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FALL 2021

Education Guide

September 10, 2021

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HERE'S WHAT YOU SHOULD KNOW

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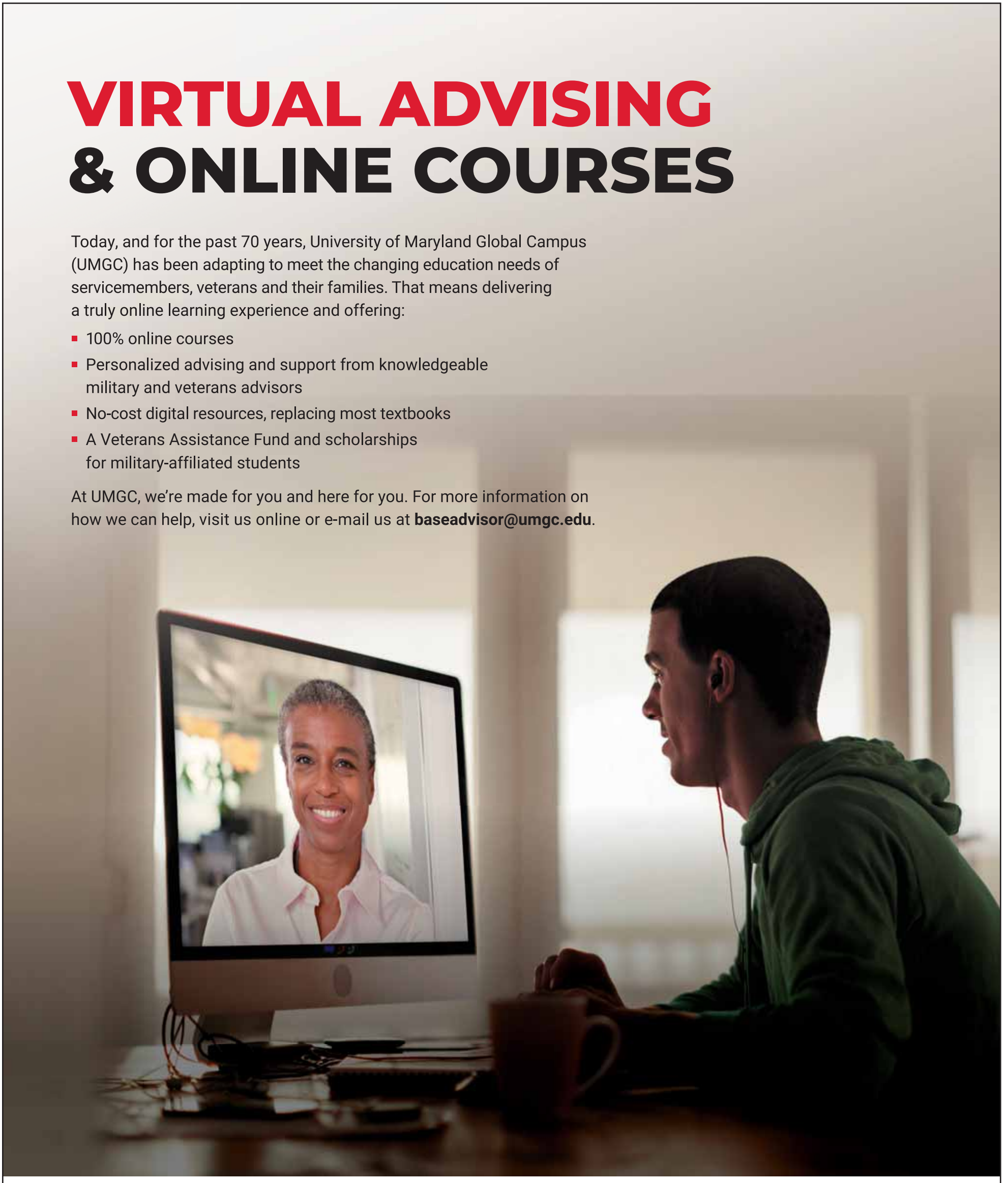

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What to know when choosing a college

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BUSTING THE MYTHS ABOUT SCHOLARSHIPS

Courtesy of Military.com

While looking for money for school, many service members, veterans, and their families tend to overlook more than $300 million of military and veteran related scholarships and grants. These scholarships often go unclaimed due to the following three myths:

1. **Military education benefits eliminate the need for scholarships and grants.**

   False - The truth is that Tuition Assistance is limited to about $750 a class and usually only covers tuition and some fees. This means that you have to pay for books, remaining fees, and other items. There are hundreds of scholarships and grants specifically designed to supplement these education related costs, so you don't have to.

2. **Scholarships are too difficult to win and applying requires too much work.**

   It is true that some scholarships require a written essay. But, it is important to remember that scholarship and grant applications vary widely, and some require nothing more than a short application. Besides you should think of it this way: It may be the only essay you ever get paid to write.

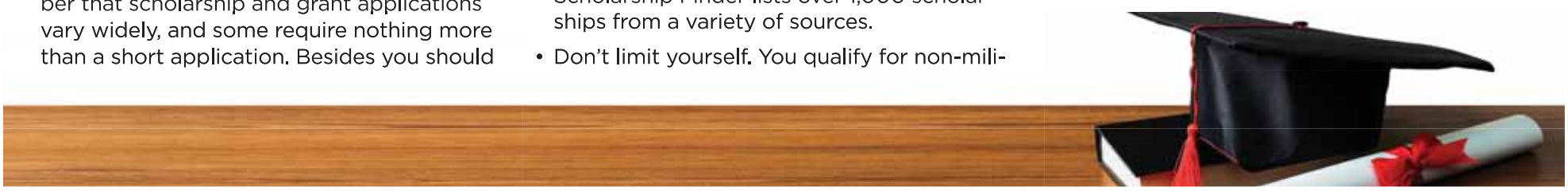
3. **Scholarships are too difficult to find.**

   False - Many scholarships go unclaimed because students don't know where to look. Fortunately, there is a great online resource to help service members find the scholarship and learn how, where, and when to apply. Visit Fastweb.com's Scholarship Finder today and get started on your way to finding free money for school.

Here are some quick tips to help your search:

- Do your homework. Take advantage of the free online scholarship search on Fastweb.com. The Scholarship Finder lists over 1,000 scholarships from a variety of sources.
- Don't limit yourself. You qualify for non-military related scholarships too. Visit your local library to find scholarship directories that list awards based on age, state of residence, cultural background, and field of study.
- Search in your military community. Many service aid organizations and associations, like the Navy Marine Corps Relief Society, offer scholarships, grants, and low interest loans to help cover education expenses.
- It's never too soon to start your scholarship search. Many scholarship application deadlines are as early as a year in advance.

Remember: Not applying for scholarships is like turning down free money. Get started on your search for scholarships today.



WHAT SERVICE MEMBERS SHOULD KNOW WHEN CHOOSING A COLLEGE

Courtesy of Military OneSource

Thinking 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 service members, 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 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 later.
- 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 service members to find the right college or university at the right cost, no matter where you live or what you hope to study.

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AN EXPLANATION OF EDUCATION ADVANCEMENT EXAMS

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.

Courtesy of Military OneSource

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 service members 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 service members 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 service members.
- **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 service members.
- **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 service members.
- **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 service members.
- **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 service members.
- **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 service members varies based on type of testing location.

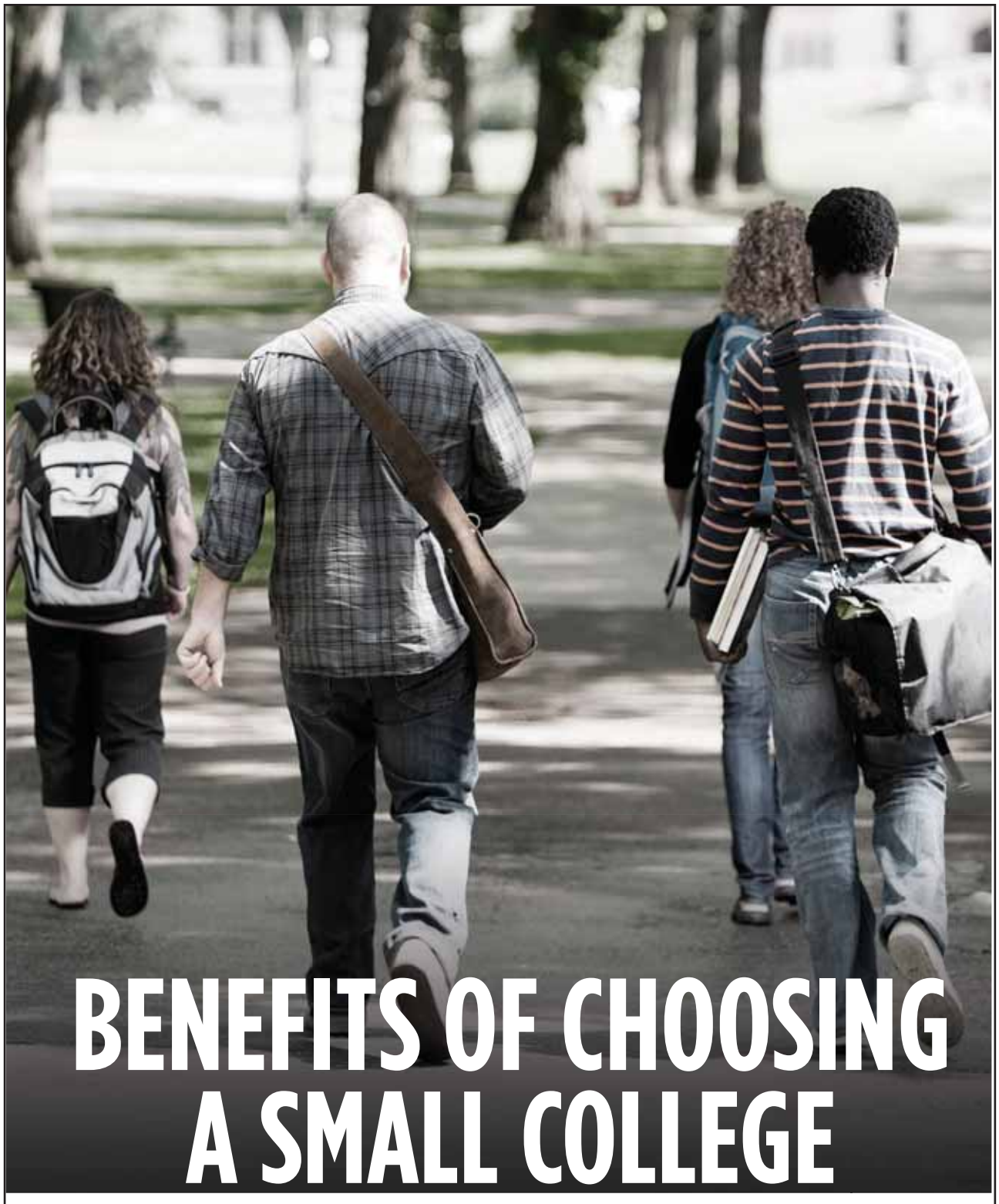
Test prep scams

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.



BENEFITS OF CHOOSING A SMALL COLLEGE

By Megan Waterhouse | Stripes Europe

Selecting a university to attend is one of the biggest and most stressful decisions a young person is tasked with making. When it comes to it, there are several benefits to choosing a small college instead of a major state university.

Individualized approach from professors: One major perk of going to a smaller college is that with less students also comes smaller class sizes. This allows professors to get to know their students personally as well as in a professional capacity. At the institution I attend, the more you get into your core classes, the more it's set up as a graduate-level class. Due to this, professors can look for opportunities for you to grow and get involved in the community. In my experience, these professors have even gone so far as to look for opportunities to further my experience and build up my resume. This makes it so much easier for them to write glowing letters of recommendation for job and internship applications for their students as well!

Easy to get involved: A smaller college is usually housed within a smaller city or town. This makes it incredibly easy to get involved in both the community and campus activities. For example, my school builds community service projects into the curriculum for the freshman class. This way, students are thrown into the community right off the bat! Furthermore, the flexibility aspect of scheduling is usually significantly higher when it comes to balancing activities, such as sports and working on campus, as well as scheduling in terms of course load and dropping/adding courses.

Close knit community: Just as professors and faculty can better know the students on campus due to the size of the institution, students can do the same amongst themselves. You often, especially within your major courses, will have class with the same people. This creates a wonderful sense of community on campus in which students look out for one another; there is always a friendly face to be found.

When it comes time to choose your college or university, keep in mind the benefits of choosing small!

The Digital Learning Tools Making Remote-learning Easier on Everyone

Courtesy of StatePoint Media

(StatePoint) The past year has demonstrated the importance of digital learning. And thanks to a variety of tools and resources that helped make remote instruction a little less stressful on everyone, teachers, students, and parents quickly adapted to the changes brought on by the pandemic.

Music

Music has been a particularly difficult subject to provide instruction for at a distance. However, educational foundations have risen to the occasion by creating a trove of resources to aid learning. For example, the Save the Music Foundation provides free activities for families, tools for educators to create their own online tutorials and more.

Mathematics

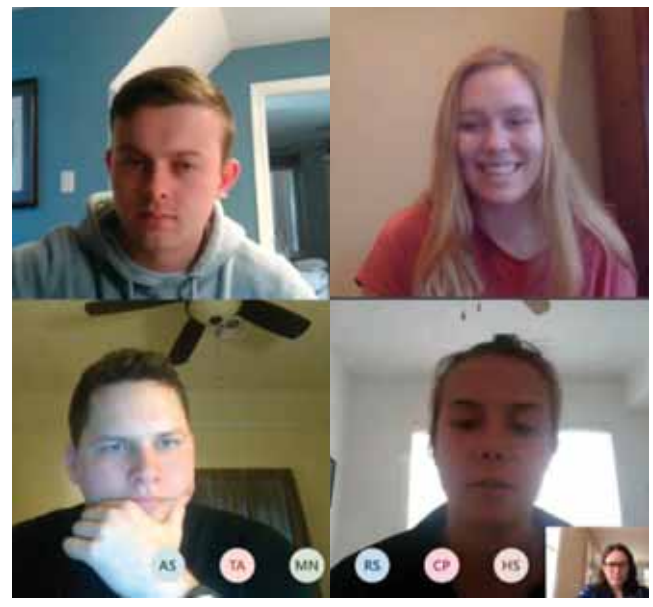
Remote learning has only added new challenges to an already difficult subject. The good news is that online tools are helping fill the gaps created by the new normal. Check out the Casio Cares education site, which is chock full of free math resources for students, parents and educators. Tools include emulator calculator software, curriculum support materials, live webinars and remotely-delivered teacher training. Plus, Casio's free all-in-one web-based mathematics software, ClassPad.net, which is geared for K-12 and beyond, delivers an accessible, interactive and personalized approach to mathematics. Its functions include graphing, geometry, calculation, statistics and more.

In addition to online activities and video tutorials, Casio also offers a weekly educational webinar series focused on mathematics on its YouTube channel, covering such subjects as elementary and middle school math, algebra I and II, geometry, pre-calculus, calculus and statistics. All webinars are recorded and can be accessed any time.

Creative writing

English and creative writing teachers are turning to new platforms to help build their student's writing skills in a variety of creative genres. One example is Storybird, which features hundreds of courses and challenges. If your child's teachers haven't caught onto the trend, no worries, parents can also sign up for an account for their children.

Even after classrooms reopen nationwide, one thing is certain, with so many amazing resources available to help educators teach and students learn, digital learning tools are here to stay.



Amy Richmond, professor of geography, holds class via Microsoft Teams.

FOR PERSONAL GROWTH GET CERTIFIED WITH ONLINE COURSES

By Karen Bradbury | Stripes Europe

Spouses feeling at odd ends as their other halves defend the interests of the homeland is likely a phenomenon as old as military service itself. While a stint without gainful employment can feel like flailing in deep waters career-wise, it may instead be a golden opportunity.

A sure step to career advancement is education, but not all have the time, money or inclination to pursue a full-fledged college education. An alternative to the financial burden and hours of time needed to achieve a traditional degree is the pursuit of an online certificate attesting to a certain level of competence in a given field.

Choosing an area of genuine interest ensures the coursework will be enjoyable, and even when there's no direct link between the subject and one's immediate career aspirations, life is long and has many unexpected twists and turns. What's not at once useful could have great value 10 years down the road!

The following courses range from those that can be completed within just a few days' time to ones that require serious commitment and entail some expenses. Before signing up, compare prices, read any reviews left by previous participants and determine what's best for you.

Bartending: The ability to mix cocktails and manage a bar is a skill set high in demand around the world. European Bartender School offers an online starter course titled The Essentials of Bartending, with 3.5 hours of on-demand video instruction, cocktail recipes, study notes and a certificate of completion following the passing of an exam. The course costs 29.99 UK pounds.

English as a Second Language Instructor: Those that didn't excel in their high school English classes may be daunted at the thought of trying to explain complicated grammar concepts, but many ESL students seeking to improve their conversation skills consider courses led by native speakers a real find. Learn the basics of offering instruction and generating lesson plans with Udemy's TEFL Essentials: Teaching English as a Foreign Language, which delves into methodologies of teaching, lesson planning and how and when to correct errors in speech and writing. Four hours of online video and downloadable resources costs 44.99 euros, but be on the lookout for flash sales offering the course at less than half that.

Fitness instructor: Convert a love of sports into a side gig or full time employment as a certified fitness instructor. The International Sports Sciences Association expresses a commitment to military families on its website, recognizing that their constant moves are often obstacles to employment. Chat with their dedicated Military Transition Specialist to see if they offer a class that's right for you.

Accountant: The private Southern New Hampshire University offers an Accounting Certificate Online which it frames as a first step toward a degree, a means to improve existing skills or as a supplement to an existing bachelor's degree in a non-business field. Four courses (12 credits) in general accounting skills are combined with two courses (six credits) of electives. U.S. service members, both full and part time and spouses of those on active duty pay $675 per course. Course materials and a graduation fee are additional expenses for which to budget.

Early Childhood Education: Concordia St. Paul offers a certificate program designed to develop the skills to become an effective educator of children from birth to third grade. The Early Childhood Education Certificate combines classes, field experience and student teaching opportunities for a blend of theory and practice. Four, three-credit courses, for a total of 12 credits, must be completed and exams must be passed to gain the certificate. Active-duty military and their spouses are eligible for discounts on courses.

FINDING THE RIGHT EDUCATION BENEFITS FOR MILITARY FAMILIES

Courtesy of Military.com

Family members are eligible to use scholarships, grants, and the Spouse and Dependent Education Assistance program (DEA).

Dependents Scholarships and Grants

In addition, each service or designated service aid organization, offers family members special education benefits like tuition assistance, grants, and loans. These benefits are often specific to your current Permanent Duty Station or other criteria.

Visit Military.com's Military Family Education Assistance page to get more details on the many programs offered to military family members. And don't forget to check out Military/Veteran Scholarship opportunities. Thousands of scholarships specifically designed for military family members go unused each year. Check out the Military.com Scholarship Finder. This free service helps our members locate the military scholarship that best fits their needs.

Spouse and Dependents Education Assistance

VA also has a program for Survivor and Dependent Education Assistance (DEA) that provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service related condition. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Fry Scholarship

The Fry Scholarship is an amendment to the Post-9/11 GI Bill that makes education benefits available to the surviving spouses and children of service members who die in the line of duty after Sept. 10, 2001.

The scholarship was created to honor the memory of Marine Gunnery Sergeant John D. Fry, 28, of Lorena, Texas. With only a week left in his Iraq tour in 2006, Fry injured his hand and was given the option of going home early with a Bronze Star. Fry declined the offer and volunteered to go on one last run to defuse bombs. Fry was killed March 8, 2006, by an improvised explosive device in Anbar province, Iraq, leaving behind his widow and three small children.

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.

Keep Up With Your Education Benefits

Whether you need a guide on how to use your GI Bill, want to take advantage of tuition assistance and scholarships, or get the lowdown on education benefits available for your family, Military.com can help.

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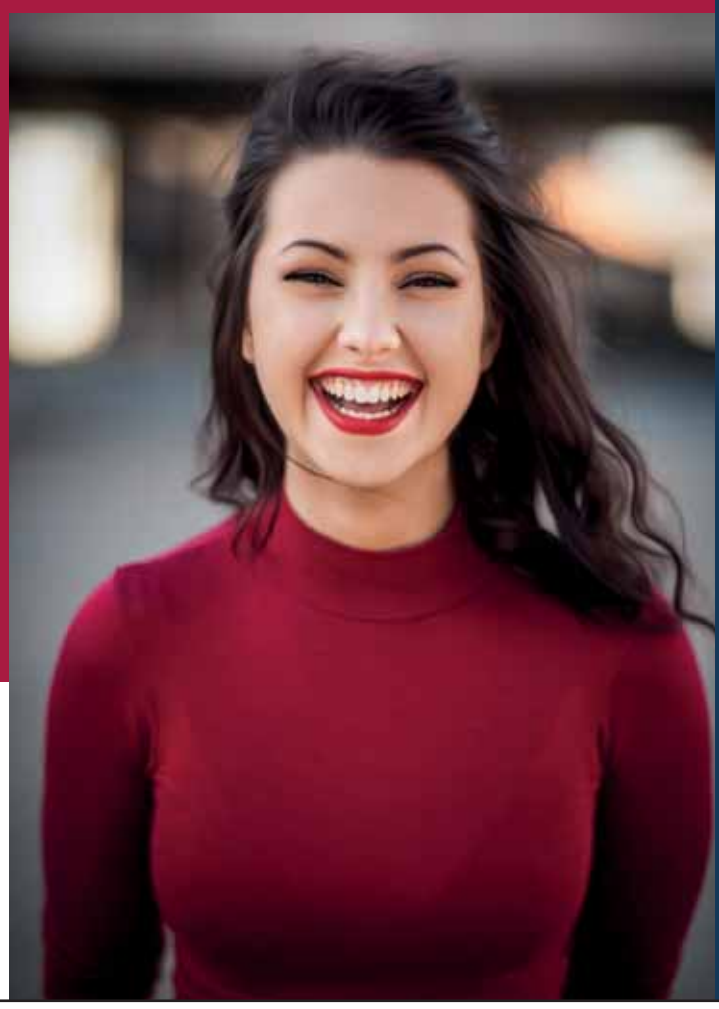
More info about U.S. Federal Financial Aid and Veteran Education benefits:



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TRY THESE HOME-SCHOOLING TIPS, RESOURCES

Courtesy of Military OneSource

As the COVID-19 pandemic continues, schools remain on modified schedules. Here are some tips and resources you can use to help your child learn at home.

Establish a routine for learning at home

- Consider your child's age. Transitioning to home-based learning will be very different for an elementary student than a middle or high school student. Discuss your expectations for learning at home and go over any concerns so you are on the same page.
- Set and follow a weekday schedule for starting and ending the school day and going to bed. All children benefit from structure, even if they try to resist it.
- Build in flexibility to accommodate your own work and other responsibilities. If you are teleworking, see if you and your spouse, partner or another adult in your household, can share some of the teaching. It might also help to set aside time in the evenings to check over assignments or work together on reading and other skills.
- Take breaks. Schedule time during the school day for lunch, snacks and age-appropriate breaks. Think physical education, recess, etc.
- Build in time for creativity. Make time for music, art and other creative subjects. This may include time for your child to practice an instrument, draw, paint, try their hand at drama or develop other skills. Have younger children practice counting by stacking blocks, or build a fort from sheets.
- Help your child safely connect with friends and relatives. Connecting with friends and family members outside your household is important. Work with your children's school, their friends' parents and others to help them stay in touch. Consider taking turns leading virtual lessons or hosting virtual play dates. Have your children write letters to people they care about while practicing handwriting and grammar.
- Create a designated learning space. Set up a designated learning space that is comfortable and in an area with minimal distractions. Allow children to personalize their space and ensure it contains the equipment and materials they need and can access independently.

Courtesy of U.S. Air Force

A high school student virtually attends a math class from her home in Arenrath, Germany.

Tap resources through your child's school

- Embrace online assignments and virtual lessons. Monitor your child's assignments and make sure all work is completed and logged in on time for online sessions. Provide any help your child may need, such as reading instructions as well as using laptops and other devices.
- Ask for teaching advice. Don't hesitate to reach out to your child's teachers, guidance counselors and administrators for advice as you support your child at home.
- Seek assistance. Contact your child's teachers or school to resolve issues that may come up with technology, connectivity, assignments and more.

Tap installation and community resources

- Explore home-schooling resources on your installation. These can include installation school liaisons, Department of Defense Education Activity school activities, and programs for children, youth and teens.
- Check out Head Start and Sure Start programs. Head Start teaches reading, math and other developmental skills to children ages 5 and younger before they start school. Sure

Courtesy of U.S. Air Force

Monica Alvarado and her son, Raiden, U.S. Air Force family members, complete school assignments on a laptop at Vogelweh Military Complex, Germany.

Start is a Department of Defense Education Activity program open to command-sponsored military children at overseas installations who meet age requirements and other criteria.

- Reach out to Military OneSource education consultants. They can assist you with questions about your child's education. These one-on-one sessions are free and confidential and can provide you with referrals to resources in your area. Call 800-342-9647 at any time to schedule an appointment.
- Turn to the Morale, Welfare and Recreation Digital Library. This is your source for free online resources for children, teens and adults — including eBooks and audiobooks on virtually every topic. Use the library to help your children learn and stay engaged and entertained.
- Connect with other parents. Stay in touch with parents in your existing network and work together to widen your circle. Share resources or try teaching virtual group lessons.
- Celebrate reading. Join the National Education Association and schools across the nation in celebrating Read Across America. Check out the campaign's Celebrate All Year tips and resources to help your child experience the joy of reading year-round.
- Take advantage of remote learning opportunities. Nonprofit and other educational organizations are offering free resources, such as instructional videos, live streams and webinars.

Tap resources in the arts, sciences and more

- Explore U.S. Department of Education resources for learning at home. Activities include virtual field trips to the National Energy Labs, interactive lessons from NASA, a STEM video library from the Department of Defense, history presentations from Library of Congress and much more.
- Serve up science lessons. Turn to the Morale, Welfare and Recreation Digital Library for resources including ScienceFlix, which offers more than 50 complete units of study with thousands of science-related assets. It uses hands-on projects, videos, interactive features, and more to give children and teens a better understanding of science concepts and ideas.

A middle school student works at her home in Ansbach, Germany.

- DODEA's comprehensive Parent Resources page is an asset to every family, even if your child doesn't attend a DODEA school. You will find links to a variety of activities for children of all ages.
- Get homework and tutoring help. Tutor.com for U.S. military families provides on-demand, online tutoring and homework help at no cost to eligible service members, civilian personnel and their dependents. With live, expert tutors available 24/7, military-connected students can receive academic help at their moment of need — anywhere they have an internet connection.

Stay informed

Understanding of COVID-19 is continually changing. For updates and information specific to your location, visit your installation's official website. You can also contact your installation's school liaison for updates in your school district and for guidance on all of your child's education needs. Find your school liaisons through the Department of Defense Education Activity service-specific liaison directories. You can also follow your installation's Facebook, Twitter or Instagram platforms for up-to-date information.

For Department of Defense updates for the military community:

- Visit Defense.gov.
- Follow Military OneSource's Facebook, Twitter and Instagram platforms.
- Continue to check the Coronavirus Updates for Our Military Community page.

EXPERIENCING HIGH SCHOOL ABROAD

By Emma Bareihs | Stripes Europe

Not too long ago I hopped on a plane to England to start my third high school as a military child. As different as I knew it would be leaving the American public-school system, I didn't know the extent of the impact the new school would have on me. Although it might be intimidating, make the most out of your education abroad! Here are some things I learned:

1. Your knowledge on international current events will dramatically expand. Being in the mix of international affairs, you become more prone to reading daily global news.
2. Use your school breaks wisely for travel. When you get the chance to travel, take it! Take advantage of the location you're in to explore surrounding areas.
3. It's a perfect opportunity to learn a new language. Immerse yourself in the geographic region you reside in to learn a new language that you can practice in the community around you.
4. The sports are going to be slightly different. Forget the American football tailgate traditions. Depending on where you are, the high school sporting events might not be what you're used to. Learn new sports to watch alongside your peers.
5. It is a hands-on learning experience. You have thousands of years of history right around the corner. Instead of quickly grazing over a textbook, you will be able to walk the steps that our ancestors once took, an opportunity to be thankful for.
6. You have better geography skills and know so many more flags. To some people, knowing the geography of the U.S. is hard, but soon enough you will know the ins and outs of the geography of Europe and know what many more flags represent.
7. Expand your palette while you're young. Most people have a change in their tastes as they age. Being around new local foods and other cultural cuisines, it is easy to want to try new foods and expand your palette.
8. You become more aware of your surroundings. Depending on if you're walking, taking public transportation or minding your own business, your awareness increases and you find yourself picking up on security red flags more than you used to.
9. Security is taken seriously. According to your location, security measures are going to be a lot more extreme than the average American public school.
10. Colleges like to see international students. Your college process will be a little different than the average American high school senior. Use your high school experience to show off a different side of you.
11. This is your opportunity to create a personally unique story. Experiencing high school in another country is a scenario that most people will never take part in. Now, it is a narrative for you to tell.
12. You will have a new external view of America and Americans. When you're not surrounded by Americans daily, you begin to develop an outside view of the country as a whole and the people who live in it, as you start to adapt to the international lifestyle.
13. Your gratitude grows for the people around you. The opportunities around you wouldn't have been made possible if it weren't for the people around you. Expressing your gratitude for your parents or others that make living abroad an opportunity for you becomes more important.
14. Your identity becomes more complex. By living abroad, traveling often, interacting with new cultures and more, your own identity starts to shift and expand to someone you didn't know you could be.

Experiencing high school in a new country can be daunting, but in the end, the opportunities and life skills you gain from traveling and learning new languages builds your character and helps you become a worldly person. Make the most out of your high school abroad period to grow as a student.

SAVINGS PLANS, STUDENT LOANS AND SCHOLARSHIPS FOR MILITARY TEENS

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

Courtesy of Military OneSource

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

What's a 529 Plan?

A 529 plan is a tax-advantaged savings plan that can make it easier to save money for college. You can check out the Securities and Exchange Commission for more details, but here are the basic facts:

- There are two kinds of plans. 529s are either college savings plans, which can be used for college expenses at any college, or prepaid tuition plans, which lock in future tuition at in-state public colleges at the present price. Talk to a financial professional to find out which is best for you.
- Your parents will call the shots. You'll be the beneficiary of the plan, but your parents or guardians will be the ones to decide when withdrawals can be made.
- The earnings won't be taxed. This is one of the biggest perks of a 529 plan — it isn't taxed as long as any withdrawals are made for college expenses. If the money is used for something other than college, like on a new car, tax penalties could apply. Make sure you read the fine print and know the details of your plan.
- You can get a plan in any state. 529 plans vary by state, but you aren't stuck with the plan from the state where you currently live. If you like another state's plan, you can get that one instead.
- Anyone can contribute. Make sure you tell other important adults in your life —grandparents, aunts, uncles and the like — about your 529. Next time they're wondering what to get you for your birthday or graduation, they can make a contribution.

How can I apply for scholarships and financial aid?

- Fill out a FAFSA. The Department of Education's Free Application for Federal Student Aid, also known as FAFSA, should be the first step in your financial aid journey. You can either get an application from your guidance counselor or download it online — just don't wait until the last minute. The earlier you can fill out the application, the sooner you'll know what type and amount of aid you can expect.
- Consider your qualifications. There are thousands of scholarships out there — it's just a matter of finding the right ones for you. First, see what local scholarships are available in your area, and from your potential college choices. Second, check for scholarships based on your individual strengths, credentials, talents and accomplishments.
- Military scholarships. Having a parent or guardian who is a servicemember may qualify you for certain scholarships. Talk to them, or contact your installation education center for more information.

What do I need to know about student loans?

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

- Remember, you have to pay them back. Loans are not "free money" and you can end up paying back much more than you originally take out, depending on the interest rate.
- Pay attention to the terms. Make sure you understand the terms of any loans you accept. In addition to the interest rate, you should also pay attention to the repayment schedule and find out about the "grace period," or how soon you have to pay it back after graduation.
- Go for federal loans first. You can apply for loans through the government or private institutions, but federal loans tend to have lower interest rates and a more generous grace period.
- Check for military-offered loans. Talk to your parents and research whether you're eligible for any interest-free loans through the military. You should also research the various scholarships, grants and loans for military students.

Where should I start?

- Talk to your guidance counselor. Take advantage of your counselor's wealth of experience and make an appointment to discuss your individual options.
- Sit down with your parents or guardians. If you haven't already, find time to sit down and talk candidly about your plans and your family's financial situation. You'll need to know all of your options before you begin formulating a college savings plan. Getting everything down on paper can help keep everyone on the same page.
- Connect with a no-cost personal financial counselor. A financial counselor can give your family more information on your options. Learn more about how to arrange for no-cost financial counseling through Military OneSource.
- Contact the education consultants at Military OneSource for help with college admissions and financial aid applications.
- Do your research. Lots of schools and organizations put their scholarship opportunities online, so a preliminary internet search is a great way to get your feet wet and see what's out there.

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

5 Ways to Help Manage Your Student Debt

Outstanding student debt reached $1.47 trillion at the end of 2018, according to the Federal Reserve Bank of New York. That's more than the amount owed on all the credit cards in the country — or all the auto loans.

Even more disturbing, more than one in 10 student loans is delinquent.

Missing student-loan payments can make it difficult, if not impossible, to buy a car or home due to the impact on your credit score, and delinquency can make other debt more expensive. What's more, filing for bankruptcy usually doesn't wipe out student loans.

These steps can help you better manage your student loans:

- Prioritize your loan payments. Student debt isn't something you should ignore if you're having trouble making ends meet. Instead, build the payment into your monthly budget and cut back elsewhere — on that daily latte, for example. Missing payments hurts your credit rating and, because interest accrues, you'll end up owing even more.
- Don't be afraid to seek help. Your loan provider may agree to ease the burden by reducing your monthly payments. Or it may let you defer making payments for a period of time to help you get back on your feet. But be aware, these steps will extend the life of the loan and you'll end up paying more in interest.
- Take advantage of available programs. The federal Pay As You Earn (PAYE) program limits monthly payments to 10% of your discretionary income, a calculation based on your income in comparison to federal poverty guidelines. Those in public service, including the military, also can have their remaining balance forgiven if they've been making regular loan payments for 10 years and it still isn't paid off. If you're in the private sector, you can get balance forgiveness after 20 years. Note that the IRS treats the amount forgiven as taxable income, so you may be hit with a big tax bill at the end of the year.
- Use military status to cut your rate. The Servicemembers Civil Relief Act (SCRA) caps the student loan interest rate of active servicemembers at 6% if they incurred the debt before entering active duty.
- Consider consolidating. Combining several loans into one can save money while streamlining your bills. Contact your loan providers to ask about plans they offer. Be sure to understand your new payment schedule, interest rates and whether you'll have to pay any fees before signing.

Coping with Standardized Testing Systems When You Change Schools

Courtesy of Military OneSource

Whether it's your first move or your fifth, even the most organized military parents need help navigating a new school district's standardized testing system. While the federal Every Student Succeeds Act (replacing the No Child Left Behind Act) requires every school district to test students in reading and math, each state now has more flexibility to develop and administer what it considers to be the most effective testing system. Here's what you need to know before you move:

Contact your new installation's school liaison. School liaisons are knowledgeable about state and local standardized testing requirements. Certain compact rules through the Military Interstate Children's Compact Commission address standardized testing to make it easier for relocating military students. All military installations have school liaisons, so be sure to ask for a warm handoff from your current installation school liaison to your new school liaison. Find your school liaisons through the Department of Defense Education Activity service-specific liaison directories.

Find out when the standardized tests are taken. States are required to test all third- through eighth-grade students in reading and math every year and at least once in high school. The exact dates and years vary, so get the testing schedule from your child's new school as soon as possible. Put the dates on a calendar so you don't plan a vacation or schedule a dentist appointment during those days.

Ask what skills are covered on the tests. Ask the principal, guidance counselor or your child's teacher about what your child is expected to know in the new school district. It's possible your child's prior school had a different curriculum. Most school districts have websites with detailed information about knowledge expectations.

Explore how the test results are used. Standardized tests theoretically measure how well a student and the school are performing. In some states, these tests determine which students will graduate or go on to the next grade. Find out how your child's school will use test scores and how the scores might affect your child's education. States also use the standardized test scores to issue "School and District Report Cards", which show how well each school and district are doing.

Review individual School and District Report Cards before making a permanent change of station. These reports are the best and most accurate information for making the right school selection for your child. Visit your state's department of education website or the district's website to view your child's future school report.

Request accommodations for children with special needs. If your child qualifies for test-taking accommodations, those accommodations must be documented in the child's Individualized Education Program or the 504 Plan. Find out more about the accommodations for which your child may qualify from the Exceptional Family Member Program or school liaison staff. Additionally, you can access a special needs consultant through Military OneSource EFMP Resources, Options and Consultations. Consultants can answer your questions and concerns related to your child with special needs. Call 800-342-9647. OCONUS/International?

Talk to your child about the tests. Do not overly emphasize test scores or results, but be clear about what will be different at the new school. Assuring your child that good study habits all year as well as practice sessions with the teacher can help them feel less stressed about standardized testing and changing schools.

If your child will be attending public school in another state, it's important that you and your family understand these helpful pointers so you both can be prepared for the transition. Preparing for your move by reviewing your child's school testing policies and performance will help ease some of the stress associated with an academic move.

Help your struggling student make math a part of everyday life

Courtesy of StatePoint Media

(StatePoint) What do budgeting monthly expenses, being a sports fan and following a recipe have in common? All these activities employ math. Unfortunately, it is common for students to struggle with math classes because they don't see how the subject will matter in their everyday lives.

Parents can help motivate students by drawing the connections between math and daily life. They can also help ensure children make the grade by equipping them with the tools they need to handle their coursework.

Everyday connections

The more connections you can make between math and daily life, the better. Here are a few ideas to get you started:

- When cooking or baking together, have your child help you double the recipe or convert the measurements from metric to standard.
- The next time you're paying a bill, ask your child to calculate the tip.
- Personal finance is perhaps one of the most important and practical math lessons you can teach a young person. Demonstrate creating and managing a budget, explaining concepts such as savings and interest as you go.
- On your next road trip, have your child calculate your estimated time of arrival based on your average speed, as well as the estimated fuel costs for the trip.
- Take a run around the neighborhood as a family. Afterward, have everyone calculate their heart rates. Check your pulse and measure the number of beats in 15 seconds. Then multiply that number by four.

Getting equipped

Ensure kids are equipped to succeed in math classes. For students learning the fundamentals, a basic calculator has all the functions they'll need. When it comes to more advanced math, such as algebra or statistics, graduate your child to a scientific calculator. Those from Casio can handle decimal, trigonometry, exponential, and statistical functions in addition to hundreds of other math functions. They also offer several models of graphing calculators, all of which feature a natural textbook display to help students more easily visualize mathematical concepts. New models also feature built-in Python programming functionality. To access free math resources and tutorials, visit casioeducation.com.

When it comes to math, parents can help make the subject more fun, interesting and approachable by equipping kids with the right tools, and helping them embrace a positive mindset.

5 TIPS FOR FINDING THE BEST COLLEGE FOR YOU

By John Morris I Military.com

Members of the military thrive in highly collaborative, purpose-driven environments, which is why it's so important for you to find meaningful work after—or between—your terms of service. While higher education provides many active and retired service members with valuable direction, skills, and networking opportunities, navigating the search process can be challenging. Here are five tips for finding the college that's right for you:

1 Look for a school that fits your values. The military forms people of character and the right college should do the same. Review mission and value statements, meet with admissions counselors or professors, and visit campus—in person or virtually—to get to know the heart of the community you want to join.

2 Ask about resources for maximizing your military benefits. When it comes to understanding your benefits and the process of utilizing them, pick a university that offers the help you need. From learning more about benefits eligibility, to submitting your paperwork, you shouldn't have to go at it alone.

3 Pay attention to military-friendly certifications. When a college receives a Yellow Ribbon or military-friendly designation, that means it has demonstrated a significant commitment to providing superior services to military students and their families.

4 Search for signs of sustainable support. It's important to find a university that is committed to serving those who served. Look for an office or department dedicated to supporting the academic, social, and spiritual well-being of military-affiliated students.

5 Keep an eye out for special offers to military-affiliated students. Some colleges offer discounted tuition rates, scholarships, and streamlined financial aid processes to students with military experience. Make sure you do your research to find out what's available to you.

About the Author

John Morris is the executive director of military and veteran services at Bethel University—a designated Yellow Ribbon and military-friendly school in St. Paul, Minnesota—where he supports and challenges military-affiliated students to lead with integrity and serve with purpose. Morris served three tours of duty in the Middle East as a chaplain in the Army National Guard, served at the Pentagon, created Minnesota's "Beyond the Yellow Ribbon" program, and retired with the rank of colonel.

Tutorial Assistance with the GI BIll

Courtesy of Military.com

If you are taking classes using your GI Bill and run into trouble, the VA may pay you the cost of hiring a tutor to help you with difficult courses.

Tutorial assistance can help you pay for necessary tutoring and is a supplement to your GI Bill benefit. Tutorial assistance is available if you are receiving VA educational assistance at the half-time or greater rate, and have a deficiency in a subject making tutoring necessary.

The monthly rate of tutorial assistance may not exceed the cost of tutoring or $100. The maximum amount payable is $1,200.

Your GI Bill entitlement is not charged for using this program, unless you are using the Montgomery GI Bill. In that case, your entitlement is charged for the first $600 paid out by the VA.

Tutorial Assistance Eligibility

All of the following criteria must be met for you to be eligible for tutorial assistance.

- You must be in a post secondary program-time or more.
- You must have a documented deficiency in a course that is part of your approved program.
- You must be enrolled in the course during the quarter, semester, or term in which the tutoring is received for the course. Tutoring may not occur between quarters or semesters.

How to Apply

The student, tutor, and school certifying official must complete an Application and Enrollment Certification for Individualized Tutorial Assistance (VA Form 22-1990t). The application may be submitted at the end of each month or combination of months. The application must be signed and dated on or after the date of the last tutoring session.

Information for Schools: When a certifying official signs an Application and Enrollment Certification for Individualized Tutorial Assistance, they certify that:

- Tutoring is essential to correct a deficiency - A letter from the course instructor should be put in the student's VA file stating that the student is deficient in the course and that individual tutoring is required to correct the deficiency.
- The tutor meets the college's qualifications - Ideally, the school maintains a list of approved tutors. The list should indicate the subjects that a tutor is qualified to tutor and the hourly charge. Students should be assigned a tutor from the approved list. A tutor may not be a close relative of the student.
- The charges do not exceed the usual charges for tutoring.

Keep Up With Your Education Benefits

Whether you need a guide on how to use your GI Bill, want to take advantage of tuition assistance and scholarships, or get the lowdown on education benefits available for your family, Military.com can help.

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