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SPRING 2023

Education Guide

March 9, 2023

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SIMPLIFYING THE POST-9/11 G.I. BILL APPLICATION PROCESS

For the first time in 78 years, G.I. Bill® applicants can receive an immediate, real-time education benefits decision, thanks to the simplified Post-9/11 G.I. Bill application experience.

By Louiseza Sanderson, Courtesy of the Department of Veterans Affairs

Since 1944, over 25 million beneficiaries have taken advantage of G.I. Bill benefits. Many of these individuals waited up to a month to receive an eligibility decision—a month of waiting to plan their future, a month of waiting to take the next step toward their educational goals. But not anymore, thanks to VA’s most recent modernization updates, through the Digital G.I. Bill (DGIB) initiative.

Updates to the application process

VA made updates to its application process in August 2022, allowing eligible veterans and service members to apply for and receive their Post-9/11 G.I. Bill benefits decision within minutes. The first veteran to receive an automated decision was surprised and excited about the new process: “I honestly didn’t even realize the process had changed. It was so smooth and instantaneous! I’ve already told a few of my friends who are out or

getting out soon how easy the process was to apply for the Post-9/11 G.I. Bill and get the go ahead to apply for classes. I appreciate the efforts VA has made to ease the process for [Veterans]. The Post-9/11 G.I. Bill is basically an automatic benefit for those who serve out their contracts in the military and the process for applying may have been a deterrent in the past, but that was so easy! I hope this helps more [veterans] utilize this benefit in the future!”

By simplifying the education benefits experience, VA is helping veterans use the benefits they have earned and deserve. VA is making a difference in the lives of veterans, their families, and the nation as a whole.

If you are a veteran or service member who is ready to apply for VA education benefits, here’s how to get started:

- Go to the VA website at www.va.gov.

- Click the blue Sign in button at the top right of the page.
- If you don’t already have a VA.gov account, you will need to create one. You can create an account using ID.me or Login.gov.
- After you have created your account, be sure to follow the prompts to verify your identity. This will provide you with full access to VA.gov.
- Once you have created your account and verified your identity, you’re ready to apply for Post-9/11 GI Bill benefits!

Since the release of the new automated claims system, hundreds of veterans and service members have applied for and received their benefits decisions in real time. For so many, the wait is finally over. So, what’s keeping you from starting your GI Bill Journey?

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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.

VA EDUCATION BENEFITS FOR SURVIVORS AND DEPENDENTS

Courtesy of the Department of Veterans Affairs

Find out if you’re eligible for VA education benefits for dependents and survivors (also called Chapter 35 benefits). If you’re a dependent spouse or child—or the surviving spouse or child—of a veteran, you may qualify for Chapter 35 benefits or job training through a GI Bill program.

Am I eligible for education benefits?

You may be eligible for VA education benefits (Chapter 35 benefits) if you’re the child or spouse of a service member and one of these descriptions listed is true of the service member.

One of these must be true:

- The service member died in the line of duty after September 10, 2001, or
- The service member is missing in action or was captured in the line of duty by a hostile force, or
- The service member was detained (held) by force while in the line of duty by a foreign government or power, or
- The service member is in the hospital or getting outpatient treatment for a service-connected permanent and total disability, and is likely to be discharged for that disability. A service-connected permanent and total disability is a disability resulting from your service that doesn’t go away.

You may be eligible for VA education benefits (Chapter 35 benefits) if you’re the child or spouse of a veteran and one of these descriptions listed is true of the veteran.

One of these must be true:

- The veteran is permanently and totally disabled due to a service-connected disability, or

- The veteran died while on active duty or as a result of a service-connected disability

If you’re a dependent who doesn’t meet the above criteria, you may still qualify for VA education benefits if the veteran or service member transferred some or all of their Post-9/11 GI Bill entitlement to you while they were on active duty.

How do I get these benefits?

You’ll need to apply. Visit va.gov and search Chapter 35 Benefits.

There are 2 main GI Bill programs offering educational assistance to survivors and dependents of veterans.

The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship) is for children and spouses of:

- Active-duty service members who died in the line of duty on or after September 11, 2001, or
- Members of the Selected Reserve who died from a service-connected disability on or after September 11, 2001

The Survivors’ and Dependents’ Educational Assistance (DEA) program offers education and training to qualified dependents of veterans who:

- Are permanently and totally disabled because of a service-related condition, or
- Died while on active duty or as a result of a service-related condition

Note: You may qualify for both the Fry Scholarship and the DEA program, but you can use only one of them. You’ll have to pick one when you apply. Once you’ve made this decision, you can’t switch to the other program.

DEA

HOW PAYMENTS ARE MADE

Benefit payment:

We pay the monthly amount directly to the student.

Duration of benefits for spouses:

20 years from the service member’s date of death if they died on active duty, or 10 years from the date we determine they qualify or from the Veteran’s date of death (there may be exceptions).

Duration of benefits for children:

A child may use benefits between ages 18 and 26 (there may be exceptions).

Maximum months of benefits:

45 months if the first use of benefits was before August 1, 2018
36 months if the first use of benefits was after August 1, 2018

Spouse can get both DIC and education benefits at the same time:

Yes

Programs covered:

- College, business, technical, or vocational programs
- Certification tests
- Apprenticeships and on-the-job training
- Tutorial assistance
- Work study

FRY SCHOLARSHIP

HOW PAYMENTS ARE MADE

Tuition and fee payment (paid to the student):

We cover the full in-state tuition costs for training at public schools and up to the maximum rate per year at private or foreign schools.

Money for books and supplies

(paid to the student):

We cover up to a certain amount each year, divided up equally among the terms, for books and supplies.

Monthly housing allowance

(paid to the student)

Duration of benefits for spouses:

Spouses have no time limit to use this benefit (but they lose this benefit if they remarry).

Duration of benefits for children:

A child who became eligible before January 1, 2013, qualifies when they turn 18 years old, and can use benefits until they turn 33 years old. A child who becomes eligible on or after January 1, 2013, has no time limit to use benefits.

Maximum months of benefits:

36 months

Spouse can get both DIC and education benefits at the same time:

Yes

Programs covered:

- College, business, technical, or vocational programs
- Certification tests
- Apprenticeships and on-the-job training
- Vocational flight training
- Tutorial assistance
- Work study



BECOMING AN OFFICER IN THE MILITARY AFTER COLLEGE

While it's common knowledge that basic training sets recruits on the pathway toward becoming an enlisted service member, those with a desire for leadership opportunities and a bachelor's degree can take another route into a military career — as a commissioned officer.

Courtesy of Military OneSource

The Reserve Officers' Training Corps program for college students and Officer Candidate School or Officer Training School for graduates are great options for those who want to earn a four-year college degree before joining the military. Each service branch offers both ROTC and officer schools as entry points to an officer commission.

The benefits of joining the military after college

Joining the military as a commissioned officer can offer the best of both worlds for those who want the college experience but who also want to serve their country. The benefits include:

- A guaranteed job after college
- A leadership role at a young age
- Higher pay than joining as an enlisted military member
- Greater opportunities for promotion and training

Rising through ROTC

The ROTC program prepares students to become military officers while they pursue a four-year degree at an accredited college. ROTC is offered at more than 1,700 colleges and universities nationwide.

The Army, Navy and Air Force each offer four-year ROTC scholarships to college-bound high school students, and two- and three-year scholarships for students already in college. Navy ROTC students have the option of joining the Marine Corps after graduation.

The scholarships help pay for tuition and books and includes a monthly stipend for living expenses. ROTC students who accept scholarships commit to service as an officer after graduation. The military service obligation varies according to branch, but ranges from three to eight years.

Enrolling in ROTC

Enrollment requirements differ among service branches, but in general, ROTC candidates are required to:

- Be a United States citizen
- Be at least 17 years old and on schedule to receive their college degree before age 27
- Score above a certain minimum on the SAT or ACT standardized tests
- Meet physical fitness requirements for their branch of service
- Receive medical clearance

How ROTC works

While there are differences among each service branch, as an ROTC cadet, you can expect to:

- Take courses in military science, leadership and related topics alongside your regular college curriculum



- Participate in regular drills and summer training activities
- Maintain a minimum grade point average during college

Army ROTC graduates earn a commission as a second lieutenant and continue their training in their specific branch at Basic Officer Leaders' Course. Navy and Air Force ROTC graduates continue their training at Officer Candidate or Training School before receiving their commission as a second lieutenant.

From officer school to officer

The Army and Marine Corps call it Officer Candidate School. In the Navy and Air Force, it's Officer Training School. No matter its name, this intensive training program will prepare you mentally and physically for the demands of being a commissioned military officer.

Requirements for officer school

Being a U.S. citizen and having a four-year college degree or higher are the bare minimum requirements for officer school. Beyond that, the selection process is highly competitive across service branches. Candidates must meet physical standards, may have to pass a qualifying test, and demonstrate that they have leadership ability, integrity, dependability, academic discipline and adaptability.

About Officer School

Officer school spans 9.5 to 12 weeks, depending on your branch of service. During that time, you will begin to develop the qualities of an officer, including military bearing, teamwork and the ability to perform under pressure and under adverse conditions.

Curriculum varies according to service, but in general, training school includes:

- Regular physical conditioning and physical fitness tests

- Academic classes in military subjects, leadership and ethics, and other subjects
- Military training, including inspections and drills

Other paths to becoming a military officer

Attending officer school after college is just one way to earn a commission in the military. There are other paths as well:

- Attend a military service academy. Each branch of the military has a four-year university that offers full scholarships to its students. Graduates serve as commissioned officers in the military. Acceptance into these academies is highly competitive.
 - Army — U.S. Military Academy, visit <https://www.westpoint.edu/> for more.
 - Navy and Marine Corps — U.S. Naval Academy, visit <https://www.usna.edu/> for more.
 - Air Force — U.S. Air Force Academy, visit <https://www.academyadmissions.com/> for more.
- Advance through the enlisted ranks. Enlistees may use their military education benefits to earn a four-year degree, then apply to officer school.
- Receive a direct commission after earning a professional degree, such as a medical, law or religious studies degree. Direct commission officers are required to attend officer training. This is a good option for civilians who want to serve their country and who have special skills to offer.

You can learn more about joining the military as a commissioned officer by contacting a recruiter from your service branch or calling Military OneSource at 800-342-9647.



Alyssa McBeth, Courtesy of Military Friendly®

There are an overwhelming number of options when it comes to choosing a college or university. It can be even tougher to decide where to continue your education when you or your loved one is in the military. Luckily, Military Friendly® can help with your decision.

Each year, Military Friendly® awards the top colleges and universities with a Military Friendly® Schools Awards designation. These schools do the most to embrace military students and dedicate resources to ensuring veterans' academic and future

success. Institutions earning the designation are evaluated using public data sources and responses from a proprietary survey.

Over 2,300 schools participated in the 2022-2023 survey, 836 schools earned awards level designations in Gold, Silver, and Bronze. 325 were selected for “Gold” award status for their leading practices, outcomes, and effective programs.

Here are the top ten schools in each of the following categories: online universities, large public, non-traditional and graduate schools, according to Military Friendly®.

<div>Online Universities</div> <div><div>10</div><div>U.S. Career Institute</div><div>www.uscareerinstitute.edu</div></div> <div><div>9</div><div>Medcerts</div><div>www.medcerts.com</div></div> <div><div>8</div><div>Penn Foster</div><div>www.pennfoster.edu</div></div> <div><div>7</div><div>Los Angeles Pacific University*</div><div>www.lapu.edu</div></div> <div><div>6</div><div>California Institute of Arts & Technology*</div><div>www.ciat.edu</div></div> <div><div>5</div><div>Institute of Medical and Business Careers*</div><div>imbc.edu</div></div> <div><div>4</div><div>Arizona State University Digital Immersion</div><div>www.asu.edu</div></div> <div><div>3</div><div>American College of Healthcare Sciences</div><div>www.achs.edu</div></div> <div><div>2</div><div>Johnson College*</div><div>www.johnson.edu</div></div> <div><div>1</div><div>Western Governors University*</div><div>www.wgu.edu</div></div>	<div>Large Public</div> <div><div>10</div><div>Eastern Michigan University**</div><div>Ypsilanti, MI</div><div>www.emich.edu</div></div> <div><div>9</div><div>Georgia Southern University</div><div>Statesboro, GA</div><div>www.georgiasouthern.edu</div></div> <div><div>8</div><div>Pierce College</div><div>Pierce County, WA</div><div>www.pierce.ctc.edu</div></div> <div><div>7</div><div>Western Carolina University*</div><div>Cullowhee, NC</div><div>www.wcu.edu</div></div> <div><div>6</div><div>Indiana University of Pennsylvania*</div><div>Indiana, PA</div><div>www.iup.edu</div></div> <div><div>5</div><div>University of Wisconsin-Milwaukee*</div><div>Milwaukee, WI</div><div>www.uwm.edu</div></div> <div><div>4</div><div>University of West Florida</div><div>Pensacola, FL</div><div>www.uwf.edu</div></div> <div><div>3</div><div>Eastern Kentucky University*</div><div>Richmond, KY</div><div>www.eku.edu</div></div> <div><div>2</div><div>Santa Fe College</div><div>Gainesville, FL</div><div>www.sfcollge.edu</div></div> <div><div>1</div><div>Kean University**</div><div>Union, NJ</div><div>www.kean.edu</div></div>	<div>Non-Traditional</div> <div><div>10</div><div>Midwest Technical Institute*</div><div>Springfield, IL</div><div>www.midwesttech.edu</div></div> <div><div>9</div><div>Bay State College</div><div>Boston, MA</div><div>www.baystate.edu</div></div> <div><div>8</div><div>Auguste Escoffier School of Culinary Arts*</div><div>Austin, TX</div><div>www.escoffier.edu</div></div> <div><div>7</div><div>Valley College-Martinsburg</div><div>Martinsburg, WV</div><div>www.valley.edu</div></div> <div><div>6</div><div>HDS Truck Driving Institute</div><div>Tucson, AZ</div><div>www.hdstruckdrivinginstitute.com</div></div> <div><div>5</div><div>Divers Institute of Technology</div><div>Seattle, WA</div><div>www.diversinstitute.edu</div></div> <div><div>4</div><div>Western Technical College*</div><div>El Paso, TX</div><div>www.westerntech.edu</div></div> <div><div>3</div><div>Advanced Technology Institute*</div><div>Virginia Beach, VA</div><div>www.auto.edu</div></div> <div><div>2</div><div>South College*</div><div>Multiple locations, Eastern U. S.</div><div>www.south.edu</div></div> <div><div>1</div><div>Post University</div><div>Waterbury, CT</div><div>www.post.edu</div></div>	<div>Graduate Schools</div> <div><div>10</div><div>Franklin University</div><div>Columbus, OH</div><div>www.franklin.edu</div></div> <div><div>9</div><div>Northwestern Health Sciences University*</div><div>Bloomington, MN</div><div>www.nwhealth.edu</div></div> <div><div>8</div><div>Indiana Institute of Technology</div><div>Fort Wayne, IN</div><div>www.indianatech.edu</div></div> <div><div>7</div><div>Duquesne University School of Nursing**</div><div>Pittsburgh, PA</div><div>www.duq.edu</div></div> <div><div>6</div><div>University of California, Davis School of Management</div><div>Davis, CA</div><div>www.gsm.ucdavis.edu</div></div> <div><div>5</div><div>The Chicago School of Professional Psychology</div><div>Chicago, IL</div><div>www.thechicagoschool.edu</div></div> <div><div>4</div><div>Texas Tech University Health Sciences Center</div><div>Lubbock, TX</div><div>www.ttuhs.edu</div></div> <div><div>3</div><div>South Dakota School of Mines & Technology*</div><div>Rapid City, SD</div><div>www.sdsmt.edu</div></div> <div><div>2</div><div>University of Minnesota-Carlson MBA Programs*</div><div>Minneapolis, MN</div><div>www.carlsonschool.umn.edu</div></div> <div><div>1</div><div>Goodwin University*</div><div>East Hartford, Connecticut</div><div>www.goodwin.edu</div></div>
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*- Denotes institution also received a 2022-2023 Military Friendly® Spouse School designation **-Denotes institution also received a "Top Ten" 2022-2023 Military Friendly® Spouse School designation
In addition to these categories, Military Friendly® gives awards in the: tier 1 research institution, tier 2 research institution, small community college, large community college, private offering doctorate, private not offering doctorate, and small public categories.
Check out the complete list of schools at MilitaryFriendly.com and find the right fit for you. You can search by school type (online, private, public, etc.), state, and by Military Friendly® status (top ten, gold, silver, etc.).

Methodology, criteria, and weightings were determined by Viqtory with input from the Military Friendly® Advisory Council of independent leaders in higher education. Final ratings were determined by combining the institution's survey responses and government/agency public data sources within a logic-based assessment. We measure their ability to meet thresholds for Retention, Graduation, Job Placement, Repayment, Persistence, and Loan Default rates for all students and specifically, for student veterans.



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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GROW WITH THESE MilLife LEARNING COURSES IN THE NEW YEAR

Courtesy of Military OneSource

MilLife Learning is for more than just military training. It offers diverse courses for personal and professional growth. It is a lifelong learning hub that has something for everyone, including:

- Service members, spouses and families
- Survivors
- Veterans
- Leaders
- Service providers
- Defense Department civilians
- Civic groups who work with the military community

With MilLife Learning, you can:

- Take free, online courses that fit into your schedule
- Learn at your own pace
- Enhance your life with ongoing learning
- Gain new skills
- Advance your career
- Stay current with training requirements

Check out the following courses to reach new heights professionally and stretch yourself personally in the new year.

PERSONAL GROWTH

With free, self-paced courses, you can hop online anytime to learn something new. The courses can help you build resilience, use your voice and recognize others' service. They can also help you learn how to access resources and reduce financial stress.

- **Special Operations Cognitive Agility Training**

- (3 hours; audience: all). Learn practical exercises and strategies to improve your decision-making skills. You'll also learn how to quickly adapt to the changes and challenges of everyday life.
- **EFMP: Advocacy Communication Tips** (4 minutes; audience: all). We all want to be heard and understood. This video offers communication tips and techniques you can practice daily. You'll learn how to express your thoughts and concerns in a respectful and productive manner.
- **Recognizing Military Service** (7 minutes; audience: all). Review the history behind the service flag and the Gold Star Lapel Button. Learn who is eligible to display the flag or wear the Gold Star or Next of Kin of Deceased Lapel buttons. It's important to recognize and honor them when you see a button or flag.
- **Sponsorship and You: Sponsorship Awareness** (90 minutes; audience: family members). Discover military moving resources for singles, couples, exceptional family members, children and pets. Learn what resources might be most helpful for you and your family.
- **Developing Your Spending Plan** (45 minutes; audience: service members and their families, service providers). Are you setting money aside in your savings account each month? This course will help you create a spending plan and achieve financial success.

PROFESSIONAL ADVANCEMENT

MilLife Learning knows you are busy and that concise and engaging work tends to have the most impact. Check out these courses.

- **Leveraging LinkedIn for Military Spouses** (55

- minutes; audience: military spouses). Take this course to grow your network and achieve your career goals. You will learn how to create a winning profile, showcase your experience and search for new opportunities.
- **Operating in an Inclusive Culture** (2.5 hours; audience: all). Learn how to create an inclusive culture through your MWR programs.
- **Introduction to the Military Family Readiness Program** (10 minutes; audience: service providers). Learn what the three distinct training tracks cover. New service providers, leaders, unit volunteers or anyone interested in the MFRP can take this course.
- **Key Spouse: Initial Training, Part 1** (120 minutes; audience: key spouse appointees). This course includes the first set of four modules. To become a key spouse, complete parts 1 and 2, and the final assessment.

Some courses are now available in Word document format for users with a slow internet connection. They include:

- Car Buying Basics
- Consumer Credit
- Developing Your Spending Plan
- Investing in Your Future
- Money and the Move

Create an account, enroll in a course and launch it today. Come back to MilLife Learning and take as many courses as you can this year. At the end of the year, when you look back, you'll see how much you've grown.



Protecting student veterans' privacy

Courtesy of the Department of Veterans Affairs

With the spring semester underway, veterans attending colleges either on campus or online are rightly focused on classes, homework, or study groups. They should add educating themselves about protecting their personal data to the list. Identity thieves place a high bounty on the 650,000-plus student veterans, given the high value of their earned benefits, as reported by VA and the Federal Trade Commission (FTC). Student veteran data is increasingly sought after for use in a variety of illicit activities, including setting up fraudulent loans, gaining access to tax returns and stealing earned VA benefits. Student veterans can greatly enhance privacy by keeping laptops and accounts password-protected, enabling

- multi-factor authentication, and never using unsecure networks for school-work. VA encourages veteran students to:
- Create a strong, distinct password with 12 to 14 letters, numbers, and symbols for each device and account.
 - Always use multi-factor authentication, which is a verification process that provides an additional layer of protection using multiple methods to confirm a user. A few examples are answering security questions, providing a code sent to the user's verified email account, and fingerprint verification.
 - Never use unsecure networks, such as public Wi-Fi at a coffee shop, which allow anyone on those networks to access the information sent or received from a connected

device. This includes passwords, credit card numbers, academic information or other sensitive data.

Being safe with education apps

The U.S. Department of Education points out that universities and schools increasingly rely on educational apps and third-party services to meet students' needs. Creating student profiles, setting up payment portals, using food service accounts, maintaining student educational records—each requires students to enter personally identifiable information (PII). PII includes date of birth, full name, home address and Social Security Number. If hacked or mishandled, this data can cause immediate issues, even problems after leaving school.

For your own understanding and safety, be sure to review an app or third-party service's privacy policy before submitting personal information. Policies identify what information the organization is collecting and their intentions. The Washington Post recommends looking out for terms such as "affiliates," "partners," and references to "sales." As the Cybersecurity and Infrastructure Security Agency points out, third-party companies can add information to a marketing email list or sell that information to outside organizations.

Protecting veterans' schoolchildren

Veterans with children want to also understand privacy protections in place for your children in school. Like parents, the children of veterans are prioritized by identity thieves because of their access to earned VA benefits. Bad actors can use veterans' children's personal

information to illegally set up bank accounts, apply for loans, or apply for government and earned benefits, according to the FTC. Veteran parents of students under 13-years-old will want to be familiar with The Children's Online Privacy Protection Act (COPPA). COPPA requires organizations to explain the intent and scope of the information they collect from children. As the FTC notes, these requirements extend to educational apps and any website or third-party service provider a child's school may use. Until a parent or guardian provides consent, these organizations cannot collect a child's data. You can remove consent at any time, and companies must notify parents and guardians of any policy changes. Organizations violating COPPA requirements can be reported to the FTC. The Family Educational Rights and Privacy Act (FERPA) provides students and their parents with privacy protections. Enacted in 1974, this federal law protects the privacy of student education records and applies to any public or private elementary, secondary, or post-secondary school. It also applies to any state or local education agency that receives funds under an applicable program of the U.S. Department of Education. The Education Department points out that while schools and universities can share students' PII and educational records with outside parties for legitimate educational purposes, students (and their parents) can access, review and request edits to this information. Veteran students and parents can find more privacy resources through the Department of Education.

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SUPPORTING YOUR CHILD'S EDUCATION AT HOME AND AT SCHOOL

Courtesy of Military OneSource



Supporting your child's education is one of your most important responsibilities as a parent. By cultivating a love of learning and knowledge at a young age, you can prepare your child for success. Here are some strategies to help you build a strong foundation for learning.

Nurture learning at home

Learning doesn't stop when the school day ends. Children absorb as much or more at home and through their daily experiences as through a textbook. Try some of these tips to encourage learning at home:

- **Keep to a routine.** Make homework part of the routine by sticking to the same spot and time of day. Make sure your child has a quiet place to study. Learn how to create and maintain routines.
- **Monitor homework.** Check your child's homework every night, not just to see whether it's complete, but also for quality. Help your child carve out chunks of time to tackle larger projects.
- **Praise your child's efforts.** Children learn best by positive reinforcement. Whenever you have an opportunity, praise your child for a job well done.
- **Encourage learning at home.** If your child is interested in insects,

buy an ant farm. Talk about something in the news or books you and other family members are reading. Fostering full-time learning is one of the best ways to equip children for life after graduation and future success.

Build a relationship with your child's school

Your relationship with the school will show your child and the school's educators the importance you attach to education. Even if you relocate often or are temporarily deployed, there are ways you can build a relationship with the school and your child's teachers to help your child perform as well as possible:

- **Meet the teacher.** Allowing your child's teacher to put a face with your name is a great way to show your investment in your child's education.
- **Attend events.** Being present at back-to-school nights, school board meetings, open houses and school fairs can help both you and

your child feel more connected to the school.

- **Volunteer.** There are dozens of ways to give your time to your child's school, so it's just a matter of finding a way to volunteer that suits your schedule.
- **Join the parent-teacher group.** Attending PTA/PTO meetings can be a great way to stay in the loop about what's happening at the school and get involved.
- **Stay connected to teachers during deployment.** No matter where military duty takes you, discover ways to stay connected to your child's teachers during your deployment.

Tap into support and resources

Providing the best possible education for your child is not a one-person job. Be sure to tap into the support and resources of your military community.

- **School liaisons** are the main contact for military families, local

school systems and installation command for school-related matters pre-K through 12. Local school liaisons help with transition support before and after a PCS and assist military-connected children with Interstate Compact compliance. School liaisons provide information on school districts and boundaries, assist with transfer of credits and class registration, help locate after-school and extracurricular programs, set up tutoring and youth sponsorship referrals, and help with college, career and military readiness. They can also connect you to the Exceptional Family Member Program and your school's special education department, as well as help you navigate your new school district's special education program.

- **Home-schooling resources** are available on your installation. They include local school liaisons and child, youth and teen programs. You can also find home-schooling support and activities when you are located on an installation



Courtesy of militaryonesource.mil

with a Department of Defense Education Activity school.

- **Tutoring resources** can help your child keep up or catch up. Tutor.com for U.S. Military and Their Families can help your student stay ahead or get caught up. Live tutors are online and can help with homework, studying, test prep, proofreading, organizational skills and more. Tutoring and homework help is available 24/7 at no cost to active-duty service members, their spouses and K-12 dependents, as well as surviving spouses (unmarried) and surviving dependent children and orphans of personnel who died on active duty or while in retired status (whether the surviving spouse remarries or not).
- The **Head Start program** teaches reading, math and other developmental skills to children 5 and younger before they start school. If your family has low income, a foster child or a child with special needs, see if you qualify for this program. If you are stationed overseas, Sure Start is open to command-sponsored military children

who meet specific age requirements and other criteria.

- The **DOD MWR Libraries** is a free, online resource for service members and their families that offer a wide variety of activities and materials for all ages — including eBooks and audiobooks on virtually every topic. Children can learn to read, explore interests, research school assignments, access professional tutors for homework help and much more.
- **Military OneSource education consultants** can assist you with questions about your child's education. These one-on-one sessions are free, confidential and can provide you with referrals to in-home tutors and tutoring centers in your area as well as public and private school information. Contact Military OneSource any time to schedule an appointment.

Give your child the best chance for success. Foster an appreciation for learning — it can help your child meet his or her potential and develop life skills that extend far beyond the classroom.



Be sure to tap into the support and resources of your military community.

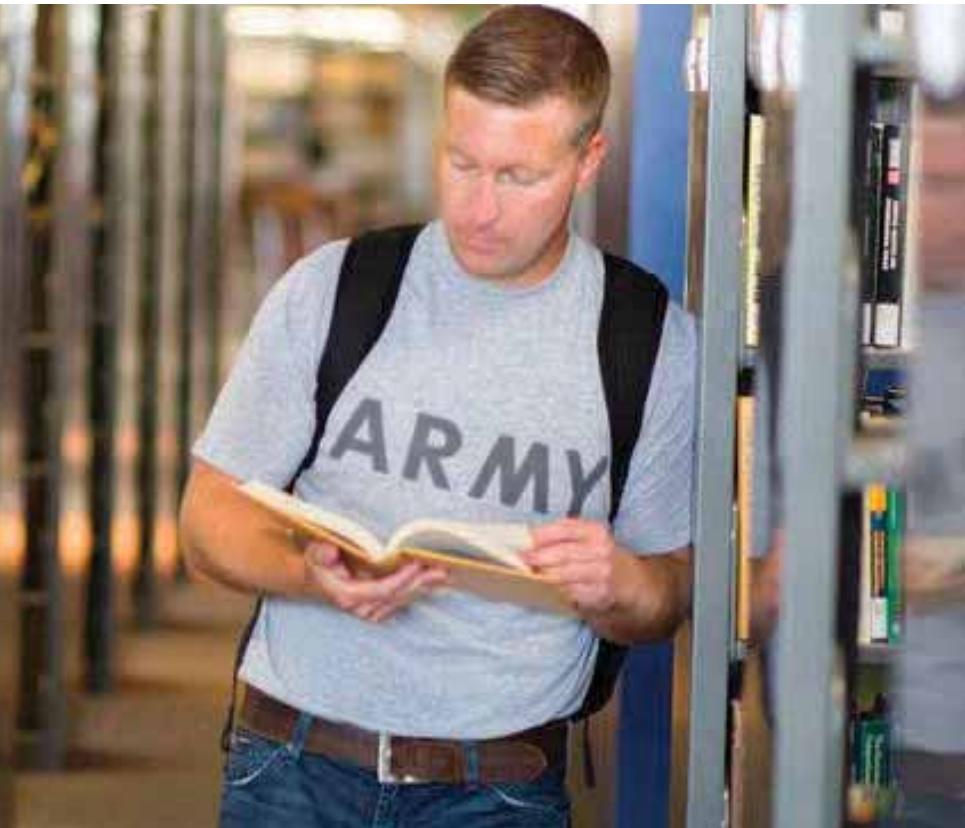
CHOOSING A COLLEGE OR TECHNICAL SCHOOL

Courtesy of Military Consumer

You don't have the time or money to waste on education or training that won't help you meet your goals. Not all schools deliver on their promises, and some care more about their own bottom line than getting you qualified for a career.

TIPS

- First, research what you want to do for a living.
 - What are the average salaries and education needed?
 - What kind of school offers the degree or certification you need?
- Use the Department of Veterans Affairs GI Bill Comparison Tool to research the schools that offer what you need. Look for:
 - The graduation rate. How many students are successfully completing programs at those schools?
 - The cost. The benefits calculator can tell you how much your benefits will cover.
 - The loan default rate. Look up the share of students who have paid some of their debt within three years of leaving school. A high default rate could mean graduates have too much debt or they can't get jobs in their field. Either is a warning sign to look elsewhere for your degree.
 - How much money you could make. The outcomes section will show the typical salary for graduates of this school 10 years after they first enroll.
 - The school's accreditation. The summary section can tell you whether a school has national or regional accreditation. Accreditation can affect your ability to transfer credits from that school to another one. Regional accreditation is often more beneficial to you; some institutions may not accept credit from a school with national accreditation.
- The Department of Education's College Navigator can tell you whether a school is a nonprofit or for profit. Unlike nonprofit educational institutions, for-profits generate earnings for their owners. Some schools may stretch the truth to persuade you to enroll.
- Get some real-life experience with the school you're considering.
 - Sit in on some classes. Are the students engaged?
 - Talk to student veterans and recent graduates. What do they think of the school? Did the school help them reach their goals?
- Student Veterans of America (SVA) can connect you to veterans through their local chapters. They can give first-hand feedback on a school's track record for supporting veterans. Check the GI Bill Comparison Tool to find an SVA chapter at a school.
- You might be able to get credit for your military training. Ask the school if they take credits from these programs. The College Level Examination Program (CLEP) for the military has tests you can take for college credit. The American Council on Education lets you search for the military training you've had, and see if you can get college credit for it.
- Call the Registrar of the school you're interested in transferring to and the department for the subject you want to study there. Re-confirm that your college credits will transfer. That's your best guide to whether your coursework will get you where you want to be.
- Read the school's enrollment contract before you commit. Get the documents a few days before signing so you can review. If they won't give them to you in advance, don't enroll. Is everything they promised written into the contract? If not, it's not binding.



VETERANS UPWARD BOUND PROGRAM EASES TRANSITION FROM SERVICE TO THE CLASSROOM

By Alyssa McBeth, Courtesy of the U.S. Department of Education

Veterans Upward Bound (VUB) is a United States Department of Education TRIO Program dedicated to helping veterans take full advantage of the educational opportunities available to them. VUB provides services and materials (at no cost to program participants) for the purpose of increasing the rate at which participants enroll in and complete postsecondary education programs.

VUB provides services such as:

- Academic tutoring to enable participant to complete secondary or postsecondary courses, which may include instruction in reading, writing, study skills, mathematics, science and other subjects
- Advice and assistance in secondary and postsecondary course selection
- Assistance in preparing for college entrance examinations and completing college admission applications
- Information on the full range of Federal student financial aid programs and benefits and resources for locating public and private scholarships
- Guidance on and assistance in secondary school reentry and entry into general educational development (GED) programs
- Education or counseling services designed to improve the financial and economic literacy of participants, including financial planning for postsecondary education

And more!

Who is eligible?

Participants must:

- Be a veteran with 180 or more days active duty service and discharged under conditions other than dishonorable; and
- Be a low-income, prospective first-generation college student; and
- Demonstrate academic need
- Meet other local eligibility criteria as noted in the local VUB project's Approved Grant Proposal. Check with your local VUB Project for details.

How can I apply?

First, start by finding a VUB Program near you. There are over 60 programs nationwide. Visit NAVUB.org or ed.gov/programs/triovub to find your local contact.

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.



COVERING THE COST:

Financial aid for military members and their families

Courtesy of Federal Student Aid, U.S. Department of Education

Both the federal government and nonprofit organizations offer money for college to veterans, future military personnel, active duty personnel, or those related to veterans or active duty personnel.

What financial aid does the government offer for military service or for family members of military personnel?

Below are a few sources of financial aid that you might want to consider. You also should explore todaysmilitary.com's list of education benefits for service members.

Reserve Officers' Training Corps (ROTC) Scholarships

These scholarships are awarded on the basis of merit rather than financial need:

- Army ROTC scholarships are offered at more than 1,000 colleges. For application packets, information about eligibility, and the telephone number of an ROTC advisor in your area, call 1-888-550-ARMY (1-888-550-2769) or visit the Army ROTC web page.
- The Air Force ROTC college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted. For more information, call 1-866-4-AFROTC (1-866-423-7682) or visit the Air Force ROTC Scholarship web page.
- The Navy ROTC offers both four-year and partial scholarships. To learn more, call 1-800-NAV-ROTC (1-800-628-7682) or visit the Navy ROTC website.
 - The Navy ROTC Marine Option Scholarship helps you pay your way through college at approved Navy ROTC schools.

Department of Veterans Affairs (VA) Education Benefits

The VA offers education benefits for veterans and for their widows and dependents on its GI Bill site. Visit benefits.va.gov/gibill for more.

Iraq and Afghanistan Service Grant or Additional Federal Pell Grant Funds

If your parent or guardian died as a result of military service in Iraq or Afghanistan after the

events of 9/11, you may be eligible for additional aid. To be eligible, at the time of your parent's or guardian's death, you must have been less than 24 years old or enrolled at least part-time at a college or career school. Payments will be adjusted if you are enrolled less than full-time.

- Federal Pell Grants: If you meet the requirements above and are eligible to receive a Pell Grant, you will receive an Expected Family Contribution (EFC) of zero, which maximizes your Pell Grant eligibility and can increase your eligibility for other federal student aid programs.
- Iraq and Afghanistan Service Grants: If you meet the requirements above but are not eligible for a Pell Grant based on your EFC, you will be eligible to receive the Iraq and Afghanistan Service Grant. The maximum amount of the Iraq and Afghanistan Service Grant is the same as the maximum Pell Grant award. Your EFC will not be affected, and therefore neither will your eligibility for any need-based federal student aid.

Limited Interest Rates, No Accrual of Interest, and Deferment of Student Loans

To receive the benefits below, contact your loan servicer for information about the documentation you must provide to show that you qualify.

- Under the Servicemembers Civil Relief Act, if you took out student loans prior to entering the military or being called to active duty, the interest rate on those loans will be limited to 6% during your active duty military service. This applies to both federal and private student loans (and other loans as well).
- For all Direct Loans first disbursed on or after Oct. 1, 2008, no interest will be charged for a period of no more than 60 months while you are serving on active duty or performing qualifying National Guard duty during a war, other military operation, or national emergency and are serving in an area of

hostilities qualifying for special pay. For Direct Consolidation Loans, this benefit applies to the portion of the consolidation loan that repaid loans first disbursed on or after Oct. 1, 2008.

- You will qualify for deferment of repayment on any of your federal loans while serving on active duty in the military, or performing qualifying National Guard duty, during a war, military operation, or national emergency. If your period of active duty service includes Oct. 1, 2007, or begins on or after that date, your deferment will be extended for an additional 180 days after the demobilization date for each period of qualifying service.
- If you are a member of the National Guard or other reserve component of the U.S. armed forces (current or retired) and you are called or ordered to active duty while you are enrolled at least half-time at an eligible school or within six months of having been enrolled at least half-time, you qualify for deferment of repayment on your federal student loans during the 13 months following the end of your active duty service, or until you return to school on at least a half-time basis, whichever is earlier.

What financial aid do veterans service organizations offer for military service or for family members of military personnel?

The following major national organizations offer scholarships primarily to active duty military, veterans, and/or their families:

- American Legion
- AMVETS
- Paralyzed Veterans of America
- Veterans of Foreign Wars

There are many smaller veterans service organizations around the country that might offer scholarships. Check with your local organization or try a scholarship search.

How can I submit a complaint about how my college or career school is administering my financial aid?

Do you believe your school is not administering federal student aid funds properly? Here's some information that might help you determine how to solve your problem or submit a complaint.

Your college or career school—not the U.S. Department of Education—will distribute your financial aid. If you have questions about why your aid hasn't been paid out yet, or why it wasn't the amount you expected, contact your school.

IF: You believe your school violated its own policy or federal regulations in its administration of the federal student aid programs—for instance, if

- Your school calculated your eligibility for federal student grants, loans, or work-study incorrectly;
- Your school disbursed (paid out) your aid or your credit balance incorrectly (in the wrong amount, at the wrong time, or not at all);
- Your school doesn't have a financial aid administrator (yet is participating in the federal student aid programs), doesn't have policies or procedures for administering the federal student aid programs, or has policies but isn't following them;
- Your school or its representative has made false or misleading statements about the school's educational programs, financial charges, employability of graduates, etc.;

and if you have tried to work things out with the school but have been unable to...

THEN: You may contact the Federal Student Aid Feedback Center at 1-800-433-3243.

IF: You think your school awarded aid to someone else in your name...

THEN: Learn about identity theft and how to report it to the Education Department's Office of Inspector General Hotline.



WARRIOR-SCHOLAR PROJECT PAVES THE WAY FOR ACADEMIC SUCCESS

By Kristen Baker-Geczy, Warrior-Scholar Project

Transition from military service to the classroom with immersive academic boot camps designed to help student veterans succeed in higher education.

For many enlisted veterans, college is a critical next step in acclimating to civilian life and landing a fulfilling career after transitioning out of the military. While this is an exciting new chapter, many find the adjustment to college to be a challenging experience, especially without the support and camaraderie they had while in the service. **If you're planning to earn your undergraduate degree after separating, or are already enrolled and feel like you could use some guidance, Warrior-Scholar Project is here to help!**

Warrior-Scholar Project (WSP) is a national nonprofit that empowers enlisted veterans and service members to excel at four-year universities through immersive one- to two-week academic boot camps at some of the nation's top colleges and universities — including Yale, Harvard, Notre Dame, University of Southern California, and Syracuse University, among many others. The nonprofit also offers workshops tailored to address the unique needs of veterans enrolled in community college. Offered at no cost to veterans and enlisted active-duty service members, the programs are designed to introduce participants to college-level material and an academic environment while learning strategies to become better students.

During a WSP academic boot camp, participants are taught by university faculty and graduate students at the host institution with support from highly successful student veteran fellows who have completed the program. Students are introduced to analytical reading, writing, and other skills crucial to success in higher education. The curriculum also helps veterans adjust to life on campus and learn how to effectively engage in the classroom. Additionally, participants have the opportunity to learn about the many challenges student veterans experience during their transition to college, including the complex university application and admission process.

The introductory academic experience has a lasting impact: 100% of 2022 WSP participants

recommend WSP to fellow veterans, and 95% say they are more confident that they will succeed in college.

"WSP is a life-changing program. After a really tough, unplanned separation from the Army, I was on a downward trajectory. WSP caught me before I fell off the cliff; not only did I learn methods to succeed in college, but the program also showed me the path and lit the fire inside me. WSP is a necessity for all veterans, even those not seeking a college education, because the skills and messages you learn will change your life." – David Nagley, WSP-University of Pennsylvania and Princeton University alumnus

"WSP was a life-changing experience for me. Not only did I gain the soft skills needed to thrive in an academic environment, but I also gained more confidence in my identity as a veteran and made life-long connections." – Hanh Dinh, WSP-Yale University alumna

START THE PROCESS TODAY!

Warrior-Scholar Project is now accepting interest forms and scheduling admissions calls for its 2023 academic boot camps. With partners at colleges nationwide, student veterans have the unique opportunity to learn from esteemed university faculty in humanities, STEM, and/or business curriculum focuses. Veterans looking to jumpstart their education can learn more about the program and submit an interest form at www.warrior-scholar.org.

WSP's academic boot camps are exclusively for current and former enlisted service members who are interested in pursuing higher education. In-person boot camps traditionally take place from June through August and online boot camps are hosted in December. During in-person boot camps, student veterans typically enjoy the full college experience from staying in dorms to eating in the dining hall to studying in the historic libraries of the host institution. With the exception of travel (if applicable), all courses are offered at no cost to the student veteran participant.



Warrior-Scholar Project has partnered with the following universities for 2023:

- ▶ Amherst College
- ▶ Brown University
- ▶ California Institute of Technology
- ▶ Columbia University
- ▶ Cornell University
- ▶ Georgetown University
- ▶ Harvard University
- ▶ Massachusetts Institute of Technology (MIT)
- ▶ Princeton University
- ▶ Syracuse University
- ▶ The College of William and Mary
- ▶ University of Arizona
- ▶ University of California, Irvine
- ▶ University of Chicago
- ▶ University of Illinois, Urbana-Champaign
- ▶ University of North Carolina at Chapel Hill
- ▶ University of Notre Dame
- ▶ University of Pennsylvania
- ▶ University of Southern California
- ▶ Wesleyan University
- ▶ Williams College
- ▶ Yale University

For more information and to submit an interest form, visit www.warrior-scholar.org.

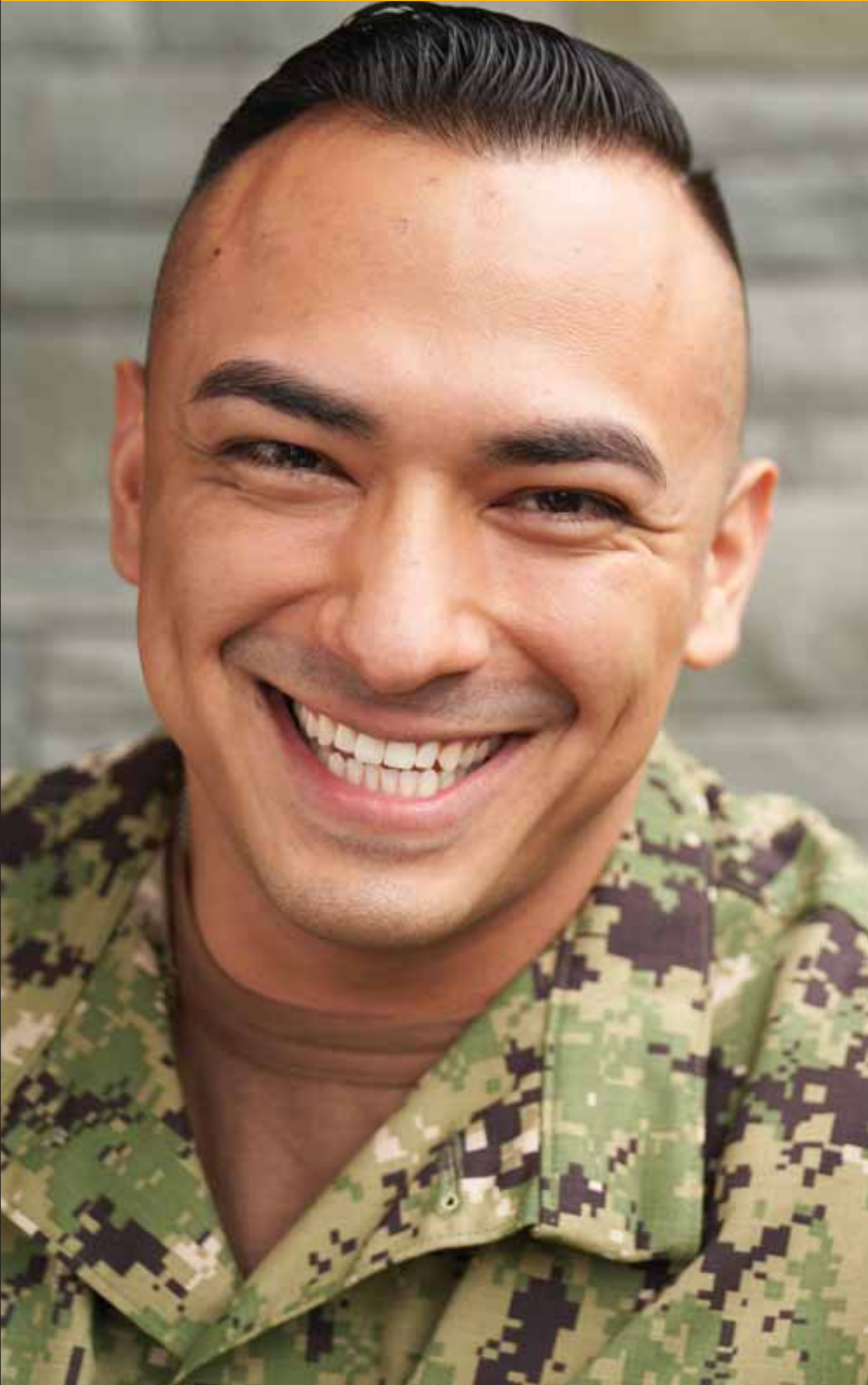


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