

TraCen Cape May Education Update #256

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Congratulations!!

Name	Work Site	Test
DC3 Jason Karaffa	TraCen (Firehouse)	DC2
MK2 Jesse Sorel	CGC Finback	MK1

* indicates this was the examinee's first time taking this EOCT/AQE

Well done, everyone!

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.

Latest Info on Transferring New GI Bill Benefits

If you're looking for the latest news on transferring benefits from the new GI Bill to dependents, go to <http://www.uscg.mil/hq/capemay/Education/gibill-33.asp#transfer>.

Question of the Week

- Q:** I want to transfer my benefits under the new GI Bill benefits to a dependent and am due to retire on 01 August 2011. I'm confused about the additional service obligation I take on when I transfer my benefits. When does that obligation begin?
- A:** Some people seem to think that the obligation begins when your dependent starts using the benefit (which could be many years in the future). This isn't the case. The statute which created the new GI Bill benefit is pretty clear on this. It says:

An individual [entitled to transfer new GI Bill benefits to a dependent]

- (a) is any member of the Armed Forces who, **at the time of the approval of the individual's request to transfer entitlement to educational assistance** under this section, **has completed at least—**
- (1) six years of service in the armed forces and enters into an agreement to serve at least four more years as a member of the Armed Forces; or
 - (2) **the years of service as determined in regulations**

In your case, according to the DoD memo which sets out the service obligation criteria (paragraph 3.a.(3) – <http://www.uscg.mil/hq/capemay/Education/doc/20090923DTM.pdf>), you have to obligate to serve for three years after your request to transfer benefits has been approved by the Coast Guard.

Timed EOCTs & AQEs

If you're taking an AQE (Advancement Qualification Exam, or E-PME test) or the EOCTs for YN2 and YN1, be aware that each now has a one-hour time limit on it. Once again, if you're taking the E-PME-4, E-PME-6, E-PME-8, YN2, or YN1 tests you have one hour in which to finish.

- For the AQEs this policy has been in effect since 01 August 2008 (see ALCOAST 349/08).
- The policy went into effect for the YN1 test on 19 August 2008.
- The YN2 test time limit will go into effect when the latest version of the test supersedes the current version on 03 August 2009.

New GI Bill Benefits Transfer Tip

As you know, servicemembers eligible for benefits under the new GI Bill may transfer them to a dependent after serving six years (in the case of a transfer to your spouse) or ten years (to transfer them to a child). This transfer may **only** be accomplished while you're still serving in the Coast Guard. Once you leave, by any means (discharge, retirement, medical retirement) you can no longer transfer your benefits.

For this reason, the DoD recommends that even if you have no plans to transfer benefits to your spouse or a child, you should transfer at least one month of your benefit to each eligible dependent before you leave the Coast Guard. You can modify or revoke your transfer decision at any time in the future, but only if you've made the transfer.

For more information on how to do this, go to <http://www.uscg.mil/hq/capemay/Education/gibill-33.asp#transfer>.

In-State Tuition for Military Personnel and Dependents

You may have experienced frustration with some colleges or universities charging in-state rates and others out-of-state rates depending on which state you were then stationed in. If so, there's good news for you!

A law enacted last August requires all public institutions of higher learning in the state where you reside or are permanently stationed in to charge the in-state rate for military personnel on active duty for more than 30 days and their dependents.

Because it's difficult to ensure that every administrator at every school in the country understands this new provision, if you run into difficulty with a school telling you you're not eligible for in-state rates, contact the Veterans' Affairs office at the school, as well as the financial aid, registrar's, or bursar's office. If you can't get the issue resolved through one of these channels, call the Department of Education's Ombudsman's office at 877-557-2575 or on-line at <http://www.ombudsman.ed.gov/>.

FY10 Tuition Assistance Requests

This year there will be no magic date for starting to submit FY10 TA applications. That is, as you figure out what course you want to take you can submit your application regardless of the course's starting date. HOWEVER, the Institute won't process requests until the beginning of September 2009.

What does this mean? It's pretty much the same as in previous years: you shouldn't expect to have a TA authorization in hand until after the new fiscal year begins. This isn't to say you *won't* have it, but you shouldn't be counting on it. That means you shouldn't register for courses expecting to have TA since you may or may not have it by your school's payment deadline.

CG Foundation & Vander Putten Grants

The hot word from the Coast Guard Institute is that funding for the Vander Putten \$500 supplement to the Coast Guard Foundation grant has been exhausted for this calendar year.

Funding for the Coast Guard Foundation's \$350 grant is still available.

Keep in mind that these grants are funded from gifts, not appropriated funds. That means they're not guaranteed. Once funding is exhausted, it may be awhile before more funds are available. Plan accordingly when spending for your education.

Sending E-mail Attachments

If you're sending attachments to someone using your Coast Guard workstation and the latest image (6.0) has been installed on it, a little window will pop up after you click "Send". It will ask "Do you want to zip your attachment(s)?"

Zipping an attachment or attachments is a way to compress the data to a manageable size, so less bandwidth is taken up on the Coast Guard Data Network. But there's no need to zip it or them unless your attachments are a very large files unless you have a lot of attachments which, together, take up a lot of space. In fact, zipping a file or multiple files will create extra work for the recipient(s).

So if you aren't sending large files, you should click the "No" button and the file will be sent as it is, without being zipped.

Reservists & TA

If you're a Reservist who's using tuition assistance (TA), you may have experienced delays in receiving your TA authorizations because it wasn't sent directly to you at your personal/commercial e-mail address. The information below should help you receive your authorizations in a more timely manner. But first, some background information.

When you fill out your TA application in eTA (the on-line TA application program) you probably enter your personal/commercial e-mail address. Like you, ESOs thought that the address entered here dictated where the authorization was sent. Apparently that's not true. The head of the TA branch at the Coast Guard Institute advises us that "The personal email address in eTA is only for the eTA system generated status emails", for example that your request was approved.

Currently, TA authorizations are sent to ESOs and applicants via an internal Coast Guard Institute computer system originally created to track TA applications. This system is programmed to use the e-mail address listed in DirectAccess as your "Business" e-mail address. And, apparently, Coast Guard all personnel are now supposed to be using a uscg.mil address as their "Business" e-mail address in DirectAccess.

ALCOAST 406/08 states that all Reservists should be issued a CAC reader so they can check Coast Guard e-mail from home. So you need to do two things to ensure you receive your TA authorizations in a timely manner:

(1) Go into DirectAccess and make sure the e-mail address listed as your "Business" address is your official Coast Guard e-mail address. The DirectAccess path to follow is Home > Self Service > Employee > Tasks > Email Addresses.

(2) Make sure you get a CAC reader and install it on your personal computer.

Finally, you may be interested to know that the eTA system is being updated to require all users to log in at eTA to download completed TA authorizations. Once these updates are complete TA authorizations will no longer be sent to you and the ESO by e-mail.

Don't Get Locked Out of eTA

Have you recently finished a course paid for with TA then gone into eTA to fill out a TA request for another course, only to find you were locked out? If so, be aware that eTA will lock you out if it's been more than 40 days since your previous TA-paid course ended *and* if you haven't yet submitted your grade report for that course.

The bottom line: apply for TA as soon as you know which course you're going to take, what the course beginning and ending dates are, and how much your tuition and (if any) fees will be.

Scholarships for Reservists

The United Services Automobile Association (USAA) is sponsoring six \$1,000 scholarships for enlisted Reservists or dependents of a Reservist. For more information see ALCOAST 322/09 at <http://www.uscg.mil/hq/capemay/Education/scholarships.asp#usaa>. Your application must be received by 07 August.

Scholarships for Servicemembers & Their Spouses

Every year, the Council of College and Military Educators (CCME) offers scholarships to United States service members and their spouses who are working towards the completion of higher education degrees. Each award is in the amount of \$500 and may be used for tuition, fees, books and other expenses encountered by the student pursuing educational goals. The application deadline is 01 September.

For more information, go to <http://www.ccmeonline.org/nashville10.aspx?session=scholarships>.

More on Scholarships

Don't assume that because you've received the maximum from CGMA and CG Foundation grants or because you're not academically gifted or eligible for a scholarship aimed at military personnel that there are no other sources of funds for you. Every year, thousands of organizations throughout the country provide money to students to put toward their college expenses.

Unfortunately, most Guardians seem to think they can't qualify for them because they're only for people with exceptionally high grades or exceptional talent in one field or another. This is not the case, in many, if not most, cases. A huge number of scholarships are what might be called trait scholarships: scholarships given to people who share a trait with the group that's awarding the scholarship

Some of these traits are ethnicity, race, membership in a particular organization, and religion, and many other things. It's almost not exaggerating to say that if your mother is Polish and your father Italian and you were born on a Tuesday in Minnesota you can probably find a couple of scholarships you qualify for.

There are books and web sites which catalog thousands of scholarships. And because there are so many scholarships available, and because finding those you qualify for is tedious, there is a lot of money (as in many millions of dollars) that goes begging for takers every year.

All it takes to become a recipient of scholarship money is patience and organization. My web site lists a few scholarships specifically aimed at you (or military personnel in general) and your dependents, as well as some randomly selected scholarships anyone can apply for (<http://www.uscg.mil/hq/capemay/scholarships.htm>).

You can search for scholarships on-line (using any of the many scholarship search engines available) or you can use books. The Education Center has a number of books you can look in to find scholarships that you qualify for. But the best resource I've found (and which I highly recommend) is Ben Kaplan's *How to Go to College Almost for Free*. This book doesn't have lists of scholarships you might apply for. Rather, it provides a roadmap for conducting your scholarship search and application process. With it you may be able to do what the author himself did: obtain almost \$90,000 in scholarship money that could be used at any school for any purpose.

A word of caution: Keep in mind, while searching for scholarships, that there are con artists out there waiting to take advantage of your need for college financial aid. The Federal Trade Commission (FTC) has a web site devoted to [Scholarship Scams](#) that you should check out.

New Navy Times Education Publication

Last December, *Navy Times* stopped publishing its monthly supplement called "Decision Times", which included all kinds of good information about education, career development, and job hunting. In its place was an on-line "magazine" called "Edge".

"Edge" is now being published in hard-copy form and the current issue is available in the Education Center. The articles the current issue are:

- Education – Students pile on credit card debt; More med school opportunities
- Careers – New hope for Troops to Teachers; Airline industry still anticipates worker shortage
- Job Hunt – Automation lessens the need for many workers; Military-friendly career fairs nationwide
- Get a degree – Some private colleges grant vets extra money under the New GI Bill's Yellow Ribbon Program
- Get a job – How a Navy vet worked her way up the finance ladder to become a defense-industry VP
- Get ahead – What it takes to open a franchise; Start saving for retirement now
- Organize your life – Five cool products for cutting through the clutter

Get It in Writing!

A recent article on [military.com](http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html) by retired Coast Guard Chief Terry Howell (<http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html>) provides extremely good advice about how to avoid making costly mistakes when dealing with the VA about your education benefits.

The advice is equally applicable to dealing with *any* government or corporate bureaucracy, for that matter.

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.***

Here are the most recent offerings from regionally-accredited schools.

Excelsior College has broadened its health sciences degree offerings. You can now earn a bachelor of science degree or certificate in health care management, end-of-life care, and health care informatics. Brochures are available in the Education Center or go to Excelsior's web site (<https://www.excelsior.edu/>).

University of Maryland University College offers bachelor's degrees in various science and social science related fields: Biotechnology, Environmental Management, Gerontology, Laboratory Management, Psychology, and Social Science. For more information, go to http://www.umuc.edu/programs/undergrad/psy_soc_sci.shtml.

Education Expense Tax Implications

A CPA friend of mine who gives income tax advice sent out a list of recent changes in the federal income tax laws. Below are the ones I found that are directly related to education.

Tax Credit for College Tuition – For 2009 and 2010, the Hope credit is replaced by a new credit of up to \$2,500 per student a year for four years of college, not just the first two years. It now also covers the cost of books, and begins to phase out at \$80,000 of Adjusted Gross Income for single filers and \$160,000 for joint filers. If the credit is more than your income tax liability, 40 percent of it is refundable. Also, the full credit is allowed against the Alternative Minimum Tax.

Tuition and Fees Deduction – The deduction for up to \$4,000 of college tuition and fees expires after 2009, unless Congress acts to extend it.

College Savings Plans – Beginning in 2011, 529 Plans can no longer be tapped tax-free to pay for a computer or Internet access.

Tax Credit for College Tuition – Starting in 2011, the Hope credit will again be limited to the first two years of college and be capped at \$1,800. None of the credit will be refundable if it is more than your regular income tax liability.

SAR Fundamentals

Since 01 January 2008, the SAR Fundamentals course has been available exclusively on-line on the Coast Guard Virtual Classroom (<http://64.207.134.26/usr/moodle/course/category.php?id=2&perpage=20&page=1>). The end-of-course test, however, is administered by your ESO the same way as any other EOCT.

Have You Considered Self-Paced College Courses?

If you have an erratic schedule or an unpredictable personal life (e.g., if you have a baby) and think it will prevent you from taking college courses think again. Self-paced courses may be the answer you've hoped to find.

With self-paced courses there are no fixed deadlines for registering, completing lessons, taking tests, or even finishing a course. (Most courses run for nine months – with extensions of up to three months often available – or you can usually finish many in as little as six weeks.)

An added benefit of these programs is that in many cases tuition is lower than the maximum per-credit tuition covered by tuition assistance. (The lower the tuition, the more courses per year you can take per year.)

The following schools are just a few of many regionally-accredited colleges and universities which offer self-paced courses and, in some cases, whole degrees.

- Arizona, University of (<http://www.ceao.arizona.edu/corresp/index.html>)
- Colorado (Boulder), University of (<http://www.colorado.edu/cewww/>)
- Idaho, University of (<http://www.uidaho.edu/isi/index.htm>)
- Indiana University (<http://scs.indiana.edu/unhs/onlinecourses.html>)
- Iowa, University of (<http://www.continuetolearn.uiowa.edu/ccp/gis/>)
- Kansas, University of (<http://www.continuinged.ku.edu/is/index.shtml>)
- Louisiana State University (<http://www.is.lsu.edu/>)
- Mississippi State University (<http://www.is.msstate.edu/College/index.html>)
- Missouri, University of (<http://cdis.missouri.edu/>)
- Nebraska (Lincoln), University of (<http://independentstudy.unl.edu/military/index.shtml>)

- North Carolina, University of (<http://www.fridaycenter.unc.edu/cp/catalog/index.htm>)
- North Dakota, University of (<http://www.conted.und.edu/correspondence/>)
- Northern Iowa, University of (<http://www.uni.edu/continuinged/gis>)
- Oklahoma, University of (<http://isd.ou.edu/>)
- Ohio University (<http://www.ohiou.edu/independent/>)
- Tennessee (Knoxville), University of (<http://anywhere.tennessee.edu/is/>)
- Weber State University (<http://departments.weber.edu/CE/dl/default.asp>)
- Wisconsin (Madison), University of (<http://www.dcs.wisc.edu/lisa/indlearn/>)

What Education Benefits are Available to My dependents?

While there are few monetary benefits available to spouses of military personnel through the Coast Guard, many other educational services are available. You can find info about services, programs, and benefits and links to more info at <http://www.uscg.mil/hq/capemay/Education/dependents.asp>.

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 to the Institute via its TA tracking program. 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.