

TraCen Cape May Education Update #306

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Plan Ahead!!!

I'm going to be on leave from 9 through 27 September. The Education Center will be closed during that period.

Please plan ahead, especially with respect to tests and tuition assistance applications.

Question of the Week

Q: In a previous newsletter, you said that if I get reimbursed for a licensing or certification exam from my GI Bill, no deductions are made from my 36-month entitlement. But others have told me that's wrong. Can you clarify this?

A: After doing some research, and wiping the egg off my face, I have to say I was wrong about there being no charge to your 36-month entitlement if you use the licensing/certification reimbursement benefit.

I did more research and found that (under the MGIB-AD, MGIB-SR, and REAP) your 36-month entitlement is reduced in proportion to the cost of the test compared with your full-time monthly rate.

This means that if you were reimbursed \$700 for an eligible test, approximately 15 days would be deducted from your 36-month entitlement. The current full-time monthly rate for MGIB-AD benefits is \$1,368. \$700 divided by \$1,368 is 51.1%. Multiply that by the number of days in a typical month (30) and you get just over 15 days.

This calculation would be performed the same way for MGIB-SR and REAP rates as well. How it would work under the new GI Bill has not been explained by the Department of Veterans' Affairs (DVA) yet.

What kinds of tests fall under this benefit? Here are a few:

- Lawyer license (aka bar) exam
- C++ certification
- HVAC journeyman certification
- Accreditation in Public Relations certification
- Cosmetology license
- Safety professional certification
- Dental assistant license
- Residential mechanical inspector certification

Before you apply for reimbursement, make sure the entity from which you took the test is on the list of approved providers (<http://www.gibill.va.gov/resources/education-resources/find-a-school.html>). Assuming it is, follow the

instructions in the DVA's brochure (https://www.gibill.va.gov/documents/LC_brochure.pdf). See "How Do I Apply For Reimbursement?".

I apologize for any inconvenience my mistake may have caused.

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.

Web Page in the Spotlight

There's lots of stuff on the TraCen Cape May web site that I've forgotten about and you might not check out if you didn't know it was there. So this week, I'm spotlighting college-related info for **United Services Military Apprenticeship Program (USMAP)** (<http://www.uscg.mil/hq/capemay/Education/usmap.asp>).

Grammar & Usage Corner

This feature will touch on grammar and usage questions as well as confused/misused words. This week, the issue is the confusion of the words **your** and **you're**.

Your is the possessive form of the pronoun "you": "Is this your book?" ("Does this book belong to you?") or "Your dog did his business on my lawn!"

You're is a contraction or joining of two words. In this case, the words are "you" and "are": "You're going to the movie, right?" or "You're right about that!"

If there are any word usage, grammar, or similar issues you've encountered, please e-mail them to me at andrew.g.webb@uscg.mil.

Home Inspection Certificate & Construction Management Degree

Austin Community College in Texas offers a distance learning "Home Inspection Essentials" course "designed for individuals seeking employment in the building sciences industry with emphasis on energy efficiency, residential construction techniques, and building components." It includes units on inspecting Structures, Exteriors, Roofs, Electrical systems, Plumbing, HVAC systems, Interiors, New Construction, and Pools & Spas. Upon completing this course, your transcript will indicate that you earned 16 semester credits, which are transferable to Austin Community College's construction management associate's degree.

The total cost of the course is \$3,840 or \$240/credit. Austin Community College is a regionally-accredited school and tuition assistance will cover this course.

For more information (including a list of the construction management courses you'll earn credit for), go to <http://www.austincc.edu/ce/bii/inspection.php>.

TESC Tuition Increase

Starting with the term that begins on 01 November, Thomas Edison State College's per-credit tuition will go up to \$239.

Tuition Assistance for Courses Beginning in October

As you know, tuition assistance (TA) is only available for courses which begin in the same fiscal year that the course begins in. E.g., a course which begins on 15 September 2010 will be paid with FY10 funds. This is the reason why (in general) you can't submit a TA application on 15 September 2010 for a course which begins on 15 October 2010: the course begins in a FY that hasn't begun yet.

However, it often happens that Congress hasn't approved the funding for the Coast Guard before the beginning of a new fiscal year. When this happens, it can affect those who want to start courses which begin in early October, since TA can't be authorized using funds for the new fiscal year until Congress has appropriated them.

Last year or the year before that, the Coast Guard Institute got permission to use left-over funds from the previous fiscal year to pay TA for courses which start in the early part of the new fiscal year if Congress hasn't yet passed the appropriation bill. As a result, it has to prioritize TA requests according to course starting dates. So if this happens this year, any left-over funds will be used to pay for all courses which begin on 01 October before any can be spent on courses which begin on 02 October, and so on.

If you plan to begin a college course in early October, keep in mind that eTA's computer system automatically deletes applications that have not been acted on within 15 days of the submission date. This means you have two choices:

- submit your request for an October course via eTA on or after 01 October **OR**
- submit your application before 01 October using the old PDF application form (<http://www.uscg.mil/hq/capemay/Education/doc/CG4147.pdf>), which is otherwise only for units with poor Internet connectivity.

Either way, make sure you submit your application to your ESO – don't try to send the PDF application directly to the Coast Guard Institute.

Post-9/11 GI Bill Transfer Re-Allocations

When transferring benefits under the new GI Bill to dependents, keep in mind that you – the servicemember – always have control over those benefits. Let's say you have two children and a husband and that you transfer twelve months of benefits to each of them. If you later on decide to re-distribute those benefits, you can do so in any way you like. You can even revoke all transfers and reclaim all benefits remaining for yourself. And this right continues to exist once you've retired or otherwise left the Coast Guard.

If you're still in the Coast Guard (and have a CAC ID card) you'll do this via the same web site you used to make the original transfer (<https://www.dmdc.osd.mil/TEB/>). If you're no longer in the Coast Guard, however, you won't have a CAC and, therefore, can't use the TEB web site.

Instead, you'll send a letter to the regional Department of Veterans' Affairs (DVA) office (<http://www.gibill.va.gov/contact/regional-offices/>) for the state that the transferee's (dependent's) school is located in. What follows is a sample letter.

To: Whom it may concern

I retired from the United States Coast Guard on 31 December 2009 and no longer have access to the Transfer of Education Benefits web site. The purpose of this letter is to request re-allocation of Post-9/11 GI Bill benefits I transferred to my dependents on 01 September 2009. The table below shows both the current distribution of my benefits and the desired distribution.

Dependent's Full Name	Dependent's SSN	Dependent's Address	Original Allocation	New Allocation
Jane B. Smith	123-45-6789	86 Brattle St., Cambridge, MA 02138	18 months	15 months
Samantha K. Smith	123-45-6795	9500 Gilman Dr., La Jolla, CA 92093	18 months	09 months
John T. Smith	234-56-7890	1209 Maple Glen, Township, NJ 08234	0 months	12 months

Sincerely,

John R. Smith (SSN: 456-78-9012)
1209 Maple Glen

Township, NJ 08234
Phone: 609-123-4567

The DVA will not re-allocate transferred benefits over the phone since this action requires your signature.

Thomas Edison Moving to Unproctored On-line Exams

To quote an e-mailing from Thomas Edison State College,

Thomas Edison State College has adopted a new Online Proctor Service for course exams that enable students using almost any web cam, computer with microphone and speakers and a reliable high-speed Internet connection to take examinations at the location of their choice, whether it's at home, at work, at the library - wherever they can access the Internet.

Online proctoring is currently available for several examinations. The College is preparing for a transition from site-based exams to having all exams offered through online proctoring. The transition begins in the October 2010 term.

For more information (including a timetable showing when courses will move to this format), go to <http://www.tesc.edu/4808.php>.

Choosing a College or University

In early August, the Government Accountability Office (GAO) released a report describing the results of an undercover investigation of for-profit colleges and universities, especially their recruiting practices – how they get students to sign up. You can find a summary of the report (with hidden-camera videos) and links to report highlights and the full report at <http://www.gao.gov/products/GAO-10-948T>.

Although the report didn't name specific schools, other sources have discovered them and you can read which they are (as well as an article about the report) at <http://www.collegescholarships.org/blog/2010/08/07/for-profit-colleges-accused-of-misleading-students-with-false-information/>. National Public Radio (<http://www.npr.org/templates/story/story.php?storyId=129259157>) also covered this issue and others (including the higher cost of for-profits for comparable degrees).

PLEASE do some research about colleges before you spend your time (and the Coast Guard's money) on any degree or certificate program. One of the GAO investigation's findings most germane to Guardians is that, on average, it costs between 6 and 13 times more to obtain a degree from a for-profit college than from a publicly-funded college.

Even if tuition assistance is paying for your courses, the less expensive they are the more courses you can take on your fixed \$4,500 TA allowance every year. So why take a course at a college that's going to charge you many times what you can take the same course for elsewhere?

The bottom line is: don't even provide contact information until you've researched the institution you're focusing on. Beware of schools which

- pressure you to enroll,
- call you at all hours of the day and night to ask if you've made a decision,
- tell you you shouldn't worry about the cost (since TA or your GI Bill will cover it), or
- try to talk you into taking out loans.

Schools which do these things are more interested in their balance sheets than in your education.

Be a smart consumer before you become a student.

Learning a Second Language

There are a number of software applications that help you learn a foreign language. “Tell Me More” (http://us.tellmemore.com/free_demo) and “Rosetta Stone” (<http://www.rosettastone.com/>), which everyone’s seen on TV) are but two of these.

But don’t go out and buy one just because everyone’s talking about it. Before you order the software, do some research.

- Check the price. The only direct Coast Guard-related funding available to reimburse you language software you buy on your own is the Coast Guard Foundation Grant – which is only available to regular Coast Guard enlisted personnel (i.e., not Reservists and not officers).
- Ask around; see if you can find others who have it. Find out if it helped them learn what they need to know to talk about Coast Guard-related matters (e.g., law enforcement) in the target language. Unless you just want to learn another language for fun, if the software doesn’t help you learn what you need to learn it’s probably not worth buying.

If you really need to know a second language for work, the Coast Guard will probably pay for you to learn it. But a method other than software may be more effective. That is, if all you can do after months of using a computer program is make small talk that helps you locate a good restaurant, it’s probably not worthwhile for Coast Guard purposes.

Check around to see if there are any intensive language training courses available in your area through a college/university, a commercial language school, or a government agency. For example, now that the Coast Guard and the Customs and Border Protection agency work for the same cabinet secretary, you may find that you can get into a CBP language training program that either the Department or Coast Guard will pay for.

And, of course, you can always take college courses in the target language. Tuition assistance will pay for them and you’ll also earn college credit from them.

You can also find loads of (mostly) free resources for learning foreign languages at <http://www.uscg.mil/hq/capemay/Education/languages.asp>.

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): college tests, CLEP tests, DSSTs, SATs, ACTs

* 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) 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.

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.

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/my poc/?uri=wcm%3a5b18ff004d89b9a6ae7fbe259abd3cf4>.

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 Center 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.