

# STARS AND STRIPES<sup>®</sup>

CHERRY POINT  
Fall 2019

Servicemember's Guide to

# EDUCATION and TRANSITION

**SAT VS. ACT**  
WHICH TEST  
SHOULD  
YOU TAKE

**THRIVE DURING TRANSITION**  
HOW TO MAKE TRANSITION WORK FOR YOU

An Advertising Supplement to Stars and Stripes



# EDUCATION PROGRAM SERVICES ABOARD MCAS CHERRY POINT

By Cynthia Bouie, Education Services Specialist, MCAS Cherry Point

Photo courtesy of marines.mil

## EDUCATION ACADEMIC ADVISEMENT

In today's challenging economy, it is vital to promote education and training to stay competitive in the job market. Not only are education and knowledge highly valued in the workplace but they also help strengthen our nation's communities and economy. The Education Office personnel provide a broad range of academic and career advice, including how to choose a school, how to enroll, how to select a program of study, and how to find a job that is complementary to an individual's personality and behavioral tendencies, financial options, etc.

We also have many additional programs and services that help servicemembers, their families and civilians aboard the installation achieve their personal and professional goals. Among these services are the Tuition Assistance Program (TA), Military Academic Skills Program (MASP), Marine Corps Credentialing Opportunities Online (MCCOOL), the United Services Military Apprenticeship Program (USMAP) and a full range of testing services.

We understand that everyone is not college oriented. Therefore, the Marine Corps has implemented the United Services Military Apprenticeship program and the Marine Corps COOL program to help military members earn civilian certificates and credentials related to their Military Occupational Specialty (MOS). Not only do these programs aid in promotion potential, but they also provide a competitive advantage for those transitioning.

## EDUCATION TESTING

Military Classification Tests such as Armed Forces Classification Test (AFCT), Defense Language Proficiency Test

(DLPT), Defense Language Aptitude Battery (DLAB), and Aviation Selection Test Battery (ASTB) are available for servicemembers. Federal Aviation Administration (FAA) tests are available at no cost to eligible active-duty, Guard, and reserve servicemembers, retirees, military dependents, DoD civilians and Department of Homeland Security civilians. The ACT and SAT are available for active-duty personnel only.

Also, we offer free proctoring services for the entire military community. Through a partnership with Craven Community College's National Testing Center, we offer DSST tests and CLEP tests free for active-duty and available for the rest of the community at a fee. These examinations are available in more than 70 subject areas and are similar to end-of-course tests offered by colleges and universities. A tester who passes an exam may earn college credits toward a degree, depending on the school's credit acceptance policies.

## MILITARY ACADEMIC SKILLS PROGRAM (MASP)

The Military Academic Skills Program is available to improve reading, mathematics, communications, and writing skills. The three-week course is free to active-duty; it strengthens attendees' foundations and builds confidence to start a college course or complete required career testing. It can also fulfill requirements for TA participation.

## MILITARY TUITION ASSISTANCE (TA)

The Marine Corps makes available \$4,500 per year for tuition assistance fees to Marines. MCO 1560.25 provides rules and regulations regarding TA usage.

First-time students must complete the online Higher Education Preparation (HEP) course via Joint Knowledge Online (JKO) at <https://nemesis.jten.mil>. The course number is HEP-US001. Before using TA, the course must be completed. Servicemembers must have a minimum time in service of 24 months, a minimum General Technical (GT) score of 100 or a minimum TABE score of 10.2 and must complete Marine Corps Institute (MCI) Personal Financial Management (Course ID 3420G).

Other government funding programs include the Montgomery GI Bill, the Post-9/11 GI Bill and the Marine Corps College Fund. These education benefits extend well beyond active duty and are awarded based on the number of years served and the specific education program in which you enroll. In some cases, the benefits may also be transferred to your spouse or child.

## UNITED SERVICES MILITARY APPRENTICESHIP PROGRAM (USMAP)

The USMAP is the largest apprenticeship program sponsor registered with the United States Department of Labor. It is a formal military training program that provides active-duty Navy, Marine Corps, and Coast Guard servicemembers the opportunity to improve their job skills and to complete their civilian apprenticeship requirements while on active-duty. From program inception, nearly 20,000 Marines and sailors have completed their certificates of apprenticeship for free from more than 120 trades. For more information about USMAP, visit [usmap.cnet.navy.mil](http://usmap.cnet.navy.mil) or contact one of the USMAP registrars in the Education Office.

## MARINES CORPS COOL

Marine Corps COOL is a Web-based hub of catalogs that provides extensive information on occupational credentials, including certifications, licenses, apprenticeships and growth opportunities correlating with every enlisted Marine Corps Military Occupational Specialty (MOS). You will find "how to" instructions for pursuing these credentials, links to credentialing organizations, and referrals to programs that may help pay for credentialing fees such as the COOL vouchers and the Montgomery or Post-9/11 GI Bill. Visit [www.cool.navy.mil/usmc](http://www.cool.navy.mil/usmc) or contact the Education Office to learn more.

Joint Services Transcript (JST), formerly SMART, is an academically accepted record validated by the American Council on Education (ACE). The primary purpose of JST is to assist servicemembers in obtaining college credit for their military experience. Visit <https://jst.doded.mil> to create an account to view your JST or contact the Education Office to learn more.

Education services can be costly and time-restricted in the civilian sector, so take advantage of these services now while on active duty. Please call or visit the Education Office to meet with education technicians or career and education specialists today.

**More information:**  
Contact the Personal and Professional Education Office in Building 4335 C Street, Marine Corps Air Station Cherry Point, NC or call (252) 466-3500 from 0700-1630 Monday through Friday.

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## EDUCATION ASSISTANCE AT CHERRY POINT

The Education Advisers at the Education Center are available to assist personnel in starting or completing their journey toward their education and career goals by offering the following services:

- Financial aid advising.
- Military Academic Skills Program (MASP).
- Apprenticeship program information.
- Joint Services transcripts and corrections.
- Education and career advising and information for active-duty, retirees, family members, and DoD affiliated personnel.
- Information on credentialing and certification.
- Military and Civilian Testing Office.

For more information, contact:  
Cherry Point Education Office  
Jerry W. Marvel Training and Education Center  
C Street, Building 4335, Room 109

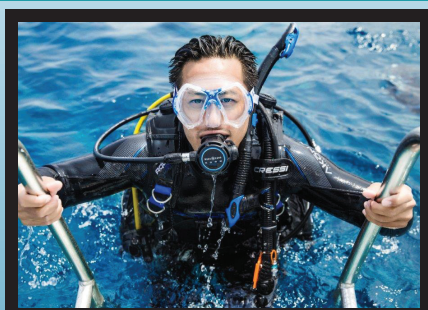
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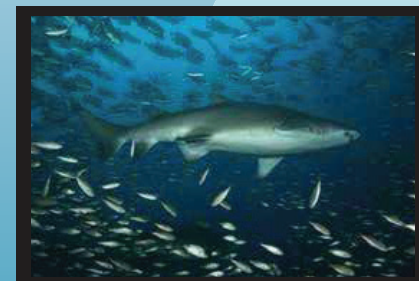
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*See [www.DiscoveryDiving.edu](http://www.DiscoveryDiving.edu) for extensive schedule and additional information.*





Photo courtesy of marines.mil

## MARINE CORPS CREDENTIALING PROGRAM

*By Dana Bayliss, Education and  
Career Specialist, MCAS Cherry Point*

The Navy and Army have developed an online credentialing program that allows their servicemembers to search for credentials and certifications that help them translate their military training and experience into something civilian employers can easily recognize. The Marine Corps recognized the importance of this type of program and has worked diligently to establish the same service. Now, enlisted Marines can log onto Marine Corps COOL (Credentialing Opportunities On-Line) at [www.cool.navy.mil/usmc/index.htm](http://www.cool.navy.mil/usmc/index.htm), and begin their pursuit of certifications and credentials. Having certifications and credentials will help with improving the servicemember's transition back to civilian employment, promotion potential while still in service and the overall professionalism of the force. In addition to the website, the Marine Corps has funds in place for credential exam vouchers available to eligible Marine Corps and Marine Corps Reserve personnel. Don't miss out on this fantastic opportunity. Contact your local Marine Corps Education Office to learn more about this program and eligibility requirements.

## COLLEGE CREDIT *FOR* MILITARY TRAINING

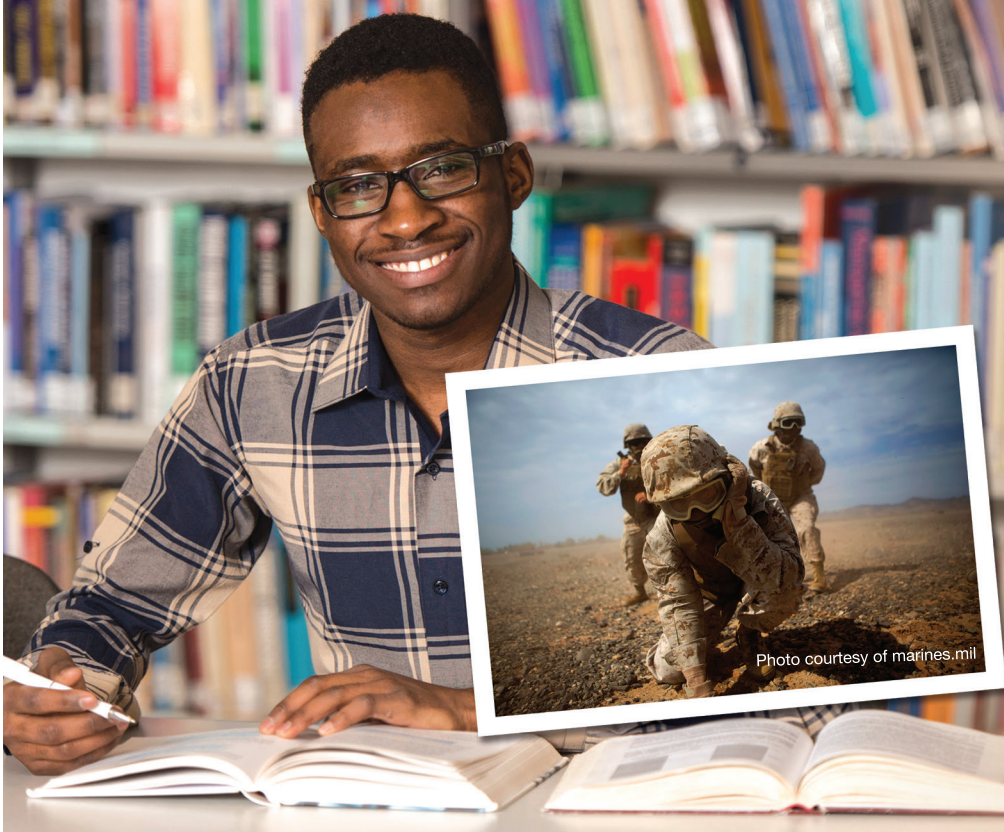


Photo courtesy of marines.mil

*By Dana Bayliss  
Education and Career Specialist, MCAS  
Cherry Point*

**Did you know your military experience might be worth college credit?**

Colleges and universities are becoming more military friendly, meaning, the addition of veteran campus centers, military school liaisons, and more allowances of military training into college credits are becoming frequent when dealing with military students.

How do you get these credits? The American Council on Education (ACE) is the nation's leading higher education association, and their mission is to promote, protect, and advocate for students, faculty, and administrators in higher education. ACE provides recommended credits for formal courses and occupations offered by all branches of the military. All recommendations are based on reviews conducted by college and university faculty members who are actively teaching in the areas they review ([acenet.edu](http://acenet.edu)).

Once a servicemember decides on a school, he/she sends an official copy of the Joint Services Transcripts (JST) to the appropriate school personnel to have an evaluation conducted. This person is usually the academic advisor. The registrar's office then decides

which courses will count as transfer credit into their program. It is the sole discretion of each educational institution to determine if they will accept these credits. However, many of them will transfer at least a few credit hours. ACE has even gone as far as to create an ACE CREDIT College and University Network, which is a group of more than 2,000 institutions of higher learning that considers ACE credit. Interested readers can view the list at [www2.acenet.edu/CREDITCollegeNetwork](http://www2.acenet.edu/CREDITCollegeNetwork).

Both active-duty and veterans can access their JST by visiting <https://jst.doded.mil> and creating an account, which allows them to electronically send an official copy to their school. The Marine Corps Voluntary Education Offices also have the capability to send official transcripts and submit any needed corrections to the document. Not all schools accept these credits, but it is worth the minimal time it takes to provide a copy to the college or university and see what credits await you.

For more information, contact the Personal and Professional Education Office in Building 4335 C Street Marine Corps Air Station Cherry Point, NC, or call (252) 466-3500 from 0700 to 1630 Monday through Friday.



# HIGHER EDUCATION

**DREW MANSELL, PT, DPT  
USMC, 2001-2005**



Photo courtesy

**Higher education is consistently linked to higher earning potential, better health, and an improved general well-being. As members and veterans of our Armed Forces, we are well prepared to succeed in an educational environment. Your military family will also serve as a network as you pursue career interests after discharge. What many of us find out is that our military experience does not always translate into the civilian job how we imagined.**

At the very least, some sort of trade school or educational certificate is needed for most jobs. Additionally, many of us joined the military after high school because we were unsure of what profession we wanted to pursue. I firmly believe attending a college or university will help you make that decision.

I worked a manual labor job for five years after the Marine Corps. I didn't know what I was going to pursue but the plan was always to go to college. I began school with a focus in geology, but I also discovered new interests in

biology, chemistry, and healthcare. One back injury and six weeks of physical therapy later and I had changed my major so that I could pursue a Doctorate of Physical Therapy. I could have just as easily traveled the path of one of my other interests, but I would have never known those paths existed without starting college in the first place.

I sincerely believe now, having spent seven years in the university system and earning two degrees, that the single greatest benefit we have earned as servicemembers is educational

assistance, both in the form of the Military Tuition Assistance program and the GI Bill. The national average of student loan debt is in the \$20,000-\$30,000 range. That's the cost of a new car or a down payment on a home. Some estimate that an 18-year-old who attends college after high school and earns a bachelor's degree will work till age 34 recouping the costs of their degree.

Now, compare that to your potential. It is definitely possible to earn a bachelor's or master's degree while on active-duty using tuition assistance. You could leave the military with a degree...debt free! You could go on and use the GI Bill for further education or transfer it to a dependent in the case of the Post-9/11 Bill.

For example, I exhausted my Post-9/11 GI Bill benefits, which completely paid for a bachelor's degree and three semesters of graduate school at a respected state university. Some of my

civilian colleagues borrowed almost every cent to pay for their education and are now faced with paying back loans for the next 10-20 years.

As a servicemember, you are primed to succeed in today's economy. You have tools that give you an advantage over your civilian peers. Core values, work ethic, job and life skills, and monetary benefits place you in a position to efficiently earn the education you desire and turn that into a chosen career.

If you know exactly what you want to do already, go for it! If not, I urge you to make that leap and get started, you will find your way! Grow your professional network as you work your way through school, and don't ever hesitate to reach out to your military family for assistance or guidance along the way.

— Courtesy of MCAS Cherry Point





Photo courtesy of marines.mil

# MAKING TRANSITION WORK FOR YOU — A SUCCESS STORY

*By Mike Laird, Advisor, Personal & Professional Development Program, MCAS Cherry Point*



Photo courtesy

It was just another day in the office – a class to facilitate in the morning, two capstone reviews on the schedule, as well as a finance one-on-one appointment. My second capstone review arrives and it's another Corporal

exiting the Corps – except it wasn't just another Corporal. As we started reviewing his plan and his documents, he produced a job acceptance letter. Very nice!

I asked him about the job and it's right in his wheelhouse based on his skills, and job location preferences. Further questions revealed that he had found the job on LinkedIn and had set up his LinkedIn account based on the training he received during the Transition Readiness Seminar (TRS).

When I expressed my amazement at his success at finding a job, especially

using LinkedIn, the Corporal expressed equal amazement at my amazement. He was under the impression that most servicemembers take advantage of what is presented during TRS week to make a plan for post-military success. I told him that too many servicemembers view TRS as a check in the box and do not take advantage of the information and resources presented in TRS, nor the services offered in the Personal & Professional Development Program (PPDP).

This Department of Defense transition program is truly unique. Do you know of any other employer who, when it's

time to leave the company, requires you to take a week-long course to prepare for what's next and provides you the in-house resources for individual help as you go through the transition process? If you do, I'd like to hear about it!

When your time to transition out of military service comes, and it will at some point, remember this Corporal and the success he had by paying attention and actively participating in TRS. Your future may depend on it!

Mikel Laird is a PPDP Advisor at MCAS Cherry Point. He can be reached via phone at 252-466-4201.



# WHY ASK WHY

*By Mike Laird,  
Advisor, Personal & Professional Development Program,  
MCAS Cherry Point*

Most people are familiar with the “five W’s” – who, what, where, when and why. Going through them is a great way to gather information. The last one, the **WHY**, is often the hardest to answer but is the key that allows you to ensure the answers to the other four W’s. **WHY** is also my favorite question to ask transitioning servicemembers about their post-military plan. An increasing number of servicemembers are choosing to use their GI Bill benefits to pursue education as part of their plan. As someone who earned his masters’ degree using Tuition Assistance (TA) and saw his children use the GI Bill benefits transferred to them, pursuing education can be a fantastic choice! But in choosing to pursue education, I encourage you to continually ask yourself **WHY** as you put the substance in your plan. It is the best way to ensure education is the best choice for you.

Let’s start with the most important one, **WHY** are you pursuing education? This is absolutely where you should start and while at first glance it seems like a simple question to answer, for many it isn’t. Ask yourself, is education necessary for the plans I have and at what level? Have you clearly defined what it is you expect to get out of your education? And don’t forget to look at your path after your education is complete. Is this where you want to be? While there are many reasons for pursuing an education; because it’s easy, expected, or I just want to use my GI Bill benefits, these are probably not the best reasons so dig a little deeper into why. If you can’t come up with a good answer to **WHY**, the rest doesn’t matter. Here are some otehr WHYs to consider:

1. **WHY** did you pick a particular field of study? Is it something you’re passionate about and are interested in? What are the career possibilities available in this field? Have you used the results of an assessment like the O\*Net Interest Profiler to uncover your strengths and how do your strengths match this field of study? While an assessment is not the “be-all, end-all” for decision making, it is a useful tool and can provide you some additional information to consider as you set out to answer this **why**.
2. **WHY** did you pick that school? I was reviewing a servicemember’s transition plan with him a while back. He wanted to be an athletic trainer and was going to the University of Florida. When I asked him why he picked the University of Florida he said, “It’s the gators!” I waited for an additional answer, but he just stared at me. While that aspect is an important part of the education experience and one you might consider, it shouldn’t be the deciding factor. Your time pursuing education will be small compared to the length of your work life. Will the school prepare you for what comes next? Look more deeply into the school and what they offer their students in terms of services both during your time there and when you graduate.
3. **WHY** did you pick that major or program? Not all majors and programs are created equal. A program with the same name at different schools can look very different. Look at the classes offered and other program requirements and decide if it meets your needs and expectations. Consider the reputation of the program. Is it well known regionally or nationally? Are the professors respected in the field? What type of job placement assistance does the program or faculty provide? The major or program you pick should put you on a path to future success. Answer this **WHY** to make sure it does.

Completing your education is not an end but a beginning! A beginning to reaching the goals you have set for your career and your life. Set yourself up for success in your educational pursuits and beyond by honestly answering **WHY!**

Mike Laird is a Personal and Professional Development Advisor and can be reached at 252-466-4201.





Photo courtesy

## RYAN SHRIVER, USMC

My college education began back in 2012 when I attended Gloucester County Community College. Prior to enlisting, I was pursuing the goal of becoming a Marine Corps Officer, particularly, with an interest in Marine aviation. Knowing that a four-year degree was an extremely important requirement for achieving this goal, I prioritized working on my college education. Simultaneously, I had been a poolee in the Officer Selection Office (OSO) in Rutgers, NJ, where I originally began my journey with the Marines. I was slated to attend Platoon Leaders Course (a two, six-week training program over the course of two summers) in 2014, but due to a speech impediment, I was found to be unqualified about a month out before the first six-week session.

I attempted to re-enter the program a couple more times, but the board was adamant that I was unfit for the job. My OSO recruiter, Gunnery Sergeant Escobar (now Master Sergeant Escobar), had worked diligently with me to find a way into another officer program. Since I did not have my college degree my options were running thin. I was running out of money for college and I could barely support myself with my minimum wage, part-time income even while working several jobs. My window of options was closing and I needed to make a decision soon. This being said, my decision was to enlist and finish my degree while on active-duty.

Not long after, I found myself on the yellow footprints at Parris Island, then on the muddy trails of Marine Combat Training (MCT), followed by the Chemical Defense Training Facility with live nerve-agent for Chemical, Biological, Radiological and Nuclear (CBRN) school. I eventually landed right here at MCAS Cherry Point.

I was proud of my accomplishments thus far, but I wouldn't give up on my endeavors of becoming a Marine Officer and an aviator. I knew about tuition assistance before I joined the Marine Corps, but I was unsure how to use it. After a few trips to the Education Office at the Training and Education Building, I learned how to apply for tuition assistance. This is where I first met the very welcoming and friendly staff of Park University and the ladies in Personal and Professional Development Program (PPDP) Education.

Between Ms. Sicley, Ms. Judy, and Ms. Sharon, my journey of completing my degree was in good hands. I came to them with under 60 credit hours; some were from Gloucester County College, some from certifications, and a few more were from my Joint Service Transcript (JST). After explaining my interest and goals to them, they sat me down in their office and mapped out my degree options. After careful consideration, I decided to pursue a four-year degree in criminal justice. From this point on, the ball was rolling.

With the help of the Education Office and Park University staff, I continued to inquire about how I could expedite the process of achieving a degree. This is when I learned about CLEP and DANTES testing. CLEP (College Level Examination Program) and DANTES (Defense Activity for Non-Traditional Education) testing became one of the greatest assets for completing my degree.

Simply put, they are final exams you would normally encounter at the end of a 16-week course. However, instead of waiting and working the entire 16 weeks, you can study for a weekend, take the test, then be done with that whole class altogether and still collect the credit hours. It sounded too good to be true, but after relentlessly taking CLEP/DANTES exams, I realized that I had tested out of over a year's worth of schooling in the time span of four months. I continued to utilize CLEP/DANTES exams throughout my time at Park University until I ran out of exams to take. What was the best part about testing out of

classes? It didn't cost a dime.

For the classes I couldn't test out of, I took them online. Park University offers a unique course schedule that allows students to complete a 16-week course in eight weeks. It's twice the work in half the time, but it is well worth the grind. Tuition assistance covered those courses with ease, allowing me to continue my education without reaching into my own pocket. Park University made this benefit even better when they offered free eBooks to students, thus eliminating the cost of overpriced textbooks altogether. My concern about not being able to pay for school was diminished; the only thing it cost me was time out of my day.

I shared what I had learned about education benefits with the Marines in my unit and a few of them have begun their journey towards earning their degree. I cannot commend them enough for taking advantage of this opportunity to obtain an education. At the beginning of this year, I had begun the process of assembling a package for the Enlisted Commissioning Program (ECP) with an aviation guarantee. Just a couple weeks ago, I received the final piece of the puzzle to become a qualified Marine officer candidate: my four-year degree. This benchmark didn't happen on its own. Hard work and dedication were the driving forces, but the education resources made it possible.

— Courtesy of MCAS Cherry Point



# THE WARRIOR SCHOLAR PROJECT

By Education Specialist, Elizabeth Morningstar, PhD

The decision to apply to a selective college (colleges that typically only select roughly one-third of applicants) while transitioning out of the Marine Corps can feel daunting. However, many Marines have applied or are in the process of applying now. We spoke with Cpl. Marcus Bartolome, an infantry Marine, currently completing the process.

## What motivated you to apply to selective colleges?

The initial idea was introduced to me through a very influential education services specialist at the Base Education Center. She set me up with the tools and guidance to achieve whatever level of academic success I wanted.

Also, demystifying the stereotypical student that attends top tier universities was essential to my motivation. After meeting numerous Ivy League students, I realized they are not that different from myself and that these elite schools are within my reach.

## What resources have you found the most helpful in your process?

Warrior Scholar Project, Service to School, Leadership Scholar Program, the Base Education Center, various college veteran's offices, and numerous student veterans across the country. I cannot stress the importance of utilizing the experience and expertise of the Education Services Specialists.

As part of the application process, Marcus attended the Warrior Scholar Project (WSP). *The Warrior Scholar project hosts immersive one and two-week academic boot camps at some of the top colleges across the country including Yale, Harvard, MIT, Georgetown, and more. Marcus participated in the two-week STEM (Science, Technology, and Engineering & Math) program at Texas A&M University in summer 2019.*

## What was your experience like at Warrior Scholar Project (WSP)?

Enlightening. I learned valuable skills like studying and time management from amazing veterans attending top tier institutions across the country. The skills they passed on were

critical to their academic success and will be essential to mine as well. After being in the military for three years, I forgot how to be a student, but WSP allowed me to get back into the rhythm of school. Moreover, the fellows at WSP taught me how to assimilate back into the academic world and quashed any lingering fears I had about going back to school.

## What advice would you give to servicemembers who are considering WSP?

If you are serious about going back to school, apply. This program can mean the difference between academic success and failure for some. I can honestly say I will never forget what WSP did for me and, should you attend, you won't forget what they did for you either.

## Is there any other information you would like to share with servicemembers who are considering applying to selective colleges?

Unfortunately, many servicemembers and veterans are unaware of the resources that are available to them. I genuinely believe that if you want to attend a prestigious college or university, you need to gather as much information as you can and take advantage of the opportunities presented along the way. Additionally, there is a stigma for some that what you learned in the military is not useful outside of the service. This is simply not true. A large percentage of the skills you received are, in fact, transferable to academia.

For more information on the Warrior Scholar Project visit <https://www.warrior-scholar.org/> or contact the Cherry Point Education Office at 252-466-3500.

— Courtesy of MCAS Cherry Point



Photo courtesy

Cpl. Marcus Bartolome



# SELF-DIRECTED LEARNING

*By Ranza Thurman, Personal and Professional Development Program Branch Head, MCAS Cherry Point*

With the advancement of technology and increasingly hectic schedules, more and more students are turning to online learning options. Without the advantage of face-to-face instruction, skills such as self-directed learning are crucial. While this concept was designed for K-12 systems, online students can benefit from the process. Like any other learning method, certain processes help educators and students systematically acquire knowledge. In many cases, the process can be fully accepted if learners possess more control over education acquisition. They will be more willing to accept knowledge transfer and motivated to pursue learning as a personal value within their work environment. When students become self-directed, they can evaluate their own levels of education to confirm the information needed, becoming self-actualized, and in doing so identify the importance of lifelong learning. It is an ongoing process of transferring knowledge from one learner to the other or from one worker to the other, gaining skills to solve life's workplace dilemmas. The process of lifelong learning takes place all around learners, and as learners grow, develop, and mature, they become self-directed.

## **There are four main processes of self-directed learning.**

Step one is to assess readiness to learn. Students will conduct a self-evaluation of their current study habits, family situation, and support network at home and at school.

To determine readiness, one should be organized, self-disciplined, able to communicate effectively, and able to receive constructive feedback.

Step two is to set learning goals. Students should ask themselves where they are, where they want to go, how will they know they have arrived, how will they get there, and how will they assess their learning outcomes?

Step three is to engage in the learning process. Students should learn what their learning preferences are and research different study techniques to find one that resonates. Students need to be able to generate their own ideas and keep momentum in learning through self-motivation.

The final step is to evaluate learning. It is important to regularly consult with the instructor for honest feedback and then conduct self-evaluations. One should reflect upon the content and decide if adequate understanding has been acquired or if additional instruction is required.

The process of self-directed learning is beneficial both in the classroom and in the work environment. Those that possess these skills increase productivity by becoming more efficient and are more adept at helping solve organizational issues.

**Ranza Thurman is the Personal and Professional Development Program Branch Head aboard MCAS Cherry Point. He can be reached via email at [Ranza.J.Thurman@usmc-mccs.org](mailto:Ranza.J.Thurman@usmc-mccs.org) or by phone at 252-466-6563.**



Photo courtesy of marines.mil



SAT

OR

ACT

WHICH ONE SHOULD YOU TAKE?

By Dana Bayliss, Education and Career Specialist, MCAS Cherry Point



People often ask me which college readiness exam they should take: the ACT or SAT? Since most colleges will accept either one and have no preference, the answer boils down to which test is right for you. How do you decide? Here is a simple break down from the Princeton Review that compares the two exams so you can make the best choice.

Why Take It	SAT	ACT
	Colleges use SAT scores for admissions and merit-based scholarships.	Colleges use ACT scores for admissions and merit-based scholarships.
Test Structure	<ul style="list-style-type: none"><li>• Reading</li><li>• Writing &amp; Language</li><li>• Math</li><li>• Essay (Optional)</li></ul>	<ul style="list-style-type: none"><li>• English</li><li>• Math</li><li>• Reading</li><li>• Science Reasoning</li><li>• Essay (Optional)</li></ul>
Length	<ul style="list-style-type: none"><li>• 3 hours (without essay)</li><li>• 3 hours, 50 minutes (with essay)</li></ul>	<ul style="list-style-type: none"><li>• 2 hours, 55 minutes (without essay)</li><li>• 3 hours, 40 minutes (with essay)</li></ul>
Reading	Five reading passages	Four reading passages
Science	None	One science section testing your critical thinking skills (not your specific science knowledge)
Math	Covers: <ul style="list-style-type: none"><li>• Arithmetic</li><li>• Algebra I &amp; II</li><li>• Geometry, Trigonometry and Data Analysis</li></ul>	Covers: <ul style="list-style-type: none"><li>• Arithmetic</li><li>• Algebra I &amp; II</li><li>• Geometry, Trigonometry, and Probability &amp; Statistics</li></ul>
Calculator Policy	Some math questions don't allow you to use a calculator.	You can use a calculator on all math questions.
Essays	Optional. The essay will test your comprehension of a source text.	Optional. The essay will test how well you evaluate and analyze complex issues.
How It's Scored	Scored on a scale of 400–1600	Scored on a scale of 1–36

The main factors to consider when deciding between the ACT or SAT are: what types of questions are asked, how long is the exam, and how is it scored. For example, you will find the SAT to be more vocabulary weighted while the ACT includes a science section

that tests reading and reasoning skills. If you have trouble focusing for a long period of time, you may consider the ACT, which lasts two hours and 55 minutes compared to the three hours and 45 minutes for the SAT. You can find scoring information for the SAT on their

web at [www.collegeboard.org](http://www.collegeboard.org) and the ACT on their website at [www.act.org](http://www.act.org).

Students are increasingly taking both exams and studying for them has never been easier. The best way to is to take a timed full-length practice test of each type. You can do this for free by visiting:

<https://www.learningexpresshub.com/productengine/LELIndex.html#/learningexpresslibrary/libraryhome>.

If you have any questions, please feel free to contact the MCAS Cherry Point Education Office at 252-466-3500.



# TRANSITION READINESS PROGRAM

## — 365 DAYS OF PREPARATION!

The Transition Readiness Seminar (TRS) and final capstone have played an essential role in preparing Marines for life after the Corps. Over the past eight years, each process has continually improved – keeping up with the unique real-world challenges of

long-term financial planning, education and training, workforce development, and accessing veterans’ benefits and services.

Starting October 1, 2019, new changes to the National Defense Authorization Act (NDAA)/ Public Law 115 -232,

Section 552, provided servicemembers with even greater opportunities to develop their Individual Transition Plan (ITP) and Career Readiness Standards (CRS), starting at 365 days prior to their End of Active Service (EAS)!

### What Exactly Can You Expect?



- 1. **Initial Counseling requirement** – No later than 365 days prior to EAS or retirement, every Marine must complete Initial Counseling (in-person), with a Personal and Professional Development (P&PD) staff member. Based on their transition goals, the Marine will be placed into one of three different pathways.
- 2. **Updated required training during TRS** – No later than 180 days prior to EAS or retirement, the required training will incorporate one day of Department of Defense-facilitated training (Marine Corps Transition Day), one day of Veteran Affairs Benefits and Services, one day of Department of Labor employment

preparation, and a two-day session focused on employment, education, vocational training, or entrepreneurship.

3. **To allow Marines time to prepare for transition, the timelines will be adjusted as follows:** Non-retirees must start and complete the Initial counseling/ Pre-Separation counseling process 18 to 12 months before EAS, while retirees must do so within 24 to 12 months from retirement.

TRS is a mandatory requirement that must be completed no later than six months (180 days) from EAS; the Capstone Review must be

completed no later than four months (120 days) from EAS; the Commander's Verification must be completed no later than three months (90 days) from EAS.

**For more information**

Please contact Marine and Family Programs, Personal and Professional Development Program, at (252) 466-4201. You may also visit, <https://www.usmc-mccs.org/articles/transition-365-is-coming/>, for additional updates.

— Courtesy of MCAS Cherry Point



Photo courtesy of marines.mil





Photo courtesy of marines.mil

# TRANSITIONING FINANCIALLY: START TODAY

By Brandon Burton, Courtesy of Securing Life Today

**Transitioning from the military can be an exciting but also stressful time. For many veterans, the source of stress is financially related. One way to alleviate financial stress is through research and planning.**

Transitioning from the military is a career move. Millions of Americans transition careers every year and no such move is a sure thing. To mitigate risk, transitioning military members should do their homework to prepare themselves better. You should have an idea of what their professional interests are. Don't just focus on salary, but consider other benefits as well such as organizational fit, culture, professional development opportunities, etc. The list goes on. Or maybe you were interested in going back to school. Whatever it is, the earlier you have a plan, the better. The plan should be flexible as conditions can change. Other areas to research are what area of the country are you in interested in relocating to, cost of living to include gas, food prices, and housing costs. Are there veteran support organizations (VSO) in the area you are considering?

With thorough research and planning, transitioning veterans can have a flexible, actionable plan that can help smooth the transition process. Here are some tips

from Securing Life Today's experts.

## **Live frugally before you transition.**

Start by paying off debt first and building up three-six months of savings. Start living off of 20-50% less than what you are making on active-duty to account for potentially lower pay for starting a new career, loss of tax benefits on military pay (i.e. BAH, BAS, etc), and increased costs for employee benefits that were little/no cost in the military (health, dental, vision, etc), and accounting for possibly moving to a higher cost of living area.

- Jonathan Silk, Veteran, Securing Life Today - Advisory Board

## **Start planning at least a year ahead of transitioning.**

Two years preferably. First thing is to identify an industry you would want to be a part of. Then identify how your specific skills translate into that specific industry. To identify how your specific skills translate, organizations such as your6usa.com is run by veterans and can help you with building a resume

and finding a job. In addition, setting up a plan and vision for personal finances is extremely important. You wouldn't dare go to combat without training and the right tools, right? So, think of financial planning as the same, it's your survival, and your ability to grow.

- Brandon Burton, Veteran, CEO of Securing Life Today

## **Know what's happening with your money.**

Military personnel have benefits provided that are tax-favored like the Thrift Savings Plan (TSP) which is like the 401k plan for the military. They also have the Blended Retirement Plan (BRS), so it's important to understand the rules and tax complications to roll them over, post service. Not taking this fully into consideration could cause what had been tax-free assets up until this point, to then be subject to taxation later, due to moving those accounts into the wrong type of investment vehicle.

Roth accounts are one way to avoid this taxation issue, but with the early withdrawal penalty being present, does not always serve as a solution to unexpected emergencies. Be sure that your financial advisor is fully versed on military benefits as well as civilian ones, so that they are able to fully take

advantage of all of the features your earned benefits contain.

- James Snow, Veteran, Financial Advisor, Securing Life Today Advisor

## **Make sure to have at least six months of savings.**

Setting up a budget and setting specific financial goals is also very important. The easiest way to do this today is to sign up for a money tool that lets you connect all your accounts in one place, and monitor your financial progress, like a fitness tracker for your money. Make sure to be aware that if you sign up for a service like this, whether it's with your bank or not, if it's a free service, chances are they have access to your financial data, which they can sell to other institutions. The best bet would be signing up for a paid service that keeps your information private and secure and does not market your information. Companies like Securing Life Today and Dave Ramsey have paid models that you can see all your finances in one place, and your information is kept private.

- Brandon Niesman, First Command Financial Advisor, Securing Life Today Advisor

For more information visit [securinglifetoday.com](http://securinglifetoday.com)





# TRUMP DIRECTS AGENCIES TO CREATE FASTER DEBT FORGIVENESS PROCESS FOR DISABLED VETS

President Donald Trump signed a presidential memorandum on August 21, 2019 that directs the Department of Veterans Affairs (VA) and Department of Education to quickly forgive the federal student loan debt of 25,000 totally and permanently disabled veterans.

Veterans who have a 100% disability rating through the VA already are eligible for loan forgiveness, but only half of the 50,000 entitled veterans have received the benefit, according to the White House. The 25,000 veterans who haven't yet received loan forgiveness owe an average of \$30,000, Trump said during a speech at the American Veterans national convention in Louisville, Ky.

The memorandum, which was signed by Trump at the convention, directs VA and Education Department officials to develop a new process that would help the remaining 25,000 veterans have their loans forgiven. The current process is "overly complicated and difficult," the memorandum states.

"I am taking executive action to ensure that our wounded warriors are not saddled with mountains of student debt," Trump said. "The debt of these disabled veterans will be totally erased. It will be gone."

The proclamation follows attempts by the VA and Education departments to identify and contact veterans who might be eligible for the loan forgiveness program — called Total and Permanent Disability Discharge — but haven't yet benefited from it.

Veterans have previously had to apply to the Education Department with proof of their service-connected disabilities. The memorandum states the burdensome process has "inflicted significant hardship and serious harm on these veterans and has frustrated the intent of Congress that their federal student loan debt be discharged."

— By Nikki Wentling,  
Courtesy of Stars and Stripes





Photo courtesy of marines.mil

# 5 WAYS

## TO HELP MANAGE YOUR STUDENT DEBT LOAD

Outstanding student debt reached \$1.47 trillion at the end of 2018, according to the Federal Reserve Bank of New York. That's more than the amount owed on all the credit cards in the country — or all the auto loans.

Even more disturbing, more than one in 10 student loans is delinquent.

Missing student-loan payments can make it difficult, if not impossible, to buy a car or home due to the impact on your credit score, and delinquency can make other debt more expensive. What's more, filing for bankruptcy usually doesn't wipe out student loans.

These steps can help you better manage your student loans:

- Prioritize your loan payments. Student debt isn't something you should ignore if you're having trouble making ends meet. Instead, build the payment into your monthly budget and cut back elsewhere — on that daily latte, for example.
- Missing payments hurts your credit rating and, because interest accrues, you'll end up owing even more.
- Don't be afraid to seek help. Your loan provider may agree to ease the burden by reducing your monthly payments. Or it may let you defer making payments for a period of time to help you get back on your feet. But be aware, these steps will extend the life of the loan and you'll end up paying more in interest.
- Take advantage of available programs. The federal Pay As You Earn (PAYE) program limits monthly payments to 10% of your discretionary income, a calculation based on your income in comparison to federal poverty guidelines. Those in public service, including the military, also can have their remaining balance forgiven if they've been making regular loan payments for 10 years and it still isn't paid off. If you're in the private sector, you can get balance forgiveness after 20 years. Note that the IRS treats the amount forgiven as taxable income, so you may be hit with a big tax bill at the end of the year.
- Use military status to cut your rate. The Servicemembers Civil Relief Act (SCRA) caps the student loan interest rate of active servicemembers at 6% if they incurred the debt before entering active duty.
- Consider consolidating. Combining several loans into one can save money while streamlining your bills. Contact your loan providers to ask about plans they offer. Be sure to understand your new payment schedule, interest rates and whether you'll have to pay any fees before signing.

– By Lisa Severson, USAA  
Courtesy of Military.com





# BUSTING THE *MYTHS* ABOUT SCHOLARSHIPS

While looking for money for school many servicemembers, veterans, and their families tend to overlook more than \$300 million of military -- and veteran -- related scholarships and grants. These scholarships often go unclaimed due to the following three myths:

## 1. Military education benefits eliminate the need for scholarships and grants.

- o False - The truth is that Tuition Assistance (TA) is limited to about \$750 a class and usually only covers tuition and a limited amount of fees. This means that you have to pay for books, fees, and other items. There are hundreds of scholarships and grants specifically designed to supplement these education related costs, so you don't have to.

## 2. Scholarships are too difficult to win and applying requires too much work.

- o It is true that some scholarships require a written essay. But, it is important to remember that scholarship and grant applications vary widely, and some require nothing more than a short application. Besides you should think of it this way: It may be the only essay you ever get paid to write.

## 3. Scholarships are too difficult to find.

- o False - Many scholarships go unclaimed because students don't

know where to look. Fortunately, there is a great online resource to help servicemembers find the scholarship and learn how, where, and when to apply. Visit the Fastweb.com's Scholarship Finder today and get started on your way to finding free money for school.

## Here are some quick tips to help your search:

- Do your homework. There are 1,000's of scholarships and resources available to you.
- Don't limit yourself. You qualify for non-military related scholarships too. Visit your local library to find scholarship directories that list awards based on age, state of residence, cultural background, and field of study.
- Search in your military community. Many service aid organizations and associations, offer scholarships, grants, and low interest loans to help cover education expenses.
- It's never too soon to start your scholarship search. Many scholarship application deadlines are as early as a year in advance.

— Courtesy of Military.com