

Servicemember's Guide to

EDUCATION and TRANSITION



An Advertising Supplement to Stars and Stripes



TAKE ADVANTAGE OF EVERYTHING THE FORT BLISS EDUCATION CENTER HAS TO OFFER.



A visit to the Fort Bliss Army Education Center is the most convenient way to find information and help with career guidance, counseling, college credit-by-examination testing, information about local programs and enrollment and other educational opportunities. If you're new to higher education, the education center can help you understand your GI Bill or Tuition Assistance (TA) benefits and advise you about other available financial benefits.

Fort Bliss Career Skills Program (CSP): Airstream Renewable Inc. (seven weeks), Hiring Our Heroes Fellowship (12 weeks), Phoenix Truck Driving School of El Paso, Texas (eight weeks), SAP-Software Solutions (12 weeks), and Caliber Collision coming soon.

For information on CSP, contact Fort Bliss Installation Administrator Mrs. Chrishlynn Winchester at 915-568-8311/6992, Building 503, Room 321 Pershing Road USAG, Fort Bliss, Texas.

FIND A SCHOOL THAT'S RIGHT FOR YOU

Representatives from area colleges and universities are available at the Education Center to explain the programs and coursework that schools offer locally. Schools that are represented include:

EL PASO COMMUNITY COLLEGE

on Fort Bliss offers general education classes such as English, history and government classes, said Sylvia Jackson, an admissions and registration representative at Fort Bliss. Once students complete general education classes on post, they can move onto classes specific to a particular major at one of the college's five El Paso campuses.

The college offers a variety of associate of arts programs, associate of science programs and technical programs. For more information, including the schedule of classes on Fort Bliss, visit www.epcc. edu or contact Ms. Gloria Miller at 915-831-5510 or qmiller4@epcc.edu.

EXCELSIOR COLLEGE

has been serving the military community since 1971 and remains dedicated to helping working adults achieve their educational goals. Excelsior offers associate, bachelor's, and master's degrees in the areas of business, health sciences, liberal arts, nursing, public service, and technology. Excelsior also offers certification and professional development programs in many areas. All classes are available online and most in eight-week terms, allowing Excelsior to offer six terms per academic year. Let us perform a free unofficial credit review so that you can see just how close to your educational goals you really are. For more information, contact Dr. Dave Lawyer at 915-238-2864 or dlawyer2@excelsior.edu or visit our Center for Military and Veteran Education webpage at military.excelsior.edu.

PARK UNIVERSITY

offers more than 10 Bachelor of Science degrees in subjects such as management, social psychology and criminal justice administration, said Joe Carrillo, Area Director. The university also offers four associate of science degrees and a certificate in terrorism and homeland security. Students can complete classes face-to-face or online, Carrillo said. The university, which began in 1875, is headquartered in Parkland, Mo., and has more than 100 classes that start every eight weeks. For more information, call 915-562-8450 or email ftbl@park.edu.

UNIVERSITY OF MARYLAND UNIVERSITY COLLEGE

(UMUC) offers a wide variety of associate, bachelors and master's degrees, and all of them can be completed online. The university also offers hybrid classes that are online and meet once a week faceto-face on post. UMUC is one of the top schools in the country for cybersecurity, and since UMUC has locations at almost all military locations throughout the world, an advantage to starting a degree with the school is that military students can continue without skipping a beat if they move. Textbooks are integrated within the classes, so students do not have to pay extra for textbooks. UMUC also runs the National Test Center on Fort Bliss offering CLEP, DSST, Pearson VUE, proctored exams and placement testing. For more information, contact the advising office at

915-600-2015. For testing, contact 915-238-7884.

THE UNIVERSITY OF TEXAS AT EL PASO

UTEP) offers a large variety of programs that include online and face-to-face classes. The school has colleges of business, education, engineering, health sciences, liberal arts, sciences and nursing. Learn more about UTEP at utep. edu, contact Darren Pursel (UTEP's Fort Bliss Counselor) at dpursel@utep.edu / 915-219-4402, or contact the Military Student Success Center (MSSC) at mssc@utep.edu / 915-747-5342.

WEBSTER UNIVERSITY is the only

university that offers master level programs on Fort Bliss in a classroom configuration. They also offer online bachelor's degree programs. There are two new programs offered: Master's program in Educational Technology that is only 33 hours; and the Master of Science in Criminal Justice only 36 hours! They also offer the degrees in various formats to include videoconference (WebNet +). The master's of art degrees include information technology management, business administration, management and leadership, human resources development and counseling. For more information, call 915-562-4400 or email bliss@webster.edu.



FORT BLISS EDUCATION CENTER

Main Post, West Bliss, Building 2917, Carrington Road 915-568-6831/6828/6792

HOURS OF OPERATION

Open Monday, Tuesday, Wednesday and Friday from 0800-1600 Closed Thursdays from 0800-1200 for training; open Thursdays from 1200-1600 Closed on federal holidays | No appointments necessary; walk-ins are welcomed

CALL: 915-568-6828 | EMAIL: fortblisseducationcenter@gmail.com

COLLEGE CENTER

Main Post, West Bliss, Building 641, Door 9, Taylor Road

BASIC SKILLS EDUCATION PROGRAM (BSEP):

Enrollment is on a first-come, first-served basis. BSEP schedules are available at the Learning Resource Center.

ARMY PERSONNEL TEST SCHEDULING, BRIEFING & TEST RESULT PICK-UP:

Main Post, West Fort Bliss Building 620, Door 6A, Holbrook and Taylor Road or Jeb Stuart and Taylor Road Monday-Friday 0800-1600 Closed on federal holidays





Active Duty and Veterans Registration & TA Assistance

Fort Bliss registration office Bldg. 641 Taylor Road

Veterans Affairs offices at Transmoutain Campus

and Valle Verde Campus

Veterans Resource Center at Valle Verde Campus

Your next career starts here!

Our military students are #1



epcc.edu



As an active or reserve component soldier, you have earned valuable services and benefits as a result of your military service. You can take advantage of these benefits if you understand those you're eligible for and how you receive them. Congress has directed the military services to provide each transitioning servicemember with a pre-separation counseling session that provides an overview of the wide range of benefits, services and programs that are available to transitioners and makes referrals to helpful service providers for further information. You owe it to yourself and your family to complete a counseling session as soon as possible.

Contact the Fort Bliss SFL-TAP Center to schedule a pre-separation briefing.

Starting early will ensure that duty demands don't prevent you from getting the services you want and need. Retiring soldiers can start using SFL-TAP services two years before their retirement and non-retiring soldiers should start no later than one year before their separation date. Active component soldiers preparing for deployment whose separation date will occur during, or within 90 days following deployment and mobilized reserve component soldiers on active- duty for 180 continuous days or more can receive services. Keep in mind that non-retiring veterans can use SFL-TAP for up to 180 days after separation. Army retirees can use SFL-TAP on a space-available basis for the rest of their lives.

Whatever your situation, SFL-TAP can make a positive difference. You can learn about your benefits and have access to valuable job search resources such as workshops and counseling. You'll also find research tools and automated resources. Once you're no longer on active-duty, you'll continue to receive the same kind of support.

- Courtesy of Soldier For Life - Transition Assistance Program

FORT BLISS SOLDIER FOR LIFE

TRANSITION ASSISTANCE PROGRAM

FORT BLISS SFL-TAP CENTER

Building 503A, Room 309 Pershing Road, Fort Bliss, TX 79906 Open Monday through Friday from 0730-1630 except federal holidays 915-568-7996/915-569-3870

Email: usarmy.bliss.imcom-central.mbx.sfl-tap@mail.mil Online: https://www.sfl-tap.army.mil

DOUG PILTZ Transition Service Manager (TSM)
Soldier for Life-Transition Assistance Program (SFL-TAP)

Building 503, Room 321 Pershing Road USAG, Fort Bliss, TX 79916 Desk: 915-568-7165 | DSN: 978-7165 iPhone: 915-258-1912

Email: douglas.w.piltz.civ@mail.mil

KENNY PENDLETON

Desk: 915-568-3221

Transition Services Specialist (TSS)Building 503, Room 308, Pershing Road,
Fort Bliss, TX 79916

Email: Kenny.f.pendleton.civ@mail.mil

SONI FAIRLEY

Transition Services Specialist (TSS)

Building 503, Room 315, Pershing Road, Fort Bliss, TX 79916 Desk: 915-568-7040

Email: soni.r.fairley.civ@mail.mil

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NATIONAL TEST CENTER

CLEP/DSST TESTS AVAILABLE

FIRST ATTEMPT IS FREE FOR MOST SERVICEMEMBERS!

MOST TESTS SATISFY LOWER LEVEL UNDERGRADUATE COURSES.

PEARSON VUE CERTIFICATION TESTS ARE ALSO AVAILABLE.

GENERAL TECHNICAL [GT] SCORE LESS THAN 110? TRY THE BASIC SKILLS EDUCATION PROGRAM (BSEP)

With commanders permission on duty classes run six weeks, three hours per day morning or afternoon

WHERE:

Building 614, Classrooms 8 and 9

FOR MORE INFORMATION:

Come by the Education Center Closed all federal holidays

ARMY PERSONNEL TESTING

WHAT:

The Army Personnel Testing program covers selected applicants for appointment as commissioned or warrant officers and classification of enlisted personnel for assignment to training or duties that need specialized aptitudes or qualifications.

The APT Testing Center at Fort Bliss offers the following tests:

AFCT, DLPT, DLAB, SIFT, GT Predicator, TABE, BMAST and Typing Test.

WHEN:

By appointment only, No walk-ins

WHERE:

West Fort Bliss Building 620, Door 6A, Holbrook and Taylor Road or Jeb Stuart and Taylor Road

INFO:

Monday-Friday 0800-1600 Call 915-568-2439

JOINT SERVICE TRANSCRIPT (JST) REVIEW

Fort Bliss education counselors can provide an extensive review of your Joint Service Transcript. Soldiers will be advised on academic credits already earned towards a degree, and counselors will fit soldiers with the RIGHT college or university to meet their needs.

FORT BLISS EDUCATION CENTER

Things to Bring:

• Joint Service Transcript • College Transcripts

• Current Degree Plan

EDUCATION AND HIRING FAIRS

WHEN:

Every Friday from 0900-1200 (except federal holidays)

WHERE:

Pershing Road, Building 503A, First Floor, Room 111

WHY:

To inform soldiers of the undergraduate and graduate degree programs and certificates available through Fort Bliss schools.

INFO:

To learn more about the Education Fairs, contact the Fort Bliss Education Center. For more information on the Hiring Fairs, contact the Soldier For Life-Transition Assistance Program (SFL-TAP).

ACES PROFESSIONAL DEVELOPMENT

WHEN AND WHERE:

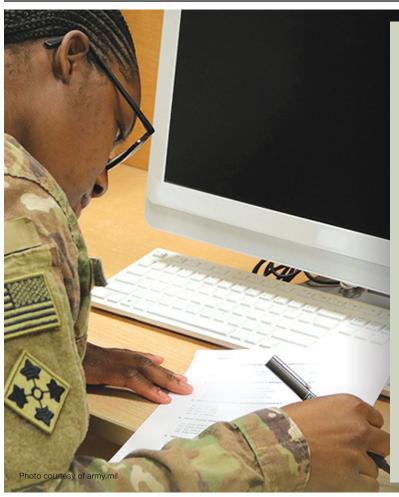
The **First Thursday** of each month (except federal holidays) event is **ACES Professional Development** 0900-1200 hours B641 Taylor Road (College Center).

WHAT:

The participants include:

AMEDD Recruiting (El Paso area) www.healthcare.goarmy.com
US Army Reserve www.facebook.com/ftbliss/reservetransitionoffice.com
Troops to Teachers www.texastroopstoteachers.org
1st AD Career Counselors
ROTC UTEP shernandez6@utep.edu

Colleges with Memorandum Of Understanding (MOU) Fort Bliss will be available to answer any questions on the programs they offer. Army Personnel Testing (APT) is across the street in B620 Taylor Road and will be available to sign soldiers up for APT for language proficiency, Armed Forces Classification Testing, BSEP, DLAB, TABE and more. For more information contact alan.j.almundson.civ@mail.mil



ACCESSING HIGHER EDUCATION TRACK

By selecting this track, you have decided that higher education will be a part of your career development path. This course is designed to guide you through the variety of decisions involved in choosing a degree completion program, preparing for the college admissions application process, and finding funding. The expected outcome is you will create a customized plan for a successful transition to a higher education institution.

One of the major benefits of military service is financial assistance to pay for a higher education. This benefit can have some lifelong implications to those who seek a college degree. Without guidance, you may spend years and benefit dollars on an academic program that does not provide a satisfying career path.

In this track you will learn how to meet the Education Career Readiness Standards and complete your Individual Transition Plan (ITP).

THIS INCLUDES:

- Completing an application package to an institution's admissions department
- Keeping a copy (digital and/or paper) of the application package, including the date of submission (if applicable)
- Updating your ITP
- Showing evidence of a completed individual assessment selected by your military service

INFO:

To learn more about the Higher Education Track (HET), contact **Mr. Paul Wanquist** at paul.r.wanquist.ctr@mail.mil or call 915-568-3872 or **Ms. Kristina Pellerito** at kristina.m.pellerito.ctr@mail.mil or call 915-568-3872, Building 503 Room 104.

 Courtesy of the Transition GPS Accessing Higher Education



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



NEW ARMY CREDENTIALING ASSISTANCE PROGRAM

Army Credentialing Assistance Program to start at Fort Bliss November 1, 2019.

How to use COOL.

COOL (Credentialing Opportunities On-Line) helps Army servicemembers find information on certifications and licenses related to their jobs and civilian careers. Use COOL to get background information on credentialing and find detailed information on:

- Credentials related to an Army Military Occupational Specialty (MOS)
- Credentials related to Civilian Occupational Pathways
- Credential requirements and potential gaps between Army training and civilian credentialing requirements
- Resources available to fill gaps between military training and civilian credentialing requirements

Spend some time getting acquainted with COOL and credentialing using the main navigation links at the top of the page. Dive into your occupation-specific information using the "Find & Select Related Credentials" information accessible from the tab in the left margin of every page.

What is a credential?

For a Soldier, civilian credentials are important for two reasons, career advancement and smoother transitions.

Career Advancement

The Army has made credentials part of its workforce professionalization, so getting certified can help you in your Army career while you're still in service.

Smoother Transitions

When you transition back to civilian employment, credentials help you translate your military training and experience into something civilian employers can easily

recognize. This can help you get hired, get a better job, or be promoted sooner!

How to earn a credential.

Step 1 - Find and select related credentials.

Tip: Search by MOS. Use COOL's "Find" feature to see how your Army training and experience matches up with civilian credential requirements. It's easy to use and you can search by MOS code, title, or Civilian Occupational Pathway.

Step 2 – Learn about credential requirements. Once you have selected a credential, learn about its requirements.

Step 3 - Discover available resources.

Most credentials have fees associated with them. On the "Costs and Funding" page, learn about resources that can help you pay for them.

Step 4 - Apply for and take exam(s).

Army COOL is not a credentialing organization. You do not sign up for or take exams from Army COOL. Contact your local Army education office or center to learn more about Credentialing Assistance (CA) and how to apply for credential preparatory courses and exams. All CA requests are submitted through GoArmyEd. Please note that the Army does not reimburse credentialing fees or expenses.

For more information visit https://www.cool.army.mil

- Courtesy of Fort Bliss Education Center





What is it?

The Army Career Skills Program (CSP), executed by the Installation Management Command (IMCOM), is an element of the Military Life Cycle that encourages soldiers to capitalize on training opportunities during transition to turn their military skills into post-service careers. The CSP is authorized by the Veterans Opportunity to Work (VOW) Act, as enabled by DODI 1322.29, and includes opportunities for participation in pre-apprenticeship/apprenticeship, internships, job shadow, on-the-job training, and employment skills training.

To be eligible to participate, soldiers must expect to be honorably discharged or discharged under honorable conditions, and released from active-duty within 180 calendar days of starting a CSP. Soldiers enrolled in the Integrated Disability Evaluation System (IDES) or assigned to the Warrior Transition Unit/ Community Care Unit (WTU/CCU) can begin a CSP 85 days after their medical retention determination point (MRDP). Commanders must authorize participation in these free or minimal cost programs leading directly to careers or the promise of an interview for an open position in hard-to-fill, critical occupations.

What has the Army done?

IMCOM hired regional CSP coordinators to work with employers, professional associations, unions,

educational providers, and garrison leaders to create CSPs that yield highly skilled, high-demand civilian careers. Garrisons have initiated CSPs in occupational areas such as auto mechanics, information technology, truck driving, fire suppression, HCVAC/R, welding, plumbing, construction, general mechanics, retail, and high tech manufacturing and distribution.

Why is this important to the Army?

The CSP aims to set conditions for post-service excellent careers and decrease high unemployment compensation (UCX) paid to veterans. Army UCX payments were over \$515M annually in 2014 and have decreased by approximately \$100K this year, crediting new programs like CSP. Partner employers recognize the importance Army values and ethos bring to their companies in direct support of Soldier For Life.

What does the Army have planned for the future?

Over the next year, IMCOM anticipates an increased CSP growth as garrison leaders forge increased partnerships with employers and improve the Army's warm hand-over to civilian careers. IMCOM continues as the leading integrator in developing and formalizing CSP for the Army.

- Courtesy of the U.S. Army

For information on the Career Skills Program, contact Fort Bliss Installation Administrators:

Mrs. Chrishlynn Winchester

915-568-7384
Building 503, Room 303,
email:
chrishlynn.l.winchester.ctr@mail.mil
Building 503, Room 303
Pershing Road USAG,
Fort Bliss, Texas.

Ms. Belen Salasar

915-568-0595 Building 503, Room 302 Pershing Road USAG, Fort Bliss, Texas.





CAREER SKILLS PROGRAM

INSTALLATION ADMINISTRATORS

Chrishlynn Winchester chrishlynn.l.winchester.ctr@mail.mil BLDG 503, RM 303 915-568-7384 **Belen Salasar** BLDG 503, RM 302 915-568-0595



- Renewable Energy and Communication Tower Technician Program
- 7 Weeks; 240 Hours
- Karen Martin: karen,martin@air-streams.com or 915.503.3201
- Located: BLDG 620 Doniphan Rd
- Cost: \$10,000 or 6 months of Post 9/11 Benefits



- Train to obtain CDL, Hazmat, Doubles, Triples, Tankers and Passenger (bus) Endorsement
- 8 Weeks: 310 Hours
- John Bocanegra: John_Bocanegra @hdsdrivers.com or 915.245.0865
- · Located: BLDG 635 Taylor Rd
- Cost: \$6,495 or 3.4 months of Post 9/11 Benefits



- Train in Building Construction Technology, including car-pentry, tiling, framing, drywall, electric and more
- 12 Weeks
- Jorge Rivera: jrivera@hbi.org or 915.218-0352
- Located: BLDG 635 Taylor Rd, RM 8
- Cost: FREE



- A fellowship program that provides management training and hands on experience
- 12 Weeks
- Carla Miller: cmiller@uschamber.com or 915.487.3592
- Located: BLDG 503A Pershing Rd, RM 203
- Cost: FREE



- Obtain Systems,
 Applications, and Products in
 Data Processing (SAP) Training
 and TERP10 certification
- 10 Weeks
- Tracy Crockett: tcrockett@casy.us or 317.903.7063
- Located: BLDG 612 Doniphan Rd
- Cost: TBD



- Water Utility-Water Purification
- 6 Weeks
- POC: TBD
- Located: Fort Bliss
- Cost: Free



Internship Opportunity - City of El Paso(NON-CSP)

- Project Management
- 4 12 weeks
- Chrishlynn Winchester: chrishlynn.l.winchester.ctr@mail.mil
- Cost: FREE



- Train in management or maintenance in the apartment industry
- 6 Weeks
- Start Dates: TBD
- POC: TBD
- Located: El Paso
- Cost: Free



- Train to become a Diesel Mechanic
- 12 Weeks
- Start Dates: TBD
- Charles Watkins: cwatkins@uti.edu or 915.471.6351
- Located: Fort Bliss
- Cost: Free



- Train to become an operations manager
- 12 Weeks
- Start Dates: TBD
- George Cornell: 412.859.5429
- Located: Anthony, NM / El Paso, TX
- Cost: Free

Incoming FREE CSP



- Train to become a
 Diesel Technician, emphasis
 on preventive maintenance,
 diagnosis and repair,
- 12-Weeks
- Start Dates: TBD
- Will Fernandez: 405.951.0311
- Located: El Paso
- Cost: Free

IMPORTANT

Please be sure to verify your post 9/11 benefit amount.
All servicemembers or veterans may not have 100% entitlement.

- *If you have any questions call 1-888-442-4551 U.S. Department of Veterans
- Affairs-Education and Training Benefits between 7 AM - 6 PM CST M-F

*Servicemembers may use Post 9/11 GI Bill, Montgomery GI Bill, Scholarships, and/or other sources of payment

FORT BLISS CAREER SKILLS PROGRAM CLASS SCHEDULE 2019-2020

COMING SOON:

- 1) Ryder Diesel Technician
- 2) Texas Apartment Association Management and Maintenance
- 4) FEDEX Operations Manager
- 5) UTI Diesel Depot Maintenance
- 6) SAP

CLASS START DATES

- Airstreams:
- **2019:** Sep. 30, and Nov. 14 **2020:** Jan. 20, Mar. 9, Apr. 27, Jun. 15, Aug. 03, Sep. 21 and Nov. 09
- Home Builders Institute (HBI):
 2019: Sep. 30 and Nov 04
 2020: Jan. 06
- Phoenix Truck Driving:
 2019: Dec. 30

2020: Jan. 20, Feb. 10, Mar. 02, Mar. 23, Apr. 13, May 04, Jul. 03, May 26, Jun. 15, Jul. 06, Jul. 27, Aug. 17, Sep. 08, Sep. 28, Oct. 19, Nov. 09, Nov. 30 and Dec. 28

 Hiring Our Heroes (Fellowship) (HOH):

2020:

Jan. 13, Apr. 03, May 04 and Jul. 20

 Water Purification TBD

* Tentative CSP for Fort Bliss



A new Army policy means officers have to take the Graduate Records Examination, or GRE, when they're taking the four- to six-month Captains Career Course.

But not everyone thinks the move will have the results the Army is looking for.

Many graduate school programs use the computer-based, standardized test to assess applicants, but the Army sees the test as a tool to determine which officers would be best-suited to pursue advanced degree programs and other educational opportunities.

"We're not only giving the Army visibility of that potential earlier on, but we're also giving the officers visibility of that potential," said Lt. Col. Cayton Johnson, Army Talent Management Task Force assessments team chief.

It's about "knowing where their potentials lie," he said. "Not everybody is afforded the opportunity to participate" in the Army's competitive, advanced education programs.

The Army will pay for an officer to take the standardized test one time during the career course. With about 4,000 captains expected to take the test in fiscal year 2020, it means the tab for one year of GRE test-taking is expected to be in the region of \$800,000.

No preparation time for the GRE will

be built into the career course, but free online tools are available to help officers who want to study before taking the test, said Army Talent Management Task Force spokeswoman, Lt. Col. Kari McEwen.

Officers can choose to retake the GRE after taking it on the Army's dime, and can then choose which set of results they want retained in their records, Johnson said.

A poor GRE result won't derail an officer's career but could point the officer in a different direction than graduate school or other competitive education programs within the Army, Johnson said.

The test requirement was rolled out last July, 2019, at career courses at Fort Sill, Okla., and Fort Leonard Wood, Mo. Since then, more than 150 officers have taken the GRE, officials said.

The new test requirement "is part of the Army's talent management approach to acquire, develop, employ and retain" quality officers, the Army's website says.

The GRE is "kind of the gold standard for success" in graduate school, said Col. Paul Berg, the Army University director of academic affairs.

It was the Army Secretary who decided to have officers take the test during the career course, while they are in an academic environment, he said. The Captains Career Course is designed to prepare officers for higher-level staff and company command jobs. Officers usually take the course three to five years after graduating from the Basic Officer Leader Course.

Taking the GRE within that time-frame should make preparing for it easier, said Johnson.

But some education experts caution that the test has its limitations and should be used alongside other assessments to gauge soldier talent, particularly leadership ability.

While the GRE measures "academic knowledge and analytical skills," said Robert Sternberg, professor of human development at Cornell University, "there are a lot of people who are good analytical test-takers but who are not particularly strong in the additional skills leaders need for success."

Those include creativity, common sense, emotional intelligence, wisdom, integrity "and most of all, commitment to giving their job their all," he said.

The Army plans to introduce more assessments and use them across a soldier's career.

"They won't necessarily be commercial assessments like the GRE," Johnson said. "Some the Army is designing ... in the interest of learning more about its soldiers and more specifically about a

soldier's talent."

But leadership cannot be measured by GRE scores alone, said Nathan Kuncel, the Marvin D. Dunnette Distinguished Professor at the University of Minnesota, who's contributed to research that found, among other things, that GRE scores are good predictors of GPA.

"It's certainly true that the more knowledgeable leaders get better results and can problem-solve unexpected roadblocks," he said, referring to observations he made while watching his son's scout group. "Cognitive matters, but at the same time, the boys with good leadership personalities and skills get quicker and better work out of their patrols. Leadership is cognitive and character combined."

Cornell's Sternberg questioned the usefulness of the GRE at gauging who would make a good leader. Leadership problems, he said, are not multiple choice.

Instead of making officers take the GRE during the Captains Career Course, "The Army might want to construct its own tests that are reliable and valid for measuring skills that matter most for success in leadership positions," he

"Off-the-shelf tests," like the GRE, "measure skills that are rather different from those I imagine that the Army is looking for."



Make the most of your study time by identifying your learning style and exploring study methods that work the best for you.

Studying efficiently can help you make the most of your study time. Everyone learns differently and understanding how you retain information can cut down on your study time and potentially increase your chances for academic success. Learning styles are classified into three basic categories: visual, auditory and kinesthetic or tactile learning. Discover some of the basic characteristics and study tips for each learning style.

Visual learning

Visual learners learn best by sight. Maps, diagrams, graphs and other visual aids help these learners understand and retain ideas and concepts. Here are a few study strategies for visual learners:

- Take thorough notes in class or while reading.
 Review your notes when preparing for a quiz or exam and use a highlighter to help you focus on important information.
- Create outlines for each textbook chapter you cover in class.
- Make color-coded flashcards for material you need to remember.
- Develop your own diagrams, flowcharts, maps or timelines when appropriate. For example, you might create a timeline when preparing for a history

exam or a flowchart if you are trying to learn a scientific process.

Auditory learning

Auditory learners process information best by listening. These learners find it easiest to remember information they've heard on a recording or in class. Here are a few tips for auditory learners:

- Record your instructor's lectures so you can replay the recording when you're studying. Be sure you ask for permission to record. If you can't get permission, record yourself reciting your notes from class.
- Make flashcards to review aloud.
- Find a study partner or group so you can recite information you need to remember.
- Repeat information you've memorized aloud with your eyes closed. Eliminating visual distractions can help you focus on the information you are reciting.

Tactile or kinesthetic learning

Tactile learners, also called kinesthetic learners, learn by doing and tend to have a secondary learning style. Some of the auditory and visual study tips may also help these learners retain information. Additional study tips for tactile learners include the following:

- Copy important notes repeatedly. The act of writing information repetitively can help you remember it.
- When memorizing material, pace or walk around the room as you recite the material aloud.
- Keep something flexible in your hand as you study, such as a stress ball to squeeze or use a pen to tap a rhythm.
- Study in short intervals. Take breaks, get up and move around.
- List examples in your notes of how you can apply what you're learning to your life.
- Physically practice concepts, if you can. For example, if you are studying communications, practice the verbal techniques you are studying with a partner. If you are taking a computer application course, use the software in addition to reading about how it works.
- · Listen to music while studying.

Now that you have identified your learning style, follow the study tips to maximize your time and retain information in the most effective way.

- Courtesy of militaryonesource.mil

THE ONE KILLER SECRET TO FEELING COMFORTABLE IN AN INTERVIEW

By Nina Semczuk, Courtesy of Military.com

The night before an important interview, I desperately researched all the latest news in the company's industry. I tried to memorize all the skills the job description outlined and internally recited the finer details on how to operate certain software systems the position required.

On the way to my interview, I pulled up my notes on my phone and tried to cram my brain with everything I wanted to remember like I was going into a pop quiz. In the waiting room, I felt more and more nervous because my mind was just not retaining the finer details of certain programs I was barely familiar with that I desperately wanted to sound knowledgeable about.

The names of competitors and the company's mission statement and

leadership swam around in a blur with the other companies I had researched for older interviews. My expectations for my chances at the job started to tank.

But then, right at the brink of full-blown panic, I took a breath and thought to myself, screw it, I'm just going to be honest.

That, my friends, was one of the best interviews I had.

How to Win the Interview Battle

I walked in confident that I'd only talk up the skills I was 100% solid on, that I'd describe my past jobs with truth, and that I wasn't going to do a tap dance to make it seem like I was someone I'm not. Throwing out my mental checklist of things to say allowed me to focus on my interviewer's words, body language, and tone. I was able to have an actual conversation with her, not a stilted one-sided audition.

It seems so simple, it's almost stupid. But being honest gives you confidence. Simple advice often holds the most truth. Get enough sleep, exercise, and sunshine, and you'll be healthier and happier; common sense that's been scientifically proven in recent years in countless studies. Being yourself, the advice heard from grade school on up still holds true.

Final Word

While I'm all for next-level career

advice, negotiation tactics, and arming yourself with the latest interview hack research, you need a solid foundation. And that foundation is simply to be honest. You don't have to highlight certain shortcomings, but you don't have to boast over them, you can simply leave them out. And if you don't know something? Use a trick my Army intel taught me. Say "I don't know the answer to that, but I can follow up with you after."

Nina Semczuk served as an Army officer from 2011-2016. She earned a B.S. from Boston University prior to military service and now lives in New York and works as a writer and editor. Find her work on SmartAsset, The Muse, The War Horse, Fast Company, and at ninasemczuk.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, like the Navy Marine Corps Relief Society, 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



By Jim Absher, Courtesy of Military.com

GI Bill students enrolled in courses that combine distance and in-class learning will now get paid a full housing allowance thanks to a change by the Department of Veterans Affairs.

The change impacts "hybrid courses," which the VA defines as any course that combines both classroom training and distance learning, often conducted online

The program began August 15, 2019, and hybrid courses are now considered residence training for GI Bill purposes, triggering the Monthly Housing

Allowance (MHA) to be paid accordingly. Until recently, a student enrolled in hybrid classes was eligible for only half the national average MHA, a much lower payout than the full residence rate in almost all cases, unless their class met these stringent requirements:

- The course must have had at least one classroom session every two weeks.
- The total amount of classroom sessions for a term must have been equal to at least the credit hours multiplied by the weeks in the academic session. For example: A

three-credit hour class meeting over a 12-week quarter was required to meet in-classroom for at least 36 hours over the entire quarter.

All GI Bill recipients taking hybrid courses using the Post-9/11 GI Bill will now be paid the MHA amount for the location where they take the majority of their classroom training.

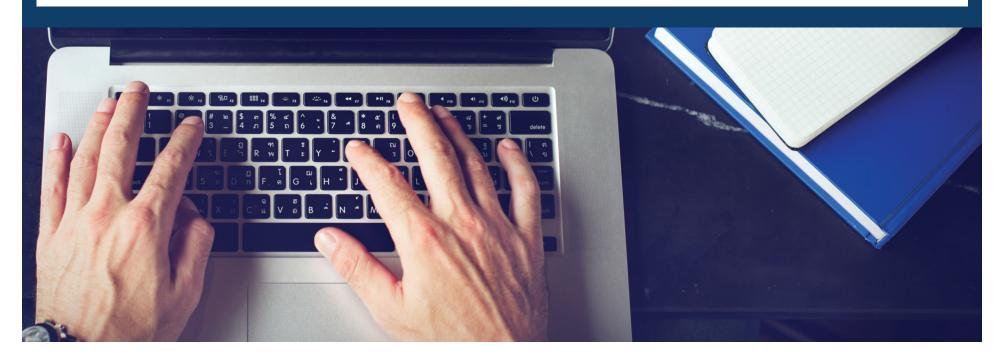
In the past, to receive the MHA rate for the location of their training, students would have to be enrolled:

• Solely in classroom training;

- In a combination of classroom and online training;
- In a hybrid course that met the rules above.

Students who aren't enrolled as a greater than half-time student do not receive any housing allowance, no matter what the situation or location. That is not changing.

The change to hybrid class housing payments is not retroactive; it applies only to classes that began on or after Aug. 15, 2019.



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. They should have an idea of what their professional interests are. Not 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 they are interested in going back to school. Whatever it is, the earlier they 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.

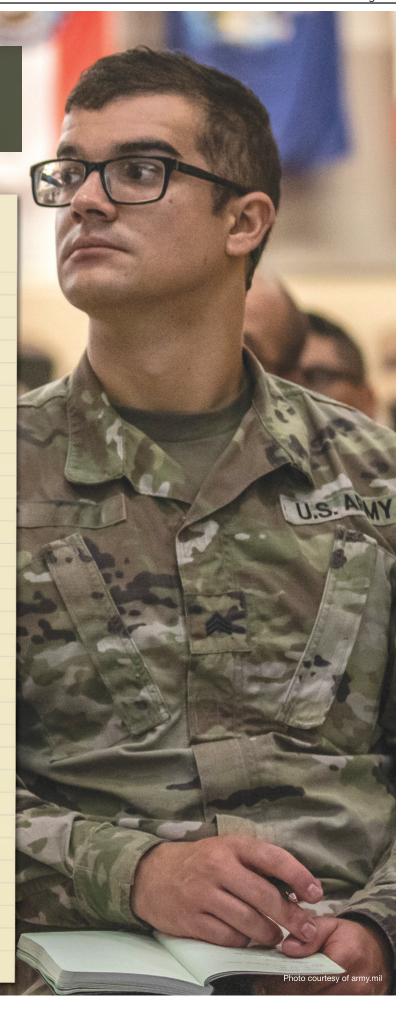
Roth accounts are one way to avoid this taxation issue, but with the early withdrawal penalty being present, does not always serve as a solution to unexpected emergencies. Be sure that your financial advisor is fully versed on military benefits as well as civilian ones, so that they are able to fully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





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