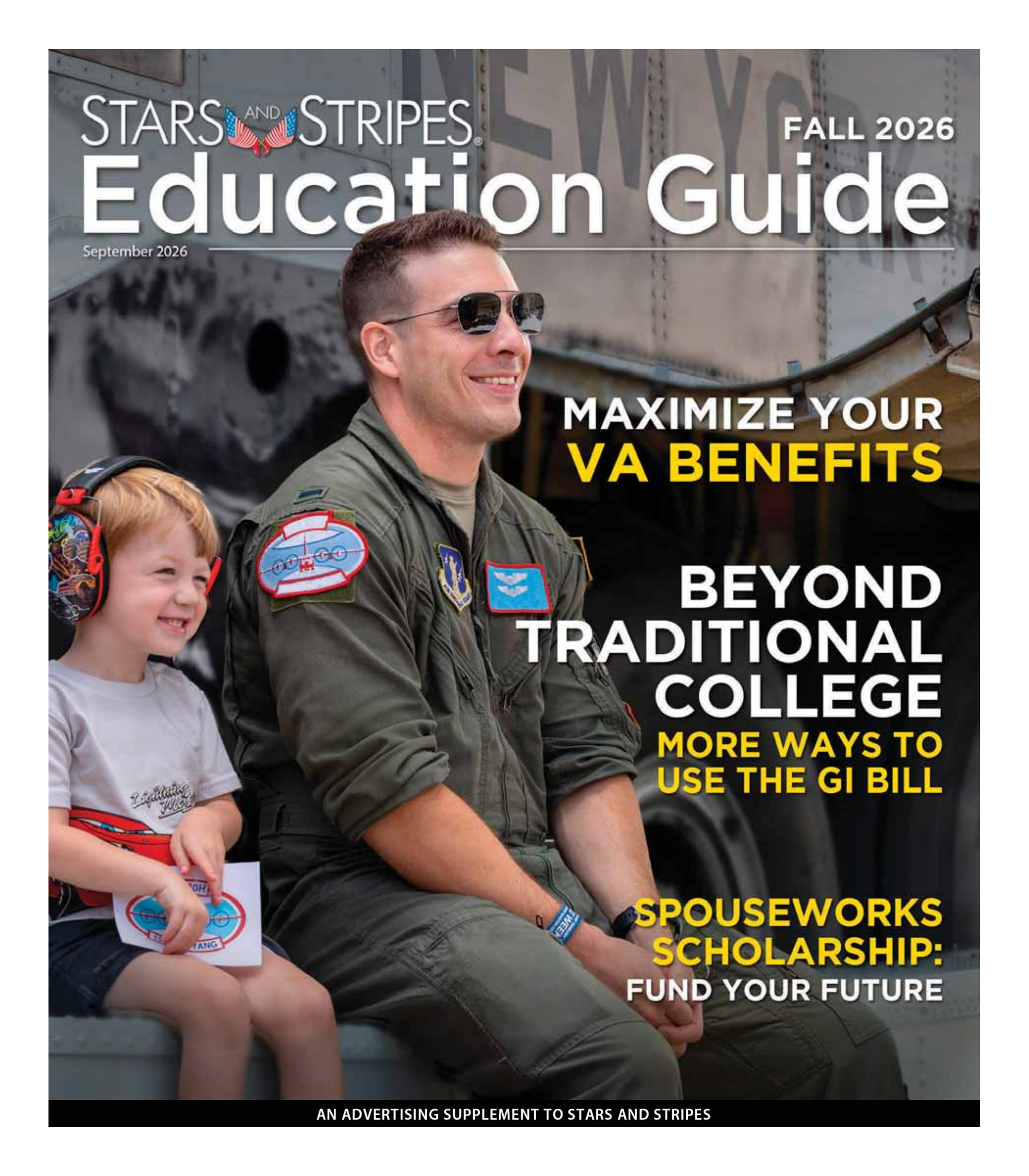




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Education Guide

September 2026

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In this Edition

YOUR MILITARY PATH TO HIGHER EDUCATION

College may be more affordable than you think. Explore ROTC scholarships, tuition assistance, GI Bill programs, military credentials, college comparison tools and other resources that can help a service member pursue a degree while reducing out-of-pocket costs.

See Page 4



8

10 Ways to Help Your Child Succeed

Simple routines, strong communication and parental involvement can help military-connected children succeed despite moves and deployments.



10

Understand Before You Enroll Online

Learn how accreditation, course formats and school quality can help you choose the right online education program.



11

Transfer your Post-9/11 Benefits

Learn how eligible service members can transfer Post-9/11 GI Bill benefits to a spouse or child.



14

Green to Gold: Education Changed Everything

One Soldier's journey shows how Army education programs can transform a military career.

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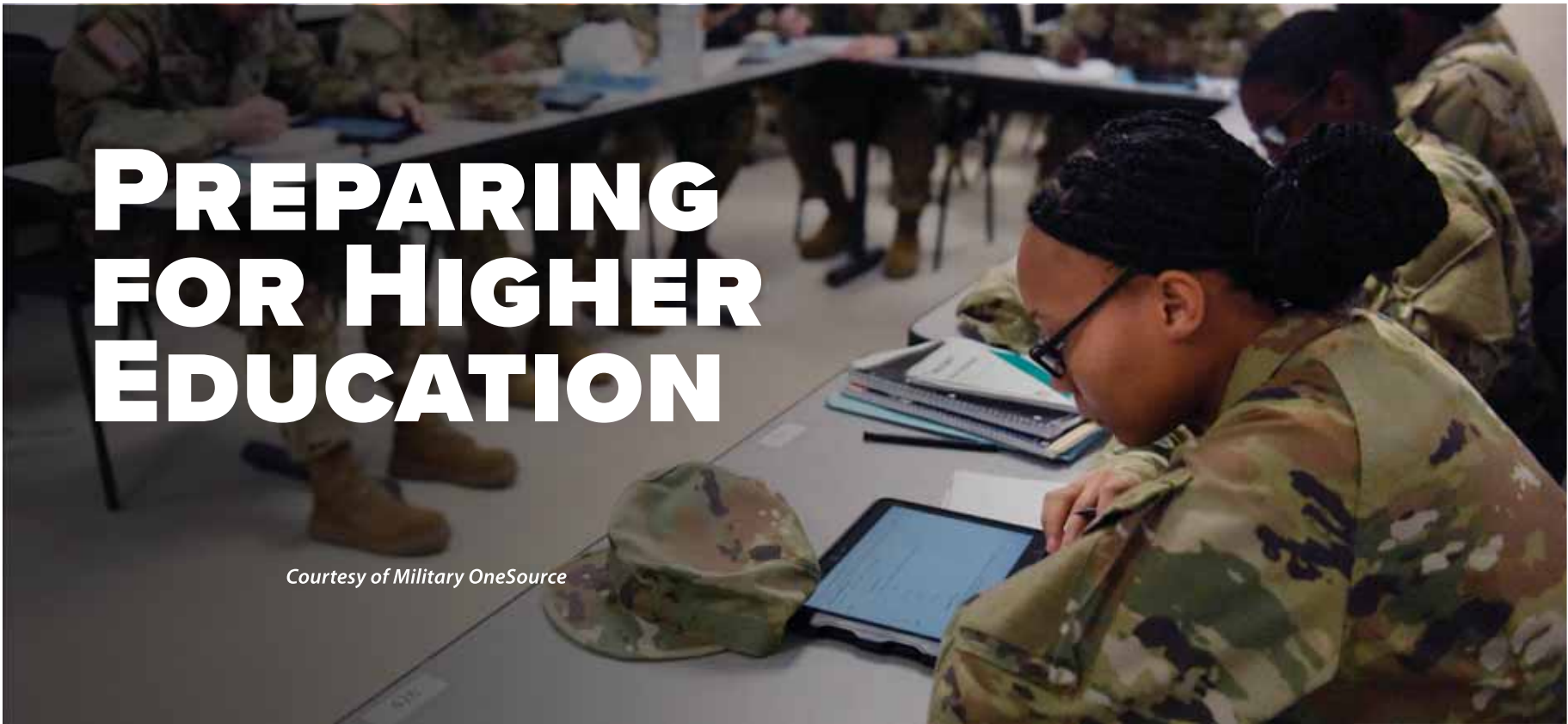
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THE COST OF HIGHER EDUCATION AND THE THOUGHT OF TAKING ON STUDENT DEBT CAN BE OVERWHELMING. PERHAPS YOU DON'T THINK COLLEGE IS RIGHT FOR YOU NOW AND WANT TO WAIT. THE MILITARY HAS OPTIONS TO MAKE EDUCATION AFFORDABLE — WHENEVER YOU CHOOSE TO ATTEND.



Preparing for higher education includes considering and planning for a number of factors — selecting a course of study and understanding how that degree will affect your career options, preparing for college admission exams, choosing a school, knowing how much your educational options will cost and what financial aid is available to you, and more.

Committing to military service while in school: ROTC and Military Institutions

- *ROTC scholarships:* Each service branch offers Reserve Officers' Training Corps programs at various universities and academic institutions across the nation. Through ROTC, you'll learn leadership and special skills while participating in the military and academic experiences. The ROTC program has several options, whether you're straight out of high school, already attending a school, or prior enlisted. There is a service commitment after graduation.
- *Military service academies:* Each branch of the military has a four-year university that offers full scholarships to its students. While in a service academy, you will be held to high academic and physical fitness standards. The application process is lengthy and extremely competitive. Applicants must be between 17 and 22 and unmarried with no children. After graduation, cadets and midshipmen serve as commissioned officers in the military.

Tuition assistance and other education options while serving

- *College Loan Repayment Program:* Various benefits are available to those who join the military after graduating from college. Qualified candidates could fast-track to officer training and apply for the College Loan Repayment Program and more. The military could pay off a portion or all your loans in exchange for a service commitment. This offer is not always available and is contingent on several factors, such as your military job and your loan amount. Keep in mind that not every service branch offers this program. A local recruiter can provide specific details.
- *Tuition assistance:* As an active-duty service member, you may be able to attend school part time. Each service branch offers tuition assistance of up to \$250 per semester hour for academic classes. Tuition assistance can

be used for undergraduate and graduate programs, as well as several other programs.

Tuition assistance may not cover the full cost of college, but the Top-Up program allows you to use GI bill funding to cover the rest. Talk to your education counselor for more information.

- *GI bills:* The Department of Veterans Affairs offers several programs to help veterans and active-duty service members pay for education. The GI bills are two of the most well-known programs.
 - *Post-9/11 GI Bill:* This is available to those who serve at least 90 days of active-duty service after Sept. 10, 2001 and receive an honorable discharge. The benefit covers up to 100% of tuition and fees, a yearly stipend for books and a monthly housing allowance. As a bonus, if you're a veteran at the 100% benefit level, you may also be eligible for the Yellow Ribbon Program. This program, available at military-friendly institutions, pays any tuition or fees not covered by the Post-9/11 GI Bill.
 - *Montgomery GI Bill:* This education benefit requires you to have served at least two years on active duty and have a high school diploma or GED. Unlike the Post-9/11 GI Bill, the Montgomery GI Bill covers tuition and fees only, and you have up to 10 years after discharge to use the benefit.
- *National Guard/reserves:* Joining the National Guard or reserves allows you to serve in the military part time and receive education benefits.
- *Credential program:* Earning credentials can help you develop as a service member and prepare you for civilian employment after separation or retirement. The Credentialing Opportunities On-Line program can help pay for education or training that leads to certification or license. It may also cover the exam fees of a credential.

Things to consider about college

Look beyond the beautiful lawns and libraries in all those college brochures. You need to balance the cost and logistics of going to school with what you want to accomplish with your degree. There's a right fit for you and your priorities.

- **Tuition and costs:** While most schools offer tuition assistance to service members, certain institutions can be more affordable, like in-state or public universities. Private schools, on the other hand, can be costly. To reduce the amount of debt you graduate with, research each school's tuition and financial aid offerings carefully.
- **Courses and programs:** Some schools specialize in certain areas of study, such as engineering or nursing. If you have a specific area of focus that you want to pursue, narrow down your choices to schools with good reputations for those programs. If you're considering graduate school or a higher professional degree, look into which schools offer those specific fields of study to help you make the next transition to graduate school.
- **Location:** Choosing a nearby state school or local private college can allow you to stay in your current location and commute from home to class. By enrolling in evening or weekend classes you could continue to work or maintain your status in the services.

Smart tools for comparing schools and programs

Deciding which college to attend is much easier when you have the right information. Compare schools and programs with these smart tools:

- **College Navigator** (<https://nces.ed.gov/collegenavigator/>) provides information on more than 7,000 postsecondary education institutions.
- **TA DECIDE** (<https://dantes.mil/tadecide/>) is designed for participants of the Department of War Tuition Assistance Program and helps you compare schools and programs.
- **GI Bill® Comparison Tool** (<https://va.gov/education/gi-bill-comparison-tool/>) helps you compare benefits and estimate costs by school.

College admission exam preparation

Get ready for some studying even before college begins. Most colleges and universities require admission exams with your application. The **Defense Activity for Non-Traditional Education Support**, or **DANTES**, can help you prepare for enrollment and cover the cost of some of these academic tests. DANTES also offers college prep resources that can help you prepare for these admission exams, sharpen your study skills, and identify your interests and aptitudes to help you choose an area of study or career path.

How to convert military experience into college credit

The skills you've mastered during your military service can count just as much as quizzes in a classroom. The **Joint Services Transcript** converts your military experience into civilian college credit, providing documented evidence to colleges and universities of professional military education, training and occupation experiences. The Joint Services Transcript is a collaborative transcript program that replaces



previous transcript programs, making it easier for colleges to read and recommend credits.

Grants, loans and other financial assistance

As a service member, you have several options that can help fund your schooling. Your service-specific Voluntary Education Program can help you identify grants and other kinds of assistance — like federal loans, tax credits and deductions, and military tuition assistance. A Voluntary Education Program counselor can help you decide which programs are the best fit for your goals. Visit militaryonesource.mil for more.

A close-up photograph of a young woman wearing a black graduation cap and gown. She is looking upwards and to the right with a hopeful expression. Her hair is long and wavy, and she is wearing large hoop earrings.

SPOUSEWORKS SCHOLARSHIP

Courtesy of SpouseWorks

Military spouses face unique career challenges throughout their military journey. The SpouseWorks Scholarship (formerly MyCAA) helps make professional growth more accessible by providing funding for education, training and credentials that support meaningful employment and career advancement. The scholarship is now available to eligible military spouses regardless of their service member's rank or pay grade. Spouses of active-duty, National Guard and reserve component service members in the Army, Marine Corps, Navy, Air Force and Space Force may qualify for up to \$4,000 in financial assistance.

This expansion reflects the War Department's commitment to supporting military spouse careers no matter where they are in their military life or professional journey. Whether you're starting a new career, building new skills or maintaining professional credentials, the SpouseWorks Scholarship can help you take the next step.

Eligible spouses may receive up to \$4,000 in financial assistance to pursue licenses, certifications, associate degrees or continuing education courses required to maintain a professional license or certification.

To learn more about eligibility requirements and application instructions, visit spouseworks.militaryonesource.mil. A SpouseWorks (formerly SECO) career coach can also provide additional guidance. Contact Military OneSource at 800-342-9647 or use the live chat feature at the top of any page to schedule time with a career coach.

Savings Plans, Student Loans and Scholarships for Military Teens



Courtesy of Military OneSource

With the many available scholarships, grants and other options for financial aid, paying for college doesn't have to be intimidating. There are plenty of resources to help you as you begin planning for your future.

As you think about how to pay for school, be sure to maximize financial aid, grants and scholarships first, then look into educational loans to cover the rest. You can also get a head start on saving with a 529 savings plan.

Where do I begin to develop a college savings plan?

- **Talk to your guidance counselor.** Take advantage of your counselor's wealth of experience and make an appointment to discuss your individual options.
- **Sit down with your parents or guardians.** If you haven't already, find time to sit down and talk candidly about your plans and your family's financial situation. You'll need to know all of your options before you begin formulating a college savings plan. Getting everything down on paper can help keep everyone on the same page.
- **Connect with a free personal financial counselor.** A financial counselor can give your family more information on your options. Free financial counseling is available through Military OneSource.
- **Contact the education consultants at Military OneSource.** Education consultants can help with college admissions, financial aid applications and more.
- **Do your research.** Lots of schools and organizations put their scholarship opportunities online, so a preliminary internet search is a great way to get your feet wet and see what's out there.

What are 529 Plans?

A 529 plan is a tax-advantaged savings plan that can make it easier to save money for college. They are flexible and available in every state to start planning for college.

The basics about 529s:

- **There are two kinds of plans.** Talk to a financial professional to find out which is best for you.
 - Prepaid tuition plans — These plans have in-state residency restrictions. This plan's key benefit is that you can lock in tuition fees at participating in-state colleges and universities at the present tuition rate.
 - College savings plans — These plans are not tied to a specific university and can be used for college expenses at any college in any state. They do not, however, allow you to lock in tuition rates.

- **You won't be taxed on your plan's earnings.** One of the biggest perks of a 529 plan is that any withdrawals made for eligible college expenses are not taxed. However, if the money is used for something other than college, like a new car, you will:
 - Owe federal income tax on any withdrawals that exceed your eligible college expenses
 - Pay a 10% penalty on your plan's earnings for ineligible withdrawals

Make sure you read the fine print and know the details of your plan.

- **You can get a plan in any state.** 529 plans vary by state, but you aren't stuck with your current state's plan. You can choose a plan from another participating state if you like the features of that state's plan better. This helps military families who have to consider residency requirements if they relocate to several states before their children head off to college.
- **Anyone can contribute.** Make sure you tell other important adults in your life — grandparents, aunts, uncles and the like — about your 529. Next time they're wondering what to get you for your birthday or graduation, ask them to make a contribution to your education fund.
- **Your parents/guardians will make the withdrawals.** You may be the beneficiary of the plan, but your parents or guardians will be the ones to decide when withdrawals can be made to pay for college expenses.

How can I apply for scholarships and financial aid?

- **Fill out a FAFSA® form.** The Department of Education's Free Application for Federal Student Aid, also known as FAFSA, should be the first step in your financial aid journey. Create an account and complete the FAFSA® form online. Some states and universities use information from the FAFSA® form to determine eligibility for grants, scholarships and loans. Don't wait until the last minute. Check your state's deadlines on the Federal Student Aid website. The earlier you fill out the application, the sooner you'll know what type and amount of aid you can expect.
- **Consider your qualifications.** There are thousands of scholarships out there — it's just a matter of finding the right ones for you.

- See what local scholarships are available in your area and from your potential college choices.
- Check for scholarships based on your individual strengths, credentials, talents and accomplishments.

- **Explore military scholarships.** Having a parent or guardian who is a service member may qualify you for certain scholarships. Talk to them, or contact your installation's adult education center for more information.

What do I need to know about student loans?

After you've exhausted all financial aid or scholarship options and saved as much money as you can, it may be time to look into student loans. Consider these factors before accepting student loans.

- **Remember, you have to pay them back.** Loans are not "free money," and you can end up paying back much more than you originally took out, depending on the interest rate.
- **Pay attention to the terms.** Make sure you understand the terms of any loans you accept. In addition to the interest rate, you should also pay attention to the repayment schedule and find out about the "grace period," or how soon you have to pay it back after graduation.
- **Go for federal loans first.** You can apply for loans through the government or private institutions, but federal loans tend to have lower interest rates and a more generous grace period.
- **Check for military-offered loans.** Talk to your parents and research whether you're eligible for any interest-free loans through the military. Find additional information about financing your child's higher education on Military OneSource, including grants, scholarships and loans. The Military Officers Association of America, or MOAA, provides educational assistance in the form of grants and interest-free loans to children of military families.

There are many ways to finance your college education; it's just a matter of seeking out the options that work best for you. Military OneSource has your back to connect you with the best support for the next step in your education. Before you know it, you'll be walking across the graduation stage with a diploma in your hand.



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TOP 10

Ways to Help

YOUR CHILD SUCCEED

in School This Year



By Jamie Bando

Practical Tips for Military Families

Military families know that every school year can look a little different. Whether you're settling into a new duty station, preparing for a PCS, navigating a deployment, or simply helping your child adjust to a new classroom, the start of the school year brings both opportunities and challenges.

Military life can make consistency difficult but small, intentional habits at home can have a lasting impact on your child's academic success and overall well-being. You don't have to be a teacher to help your child thrive — you simply need to create an environment that encourages learning, builds confidence, and supports healthy routines.

Here are ten practical, research-backed strategies to help your child succeed this school year, no matter where your military journey takes you.

1. Make Reading a Priority

One of the best ways to help your child succeed is to encourage regular reading. Aim for **about 12 hours of reading each week**, whether through books, magazines, graphic novels, or audiobooks paired with printed text. Reading strengthens vocabulary, comprehension, writing skills, and critical thinking while building a lifelong love of learning.

The most important thing is finding books that match your child's interests. When reading is enjoyable, children are much more likely to make it a habit.

2. Read Together - Even as They Grow Older

Many parents stop reading aloud once their children can read independently, but shared reading continues to offer benefits well into the middle and high school years. Reading together exposes children to richer vocabulary, improves listening comprehension, and creates meaningful opportunities for conversation.

Take turns reading chapters, listen to an audiobook during a drive, or discuss a book you're both enjoying. These shared experiences reinforce that reading is valuable at every age.

3. Create a Dedicated Homework Space

Children thrive on routine. Designate a consistent place for homework that's comfortable, well-lit, and free from distractions. It doesn't need to be a separate room — a quiet corner or the kitchen table can work just as well.

Having a regular workspace helps children develop focus and signals that learning is an important part of the daily routine.

4. Stay Involved with Homework

As children become more independent, parents often step back from homework.

While students should take responsibility for their work, they still benefit from accountability and encouragement.

Ask what assignments are due, check planners or online portals, and help your child plan ahead for larger projects. Your involvement communicates that education matters and provides an opportunity to identify challenges before they become bigger problems.

5. Build Positive Relationships with Teachers

Teachers and parents share the same goal: helping children succeed. Introduce yourself early in the school year and maintain open, respectful communication. If your family has recently relocated or is experiencing a deployment, sharing that information can help teachers better understand your child's needs.

Strong partnerships between families and schools often lead to better communication, earlier intervention when concerns arise, and a more positive educational experience for students.

6. Know Your Child's Educational Rights

Military-connected students often qualify for protections and support that ease school transitions. Becoming familiar with enrollment procedures, graduation requirements, special education services, and district policies helps you advocate effectively for your child.

If your child has an Individualized Education Program (IEP) or Section 504 Plan, make sure those services transfer appropriately after a move. Understanding your rights ensures your child continues receiving the support they need without unnecessary delays.

If your family is preparing for a PCS, take time to learn about the Interstate Compact on Educational Opportunity for Military Children. The Compact helps address common transition issues such as enrollment, course placement, graduation requirements, and extracurricular eligibility, making school changes smoother for military-connected students.



7. Support Healthy Bodies and Healthy Minds

Academic success depends on more than classroom instruction. Children learn best when they’re physically healthy. Regular exercise improves concentration, reduces stress, and supports emotional well-being, while balanced meals provide the energy needed for learning throughout the day.

Simple habits like eating breakfast, staying hydrated, and spending time outdoors can have a meaningful impact on both academic performance and overall health.

8. Prioritize Consistent Sleep

Sleep plays a critical role in memory, attention, and emotional regulation. Children who don’t get enough rest often struggle to concentrate, retain information, and manage frustration.

Establish consistent bedtimes and wake-up times — even on weekends when possible. Creating a calming bedtime routine and limiting screen use before bed can help children get the quality sleep they need to be ready for school each day.

9. Pay Attention to Mental Health

Military life can present unique emotional challenges for children, including frequent moves, changing friendships, and the stress of a parent’s deployment or extended training. It’s important to check in regularly about how your child is feeling, not just how they’re performing academically.

If you notice changes in mood, behavior, or school performance, don’t hesitate to seek support. School counselors, Military Family Life Counselors (MFLCs), pediatricians, and

community mental health professionals can all provide valuable assistance. Seeking help early can prevent small concerns from becoming larger challenges.

10. Start Better Conversations About School

Instead of asking, “How was school?” which often gets a one-word answer, try asking questions that encourage meaningful conversation:

- What was the best part of your day?
- What challenged you today?
- Who did you spend time with at lunch?
- What made you feel proud today?
- What is something new you learned?
- Did anyone do something kind for you today, or did you do something kind for someone else?
- Is there anything you’d like help with tomorrow?

These conversations help parents stay connected to both their child’s academic progress and emotional well-being while building trust and communication.

Building Success Together

No family can prevent every challenge, especially when military life brings frequent changes. However, consistent routines, strong communication, and a supportive home environment give children the foundation they need to adapt and succeed wherever they attend school.

Remember that you don’t have to do it alone. Teachers, school counselors, libraries, installation family support programs,



and community organizations all play an important role in supporting military-connected students. If your child needs additional academic support, Valor Tutoring is one of many resources available to military families. As a program of Children of Valor, a nonprofit organization providing in-person tutoring, Valor Tutoring works alongside schools and families to reinforce classroom learning, build confidence, and help students reach their full potential.

By staying engaged, asking questions, and taking advantage of the resources available in your community, you can help your child begin the school year prepared to learn, grow, and thrive — wherever military life takes your family.

About Valor Tutoring:
Valor Tutoring is a program of Children of Valor, a nonprofit organization dedicated to supporting military-connected students through in-person tutoring, helping children build confidence and achieve their mission: on time graduation.
childrenofvalor.org.



Use your GI Bill for non-college degree programs



Courtesy of Department of Veterans Affairs

You can use GI Bill benefits for non-college degree programs as a Veteran, service member, member of the National Guard or Reserve, or qualified dependent. Learn how we determine your payments for specific training programs, like HVAC repair, truck driving, emergency medical technician (EMT) training, and barber or cosmetology school.

How does VA determine my monthly payment rate?

If you’re using Post-9/11 GI Bill benefits (Chapter 33)

We determine your monthly payment rate based on these factors:

- How many clock hours you’re scheduled to attend each week, and

- How long you served on active duty (your eligibility tier), and
- The location of your classes, and
- The dates of your enrollment period, and
- Your active duty status

If you’re using other VA education benefits (Chapters 30, 1606, or 35)

For the Montgomery GI Bill Active Duty (MGIB-AD), Montgomery GI Bill Selected Reserve (MGIB-SR), and Survivors’ and Dependents’ Educational Assistance (DEA), we determine your monthly rate based on these factors:

- How many clock hours you’re scheduled to attend each week, and
- The dates of your enrollment period, and
- Your active duty status

You’ll get a set rate for what we consider to be full time, three-quarter time, half time, and less than half time:

If more than 50% of the teaching happens in the classroom:

- 18 clock hours or more is full time
- 13 to 17 clock hours is three-quarter time
- 9 to 12 clock hours is half time
- 5 to 8 hours is less than half time
- 1 to 4 hours is quarter time or less

If more than 50% of the training happens outside the classroom in a hands-on environment:

- 22 hours or more is full time
- 16 to 21 hours is three-quarter time
- 11 to 15 hours is half time
- 6 to 10 hours is less than half time
- 1 to 5 hours is quarter time or less

Can I use the GI Bill to pay for courses toward more than one program?

Yes. After completing your first program, you can use any GI Bill benefits you have left over to pay for courses for another program.

To learn more about education benefits and to check current payment rates, visit va.gov.

UNDERSTANDING ONLINE SCHOOLS: A GUIDE FOR MILITARY SPOUSES

Courtesy of SpouseWorks

Online education may be a great opportunity for you to continue your studies while meeting the demands of your mobile military life. Before you invest in your future, learn all you can about online education and how to pick the right school for you.





FLEXIBLE.
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Finding the time to complete a program of study can be quite challenging, especially as you relocate every two to three years. Taking a program of study online may be your best option. Online education is often more technical or career-driven than a traditional program of study. If you are looking for options to learn skills quickly to help you in the workplace, online education may fit your needs.

According to a study conducted by Online Learning Consortium, more than 6.4 million students, or 32%, take at least one online course. Even though the overall number of students taking higher education has decreased, the number of students taking online courses is rising steadily.

OTHER CONSIDERATIONS



Finding out if an online school is for-profit or not-for-profit is another important issue to consider as you explore online institutions. While neither is necessarily better than the other, for-profit education institutions are operated by private businesses looking to make a profit from your enrollment at their institution. Not-for-profit education institutions may be either public or private and are the more traditional liberal arts and community colleges. You can research facts about tuition costs, graduation rates and much more for not-for-profit and for-profit institutions by visiting the National Center for Education Statistics at nces.ed.gov.

ACCREDITATION OF ONLINE INSTITUTIONS

With so many online options to choose from, it can be difficult to decide where to start looking. When considering an online institution, the first question to ask is about their accreditation status. Accreditation ensures an institution’s education meets acceptable levels of quality, as determined through nongovernmental, peer evaluation of institutions and programs.

The Department of Education and Council for Higher Education recognizes seven bodies to award regional accreditation. One of the following bodies should recognize your program of choice:

- Middle States Commission on Higher Education, or MSCHE
- New England Association of Schools and Colleges Commission on Institutions of Higher Education, or NEASC-CIHE
- North Central Association of Colleges and Schools Higher Learning Commission, or NCA-HLC
- Northwest Commission on Colleges and Universities, or NWCCU
- Southern Association of Colleges and Schools Commission on Colleges, or SACS
- Western Association of Schools and Colleges Accrediting Commission for Community and Junior Colleges, or ACCJC-WASC
- WASC Senior College and University Commission, or WSCUC

If your program of choice is not regionally accredited, check the U.S. Department of Education Institutional Accrediting Agencies, which provides a list of bodies approved for issuing national accreditation.

Institutions that are not accredited or are accredited through an agency not recognized by the U.S. Department of Education are typically referred to as degree or diploma mills. Taking courses from an unaccredited institution may result in employers not recognizing degrees or awards and difficulties in transferring credits to an accredited institution. You can use the accreditation search to verify that your institution or program of study is accredited.

ONLINE COURSE STRUCTURES

Once you have decided that taking an online program of study is the right decision for you, you should fully understand the learning modules, platforms and formats of online courses. Online course options include the following structures.

- **Asynchronous** – Classes are available 24/7 and moderated by a professor. These classes typically offer limited interaction among students and the professor, with weekly discussion boards and online quizzes and tests.
- **Synchronous** – Classes meet online at specific times for live, lectured courses. The students and the professor interact in real time, but students still take the quizzes and tests online.
- **Hybrid** – Hybrid courses are mostly an online course with modules available 24/7. However, about one-third of the classes and tests and examinations are usually held at the campus. Hybrid courses allow you to do most of your coursework and studying on your own time while still having face-to-face interactions with your classmates and professor. In a hybrid course, you are usually required to take your quizzes and exams in a traditional classroom setting.

Most schools offer an online orientation to help you familiarize yourself with the world of online education. Make sure to check with your school to take advantage of any support and resources they offer to online students.

Now that you know this basic information about online schools, you can make an informed decision on choosing the right school for you. Tools such as American Association of Community Colleges, and the Department of Education College

Scorecard can be valuable resources to help you achieve your education goals. For help finding ways to help fund your education, you can visit the Scholarship Finder section of SpouseWorks (formerly SECO) or see if you are eligible for SpouseWorks Scholarship (formerly MyCAA) assistance.

You can also visit the MilitaryINSTALLATIONS page through Military OneSource to receive local information and help on finding the right postsecondary institution for you, either online

or at a traditional campus. Select ‘Adult Education Centers’ from the list of programs and services and your installation or ZIP code to find a point of contact near you.

If you need additional information related to finding the right school for you, you can schedule time with a career coach by calling Military OneSource at 800-342-9647 or use the live chat feature online for additional guidance.

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



Courtesy of Military OneSource

Beginning 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. Visit va.gov/education for more.

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.

Get Help With Transferring Your Education Benefits

Transferring your Post-9/11 GI Bill education benefits to your child is a great start toward paying for their college education and provides a financial advantage for you and your family, but you may have questions. Military OneSource can connect you to your service branch’s point of contact so you can get the answers you need.





Do you qualify for additional VA benefits?

Courtesy of the Veterans Benefits Administration

VA is making it easier to find out

The Department of Veterans Affairs is making it easier for eligible Veterans to learn about their education and training entitlement under the Supreme Court’s 2024 Rudisill decision.

1.04 million Veterans were impacted. VA informed 380,000 of the impacted Veterans that they would need to submit a claim for VA to make an official decision on entitlement; however, VA is no longer requiring any Veterans to request a review to learn about their earned VA education and training benefits under Rudisill.

Additionally, as a result of the United States Court of Appeals for Veterans Claims’ Perkins v. Collins decision, Veterans who served for a single obligated period of sufficient length could also be eligible for two different education programs based on different months and days of service within that single obligated period.

What does this mean for you?

VA will automatically review the files of all 1.04 million Veterans who were previously identified as being potentially eligible for benefits and either issue a formal decision or inform you of additional action that is required. If you were previously informed as one of the 380,000 Veterans by VA to request a review to receive a formal

decision on how the Rudisill decision impacts you, you no longer need to submit a request.

If you have applied for benefits but have not received a decision, you will soon receive confirmation from VA, via U.S. mail, that your application has been received, and the status is pending until VA is able to review the file.

If you are a Veteran who may be eligible for benefits through a qualifying single obligated period of service, VA will also automatically review your file and either issue a formal decision or inform you if additional action is required.

What if you’re in school already?

VA will automatically review records for benefits under Rudisill and Perkins if a Veteran exhausts their VA education benefits while enrolled in school.

What steps is VA taking to improve the process?

VA is updating systems to automatically evaluate Veteran files without any further action on your part. Veterans no longer need to request a review to learn about earned VA education and training benefits.

To learn more about this change, visit the Impact of the Rudisill and Perkins Court Decisions on Veterans’ Education Benefits webpage (benefits.va.gov/GIBILL/rudisill.asp).

School Options Available to Military Children

Courtesy of Military OneSource



The military lifestyle creates a variety of academic opportunities for school-age, youth and teen family members. The War Department has engaged on many levels in pursuit of the overarching goal to ensure families are informed as you seek the best educational opportunities for your children throughout your military service.

The available educational options are as diverse as the locations where you may be assigned. There are multiple factors to consider and choices to be made for each relocation, and your children will have unique educational needs. Before you move, understand the education opportunities available for your student.

Make your installation school liaison your first stop before you PCS.

School liaisons are located at each installation and are the main point of contact for school-related matters for pre-K through 12th grade. Your school liaison is trained to help you and your student make a smooth transition.

Department of War Education Activity schools

The Department of War Education Activity, or DoWEA, operates 161 schools serving K-12 students. DoWEA's nine districts are located in 11 foreign countries, seven states, Guam and Puerto Rico. DoWEA also offers a Virtual High School option for students.

DoWEA schools eligibility and online registration for students

Visit the DoWEA website for information about eligibility criteria for DoWEA school, and find additional information, register new students or re-register existing students.

Public education

In the United States, each state establishes its own laws for compulsory starting age and legal age of withdrawal for public education. According to data from the U.S. Department of Education, the majority of school-age children from military families assigned to locations throughout the United States attend public schools.

Because state requirements vary, we recommend that you seek guidance from your state's Department of Education for unique state requirements. For information about the public schools that serve your duty station/assignment, reach out to your local school liaison. School liaisons are located at each installation and are your main point of contact for school-related matters for pre-K through 12th grade.

Currently, 161 public schools operate on military installations across the United States. These schools fall outside of the DoWEA umbrella and are in addition to DoWEA school options. Many of these traditional public school programs offer specialized school options, such as a charter or magnet school.

The Defense-State Liaison Office has led several efforts that support military families as they transition to, from and within the United States, including:

- **The Military Interstate Compact on Educational Opportunities for Military Children:** The Interstate Compact includes many provisions that ease educational transition challenges for military children. Currently, all 50 states and the District of Columbia participate in the Interstate Compact to help your students enroll in school, register for the classes they need and graduate on time. In addition, DoWEA follows the same requirements as the Interstate Compact to ensure your student's education is not interrupted.

While the compact is not exhaustive, it does cover key issues for military families — eligibility, enrollment, placement and graduation.

The compact applies to:

- Interstate moves
- Overseas moves from a DoWEA school to a U.S. public school
- Overseas moves from a U.S. public school to a DoWEA school

The compact does not apply to private or international schools. Contact your local school liaison with any transition-related questions.

- **Advance Enrollment:** Many states waive proof of residency requirements for enrollment in public schools until the student arrives in the new state on military transfer orders. This allows students to enroll in school and receive class schedules in advance of arriving at the new school. Having class schedules prior to the move provides students a sense of comfort, relieving unneeded stress during transition between locations.
- **Open enrollment flexibility:** Open enrollment is a form of public school choice that allows students to attend a different school than the one to which they are assigned based on their place of residence. Currently, 46 states have varied open enrollment policies. The majority of states offer military families increased flexibility through access to district open enrollment opportunities. To find out more about enrollment flexibility, advance enrollment and the Military Interstate Compact, contact your school liaison.

Alternatives to public education

Depending on your family's needs, alternatives to traditional public schools may be right for you:

- **Charter schools:** Local school districts and state public education departments allow these schools to operate independently. Charter schools must meet the same standards of accountability required of traditional public schools, but how they do that is up to them. Based on the philosophy of the school or the needs of their students and families, they can design curricula and deliver education independently.
- **Virtual schools:** When a state or local school system operates a virtual school, it is under the same authority of a state public education department that a traditional public school would be. As such, it would be public and tuition-free for locally enrolled students. It would also adhere to state standards while offering courses through remote instruction. It's important to know that virtual learning requires at-home involvement of parents, especially for younger children.

Many private, tuition-based virtual schools operate around the world. If you use one, it's important to ensure that the school is accredited for the transfer of all secondary grade credits (grades 6-12). Many local public schools, including DoWEA, are unable to accept transfer credits from unaccredited private schools. For student athletes, secondary course credit must be from accredited schools to qualify for NCAA scholarships.
- **Religious private schools:** Faith-based organizations — whether churches, synagogues, mosques or other communities formed around shared religious beliefs — have long offered their own schools. While they teach traditional core subjects, they also infuse faith into their programming.
- **Boarding and independent schools:** Not every private school is affiliated with a particular faith. Families might choose these private, independent schools because they offer such distinctions as a specific philosophy of learning or approach, an international baccalaureate degree or innovative practice free from traditional classroom restraints.

Boards of governors or trustees, who set the curriculum and educational philosophy of independent schools, run these schools. Some are day schools, where students come for the day just like their public school peers. Other families choose boarding schools to immerse their children in the school's culture throughout the school year.
- **Homeschooling:** Homeschooling is an educational approach that can offer families stability and flexibility while applying a personal approach to their students' learning and strengthening their sense of social-emotional well-being.

If your family is exploring homeschooling, especially if you're living OCONUS, make your local school liaison one of your first stops for assistance to help with up-to-date resources, information and education requirements. You can also check the best practices for homeschooling through the Defense-State Liaison Office.

Education support in overseas locations not served by DoWEA schools

DoWEA provides educational support and financial assistance through the Non-Department of War Schools Program to eligible families assigned to international locations where no DoWEA schools are available. Visit the DoWEA website for additional information about the Non-DOW Schools Program. Need overseas schooling assistance? Contact your local school liaison for help with this transition.

Making the choice for your children

While this article outlines many education options to consider when making a school transition decision for your student, you may still have questions about your options. Your school liaison is trained to help you and your child make a smooth transition. Your current school liaison can connect you with the school liaison at your new location.



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From green to gold: ACES shapes a retiring officer's education journey

By Linda Willer-Wright,
Special to U.S. Army IMCO Congressional Affairs

When Col. Larry Workman walked into an Army Education Center as a young private, he wasn't pursuing a commission.

He wasn't planning a distinguished 36-year Army career.

In fact, he wasn't even sure college was possible.

"I came into the Army, and academics and education weren't a priority for my parents or for me," said Workman, whose last duty station was as Observer Controller/Trainer with Human Resources Command at Fort Knox, Kentucky. "The first thing the Army did for me was introduce me to the education center. I didn't even think getting an

education while serving on active duty was possible."

That first visit changed everything.

After improving his General Technical (GT) score through Basic Skills Education Program classes offered by the education center, new opportunities quickly followed. Tuition assistance, College Level Examination Program exams, and college coursework gradually became part of his routine as he balanced military duties with nights and weekends in the classroom. He also discovered that he could receive college credit for his Army training through his Joint Services Transcript, helping accelerate his progress toward a degree. Eventually, he earned an associate's degree, opening the door to Officer Candidate



School and a commission after 10 years as an enlisted Soldier.

Workman would later complete a bachelor's degree, earn two master's degrees, deploy six times, and command at the company, battalion, and brigade levels.

Reflecting on his accomplishments, however, Workman doesn't begin with promotions, deployments, or command assignments.

He begins with the Army Education Center.

"That was the original thing that got me on the education train," he said.

Paying opportunity forward

For Workman, education fundamentally changed the way he viewed leadership. Because he remembered the challenges of balancing military service, family responsibilities, and education, he made a conscious decision as a commander to remove barriers for the Soldiers he led.

"When Soldiers were approved for college, I made sure they had that opportunity," he said. "I never allowed the Army to become the obstacle."

That commitment wasn't simply about supporting education; it was about investing in people. He knew a single opportunity, coupled with someone willing to encourage it, could alter the course of a Soldier's life.

"I wanted young Soldiers to know the opportunities were there," Workman said. "I wanted to use my own story as an example. If you want Soldiers to truly trust you, you have to show them you care. One way you do that is by making time for them to improve themselves, to be with their families, and to pursue their education."

He credits one of his earliest leaders for setting that example.

His first squad leader personally walked him to the education center and encouraged him to improve his GT score.

"That," Workman said, "is what true leadership is."

Throughout his career, he worked to pass that lesson forward.

More than a career

As he concludes 36 years of service — including 10 years as an enlisted Soldier and 26 years as an officer — Workman believes the Army's investment in education extends far beyond degrees. Education develops better thinkers, stronger leaders, and more capable Soldiers, he said.

"I think you have to be a well-rounded person to lead people," Workman said. "Education opens your mind to different perspectives. It teaches you how to think, not just what to think."

During his final week in uniform, Workman reflected on everything the Army had given him: discipline, purpose, confidence, opportunities to see the world, and a career that exceeded anything he imagined as an 18-year-old private from West Virginia.

Yet when asked what mattered most, his answer returned to where it all began.

"I wouldn't be here without ACES," he said: "I think it's probably the greatest institution inside the Army."

For the young private who never imagined where that first visit would lead, one lesson has remained constant: education isn't a destination.





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