

TraCen Cape May Education Update #249

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Congratulations!!

Name	Work Site	Test
SN Bradley Howe	ANT Cape May	E-PME-4
GM2 Dennis Sauers	TraCen (Armory)	GM1
SN Molly Palermo	CGC Mako	E-PME-4
SN Lisa Siebert	TraCen (Recruit PersRU)	YN3

Well done to 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.

Question of the Week

Q: If I use the new GI Bill to pay for only one course that lasts 12 weeks, what will be the charge to my 36-month entitlement?

A: Generally, if you're pursuing a program of education on a full-time basis (24 credits per academic year), your entitlement will be charged one day for each day you're enrolled.

If you're on a less-than-full-time basis, your entitlement will be charged a percentage of a day for each day of enrollment. That percentage is what's called the "rate of pursuit": the number of credits you're taking divided by the number of credits your school considers to be full-time (rounded to the nearest hundredth).

So if you're taking one 3-credit course that lasts 12 weeks, your rate of pursuit is likely to be 25.00% (3 credits divided by 12 credits, assuming your school's on a semester system and considers 24 credits to be full-time). So your 36-month entitlement would be charged 21 days (12 weeks x 7 days/week x 25.00%). This formula applies whether you're a veteran or still on active duty or are a drilling Reservist.

Deciding Whether to Switch

If you declined to enroll in the MGIB-AD (either long ago when you had the option to switch from VEAP to the MGIB-AD or while you were in boot camp), this is an easy decision. You should absolutely apply for the new GI Bill. You do this via VA form 22-1990 (<http://www.uscg.mil/hq/capemay/Education/doc/VA22-1990.pdf>) or the VA's on-line version of the same form (<http://vabenefits.vba.va.gov/vonapp/main.asp>).

You'll be able to use the benefits included in the new GI Bill starting on 01 August either for yourself or (once rules are finalized) transfer all or some of your benefit to a dependent.

If you didn't decline to enroll in the MGIB-AD (and have paid all or some of the twelve monthly \$100 payments) or if you're a Reservist enrolled in the MGIB-SR or REAP, here are some things to consider before making that irrevocable election.

- Will the school I'm interested in waive tuition and fees because I'm a veteran?
- What percentage of new GI Bill benefits am I entitled to?
- How much will I spend on rent and books?
- What's the E-5 BAH rate for the Zip code my school's in?
- How many credits am I going to be taking per term?
- What's the current MGIB-AD monthly rate?
- Will I be eligible for tuition assistance?
- Did I contribute to the Buy-up option?
- How much will each benefit pay?

Use the worksheet LCDR Tim Castle (ISC New Orleans) and I created to roughly calculate your benefits under the new GI Bill, the MGIB-AD, MGIB-SR, REAP, and tuition assistance (with Top-up). You can find the worksheet at <http://www.uscg.mil/hq/capemay/Education/doc/GIBillDecisionWorksheet.xls>.

New College Info

Periodically, the TraCen Cape May's Education Center receives flyers, brochures, posters, and other information from colleges and universities around the country which are hoping to tap into the military market. This information is available for browsing any time during working hours (including lunch time). ***The fact that this information is available does not constitute an endorsement of the corresponding schools or programs.***

The most recent offerings are from . . .

Ohio University – This regionally-accredited institution offers associate's, bachelor's, and master's degree programs in a variety of fields. Tuition is reasonable (less than the maximum covered by tuition assistance). OU's summer sessions start in June and July. For more information, go to <http://www.lifelong.ohio.edu/e-learning/online.htm>. Brochures are available.

Somerset Christian College has a specialized accreditation from the Association for Biblical Higher Education. The school offers bachelor's degrees in organizational leadership and Christian counseling as part of its Life Enhancing Accelerated Degree (LEAD) program. Students commit to taking four 3-credit courses per semester for a cost of \$4,380 (\$365/credit) plus fees. For more information, go to <http://www.somerset.edu/lead/>. A booklet describing the LEAD program is available in the Education Center.

DSSTs

The DSST program (formerly DANTES Subject Standardized Test program) is an extensive series of examinations in college subjects that are comparable to the final or end-of-course examinations in undergraduate courses, akin to the College Level Examination Program (CLEP). For each of the 37 DSSTs the American Council on Education (ACE) recommends 3 semester hours of credit. Essentially, DSSTs (like CLEP tests) allow you to obtain college credit without having to take college courses. Quoting from the brochure, "DSST is an effective method to provide your college with evidence of prior training and experience. In fact, the 37 exams funded by DANTES complement other credit by exam

programs such as CLEP.” For more information, stop by the Education Center or go to <http://www.uscg.mil/hq/capemay/Education/dsst.asp>.

Save Your TA Authorizations!!

When you receive a tuition assistance authorization by e-mail, don't just print it out and delete the e-mail. Make sure you also download it to your computer or a CD-ROM.

Why? Although the TA system works well, occasionally you may run into problems related to providing grade reports or repaying TA the Coast Guard spent on a course you took. If you don't have the information that's available on your TA authorization, you'll need to get a replacement copy of it from the Coast Guard Institute. The less often you need to ask an Institute staff person for a favor, the more likely he or she will be to help you out when you do ask for one. This goes for resolving problems like those described above.

By saving all documents related to your education to and from your school, the Coast Guard Institute, your ESO, you'll be able to reconstruct events if you ever have a dispute.

Also, changes may occur (e.g., tuition changed, a course you thought you'd be taking wasn't available, the course dates you listed were wrong, etc.) that require you to make changes to your authorization. If you have it available, you can tell your ESO what exactly needs to be changed or deleted from it. This saves everyone time and aggravation.

Free On-line College Courses

A number of first-rate colleges and universities are now offering their courses to anyone who wants access to them free, via the Internet. These courses are NOT for credit, but they can be used to help study for CLEP tests, DSSTs, etc. as well as to supplement your instructor's presentation and study materials for college courses you're taking for credit.

Massachusetts Institute of Technology (MIT) has had courses available via its MIT Open Courseware web site (<http://ocw.mit.edu/OcwWeb/web/home/home/index.htm>). There are hundreds of subjects available here, not just engineering, architecture, science, and technology courses, but also humanities, arts, social science, health science, management, and other courses as well.

Along the same lines are Open Yale Courses (<http://oyc.yale.edu/>), from Yale University, and courses from the University of California campuses at Berkeley (<http://webcast.berkeley.edu/>) and San Diego (<http://podcast.ucsd.edu/>). iTunes U (<http://www.apple.com/education/mobile-learning/>) has courses from yet more schools such as Stanford University, and the Universities of Oxford and Cambridge.

And now the Indian Institute of Technology (that's right from India – but even more selective than MIT) is offering courses via YouTube (<http://www.youtube.com/user/nptelhrd>). The courses currently offered are in the areas of the sciences, management, and engineering.

Similarly, you can find “Free Online Courses from Great Universities” at openculture (<http://www.oculture.com/2007/07/freeonlinecourses.html>). The OpenCourseWare Consortium (“a collaboration of more than 200 higher education institutions and associated organizations from around the world creating a broad and deep body of open educational content using a shared model”) also offers hundreds of courses from institutions all over the world (<http://ocwconsortium.org/>).

Also check out HippoCampus (<http://www.hippocampus.org/>) and Connexions (<http://cnx.org/>).

These are not for-credit courses. But if you want to brush up on a particular subject or learn something in preparation for a test (e.g., CLEP test, DSST, GRE, etc.) this is a great option. Or if you're home-schooling your children, these are excellent high-level courses.

Yet another source is StraighterLine (<http://straighterline.com/>), which is just now getting off the ground but may be the wave of the future. Not only can it help you prepare for tests, you can actually use its courses for credit through one of what it calls partner colleges. “Your credits will actually be awarded by a StraighterLine Partner College that you select.

And, because all Partner Colleges are regionally accredited, credits earned can be used to either complete your degree at that college or be transferred to another college or university.”

ACCC Summer and Fall Course Guides

If you're taking courses at Atlantic Cape Community College (ACCC) and want to get a jump on things by submitting TA requests early, the course guides for both summer and fall courses are now available.

You can pick them up

- just inside the outer doors at the Exchange,
- in the Lab waiting area in the Health Services building, and
- just outside the Education & Career Development Center in the Command & Mission Support building.

I try to keep the display racks full, but if you don't find a rack empty please let me know so I can restock it.

Spouse-friendly Colleges and Universities

Margaret Cotroneo – SOC's Coast Guard person – has created a list of over 30 schools which provide scholarships, tuition waivers, tuition discounts, and other breaks to spouses of military personnel. You can find it at <http://www.uscg.mil/hq/capemay/Education/dependents.asp#friendly>.

GED Preparation, ESL, Adult Secondary Education Courses

If you live in Cape May or Atlantic County and have a spouse or child interested in improving his/her English language skills, getting a high school equivalency certificate, or taking adult secondary education courses check out http://www.learntrainwork.com/pdf_files/literacy_Directory.pdf for a list of the many places both of these are offered. GED testing is also available. And all this is free to NJ residents. (Military personnel stationed in NJ and their dependents are considered NJ residents for educational purposes.)

CG Transcript and Degree Plans

The “Coast Guard Education Center” web site, where unofficial transcripts and degree plans from education assessments have been posted for a long time, is no longer in service.

Instead of getting your unofficial transcript and degree plans there, your ESO will receive them and forward them to you. And if you requested an education assessment, degree plans, or both from the Coast Guard Institute more than a month ago and didn't download them at the time, don't despair. Just ask your ESO to re-open the TACCTS case used to submit your original assessment request and request copies of your transcript, degree plans, or both.

If you submitted a request to the Coast Guard Institute for an education assessment in the last couple of months, please be patient. Due to an unexpectedly large number of requests, the processing time for assessment requests is currently 4 to 5 weeks.

If you've received your unofficial transcript and want an official transcript sent to a college, submit a request (form CGI-1564, <http://www.uscg.mil/hq/capemay/Education/doc/CGI1564.pdf>) directly to the Institute via the e-mail address near the bottom of the form.

REMEMBER: You can't get a transcript sent to a school unless you've first requested an education assessment. For more on this process, go to <http://www.uscg.mil/hq/capemay/Education/step5.asp>.

SOC Agreements

Are you getting your degree from a SOCCOAST school? If so, and if you've completed six credits, you should ask the school for a SOC agreement. This evaluation of completed and remaining degree requirements serves as a contract between the school and you and remains in effect even after you leave the Coast Guard.

With a SOC agreement in place, the school can change its graduation requirements and you won't have to worry about having to take courses to meet the new requirements.

Cape May & Atlantic County Training & Employment Services

If anyone in your family is looking for work or to get training for a job, check out the Atlantic Cape May One-Stop Center on-line (<http://www.learntrainwork.com/main/training.asp>). Free job training may be available for many different types of work, including:

- Automobile Mechanic
- Cardiovascular Technician
- Casino Card Dealer
- Certified Nurse's Aide
- Medical Assisting
- Massage Therapy
- Office Technology Specialist
- Phlebotomy
- Surgical Technician

New DC2 Course

A replacement for the current DC2 course (dated February 2005) is now available. It is based on the latest EPQs (dated November 2007).

To quote ALCOAST 237/09, "Those who have already passed the old DC2 (0216-1) EOCT are exempt from completing the new course. The DC2 EOCT version (0216-1) will become obsolete effective 01AUG09."

To get a copy of the new course, send your request (with your employee ID number) to your ESO.

New HS Courses

ALCOAST 246/09 announced the availability of new HS1 and HS2 courses. These are based on the latest EPQs (dated May 2008) and replace the HS1 course dated October 2006 and the HS2 course dated January 2007.

To quote the ALCOAST, "The revised HS1 course (0130-4) and HS2 course (0230-4) will be required for SWE and advancement eligibility effective 01FEB10. Older HS1 and HS2 end-of-course test (EOCT) completions will remain valid until 01AUG09. The last day the older HS1 (0130-3) and HS2 (0230-3) EOCTs will be administered is 01AUG09. The HS EPQ form CG-3303C-HS (rev. 05-2008) must be signed and verified on page two prior to taking any rate training end-of-course test (EOCT)."

To get a copy of the new course, send your request (with your employee ID number) to your ESO.

First Come, First Served

If you'd like a free 8" x 11" spiral-bound notebook (great for school, office, or around the house), stop by the Education Center. They're in a box just inside the door.

Attention Coastline Students!

Coastline Community College (<http://military.coastline.edu>) will be changing its requirements for some degrees this summer. If you want to lock in the courses you're required to take for your chosen major, you'll need to apply for an official SOC evaluation and agreement by 09 June 2009, if you haven't already done so.

If you have an official SOC agreements before 09 June, you won't have to take additional courses, if any the course requirements for your major change. **Getting a SOC agreement could save you from having to take courses you didn't plan to take.**

To get an official evaluation, go to <http://military.coastline.edu> and click on the applicable Coast Guard link. Then, scroll down to "SOC Evaluation Request" and follow directions there. You'll find information on how to get your Coast Guard Institute transcript sent directly to Coastline's Military office. If you have college credit from other institutions, you'll have to order official transcripts to be sent directly to Coastline by those colleges/universities. **DON'T DELAY!!**

ACE Transfer Credit Guide

The American Council on Education (ACE) has just published a guide to help you understand your military transcript and ACE credit recommendations. You can find and download this 46-page booklet at http://www.acenet.edu/Content/NavigationMenu/ProgramsServices/MilitaryPrograms/Transfer_Guide.htm.

Licensing and Certification Test Reimbursement

Having a license or certification can open doors for you in today's job market. Many professions require a license or certification. If you're eligible for Montgomery GI Bill education benefits (MGIB-AD, MGIB-SR, or REAP), you can receive up to \$2,000 per test for various licensing and certification tests. To find out if the test you want to take is one of those which qualifies for reimbursement, go "Search for Approved License and Certification Programs" on the VA's web site (http://www.gibill.va.gov/GI_Bill_Info/search_programs.htm).

MGIB reimbursement is also available for many on-the-job training and apprenticeship programs. Again, see the VA's web site to see if your program qualifies.

The new GI Bill will reimburse you up to \$2,000 for one test.

Effective Studying

An article in the 01 May 2009 issue of the *Chronicle of Higher Education* debunks common perceptions about the best way to study for a course – any course.

Most people think the best way is to read carefully, write down unfamiliar terms and look up their meanings, make an outline, and re-read each lesson/chapter.

[S]ome scientists would say that you've left out the most important step: *Put the book aside and hide your notes. Then recall everything you can. Write it down, or, if you're uninhibited, say it out loud.*

Two psychology journals have recently published papers showing that this strategy works, the latest findings from a decades-old body of research. When students study on their own, "active recall" – recitation, for instance, or flashcards and other self-quizzing – is the most effective way to inscribe something in long-term memory.

The author of one of these papers, professor of psychology Mark McDaniel (from Washington University in St. Louis), says that "it is generally a mistake to read and reread a textbook passage. That strategy feels intuitively right to many students – but it's much less effective than active recall, and it can give rise to a false sense of confidence."

"When you've got your chemistry book in front of you, everything's right there on the page, it's all very familiar and fluent," says Jeffrey D. Karpicke, an assistant professor of psychology at Purdue University and lead author of a paper in the May issue of *Memory* about students' faulty intuitions about effective study habits.

"So you could say to yourself, 'Yeah, I know this. Sure, this is all very familiar,'" Mr. Karpicke continues. "But of course, when you go in to take a classroom test, or in real life when you need to reconstruct your knowledge, the book's not there. In our experiments, when students repeatedly read something, it falsely inflates their sense of their own learning."

You can read the whole article at <http://www.uscg.mil/hq/capemay/Education/doc/20090501CHE.pdf>.

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_____).

Deploying?

If you know you're going to be deploying for some length of time – whether to the Persian Gulf or somewhere here at home – and want to use tuition assistance (TA) to pay for a college course, submit your TA request to your ESO as soon as possible.

The Coast Guard Institute will accept TA requests up to three months before a course begins. But your ESO may be willing to accept them at any time, and then submit them to the Institute as soon as that three-month window opens.

Don't wait until a few days before you're due to sail to submit your TA request. Even if it comes back quickly, if you don't have Internet connectivity you won't be able to download the TA authorization and may not be able to get it to your school by its deadline. The bottom line is: PLAN AHEAD!

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. Check out the information on my web site related to career transition (<http://www.uscg.mil/hq/capemay/Education/careertrans.asp>).

You should also request an education assessment from the Coast Guard Institute (<http://www.uscg.mil/hq/capemay/Education/collegefaq.asp>) to get a transcript of college credit you've acquired through your service in the Coast Guard. If you don't request an assessment before you leave active duty, you can't get one later.

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.