

# STARS AND STRIPES®



**FORT HOOD**  
Fall 2019

Servicemember's Guide to

# EDUCATION and TRANSITION

## EDUCATION PAYS

HOW TO INCREASE  
YOUR EARNING POWER

PREPARE FOR  
TOMORROW,  
TODAY

YOUR EDUCATION  
JOURNEY STARTS HERE

An Advertising Supplement to Stars and Stripes



Photos courtesy of Fort Hood ESD

# FORT HOOD EDUCATION CENTER

Building 33009 761st Tank Battalion Ave,  
Fort Hood, TX 76544 (behind Popeye's)

254-287-4842

[www.facebook.com/pg/FortHoodEducationServices](https://www.facebook.com/pg/FortHoodEducationServices)

Schedule an appointment on line at  
[https://fhesd\\_appt.timetap.com](https://fhesd_appt.timetap.com)

- Education Counseling
- Credentialing Assistance
- Tuition Assistance
- College Programs
- On-post Academic Partners:
  - Central Texas College, Excelsior College, Texas A&M Central Texas, University of Maryland University College, and Upper Iowa University
- General Technical (GT) Improvement Tutoring
- College Readiness Tutoring
- Testing
- College Level Examination Program (CLEP) Prep Assistance
- Career Skills Program
- GI Bill and Financial Aid Guidance
- Scholarship Information
- Weekly Education Updates Via Email
- Leader Education Orientation
- Briefings
- Veterans Opportunity to Work (VOW) Higher Education Track

SCAN HERE  
TO SCHEDULE AN  
APPOINTMENT



Open for Counseling  
Monday, Tuesday, Wednesday and  
Friday 0900-1600 and Noon-1600 on Thursdays

YOUR SUCCESS IS OUR GOAL



FOLLOW US ON  
**facebook**

[www.facebook.com/pg/FortHoodEducationServices](https://www.facebook.com/pg/FortHoodEducationServices)

**STARS AND STRIPES**

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# Enlisted and Enrolled. Perfect.

At Thomas Edison State University, online degree programs in high-demand fields and generous college credit for your hard-earned military training will set you on the path to a successful civilian career!

Take the first step – open a free Military and Veteran Portal account at [mvp.tesu.edu](http://mvp.tesu.edu). Benefits include:

- > Identifying the best career and degree options for you
- > Learning how many college credits you may have already earned
- > Exploring options for funding your education
- > Building an eye-catching resume

Our programs include:

Business Administration/Management • Criminal Justice  
Homeland Security • Military Technology Leadership

VISIT [tesu.edu/military](http://tesu.edu/military)  
OR CALL (609) 777-5696

THOMAS EDISON  
STATE UNIVERSITY

# Your **FORT HOOD EDUCATION CENTER** stands ready to help you *Prepare for Tomorrow, Today*

Whether you will be leaving the Army after one tour, retirement,  
or some time in between, preparing for your future now is the smart thing to do.

## COME SEE US!

We are located in the Fort Hood Soldier Development Center (SDC), Building 33009 761st Tank Battalion Avenue (behind Popeye's). The Education Center reception desk is on the second floor, just upstairs from the SDC main entrance.

## EDUCATION COUNSELING

We provide private, individual counseling services to Soldiers. Department of Army (DA) Civilians and family members are welcome on a space available basis. Our counseling goals are always to help you make the most of your education benefits and resources, and to help you get to where you want to be educationally. Our counselors are master's level, highly trained, skilled and caring, and they will make you a priority. Counseling services are available Monday, Tuesday, Wednesday and Friday, 0900-1600; and noon to 1600 on Thursday. Thursday counseling is by appointment only. All other days can be walk-in or appointment. To schedule an appointment, go to the Education Services Division Appointment site @: [https://fhed\\_appt.timetap.com/](https://fhed.appt.timetap.com/)

## FUNDING YOUR EDUCATION

**Army Tuition Assistance (TA):** Pays for up to 16 semester hours per year, at up to \$250 per semester hour (SH), with an annual ceiling of \$4,000. Soldiers may use TA to pursue post-secondary education at the following levels: certificate/diploma, associate, bachelor's, master's. Soldiers may only use TA to pursue one degree or certificate at a time. Soldiers may use TA to earn one or more degrees through the master's level for a combined total of up to 130 SH at the undergraduate level (associate and bachelor's), 39 SH for a master's degree, and 21 SH for an academic

certificate/diploma (undergraduate or graduate level).

### Army Credentialing Assistance

**(CA):** CA is subject to the same funding ceiling as TA. A Soldier may use both TA and CA; however, the combined use by any Soldier will not exceed the fiscal year TA limit of \$4,000. Soldier eligibility criteria for the use of CA is aligned with TA policy. Soldiers must complete specified professional military education and the required Military Education Level (MEL) must be reflected in GoArmyEd before CA can be approved. Soldiers may pursue any credential listed on the Army COOL website. Check it out @ <https://www.cool.army.mil/>

Currently being tested at Fort Hood and Fort Campbell, CA is expected to go Army-wide sometime in 2020. See your Education counselor for the most current information on Credentialing Assistance.

**GI Bills:** Montgomery, Post 9/11 and Forever GI Bills. These are extremely valuable benefits and we urge you to find out more about them sooner in your career, rather than later. If you don't plan on using your Post 9/11 benefits, find out early about transferring them to your spouse or child. There are time limits involved so don't delay.

### Joint Services Transcript

**(JST):** The Defense Activity for Non-Traditional Education Support (DANTES) has partnered with the American Council on Education (ACE), which is the nation's most visible and influential higher education association, to provide a means for military members to receive college credit recommendations for their military experience. ACE

evaluates military training, education, and occupational experiences and displays those credits on the JST.

### Testing for College Credit:

Consider saving your financial resources and time by testing out an array of subjects through CLEP and DSST. CLEP exams test mastery of college-level material acquired in a variety of ways - through general academic instructions, significant independent study or extracurricular work. CLEP exam takers include adults just entering or returning to school, military servicemembers and traditional college students.

A form of prior learning assessment, DSSTs offer students a cost-effective, time-saving way to use their knowledge acquired outside of the classroom (perhaps from reading, on-the-job training, or independent study) to accomplish their educational goals. Over 2,000 colleges and universities recognize the DSST program and award college credit for passing scores. We even have study resources to share with you.

### Free Application for Federal

**Student Aid (FAFSA):** Federal student aid from the U.S. Department of Education (ED) is money to help you pay your education expenses at a college, career school, university, or graduate school. The quickest way to apply for federal student aid is online at [fafsa.gov](http://fafsa.gov). It is free. If a site asks you to pay, get out of there. Many Soldiers are eligible for assistance, which is based on financial need.

**Grants and Scholarships:** There are lots of them available. Yes, you have to apply, but isn't \$500 or a \$1,000, or more, worth the relatively minor investment of effort and time?

*continued to page 5*



## FORT HOOD EDUCATION SERVICES DIVISION



Photo courtesy

Building 33009,  
761st Tank Battalion Avenue,  
Fort Hood, TX 76544  
254-287-4824

0900-1600 Monday, Tuesday, Wednesday  
and Friday, 1200-1600 Thursday

• [www.hood.army.mil/esd](http://www.hood.army.mil/esd)  
• [facebook.com/FortHoodEducationServices](https://facebook.com/FortHoodEducationServices)

### EDUCATION SERVICES STAFF

#### Education Services Officer (ESO):

Mike Engen | 254-287-7329

#### Chief of Counseling:

Skip Blancett | 254-287-4301

**Marketing & Outreach  
Academic Internship Placement:**  
Peggy Stamper | 254-287-4301

#### Lead Counselor:

Jennifer Anderson | 254-288-6313

#### College Programs:

Frances Judkins | 254-287-4844

#### Career Skills Programs:

Roland Larson | 254-287-6518

#### Testing & Basic Skills Education Program:

Ruth Riggins | 254-287-7605

#### Building Manager:

Ivan Negron | 254-287-0615

#### Education Technician:

Wade Utley | 254-285-5551

#### Reception / Information:

254-287-4824  
254-287-4432  
254-287-7937

continued from page 4

*Don't feel academically prepared for college?  
Need to brush up?*

*Want to improve your GT (General Technical) score?*

## BSEP CAN HELP!

Basic Skills Education Program (BSEP): provides instruction in math, language skills, and reading comprehension that is designed to improve your (Soldier's) academic skills and enhance your ability to increase your GT score.

## TESTING

**Testing Office:** Provides a wide range of Army Personnel and other testing services. Active duty and reservé Soldiers have priority. Civilians and retirees are eligible on a space available basis. The testing office is normally open 0800-1700 and is located in the Education Center, Room D200.

*Need a quiet place and networked computer  
to work on training, research, etc.?*

## CHECK OUT THE MLF!

**Multi-use Learning Facility (MLF):** The Education Center's Multi-Use Learning Facility, often referred to as "The Computer Lab," is located in the Soldier Development Center, Building 33009, Room H205. The Army has embraced the use of virtual training as a means of providing cost effective home station training, and the MLF provides the networked computers required to access this training. Soldier can also access their AKO accounts and personnel records, enroll in military correspondence courses and conduct research supportive of your professional and personal endeavors.

## ACADEMIC PARTNERS

Central Texas College, Excelsior University, Texas A&M Central Texas, University of Maryland University College, and Upper Iowa University are Fort Hood's current academic partners, and each maintains a presence on post; however, you may use TA at any accredited college or university.



Left:  
The Multi-Use Learning Facility provides computer access to Soldiers.



Right:  
Counselor Chastsie Hale provides information to a Soldier.

Photos courtesy of Fort Hood ESD

### BREAKING NEWS

Fort Hood  
Leaders, Soldiers, Families & Friends

For all the latest news on education opportunities, benefits, events & trends, visit, "like" and follow Fort Hood Education services on Facebook & Twitter!



<https://www.facebook.com/FortHoodEducationServices/>

Twitter: [@FHedServices](https://twitter.com/FHedServices)

Don't miss important education updates, scholarship info, & more. Follow Education Services on Facebook!

You can also sign up for our Weekly Education Center Updates. Ask an Education Services team member or email: [peggy.c.stamper.civ@mail.mil](mailto:peggy.c.stamper.civ@mail.mil)

To save time, make a counseling appointment online, go to: [https://fhed\\_appt.timetap.com/](https://fhed_appt.timetap.com/)



## FORT HOOD EDUCATION CENTER

### Education Counseling

Monday, Tuesday, Wednesday and Friday 0900-1600 | Thursday Noon-1600

Report to the 2nd Floor Reception Desk G201

### Testing

Monday-Friday 0800-1700

D200

### Computer Lab

Monday-Friday 0730-1630

H207

— Source: Fort Hood Education Services Division

## ANNUAL CONSOLIDATED GRADUATION EVENT

Every November, your Fort Hood Education Center conducts a graduation ceremony and celebration. All active-duty, family members, retirees and Fort Hood civilians who have completed, or will be within nine Semester hours of completing, an academic degree or certificate, are invited to participate. Registration is required. Check out the Education Services Facebook or home page for announcements and directions.

You did all the hard work, now walk confidently across that stage while your family, friends and leaders proudly cheer you on!

## OPEN HOUSE

Every year, in early fall, your Education Center holds an Open House. This is a terrific opportunity to visit your Education Center and learn more about all the resources available to you, as well as meet your friendly Education Services Team. Look for announcements on our Facebook and homepages, as well as via our Distribution List Updates.



Photos courtesy of Fort Hood ESD



Photo courtesy of Fort Hood ESD

**INVEST IN YOUR FUTURE...  
INVEST IN YOURSELF**

## ANNUAL COLLEGE FAIR

Education Services hosts an annual College Fair each spring. Representatives from nearly 100 schools and agencies are positioned throughout the Soldier Development Center (SDC). Every table is staffed by a professional who is full of knowledge and eager to answer all of your questions.

## SCHEDULE YOUR UNIT LEADER EDUCATION ORIENTATION (LEO) WORKSHOP

GET IT ★ WHEN YOU WANT  
★ WHERE YOU WANT

Help your soldiers learn more  
about their education benefits &  
resources and how to get the most  
out of them.

We will come to you or you can come to us.

Schedule your LEO Workshop today!  
Email [peggy.c.stamper.civ@mail.mil](mailto:peggy.c.stamper.civ@mail.mil)

## BOOK YOUR UNIT'S EDUCATION FAIR THROUGH YOUR FORT HOOD EDUCATION CENTER

Deliver to your unit location, at a time that works for you.  
All day and half day options available.

Soldiers can stop by as their schedules permit.



Photo courtesy of Fort Hood ESD

### Four options available to better meet your needs:

#### Option #1

- Education Counselor
- Credentialing Assistance Counselor
- Career Skills Program Counselor
- Other education service support, as requested by unit
- Academic Partners College Representative

#### Option #2

- Education Counselor
- Credentialing Assistance Counselor
- Career Skills Program Counselor
- Other education service support, as requested by unit

#### Option #3

- Education Counselor

#### Option #4

- Leader Education Orientation (LEO) Workshop



**CALL TO BOOK YOUR FAIR  
254-287-4824**

Please schedule at least three weeks in advance.



## CAREER SKILLS PROGRAM (CSP):

## TRANSITIONING? WANT TO MOVE RIGHT IN TO A NEW CAREER? CHECK OUT CSP!

Fort Hood's award-winning Career Skills Program (CSP) is the place to go. They are ready to help you apply for a number of career training and employment placement programs. CSP offers employment skills training opportunities to Soldiers preparing to transition (within 180 days of ETS) from military to civilian employment. Career Skills Programs are vocational and technical training programs that focus on the practical application of learned skills, and can lead to employment in a specific career or technical trade. When a Soldier is accepted into a program, it becomes the Soldier's place of duty. The goal of the program is to help facilitate transitioning Soldiers from being productive members of the military community into being productive members of the civilian community. This is a win for the Soldier, their family, the Army and the nation. To learn more, contact your Career Skills Program Regional Manager, Soldier Development Center, or Education Services, 254-287-6518. These incredible folks are located in the Education Center in Room G261.

# ARMY CREDENTIALING ASSISTANCE (CA) PROGRAM

FIND OUT MORE AND GET  
HELP GETTING STARTED.



Attend a Credentialing Assistance Brief  
Tuesdays and Thursdays at 1300

Solider Development Center  
Building 33009 761st Tank Battalion Ave.

Check in at the 2nd floor Reception Counter

Credentialing Assistance Office:  
254-285-5702

## WHY EARN A CREDENTIAL?

- MAKE YOURSELF MORE EMPLOYABLE
- MAKE YOURSELF MORE MONEY
- MAKE YOURSELF MORE COMPETITIVE
- MAKE YOURSELF MORE VERSATILE
- MAKE YOURSELF MORE CONFIDENT
- MAKE YOURSELF A MORE PROFESSIONAL, WELL-ROUNDED SOLDIER
- MAKE YOURSELF PROUD

**THE ARMY WILL PAY FOR IT!**

Consider over 1600 individual credentials listed on the Army COOL website.

<https://www.cool.army.mil>



Photos courtesy of Fort Hood ESD



## Meet MIA

Mia believes in you!

Mia will help you believe in you!

Mia will help you get started!

Mia will support and advise you along your way!

Mia is a Fort Hood Education Counselor.

YOU CAN'T BEAT FREE!

**FREE FREE FREE FREE FREE FREE**

Your Fort Hood Education Center Team wants to help you save money and time while you earn college credit without attending classes!

Meet with one of our skilled, friendly Fort Hood Education Counselors and get your FREE 2019 CLEP Study Guide. (Supplies are limited so don't procrastinate.)

- **SAVE MONEY**
- **EARN COLLEGE CREDIT** (promotion points)
- **SAVE TIME**

**Make the Most of Your Education Benefits**

The College-Level Examination Program® (CLEP) offers you the opportunity to earn college credit for what you already know by taking any of the 33 introductory-level college subject exams.

FREE for Soldiers, so you could save hundreds or even thousands of dollars towards your degree.

If you already know it,



**CLEP  
IT.**

If you don't already know it, study up on it and then CLEP it! You're smart. You can do it!

<https://www.facebook.com/FortHoodEducationServices>



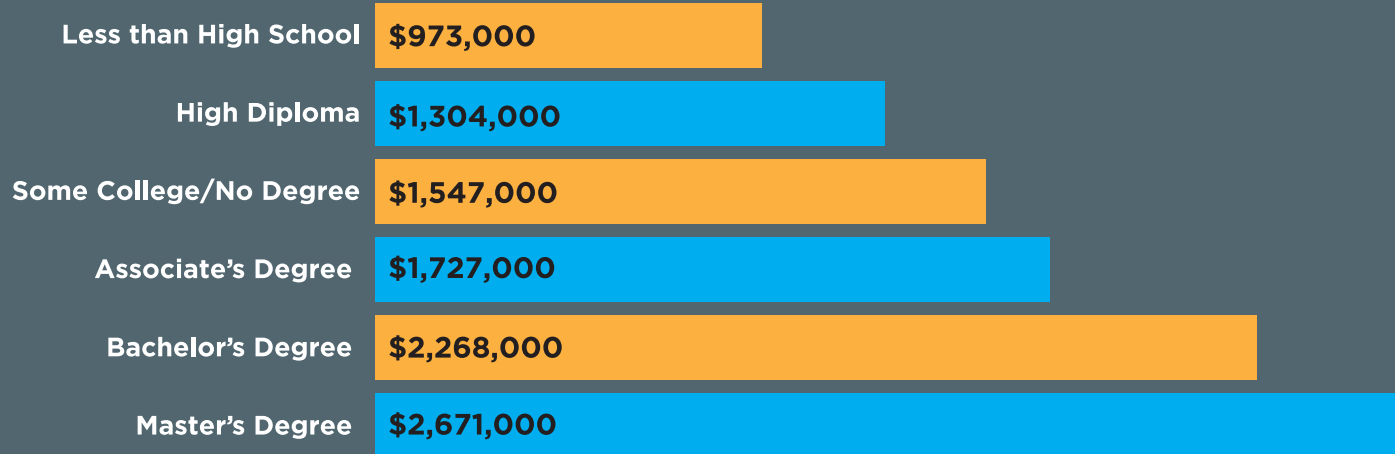


# HIGHER EDUCATION PAYS

## DEGREE • CERTIFICATE • CREDENTIAL

### INCREASE YOUR EARNING POWER

#### MEDIAN LIFETIME EARNINGS BY HIGHEST EDUCATIONAL ATTAINMENT



Source: <https://cew.georgetown.edu/cew-reports/the-college-payoff/>

**MEET WITH A FORT HOOD EDUCATION COUNSELOR TODAY!**

When you want to be a good parent...

...but you can't afford to send your kids to college.



MY **SPOUSE** WANTS TO GO BACK TO SCHOOL **NOW WHAT?**



**DON'T WAIT UNTIL IT'S TOO LATE**

**Effective January 12, 2020,**

**eligibility to transfer benefits will be limited to servicemember with less than 16 years of active-duty or Selected Reserve service.**

The option to transfer is open to any member of the Armed Forces active duty or Selected Reserve, officer or enlisted who is eligible for Post-9/11 GI Bill and meets the following criteria:

- Has at least six years of service in the Armed Forces (active-duty and/or Selected Reserve) on the date of approval and agrees to serve four additional years in the Armed Forces from the date of election.
- Has at least 10 years of service in the Armed Forces (active-duty and/or Selected Reserve) on the date of approval, is precluded by either standard policy (by service branch or DoD) or statute from committing to four additional years and agrees to serve for the maximum amount of time allowed by such policy or statute.

Transfer requests must be submitted and approved while the servicemember is still in the Armed Forces.



# FORT HOOD

## ACADEMIC INTERN PLACEMENT PROGRAM (AIPP)



Are you enrolled in college and interested in an academic internship (unpaid) on Fort Hood?

Internships in a variety of fields are made available each semester. Internship positions are limited and NOT guaranteed.

Students must be referred by their college.

If you would like a copy of the AIPP Catalogue emailed to you, email the AIPP Manager, Peggy Stamper: [peggy.c.stamper.civ@mail.mil](mailto:peggy.c.stamper.civ@mail.mil)

### Student Eligibility

- Be enrolled in an academic degree program from an accredited institution
- Be referred by their academic institution
- Pass a background check
- Agree to abide by all applicable installation policies

### School Eligibility

Only fully accredited institutions of higher learning who are in compliance with all requirements of the Department of Defense (DOD) Voluntary Education Partnership Memorandum of Understanding (MOU) are eligible to refer students for AIPP internship consideration.

### School Instructions for Recommending a Student

1. Send the following to the AIPP Manager via email, to Peggy Stamper at [peggy.c.stamper.civ@mail.mil](mailto:peggy.c.stamper.civ@mail.mil):
  - Student Name
  - Student Major
  - Requested Internship Position
  - Requested Internship Dates
  - Student Resume with Transcripts
  - Student Email Address and Phone Number
2. The AIPP Manager coordinate to determine if placement is possible and will keep you informed of progress and outcome.
3. You will be copied on email correspondence with, and regarding, your student.
4. As much as possible, communication will be accomplished via email to maintain an AIPP Correspondence Record.
5. Inform your student that all AIPP internships are unpaid and that they must comply with all Fort Hood regulations while on the installation.

## NEVER IGNORE A CHANCE TO USE OTHER PEOPLE'S MONEY TO HELP FUND YOUR OR YOUR CHILD'S EDUCATION

### What kinds of scholarships are available?

Some scholarships for college are merit-based. You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or on a combination of academics and a special talent, trait, or interest. Other scholarships are based on financial need.

Many scholarships are geared toward particular groups of people; for instance, there are scholarships for women or graduate students. And some are available because of where you or your parent work, or because you come from a certain background (for instance, there are scholarships for military families.)

A scholarship might cover the entire cost of your tuition, or it might be a one-time award of a few hundred dollars. Either way, it's worth applying for, because it helps reduce the cost of your education.

### How do I find scholarships?

You can learn about scholarships in several ways, including contacting the financial aid office at the school you plan to attend and checking information in a public library or online. But be careful. Check out our information on how to avoid scams.

Try these free sources of information about scholarships:

- The financial aid office at a college or career school
- A high school or TRIO counselor
- The U.S. Department of Labor's FREE scholarship search tool: <https://www.careeronestop.org/Toolkit/Training/find-scholarships.aspx>
- Federal agencies
- Your state grant agency
- Your library's reference section
- Foundations, religious or community organizations, local business, or civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organization
- Your employer or your parents' employers

### When do I apply for scholarships?

That depends on each scholarship's deadline. Some deadlines are as early as a year before college starts, so if you're in high school now, you should be researching and applying for scholarships during the summer between your junior and senior years. But if you missed that window, don't give up! Look at scholarship information to see which ones you can still apply for now.

### How do I get my scholarship money?

That depends on the scholarship. The money might go directly to your college, where it will be applied to any tuition, fees, or other amounts you owe, and then any leftover funds given to you. OR it might be sent directly to you in a check. The scholarship provider should tell you what to expect when

it informs you that you've been awarded the scholarship. If not, make sure to ask.

### How does a scholarship impact my other student aid?

A scholarship will impact your other student aid because all your student aid added together can't be more than your cost of attendance at your college or career school. So, you'll need to let your school know if you've been awarded a scholarship so that the financial aid office can subtract that amount from your cost of attendance (and from certain other aid, such as loans, that you might have been offered.) Then, any amount left can be covered by other financial aid for which you're eligible. Questions? Ask your financial aid office.

— Courtesy of Fort Hood Education Services Division



# GOARMYED



GoArmyEd is the virtual gateway for you to request Tuition Assistance (TA) online, any time, for both classroom and distance learning college courses. GoArmyEd is a dynamic online portal that automated many of the paper-based processes historically conducted with an Army education counselor. GoArmyEd is your one-stop location for managing your college education and using TA benefits. GoArmyEd gives you access to thousands of regionally accredited colleges and universities and over 1,000 available degree plans. GoArmyEd is used by:

- Soldiers to pursue their postsecondary educational goals
- Army Education Counselors to provide educational guidance
- Schools to deliver degree and course offerings and to report Soldier progress

Using GoArmyEd for your educational needs puts you one click closer to obtaining the finest education, anywhere you are, any time you want it. You must first register as a prospective student and receive your GoArmyEd login credentials, then attend a hands-on orientation workshop and meet with an education counselor to establish your academic goal and degree plan.

— Courtesy of Fort Hood Education Services Division

## GoArmyEd Tuition Assistance

*Mandatory for Soldiers Applying for Army Tuition Assistance*



Briefings conducted every Monday, Wednesday and Friday at 1300 at the Ford Hood Education Center (Bldg. 33009)

Report to the 2nd Floor Reception Desk  
254-287-4824

# IMPROVE YOUR GT SCORE

## BASIC SKILLS EDUCATION PROGRAM (BSEP)

*Also referred to as FAST Classes*

### FORT HOOD GT SCORES

Score Range	# of Soldiers in Range	% of Total Tested
90 and below	11,593	27.59%
109 and below	20,602	49.04%
100 thru 109	9,009	21.44%
110 thru 120	17,696	42.13%
121 thru 130	2,569	6.11%
131 thru 140	653	1.55%
141 thru 147	485	1.15%

#### Consider This

-Almost half of our Fort Hood Soldiers have GT scores of less than 100

#### Soldiers with GT scores of less than 110 are:

- Ineligible for officers and warrant officer candidates courses
- Not qualified for reclassification to many high-skills MOSs

#### BSEP can:

- Increase GT Score and duty performance
- Improve writing, reading comprehension & math skills
- Improve college readiness and success
- Reduce drop-out rates

## GET HELP IN THE CLASSROOM OR ON LINE

### TRADITIONAL COURSE FORMAT:

- 80 to 160 hours, in either AM, PM, or full-day schedule
- 0900-1130 or 1230-1630
- Education Service Division becomes duty location during BSEP enrollment
- Attendance records maintained & provided to unit on request

### BSEP INSTRUCTION SCHEDULES

LOCATIONS	DAYS & HOURS OF OPERATION	NOTES
Bldg. 33009, D-204	M-F, 0800-1600	Instructor led, with supplement use of OASC
Bldg. 33009, D-209	M-F, 0800-1630	Instructor led, with supplement use of OASC
Bldg. 33009, D-212	M-F, 0800-1630	Instructor led, with supplement use of OASC

Call the Fort Hood Education Center Testing Office:  
254-287-4292 or 254-287-7605

## YOU CAN IMPROVE YOUR GT SCORE FOR FREE EVEN IF YOU CAN'T GET TO A CLASSROOM

### PETERSON'S ONLINE BASIC SKILLS COURSES

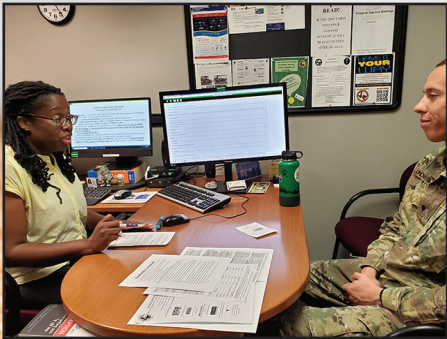
With OASC (online Academic Skills Course) and CPST (College Placement Skills Training)  
<http://www.nelnetsolutions.com/dantesnet>

YOUR FORT HOOD EDUCATION SERVICES TEAM IS READY TO HELP

<https://www.facebook.com/pg/FortHoodEducationServices>



Photos courtesy of Fort Hood ESD



## Meet CHASTSIE

Chastsie knows you can do just about anything.

Chastsie will help you get started.

Chastsie will advise and assist you along your way.

Chastsie truly cares about you and is honored to serve Soldiers.

Chastsie is a Fort Hood Education Counselor!

## THINK ABOUT IT

If you spend eight hours (most won't take you nearly that long) submitting for a scholarship and you are awarded \$1,000, you have just earned \$125 an hour. If you received a \$5,000 scholarship, you have earned \$625 an hour.

What if you took you twice as long (16 hours)?

You still will have made \$62.50 an hour, or \$310.50 an hour, respectively.

Never pass up a chance to use other people's money to help fund your, or your child's education!

## ETSing?

ETS briefings conducted every  
Monday, Tuesday,  
Wednesday and Friday  
At 0900 at the  
Fort Hood Education Center

Report to the 2nd Floor  
Reception Desk

### NOTE:

These briefings are for regular ETS only. Chapters and medical retirement may clear at any time during regular operation hours:

Monday, Tuesday, Wednesday and  
Friday 0900-1600 and  
Thursday afternoon's by appointment

# ICE

INTERACTIVE CUSTOMER EVALUATION

## Thanks for taking time to ICE us!

*It's so cool of you!*

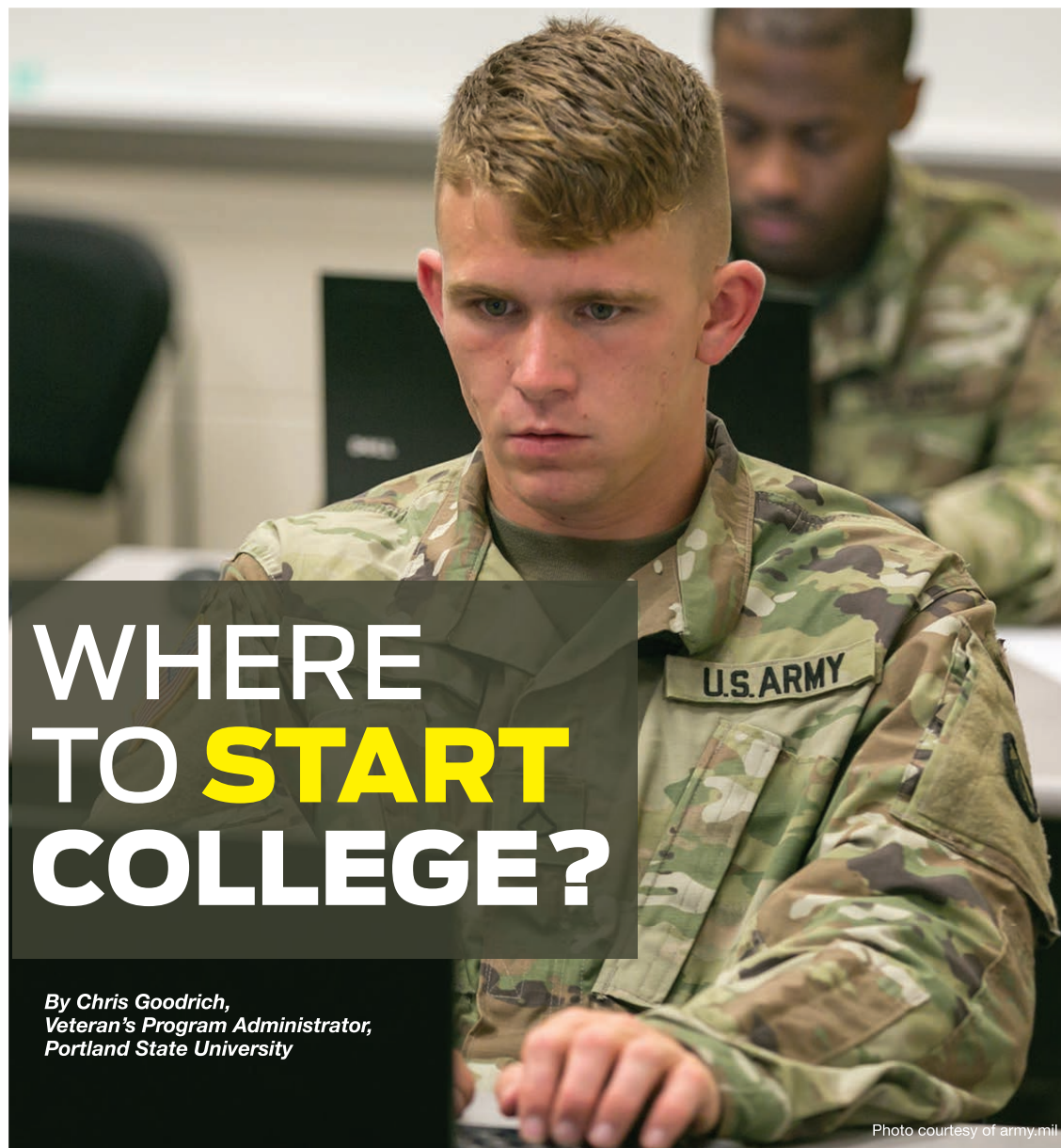
- ★ We know you have ideas and opinions and we really want to hear them.
- ★ If you are unsatisfied for any reason, we really need to know.
- ★ If you have a suggestion on how we can improve our service, please tell us.
- ★ If you have a positive experience, please share.

You can submit your comments any way you prefer:

- Complete a comment card and drop in a box
- Visit the ICE website and share your feedback



[http://ice.disa.mil/index.cfm?fa=site&site\\_id=73](http://ice.disa.mil/index.cfm?fa=site&site_id=73)



# WHERE TO **START** COLLEGE?

By Chris Goodrich,  
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Photo courtesy of army.mil

College and university systems can vary greatly from state to state and from public to private schools. Although this may be frustrating at first, the different answers you receive will begin to help you find the best school for you.

## Two-Year Community/ Junior College

Whether your state calls them Community Colleges or Junior Colleges, these schools offer students a two-year associate degree. Two-year colleges can play several different roles in the education offerings in a state. The programs offered can be broken down into three major categories: college degree/transfer programs, high school or remedial education, or vocational/technical training.

## College Degree/Transfer Programs

Community or junior colleges

offer a two-year associate degree program. An associate degree will generally require 60 to 90 credits depending on whether the school is on a semester or quarter system.

The open-door nature of most two-year college admissions is generally very simple. Many of these schools only require an application and may not even require transcripts or college test scores. However, some schools may require you to take placement exams to evaluate your basic academic skills such as math and writing.

Oftentimes students choose to complete their first two years at the community or junior college, before transferring to a four-year school. The cost of tuition and fees at these two-year institutions are considerably less expensive than a four-year school. This can be a great value for veterans using their GI Bill to pay for school. Your

Montgomery GI Bill benefits will pay you the same entitlement whether you attend your local junior college or Stanford.

## Vocational/Technical Programs

More and more veterans choose not to pursue a bachelor's degree program and opt to use their GI Bill benefits to help pay for a vocational/technical program (VT). Most VT programs are shorter in length and may be completed in one to two years of training. VT programs can vary from the building trades, electronics, computers, or culinary sciences just to name a few. Many VT programs relate directly to occupations and experiences you have gained while in the military. If this is the case, check to see if your military training can be used to meet some of the program requirements.

You should also ensure that

your program of interest has been approved in your state for veterans' training. This is an important question to ask the schools VA Certifying Official.

VT programs are a great option for veterans not interested in additional education and more interested in getting back to work in the civilian world as quickly as possible.

You will find that some VT programs can be very expensive. This is particularly true for some of the high-tech training programs offered by computer software companies. In some of these cases, the VA may be able to help pay for the high cost of this training through a program called accelerated payment. Rather than paying you on a month-to-month basis, accelerated payment participants will receive a lump-sum payment equal to 60 percent of the cost of tuition and fees for the program.

## High School Completion/ Refresher Education

Since most service branches require either a high school diploma or GED the question of earning a high school diploma or GED is not typically an issue for veterans. However, the need for a refresher education becomes important for some who have been out of the education setting for an extended period of time. Most four-year colleges or universities expect that entering students have all the basic skills needed to be successful such as reading, writing and math. So many four-year schools do not offer these types of classes for those who might benefit from additional work building these most important of skills. The community or junior colleges offer many of the sub-college level classes you might need to ensure future success. The VA understands that having been out of the education loop for a number of years may require some brushing up on basic skills. So you may use your education benefits to cover the cost of remedial courses.

Enrolling in remedial or refresher courses will not prevent you from taking other courses towards your major or intended program. However, doing so should be done under the advice and supervision of an academic advisor.

## The Four-Year College/ University

Entering a four-year program will require a more intense application process. Schools require official copies of

transcripts, application fees and recommendations or even an interview. In addition, some may require SAT or ACT college entrance exam scores and or a written essay. Many four-year schools have application deadlines.

To begin at a four-year institution it is generally not necessary to decide upon a specific academic major. A student's first-year program can generally consist of working on general education requirements as well as taking entry-level courses in majors or programs of interest. In fact, the VA allows you to declare a major as late as their junior year of college.

Additionally, a four-year college offers more than an academic experience. These colleges offer a social and cultural education as well. A college education can take place in more places than in a classroom or laboratory. Allowing yourself four years to develop relationships with staff, faculty and your fellow students is all part of a well-rounded college experience.

No matter whether you choose a two-year or a four-year school, no matter what your area of study or training, there is one thing that will help you make a successful transition - planning. It may take at least a year of research to find the right program. In some cases, it may take less, but do not be surprised if it takes even longer. The use of the Internet will enable you to gather vast amounts of information from anywhere in the world. Most schools have expended huge amounts of time and energy to make sure information about their school and programs are available to both the casual and serious browser.

Read everything you can about your schools of interest and their programs. Develop a list of questions you can ask that have not been covered in the literature or on the website. Request the name of a knowledgeable person who can help you learn the answers to your list of questions.

Finally, be selfish and indulgent. This will be the best time in your life to pursue your goals and explore new ideas and interest. Schools are there to promote such exploration and to challenge you both personally and intellectually. Enjoy your life as a college student and all it has to offer.

— Courtesy of Military.com

# 10 QUESTIONS TO ASK BEFORE SELECTING AN ONLINE UNIVERSITY



Photo courtesy of army.mil

**For many active military members and their spouses, earning an online degree is becoming increasingly attractive. The flexibility and convenience of online universities allow those juggling work and family responsibilities to advance their education without putting their lives on hold. Finding a reputable, accredited online university that offers a program that meets your needs requires doing some homework. Here are ten questions you need to ask before you choose a school.**

**1. Does the school offer the degree program you need to advance your education and career?** If you're considering a teaching or nursing degree, will it prepare you to be licensed? Is there a master's degree program that will help you progress in your profession?

**2. Are the programs challenging and rigorous enough?** Going to college requires a significant investment of time and money, be sure to find out all you can about the coursework, quality of resources, and degree requirements. Easy isn't a good thing in this instance—you want to know that you've successfully completed a demanding program that prepares you for success.

**3. Is the school accredited?** Online universities should have regional accreditation, just like campus-based institutions. A good online school may also have national accreditation from the Distance Education and Training Council (DETC), and individual degree programs like Education and Nursing should also be accredited by bodies such as the National Council for the Accreditation of Teacher Education (NCATE) and by the Commission for Collegiate Nursing Education (CCNE).

**4. Are employers willing to hire graduates of this online university?** Ask the enrollment staff at the university you're considering to share feedback (surveys, placement statistics, etc.) from employers who've hired their grads.

**5. How does the degree program work, what**

**is the learning process?** Be sure you understand how you'll be expected to study, learn, and complete tests and assignments. Online universities use several different academic models:

- o Traditional college courses – led by instructors – are delivered online, requiring students to attend at set times. School terms are generally divided into traditional semesters, and students may only start work at the beginning of these terms. Students earn credit for time spent in class and completion of assignments and tests.
- o Competency-based programs provide students with learning resources in degree subject matter, allowing students to study and learn on their own schedules, advancing as they demonstrate content mastery.
- o Combined online/traditional programs, which require students to attend class both online and in person, are also available.

**6. How much will it cost?** Some online universities charge tuition rates twice as high as those of a public institution. While almost all offer financial aid, make sure to choose wisely to avoid incurring unnecessary debt. Students who wish to accelerate their degree programs should look for schools with programs that allow acceleration—this can help save overall costs. And, ask if the university offers scholarships.

**7. What type of help and support does the school offer its enrolled students?** Because the student won't be on campus in most instances, it is important to make sure that the school provides the necessary support. Ask if each student is assigned

an advisor or mentor, how often the student will be able to communicate with an advisor, and who will be available to provide extra support if needed? Is there an online student community? Are online study groups available?

**8. What kind of time commitment will the program demand?** Going to school online demands that you study independently and motivate yourself to complete your studies, so make sure you're ready to put in the time and effort needed to be successful. Getting a college degree isn't meant to be easy, so be prepared for hard work.

**9. Does the degree program you're considering include relevant certifications, or does it prepare you for licensure?** In some fields, particularly IT, certifications can be almost more important than a degree. And, if you are considering Education or Nursing, you'll want to make sure that your investment will lead you toward licensure. Be sure to find out if the university you're considering offers key certifications if the career you've chosen requires licensure.

**10. Does the university offer support for alumni?** Like traditional universities, the best online schools offer support for alumni, with networking and career counseling. It's worth checking before you choose—having that kind of support after you graduate can help you advance in your career, get advice and stay connected.

– Courtesy of Military.com

# SERVICEMEMBERS' “IMMEDIATE ACTIONS” FOR FINANCIAL SUCCESS

By Patrick Campbell and Lori Schock



Photo courtesy of army.mil

As a member of the military, you are called to serve every day in challenging environments to secure the freedom and prosperity of our nation. To meet these challenges, you engage in “immediate actions” training to better prepare yourself to respond to all kinds of threats and situations. You may also face challenges in another environment—your personal finances. On a daily basis, you may encounter hurdles and threats to your financial freedom and future prosperity. The SEC and the Bureau of Consumer Financial Protection are joining forces to set out specific immediate actions that you can take while navigating your personal finances. These immediate actions will help you secure your financial freedom and ensure that you and your family prosper now and in the future.

Our websites, the SEC’s Investor.gov and the Bureau’s Consumerfinance.gov, provide tools and resources to assist you in preparing for the lifelong mission of financial success. Along with general savings and investing tips, both agencies provide detailed information aimed specifically at addressing the unique personal finance challenges of military personnel through the SEC’s Financial Readiness brochure and the Bureau’s Navigating the Military Financial Lifecycle webpage.

The immediate actions toward financial freedom include three basic steps: first, pay off high-interest debt; second, set goals and make a financial plan; and third, start saving and investing early.

## Immediate action #1: pay off high-interest debt, improve credit score

Before you invest in anything, it’s important to pay off any high-interest debt first. With the average interest rate on a credit card nearing 17 percent, the money you’re paying on interest far outweighs the money you can normally make on most investments. Maintaining good credit and trying to improve your scores go hand in hand when managing your debt. Whether you’re renting an apartment or applying for a mortgage, your credit scores play a prominent role in your financial plan. Trouble with your personal finances can even put your duty status, potential promotions, and your military career in jeopardy. Learn more about how to maintain good credit scores.

## Immediate action #2: set goals and make a plan

Saving and investing for the long term is the best way to achieve financial security. Start off with determining what you want to save for in life—an emergency fund, a vacation, a house, or college. Decide what’s most important and make a plan accordingly. You can use the SEC’s Savings Goal Calculator to see how much you need to save each month to meet your goals. It’s easy. Plug in your desired final savings goal, how much money you have readily available to invest, how long you plan to save, and a few assumptions. The calculator will show you how much money you need to contribute each month in order to reach that goal.

## Immediate action #3: start saving and investing early

The fastest way to see your money grow is through compound interest, especially when you start early. The power of compound interest calculated on the initial amount of money you invest, and also on interest earned, can provide tremendous long-term benefits. For example, if you want to save \$500,000 for retirement at age 65, by starting at age 25 and investing in a mutual fund averaging seven percent a year, you’d only have to contribute roughly \$200 per month. If you get a later start and don’t begin saving until age 50, you’d have to save more than \$1,500 per month, nearly eight times the amount, to reach the same total savings.

## Take advantage of the Thrift Savings Plan

The Thrift Savings Plan (TSP) is the federal government’s version of a 401(k) retirement plan and is one of the best options for retirement investing for servicemembers. Unfortunately, despite the significant benefits it provides in saving for retirement, only half of servicemembers take advantage of, and invest in, the TSP. For those who do, TSP contributions are automatically deducted from your pay and provide tax advantages either today (traditional) or in the future (Roth). TSP offers fees that are much lower than the average mutual fund. The TSP.gov explains the benefits available to the military. Sign up for TSP using MyPay.

The TSP offers a selection of stock and

bond funds with different strategies and varying degrees of risk. This allows you to personalize where your money goes to take into account factors like your investment goals, risk tolerance, and time until retirement. You might also consider a lifecycle fund (L Fund), which is designed to make investing for retirement more convenient by automatically changing your investment mix and fund allocation over time, based on a target retirement date. Make sure your TSP allocation reflects your preference.

Understand how your retirement plan ties into your long-term savings goal. As you train to take immediate actions for our country, remember to take immediate actions for yourself and your family. Start your saving and investing plan now for a strong financial future.

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*– Courtesy of the Consumer Financial Protection Bureau*



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