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FALL 2024

Education Guide

September 5, 2024

SAVE TIME & MONEY
GRADUATE SOONER
WITH DSST EXAMS

**EASE BACK-TO-SCHOOL
TRANSITIONS WITH
EDUCATION
CONSULTANTS**

**FUNDING YOUR
FUTURE**

FINDING SCHOLARSHIPS FOR
CAREER-FOCUSED DEGREES

**TIPS TO
HELP YOU
TACKLE STUDENT
LOAN DEBT**

How Common App can help military-connected students find the right fit



Adaiah Rogers had completed four years of active duty in the United States Marine Corps and was about to finish her first year as a reservist when she began exploring colleges. Attracted to Towson University (TU) in the Baltimore area but wanting to have additional options, she turned to Common App for help.

“The platform is super easy,” Rogers says, noting that it allowed her to learn about military-affiliated institutions and provided application deadlines in one place. “It allowed me to apply to multiple colleges at the same time. I wanted to ensure that I had a plan A, B and C.”

Common App represents more than 1,000 colleges and universities across 50 states and in 20 countries. It helps more than one million students apply to college every year, including 4,500 military-affiliated individuals.

Partnering with MilGears

Common App began partnering with MilGears, a customized career-building tool for all Department of Defense service branches in November 2023, to help military-connected students plan their future career goals. “Service members can use the tools to develop a pathway to help them obtain the credentials they need to succeed in their career field of choice,” says Batanya Gipson, who leads military student engagement for Common App.

Unique challenges, exceptional assets

This kind of assistance is meaningful to military-connected students, as about 250,000 service members transition from active duty each year, Gipson says. While they can face some unique challenges transitioning to higher education, they also bring exceptional assets to institutions.

Families who may struggle to navigate their military education benefits require flexible course delivery or need access to childcare. Common App not only provides fee waivers for prospective students, it also connects them to universities that recognize specific challenges, like

TU, which has a dedicated Military and Veterans Center (MVC).

The MVC offers a variety of services for military-connected students and parents, including helping students maximize their GI Bill benefits, connecting them with alumni, providing childcare subsidies, and access to mental health support.

“Our center was the first of its kind in the state of Maryland,” Dario DiBattista, the center’s Director, says.

While centers like TU’s are helping military-connected students adjust to civilian and academic life, admissions officers are taking note of the assets they bring. “Veterans are especially welcomed, because they have already demonstrated their commitment to public service even before stepping foot into our classrooms,” says Amy Moffatt, Assistant Vice President, Admissions at TU.

TU, which joined Common App in 2021, uses customized questions on its application to inquire about students’ military and veteran affiliations. “This customization has allowed us to better identify and connect with more active-duty military members, veterans and family members of servicemen and women,” Moffatt says. This has helped the university enhance its outreach and support for military-affiliated students, ensuring they have the resources they need to pursue higher education earlier in the process.

Common App is also taking cues from increased engagement with veterans, including adjusting its applications to remove questions about military discharge and discipline. Gipson says research suggests that question could have deterred veterans from submitting their applications.

Finding community

For Rogers, the Military and Veterans Center has been a safe haven. “I don’t think I would have continued college without the MVC,” she says. “I’ve received 100 different opportunities just being connected. It’s like my third base. I have home, I have school, and I have this place.”

Tips for prospective applicants



photo from Towson University

Adaiah Rogers, a current junior at TU offers suggestions for active-duty military members and veterans as they embark on the application process:

- Take your time — the process can feel overwhelming
- Do your research — find institutions that offer support beyond financial aid
- Take advantage of fee waivers — you’ve earned them

Check out Common App’s resources for military-connected students





Finding Scholarship Money for Portable Career Degrees

Portable careers are a great choice for a mobile military spouse. Your portable career moves with you no matter where your next installation might be. Know how to search for specialized, career-focused scholarships.

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VA Scholarship Program

Learn how this program provides financial assistance to students receiving education or training.



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Graduate Sooner with DSST Exams

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Use these helpful resources when integrating back into the civilian world.



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Many Ways to Support Your Children in School

Help your children safely navigate through the sometimes tricky terrain of school.

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6 WAYS TO PREPARE FOR YOUR EXAMS

Courtesy of MySECO

Most college courses require students to take midterm and final exams. Exam time, especially finals, can be stressful. You're almost done, but you have one last hurdle to overcome, and it's a major one.

The following tips can help you better prepare for your midterms and final exams.

START EARLY. Ideally, exam preparation begins on the first day of class. Make an effort from the start to attend each class, take thorough notes and keep up on reading. Keeping a steady pace as you go is much easier than trying to play catch-up at the last minute. Take thorough notes on the topics your professor covers in class because they will likely be on an exam.

CREATE A STUDY SCHEDULE. Create a calendar outlining a daily topic review schedule. Cover a small amount of material each day. It may be easier to commit small pieces of information to memory over a longer period of time than memorizing a lot of information in one sitting. When you create your calendar, account for the time you will need to prepare your study materials.

PREPARE STUDY MATERIALS. Studying your class notes alone isn't likely to get you where you need to be. Writing down information in your own words can help you remember it. Consider creating flashcards or an outline, particularly if you are a visual learner. If you create flashcards, use them to study on your own or with a study partner or group. When you're alone, recite the information on the cards aloud or record yourself reciting your flashcards. Replay the recording later when you study.

JOIN A STUDY GROUP. Studying with your classmates can help you stay focused and motivated. Study groups also create accountability, so you're less likely to procrastinate or put off studying altogether. If you struggle with materials covered in

class, ask your study group for help. Collaborate with your group members on information and concepts. Teaching others can reinforce your understanding of the material.

REVIEW CLASS HANDOUTS AND PREVIOUS ASSIGNMENTS. Your course syllabus explains what you'll cover during the semester. Review it to be sure you haven't missed anything. Use your syllabus to get organized as you create study materials. Don't forget to review any additional handouts from your professor and go over previous assignments, such as essays or quizzes. Topics on quizzes often reappear in an exam.

RELAX. Don't panic. Exams can seem overwhelming, but remember, you're prepared. Avoid cramming the night

before the test. Be sure to get a good night's sleep so you're able to concentrate during the exam. On exam day, eat breakfast; an empty stomach can be a distraction.

For more study tips, visit the Academic, Test Taking and Study Skills Readiness section of the Education, Training and Licensing lifecycle stage of MySECO, or visit your school's tutoring center. Visit Military!INSTALLATIONS and select 'Adult Education Centers' under the 'Select or program or service' drop-down menu. Next, enter your installation or postal code. Choose the radius you would like to search within and click 'Go.' You can also speak with a career coach at 800-342-9647 or use the Live Chat feature in the header of MySECO.



DISCOVER THE VA HEALTH PROFESSIONAL SCHOLARSHIP PROGRAM

Courtesy of the Department of Veterans Affairs

The Health Professional Scholarship Program (HPSP) provides financial assistance to students receiving education or training in a direct or indirect health-care services discipline (Title 38 and Hybrid Title 38 occupations); and assists in providing an adequate supply of such personnel for the Department of Veterans Affairs (VA). HPSP helps the Veterans Health Administration (VHA) meet its need for qualified health care professionals for which recruitment or retention is difficult.

Scholarships are determined and published for VHA workforce needs. Scholarships offered in FY2024 include:

- Nursing (CNA, LPN, LVN, ADN, BSN, and MSN)
- Nurse Practitioner (NP) Mental Health *
- Physician Assistant (PA)
- Physician Scholarship (MD/DO)
- Medical Laboratory Scientist (MLS) or Clinical Laboratory Scientist (CLS)
- Diagnostic Radiologic Technologist (DRT)
- Social Worker (MSW)
- Psychologist (Doctoral Degree) *** (See below)
- Pharmacy Technician
- Pharmacist (Pharm.D.) **** (See below) - Coming in January 2024

* Psychiatric Mental Health NP (PMHNP) only.

*** School Psychology degrees are not eligible for this scholarship.

**** Only those applicants will be considered who are interested in specialized pharmacy and willing to complete 2 years of post graduate training.

Scholarship Details for Full-Time Students:

- **Tuition and Fees** - The HPSP award pays a participant's school tuition and approved fees through direct payment to the school. HPSP assistance includes topping off any existing grants and scholarship to ensure 100% of tuition and required/mandatory fees are paid.
 - Required/Mandatory Fees are defined as those

fees assessed by the college or university to all students in the academic program for which the scholarship was awarded. General Guideline: If the fee is optional, the fee is not required by all participants in the plan of study, or if the student at any time can opt out of the fee, they do not qualify for reimbursement.

- **Stipend** - HPSP will pay a monthly stipend directly to the participants. The payment is made for each month a participant is enrolled in coursework, beginning with the first month of the school year. The current stipend amount is \$1,302 per month.
- **Book Stipend** - HPSP will pay an additional stipend to help cover books, paper, pens, pencils, computers, etc. This stipend is usually paid out annually during the July/August timeframe while under scholarship.

HPSP Eligibility

These are the eligibility requirements for the Veterans Administration scholarship programs. Application packages that do not confirm the applicant's eligibility based on these requirements will not be considered for the scholarship programs.

Enrollment Eligibility

Applicants must be U.S. citizens, Veterans are considered first among all equally qualified candidates. Applicants must be

currently enrolled or unconditionally accepted in an accredited academic program that will qualify for employment in one of the professional fields associated with the scholarship program. The academic program must be at the educational level required, and the academic program must be located in the United States.

Citizenship Eligibility

Applicants must be citizens of the United States. US Citizenship is defined as by birth or naturalization only. Those on Green Cards or Resident Alien status are not eligible for VA scholarship programs.

Federal Debt Eligibility

Applicants must not be delinquent on payment of federal debt. This includes delinquent taxes, audit dis-allowances, guaranteed or direct student



loans, Federal Housing Administration (FHA) or VA mortgages, and other miscellaneous administrative debts. Delinquent is defined as 31 days past due on a scheduled payment.

HPSP Service Obligation

VA HPSP exists to fill the hardest to recruit and retain critical locations across the US in support of our US Veterans. It is critical that you are flexible at the time of graduation/residency completion to fill one of these locations anywhere in the US. If you are not mobile at the time of graduation, VA HPSP may not be a good fit to meet your educational needs. The service to our nations veterans is of paramount importance for the VA HPSP Team to ensure care at the bed side of our veteran population. Your flexibility is key to the success of VA HPSP.

Upon completing their educational program and obtaining licensure/certification, participants work as permanent, full-time VA employees in the occupations for which the scholarship was awarded. **Service obligations are year-for-year with a minimum requirement (2-Years) and will be automatically extended for individuals attending residencies and fellowships by half the period of the training.** Therefore, a 1-year residency or fellowship will add 6 months to the minimum service obligation.

Below are the minimum HPSP service obligations:

- Medical Laboratory Scientist (MLS) or Clinical Laboratory Scientist (CLS), Diagnostic Radiologic Technician (DRT), Pharmacy Technician – 2 years.
- Social worker (MSW), and Psychologist – 2 years
- Nurses (CNA, ADN, LPN, LVN) – 2 years
- Nurses (BSN, MSN, NP) – 2 years
 - **ATTENTION:** Nurses who attend a 12-month post education residency programs (PB-RNR, NPR) have a minimum of 2.5-year service obligation effective after completion of the residency and starting when appointed to the position for which employed.
- Nurse Practitioner for Mental Health and Nursing scholarship recipients are obligated to complete a minimum of 2.5-year service obligation at a VA health care facility after graduation, passing licensure/certification, and completing an applicable 12-month residency.
- Physician assistants (PA) – 2 years
 - **ATTENTION:** Physician Assistants (PA) who attend a 12-month post education residency program have a minimum of 2.5-year service obligation effective after completion of the residency and starting when appointed to the position for which employed.
- Pharmacist (Pharm.D.) – 2 years
 - **ATTENTION:** Pharmacists who attend a 24-month post education residency program have a

minimum of 3-year service obligation effective after completion of the residency and starting when appointed to the position for which employed.

- Medical Students (MD/DO)
 - Recipients are obligated to



complete a minimum of 18 months of service, for every year sponsored, at a VA facility after graduation, licensure, and residency.

- **ATTENTION:** Service obligations will be deferred while in a fellowship, and the service obligation will be extended by half the period of deferment (example: A one (1) year fellowship adds six (6) months to the service obligation).

- All HPSP participants sign a Mobility Agreement to relocate at their own expense if required to fulfill their service obligation.

Vet Center Scholarship – Service Obligation (See “NOTE”)

- Licensed Professional Mental Health Counselors (LPMHC) – 6 years
- Marriage and Family Therapists (MFT) – 6 years
- Social worker (MSW) – 6 years
- Psychologist – 6 years.

NOTE – Legislation requires that mental health professionals (Psychologists, MSW, LPMHC, and MFT) who receive the Vet Center scholarship, and who will be placed at Vet Centers across the country, will incur a 6-year service obligation.

NEW DEADLINE UPDATE:

Applications received now through Sep 30, 2024, will be considered for a Spring 2025 start date. Extensions will not be granted after this time.



Get paid to earn your degree



Discover VA's
Health Professional Scholarship Program (HPSP)

Financing your education just got a lot easier. Receive a full scholarship, as well as a \$1,200 monthly living stipend and an annual book stipend, through the U.S. Department of Veterans Affairs (VA). Then, when you're done with your studies, enjoy a rewarding career serving Veterans at VA.



U.S. Department of Veterans Affairs
Veterans Health Administration



DISCOVER YOUR NEXT HORIZON

As a leading provider of educational opportunities for veterans and active-duty personnel, Embry-Riddle Aeronautical University understands the challenges that come with serving far from home in the Pacific.

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Embry-Riddle's dedication to your success also includes tutoring, financial aid assistance, career resources and direct connections to more than 160,000 alumni working in a range of industries around the globe.



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FINDING SCHOLARSHIP MONEY FOR PORTABLE CAREER DEGREES



Courtesy of Defense Activity for Non-Traditional Educational Support (DANTES)

Portable careers or careers in demand regardless of location are a fantastic choice for a mobile military spouse. Your portable career moves with you through PCS moves, no matter where your next installation might be. But many portable careers, such as nursing, teaching or cosmetology, require higher education degrees that may be expensive to obtain. While you may find many generalized or even military spouse-specific scholarships worth pursuing to help you pay for your education, don't forget to search for specialized, career-focused scholarships as well.

Determine your portable career degree

Make sure you have given lots of thought about the portable career degree you want to pursue. Many of the scholarships associated with these degrees will only be valid while you are in the required program, so you may not be able to change your focus and retain the scholarship. If you are unsure about the best-fit portable career for you, contact a career coach at 800-342-9647 for a direct, personalized assessment.

Contact your school

Perhaps the easiest way to find a scholarship for your particular degree is to ask your school's financial aid department if there is already a program set up. Oftentimes, schools will use specialized scholarships to promote specific degrees,

making the perfect opportunity for you to find scholarship money without having to go through outside organizations. Even if your school does not offer any scholarships for your portable career, the financial aid department may be able to point you toward other promising scholarships.

Check for company scholarships

Many businesses and organizations, such as the American Red Cross, will sponsor students with scholarships in career-focused fields to attract future talent. Make sure to check out companies relevant to your chosen degree to see if they offer such scholarships. You can do this by checking out their official websites or by contacting them directly by phone or email. Be sure you read any terms thoroughly as some business scholarships may require you to work for the sponsoring organization for a set period after you graduate.

Search the internet

It can be tricky to navigate the endless reaches of the internet to sift away scams and find reputable scholarships, but it can prove essential to funding your education. Start with professional associations, state boards and certification agencies in your career field. The Department of Labor Occupational Outlook Handbook often lists

professional associations under the 'More Info' tab within an occupation profile, or you can use a trustworthy scholarship database like the CareerOneStop Scholarship Finder.

If you still need additional funding, put simple search terms consisting of your chosen degree and the words "scholarship" or "grant" into a search engine.

Then read the results with a critical eye paying close attention to the following:

- Source of each scholarship — Verify that the organization is reputable by researching it elsewhere. If you do not feel confident that the source is legitimate, do not apply.
- Date of the last update to the site — If the website has not been updated in more

than a year, you may want to contact the organization to ensure the scholarship is active before applying.

- Display of scholarship recipients from the previous year.
- Personal information requests — Withhold sensitive information like your Social Security number to ensure you do not fall victim to identity theft.
- Any membership or application fees.

Some scholarships have specific instructions or conditions for how the award is dispersed, so read the terms and conditions to ensure the scholarship will apply to your chosen school and your degree. If you are still unsure after closely examining the details of a scholarship, you may want to contact your school directly to ask your questions.

Remember, you can always return to the SECO Scholarship Finder for vetted scholarships offered specifically to military spouses and family members. Contact a career coach at 800-342-9647 or use the Live Chat feature on MySECO for any additional questions or guidance on financing your degree.

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GRADUATE SOONER WITH DSST EXAMS

Courtesy of Defense Activity for Non-Traditional Educational Support (DANTES)

DSST exams are college subject tests that you can take to earn college credit for knowledge you have already learned outside of a traditional classroom saving you both tuition assistance (TA) funds and time towards your college degree*. DSST exams are managed by Prometric; there are more than 30 subject exams to choose from in a variety of subject areas. Military members can use these exams to further their educational goals – no matter where you are stationed.

For more than 30 years, DANTES has offered and supported voluntary educational programs on behalf of the U.S. Department of Defense; and because the exams are funded by DANTES, you simply must give the program a try. We just ask that you speak with a Services' education counselor to make sure the exam is accepted towards your degree program and, of course, please study before taking an exam. DANTES does not pay for a retest, if you do not pass.

Student Benefits

- Earn college credit for your prior knowledge and training
- Reduce course completion time; the average exam takes only a few hours vs. 8-15 weeks in-classroom or online
- Decrease time to complete your degree; reduces the number of courses taken to complete your degree
- Save money; DANTES funds one attempt per exam title for eligible examinees
- Avoid tuition assistance (TA) costs for courses

replaced by credit earned through testing

- Find your exam scores on your military transcript, also known as the Joint Services Transcript (JST) or Community College of the Air Force (CCAF)
- Get FREE test prep and study materials provided online, via mobile apps, and at installation libraries and education centers
- Know your score instantly for most exams

Program Eligibility

Service Members: All "actively-serving" members of the U.S. Military Services, including the National Guard, Reserve components, Coast Guard, and Coast Guard Reserve members must have and maintain a valid government-issued Common Access Card (CAC) to be eligible for DANTES funding.

U.S. Coast Guard Spouses: Spouses of active duty and Coast Guard Reserve members must have and maintain the Uniformed Services Identification and Privilege Card, DD Form 1173 to be eligible for DANTES funding.

Air Force Civil Service

Employees: Non-contract Air Force civilian employees are eligible for DANTES-sponsored CLEP testing, but must test at on-base or at fully-funded test centers.

Personnel not funded by DANTES include the following:

- Inactive Guard, Inactive Reserve, and Coast Guard Auxiliary
- Military Retirees
- Separated/Discharged Veterans
- DoD Acquisition Workforce Personnel
- Spouses, Dependents, and Civil Service employees of active duty Army, Marine Corps, Navy, and Air Force
- Spouses, Dependents, and Civil Service employees of National Guard and Reserve components
- Employees of the Coast Guard and Coast Guard Reserve

Find a Test Center

There are two types of test centers:

- **Fully-Funded:** Test centers may be located on or off base. DANTES funds the

administration and test fees for service members.

- **Test Fee Only:** Test centers are off-base colleges and universities that provide testing. DANTES funds the test fee. Service members are responsible for paying the administration fee. Fees vary by institution.

Visit www.getcollegecredit.com/find-a-test-center/ to find a national or international test center.

Prep For Your Exam

Speak with an Education Counselor

Your first step when considering a CLEP exam is to contact a Services' Education Counselor to determine if the exam you want to take will meet your degree requirements and if your college will accept this type of credit.

Prometric DSST Study Resources

Gain insight into what's on your test with Free DSST exam fact sheets at www.getcollegecredit.com. These tools provide an overview of the exam subject, references to use, and practice questions to answer.

You can also get study material and try one of DSST's Free online practice exams from the Prometric website.

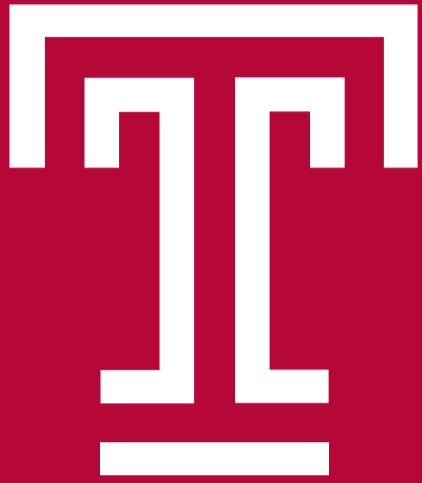
DoD MWR Libraries

Veterans, military service members and their families can access free test preparation materials through the DoD MWR Digital Library. EBSCO Learning Express specifically offers DoD Test Prep materials.

Get Your Transcripts

Scores for all DANTES-funded DSST exams are automatically reported to the Joint Services Transcript (JST). Air Force scores are also reported to the Community College of the Air Force (CCAF), AFAEMS, and the Air Force Virtual Education Center (AFVEC) website. A no-cost score report is delivered to two institutions of choice, if designated during online registration using the institution(s)' four-digit institution code(s).

Service members can also pay for a consolidated transcript that includes CLEP and DSST exams using the Parchment online transcript ordering service.



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No-Cost Skills Training for Military Spouses



Courtesy of MySECO

Onward to Opportunity (O2O) is a free career training program that provides professional certification and employee support services to transitioning service members, veterans and military spouses.

If you are employed and seeking career advancement or change, underemployed or unemployed, consider applying to Onward to Opportunity. This program provides access to online courses in professional skills tracks, information technology or industry certifications.

The program, operated by the Institute for Veterans and Military Families at Syracuse University, is for eligible veterans, service members and military spouses. Once approved for the program, you can access coursework at any time and from any location.

These training courses and certifications prepare you for fast-growing, industry-leading, high-paying positions allowing you to build a portable and profitable career path. Examples of possible career paths include:

- Executive secretaries and executive administrative assistants with median salary of \$70,310
- Human resources managers with a median salary of \$136,350
- Information security analysts with a median salary of \$120,360 and a job outlook of 32% growth
- Computer and information systems managers with a median salary of \$169,510 with five years of work experience

As an official Syracuse University student, you'll receive noncredit certificates upon completion of the program. You'll have an academic

advisor and can access courses for up to one year. You'll also learn job search skills, including company research, as well as resume and cover letter writing.

Gain the necessary skills and certifications by pursuing the following information technology or business management tracks.

Information Technology

If you are interested in information technology as a possible career, this is the career track for you. Work with your advisor to gain access to courses for up to one year. If applicable, your exam fees for industry certifications are paid. Some of the available technology courses and certifications include the following:

- CompTIA certifications including CompTIA Server+, CompTIA Network+, CompTIA A+, CompTIA Security+, CompTIA Cloud+, CompTIA CySA+
- Oracle 12c Database
- Information Technology Infrastructure Library
- Cisco certifications including Cisco Certified Support Technician, or CCST, and Cisco Certified Network Associate, or CCNA
- Amazon AWS Cloud Practitioner Essentials

Business Management

The Business Management track will teach you the necessary skills to

assume corporate leadership roles in project management, human resources and Six Sigma Green Belt management. This track will help you build your professional skills and prepare for industry certifications, such as the following:

- Six Sigma Green Belt
- Human resources certifications: Professional in Human Resources, or PHR, and Senior Professional in Human Resources, SPHR
- Project management certifications: Certified Association in Project Management, or CAPM, and Project Management Professional, or PMP

Check out the full list of course offerings at www.ivmf.syracuse.edu to find the ones that are relevant to your professional goals and start building a plan today.

Apply online to get started in any of the programs listed above. Your application reviews your preparedness and likelihood of success in the program, as well as your career goals and your fit with the program's offerings. If you have questions about the program or your eligibility, call Onward to Opportunity at 315-443-0141 or email using the contact form located on the Onward to Opportunity website.

For more guidance on career or education choices, contact the SECO Career Center by calling 800-342-9647 or use the live chat feature on the MySECO website.

Ease Back-to-School Transitions With Military OneSource Education Consultants

Courtesy of Military OneSource

Whether you are considering going back to school, your 5-year-old is starting kindergarten, or your 20-year-old is heading back to college, a Military OneSource education consultant can ease back-to-school transitions. Free and confidential one-on-one sessions with a professional knowledgeable about education resources can give both your child and you a shot of confidence.

How can education consultants help you?

Consultants look into education options for you, refer you to education services that best meet your needs and connect you to a wide variety of resources. They can answer your questions and provide information about services and benefits.

You can arrange a consultation for help with:

- Referrals to in-home tutors and tutoring centers in your area
- Public and private school information if your family is moving
- Locating schools and institutions that offer your desired degree or other criteria
- Connecting you with education providers who may help you determine if their school is a good fit
- Sources for financial aid and scholarships
- Profiles on specific colleges and their credentials
- Finding military-friendly schools and institutions that allow you to transfer previous college credits
- Help getting your credentials converted and diplomas translated to meet specific state or country requirements
- Contact information for the My Career Advancement Account Scholarship, which provides tuition assistance to eligible military spouses toward the pursuit or maintenance, including continuing education courses, of a license, certification or an associate degree necessary to gain employment in an occupation or career field
- Information on the SAT and ACT test preparation programs

Who is eligible for services?

An education consultant can help eligible service members and family members. For example, they can help you with information about colleges and financial aid for yourself — and they can help find a tutor in the area for your child.

Connect with a Military OneSource education consultant to access the information and resources you need to meet your education goals. Set up your consultation by calling Military OneSource at 800-342-9647.



5 RESOURCEFUL STEPS THAT LEAD TO A SUCCESSFUL POST-MILITARY CAREER

By Laura Conaway, Courtesy of Blackstone Career Institute

Transitioning from active-duty military service to a civilian job can create unique hurdles of its own. From knowing where to look for employment to showcasing skills in an interview and landing the job, there can be uncertainty about how to proceed in an ever-evolving workforce.

It is important to find an enjoyable job as well as an employer who shows appreciation for service men and women and wants to see them succeed. There are several steps to take when integrating back into the civilian world.

Here are just five easy resources to consider and navigate throughout the process.

Utilize the Transition Assistance Program (TAP)

This program is available for all military personnel during their transition period and begins several months prior to their actual departure from the military. Conversations with resource members help guide service men and women through the process of understanding what options are available. There are numerous benefits to be utilized and proper knowledge on these will help when deciding on a career and possible school options. There are also career track courses available through TAP, which will aid in determining the right fit for each individual.

Learn Your Skills Through a Career Assessment

There are a variety of self-evaluation tools available with a list of questions that will be a beneficial guide in narrowing down possible career paths based on your skill set. Most of these resources are free and can

be completed in a few minutes. CareerScope is one tool that is offered through Veteran Affairs. Knowing this information ahead of time will make the process of deciding on a school and program of study easier and more cost effective because benefits won't be wasted on tuition in a field that doesn't serve your skill set. Once career options are narrowed down, make a list of transferable skills from the military. What areas did you excel in? What areas did you notice as weaknesses? Understanding your soft skills will serve you well in an interview later on, too. Some examples of soft skills include communication, emotional intelligence, creativity, adaptability, personality, and work ethic. How did any of these prove beneficial in the military, and how can you transfer these notable qualities into a civilian job?

Find the Right Educational Institute

Once your career focus is narrowed down, it's time to find a school to continue your education. Depending on the circumstances and what best fits your lifestyle, there are different avenues to weigh such as online or in-person classes. Many schools have sections that lists what military benefits they accept and how to complete the process for getting tuition reimbursement. Oftentimes, you can fill out a request information

form or call the institution directly to receive more feedback on your specific situation and share what you are hoping to get out of your education.

Prepare for Interview Opportunities

While finishing your schooling, it is important to work ahead by searching for possible jobs in your area of expertise and preparing for interviews. There are several job search websites such as Indeed, ZipRecruiter, and in-person job fairs you can take advantage of when looking for the right fit.

The Occupational Outlook Handbook is another resource that will provide you with what skills a job wants to see as well as the median pay scale for different career options. In addition, before hitting send on an application, this step also requires drafting a cover letter, which can be generic and then tailored to each specific company, along with a resume and transitioning from military verbiage to civilian language.

Some communication methods used in the military are not well known or commonly used within the civilian day-to-day duties. For example, practice referring to time by 7 p.m. rather than 19-hundred hours. When describing duties or skills you displayed in the military, remember to speak in layman's terms rather than military jargon or code words.

Network and Consider Your Options

One of the best ways to learn about job openings in a specific career field and secure employment is through networking, which can be accomplished in multiple ways. Connect with friends and fellow veterans who may be further ahead in the process and can give you tips or introduce you to an employer.

You can also reach out to recruiters or headhunters who can give you information on places looking for former military personnel. A lot of government agencies seek military service men and women, providing several options for employment. Once you have job offers on the table, evaluate the pros and cons of each one. It's important to remember salary and other benefits can often be discussed and negotiated. Ultimately, it's important to find a place where you enjoy working and can utilize your skill set.

Contact Us:

Blackstone Career Institute proudly offers online, accredited career training programs that align with the unique needs of our military service men and women. By training for an in-demand career, you will be prepared to transition into a job both domestically and abroad. You can contact us at 800-826-9228 anytime from 9 a.m. to 4 p.m. ET Monday through Thursday to discuss your education or visit our website at www.blackstone.edu.



The Many Ways to Support Your Children in School

Courtesy Military OneSource

As a parent, you want to both protect your children and help them be their best. Helping them learn and grow is a big way to achieve both goals. You'll want to give your children a head start in their education so they can safely navigate through the sometimes tricky terrain of school.

Use the following tips and resources to help your child adjust to and do well in school. You can also find resources and services to help support children after a traumatic event.

Give your child a support network

Talk to a school liaison. Your installation school liaison is your first stop for assistance with all things education. School liaisons can:

- Help you determine the best fit for your child when changing schools and provide necessary information about culture, academics and extracurricular activities — your “must haves.”
- Connect you to the Exceptional

Family Member Program Family Support provider and your school's special education department. They can also connect you with youth programs outside of school and provide assistance for your child's specific educational needs.

- Fill you in on state and local home-schooling requirements and connect you with nearby home-school groups if you've chosen to home school. Installation youth centers offer enrichment classes and may open their facilities during the school day to children who receive home school education. Contact your installation youth center for more information.
- Connect you to resources such as laws and educational guidance through the Department of Education and to the Military Interstate Children's Compact Commission, which can assist you with a range of issues related to a child's education including eligibility, enrollment, placement and graduation.

Get your child a tutor. It's easier to keep up than to catch up. [Tutor.com](https://www.tutor.com/) for U.S. Military and Their Families can help your student stay ahead or get caught up.

- Live tutors are online and can help with homework, studying, test

prep, proofreading, organizational skills and more.

- Tutoring and homework help is available 24/7 at no cost to active-duty service members, their spouses and K-12 dependents, as well as surviving spouses (unmarried) and surviving dependent children and orphans of personnel who died on active duty or while in retired status (whether the surviving spouse remarries or not).

Participate in child, youth and teen programs. Child and youth programs provide safe, developmentally-appropriate places for your child to socialize and grow, develop essential skills and make lasting connections.

- Youth centers are available on almost every installation where families PCS.
- Centers are staffed with trained, caring professionals who understand how to connect with youth, support them in their teen years and recognize the signs of stress.
- Read more about the military youth and teen programs offered on installations worldwide.

Support your student at home. Learning never stops. Here's how to support your student at any age:

- Give your child a quiet place to study, and help your student create and maintain routines that support learning.
- Monitor homework and help your student chip away at larger projects.
- Keep your children engaged in their experiences. Ask them specific, not general, questions about school. Talk about your own work and how it connects to what they are learning. Get your child or teen out for a walk to help them open up about how things are going.
- Engage children in healthy living and active lifestyles, and make sure they have a nutritious breakfast each morning to support attention spans and learning at school. Military OneSource offers fitness, nutrition and active living essentials and a number of healthy living resources to support your MilFam's overall health.

Connect to support for specific situations

If your child has a disability or special need, the Exceptional Family Member Program can help you navigate the Defense Department's network of services and support.

- Contact your installation EFMP Family Support provider who can provide information and referral about your child's special education needs. They also offer PCS transition assistance by providing a warm handoff to the EFMP Family Support provider at the gaining installation.
- Visit the EFMP & Me online tool to create an education checklist with information and resources tailored for your family.



- Check out the Education Directory for Children with Special Needs to locate early intervention and school-age special education information specific to your locale.
- Reach out to your local school liaison to access a variety of education support for family members with special needs, including help with transitioning to a new school, navigating the special education system in your current school or addressing general education issues and needs. School liaisons can also assist with referral to the DOD Exceptional Family Member Program.

If your family has low income or a foster child, you're eligible for programs that promote school readiness.

- The national Head Start Program teaches reading, math and other key skills to children ages 5 and younger before they start kindergarten. Children also receive nutrition, health and social services.
- Living overseas? The DOD developed the Sure Start program to provide Head Start-like services to families living overseas. The program is open primarily to 4-year-old children of command-sponsored service members. Learn more about Sure Start to see if your child qualifies.

If your child has experienced a traumatic event, reach out to the following resources for support.

- Confidential, non-medical counseling is offered through both Military OneSource non-medical counseling, available to children and youth ages 6 to 17, and child and youth behavioral military and family life counselors. These counselors are available at most installation youth and child development centers and also at many schools both on and off base.
- Following a tragedy, whether it's experienced in close proximity or through exposure to news and social media, it can help for children to have a positive place to go such as installation child and youth centers where professionals understand the developmental needs of children, youth and teens. Contact your installation youth center for information on local programs and services.
- Your installation school liaison can also help with referral and support information for children and families who have been affected by tragedy. Learn more in this article about how to cope with a traumatic event.

Military OneSource is by your side so you can support your children's education every step of the way. Whether you are looking to give your children an educational head start, prepare for standardized tests in high school or help them learn to manage life challenges, we can help. To connect to an education consultant, call Military OneSource 24/7 at 800-342-9647.



HOW THE MILITARY HELPS PAY FOR COLLEGE AND JOB TRAINING

Courtesy of Military OneSource

The military is an honorable way for patriotic men and women to both serve their country and pursue a career. When it comes to education and career benefits, the military takes care of service members during and after their service.

Of course, the military itself can be a rewarding career choice. But service members who decide to move on can access many tools, resources and benefits to successfully transition into civilian careers.

Job training during military service

An enlisted service member spends much of their first year training for their "military occupational specialty" – their military job. Many of these positions are similar to civilian jobs.

A wide range of trades and services – from electricians to nurses to musicians – is needed by the military. Many earn civilian job certifications as part of their regular military training. Air Force combat controllers, for example, get FAA certifications, just like civilian air traffic controllers.

Attending college during military service

There are a number of ways to earn higher education degrees while serving in the military.

- The Military Tuition Assistance Program pays active-duty service members up to 100% of tuition expenses up to \$250 per credit.
- There are more than 1,900 colleges that offer service members and their families the chance to finish college degrees despite a mobile military life.
- Both the Army and the Navy offer loan repayment programs to help active-duty service members pay off student loans they took out before enlisting.
- More than 1,700 colleges and universities offer Reserve Officer Training Corps programs. ROTC cadets commit to military service after graduation, and receive military officer training and tuition, fee and textbook scholarships during their time in college.
- There are also several types of military schools: service academies, senior military colleges and

maritime academies. The nature of the service required during and after attending these schools varies.

Education after military service

After a service member decides to leave the military, there are a number of opportunities for them to further their education. One of the biggest pluses for veterans is the Post-9/11 GI Bill, which can cover up to 100% of college tuition expenses and up to \$1,000 a month for rent. Veterans can use this program to get a college degree, vocational training or other certification. Current service members with between six and 16 years of service can also transfer this benefit to a spouse or child.

Veterans with at least two years of active-duty service can use the Montgomery GI Bill program to get up to \$61,000 for college programs, flight training or apprenticeships.

Veterans and FRY Scholars who have or will soon exhaust their benefits and are currently enrolled in a STEM degree program or are seeking a teaching certification are eligible to receive the Rogers STEM Scholarship. Family members who received transferred entitlement are not eligible for additional educational assistance under the STEM Scholarship.

Service members or their spouses can also reach out to Military OneSource education consultants while actively serving and for up to a year post-separation or retirement. These consultants can help service members and their family members figure out their education goals, find military-friendly colleges and professional programs, and apply for scholarships – all at no cost.

Career opportunities after military service

The positions that soldiers, Marines, sailors and airmen hold in the military not only allow them to serve their country, but also help them collect years of experience in a trade or service. If they decide to leave the military, their service branch's COOL program can translate their experience into a resume that civilian hiring managers can understand. Veterans can also get a leg up for many public service jobs in federal, state and local positions.



Protections for both federal and private student loans

Reduce your interest rate to 6%

Under the Servicemembers Civil Relief Act (SCRA), service members can reduce their interest rate to 6% on all pre-service obligations, including student loans, while they are on active duty. The lower interest rate can be requested up to 180 days after leaving service, and the lower interest rate will be applied retroactively for the entire period of your active-duty military service.

Here are two things you should know about reducing interest rates:

1. Federal student loan reductions are automatic:

In June 2012, the Department of Education made the SCRA interest rate reduction automatic for federal student loans. Your federal loan servicer should check to see if you are eligible for the SCRA benefit, and make the reduction automatically.

Tip: Contact your servicer (the company that sends you a bill each month) to check out your current interest rate and ensure you're properly receiving the SCRA reduction.

2. Private student loan reductions must be requested:

The SCRA interest rate reduction is not automatic for private student loans, so make sure you do your part and properly request it. To do this, contact your student loan servicer to request your reduction – be sure to provide them with a copy of your military orders calling you to active duty.

Tip: Make sure you send the right orders. Your orders should state the date you started active duty.

Protections for federal student loans

Zero percent interest for service in an area of hostile fire

If you served in an area of hostilities and received special pay, your federal student Direct Loans qualify for a 0% interest rate during that deployment if they were made on or after October 1, 2008. The benefit can be applied retroactively, so it's not too late to contact your servicer after deployment to find out about what documentation you need to provide.

Perkins loan forgiveness

Borrowers with a Federal Perkins Loan who serve in an area of hostilities for more than 12 months straight may be eligible to have their loan balance reduced for each qualifying year of service.

Military deferment

For federal student loans, you can defer payment during certain periods of military service. A deferment just means you're postponing payment. Depending on the type of loan you have, you may have to pay back unpaid interest at the end of the deferment, or it will be added to your outstanding loan balance. For subsidized federal student loans, the Department of Education will pay the interest for you when you use a military deferment.



TACKLING STUDENT LOAN DEBT

Courtesy of the Consumer Financial Protection Bureau (CFPB)

Tip: Remember that interest may continue to accrue during the time of deferment, unless you have a subsidized loan. But you can choose to pay all or part of the interest as it accrues, even if you are in deferment.

The deferment process depends on your military status and where you're serving:

- **National Guard and Reservists:** Can request deferment when you are called to active duty during a time of war, other military operation, or during a national emergency.
- **Active duty:** Can request deferment if you are serving on active duty during a time of war, other military operation, or during a national emergency. Remember, for those serving on active duty, you must also be "serving at a duty station at which they are not normally assigned."

Income-Driven Repayment (IDR) plans

For federal Direct Loans and older federal loans made by private lenders, your monthly payments can be reduced based on your income and family size. Which repayment plan you may be eligible for usually depends on when you took out your student loan. Not only do these plans potentially help to reduce your required monthly payment, they are also "qualifying plans" that may help you achieve eventual loan forgiveness under the Public Service Loan Forgiveness Program (PSLF) discussed below.

Here are federal loan payment plans you may qualify for:

- **Income-Based Repayment (IBR):** IBR sets a low monthly payment based on your income and family size. If you have older loans, your loan payment will be capped at 15% of your discretionary income.
- **Pay As You Earn (PAYE):** If you are a recent grad, Pay As You Earn (PAYE) is a newer repayment plan that is likely available for your federal student loans. The plan caps your monthly payment at 10% of your discretionary income. If you think you might periods of military service. For example,

while IDR be eligible, learn more about who qualifies for PAYE here: <https://www.consumerfinance.gov/ask-cfpb/what-are-income-driven-repayment-idr-plans-and-how-do-i-qualify-en-1555/>

- **Pay As You Earn (REPAYE):** If you are not a recent grad and don't think your loans are new enough for Pay As You Earn, you should look into REPAYE, which also caps your payments at 10% of discretionary income. You can get a lower payment if your federal student loan debt is high compared to your income. Learn more about who is eligible and the differences between these plans here: blog.ed.gov/2015/12/your-federalstudent-loans-just-got-easier-to-repaye/.

Remember: When considering an IDR plan, keep in mind that if you ultimately don't qualify for PSLF, paying the reduced monthly payment due under an IDR plan could cost more over the life of the loan when compared to repaying under the standard repayment plan.

HEROES Act waiver

The Department of Education waives many of the documentation requirements for the programs it administers for service members during certain periods of military service. For example, while IDR plans require annual recertification of your income and family size, service members can sometimes have this requirement waived. The HEROES Act waiver allows your servicer to simply recertify your eligibility during certain periods of military service. So if you are on a payment plan based on your income, and military service prevents you from providing updated information on your family size and income, you can request to have your monthly payment amount maintained.

Public Service Loan Forgiveness (PSLF)

Active duty service members (and veterans) meeting certain requirements may have the balance of their federal student loans forgiven after working in public service for ten years.

Tip: Under current federal rules, any

amount forgiven under the PSLF program is not considered taxable income.

To be eligible, you need three things:

1. **A qualifying loan.** Only federal Direct Loans and Direct Consolidation Loans are qualifying loans for PSLF. If you don't have a Direct Loan, you may be able to take out a new Direct Consolidation Loan.

Tip: While consolidating may help you qualify for PSLF, remember that consolidating while you are on active duty may mean you lose the ability to request an interest rate reduction under the SCRA, because your loan will no longer be considered a pre-service loan.

2. **A qualifying payment plan.** To achieve forgiveness under PSLF, you need to make 120 qualifying monthly payments. Only payments made under certain plans count as qualifying payment plans. IBR, PAYE, and REPAYE are three of the best qualifying repayment plans since they also can reduce your monthly payments.

Tip: To be counted as a qualifying payment, each of the 120 payments must be made on time. But those 120 qualifying payments do not have to be made consecutively.

3. **A qualified public service employer.**

The 120 payments you make must be made while working for a qualified public service employer. The good news is, military service under the Department of Defense (or Homeland Security for Coast Guard members) counts as qualifying employment. And even if you are no longer in the service, so does employment in other public interest areas such as teaching or public law enforcement.

Tip: Contact your student loan servicer to get the Employment Certification for PSLF form. You'll need someone in your chain of command to complete and sign section three of the form.

For private student loans

Most protections for federal student loans do not apply to private student loans. Some private lenders will provide certain benefits under the terms of the promissory note or under specific programs, but they are not required to do so. For example, federal law does not require lenders to grant a military deferment for private student loans; however, some private student lenders offer this benefit or other specific programs. If offered, these benefits should be spelled out in the promissory note.

Learn more about repaying student debt

The CFPB has an online tool that provides information and advice for optimizing how you pay off your student loans based on some basic information about your situation. While we can't give you advice for your exact situation, we hope it can point you in the right direction. Access the tool at consumerfinance.gov/paying-for-college/repaystudent-debt/.



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