

TraCen Cape May Education Update #325

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Education Center Closed 22-25 March

TraCen Cape May's Education Center will be closed from Tuesday, 22 March through Friday, 25 March 2011. No testing will be conducted during that period. **Please plan accordingly.**

Question of the Week

- Q:** I submitted all my information on my training for evaluation for college credit in the past. Do I need to resubmit all my training certificates or is my evaluation still available?
- A:** The Coast Guard Institute maintains on file data from previous assessments indefinitely, so there's no need to submit any information previously submitted. The only certificates the Institute requires are for those course not listed in DirectAccess and for courses listed in DirectAccess that don't indicate where you took the course.

Keep in mind that with respect to credit assessments, the Institute's sole functions for the last year or so have been to determine how much credit you've earned from Coast Guard and non-DoD schools and to create transcripts of that credit. The Institute no longer includes college credit or credit from DoD service schools on transcripts. For credit from DoD service schools, you'll need to get a SMART transcript (if you completed a Navy school, <https://smart.navy.mil/>), an AARTS transcript (if you completed an Army school, <http://aarts.army.mil/>), or a CCAF transcript (if you completed an Air Force school, <http://www.au.af.mil/au/ccaf/transcripts.asp>).

To request an assessment, submit an "Application for Voluntary Education Services" (<http://www.uscg.mil/hq/capemay/Education/doc/CGI1561.pdf>) through your ESO. A week or two after submitting this form, you will receive an unofficial transcript from the Institute showing all credit you've earned while in the Coast Guard.

To request an official copy of your transcript be sent to colleges/universities, submit an "Official USCG Transcript Request" form (<http://www.uscg.mil/hq/capemay/Education/doc/CGI1564.pdf>) directly to the Institute. If you don't plan to have a transcript sent to a college/university, don't submit this form.

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 Pages in the Spotlight

There's a lot of stuff on the TraCen Cape May web site you might not check out if you didn't know it was there. So this week, I'm spotlighting **Advanced Education Programs** (<http://www.uscg.mil/hq/capemay/Education/advanced.asp>).

Grammar & Usage Corner

This feature will touch on grammar and usage questions as well as confused/misused words. This week, the often-confused words are *forego* and *forgo*. (These definitions are from *Webster's Ninth New Collegiate Dictionary*.)

Forego is a verb meaning to precede, to go before. It's now used almost exclusively in one specific past tense application: "It was a foregone conclusion that the senator would attend the convention."

Forgo is a verb meaning to forsake, to abstain from, to renounce: "The diet ordered by the doctor required that Bob forgo all added salt in his food."

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.

New CGMA Education Loan

Coast Guard Mutual Assistance (CGMA) has just announced a new education loan, effective 01 March 2011. This interest-free loan replaces any existing education loans offered by CGMA. It will provide up to \$2,000 to eligible clients with qualified education expenses. The proceeds from this loan may not be used for child care costs or to purchase a computer. They may, however, be used to cover the cost of parking, tolls, and other transportation-related expenses.

Applicants will not need to provide a budget form since the loan is not based on need. Unlike the Supplemental Education Grant (SEG) program (<http://www.uscg.mil/hq/capemay/Education/grants.asp#seg>), this loan may be used for graduate degree programs.

Only one education loan will be authorized at a time. That is, one education loan must be paid off before another can be authorized. You can find the application for this loan at <http://www.uscg.mil/hq/capemay/Education/doc/CGM11.pdf>.

See CGMA's flyer at <http://www.uscg.mil/hq/capemay/Education/doc/CGMAloan.pdf>. An ALCOAST announcing this loan will be published in the next few weeks.

New Amounts for Coast Guard Foundation Grants

The Coast Guard Foundation has announced that it has increased the maximum grant available from \$350 to \$500 per calendar year. At the same time, the Vander Putten grant has been reduced from \$500 to \$250 per calendar year. Applicants will be considered automatically for a Vander Putten grant if they request a grant for more than \$500.

Note that these amounts are maximums and that there are no guarantees that you will receive a grant just because you applied for one. Although the Coast Guard Institute is now accepting applications for Coast Guard Foundation and Vander Putten grants, be aware that there is currently no funding for these grants. The Institute estimates that funding will be available soon, but there is no guarantee this will be the case.

And remember: funding for these grants comes from individuals (civilian and military) who contribute money when they can.

Grant requests may be submitted at any time of the year; the 31 December deadline has been eliminated. You may submit a grant request up to one year after you incur an eligible expense. All applications will be held for a year (in the order in which they were received) **OR** until a grant has been awarded, whichever occurs first. After that, your application will be shredded.

Even if it's been less than a year since the expense was incurred, you may **not** resubmit a grant request for amounts not reimbursed during the previous calendar year.

EXAMPLE: You submit a request for a \$1,100 grant on 10 March 2011 and receive \$500 from the Foundation grant and \$250 from the Vander Putten grant in October 2011. You can't then submit an application for the 2012 funding cycle for the \$350 worth of items not reimbursed in 2011.

For more information (including a link to the current application form), go to <http://www.uscg.mil/hq/capemay/Education/grants.asp#cgf>.

Officers Using TA – Beware of the Payback

A reminder to officers who are considering using tuition assistance (TA). For every course you take using TA, you're required to serve two years (if you're a regular) or four years (if you're a Reservist) after the course ends. PSC will entertain requests to waive that service obligation, but if it does you'll be required to repay the TA used during your last two (or four) years of service on a pro-rata basis.

For example, let's say you're a regular officer who used TA to take two courses in the same term (\$750/course), which ends on 14MAY2011. According to the law, you're obligated to serve two years in the Coast Guard after the date the courses end. That means your service obligation would end on 14MAY2013 (give or take a day). But you decide to resign (or retire) effective 31DEC2011 -- still owing 16.5 months of service.

How much would you have to pay back, assuming PSC didn't hold you to the service obligation? Just take the ratio of time still owed to the number of months required (16.5/24) and multiply it by the amount TA paid (\$1,500): \$1,031.25.

The TA reimbursement is only required, however, if the officer in question isn't going to be working in another capacity for the Coast Guard – either as a Reservist (in the case of a regular) or as a civilian. In such a case, the individual would be obligated to serve out the remaining service requirement as a Reservist or civilian employee.

In the case of someone who's approaching the 30-year mandatory retirement age, she can't obligate service, so because of this her retirement would be considered an involuntary separation. As a result, the Institute would not require her to reimburse the Coast Guard for the TA used during her last two/four years of service. However, she would have to complete the course(s) paid for with TA before retiring.

01 April Deadline for May Servicewide PDE Corrections

If you met all the qualifications for advancement by 01 February 2011, PSC will automatically send a SWE for you to the ESO at the examination board listed on the Personal Data Extract (PDE). ***Your ESO has nothing to do with PDEs and you cannot request a SWE.***

Check your PDE immediately, if you haven't already done so, to make sure you check **everything** on it is correct. Remember: it's **your** sole responsibility before 01 April 2011 to ensure all PDE data is accurate, to "[r]eport any discrepancies to your administration or Servicing Personnel Office (SPO)", and to "ensure that corrective action was taken". (See paragraph 4.A. of ALCGENL012/11 (<http://www.uscg.mil/hq/capemay/Education/doc/ALCGENL012-11.pdf>.) "The online PDE must show status of eligible in order to receive an exam. . . . Failure to report and verify online PDE corrections may result in a not eligible status for SWE or loss of points in the final multiple."

Ensuring everything on your PDE is accurate includes ensuring your examination board name and OPFAC are correct.

- Are you going to be on leave or TAD on the date of your SWE?
- Will you be in-transit due to a PCS move on the date of your SWE?
- Are you going to be away from the unit listed on your PDE for any other reason on the date of your SWE?

If so (and if you want to take the SWE), do the following:

- find a unit you know you'll be geographically near on your SWE date,
- contact the ESO at that unit and ask if it's OK to take your SWE there,
- assuming the ESO says "yes", ask for the unit's OPFAC,
- let your SPO know what the name and OPFAC of that unit so the info on your PDE is changed.

PSC will automatically send your exam to the unit list as your exam board on your PDE.

Substitute exams are authorized ONLY in emergencies. Regular leave (even if you scheduled a Caribbean cruise six months ago) is not an emergency. A wedding – even your own – is not an emergency. For more information on just what circumstances justify requesting a substitute exam, see Article 5.D.3. of the *Personnel Manual*.

If you change the Exam Board on your PDE and later find out you won't be able to take your SWE at that location, let your ESO know immediately.

For info on studying and test-taking skills, go to <http://www.uscg.mil/hq/capemay/Education/studying.asp>.

How Do I Choose a Major?

Picking a degree and a major is a decision that can directly affect your future career opportunities and your success in whichever field you choose to go into.

When making this choice, you should consider a number of factors including: your current career path, future job markets, timeline, and flexibility. Here are a few questions you should answer before you select a degree and a major:

- Do I want to continue on my present career path?
- Does my current career match the future job market?
- Do I want the quickest path to a degree, regardless of the major?
- Do I want a specific major or a major that leaves my options open?
- What level degree do I want: associate's, bachelor's, graduate, or professional degree?

For more about choosing a major and a degree level, stop by the Education Center to pick up the brochure, "Selecting the Right Degree and Major" and to look through the *Book of Majors*.

Spouses, This is for You!

The New England College of Business (NECB) is offering a significant reduction in tuition to spouses of active-duty military personnel (regulars and Reservists) to help them earn an associate's degree in business administration. You can pursue any of five specializations in this degree: marketing, finance, accounting, management, or banking. The discount will bring the entire tuition cost for the associate's degree to \$4,000, whether you take courses on NECB's campus or over the Internet. That's \$200 per course or \$66.67 per semester credit.

You must register and be enrolled by 26 May 2011 and must complete the program in 36 months. When you enroll, you'll be asked to provide a photocopy of your Coast Guard dependent ID card.

NECB accepts transfer credits from other regionally accredited institutions as well as from military transcripts. For more information, go to <http://www.necb.edu/mycaa> or call 800-997-1673.

Scholarship Opportunities

- The Jersey Cape Military Spouse's Club is offering four \$1,000 scholarships to deserving dependents of Cape May-area uniformed personnel. Its purpose is to help meet post-secondary educational expenses. The award will be made on the basis of scholastic abilities, character, leadership, and extracurricular activities.

Eligibility requirements and the application are available from <http://coastie2coastie.net/jcmsc/index.xhtml>. Don't be surprised if you're asked to complete a survey. The survey is just the gateway to the application form. **The deadline for submitting applications via this web site is 31 March 2011.**

- The Wildwood chapter of the Veterans of Foreign Wars (VFW) is offering a \$500 scholarship for seniors at Wildwood High School or Wildwood Catholic High School.

For more information, contact Mr. John Burgin (TraCen Cape May Facilities Engineering) at 609-898-6948 or 609-536-2754.

- Also, the director of the Tillman Foundation is hoping more eligible Guardians will apply for the Tillman Military Scholarship program this year than in the past. So far, no Guardians have been chosen to receive one of these scholarships. **Applications for the 2011-2012 academic year open on 07 March 2011.** Check out the foundation's web site for eligibility criteria and other application information: <http://www.patillmanfoundation.org/tillman-military-scholars/apply/>.

Servicewide Exam Study Strategies

(from "Keys to College Success" by BarCharts, Inc.)

- **Study!** This may be a case of stating the obvious but you would be surprised how many students don't bother.
 - Studying with soothing music in the background (contrary to popular opinion) can enhance your concentration.
 - Floral scented candles and mixed floral potpourri facilitate learning (strange but true).
 - Studying in a soft chair or on a cushy bed may not be the best strategy.
 - Active learning may require walking around the room or sitting on the edge of a chair. Wake up your body – wake up your mind.
- **Study space:** Your regular study space should be as quiet and comfortable as possible, and large enough to have easy access to everything you need for studying (text and reference books, paper, pencils, rulers, etc.)
 - Libraries, study lounges, or private rooms are ideal.
 - Get rid of clutter. Clear the desk or table of all materials not related to the current project.
- Tutoring is not a negative thing! Get help early, before the academic damage is irreversible. Many schools offer free tutoring in a variety of subjects.
- Study groups are great, but in general studying alone is more effective.

And check out the studying and test-taking skills described at <http://www.uscg.mil/hq/capemay/Education/studying.asp>.

Success as an On-line Student

The following list, from the Illinois On-line Network, describes what qualities a student should possess to be successful in on-line learning programs:

- Be open-minded about sharing life, work, and educational experiences as part of the learning process.
- Be able to communicate through writing.
- Be self-motivated and self-disciplined.
- Be willing to "speak up" if problems arise.
- Be willing and able to commit to 4 to 15 hours per week per course.
- Be able to meet the minimum requirements for the program.
- Accept critical thinking and decision making as part of the learning process.
- Have access to a computer and an Internet connection (preferably high-speed).
- Be able to think ideas through before responding.
- Feel that high quality learning can take place without going to a traditional classroom.

ION's web site (<http://www.ion.uillinois.edu/resources/tutorials/pedagogy/StudentProfile.asp>) expands on each of these points and provides other pointers for would-be distance-learning students.

Going one step farther, the University of Georgia has come up with an on-line assessment tool you can use to determine if computer-based distance learning is for you. It's called READI (**R**eadiness for **E**ducation **A**t a **D**istance **I**ndicator, <http://goml.readi.info/>). "Upon completion of READI-SmarterMeasure, you will receive a score report which will not only help you understand your strengths and opportunities for improvement, but will also provide you with resources to help you succeed."

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>).

Also, stop by the Education Center to check out the (small) supply of booklets related to rejoining the civilian work force. Here's are the topics of the booklets:

- Jobs With a Future
- How to Develop Job Resources
- The Resume
- The Cover Letter: A Resume Should Never Stand Alone
- The Mature Resume: The Resume with Experience
- The Follow-up Letter
- The Interview
- How to Choose a Career: A Guide to Self-Assessment
- Civilian Again
- Leaving the Service ... and Beginning Your Next Career
- Military to Civilian: Your Resume and Job Hunt
- Effective Goal Setting: How to Reach the Goals You Set for Yourself

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. This is a two-step process: request an assessment, request an official copy of the resulting transcript be sent to one or more colleges of your choice. ***If you don't request an assessment before you leave active duty, you can't get one (or a transcript) 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>).

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.

TA & Income Tax Deduction/Credit

If you used TA to pay for one or more courses in calendar year 2010, you may receive from your school an official-looking statement showing how much you (i.e., the Coast Guard) paid to your school for tuition. This form (IRS form 1098-T) 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 such deductions and credits. 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 the IRS publication which goes into depth about these deductions and credits is at <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

CLEP (and Other) DANTES-Sponsored Tests for College Credit

Most military personnel have heard of CLEP tests. And, unfortunately, most labor under the myth that CLEP tests (along with DSSTs and ECEs) are easy ways to get college credit. The phrase "I want to CLEP out of [insert your best subject here]" is on the lips of practically everyone who visits a Coast Guard education center. They've been led to believe that all they have to do is walk into an exam room, take a test, and earn college credit.

But earning credit by taking exams is not for everyone and, for most, is not easy. To see how difficult most military personnel have found these tests to pass, check out the FY10 pass rates for paper-based tests (http://www.dantes.doded.mil/dantes_web/library/docs/examinations/paper_based_exams.pdf) and for computer-based tests (http://www.dantes.doded.mil/dantes_web/library/docs/examinations/computer_based_exams.pdf).

The truth about these exams is that they all require solid preparation – which makes sense: they're the equivalent of college final exams. And because you have to study completely on your own, with no deadlines or milestones, many people find preparing adequately for them difficult.

Still, if you're a self-starter, good at budgeting your time and studying effectively on your own, these tests *are* a great way to earn college credit without having to take college courses.

However, even if you pass credit-by-exam tests keep in mind that every college in the US decides for itself whether it will accept credit earned elsewhere (including through these tests) and how much credit it will accept for credits earned elsewhere. Before you dive into the pool of over a hundred credit-by-exam tests, do some research: contact the school you want to earn your degree from to see if it will accept scores from the tests you're thinking of taking.

And for more information about the tests (including links to study materials), go to <http://www.uscg.mil/hq/capemay/Education/tests.asp>.

How to Go to College Almost for Free

Whether you'd like more money for your own education (even if you're using TA or receiving GI Bill benefits) or for a dependent, you should check out <http://www.uscg.mil/hq/capemay/Education/scholarships.asp#strategy>. You'll see that finding money for college *is* possible using a logical, linear (and not all that daunting) methodology devised by Ben Kaplan.

Also, the Education Center recently acquired Mr. Kaplan's video, "Finding College Cash in Tough Times" (<http://www.cityofcollegedreams.org/store/finding-college-cash-in-tough-times>). After a short introduction it covers the following topics:

- Part I: Exploding 3 Myths about Paying for College
- Part II: 3 Strategies for Maximizing Need-based Financial Aid
- Part III: 3 Steps for Finding Merit Scholarships
- Part IV: 3 Components of a Winning Scholarship Game Plan
- Part V: 3 Strategies for Making Your Application Shine
- Part VI: Concluding Thoughts & Final Quiz

Although I can't lend out the video, you can watch it in the Education Center. Please contact me (andrew.g.webb@uscg.mil) if you're interested in seeing it. The total running time is 71 minutes. If there's enough interest to warrant it, we'll show it in the auditorium; otherwise, in the Education Center.

Re-taking ASVAB Tests

Are you interested in going to "A" school for a particular rate, but realize your ASVAB scores aren't high enough? You may be unaware that at any time you can re-take one or more of the tests which comprise the AFCT (Armed Forces Classification Test) – the version of the ASVAB available only to military personnel.

Before you pick up the phone to call your ESO to schedule a test, however, keep in mind two things. First, whatever score you get on the re-test (higher, lower, or the same) it becomes your new official score. Second, if you're unsatisfied with the score you get on a re-test, you must wait six months to take that test again.

Other Considerations

- The VE score represents a scaled composite of the scores on two separate tests: PC and WK. You can't take a single test to improve your VE score.
- The WK test is a vocabulary test and, as such, is virtually impossible to prepare for. If you've become an avid reader since you took the ASVAB at a MEP Station or have memorized a dictionary, you may improve your WK score greatly. But if not, you should think twice about re-taking it – especially if your existing score is relatively high.
- You can qualify for five ratings' "A" schools (AET, AMT, AST, ET, IT) either by getting the required composite score or by getting an AFQT score of at least 65. (Your AFQT score is equal to $AR + MK + (2 \times VE)$.) To qualify for these schools via the AFQT score, you do *not* have to have a minimum AR score of 52.

For more information about the AFCT/ASVAB, each of its tests, and how to prepare for them, go to <http://www.uscg.mil/hq/capemay/Education/asvab.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 at andrew.g.webb@uscg.mil.

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.

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.