

TraCen Cape May Education Update #240

In this Update:

- Congratulations!!
- ESO on TAD
- Next weekly workshop: ASVAB re-testing
- American Recovery & Reinvestment Act of 2009 & education
- Officer program interviews
- Question of the week
- GI Bill benefit comparison chart
- DWINTR & Open-book NavRul tests
- Operator of uninspected passenger vessel course
- COMPTIA certifications
- Attention Reservists!
- Reservist eligibility for MGIB-SR
- New advanced education program for DCs
- Don't wait to submit TA applications
- Tuition Assistance & grade reports
- Decision Times is gone
- Financing higher education
- 25-26 March: free on-line college fair
- 27 March deadline: scholarships for civilian employees and their dependents
- 15 April deadline: scholarships for military women
- Opportunites for ambitious high school students
- Income tax deduction/credit & TA
- Free on-line language lessons
- Online student survival guide
- Leaving the Coast Guard?
- Miscellaneous

Congratulations!!

Name	Work Site	Test
YN3 Kristine Garcia	TraCen (Recruit PersRU)	CLEP Introductory Psychology*

Congratulations are also in order for Jason Dircks, civilian employee (and former enlisted Guardian) at CGAS Atlantic City. He has just earned a Master of Public Administration degree with honors from Walden University. His MPA focused on Homeland Security/Emergency Response Policy and Coordination, with an emphasis in cyber-terrorism. Similarly, MK3 Joshua Thomas just received his Associate of Science degree in Criminal Justice from Thomas Edison State College.

Well done, all of you!!

And if you've just finished a degree program or have any other noteworthy academic achievement to brag about, please let me know so I can recognize you for it.

ESO on TAD

From Tuesday, 17MAR through Friday, 20MAR TraCen Cape May's ESO will be on TAD. As a result there will be no testing and the Education & Career Development Center will be closed during that period. **Plan accordingly.**

If you stop by and find the door locked, you can find information on education-related matters, at <http://www.uscg.mil/hq/capemay/Education/ESOmain.asp>.

Next Weekly Workshop: ASVAB Re-testing

I'm currently holding a series of informal workshops on the following topics:

- **Education Assessments** – how to find out how many college credits you've acquired through military service
- **Tuition Assistance** – how to apply for the Coast Guard's Tuition Assistance (TA), what it can be used for, etc.
- **ASVAB** – how to find out what schools you currently qualify for, re-taking specific tests, how to study for it
- **Enlisted-to-Officer programs** – learn what programs are available, how to apply, deadlines, etc.
- **Financial assistance for dependents** – learn what's available, how to find it, etc.

We're rotating through the above list. Last week, we covered Tuition Assistance; next week it'll be re-taking ASVAB tests. After I've covered all five topics, we'll start the rotation over again.

The Education Assessments, Tuition Assistance, and ASVAB workshops will be held in the Learning Resource Center (computer lab) on the first deck of Munro Hall at 1300 on Wednesdays or elsewhere (as announced if recruits have it booked). The others will be held in the Education & Career Development Center (Admin Bldg, Rm 113) starting at 1130 on Wednesdays. You're welcome to bring your lunch to the 1130 workshops.

These workshops will be open for anyone who's interested in and/or who has questions about the topic. All you have to do is show up. Each workshop will be announced in this newsletter each week.

If you lose track of which workshop is being held in any particular week, you can look at my Outlook calendar. If you're not sure how to do that, open your Outlook calendar and follow this path: File > Open > Other User's Folder

Click on "Name" and find my name, then click OK and you'll see my calendar.

American Recovery and Reinvestment Act of 2009 & Education

The recently enacted American Recovery and Reinvestment Act of 2009 included a number of provisions which will help college students. It creates the "American Opportunity Tax Credit", which

- applies to tax years 2009 and 2010 for the first 4 years of post-secondary education.
- increases the Hope Scholarship Credit to 100 percent of qualified tuition, fees, and course materials paid by the taxpayer during the taxable year not to exceed \$2,000, plus 25 percent of the next \$2000 in qualified tuition, fees and course materials. The total credit does not exceed \$2500.
- refunds 40% of the credit.
- is subject to a phase-out for taxpayers with adjusted gross income in excess of \$80,000 (\$160,000 for married couples filing jointly).

The Act also raises the maximum amount available under the Pell Grant program to \$5,350 year for the 2009-2010 award year.

Also planned, but not included in the Act, are the following:

- replacing the complicated FAFSA form with a check box on all tax forms that authorizes the use of tax information for financial aid purposes;
- encouraging state Early Assessment Programs for high-school juniors (which assess the student and determine whether he/she is prepared for college, then provide resources to bring the student up to speed) and providing \$25 million in matching funds for states having these programs;
- eliminating the Federal Family Education Loan Program, which provides loans through private lenders and is more expensive to taxpayers than direct loans from the federal government.

Officer Program Interviews

If you're applying for a Coast Guard officer program (or for the Physician Assistant program) one of the last things you need to do is undergo an interview by a board of three officers. You can use the report on your interview in future applications for up to two years from the date of the interview. That is, you can arrange for an interview at any time and

use the report for up to two years from the interview date; the interview does not have to coincide with the date of your application.

TraCen Cape May holds these interviews every quarter, and the next series will be held on Wednesday, 8 and 15 April 2009. However, the number of interviews available is not unlimited: seven interviews are available on each date.

If you're in the last stages of your application process and would like to schedule an interview in April, please let me know ASAP. Before doing so, however, review the list of items you must have completed before your interview (<http://www.uscg.mil/hq/capemay/Education/interview.asp#info>). If those items aren't done, don't schedule an interview.

Question of the Week

Q: I'm on active duty and have the MGIB-AD. I'm thinking of converting over to the new GI Bill when it goes into effect, but I've heard it might not be as good a deal for me as everyone says. Should I convert?

A: First of all, remember that the fact that the new GI Bill ("Post-9/11 Veterans Educational Assistance Act") will go into effect on 01 August doesn't mean you have to switch over on 01 August. If you're planning on remaining in the Coast Guard for the foreseeable future, there's no need to do anything right away. The option of electing the new GI Bill will remain available to you.

As to whether you should switch from the MGIB-AD to the new GI Bill, that's something only you can decide. However, keep in mind that if you're planning to stay in the Coast Guard past 01 August, it might be to your benefit to stay with the MGIB-AD. Why? Because the new GI Bill doesn't have a Top-up provision. That is, you can't use the new GI Bill to pay the difference between what tuition assistance (TA) pays and the full cost of your college course. That's currently only available under the MGIB-AD.

TA is a benefit the Coast Guard provides to military servicemembers (regular or Reserve) and civilian employees. GI Bill money is, essentially, your money. When you use it, the amount left in your GI Bill "education fund" is reduced.

Keep in mind also that using the MGIB-AD while you're on active duty is a great way to waste your benefit. Why this is so is rather complicated, but for an explanation as to why this is the case, go to my web site: <http://www.uscg.mil/hq/capemay/Education/gibill-30.asp#AD>. Suffice it to say that for non-veterans and non-retirees, using TA is a much smarter way to take college courses than is using your GI Bill education benefit.

If you end up using some of your MGIB-AD while you're on active duty, you'll still be able to switch over to the new GI Bill later. The amount of your benefit will just be somewhat less than if you hadn't used any of your MGIB-AD.

GI Bill Benefit Comparison Chart

The Department of Veterans Affairs has just published on its web site a new page comparing the benefits you can receive under each of the existing GI Bill education benefit programs: MGIB-AD, MGIB-SR, REAP, and the new Post-9/11 Veterans Educational Assistance Act. Included on this page is a table showing these side-by-side. You can find this information at http://www.gibill.va.gov/GI_Bill_Info/CH33/Benefit_Comparison_Chart.htm.

And if you're trying to decide which of the four programs will be better for you, you'll see links on that page to quite a number of case studies.

DWINTR & Open-Book NavRul Tests

If you're preparing to take either the open-book NavRul or DWINTR test, be aware that the **only** reference material you can use during either test is a corrected-to-date, copy of the *Navigation Rules (International – Inland)* (COMDTINST M16672.2(series)). No highlighting, diagrams, drawings, comments, or anything else is allowed. You can find the current corrections to the Nav Rules book by going to <http://www.navcen.uscg.gov/> and following this path: Nav Rules > Download > Changes and Typographical Errors.

This is consistent with COMDTINST 16672.5A, which sets policy for deck watch officer testing. Those who created the NavRul course book know that this policy is contrary to what's written in the course book. The information in the NavRul course book is incorrect.

Operator of Uninspected Passenger Vessel Course

(courtesy of Monty Mathis, full-time ESO at Sector St. Petersburg)

A lot of people want to know if they can use tuition assistance (TA) or the GI Bill to pay for a vessel captain's license course. The general rule for TA is that the course has to be offered by a nationally- or regionally-accredited institution AND must yield transferable credit (i.e., credit you can apply at another accredited school toward a degree program).

As to the GI Bill, it all depends on whether the state in which the course is offered has approved the course for GI Bill funding. For more info about whether a particular course is covered by the GI Bill, go to <http://www.uscg.mil/hq/capemay/Education/gibill-o.asp#saa>.

There's only one college ESOs have discovered which offers a course like this you can get college credit for (i.e., which is covered by TA). It's offered by Northeast Wisconsin Technical College (<http://www.nwtc.edu/PublicSafety/Default.htm>); scroll down to "Coast Guard Full OUPV". This is a distance-learning course.

CompTIA Certifications

If you're a Coast Guard IT or have acquired information technology skills on your own, you might want to consider taking a CompTIA certification test.

CompTIA (the Computing Technology Industry Association) calls itself "the voice of the world's information technology (IT) industry." Its web site says it "serves the IT industry as the world's largest developer of vendor-neutral IT certification exams. Experts and industry leaders from the public and private sectors, including training, academia and government work with CompTIA to develop broad-based, foundational exams that validate an individual's IT skill set. This group of experts provides the resources and subject matter expertise necessary to build a vendor-neutral industry-defined certification exam."

To see what exams are available, go to <http://www9.pearsonvue.com/> and follow this path:

Test Taker Services tab > Select Your Category [Information Technology (IT)] > Select Your Program [CompTIA] > View Available Tests

You can use your GI Bill education benefits to pay for these tests. For more information, go to <http://pearsonvue.com/military/certify/> or stop by the Education & Career Development Center to pick up a brochure.

Attention Reservists!

If you're receiving this newsletter at your Coast Guard e-mail address and would prefer to get it at your personal e-mail address, please let me know what address to use. And if you change e-mail addresses, and want to continue getting the newsletter, be sure to let me know what your new address is.

Reservist Eligibility for MGIB-SR

There seems to be some confusion about when Reservists become eligible to use the Reserve GI Bill (aka MGIB-SR or chapter 1606). Unlike regulars, Reservists do not sign any document to verify that they want to have the MGIB-SR or to refuse it. They do, however, have to finish their IADT (usually "A" school) before they're eligible to use their benefit. At that time, they have to sign what's called a "Notice of Basic Eligibility (NOBE)" (DD form 2384-1).

To activate their benefit, Reservists submit a copy of their NOBE and VA form 22-1990 ("Application for VA Education Benefits") to the VA Regional Office nearest to their school.

New Advanced Education Program for DCs

The Damage Control Industrial Technology (DCIT) program is a long-term program with the goal of building a high level of both technical and managerial competency among senior petty officers. This program provides senior enlisted personnel up to 24 months of full time college education to achieve a degree in fire science, industrial technology, or civil engineering technology.

If selected for this program, you will be required to achieve a minimum of an associate's degree upon completion. The initial solicitation for applicants to the DCIT program is in ALCOAST 101/09 (<http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST101-09.pdf>).

Selectees will be obligated to serve for three months per month of instruction for the first twelve months, and one month per month of instruction thereafter. If you fail to complete the entire course of study you will still be obligated to serve for each month of education they complete according to the formula described above.

The program is open only to Regular Coast Guard DC1s, DCCs, and DCCSs who have at least six years of military service (two of which has been in the Coast Guard) as of 01 June 2009.

Don't Wait to Submit TA Applications

The Coast Guard Institute takes approximately two weeks (sometimes more) to process tuition assistance (TA) requests. What does that mean? First, it means that from the time you submit your application to the time you receive an e-mail with your TA authorization attached it may be two or more weeks.

Second, if you have to register for a course a month before the course starts, you need to submit your TA application at least six weeks before the course starts.

REMEMBER: TA is *not* a reimbursement program. TA is paid directly to the school. If you pay for a course when you register for it, your school has what it wants. As far as it's concerned, the books are closed on that transaction. If you later show up with a TA authorization, you're likely to get a blank look from the person you give it to because the school's under no obligation to reimburse you in exchange for the TA authorization.

Put yourself in the school's shoes. It takes time and effort for the school to bill the Navy (which is the Coast Guard's agent for paying TA reimbursement bills). Then it has to wait up to 30 days to receive the money. Then it has to reimburse you. Each of these transactions costs the school money.

To avoid blank looks or, worse, refusal to give you a reimbursement at the very least you should talk with the school's representative *at the time you register* about getting reimbursed when you later present your authorization. The best bet, though, is to submit your TA request to your ESO as soon as you know what course you're going to take and what the beginning and ending dates are. This will almost certainly guarantee you have your authorization in hand before it's time to register.

An added bonus will be that you'll be more likely to get into the courses you want to take instead of finding all seats taken.

Tuition Assistance & Grade Reports

If you're using tuition assistance (TA) to take college courses, remember that you **must** provide the grade report for your courses to the Coast Guard Institute within 60 days of the end of the course. If you don't, you'll receive a series of nastygrams from the Navy (which is the Coast Guard's agent for paying TA to schools) demanding reimbursement for the courses you used TA to pay for.

To avoid this, provide a copy of your grade report (with your full name and SSN on it) to your ESO. Your ESO will then submit it (usually via e-mail) to the Institute. If you're unable to put your SSN on it (e.g., if you print it to a PDF file from your computer screen), provide it to your ESO.

If at all possible (so what the Institute sees is legible), print your on-line grade report to a PDF file. If you're not sure how to do this, here's the process.

- (1) Get the grade report on your computer screen.
- (2) Select "File" and "Print" (or press CTRL and P at the same time)
- (3) Select "Adobe PDF"
- (4) Click on "Preferences"
- (5) Click "Layout" tab
- (6) Select "Landscape"
- (7) Click "OK"
- (8) Click on "Print"
- (9) Click "Save" after deciding where you want to save the file
- (10) Attach the PDF document you just created to an e-mail and send it to me.

And if possible, please include in your e-mail the number of the TA authorization which corresponds to the grade report. The TA authorization number is in the upper right corner of your authorization (CGI_____).

Decision Times is No More

Until December 2008, TraCen Cape May received fifty copies per month of a supplement to the *Navy Times* called *Decision Times*. (It was also an insert to each copy of *Navy Times*.) *Decision Times* provided informative articles about college, vocational programs, career development, and job searching skills.

In January 2009, *Decision Times* was replaced by a new supplement called *Edge*, which is only available as an insert in individual copies of the *Navy Times* and at the *Navy Times* web site.

For the next few weeks, copies of back issues of *Decision Times* will remain available in the Education & Career Development Center. Feel free to stop by and take a copy of any issue on the table or in the rack. And when you're done with it, please pass it along to someone else who might find it useful.

Financing Higher Education

If you're the parent of a college-bound student or a spouse of a military servicemember, and are looking for ways to avoid having to take out education loans, or if you're a soon-to-be veteran who wants to get some extra money to supplement your GI Bill benefit, you should do two things. First, stay away from loans unless it's absolutely necessary. Second, get a copy of *How to Go To College Almost for Free* by Ben Kaplan and go to his ScholarshipCoach web site (<http://www.winscholarships.com/>).

This book is by far the best source of practical information on how to find and apply for scholarships I've ever read. (His chapters on recommendation letters and interviews are also extremely useful for those who are applying for OCS and other Coast Guard officer and advanced education programs.)

Also, please come to the next workshop on this subject in TraCen Cape May's Education & Career Development Center, at 1130 on Wednesday, 25 March. *How to Go To College Almost for Free* is the source for most of the information covered in the workshop. And for general information on scholarships, check out <http://www.uscg.mil/hq/capemay/Education/scholarships.asp>.

Free On-line College Fair: 25-26 March

If you're the parent of a college-bound student or are otherwise interested in getting good information about college (including admissions, financing, admission test preparation, college visits, finding the college which best fits your son, daughter, or yourself), register for CollegeWeekLive (CWL).

CWL is a two-day on-line college fair to help prospective students in their college planning by connecting them with colleges in a live, interactive environment. While it's aimed at students, parents and counselors are also welcome. And you can register for free (as well as check out the speakers, their topics, the schedule, and many other things) at <http://www.collegeweeklive.com/>.

The next CollegeWeekLive takes place on 25 and 26 March from noon to 2300 EST.

This is a really fantastic tool. You can do everything you can do at a physical college fair except physically pick up brochures and shake people's hands. You can listen to and ask questions of speakers and school representatives, you can download information, you can even chat with current students at participating colleges.

27 March Deadline: FEEA and Other Scholarships for Civilian Employees and their Dependents

Every year, the Federal Employee Education & Assistance Fund sponsors the only annual, merit-based contest open only to civilian federal and postal employees, their spouses and college-age children. More than 400 awards, ranging from \$500 to \$7,500 for one year, are awarded. From this pool of 400, the top students in each of 26 regions have the chance to win two additional awards.

Six of these students will win an additional \$5,000 through the FEEA-NTEU Scholarship. And additional money is awarded through the Cooke Memorial Scholarship. The deadline for the FEEA scholarship contest is 27 March 2009.

And students whose parents are members of selected federal management associations, unions, and agencies may also be eligible for additional awards. FEEA accepts applications from more than a dozen partner organizations as if they were our own.

For more information about these scholarships, go to <http://www.feea.org/>.

15 April Deadline: Scholarships for Military Women

The Alliance for National Defense (AND), will award two \$2,500 scholarships to current and future military women in 2009. The deadline for applications is 15 April 2009.

The Alliance is a 501(c)(3) non-profit organization providing powerful advocacy and a positive voice for military women. AND encourages and promotes the vital role of military women and men in our nation's defense. AND directors, national council members, and supporters include active duty military personnel and concerned veterans working alongside civilians interested in military issues to provide factual, thoughtful, objective information on military personnel issues to policymakers, legislators, and the public.

Honoring Brigadier General Evelyn P. Foote, USA, Ret., the Foote Scholarship is reserved for a currently serving enlisted woman who is enrolled for at least six credit hours at an accredited college or university. The Sadler Scholarship, named for Captain Georgia Sadler, USN, Ret., is intended for a woman enrolled in her second year in an accredited ROTC program.

Scholarship winners will be chosen from among applicants representing any branch or component of the armed forces based on merit, academic potential, community service and need. Winners will be announced in July 2009.

For more information, go to http://www.4militarywomen.org/AND_Scholarship_information.pdf. For an application, go to http://www.4militarywomen.org/AND_Scholarship_Application.pdf.

Ambitious High School Students: Check Out These Opportunities

Every year, the U.S. House of Representatives and Senate choose a few high school junior to serve as pages. Pages are young people who are hired to serve as support staff in both houses of Congress. A page's duties consist primarily of delivering correspondence and legislative material in the Capitol and congressional office buildings. Other duties include preparing the chamber for sessions and carrying bills and amendments to the desk. Pages also attend classes in the early morning at the House or Senate Page School.

Pages earn just over \$20,000 annually with automatic deductions made for federal and state taxes, social security, and the residence hall fee. (House and Senate page salaries and resident hall fees vary slightly.)

This is an amazing opportunity for highly motivated young people. For application procedures and more information, go to <http://pageprogram.house.gov/> and http://www.senate.gov/reference/reference_index_subjects/Pages_vrd.htm.

Also, the White House Internship Program provides an opportunity to experience day-to-day life at the White House while working on a variety of tasks and projects.

In addition to normal office duties, interns attend weekly lectures, volunteer at special events, participate in tours, and contribute to a community service project in the Washington, D.C. area. White House Internships are unpaid positions and participants are responsible for arranging their own transportation and housing.

Approximately 100 interns are chosen each spring, summer, and fall to participate in this highly competitive program. For more information, go to <http://www.whitehouse.gov/about/internships/>.

Income Tax Deduction/Credit & TA

If you used TA to pay for one or more courses in calendar year 2008, you may receive from your school an official-looking statement showing how much you and the Coast Guard paid to your school for tuition (IRS form 1098-T). This is provided in case you're eligible for education-related deductions from and credits to your income tax. Be aware that only money you personally paid to the school can be used to determine if you qualify for one of them. That is, tuition assistance (and GI Bill funds) can't be included, since that money was an education benefit, not part of your earned income.

You can find an overview of these deductions and credits at <http://www.nasfaa.org/redesign/taxbenefitsguide.html>. And the IRS publication which goes into depth about them is at <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

Free On-line Language Lessons

If you have a library card for the Cape May County Library system and Internet access, you can use Mango Languages. This is a system similar to Rosetta Stone, which was previously available through the libraries' web site. Through Mango, you can learn Brazilian Portuguese, Spanish, German, French, Japanese, Italian, Greek, Russian, and Mandarin Chinese. Also available are English for Polish, Spanish, and Brazilian Portuguese speakers.

To check it out, go to http://www.cape-may.county.lib.nj.us/online_databases.asp#Language and find "Mango Languages" in the menu on the left side of the page under "Authorized Links".

Online Student Survival Guide

Western Governors University has a blog with all kinds of comments, tips, and general info about on-line courses. Check it out at <http://onlinestudentsurvival.com/>. NOTE: some of the items in this blog are thinly-veiled ads for Western Governors University, so take those with a grain of salt.

Leaving the Coast Guard?

If you're leaving the Coast Guard within the next twelve months (whether through retirement, resignation, or expiration of your enlistment), you should be making plans for what you'll be doing after you take off your uniform for the last time. If you're not planning to go to school right away, you'll probably need to find work. Here are two excellent resources for finding a job – or even a second career. Also, Military.com has a very good series of web pages devoted to veterans (<http://www.military.com/Careers/Home/0,13373,,00.htm>).

And don't discount the idea of working in the public sector. Not only are there thousands of jobs in the federal government, identical to private-sector jobs in which you can put your skills, knowledge, and experience to use while maintaining job security unavailable in the private sector (<http://www.fedjobs.gov/>), governmental entities at all levels – state, county, municipality, school district, port district, etc. – provide similar benefits.

ACCC's Library Open for Studying

One more thing: the new campus's classrooms, labs, and library are all state-of-the-art. Even if you're not ready to register for classes right away, you should take the opportunity to visit the campus and look around. The Director of Academic and Student Services has extended a personal invitation to anyone who'd like to use the library to study, for research, or for pleasure reading. It's very quiet, well-lit, and has very comfortable furniture.