

TraCen Cape May Education Update #337

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Congratulations!!

The following personnel in the Cape May area passed Coast Guard Institute end-of-course, AQEs, and other tests since the last update:

Name	Work Site	Test
SN Herbert Jefferson*	TraCen SPO	E-PME-4
ET3 Emily Francisco	ESD Cape May	ET2

* First attempt

Well done, both of you!

And if you've just finished a degree program or have any other noteworthy academic achievement to brag about, please let me know so I can recognize you for it.

Question of the Week

Q: I'd like to start my own business when I get out of the Coast Guard and need to know what degree I should get and what I should major in.

A: I think you're actually asking two separate questions: "What do I need to learn to start my own business?" and "What degree and major should I pursue?" Since you don't have to have a degree to start or run a business, the question of which degree and major you pursue is a matter of your personal preferences. What interests you? That should be the focus of your degree.

Keep in mind that a degree – either an associate's (approximately 20 courses) or a bachelor's (approximately 40 courses) – requires you to take many courses which have little or no direct bearing on being an entrepreneur. The question, then, is: do you want to spend time and money taking courses which won't directly help you make your idea a reality or do you want to get an earlier start on realizing that dream?

This isn't to say that higher education won't come in handy when you're doing all the things necessary to start and run a business. But you can take specific college courses (e.g., certain math courses, accounting, marketing) without pursuing a degree. And keep in mind that you may not even have to take college courses to acquire the knowledge/skills you need. There are many free resources accessible on-line (see, e.g., <http://www.uscg.mil/hq/capemay/Education/smallbiz.asp>) and through many local, state, and federal government agencies around the country.

Getting a degree may be of great worth to you, as a way to achieve a feeling of accomplishment. But it's not the same as acquiring the skills and knowledge needed to start and run a business.

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 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 **Occupational Certification Programs** (<http://www.uscg.mil/hq/capemay/Education/cert.asp>).

Grammar & Usage Corner

This feature will touch on grammar and usage questions as well as confused/misused words. This week, we'll look at *perquisite* and *prerequisite* (definitions are from *Webster's Ninth New Collegiate Dictionary*).

Perquisite is a noun meaning "a privilege, gain, or profit incidental to regular salary or wages, especially one expected or promised": "One of the perquisites of the job was the use of a current-model luxury car". This word is often abbreviated to "perk".

Prerequisite is also noun meaning "something that is necessary to an end or to the carrying out of a function", something that must be done or completed before one do or complete another task. This word is often used in the context of higher education: "MATH 101 (Algebra) was a prerequisite for taking MATH 302 (Calculus I)."

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.

Credit-by-Exam Test Preparation

If you're preparing to take a credit-by-exam test (e.g., CLEP test, DSST, or ECE), check out the Coast Guard Institute's new library of study materials (including, in most cases, on-line courses) for each of the 111 different tests. Everything's accessible via the Internet at http://www.uscg.mil/hr/cgi/active_duty/go_to_college/earn_credits/dantes_library/default.asp.

One More Week to Apply for Spouse Education Grant

Friday, 24 June 2011 is the deadline for submitting applications for the Coast Guard Foundation's a needs-based education grant for spouses of Coast Guard enlisted personnel. The grant (\$500) is intended to help the spouses of personnel on active duty (E-3 through E-6) in the regular Coast Guard and the Coast Guard Reserve.

Applicants need only show enrollment in an education program or proof of a course completion. Types of courses for which reimbursement is available include those offered by vocational and certification programs, as well as those offered at colleges and universities. Download the application form: <http://www.uscg.mil/hq/capemay/Education/doc/CG1570.pdf>

Applicants will not need to provide receipts for expenses, but they will need to itemize expenses. They will also need to list some basic financial information. Transportation and child care expenses can be listed as legitimate expenses for the grant. Also part of the application process is an essay (no longer than 500 words) which addresses what it means to the applicant to be a Coast Guard spouse and describing the difference education has made to the applicant's life and the lives of the applicant's family members.

In June, a selection committee will convene to select grantees. The Coast Guard Institute expects as many as 50 spouses will receive assistance. This grant will be a somewhat different from the other grants administered by the Coast Guard Institute in that the Institute will handle the paperwork and selection processes while the Coast Guard Foundation will actually write the checks.

Make Your OCS Narrative Memo Stand Out

One of the main anxiety-inducing parts of the officer program application process is the narrative memo. Almost all applicants ask me a variation of the question, "Where can I find a template for the memo?"

The short answer is: "There isn't one."

The narrative memo is supposed to show the interview board and, more important, the selection board how **you** write and (indirectly) how you think. Because you can't always explain your views or findings to decision-makers in person, a big part of being an officer is writing: everything from e-mails to messages to memos to position papers to massive reports.

But even if that weren't the case, members of the selection board have nothing else that comes from you directly to use in making their decision. That being the case, the narrative memo is your only way to talk directly to them and sell them on the idea that you – of the hundreds of applicants – should be chosen. That being the case, you not only want to be able to explain yourself clearly and concisely, but (optimally) in an engaging manner. You want to hook them when they read your first sentence, make each succeeding sentence matter to them, give them such a good idea of who you are that they'll be thinking, as they finish reading, "That's somebody I'd want in *my* wardroom!"

How do you write a 1.5-page memo that does that? Consider taking a course on writing creative nonfiction. What's creative nonfiction? It's a form of writing which "uses literary styles and techniques to create factually accurate narratives". Check out <http://www.class.uidaho.edu/druker/nonfic.html> and <http://www.gartistic.com/ar/creative-nonfiction-writing.php> for good (and brief) explanations of just what creative nonfiction is.

A number of reputable schools offer such courses, which can be applied toward a degree (making TA available to pay for them). Examples are those offered by the University of Wisconsin (http://distancelearning.wisconsin.edu/course_info.cfm?id=1997&source=1) and Empire State College in New York (<http://www.esc.edu/admin/esc/cdl/cdlcat.nsf/byid/67D8D2FCBD5510FF852575C3006F65BF?opendocument>).

If a course seems a bit much, keep in mind your goal and what serving as an officer will entail. A course that will help you improve your writing will pay off in both the short-run (making you more competitive in the selection process) and in the long-run (making it easier for you to write throughout your career). But if you decide you absolutely don't want to take a course, at least get a good book, read it thoroughly, and apply what you learned to your memo.

For more on the narrative memo, go to <http://www.uscg.mil/hq/capemay/Education/narrative.asp>.

Thinking of Starting Your Own Business?

If you're thinking about starting your own business, either while you're still in uniform or after you leave the Coast Guard, check out a sampling of resources for entrepreneurs at <http://www.uscg.mil/hq/capemay/Education/smallbiz.asp>. There you'll find general resources applicable to all types of small businesses on many different subjects (e.g., drafting a business plan, finding funding, etc.).

There are also sections aimed at those interested in starting not-for-profit businesses and those interested in social entrepreneurship. Contrary to the popular notion, not-for-profit doesn't mean "no profit" or that you can't earn a substantial salary. It just means most of the profit has to be put toward specific things, usually plowed back into the business. There's also a section with links to labor market information.

Finally, drop by the Education Center to pick up a copy of the book *Best Career and Education Web Sites*. Chapters 7 ("Self-Employment and Small Business") and 8 ("Temporary Work, Contract Employment, Freelancing, Teleworking, and Volunteering") have many great leads.

Meeting the 30-credit Requirement for OCS

One of the eligibility requirements for active duty petty officers is having at least 30 college credits. These credits can be from any accredited college or university in the U.S. – including those in Puerto Rico.

No More DANTES Funding for Excelsior College Exams

As with CLEP tests and DSSTs, DANTES funding has made it possible for military personnel to take Excelsior College Exams (ECEs, <http://www.uscg.mil/hq/capemay/Education/ece.asp>) without having to pay for them. After the end of the current fiscal year, DANTES funding will no longer be provided for ECEs.

Is Distance Learning for You?

Because of its convenience (no need to leave the house to attend classes), distance learning appeals to working people – especially to military personnel. This fact means many Coast Guard personnel (who are often not near large population centers) have opportunities for higher education they might not have had in the past.

But before you plunk down the application fee for a distance learning course, check out the information about distance learning at <http://www.uscg.mil/hq/capemay/Education/distance.asp>. And before you hop on the on-line course bandwagon, spend a little time with the University of Georgia's on-line assessment tool to help you determine if computer-based distance learning is for you (<http://www.uscg.mil/hq/capemay/Education/distance.asp#01>).

Learning Another Language & Foreign Language Testing

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

Contrary to popular opinion the Coast Guard will not pay for you to have such software or reimburse you for it if you buy it yourself. Grants from the Coast Guard Foundation and Coast Guard Mutual Assistance *may* reimburse you for part of the cost of such software (<http://www.uscg.mil/hq/capemay/Education/grants.asp>). But don't go out and buy software just because everyone's talking about it. You may find reimbursement is not available, it might take many months, and the methodology used in the software may not suit your learning style. For a comparison of the different ways to learn a foreign language (and to see which might suit you best), go to <http://www.uscg.mil/hq/capemay/Education/doc/LanguageLearning.pdf>.

And before you order language-learning 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 and Reserve enlistees on active duty (i.e., not drilling Reservists or 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.
- **Foreign Language Proficiency Pay (FLPP).** If you want to earn FLPP as one of your unit's designated interpreters, it's highly unlikely a commercially-available language course will give you the proficiency needed to get the necessary rating on the Defense Language Proficiency Test (DLPT, see <http://www.uscg.mil/hq/capemay/Education/dlpt.asp>). And keep in mind that even if it does, your unit has to have designated interpreter billets *and* you have to be formally assigned to one of those billets. (Most operational units have only two or three interpreter billets.)

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.

And 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>.

Spanish for Law Enforcement Academic Certificate

California University of Pennsylvania has an undergraduate certificate program in Spanish for Law Enforcement. This program "is specifically designed to meet the needs of law-enforcement officers, correctional officers, public and private security personnel, and for those students seeking employment in a relevant field."

The program consists of four 8-week courses which all students (regardless of existing language proficiency) must take. Students complete this program in one academic year and "learn basic practical language skills that will assist them as criminal justice practitioners in a number of situations such as law-enforcement commands and dealing with suspects, victims, and witnesses; prison populations; and border and immigration issues. Students will also learn about Hispanic culture and customs so they can better understand the needs of members of their communities."

Tuition is below the maximum authorized by tuition assistance (TA), but there are fees not covered by TA (approximately \$160 per semester).

The school also offers an Arabic Language and Culture undergraduate certificate program. For more information, go to <http://www.calu.edu/prospective/global-online/index.htm>.

Veterans Technology Certificate Program

Syracuse University, in conjunction with JPMorgan Chase, has created a new Veterans Technology Certificate Program around the university's Global Enterprise Technology (GET) curriculum. GET integrates "coursework with real-world, on-the-job experience. The purpose of the program is to help veterans interested in technology careers in global companies to move toward that goal.

The program is self-paced and computer-based (completely on-line). Program administrators estimate it will take approximately 240 hours (six weeks of full-time work) to complete. The only application requirements are that you:

- have served on active duty since 10 September 2001,
- are preparing to separate (e.g., checking out or attending a TAP seminar before separating) or are a veteran,
- have demonstrated a genuine interest in and aptitude for technology,
- are able to commit a minimum of four hours per day to the program, and
- submit a complete application (consisting of an application form, a résumé, and two references).

For more information, go to <http://veterans.syr.edu/JPMC/faq.html>. To download the application, go to <http://www.uscg.mil/hq/capemay/Education/doc/VTCP.pdf>.

Don't Combine Fees & Tuition on TA Applications

OK; this is your first time applying for tuition assistance (TA) and you're not exactly sure what to put in a couple of the boxes on the application. Specifically, "Cost per Credit" and "Course Fees".

The "Cost per Credit" field (#35 on the WebTA application) is where you put your per-credit tuition. Field #36 ("Course Fees") is where you put fees that are covered by TA and nothing else. The rule of thumb is that if a fee is directly related to the course you've listed on the same line, it's covered by TA. If you're taking a course to learn how to draw blood

correctly and there's a fee associated with it to cover the cost of masks and gloves, that fee's covered by TA. These fees are generally listed next to the course in the school's course guide.

Fees that all students have to pay regardless of which course they're taking are not covered by TA. These are generally listed in the school's course guide inside the back cover and include things like parking fees, student activity fees, etc.

If you have to pay a fee that is covered by TA (a course fee), *don't* add it to the tuition or enter that total in field #35. If you do, you'll end up paying more than if you entered only the tuition in field #35 and only your course fee in field #36. Here's an example. Let's say your school operates on a quarter system and charges tuition of \$151/credit. You're taking one 3-credit course that includes a \$75 course fee.

If you add your tuition and the fee together, here's what'll happen. You'll enter \$226 as the "Cost per Credit", or \$678 for the total cost of the course. But since TA pays no more than \$166.67/credit for quarter-based courses, TA will pay \$500.01 to the school ($\166.67×3) and you'll be left having to pay the difference or $\$678 - \500.01 or \$177.99.

If you fill out the form correctly, however, you'll list your tuition as \$151/credit in field #35 and your \$75 fee in field #36. Since TA will cover up to \$166.67/credit and your tuition is only \$151/credit, the difference between the two ($\$15.67/\text{credit}$ or \$47.01 for the course) that will be applied to your \$75 course fee, leaving you to pay only $\$75 - \47.01 or \$27.99.

The bottom line is: enter the correct tuition – and *only* the tuition – in field #35 and enter only fee(s) directly associated with your course in field #36. You'll end up having to pay less out of pocket than if you combine the two in field #35.

Reserve Servicewide Exams

ALCGRSV 024/11 was published earlier this week laying out the guidelines for the Reserve servicewide exams this year. The exams will be administered on Saturday morning, 15 October 2011. For details (including what is required of all examinees), see the ALCOAST (<http://www.uscg.mil/hq/capemay/Education/doc/ALCGRSV024-11.pdf>).

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

When your PDE is made available on DirectAccess (by the middle of July), make sure you check **everything** on it carefully – including your examination board name and OPFAC.

- 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 on the date of your SWE for any other reason?

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,
- notify PPC (e-mail address: PPC-DG-ADV) of the name and OPFAC of that unit so the info on your PDE is changed.

PPC 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>.

Future Economic Value of Specific College Majors

(thanks to Brion Newman, ESO at Base Seattle for bringing this to my attention)

For years, policy-makers and educators have been telling young people why additional education after high school is a good idea. Statistics from the New Jersey Council of County Colleges show that

- Graduates of associate's degree programs will earn nearly \$400,000 (in today's dollars) or 37% more over their lifetimes than people who have only a high school diploma or GED.
- Individuals with a one-year community college certificate earn as much as 16% more than people who have only a high school diploma or GED.
- For every \$1 a person spends on community college education, his/her lifetime earnings will increase by almost \$8.
- Individuals who take community college courses recover all costs – including earnings forgone while attending school – within six years.

For more on this subject, go to <http://www.uscg.mil/hq/capemay/Education/whymore01.asp>

Now, researchers at Georgetown University have just published a report showing the future economic value of specific college majors within bachelor's degree programs. Quoting the press release announcing this report, "some undergraduate majors pay off a lot more than others. In fact, the difference in earnings potential between one major and another can be more than 300 percent."

Before going any farther, please be aware that your decision to pursue a specific major should take into account many factors in addition to future earning potential. To quote Meaghan Donchak – a 22-year-old junior at Drexel University from East Windsor, NJ – "The most important thing is not the money. It's really hard to convince people of that, especially people our age. It's doing what you love to do. You don't want to wake up every day dreading going to work."

To read the full report, go to <http://cew.georgetown.edu/whatsitworth/>. For a graphic representation of some of the report's findings, go to <http://chronicle.com/article/Median-Earnings-by-Major-and/127604/>.

Civilian Career Myths

Excelsior College's alumni magazine often includes articles of use to military personnel about to enter or re-enter the civilian work force. The latest issue has an article entitled "Fact or Fiction: The Truth About Career Myths" (<http://www.uscg.mil/hq/capemay/Education/doc/careermyths.pdf>). You can also read "Skills Employers Seek" (<http://www.uscg.mil/hq/capemay/Education/doc/skills.pdf>) and the Fall/Winter 2008 issue.

Check 'em out!

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.

Reserve Resource Guide

In addition to the web site of the Coast Guard Office of Reserve Affairs (<http://www.uscg.mil/reserve/>), Reservists should also check out TraCen Petaluma's Reserve Resource Guide (<http://www.uscg.mil/hq/cg1/tracenpetaluma/RRG/>). Together, these provide info on and links to info on every facet of Coast Guard affairs related to service in the Reserve.

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.

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 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. ***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.

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.

Education Center Library

The TraCen Education Center 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>.

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) and Enlisted Performance Qualifications (EPQs) 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.