

# TraCen Cape May Education Update #284

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## Questions of the Week

**Q:** I signed up for a class at my local community college and got TA to pay for it, but ended up not taking it. Now I'm getting e-mails from the Coast Guard Institute telling me to provide a grade report.

**A:** There are two parallel universes you have to live in when you're using tuition assistance (TA): the college's and the Coast Guard Institute's. If you try to live only in one, the other's likely to create problems for you. So, in your case, when you decided not to take a course you should have gone through the school's withdrawal process (commonly called dropping the course) AND you should have notified your ESO that you wouldn't be needing the TA since you had dropped the course.

If you forget to tell the school you're dropping the course, you could be required to pay for it (or TA will be required to pay for it). And if you forget to tell the Institute, no one in the TA process will know you didn't take it and will be waiting to get either a grade report or money to repay the TA that was paid to the school.

In this case, if you'd formally dropped the course (via the school's procedures) and notified your ESO that you wanted to cancel the TA for the course, you could have avoided all grief related to the process.

If you have a question you'd like answered as a Question of the Week, e-mail it to me at [andrew.g.webb@uscg.mil](mailto:andrew.g.webb@uscg.mil).

## Frequently-Confused Words

The English language includes hundreds of words people are unsure which to use. Over the next several weeks, I'll highlight many of them here. Today: **farther** and **further**.

According to *Webster's Ninth New Collegiate Dictionary*, these words are generally interchangeable, although the current trend is to use *farther* to describe physical distance and *further* to describe time, quantity, and degree and as a sentence modifier.

**Farther:** “My car used less gas and went farther than his”, “She lives farther down the road”, “London is farther north than Seattle”.

**Further:** “The techniques can be further refined”, “Senator X went further into detail than did Senator Y”, “Further, his spelling is atrocious”, “Wait until you read further into the book, it really gets good”.

If there are any words you often mix up, please e-mail them to me at [andrew.g.webb@uscg.mil](mailto:andrew.g.webb@uscg.mil).

## Scholarships for Students Affected by Cancer

Scholarships are available for cancer patients, cancer survivors, children of a cancer patient or survivor, students who lost a parent to cancer, and students pursuing careers in cancer treatment. For more information, go to <http://www.finaid.org/scholarships/cancer.phtml>.

## 25 March: Conquering the College Essay (and CG Officer Program Application Narrative)

(from CollegeWeek Live)

Alan Gelb, author of *A Survival Guide for Students*, is speaking Thursday March 25th at 1300 Eastern time at CollegeWeekLive ([http://www.collegeweeklive.com/en\\_CA/quest/app-speakers-a#594417](http://www.collegeweeklive.com/en_CA/quest/app-speakers-a#594417)). His presentation will describe how to use college essays to create a memorable personal narrative and stand out from the rest of the crowd.

***This advice should also be helpful to you if you're applying for a Coast Guard officer program!***

## College/University Billing and TA

If you're taking college-credit courses from Brigham Young University (BYU - Utah), be aware that it refuses to use the Navy's electronic invoicing system for tuition assistance (TA). (The Navy processes TA payments for the Coast Guard and Marine Corps, as well as for itself.)

The Coast Guard Institute and Navy have been trying for over a year to convince a number of schools (not only BYU) that it's in their best interests to use the electronic invoicing system, since it lets them get paid in days instead of weeks. But they have stood firm on not doing so.

What this means for you is, essentially, that you can't use TA to pay for distance learning courses from BYU or any other school which won't use the Navy's electronic billing system.

## 2010 Tax Breaks for Students

(from GovCentral.com)

Every year when tax season rolls around, you can qualify for tax credits or deductions on eligible tuition costs and student loans. Here are the three programs that can save you thousands of dollars in taxes.

### Hope Scholarship Credit

Taxpayers during 2009 and 2010 tax years can receive a \$2,500 tax credit on qualifying expenses for tuition, fees and course materials. The credit can be taken for the first four years of college. After 2010, the credit becomes \$1,800. The Hope credit cannot be combined with the Lifetime Learning Credit for the same student during the same tax year.

### Lifetime Learning Credit

With the Lifetime Learning Credit, taxpayers can receive up to a \$2,000 tax credit for qualifying tuition expenses. Any higher education course qualifies for the credit including graduate courses and degrees. Continuing education students can also qualify for the credit.

## Student Loan Interest Deduction

Each year, taxpayers can deduct up to \$2,500 in student loan interest paid on qualified education loans. Interest paid on both federal and private loans is eligible. You can take this deduction even if you do not itemize, as it is an above-the-line exclusion from income. You should receive a 1098-E tax form annually from lenders which shows how much interest you paid over the last year.

## Junior Officers, Listen Up!

Many junior officers are unaware of the procedures for ensuring promotion boards and detailers know about higher education they've completed and their extracurricular career development activities. You should fill out form CG-4082 (<http://www.uscg.mil/hq/capemay/Education/doc/CG4082.pdf>) and e-mail it (with scanned copies – front and back – of your official transcript or a certified copy of it) to the appropriate person at the Personnel Service Center Records Branch (adm-3) (<http://www.uscg.mil/psc/adm/adm3/contact.asp>).

If you want an advanced degree entered into DirectAccess, fill out form PPC-2030 (<http://www.uscg.mil/hq/capemay/Education/doc/PPC2030.pdf>), attach copies of your diploma and the corresponding transcript, and take it to your SPO or other YN who enters data into DirectAccess.

Finally, to have Graduate Record Exam (GRE), Law School Admission Test (LSAT), and other standardized test scores sent directly to PSC (adm-3) – which is highly recommended – follow the instructions outlined on page 14 of the *officer Postgraduate and Advanced Education Application Process Guide* ([http://www.uscg.mil/opm/Opm1/Opm1docs/PG/AY10Docs/AY10\\_PG-Adv%20Ed\\_Process\\_Guide.pdf](http://www.uscg.mil/opm/Opm1/Opm1docs/PG/AY10Docs/AY10_PG-Adv%20Ed_Process_Guide.pdf)).

You can find an on-line version of this item (with hyperlinks to the forms and Guide) at <http://www.uscg.mil/hq/capemay/Education/opd.asp>.

## 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.***

***Fairleigh Dickinson University*** in regionally-accredited school in New Jersey, with a college of continuing studies that offers three master's level degrees and a bachelor's degree:

- Master of Administrative Science (30 credits)
- Master of Sports Administration (36 credits)
- Master of Science in Homeland Security (36 credits)
- Bachelor of Arts in Individualized Studies (120 credits)

Courses for these degrees are available by distance learning and in class (. Tuition for members of the military and their spouses is a very low (for a private school) \$250/credit.

## Forwarding Your SWE to Another Unit

Are you going to be transferring, on leave, or on TAD when your SWE is administered in May (04MAY for the E-5 and E-7 exams; 06MAY for the E-6, E-8, and E-9 exams)? If so, don't forget to annotate your PDE ***before Wednesday, 01 April*** to that effect. Here's how to do it.

Go to your SPO and look at your PDE (just above the signature box) for the passage that reads: "YOUR \_\_\_\_ SERVICE WIDE EXAM WILL BE MAILED TO THE EXAM BOARD LOCATED AT: \_\_\_\_\_ OPFAC: \_\_\_\_\_ ." If you want it sent to a different unit, just cross out the printed OPFAC and unit name and write in the OPFAC and name of the unit at which you want to take the test. Then let the YNs in SPO know about the changes you made and you're all set.

They'll let the Pay & Personnel Center know about the change and the exam will be sent directly to the unit you want to take it at.

## May 2010 Servicewide Exam

The message describing responsibilities related to the May servicewide exams (SWEs) was published recently (ALCGENL 014/10, <http://www.uscg.mil/hq/capemay/Education/doc/ALCGENL014-10.pdf>). If you're expecting to take a SWE in May, make sure to read this message immediately and carefully.

And if you're expecting to take a SWE at TraCen Cape May (**especially HSWL personnel**), carefully check the Examination Board information on your PDE. If this information is incorrect or missing, immediately advise your SPO as to where you want to take the exam (and provide the OPFAC number of that command).

SWEs for everyone using TraCen Cape May as his/her examination board will be held in the Master Chief Petty Officer of the Coast Guard Building. Once I receive the exams (usually in early April), I'll provide details to everyone for whom I receive an exam.

***If you're expecting to take a SWE in Cape May and don't receive an e-mail from me by mid-April, let me know ASAP!!***

## Microsoft Software Home Use Program

If you're on the Coast Guard's payroll (i.e., not a contractor), you're eligible to participate in Microsoft's Software Assurance Home Use Program. The program enables you to get a licensed copy of most Microsoft® Office desktop PC applications to install and use on your home computer. You're also eligible for discounts on other Microsoft software via the Employee Purchase Program.

For more information, go to <https://cgportal.uscg.mil/lotus/mypoc/?uri=wcm%3a5b18ff004d89b9a6ae7fbe259abd3cf4>.

## Local Paralegal Program

If you or someone you know is interested in working as a paralegal, be aware that Atlantic Cape Community College (ACCC) has a paralegal program approved by the American Bar Association. (For more on the paralegal field in general, go to <http://www.abanet.org/legalservices/paralegals/career.html>.)

To quote from ACCC's catalog and web site, "The program provides General Education courses and paralegal introductory courses, as well as courses giving specific skills in various areas, including, but not limited to, legal research and writing, fact investigation, client contact, document preparation, litigation preparation including tools of discovery, computer literacy, real estate transactions, family law issues, torts and personal injury issues and ethics."

You can earn either of two different degrees through this program: an associate in applied science and an associate in science. (Go to <http://www.atlantic.edu/program/degrees/aasDegrees/paralegalDegree.htm> for a fuller description of the program and list of required courses.)

This course has always been offered only on ACCC's Mays Landing campus. But thanks to the efforts of LeShan Arnold (wife of one of our shipmates), the program coordinator has agreed to offer the paralegal courses at the Cape May Court House campus as well if eight people sign up.

To express your interest in taking courses in Cape May Court House or to find out more about specific courses or the program as a whole, contact Ms. Marilyn Keiner at 609-343-4941 or [keiner@atlantic.edu](mailto:keiner@atlantic.edu).

## CollegeWeek Live

If you're the parent of a college-bound student or are otherwise interested in getting good information about college, check out 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. You'll be able to find information from dozens of colleges and universities on things like admissions, financing, admission test preparation, college visits, and finding the college which best fits your son, daughter, or yourself.

And while it's aimed mainly 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 CWL will be held from **Wednesday & Thursday, 24-25 March** and it's 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 ask questions of speakers and school representatives, download information, even chat with current students at various colleges.

## SKs & Other Military Personnel with Financial Management Responsibilities, Check This Out

If you're interested in becoming a Certified Defense Financial Manager (CDFM), you can take the three required exams for free through DANTES. DANTES will provide electronic approval for a CDFM exam voucher. If you're approved (first come, first served) and receive a voucher you'd have to take and pass three exams. If you pass all three, you'll receive certification from the American Society of Military Comptrollers (<http://www.asmconline.org/certification/cdfm-information/>).

For more information and to obtain a voucher, contact the DANTES Credentialing Program Manager at [certprog@navy.mil](mailto:certprog@navy.mil) or call 850-451-1111 x3213.

## TA & Unexpected Operational Commitments

Normally, if you use TA to pay for a college course and then withdraw from the course after the college's full-refund deadline, you have to repay the Coast Guard for any amount not refunded.

However, if you have to withdraw from a course – even after the full-refund deadline – because you're unexpectedly deployed (e.g., in support of relief efforts in Haiti), the repayment requirement may be waived.

The Coast Guard Institute doesn't want you to drop courses, but just wants you to know that if you have to withdraw, you may not have to repay the Coast Guard for it.

To request a waiver, use the form you can find at <http://www.uscg.mil/hq/capemay/Education/doc/CG4147-1.pdf>.

## Build Skills for Education Success

If you're about ready to start taking college courses or want to improve one or more ASVAB scores, check out the Online Academic Skills Course (OASC) from Peterson's. It's designed to help you build your math and verbal skills, which will help you score well on exams and excel in your career – in or out of the Coast Guard.

OASC is available free 24/7 to you and your family on the Internet.

How does it work? You first take an initial test to measure your strengths and weaknesses. Then you'll receive a personalized set of lessons based on your test results. Those lessons will engage you with interactive activities, flash cards, quizzes, and practice tests. Once you've completed all the lessons, you'll take another test to evaluate your progress.

For more information, to register, and to get started, go to <http://www.petersons.com/dantes>.

## How Do I Know When My TA Request Has Been Approved?

Once your eTA application has been approved, you'll receive notification by e-mail from the Coast Guard Institute. To get the authorization (the document you take to your school to pay for your tuition), log on at the same web site you went to to apply for TA (<https://myeducation.netc.navy.mil>) and follow this path: My Tuition Assistance (WebTA) > Existing Applications.

Once on the page entitled, "Existing TA Applications Status Description" click on the word "View" next to the application you submitted. A new page will open. Above the dark blue "Application Status History" line on this new page, click on "Print document" to get your authorization.

## Coast Guard Foundation Grants

The Coast Guard Institute is once again accepting applications for the Coast Guard Foundation Education Grants and Vander Putten Education Grants programs. All applications must be dated with the current (2010) date. Recycled applications with a date from last year will not be accepted. HOWEVER, you can clear the original date, re-date the application, and re-submit it.

Receipts must not be dated more than a year before the date the Institute receives the application. That is, if your application reaches the Institute on 20 January 2010, receipts can't be dated before 20 January 2009. Also, receipts must include a description of the item purchased and must show proof of payment. Copies of receipts must be legible and if you send original receipts, they will not be returned.

If you want to take an exam to be licensed in a particular field (such as physical therapy), you can receive a CG Foundation grant for the books you use to prepare for the exam.

Keep in mind that although there are **currently no funds for these grants**, funding is expected to be available in the not-too-distant future. Applications will be processed in the order in which they were received until funds have been exhausted.

## eTA Application Glitch

If you're applying for tuition assistance (TA) using the on-line eTA system (<https://eta.cnet.navy.mil/>), beware of an issue that may prevent you from submitting your application. Apparently, a number of people have submitted the application as usual only to receive an e-mail from the Coast Guard Institute saying it was rejected.

The problem seems to be related to field #18, "Anticipated Graduation Date". This field is supposed to only be filled in if you're going to be graduating in the next twelve months. But at the moment, if you leave it blank, you may find your application rejected.

So, until further notice, enter in field #18 the course ending date for the course you're requesting TA for.

## Studying for a CLEP Test or DSST?

If you're interested in taking a CLEP test or DSST, keep in mind that these are not gimme tests; you'll likely need to study quite a bit for them to pass. Remember: these are the equivalent to final exams for one or two semesters of college courses.

Among the resources you can use to prepare for these tests are a number listed on my and the Coast Guard Institute's web sites (<http://www.uscg.mil/hq/capemay/Education/studymaterials.asp> and [http://www.uscg.mil/hq/cgi/downloads/DANTES\\_exam\\_matrix.pdf](http://www.uscg.mil/hq/cgi/downloads/DANTES_exam_matrix.pdf)). And don't ignore Peterson's Online Academic Skills Course (OASC), available free to both Coast Guard personnel (military and civilian) and dependents of servicemembers. Check it out at <http://www.petersons.com/dantes/>.

## Coast Guard Foundation Scholarships

The Coast Guard Foundation is soliciting applications for its scholarship program for the 2010-2011 academic school year.

Four different scholarships are part of this program. The scholarship selection committee will take into account a number of considerations including the applicant's scholastic promise, motivation, moral character, leadership qualities, and good citizenship. **The application deadline is 01 April 2010.**

For more information about these academic financial aid opportunities, see ALCOAST 019/10 (<http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST019-10.pdf>). You can also get an overview of these programs, as well as many other similar programs and opportunities, at the Work-Life web site (<http://www.uscg.mil/worklife/scholarship.asp#foundation>).

## TraCen Cape May Testing Calendar

Tests at TraCen Cape May are administered by appointment according to the following schedule:

Mondays (0800): Defense Language Proficiency Tests

Tuesdays (0800\*): EOCTs and AQEs

Thursdays (0745): colleges tests, CLEP tests, DSSTs, SATs, ACTs\*\*

\* If you need longer than two hours to take an untimed test, it will be provided.

\*\* If operations or your work schedule make it impossible for you to take an EOCT or AQE on a Tuesday morning, you can take it on a Thursday morning.

This schedule leaves most of the day on Tuesdays, as well as all day on Wednesdays, Fridays available for other occasional tests, counseling, and other face-to-face interactions with you. When no one is taking a language test, the doors to the Education Center are open on Mondays, as well.

If you call and I don't answer the phone, I'm usually administering a test (and, because of the noise, can't talk on the phone) or otherwise busy with someone in the office. E-mail is the best way to get in touch with me.

## Thinking of Teaching?

Are you interested in teaching after you leave the Coast Guard? Troops to Teachers also provides counseling and referral services to military personnel interested in beginning a second career in public education as a teacher. And the DANTES Troops to Teachers office will help you identify teacher certification requirements, programs leading to certification, and employment opportunities. The main web site ([http://www.dantes.doded.mil/dantes\\_web/troopstoteachers/index.asp](http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.asp)) has all kinds of information about the program. Including a new on-line way to determine if you're eligible to participate in Troops to Teachers: [http://www.dantes.doded.mil/dantes\\_web/troopstoteachers/eligibility.asp](http://www.dantes.doded.mil/dantes_web/troopstoteachers/eligibility.asp).

## 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.

## **Quick Reference Study Guides**

The TraCen Education Center also has a binder full of SparkCharts Quick Reference Guides on almost 40 subjects. You're welcome to use these in the Education Center or make copies to take with you. You can check out the subjects available at <http://www.uscg.mil/hq/capemay/Education/books.asp#spark>.

## **Education Library**

In addition to SparkCharts, the Education Center also has a library of books on leadership, management, Coast Guard history, and other topics. Also in the library are the latest Professional Qualification Guides (PQGs) for each rating.

The Education Center also has dozens of brochures and books on college, financial aid, the officer program application process, and other things. If there are multiple copies, you're welcome to take one.

## **Get It in Writing!**

A recent article on military.com 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.