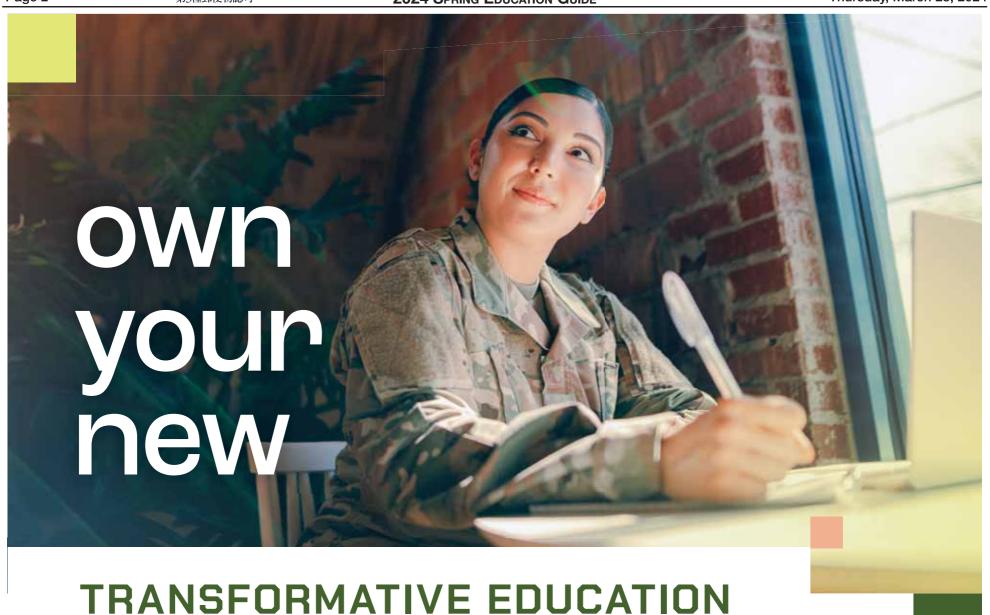
# STARS STRIPES. SPRING 2024 Education Guide SPRING 2024

GET COLLEGE CREDIT FOR YOUR MILITARY **SERVICE** 

**HOW TO TRANSFER** YOUR GI BILL **EDUCATION** BENEFITS

WITH THE MILITARY **TUITION ASSISTANCE PROGRAM** 

**ACE YOUR EXAMS** TIPS FOR SUCCESS



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### Going back to School Resources for as a Military Spouse

Military Spouses can pursue PCSing with a child in you educational goals, expand job opportunities and boost their earning power.



National Guard and Reserve Component service members.

# **PCSing with kids**

school can be stressful. See these resources for easing the transition for kids and families



### MilLife Learning **Courses on Demand**

Take advantage of the online training site that offers resources to assist service members and their families.



See Page 4

### **Financing Your Child's College Education**

From savings plans to scholarships, take advantage of the many resources available to help get your child ready for collage.



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# USING THE GI BILL FOR NON-COLLEGE DEGREE PROGRAMS

Find out how to use the GI Bill to pay for specific training programs, like HVAC repair, truck driving, **Emergency Medical Technician (EMT) training, and** barber or beautician school.

### Am I eligible for education benefits for a non-college degree program?

You may be eligible for education benefits through the GI Bill if you meet both of these requirements.

### Both of these must be true:

- You qualify for the GI Bill, and
- You enroll, or plan to enroll, in a non-degree program at an approved school

### Who's covered?

- Veterans
- Service members
- Qualified dependents

### What benefits can I get?

- Help paying for tuition
- Money for books and supplies, up to \$83 a month

### How do I get these benefits?

You'll need to apply for benefits. Visit https://www.va.gov/education/ how-to-apply/ for more information.

### **How much money will I get?**

The amount you get depends on which GI Bill program you use and what school you go to. We pay you at the end of each month for the hours you've spent training, and we give you a monthly housing allowance based on the location of the school.



### **Review current payment rates**

- Post-9/11 GI Bill: For training offered at non-degree schools, we pay the in-state tuition and fees up to the national maximum.
- Other GI Bill programs: We pay a monthly rate that depends on your specific program and your length of active service.

Page 4 第3種郵便物認可 • **2024 S**PRING **E**DUCATION **G**UIDE • Thursday, March 28, 2024



# MILITARY TUITION ASSISTANCE PROGRAM

Courtesy of Military OneSource

If you've thought about going to college, but didn't know if you could afford it, then the Military Tuition Assistance (TA) program may be just the benefit you need. The program is available to active duty, National Guard and Reserve Component service members. While the decision to pursue a degree may be a difficult one personally, TA can lessen your financial concerns considerably, since it now pays up to 100% of tuition expenses for semester hours costing \$250 or less.

Courses and degree programs may be academic or technical and can be taken from two- or four-year institutions on-installation, offinstallation or by distance learning. An accrediting body recognized by the Department of Education must accredit the institution. Your service branch pays your tuition directly to the school. Service members need to first check with an education counselor for the specifics involving TA by visiting their local installation education office or by going online to a virtual education center. Tuition assistance may be used for the following programs:

- Vocational/technical programs
- Undergraduate programs
- Graduate programs
- Independent study
- Distance-learning programs

### **Eligibility**

All four service branches and the U.S. Coast Guard offer financial assistance for voluntary, off-duty education programs in support of service members' personal and professional goals. The program is open to officers, warrant officers and enlisted active-duty service personnel. In addition, members of the National Guard and Reserve Components may be eligible for TA based on their service eligibility. To be eligible for TA, an enlisted service member must have enough time remaining in service to complete the course for which he or she has applied. After the completion of a course, an

officer using TA must fulfill a service obligation that runs parallel with – not in addition to – any existing service obligation.

### Coverage amounts and monetary limits

The Tuition Assistance Program may fund up to 100% of your college tuition and certain fees with the following limits:

- Not to exceed \$250 per semester credit hour or \$166 per quarter credit hour
- Not to exceed \$4,500 per fiscal year, Oct. 1 through Sept. 30

### Tuition assistance versus the Department of Veterans Affairs education benefits

While the TA program is offered by the services, the Department of Veterans Affairs administers a variety of education benefit programs. Some of the VA programs, such as the Post-9/11 Veterans Education Assistance Act of 2008, also known as the Post-9/11 GI Bill, can work well with the TA program, as it can supplement fees not covered by TA. In addition, the Post-9/11 GI Bill funds are available to you after you leave the military. If your service ended before Jan. 1, 2013, you have 15 years to use this benefit. If your service ended on or after Jan. 1, 2013, the benefit won't expire. The TA program is a benefit that is available only while you're in the service.

## **Tuition assistance** benefits and restrictions

Tuition assistance will cover the following expenses:

- Tuition
- Course-specific fees such as laboratory fee or online course fee

NOTE: All fees must directly relate to the specific course enrollment of the service member.

Tuition assistance will not cover the following expenses:

- Books and course materials
- Flight training fees

- · Taking the same course twice
- Continuing education units, or CFUs

Keep in mind that TA will not fund your college courses, and you will have to reimburse any funds already paid, if any of the following situations occur:

- Leaving the service before the course ends
- Quitting the course for reasons other than personal illness, military transfer or mission requirements
- · Failing the course

### **Application process**

Each military branch has its own TA application form and procedures. To find out how to get started, visit your local installation education center, go online to a virtual education center or visit the following links for each service branch:

- Army https://myarmybenefits. us.army.mil/Benefit-Library/ Federal-Benefits/Tuition-Assistance-(TA)
- Marine Corps https:// www.marforres.marines.mil/ General-Special-Staff/Marine-Corps-Community-Services/ Marine-Family-Services/Voluntary-Education-Program/tuitionassistance/
- Navy https://www.navycollege. navy.mil/sailors/tuition-assistance
- Air Force https://www.afpc. af.mil/Career-Management/ Military-Tuition-Assistance-Program/

Prior to your course enrollment, you may be required to develop an education plan or complete TA orientation. Be sure to keep the following important information in mind when you apply:

 Military tuition assistance may only be used to pursue degree programs at colleges and universities in the United States that are regionally or nationally accredited by an accrediting body recognized by the U.S Department of Education. A quick way to check the accreditation of a school is by visiting the Department of Education.

Your service's education center must approve your military tuition assistance before you enroll in a course.

### **Top-up program**

The Top-up program allows funds from the Montgomery GI Bill — Active Duty (MGIB-AD) or the Post-9/11 GI Bill – to be used for tuition and fees for high-cost courses that are not fully covered by TA funds.

- Eligibility. To use Top-up, your service branch must approve you for TA. You also must be eligible for the Post-9/11 GI Bill or the Montgomery GI Bill Active Duty.
- Application. First apply for TA in accordance with procedures of your service branch. After you have applied for TA, you will need to complete VA Form 22-1990 to apply for Department of Veterans Affairs education benefits. The form is available online from the VA. Make sure you specify "Topup" on the application and mail it to one of the education processing offices listed on the form.

# Other supplemental funding possibilities

Aside from using the MGIB-AD or Post-9/11 GI Bill for items such as tuition and fees not covered by TA, there are other funding opportunities available to service members, including the following:

• Federal and state financial aid.
The federal government provides \$150 billion per year in grants, work-study programs and federal loans to college students. The aid comes in several forms, including need-based programs such as Pell grants, subsidized Stafford Loans, Supplemental Educational Opportunity grants and federal work/study programs. You can also get low-interest loans through the federal government. Visit Federal Student Aid to find out more or complete an online application for

FAFSA at no cost to you.

Thursday, March 28, 2024 • **2024 Spring Education Guide** • 第3種郵便物認可 Page 5

# ACCELERATED TRAINING IN DEFENSE MANUFACTURING PROGRAM PROVIDES SCHOLARSHIPS, OPENS DOORS FOR VETERANS



By Dr. Debra Holley, Director of ATDM, Courtesy of the U.S. Department of Veterans Affairs

Originally from Trenton, NJ, Makhi Butler enlisted in the Marine Corps straight out of high school.

As his service in field artillery was ending, Butler was looking for new pathways to a civilian career. He first heard of the Accelerated Training in Defense Manufacturing program (ATDM) from his staff sergeant. After further research, Butler

learned that Computer Numerical Control (CNC) machining careers were in high demand and decided to try out training for himself on ATDM's campus in Danville, Virginia.

ATDM provides training in high-demand skills that lead to well-paying jobs with military suppliers. Qualified veterans receive a full scholarship and housing for the 16-week program. There they will learn the trades of additive manufacturing,

CNC machining, non-destructive testing, quality control inspection (metrology) and welding.

"CNC machining is fun if you like numbers combined with hands-on work," said Butler. "It's meticulous. You're learning how to read blueprints and drawings, with a bit of trigonometry thrown in the mix. It can be challenging at first, but once you get the hang of it, it's second nature. You make quality parts that are up to code, which can be a tedious trial-and-error process. It's incredibly satisfying when you get it right."

Butler has always been fascinated with design and manufacturing, but he never dove too deep into the process until his time at ATDM. Now, he says he looks at life from a different perspective, seeing trigonometry and synergy everywhere.

When asked about the transition from his previous career, Butler says discipline, consistency and community are key. He found all three at ATDM.

"You have people around you who believe in you and can help you along the way," he said. "ATDM is for everyone. Anyone can succeed in this program, especially with the help that we have from the staff and instructors and the camaraderie of your cohort pushing you to do better as a team."

Butler graduated in February 2024 with multiple job offers.

More qualified workers are needed to build the submarines that are vital to our nation's defense. You can learn new skills for a new career in weeks, not years.

### How to apply to ATDM

- Visit www.atdm.org.
- Select "Apply."
- Complete the easy enrollment application.
- Select "Submit" and step closer to new opportunities.

ATDM is located on the campus of the Institute of Advanced Learning and Research in Virginia.

The sharing of any non-VA information does not constitute an endorsement of products and services on the part of VA. Veterans should verify the information with the organization offering.

### **HOW TO TRANSFER POST-9/11 GI BILL EDUCATION BENEFITS**

Courtesy of Military OneSource

### Transfer of military education benefits overview

Introduced in August 2009, a transfer benefit within the Post-9/11 GI Bill allows service members, whether they are officers or enlisted personnel, to transfer their education benefits to spouses or dependents.

Requirements include:

- Active-duty service members and selected reserve must have served for six years and be eligible for and agree to serve four more years from the date of the transfer request.
- Transfer requests can only be submitted and approved while members are on active duty.
- Military service members may transfer all or part of their education benefits to a spouse, child, or both, provided they are still serving, but family members must be eligible to receive those benefits under the Post 9/11 GI Bill.
- The person receiving the benefits must be enrolled in the Defense Enrollment Eligibility Reporting System, or DEERS.
- If a "force-shaping event," such as involuntary separation, keeps members from fulfilling their service obligation, they may keep their completed transfer of education benefits.

Benefit transfers must also be approved by a member's service branch — which may have other requirements — before a request can be granted.

More information on transferring benefits, and on eligibility — including for spouses and children — is available through the Department of Veterans Affairs.

### Purple Heart recipients who were active duty or in the selected reserve, may:

- Transfer their education benefits regardless of years of service, but the request must still be made while they are on active duty.
- Keep a completed transfer of education benefits regardless of whether they fulfill their service obligation.

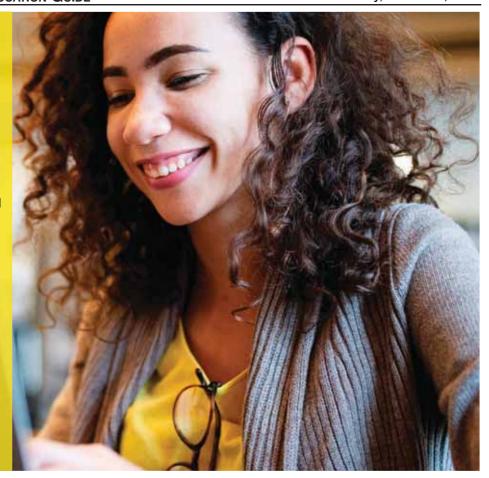
Being able to transfer your Post-9/11 GI Bill military education benefits provides a financial advantage for you and your family. For more information, including how to request a transfer, call Military OneSource at 800-342-9647 to discuss your benefits with one of our consultants.



Page 6 第3種郵便物認可 • **2024 S**PRING **E**DUCATION **G**UIDE • Thursday, March 28, 2024

# GOING BACK TO SCHOOL AS A MILITARY SPOUSE

Courtesy of Military OneSource



You've made the rewarding choice to go back to school. By pursuing your education goals, you can expand your job opportunities and boost your earning power. But where should you start? And what military spouse scholarships are out there to help?

# Start with Spouse Education and Career Opportunities — SECO

The SECO program can provide you with the resources you need to get back in the education game.

- The MySECO website, designed exclusively for military spouses, ensures you have 24/7 online access to information for a successful return to school.
- Visit the MySECO Pursue Your Education section to identify your education path, plan for your education and compare colleges.
- You can also connect with a SECO career coach who can help you decide on an education path and how to pay for it.







### Choosing the right education and training

Got a career in mind? The career you choose will determine the type of program you'll need. Take a look at the differences between each program and decide what's best for you.

Educational Programs	Length	Overview
Certificate programs	Weeks, months or years	Typically focus on specific skills and are offered by community colleges or technical schools
Associate degree	2 years	Offered by community colleges, an associate degree focuses on entry-level specialization within a field
Bachelor's degree	4 years	Four-year colleges or universities award a bachelor's degree in the arts or sciences
Advanced degree	2-4 years	Degrees beyond the bachelor's degree can include master's, specialist, professional and doctoral degrees

### Options for a mobile military life

Don't let a move stop you from going back to school. Consider online education or satellite campuses. You can discover and compare schools based on location, learning format, the ability to transfer credits and more with the College Scorecard on MySECO.

### Scholarships for military spouses

Wondering how much is this going to cost you? There's help out there.

- Check MySECO for financial assistance resources and career development opportunities offered specifically to military spouses and family members.
- The My Career Advancement Account Scholarship is a workforce development program that provides eligible military spouses with up to \$4,000 in financial assistance for the pursuit or maintenance, including continuing education courses, of a license, certification or associate degree necessary to gain employment in an occupation or career field. Spouses can also use funds for national tests to earn course credits required for the degree approved under the program, including the College Level Examination Program tests.
- Military spouses can sometimes take advantage of their spouse's GI Bill® benefits. See Military OneSource's veterans benefits section for more.
- The Department of Education provides billions of dollars of educational loans and grants for qualifying students each year. In order to be considered for financial aid, you'll need to complete a free application for Federal Student Aid.

Visit MySECO today and begin your journey to learn, advance and succeed.

Thursday, March 28, 2024 • **2024 Spring Education Guide •** 第3種郵便物認可 Page 7



# Resources for PCSing with School-Aged Children

By Stephanie Allen, Courtesy of Stripes Europe

Going through a Permanent Change of Station (PCS) is stressful, period. However, our most recent move was the first we'd done with a child in school and that was a new level of stress for me.

Would the area in our new location be safe? How did the school perform academically? Would my child be happy in his new school?

It's natural that parents wonder about these important questions

when faced with a PCS, especially when moving overseas. Thankfully, the military offers resources for easing the transition for school-age kids and families. Here are three of the best ones I found:

### **School Liaison Officer**

The number one concern I had when we received orders was the quality of the schools. I wanted to know that my son would be safe and secure, while also receiving an excellent

education.

School Liaison Officers (SLO) are there to ease this concern for families moving to installations across the globe. They can help answer any questions about the school system, discuss options that might be a better fit for your family, and also help with any special needs. I never realized how much needed to be done to get my oldest son set up for school at our new duty station back in the states. Not only did we need to research and choose the school. hoping for the right fit, but we also had to communicate with the old school to transfer records as well. That may sound simple enough, but when the old school forgot to send one or two documents, it quickly became a game of ping-pong.

The SLO that I spoke with was

[School Liason Officers] can help answer any questions about the school system and discuss options that might be a better fit for your family.

kind and patient with me. He was understanding of my concerns and explained what to expect when communicating between schools. He was very knowledgeable about each of the schools in our district and what the military families in the area typically choose. I was able to reach out to him by phone or email with any questions, and ultimately I felt much more comfortable with our school choice.

### Military & Family Life Counselor

Military & Family Life Counselors (MFLC) provide services on a variety of topics for the whole family. Within schools, these counselors can work with military-related children in transitioning in and out of a school, while also supporting kids in times of deployment or other life events.

When we were preparing for our move, the MFLC at my son's school gave him a folder filled with informational pamphlets on programs and resources that may be available in our new area, as well as the contact information for the SLO. She also gave my son a cool tote bag and a teddy bear that quickly became his "moving buddy." As a parent, I was thankful that someone in the school was helping my son understand what was happening and how to look forward to beginning a new adventure.

MFLC programs are also available outside of a school setting. Visit your installation's Fleet and Family Support Center (FFSC), Army Community Services (ACS) or Airman and Family Readiness Center (AFRC) to get in touch with a counselor.

### **Youth Sponsorship Program**

Geared towards tweens and teens, this is another one of the amazing resources I discovered preparing for our move. My kids are younger, so we haven't utilized this resource yet, but I sure am happy to know about it for the future.

Through the Youth Sponsorship Program, kids have a chance to connect with a sponsor as they become acclimated to their new home. The sponsor can assist with pointing kids in the right direction for activities and other youth programs, learn about the local community and more. It's a great opportunity to meet somebody right off the bat who is knowledgeable about all the best programs and events in your area.

Once you receive orders, you can begin reaching out to these resources knowing that your child is supported during every step of this big change. Don't delay!

Stephanie Allen is a proud Navy wife and mom, a writer, blogger, success coach, and the Communications and Marketing Director for the Military Spouse Advocacy Network. Find her on LinkedIn and Instagram. Page 8 第3種郵便物認可 • **2024 S**PRING **E**DUCATION **G**UIDE • Thursday, March 28, 2024



By Gabriel Bermea, Courtesy of the U.S. Department of Education

# As a college student in the early 2000s, I was fortunate to have an academic advisor to guide me as I pursued learning opportunities, faced challenges, and explored career goals.

ow, as a researcher of academic advising and former post-secondary advisor, I'm sharing my experience to shed light on what advisors do, help students connect with their advisors – and maybe even inspire some future academic advisors!

### What is an academic advisor?

Academic advisors fill many roles, but primarily provide guidance, care, and support to students as they navigate their academic journey – from setting & achieving educational, career, and life goals, to ensuring a meaningful learning experience.

I came to see academic advisors as symbols of empowerment who could positively influence the life trajectories of advisees and assist them in their own journeys of self-discovery.

### What can an academic advisor do?

Originally, I thought academic advisors mainly assisted students with understanding degree requirements and selecting classes. Today, academic advisors perform many essential responsibilities to serve their advisees (Bermea et al., 2023) like:

- Recruitment and Registration: Support registration for new and current students while recruiting prospective students.
- Teaching and Learning: Use reflective pedagogies to teach students strategies for academic, personal, and career success.
- Coaching and Development: Support advisees' academic

- coaching & career development, including goal setting and planning.
- Intervention and Support: Monitor students' progress towards graduation and educational goals, with outreach and intervention to keep them on track.
- Wellness and Well-Being: Help students navigate unexpected challenges and connect them with institutional resources & supports.

# What are the benefits of being an academic advisor?

I find my advising work to be incredibly rewarding, with benefits like:

- Personal Fulfillment: From helping them overcome challenges, to seeing them succeed academically and achieve their goals, it's deeply fulfilling work.
- Building Relationships:
   My work allows me
   to build meaningful
   connections with
   students, understanding
   their individual needs,
   aspirations, and challenges.
- Positive Impact on Campus Culture: Firsthand, I see how effective advising creates a positive culture for students, faculty, staff, and the broader campus community. When students succeed, we all succeed!

# How do I prepare to become an academic advisor?

My advisees often ask me how to become an academic advisor – no surprise given that, according to the Bureau of Labor Statistics (2023), the demand for advisors is expected to increase over the next decade. Reflecting on my experience, here are a few suggestions:

- Develop Your Interpersonal Competencies: Focus on improving communication, active listening, cultural humility, and empathy skills to connect with students and provide meaningful and culturally congruent guidance.
- Gain Practical Experience: Becoming a peer advisor or mentor allows you to gain hands-on experience advising fellow students & addressing unique challenges.
- Study Academic Advising: Earning a certificate

or degree provides a foundation in the theories, principles, and approaches of advising.

 Get Involved in the Profession: Academic advising conferences, workshops, and seminars are great opportunities to network with professionals & learn about best practices.

The guidance I received over 20 years ago not only helped my personal growth but sparked a genuine interest in the profession of academic advising & shaped the trajectory of my career and purpose. My journey – from advisee to advisor – is a testament to the transformative power of advisors and the power of helping others navigate their paths in school & beyond.

### **Biography**

Gabriel Bermea is a Visiting Scholar at The Rutgers Center for Minority Serving Institutions (CMSI), where he conducts research on academic advising practices and student success within and across Minority Serving Institutions.



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# Fisher House scholarship search tool helps military community find funding

Courtesy of Fisher House Foundation

Fisher House Foundation is best known for a network of comfort homes where military and veterans' families can stay at no cost while a loved one is receiving treatment at military and VA medical centers. The foundation also manages a grant program that supports other military charities, the Hero Miles program that uses donated frequent flyer points to bring family members to the beside of injured service members, and scholarship funds for military children, spouses and children of fallen and disabled veterans.

But the Fisher House also has another resource for military personnel and their families: A free scholarship search engine.

While there are many scholarships available specifically for applicants with a military affiliation, it can be challenging to find them.

Scholarships for Service is a free public resource for students of families with a military service background to search and access thousands of scholarship options. Every scholarship listed is specifically tailored for active, guard and reserve military, veterans, retired personnel or their families.

Visit www.search.militaryscholar.org and answer a few questions about yourself to get started. The search tool will identify all the scholarships, fellowships, grants, awards and other funding opportunities to best match for your educational goals.

All scholarships available on www. search.militaryscholar.org are made freely available to military personnel and their families at no cost thanks to Fisher House Foundation. This service is also maintained and powered by AdmitHub.

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stripes.com/newsletters



Courtesy of Military OneSource

Learning from military life experts through award-winning courses whenever it fits into your schedule may sound expensive, but it's free through MilLife Learning. This web-based training site offers resources to assist service members and their families, survivors and those who support them.

The site hosts 17 different categories of courses, including:

- Exceptional Family Member Program
- Military Family 101
- Relocation 101
- Resilience
- Finance
- Personnel Accountability
- LinkedIn
- Morale, Welfare and Recreation
- · Casualty Affairs
- Suicide Prevention

Some courses are now available in Word document format for users with a slow internet connection, including:

- Car Buying Basics
- Consumer Credit
- Developing Your Spending Plan
- Investing in Your Future
- Air Force Key Spouse Initial Training, Part 2, and Final Assessment
- · Military Funeral Honors
- Money and the Move

MilLife Learning's dynamic and engaging courses are:

- Secure
- · Available to you 24/7/365
- Accessible from anywhere you have an internet connection
- Easy to use

Course content is diverse and serves a variety of learning styles. You'll find training to help you advance your career, build new skills and grow as a person. These courses serve audiences including:

- Military spouses
- Service members
- · People new to the military
- Military leaders
- Service providers
- Survivors

Courses also fall under several categories including:

- · MilFam 101
- · Casualty Affairs
- MC&FP
- EFMP Info for Families
- EFMP Videos
- Finance
- · Relocation 101
- EFMP Family Support Staff Training
- Family Advocacy Program
- · Air Force Key Spouse
- Resilience
- · Suicide Prevention
- LinkedIn
- Military OneSource
- · Morale, Welfare and Recreation
- Personnel Accountability
- Sesame Street
- eSponsorship

MilLife Learning also helps support your military needs by complementing and supplementing other training.

View the MilLife Learning Course Catalog at www.millifelearning.militaryonesource.mil to find courses that fit your individual needs or circumstances. Return to MilLife Learning when your needs change, or when you want to learn new skills or boost your career goals.

Keep your "My Training" section of the site filled with courses you are taking or want to take. You'll see personal and professional growth just by coming back to the site and taking more courses.

MilLife Learning provides on-demand training that you can pause, save and return to later. This custom-made training is designed for military life. Create a MilLife Learning account so you can start forging a new you today.



# GET COLLEGE CREDIT FOR YOUR MILITARY SERVICE

Courtesy of the U.S. Department of Veterans Affairs and Military OneSource

Save time and money on your education by converting your military experience into civilian college credit. The Joint Services Transcript (JST) provides documented evidence to colleges and universities of professional military education, training and occupation experiences achieved by service members and veterans.

The JST translates military experience into civilian language and:

- Gives potential employers a chance to see the real-world value of your experience
- Allows academic counselors a better understanding of a military member's skills
- Saves time and money by awarding academic credits for military experience

This collaborative program replaces previous transcript programs. The JST describes your military schooling and work history in civilian terms, as a standard form, making it easier for colleges to read and recommend credits.

### **Accessing your JST**

As an active-duty service member, veteran, or member of the reserves, you'll need to request your transcript from your branch of service and share it with schools. Each school then decides how many credits they'll accept

Follow these instructions to request your transcript:

- For the Army, Navy, Marines, or Coast Guard:
  - Submit a request on the Joint Services Transcript (JST) website at https://jst. doded.mil/official.html.
- For the Air Force or Space Force:
  - Submit a request on the Community College of the Air Force (CCAF) website at https://www.airuniversity. af.edu/Barnes/CCAF/. You can pay for fast delivery if you're trying to meet a deadline.

Your transcript shows how many credits the American Council on Education (ACE) recommends for experiences like these:

- Military Occupational Specialty (MOS) training
- Army Advanced Individual Training (AIT)
- Military jobs
- Completed courses

Your transcript may also list courses or jobs not evaluated by ACE.

Page 12 第3種郵便物認可 • **2024 S**PRING **E**DUCATION **G**UIDE • Thursday, March 28, 2024

# FINANCING YOUR CHILD'S COLLEGE EDUCATION



Courtesy of Military OneSource

So, your child is ready for college — and you're ready to support their education goals. Now you just need to figure out how to pay for it. Luckily, you'll find lots of resources to help military families like yours to finance your child's college, from saving plans to scholarships.

# Take advantage of military family scholarships

There are numerous scholarships available to children of service members. Each varies depending on eligibility, so check carefully to find the scholarships right for your child's educational goals, then apply, apply, apply.

- The Defense Commissary Agency created the Scholarships for Military Children Program in recognition of the contributions of military families to the readiness of the fighting force, and to celebrate the role of the commissary in the military family community.
- Military service relief organizations offer scholarships and no-interest loans for family members.

### **Transferability of GI Benefits**

The Post-9/11 GI Bill allows service members to transfer their education benefits to immediate family members, including a spouse and/or child.

- The recipient must be enrolled in the Defense Eligibility Enrollment Reporting System at the time of the transfer.
- The transfer must occur while the service member is on active duty.
- The service member can transfer up to 36 months of their benefits.

### **Apply for grants**

In addition to scholarships, there are plenty of education grants which families don't have to repay. To begin the grant process, start with FAFSA, the Free Application for Federal Student Aid. Most colleges and universities use this form to determine students' eligibility for aid, grants and scholarships. Here are some of the grants available:

- The Iraq and Afghanistan Service Grant is for students whose parents died as a result of military service in either Iraq or Afghanistan after Sept. 11, 2001.
- The FSEOG, the Federal Supplemental Educational Opportunity Grant Program, provides need-based grants for low-income undergraduate students.
- Federal Pell Grants are for undergraduate students without an existing degree.

# Compare your financial aid and loan options

If you're taking out a loan, be sure to read the fine print. Each college or university will offer a host of financial aid packages, so research each carefully to make sure you're signing onto the right one. These options also allow you to borrow directly from the government.

- Use the Consumer Financial Protection Bureau's "Know Before You Owe" tool to create a personal financial aid spreadsheet to compare which loans and aid your student qualifies for.
- Direct Stafford Loans are low-interest and available to both undergraduate and graduate students
- PLUS Loans are also available for both undergraduate and graduate students.

### How to start saving now

You're already well equipped to start saving for your child's college education and have the discipline to commit to it. It may seem daunting, but there are plenty of ways to put some money away now that will pay dividends to your child's college education down the line.

- Coverdell Education Savings Accounts let families save up to \$2,000 for college, and other members of the family, such as grandparents, aunts and uncles, can also contribute here.
- State-run Qualified Tuition Programs, or 529
  Plans, allow families to lock in today's tuition
  rates for state schools. These accounts also
  grow generally tax-free and offer a variety of
  tax benefits.

### Military OneSource education and financial consultations

Service members and military families can contact our education and financial counselors for one-on-one guidance on college savings programs and advice about choosing and affording college. Call 800-342-9647 or connect online to schedule your consultation. OCONUS/International? View international calling options at www. MilitaryOneSource.mil.

We're here to help. Your kids' goals are as important as your own, and Military OneSource has your back at this exciting next step for your family.

# 6 WAYS TO PREPARE FOR YOUR EXAMS

Courtesy of Military Spouse Education & Career Opportunities

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 MilitaryINSTALLATIONS 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.



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egend has it that U.S. Marine Capt. William Jones illustrated a request in 1799: "The Continental ship Providence, now lying at Boston, is bound on a short cruise, immediately; a few good men are wanted to make up her complement." Since then, "A Few Good Men," has been seen on posters, in commercials and as the title of movies

The Marine Corps is still searching for a few good men to join its illustrious ranks; moreover, in recent years there has been an emphasis on recruiting judge advocates.

"Judge advocates serve an important role in the Marine Corps," said Capt. Jhonathan J. Morales, Marine Corps Recruiting Command, law programs manager. "Because the Marine Corps is a premier war-fighting organization that operates worldwide, Marine Corps judge advocates are necessary to navigate the complex international laws that are inextricable and inherent to those operations."

Judge advocates are commissioned officers that are also practicing attorneys. Marine Corps judge advocates have two professions instead of one and as such, they must know how to be a leader, as well as an attorney.

"Marine judge advocates provide a unique capability to commanders," said Morales.

Last summer. Marine Corps Recruiting Command hosted the Educators Workshop on Marine Corps Base Quantico. This workshop gives college educators from across the country the opportunity to see how Marines are recruited, trained, and developed into leaders. Upon completion of the workshop, attending educators returned to their schools and communities equipped with a better understanding of the Marine Corps and the ability to tell the Marine Corps story.

Among those attending the Educators Workshop were administrators and educators from law schools across the country. These law educators and administrators attended a specialized, daylong, event exclusive to those in the legal field to broaden their understanding of military law.

The events for the day included a panel discussion with both first term and career judge advocates; a visit to the Judge Advocate Division at the Pentagon; and a brief from Maj. Gen. David J. Bligh, the staff judge advocate to the Commandant of the Marine Corps. During Bligh's remarks he continued to impress upon the law educators the versatility of the judge advocates.

"Law degrees offer opportunities across practice areas and job sectors," said Jamie Ruiz, Esq., the assistant director of the office of career and professional development with Touro Law School in New York, "It was great to learn about the multitude of opportunities the JAs have in litigation, transaction law, and non-legal roles."

With the assistance of supervisory judge advocate mentors, new attorneys immediately begin practicing law in the fields of criminal litigation, institutional compliance, government ethics, and administrative law. This level of involvement in legal proceeding is exclusive to Marine JAs.

"Marine JAs have immediate accountability and autonomy in comparison to their private sector counter parts," said Ruiz. "Those who are assigned to litigation roles have the opportunity to first chair a trial within months of entering a role which is an experience unique to this position."

This exposure is also very much responsible for many individuals' decision to join the Marine Corps, said 1st Lt. Knox Yellin, the assistant deputy staff judge advocate with Marine Corps Recruiting Command, while he was explaining why he became a Marine Corps judge advocate.

Yellin joined the Marine Corps after investigating which branch might be most suitable for his characteristics. He found the Marine Corps stood above the rest for multiple reasons. First, the Marine Corps requires its judge advocates to complete all aspects of officer training. This requirement means that all Marine Corps officers are held to the same standard, Yellin found this approach is different than the other services, which allow judge advocates to go through a shorter and less rigorous training pipeline. Marine judge advocates completing the same training as their peers also helps them better understand the thought processes and decisions made by Marines in other occupational specialties,

allowing Marine attorneys to be better advocates for their fellow Marines.

"Marine Corps judge advocates are essentially guaranteed litigation experience, as their first tour requires them to either prosecute or defend Marines in the court of law," said Yellin. "Also, Marine Corps judge advocates have the opportunity to be assigned a command billet, meaning they obtain excellent leadership experience and can learn skills outside the legal field. These distinctions made the decision simple; the Marine Corps was the only option."

"[Yellin] is among the best students I've ever had," said Phillip Pucillio, a professor at Michigan State University College of Law and Educators Workshop attendee. Among many accomplishments and characteristics. Pucillo is also a former professor of Yellin's. "It isn't surprising to me at all that he makes a good Marine as well. I hope to be able to be a part of other students' journeys into the Marine Corps."

Marines who serve as Judge Advocates are responsible for upholding the law, codes and values of the Marine Corps. These specially trained legal professionals can work in roles where they represent both individual Marines and the Corps to fight and win battles at every court level in the Nation.

"Marine Corps judge advocates are necessary to navigate the complex international laws that are inextricable and inherent to those operations."

Capt. Jhonathan J. Morales, Marine Corps Recruiting Command



By Mikala McCurry, Air Force Culture and Language Center Outreach Team, Courtesy of AF.mil

Large-scale military exercises across all branches focus heavily on integration with allies and partners as a cornerstone of the National Defense and National Security strategies. While seamless execution of this integration can pose a challenge when differences in language and culture are present, the Air Force Culture and Language Center (AFCLC) offers a solution to overcome those barriers — the Language Enabled Airman Program (LEAP).

A recent article in defense trade publication highlighted the cultural and language challenges U.S. Air Force leaders faced during exercise Northern Edge 2. U.S. Air Force pilots worked with their Japanese and French pilot counterparts during this exercise to demonstrate the concept of agile combat employment, which relies on working with allies and partners in the region for success. Exercise leaders emphasized the need to overcome language barriers before they could effectively accomplish the mission.

While focus is often placed on the tactical process of working side by side with ally and partner nations, many military leaders now recognize the critical importance of having cultural and language understanding along with technical expertise for true integration.

"The Department of the Air Force seeks to strengthen international relationships and work with our partners to build shared air and space capabilities and capacity, but we can't stay connected and continue to strengthen relationships with our allies and partners if we don't understand them," Brig. Gen. William Freeman, Air War College commandant, said during a recent Facebook live event. "We need Airmen with language, regional expertise and culture skills to accomplish this."

That's where LEAP comes in.
The program serves as a force multiplier throughout the Department of Defense with a bench of more than 3,400 multi-capable, language-enabled Airmen who have proficiencies in language, regional expertise and culture across 97 strategic languages.

LEAP scholars are ready to deploy, at a moment's notice, with the language, culture and technical skills needed in diverse environments to strengthen strategic connections with partners and allies and enable agile combat employment, or ACF

"Language, regional expertise and culture skills are an enabler of ACE because it's the only path to the type of integration that produces dominance in operational tempo when we're working with our partners and allies," said Howard Ward, AFCLC director. "To defeat the strategy of our adversaries, our operational output as a team must be greater than the sum of the parts. LREC skills, in the hands of a force integrated by design with partners and allies, are required to produce that level of winning capability.'

Recently, LEAP scholars have supported several large-scale

missions in the U.S. Indo-Pacific Command region across all branches of service to help advance a "free and open Indo-Pacific," as instructed in the Department of Defense Indo-Pacific Strategy.

Gen. Mike Minihan, commander of Air Mobility Command, utilized LEAP scholars to enhance understanding and integration with partners and allies during the command's largest-ever full-spectrum readiness exercise, Mobility Guardian 23.

"Mobility Guardian 23 focused heavily on enabling ACE with our allies and partners in the Indo-Pacific, which cannot happen if we don't understand each other. Having LEAP scholars in the mix during the exercise helped us take integration and understanding to a new level to lay the groundwork for a fortified, integrated and agile joint team ready to fight and win against our adversaries," he said.

Cope North is another largescale annual exercise held in the Indo-Pacific region where LEAP scholars played a key role in facilitating partnership building for the Air Force. Cope North 23 was a multilateral field training exercise focused on integration of large-force employment, ACE and humanitarian and disaster relief training. During this event, two Japanese LEAP scholars worked alongside Air Force airfield experts to facilitate an exchange of skills with the Japan Air Self-Defense Force and Royal Australian Air Force partners.

"Having support from languageenabled Airmen for this event is invaluable and vital for mission success. Cope North is historically the number one or two highest priorities in Pacific Air Forces out of roughly 47 annual exercises, and the linguist support enabled the Air Force and Royal Australian Air Force to further interoperability with our Japan Air Self-Defense Force allies," Cope North lead planner Lt. Col. David Overstreet said.

During Kamandag 6, a large-scale Marine Corps exercise held in the Philippines, LEAP scholars provided critical culture and language support along with their technical expertise from their career fields to completely transform the way service members connected by bridging language and cultural gaps to strengthen the strategic bond between the two nations.

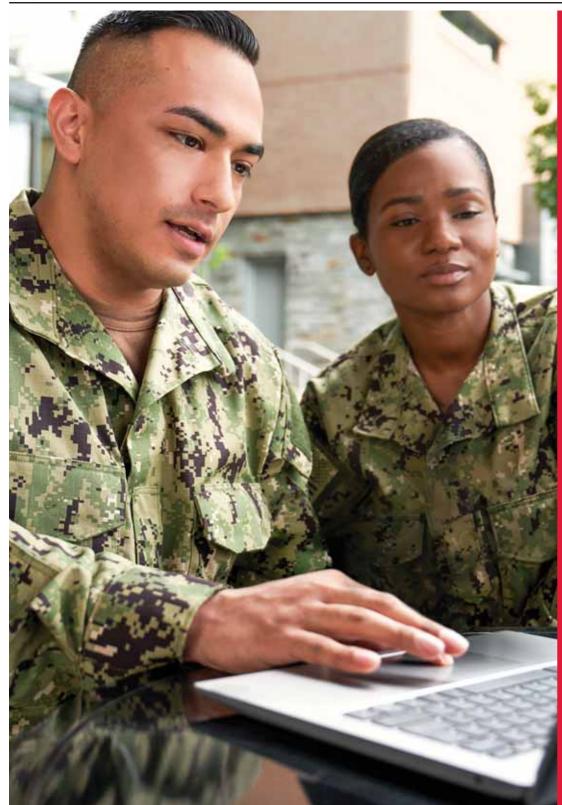
Brig. Gen. Jimmy Larida, Philippine Marine Corps, 3rd Marine Brigade, commanding general, emphasized the positive impact LEAP scholar support had on this exercise.

"In the 34 times that I have performed exercises with the U.S. Marine Corps, this is the first time that they've attached [LEAP] linguists — linguists who are truly one of us. And it has made a huge difference. My Marines trust them, and my Marines are drawn to them. This needs to happen, every single time from here on out," he said.

Marine Corps Col. Thomas Siverts, commander, 11th Marine Expeditionary Unit/Marine Rotational Force-Southeast Asia, also highlighted the critical importance of LEAP support to the success of Kamandag 6.

"The LEAP team enabled us to quickly establish trust with the 3rd Marine Brigade, and they facilitated an exceptional environment where both forces could learn from each other using our native languages," he said. "The result was a great exercise that developed relationships, trust and interoperability at an unmatched pace. I will never do another bi-lateral exercise without requesting the language and cultural expertise that LEAP was able to provide."

All DOD and intergovernmental agencies can utilize LEAP scholars for interpretation and translation support in exercises, conferences and other missions. To request LEAP scholar support, visit the Air Force Culture and Language Center website and select the Training Partnership Request option in the sidebar menu.



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