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FALL 2020

# Education Guide

September 10, 2020

**HOW TO  
SELECT THE  
RIGHT DEGREE**

**HELP FOR MILITARY  
SPOUSES GOING  
BACK TO SCHOOL**

**INCREASE YOUR  
SKILLS AND  
EDUCATION  
WHILE STAYING  
HOME MORE OFTEN**

**10 THINGS TO KNOW  
ABOUT USING YOUR  
GI BILL**

**WHAT SERVICEMEMBERS SHOULD KNOW  
WHEN CHOOSING A COLLEGE**



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## Building successful study habits

By Jessica Zen, Courtesy of Stripes Europe

During the school year, many students will be juggling homework and a life outside of school. While there are certainly more enjoyable tasks, there is no doubt that homework needs to take priority. Take the stress out of studying and homework by getting in the habit of utilizing these successful study habits.

- **Set aside a time for studying.** Pick a time that can always be utilized for studying. Perhaps it's right after dinner or as soon as you're done with work. Being consistent with timing will establish a routine.
- **Set goals.** Be aware of upcoming assignments and tasks that need to be completed. Prioritize assignments that are due first or studying for upcoming tests. Before study time is over, complete all necessary assignments.
- **Start with the hardest assignment.** In order to gauge how much time you will need to complete homework or studying, start with the hardest task first. That way you aren't already tired from multiple other assignments.
- **Utilize other students in your class.** If questions arise, don't hesitate to call other students for clarification or help. Just make sure it doesn't turn into cheating!
- **Don't procrastinate.** Often easier said than done, procrastinating can be a student's worst nightmare. It's important to stay on top of tasks so that you don't get bogged down with too much on a single day or weekend.
- **Eliminate distractions.** Be sure to find a space that will not distract you. If necessary, stay away from the TV, phone and radio in order to concentrate on the task at hand.
- **Get organized.** Keep some sort of planner or list of assignments and due dates. You can take pride in crossing items off the list as you complete them.

By utilizing these tips and tricks for studying, any student can stay on top of their schoolwork! All it takes is a little determination and organization. By following these guidelines, the stress of completing homework on time should be all but a thing of the past, if you stick with it!

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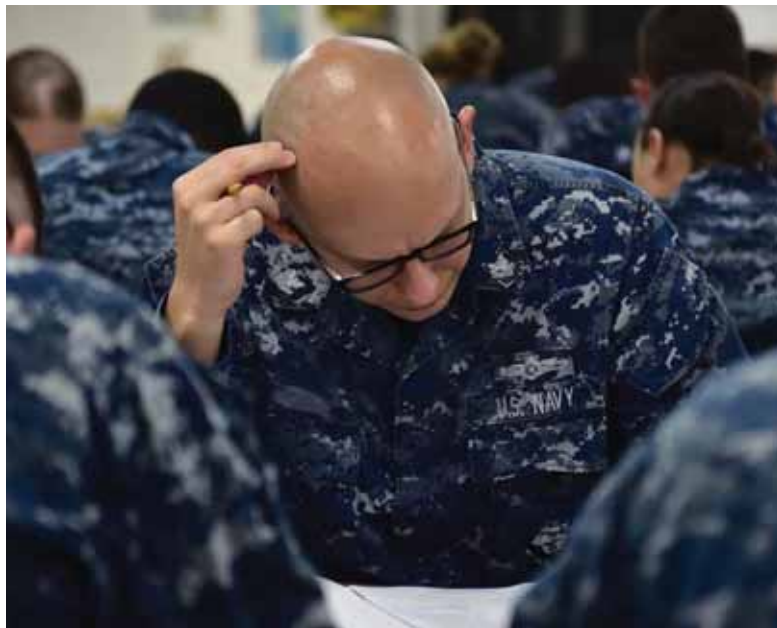
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## AN EXPLANATION OF EDUCATION ADVANCEMENT EXAMS

Courtesy of Military OneSource

You've been tested before and have the determination it takes to study hard and be prepared. Doing so on education advancement exams, which assess your skills, can help you earn your degree faster. Defense Activity for Non-Traditional Education Support, or DANTES, offers free or discounted tests for military members. By learning which tests to tackle and how best to prepare, you'll be ready to master exam time and be one step closer to your higher education goals.

### Defense Activity for Non-Traditional Education Support exams

Completing particular DANTES-sponsored exams allows you to earn credits toward a college degree so you may be able to get your degree faster. Here are the basics on these tests.

- ACT. The ACT is designed to assess general educational development and measure performance of intellectual tasks required of a college student. The ACT is composed of four academic tests that measure academic development in English, mathematics, reading and science. Funding eligibility for servicemembers varies based on type of testing location.
- College-Level Examination Program. The CLEP exam allows you to test out of 33 test titles in subjects where you may have gained knowledge such as from work, education or military experience. Administration and examination fees are DANTES-funded for eligible servicemembers for the first attempt on all titles only.
- DSST, formerly known as the DANTES Subject Standardized Tests. Prometric's DSST test is a form of prior-learning assessment offered via 38 college-subject exams. This nationally recognized credit-by-exam program grants college

credit for learning outside of the classroom like on-the-job training, military experience or independent study. DANTES funds fees for the first attempt on all DSST titles only, for eligible servicemembers.

- General Education Development Tests. The GED test consists of four content areas designed to measure the high school level of adult learners who are not high school graduates. The content areas are math, science, social studies and language arts. DANTES reimburses the test fee one time for eligible servicemembers.
- Graduate Management Admission Test. The GMAT is available through some college and university test centers. This computer-adaptive test includes verbal, quantitative and analytical writing questions. The GMAT is reimbursable (one time) for eligible servicemembers.
- Graduate Record Examinations. The GRE is a computer-based test available through select college and university test centers. DANTES will pay for one GRE General and one GRE Subject exam per lifetime for eligible servicemembers.
- PRAXIS I and II. The PRAXIS I is a Pre-Professional Skills Test, or PPST, with three separate subject-area tests in reading, math and writing. Some states require students to pass the PPST before starting a teacher education program, or as a teacher-licensing exam. The PRAXIS II is a timed subject assessment focused on principles of learning and teaching. The exam offers more than 100 test subjects. Some states require you to pass this exam before teaching certain subject areas. Both PRAXIS exams are reimbursable one time for eligible servicemembers.

- SAT. The SAT is an entrance exam used by most colleges and universities to make admissions decisions. The SAT assesses critical thinking skills needed for success in college and future career success. The test is based on knowledge developed through coursework in the following areas: reading, writing, language and math. Funding eligibility for servicemembers varies based on type of testing location.

### Test prep scams

Protect yourself as you prepare

and sign up for these exams. Be careful to avoid scams that could potentially waste your time and money. Keep an eye out for any test prep program that attempts to:

- Pressure you to buy test prep materials for exams you don't plan to take
- Give you purchasing credit with a third-party vendor
- Contact you at home with direct sales
- Promise college credit without enrolling in a college or university

- Include dictionaries or encyclopedias on book lists.

Before you spend your hard-earned money on any test prep materials, contact your education services specialist. A specialist may be able to guide you to no-cost or low-cost materials through the education center, installation library or local college bookstores.

Your education is a worthwhile investment of both time and money. Save a little of both by taking advantage of the available DANTES-sponsored exams. Get more information on these exams at [www.dantes.doded.mil](http://www.dantes.doded.mil).

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*“ I saw a school that offered courses in something I was passionate about, accepted the G.I. Bill, and had a yellow ribbon program. That's a trifecta that I could not resist. I could go on and on about the amazing experiences I had or the wonderful people that I met, because their were certainly plenty of those.*

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*Shawn B.  
Petty Officer, US Navy  
BA Film & Digital Media, 2017*

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# 10 QUESTIONS TO ASK BEFORE SELECTING AN ONLINE UNIVERSITY

*Courtesy of Military.com*

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

1. **Does the school offer the degree program you need to advance your education and career?** If you're considering a teaching or nursing degree, will it prepare you to be licensed? Is there a master's degree program that will help you progress in your profession?
2. **Are the programs challenging and rigorous enough?** Going to college requires a significant investment of time and money, be sure to find out all you can about the coursework, quality of resources, and degree requirements. Easy isn't a good thing in this instance—you want to know that you've successfully completed a demanding program that prepares you for success.
3. **Is the school accredited?** Online universities should have regional accreditation, just like campus-based institutions. A good online school may also have national accreditation from the Distance Education and Training Council (DETC), and individual degree programs like Education and Nursing should also be accredited by bodies such as the National Council for the Accreditation of Teacher Education (NCATE) and by the Commission for Collegiate Nursing Education (CCNE).
4. **Are employers willing to hire graduates of this online university?** Ask the enrollment staff at the university you're considering to share feedback (surveys, placement statistics, etc.) from employers who've hired their grads.
5. **How does the degree program work, what is the learning process?** Be sure you understand how you'll be expected to study, learn, and complete tests and assignments. Online universities use several different academic models:
  - o Traditional college courses – led by instructors – are delivered online, requiring students to attend at set times. School terms are generally divided into traditional semesters, and students may only start work at the beginning of these terms. Students earn credit for time spent in class and completion of assignments and tests.
  - o Competency-based programs provide students with learning resources in degree subject matter, allowing students to study and learn on their own schedules, advancing as they demonstrate content mastery.
  - o Combined online/traditional programs, which require students to attend class both online and in person, are also available.
6. **How much will it cost?** Some online universities charge tuition rates twice as high as those of a public institution. While almost all offer financial aid, make sure to choose wisely to avoid incurring unnecessary debt. Students who wish to accelerate their degree programs should look for schools with programs that allow acceleration—this can help save overall costs. And, ask if the university offers scholarships.
7. **What type of help and support does the school offer its enrolled students?** Because the student won't be on campus in most instances, it is important to make sure that the school provides the necessary support. Ask if each student is assigned an advisor or mentor, how often the student will be able to communicate with an advisor, and who will be available to provide extra support if needed? Is there an online student community? Are online study groups available?
8. **What kind of time commitment will the program demand?** Going to school online demands that you study independently and motivate yourself to complete your studies, so make sure you're ready to put in the time and effort needed to be successful. Getting a college degree isn't meant to be easy, so be prepared for hard work.
9. **Does the degree program you're considering include relevant certifications, or does it prepare you for licensure?** In some fields, particularly IT, certifications can be almost more important than a degree. And, if you are considering Education or Nursing, you'll want to make sure that your investment will lead you toward licensure. Be sure to find out if the university you're considering offers key certifications if the career you've chosen requires licensure.
10. **Does the university offer support for alumni?** Like traditional universities, the best online schools offer support for alumni, with networking and career counseling. It's worth checking before you choose—having that kind of support after you graduate can help you advance in your career, get advice and stay connected.



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# TOP 10

## Things to Know About Using Your GI Bill in 2020



Courtesy of Military.com

The GI Bill is a great education benefit for servicemembers and veterans that helps pay for college, graduate school and approved training programs.

First introduced in 1944, the GI Bill has evolved several times, most recently in 2017 under the Harry W. Colmery Veterans Educational Assistance Act, better known as the “Forever GI Bill.” It includes payment of tuition and fees, a monthly housing allowance, and a stipend for textbooks and supplies for up to 36 months.

If you are considering going back to school, you may be wondering how the COVID-19 national emergency has affected the GI Bill program. The good news is that Congress has taken steps to ensure that veterans continue to receive educational assistance during these unprecedented times by passing S. 3503, signed by President Donald Trump on March 21.

Here are the top 10 things you need to know about using your GI Bill Benefit in 2020.

### 1 Course Conversion from In-Person Instruction to Online Training

In the interest of public health, most teaching institutions have altered their curricula to accommodate the need for quarantine and social distancing by offering virtual classrooms and online instruction. The new law allows the Department of Veterans Affairs to pay education benefits for programs that have been converted from resident training to online training, even if online training has not been approved. Keep in mind that the law authorizes this special authority only from March 1, 2020, to Dec. 21, 2020.

### 2 Grading Scale Changes

Following the change to online instruction, many schools opted to change their grading scales from letter grades (A, B, C) to pass/fail courses. The new law specifies that you will continue to receive your benefits as long as the classes you take count toward your pursued degree.

Some students have expressed concerns regarding how this change may affect future admission to graduate programs that require a specific grade point average for selection. To address this issue, most graduate schools are putting waivers in place or have opted not to adjust students' GPAs based on one semester or quarter of pass/fail classes due to the current health crisis.

### 3 School Closures

According to the VA, if your school closes due to a national emergency, your GI Bill payments will continue through the end of the term or for 28 days, whichever is sooner.

### 4 On-the-Job Training and Apprenticeship

Thinking about pursuing a trade or an apprenticeship in a field like roofing, plumbing, firefighting or law enforcement? The GI Bill

training program can help you pay for books and supplies. It may also provide you with a monthly housing allowance (MHA). Before you sign up, make sure the program is approved for VA education benefits. You can check with your VA regional office here: <https://www.va.gov/find-locations/>. If your training program changes to an online format due to COVID-19, you will continue to receive your MHA.

### 5 Housing Benefits

The GI Bill provides a Monthly Housing Allowance (MHA) based on the ZIP code of the campus where you attend most of your classes. The MHA is generally the same as Basic Allowance for Housing (BAH) for an E-5 with dependents. You are not required to live on campus to receive an MHA. To figure out your expected MHA, consult the VA's GI Bill Comparison Tool. Search by school name or type and click on the results.

Before the outbreak of COVID-19, students attending school online received only 50% of the national average BAH as their MHA. The new legislation has changed this policy temporarily to allow students who moved from in-person instruction to online classes to continue to receive their MHA. Currently enrolled and new students can receive the resident housing rate when in school from March 1, 2020, to Dec. 21, 2020.

### 6 Leaving School Due to COVID-19

If you need to leave school because you contracted COVID-19, the VA will pay you through your last day of attendance, but not through the end of the school term. In these situations, the law does not allow the VA to continue payments beyond the last day of attendance. Be aware that by withdrawing from school, you may receive an overpayment of MHA. Your school will notify the VA that you have withdrawn, and the VA will bill you for any overpayment. Ask your School Certifying Official (SCO) to report your withdrawal due to COVID-19 as a mitigating circumstance.

### 7 Books and Supplies

Post-9/11 GI Bill recipients are eligible to receive the VA Book and Supply Stipend, up to \$1,000 per academic year. This stipend aids students in covering the cost of supplies, equipment, books and other educational tools. The \$1,000 stipend equals approximately \$41 per credit hour for a maximum of 12 hours per semester. For each semester you enroll full-time, you will receive \$500. The money is paid directly to the student at the beginning of the school term.

### 8 Communicating with the VA About Your GI Bill Benefits

The VA is asking GI Bill students to submit a current email address to increase its capability for a paperless environment. You can update your email address by filing a request through the “Ask a Question” portal. The VA will contact you with important benefit updates and

information. Additionally, the VA is accepting some documentation only by electronic submission.

### 9 Get to Know Your School Certifying Official (SCO)

Educational Institutions that receive VA funds have a designated School Certifying Official (SCO) to act as a representative for the university to the VA for GI Bill-eligible students. If you have questions about enrollment changes, certification, course changes or payment of allowances, an SCO can help. They can assist students with applying for benefits, filing forms, and resolving payment problems. SCOs also ensure that the school remains in compliance with VA and Defense Department policies.

Schools like Western Governors University are eager to assist veterans as they pursue higher education. They offer a Military Support Department and enrollment counselors to help you maximize your GI Bill benefit.

### 10 Financial Hardship

The current health crisis is putting a financial strain on many Americans. If you are a military-connected student with a coronavirus-related financial hardship, there is help available.

Start with your current institution. Contact your SCO as well as the financial aid office. Many schools are receiving funds from the federal government to provide emergency grants to students during the pandemic. Each school has its own guidelines and policies for the distribution of these funds and can provide information regarding how to apply for aid.

If you owe money to the VA, the VA's Debt Management Center (DMC) is encouraging veterans affected by COVID-19 who have debt and need relief to contact them by telephone at 1-800-827-0648 to request assistance. They will assist you in suspending debt collection until the end of 2020 or establish an extended repayment plan for you.

#### One More Thing

Education is expensive. Your GI Bill benefit may not be enough to cover all tuition costs. The Yellow Ribbon Program can help cover additional out-of-pocket expenses. Offered only to veterans and eligible dependents who receive VA education benefits, the Yellow Ribbon Program offsets costs through a partnership between the VA and the institution you attend. You can use funds from the program to pay mandatory fees and tuition. It cannot cover room and board, late fees, parking fines, etc.

Not all schools participate in the Yellow Ribbon Program, nor do all qualify. There are limits to how many students may be granted Yellow Ribbon benefits at a particular school. You can find a list of participating Yellow Ribbon Schools here: <https://www.va.gov/education/yellow-ribbon-participating-schools/>





# SELECT THE RIGHT DEGREE

*Courtesy of Military.com*

When making this decision, consider your current career path, future job markets, timeline, and flexibility. Here are a few questions you need to answer before you select a degree:

- Do you want to continue on your current career path?
- Does your current career match the future job market?
- Do you want the quickest path to a degree?
- Do you want a specific degree or a degree that leaves your options open?
- What degree level do you want? Associate's, bachelor's, or master's?

Most degrees fall under one of the following areas of study:

- Computer Science
- Engineering
- Electronics
- Health Care or Medical
- Criminal Justice
- Business Administration
- Liberal Arts - Math, Science, English, Etc.
- Education
- Psychology / Social and Human Services

These degree areas can be further narrowed down to very specific areas of concentration. Having predetermined career goals can help make choosing your degree a simple process.

Tip: Career counselors and Education Service Officers can help you make the career choice that matches your skills and interests by giving you a career skills and interest assessment. This will help you focus on the

career options that match your experience, skills, and personal interests. Active duty and reserve servicemembers can contact their local education service office or career counselor for details. Veterans can get this counseling and employment assistance through the Department of Veterans Affairs.

## Your Current Career

If you plan to stick to your current career path, you simply need to figure out which degree is most in line with your career. Since your military experience can be translated into college credit toward your degree, this option can also help you get your degree faster.

Information is available through many sources including your education service office, VA, and school admissions counselors.

## Future Career Opportunities

Although factoring future job growth into your degree choice may mean taking more classes, which in turn will increase your time and expense, it is well worth the effort. In fact combining your personal interests with the forecasted job market is a sure way to make the most of your education benefits.

According to the U.S. Department of Labor the future top career fields include:

- Computer Engineering,

Network Management and Support

- Health Care Professions
- Education (Both K-12 and Higher Education).
- Human Resource and Social Work
- Environmental/Hazardous Material Management

## Fast and Flexible

If the focus of your degree is less important than the timing, consider a degree that allows you to use your military experience (free electives) and credit-by-exams (CLEP). Associate of Science and Bachelor of Science degrees are often the most liberal when it comes to using your military experience and CLEPs.

Some degrees are more flexible than others; for instance, Business Administration degrees are often the fastest and most flexible. In addition, a degree in Business Administration can be as narrow or broadly focused as you like, and nearly every college offers business degree programs.

## Degree Level

It is important to select your degree level, but it's not critical. You don't have to have an associate's (lower level) degree before you go after your bachelor's. In fact, in most cases it saves you time and effort to focus on your bachelor's degree first.

# Get a Degree While Overseas

*By Ruth Cuevas & Amanda Palumbo,  
Courtesy of Stripes Europe*

Being stationed abroad doesn't mean you have to put your education on hold. You can continue your studies through DOD contracted schools for servicemembers and their dependents with a variety of options to fit your lifestyle.

## Benefits of Online Degrees

- **Flexible Schedules:** Online students can still work full-time, spend time with families and travel while attaining their degree on their time.
- **Sharpen Time Management Skills:** If you're a notorious procrastinator, online classes could be that added push to get you more organized. Online students have to be diligent about scheduling their time for learning and course work.
- **Lower Cost:** Students on average pay less when achieving an online degree. While they're paying for tuition costs and books, they're avoiding fees like housing and transportation. Most universities will offer a military non-resident tuition waiver to avoid out-of-state tuition costs.
- **Comfortable Learning Environment:** Online students can also set up an environment that works best for their brain like comfy couches, music in the background and snacks readily on hand. You also get to avoid that one person in class that has an outrageous, argumentative opinion about every topic.

## Central Texas College

[WWW.CTCD.EDU](http://WWW.CTCD.EDU)

Offers vocational associate degrees in automotive mechanics, child development, hospitality management and much more. Classes are offered online and in-person.

## Embry-Riddle Aeronautical University

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Offering undergraduate degrees in aeronautics, aviation maintenance, technical management, aviation security and unmanned systems. ERAU also offers master's degrees in aeronautics, unmanned systems, human factors and aviation maintenance. Each month there are new face-to-face and online courses.

## University of Maryland University College

[www.umgc.edu](http://www.umgc.edu)

More than 90 degree programs to choose from with specializations and certificates in liberal arts and sciences. Some degrees can be completed entirely online. Classes are also offered in-person.

## University of Oklahoma

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Three graduate programs are offered: Master of Human Relations, Master of Arts in International Relations and Master of Education. Professors from the university's main campus come to teach students in class while also offering a variety of online courses.

Not only can you continue your education but you could be eligible for financial aid and tuition assistance. Contact your installation's education center for more details.





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# PLANNING FOR A CAREER IN STEM

By Amy Bernard, George W. Bush Institute Military Service Initiative Senior Program Manager

**W**hen I served in the Marine Corps, I never thought the skills I learned would translate to a civilian career in STEM. I know I am not alone in this thinking. Answer honestly, do you see yourself working in the fields of science, technology, engineering, and math?

Since retiring, I have discovered that I not only qualify, but my skills are in dire need. So are yours.

America is facing a skills-gap in the STEM field. As a current or transitioning servicemember, you are a natural fit for these positions. We need your expertise and knowledge in these civilian positions.

A recent study completed by the Institute of Veteran and Military Families (IVMF) shows that veterans working in STEM may earn up to 8% more than their non-veteran peers. It also shows that top STEM occupations continue to be in all areas of IT, engineering, computer systems analysts, information security analysts, and accountants.

There are many pathways that can help you get into a STEM career. But you need to lay a strong foundation before you fully transition. Regardless of where you are in your military journey, it's important to think ahead and look to the future.

It is overwhelming, and you may not think you are ready to plan for the future, but laying a foundation can help you better understand how you can continue serving this nation as a veteran. Here are a few recommendations to get you started:

1. Research the career paths within STEM that sound interesting, and find higher education institutions that specialize in those paths. Contact the institution's career counselors or reach out to the military affairs office to request information on options to take courses online and/or the requirements for all transfer credits into the specific degree paths. Lastly, check to see if the institution uses the Yellow Ribbon Program, which can help cover more than what the GI Bill does. Visit the Department of Veteran Affairs for more information on the Yellow Ribbon Program.
2. Meet with an education specialist at your Base Education Center to ask about options when deciding to use Tuition Assistance or the GI Bill. This office is part of the Defense Voluntary Education (VoEd) program that exists to assist you in college or career readiness exams.
  - a. Consider asking about the College Level Examination Program (CLEP), which allows you to test out of college courses and earn the credits upon passing the exam. Double check that the higher education institution you would like to attend accepts these credits.
  - b. The VoEd office can also assist by informing you of your Service Branch's Credentialing Opportunities On-Line (COOL) where you can look up how your training and experience may align with civilian credentialing.
3. Research the Department of Labor, United States Military Apprenticeship Program (USMAP). This is a program for active duty servicemembers to pick a trade that relates to the STEM fields, enroll in that apprenticeship program, document and submit competency hours and earn a Journeyman Card, a person who has completed both an apprenticeship program and required vocational studies.
4. Programs like the Warrior-Scholar Project can help you prepare for college with training courses for the STEM program at campuses such as: Yale University, the University of Notre Dame, Texas A&M University, Princeton University, and MIT.
5. Narrow down the list of Higher Education institutions that best fits your goals then contact Service to School to assist in the admission process to the best college and graduate institutions.
6. There are also specialized university career programs for students seeking to enter a STEM field. For example, San Diego State University has a program called The Troops to Engineers which provides custom career assistance for students in undergraduate or graduate engineering programs.
7. Nonprofits such as STEM Veterans USA exist to help companies' set-up pipelines for internships to jobs for experienced veterans.
8. Companies like Microsoft offer additional avenues, career timing, and requirements to access STEM career pathways through skill credentialing, an option outside of traditional higher education.
 

COVID-19 has brought a new demand for STEM experts within the Office of Homeland Security and other government organizations. Additionally, the STEM Career Act recently signed into law, makes veterans eligible for certain National Science Foundation grants and fellowship programs that can open the door to endless career opportunities.

Servicemembers and veterans have critical skills and leadership attributes that our nation needs, especially in times of crisis. The resources and support that you need to succeed are available to assist you in making the most informed decisions possible. There are pathways for you to continue serving your country even after your transition or retirement. Your experience, skills, and talents are valuable and a STEM career is within your reach.
- c. The Education Center can also help you download and track your Joint Service Transcript (JST), an academically accepted record of military training validated by the American Council of Education (ACE). It takes military training and translates it into civilian college credit. While your JST updates automatically, it's important to double check the document is correct.

## Keeping kids on track while schooling remotely

By Stacy Roman,  
Courtesy of Stripes Japan

If your kids are learning remotely this year, here are a few ways to help keep them on track as they navigate through this unique time.

### ONE:

#### There is a plan in place.

Know that most teachers and administrators have been meeting behind the scenes. Although there may be a few days before implementation, rest assured there is a digital plan in place. Apps and sites such as Google Classroom, Hangouts and Meet will likely be used to help with assignments and lessons.

### TWO:

#### Check your resources.

Coordinate with your school administrators and/or teachers to ensure you have all the resources necessary. If you don't have access to a tablet or computer for your student, talk with the school. Often, there is equipment available for loan.

### THREE:

#### Keep to a schedule.

One of my friends recently posted a daily routine her husband devised after noticing a little procrastination creeping in. Write out specific times and expectations, such as wake up time, designated school hours and free time.

### FOUR:

#### Schedule breaks.

Just like a normal school day, they're going to need to take a breather. Be sure to schedule lunch and snack breaks. Let them chat online or FaceTime with their friends for a few minutes between lessons.

### FIVE:

#### Keep them moving.

It's easy to let them plop on the couch and veg in front of the Xbox. However, fresh air works wonders. If you're able, take a short walk around the neighborhood (keeping in mind good social distancing mandates) or play in the backyard. If you're not able to venture outside, download a few fun fitness apps or games for them to try out.



# What Servicemembers Should Know When Choosing a College

*Courtesy of Military OneSource*

**T**hinking about college? You already have the discipline it takes to pursue higher education. From big universities to small colleges, you have plenty of options and each has something unique to offer. Here's how to compare your college options and find the right institution for your education goals.

## 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 servicemembers, certain institutions can be more affordable, like in-state or public universities. Private schools can sometimes 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 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 allows 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.

## How to choose

Once you know what your college goals are, these tools can help you find the right fit for your needs.

- The College Navigator lets you search through over 7,000 schools. Compare location, tuition, courses and financial aid information for universities and

colleges nationwide. You can even save your searches to a spreadsheet to revisit and revise your list.

- The Department of Defense's Tuition Assistance program provides information on tuition costs at over 2,600 schools that are eligible to receive military tuition assistance. Compare costs, fees, grants, GI Bill® and other financial aid opportunities.
- Search the Department of Defense's Voluntary Education Memorandum of Understanding site to see which schools are participating in the federal tuition assistance program.
- There are so many resources for servicemembers to find the right college or university at the right cost, no matter where you live or what you hope to study. Military OneSource is here to help you start the next chapter. Call 800-342-9647 anytime to schedule a specialty consultation with one of our education professionals.

# What Can You Use Your GI Bill For?

*Courtesy of Military.com*

When most people think of the GI Bill they think of college. That is because most people do use their GI Bill benefits to go to a traditional college. Over the years the GI Bill has expanded greatly and it's not just for college anymore, Veteran Affairs (VA) realizes that many people do not want to go to college, and they

have developed programs that pay for many different types of training besides college. You can use your GI Bill for many different types of training including:

- College degree programs including Associate, Bachelor, and advanced degree programs
- Vocational/Technical Training including non-college degree programs
- On-the-job/Apprenticeship Training
- Licensing & Certification Reimbursement
- National Testing Programs such as SAT, CLEP, AP, etc
- Flight Training
- Correspondence Training
- Work-study programs
- Tuition Assistance Top-Up
- Tutorial Assistance





*Courtesy of Military.com*

**A college degree may lead to better job opportunities and better pay. In fact, earning a bachelor's or graduate degree increases one's average hourly wage compared to those with only a high school diploma, according to a Rand Corp. survey.**

However, going back to school for military spouses is a sizable time commitment and an expensive financial obligation. What's more, constant relocation may cause a spouse to lose credits if he or she transfers to another college. But there are financial and credit-transfer programs available to spouses to help spouses get an education.

# HELP FOR MILITARY SPOUSES GOING BACK TO SCHOOL

Here are a few programs that offer financial assistance:

- **The General George S. Brown Spouse Tuition Assistance Program (STAP)** offers partial tuition assistance (50 percent of course tuition with a maximum of \$1,500 per academic year) to spouses of active-duty Air Force members stationed overseas.
- **The General Henry H. Arnold Education Grant Program** provides \$1,500 in grants to selected children of active duty Air Force members and spouses stationed overseas through the Air Force Aid Society. To qualify, the spouse must be a full- or part-time student studying for a vocational certificate, undergraduate degree or graduate degree. The funds granted range from \$1,500 a year for an undergraduate degree to \$1,750 a year for a graduate degree.
- **The Coast Guard Mutual Assistance program (CGMA)** offers a supplemental education grant of \$150 per year. This grant is applicable to any family member's educational expenses. However, CGMA does not

cover tuition expenses.

These programs assist with transferring class credits:

- **The Servicemembers Opportunity Colleges (SOCAD) program** is a consortium of more than 1,500 colleges and universities that offer associate and bachelor's degrees in the United States. This program transfers credits between the colleges allowing the student to continue with his or her education and not retake any classes. SOCAD is ideal for military spouses who might have to relocate several times.
- **The Servicemembers Opportunity Colleges for the navy (SOCNAV)** is similar to the SOCAD, but offers associate and bachelor's degree programs on or accessible to Navy installations.

Each program varies from service to service but all provide the proper resources to help military family members obtain a high level of education.

## INCREASE YOUR SKILLS AND EDUCATION FROM HOME DURING THE COVID-19 PANDEMIC

**Make the most of the unexpected time you have at home because of the coronavirus disease 2019. Explore the wide range of education resources the Department of Defense offers for servicemembers and their families. They include:**



*Courtesy of Military OneSource*

- Programs, resources and services are available to help servicemembers, their spouses and children work toward college degrees, certifications and other educational and employment opportunities.
- The TA DECIDE tool from the Department of Defense lets servicemembers compare schools, tuition and fees, programs, assistance options and more.
- Defense Activity for Non-Traditional Education Support, or DANTES, provides servicemembers with a variety of no-cost education and career-planning programs and services including:
  - Kuder Journey
  - Academic skills training
  - Joint Services Transcript, which converts military experience into civilian college credit to save time and money on education
  - A variety of reimbursable exams for college readiness and credit.
- MilLife Learning offers self-directed courses to help servicemembers and their families lead their best MilLife. Topics include developing a spending plan, and eSponsorship Application and Training.
- The Spouse Education and Career Opportunities (SECO) program connects military spouses with tools and resources including education and training help, career coaching and exploration, career connections and more. It has a wealth of information and services — such as Onward to Opportunity — for increasing your professional skills.
  - SECO also offers more general resources for:
    - Building a resume
    - Searching for scholarships
    - Assessing values and skills.
- The Morale, Welfare and Recreation Digital Library provides a wide range of educational resources for family members of all ages. Choose from audiobooks, eBooks, award-winning documentaries, historical U.S. military records, personalized brain exercises and much more.

Understanding of COVID-19 is rapidly changing. For updates and information specific to your location, visit your installation's official website. You can also follow your installation's social media platforms.





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\* U.S. News & World Report, 2019

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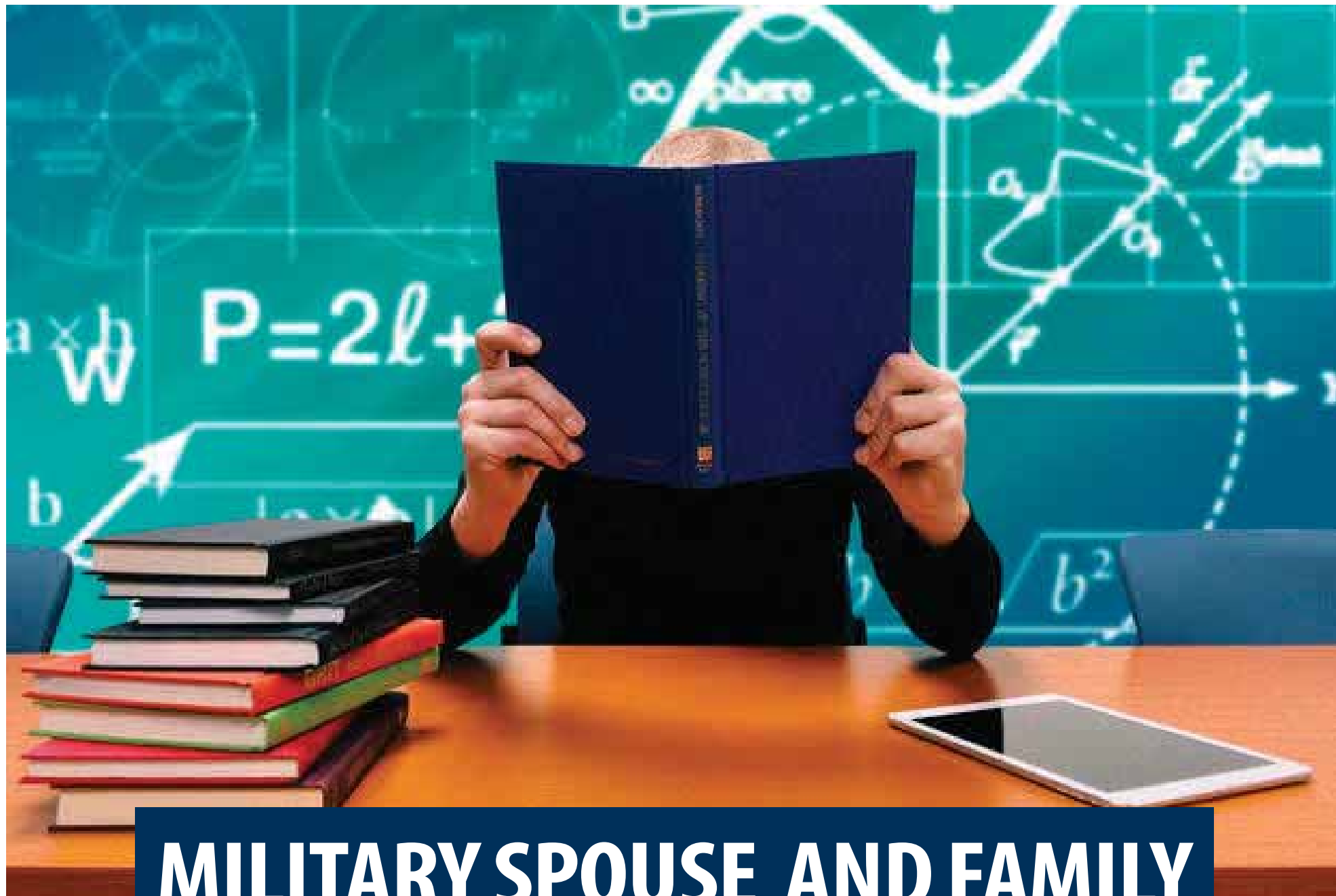
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## MILITARY SPOUSE AND FAMILY

# EDUCATIONAL ASSISTANCE PROGRAMS

*Courtesy of Military.com*

**There are several education benefits available to dependents of veterans as well as surviving family members of deceased veterans. Ranging from scholarships to totally free school, these benefits are often overlooked.**

### Department of Defense

#### Post 9/11 GI Bill Transferability

There is a special provision of the program that allows military members to share their remaining GI Bill (education) benefits with immediate family members. The key factor is whether or not the member has used any of their GI Bill in the past; only unused benefits can be transferred. This means that if they used 12 months of their GI Bill, then they can only transfer the remaining 24 months of benefits.

Servicemembers must meet specific criteria to be eligible to transfer their GI Bill benefits. This includes having

at least six years of service and an obligation to serve at least four more.

Learn more about the rules for transferring GI Bill benefits at <https://www.military.com/education/gi-bill/post-911-gi-bill-transferability-fact-sheet.html>.

#### Military Spouse Career Advancement Accounts (MyCAA)

The Military Spouse Career Advancement Accounts (MyCAA) program provides up to \$4,000 of Financial Assistance for military spouses who are pursuing degree programs, licenses or credentials leading to employment in portable career fields.

Spouses can contact MilitaryOneSource for education counseling and help to find alternative funding sources. Call toll free at: 800.342.9647.

Learn more about Spouse Employment opportunities and programs at <http://www.military.com/spouse/career-advancement>.

#### Veterans Affairs Dependents Education Assistance Program

The Dependents' Educational Assistance (DEA) program provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 36 months of education benefits. These benefits may be used for degree

and certificate programs, apprenticeship and on-the-job training. Remedial, deficiency and refresher courses may be approved under certain circumstances.

Learn more about the Dependents Education Assistance Program at <https://www.military.com/education/money-for-school/dependents-educational-assistance-dea.html>.

#### Marine GySgt John D. Fry Scholarship Program

The Fry Scholarship is a program similar to the Post-9/11 GI Bill that makes education benefits available to the surviving spouses and children of servicemembers who die in the line of duty after Sept. 10, 2001. Like

Post-9/11 veterans, eligible surviving spouses and children attending school may receive full tuition coverage at state-operated colleges and universities, plus a monthly living stipend and book allowance under this program.

Surviving spouses can use the Fry Scholarship for 15 years from the anniversary of the servicemember's death or until they remarry. Eligible children can use the Fry Scholarship between the ages of 18 and 33. Children under age 18 cannot use this benefit even if they have completed high school. The child's marital status does not affect eligibility for the Fry Scholarship.

Learn more about the Marine GySgt John D. Fry





Courtesy of U.S. Army

**The Army is implementing a holistic approach to helping military spouses find jobs, build careers and improve their quality of life.**

Scholarship Program at <http://www.military.com/education/money-for-school/fry-scholarship.html>.  
**State Provided Education Benefits**

Educational benefits for families, particularly the children of deceased, MIA, POW and disabled veterans, may be available in some states.

Click here to learn more about State Veteran Education Benefits at <https://www.military.com/education/money-for-school/state-veteran-benefits.html>.

**Scholarships and Grants**

While looking for money for school many spouses and their families overlook the over \$300 million of military - and veteran - related scholarships and grants. These scholarships often go unclaimed.

Not applying for scholarships is like turning down free money. Find scholarships for veterans on [Fastweb.com](http://Fastweb.com) where many organizations also offer scholarships for military

children and spouses.

**Army Resources**  
**Army Emergency Relief (AER)**

Army Emergency Relief maintains two scholarship programs - the Spouse Education Assistance Program and the MG James Ursano Scholarship Program for dependent children. Both scholarships provide financial assistance for students who are pursuing their first undergraduate degree.

Visit the Army Emergency Relief site for more details.

**Air Force Resources**

**Air Force Aid Society (AFAS)**

The AFAS offers grants, scholarships and loans:

- **General Henry H. Arnold Education Grant Program** - This need-based grant program offers grants of at least \$2,000 to selected children and spouses of active duty, retired and deceased active duty and some reserve Air Force members.

- **AFAS Merit Scholarship** - The Society awards a minimum of ten \$5,000 merit-based scholarships to incoming freshmen who have completed both phases of the General Henry H. Arnold Education Grant application, and therefore, have already been reviewed for eligibility and had their GPA verified. Selection is based on cumulative GPA, SAT/ACT scores, transcripts and an essay on a specified topic.

- **Supplemental Education Loan Program** - This loan is open only to dependents of regular Active Duty, some reservists and retired members who applied for the General Henry H. Arnold Education Grant. The maximum dollar amount is \$1,000.

Visit the Air Force Aid Society to learn more.

**Navy and Marine Corps Resources**

**The Navy-Marine Corps Relief Society (NMCRS)**

The NMCRS Education Assistance Program offers interest-free loans and grants for colleges or voc/tech schools in the US. The program is available for children of active duty, retired or deceased sailors and marines; and for spouses of active duty and retired sailors and marines.

Visit the NMCRS site for more details.

**Coast Guard Resources**

**The Coast Guard Foundation**

The Coast Guard Foundation offers grants for active duty enlisted members and their spouses, it also offers scholarships to children of active duty, retired or deceased enlisted members.

- **Grants for spouses of active-duty enlisted members** - These grants are open to spouses of active-duty enlisted personnel, and spouses of some reservists. Grants are for \$500.

- **Scholarships for Coast Guard children** - These scholarships are open to unmarried dependent children of enlisted active duty members, reservists on extended active duty for 180 days or more, retirees, or deceased members. Applicants must be college-bound high school seniors entering a college or technical school for the fall semester or a

full-time undergraduate student already enrolled in an accredited four-year undergraduate program or technical school.

For more information see the Coast Guard Foundation's website.

**Coast Guard Mutual Assistance (CGMA)**

- **Supplemental Education Grant** - The SEG program reimburses documented educational costs specifically required by a course of study. Multiple grants may be awarded up to the authorized amount throughout the calendar year.

- **CGMA Stafford/PLUS Loan Fee Reimbursement** - Assistance for those who finance post-secondary education through the Federal Stafford Loan or Federal Parent Loan for Undergraduate Students (PLUS). CGMA reimburses clients for the loan fee (not to exceed 4% of the loan amount) typically charged borrowers at the time funds are disbursed.

- **CGMA Education Loan - An interest-free loan** (up to \$2,000) to help with post-secondary education expenses.

Visit the Coast Guard Mutual Assistance website to learn more.

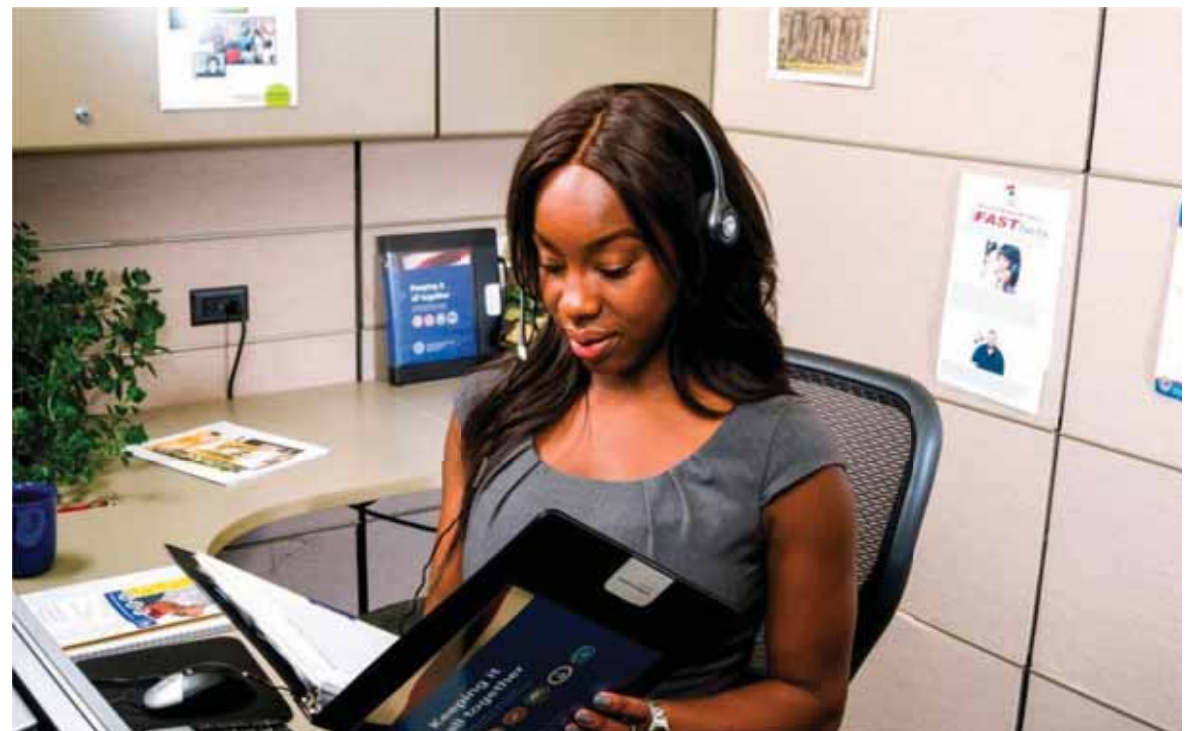
**Find More Military-Friendly Scholarships**

Find more cash for school or get the lowdown on scholarships and education help available for your family. [FastWeb](http://FastWeb.com) can help. Visit [FastWeb.com](http://FastWeb.com) to have education tips and benefits updates delivered directly to your inbox.



Courtesy of U.S. Air Force

**Col. John Schutte, 19th Airlift Wing and installation commander, and Chief Master Sgt. Justin Strain, 19th Airlift Wing command chief, speak to spouses before a virtual resiliency training session at Little Rock Air Force Base, Arkansas.**



Courtesy of Department of Defense

**A Military OneSource call center employee reviews one of the many resources available to support servicemembers and their Families.**



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