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SPRING 2021

Education Guide

March 12, 2021

WHAT HAPPENS
TO MY GI BILL IF
I DROP A CLASS?

5 SMART
DEGREES TO
CONSIDER

HELMETS TO
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IS CERTIFICATION
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Increase your Skills and Education during COVID

Department of Defense offers servicemembers and their families a wide range of education resources during their extended time at home due to COVID-19. [See Page 5](#)



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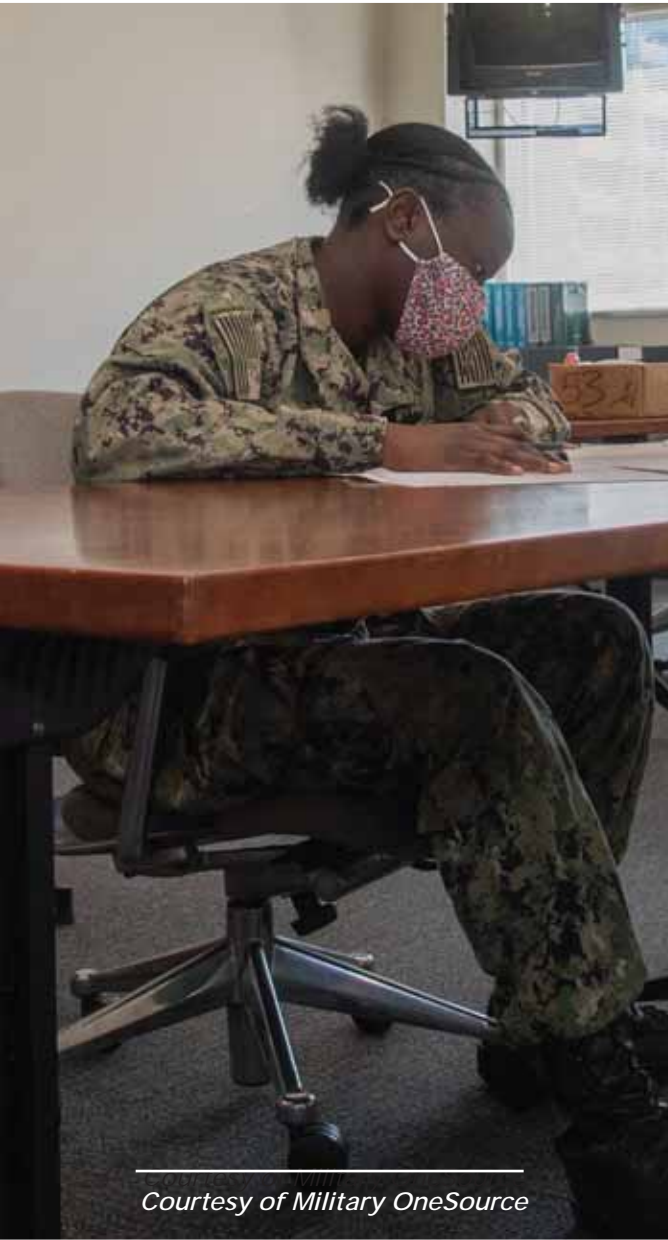
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Courtesy of Military OneSource

Changing Schools – The Essentials

Relocation is part of military life. Every few years your family may be required to move, possibly across the county or to another country. Relocating a school-aged child includes its own unique challenges and responsibilities. Military OneSource provides practical information on enrollment, placement and attendance, as well as other helpful intel you'll need to successfully help your children navigate these transitions and build lifelong resiliency.

Ensure a smooth transition with these steps:

Obtain school records

The Interstate Compact on Educational Opportunity for Military Children is designed to make the school switch easier for military families in participating states. Until their official paperwork arrives, you can obtain a copy of your child's school records from their old school to bring to the new one. For kindergarten and first grade, children can continue in their current class year even if the new school has a different age requirement.

Start your kids on the right track

While awaiting evaluation at the new school, the compact helps ensure that your child won't miss any placement requirements. Your child won't have to repeat basic coursework if they've taken something similar already, and if he or she is already in a program, such as Advanced Placement, the new school must honor that if they have an equivalent.

Focus on graduation

For high school teens, transferring won't impact their expected graduation. The new school district may accept your child's exit exams and achievement tests required to graduate from their previous school. If your student changes school during their senior year, the two school districts will work together to get a diploma from the former school to ensure on-time graduation.

Smooth the transition for exceptional family members

Alert your new school and your medical provider at least 30 days ahead of your move. Request a copy of their complete educational and medical records and submit it to the new school as soon as possible. If the Individuals with Disabilities Education Act covers your child, they have the right to the same services provided by their former school.

Finding the Motivation for School

Courtesy of Military.com

Have you been thinking about getting your degree, but just haven't gotten around to it yet? Why not? In most cases, procrastination is caused by one of **FIVE FACTORS**. These barriers are:

- Confusion
- Money
- Time
- Fear
- Motivation

These five factors can block you from achieving your potential, but you can remove these barriers when you learn the terms, tricks, and tips that have helped thousands of other service-members and veterans get their education.

It's time to address the last of these factors, and get you on the way to achieving your goals, and reaching your full potential.

Turn Academic Fear into Motivation

Fear is not an unusual reaction when getting started on any challenging worthwhile adventure in life. Do you remember how you felt when you decided to join the military? The thought of taking on any large commitment, like achieving your educational goals, can be just as intimidating.

Look at it this way, in your military career, you experienced pain & suffering, put in long, hard hours, made huge sacrifices, endured separation from your family, and maybe even had to live on MREs. Face it, you have what it takes. Besides, with the possible exception of rocket science, the type of college courses you'll likely be taking are not that difficult.

Both the VA and DoD have education counselors and the DoD offers online tools to help you prepare for the rigors of college-level course work.

Remember: a college degree is less of a measure of intelligence and more of a measure of commitment, and tenacity.

Motivation

Instead of letting fear stop you, let fear motivate you! The following are examples of what you should really be afraid of:

- Unemployment
- Missed Promotion/Advancement Opportunities
- Missed Benefits

Unemployment

If you are currently on active-duty, you enjoy relatively solid wages and job security, but someday you will have to leave the military. If you haven't completed your education by the time you get out, you could be looking at lower wages or unemployment. As a rule, the higher your level of education and

training, the more salary you are likely to earn. Your level of education can also directly affect your ability to get or keep a job.

Be aware: Although it is true higher education increases your opportunities, no college or university can guarantee you will get a job or earn a higher salary.

Missed Promotion/Advancement Opportunities

Whether you are a servicemember, veteran, or civilian, having your college degree can be the difference between being promoted or getting passed over. In some branches of the military, a college degree is a requirement for officer promotions and senior enlisted advancement. It comes down to this: you need to be prepared when the doors of opportunity

open, and the best way to do that is to continually improve your level of training, education, and certification.

Missed Benefits

Tuition Assistance is at a historic high, but like many government-funded programs, the future of this benefit is not guaranteed, and may not last much longer. Your other educational benefits also have limitations. For example, when you separate from the military you lose your eligibility for most DANTES, SOC, and Tuition Assistance programs, and if you are a veteran you only have 10 to 15 years from your last day of active-duty to use all of your GI Bill benefits. After that, your benefits are gone and based on today's payment rates that could mean a loss of hundreds of thousands of dollars.

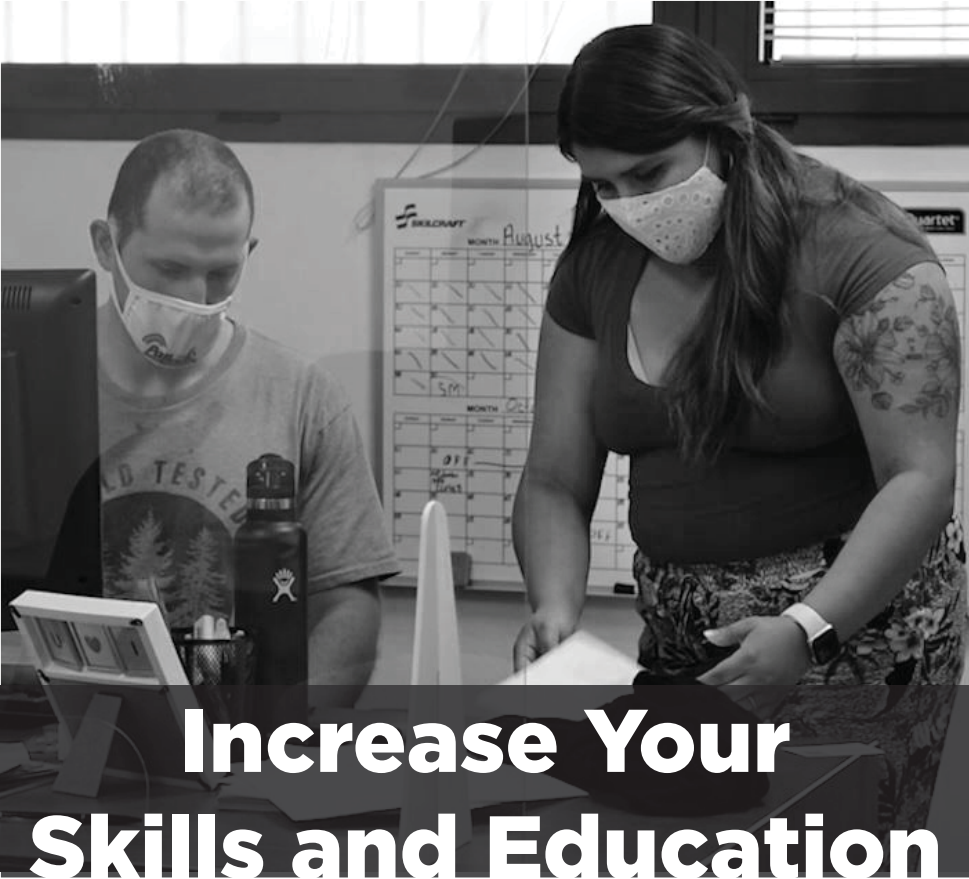
Simply put, you need to **"use it, or you'll lose it"**.

So, if you have finally decided that you are ready to increase your earning potential, get that promotion, and use the benefits you have earned before it is too late, then you have turned your fear into motivation.

Choosing your career path and degree program should be your next step in pursuing your educational goals. Part of that process is reaching out to colleges and universities to learn more about their education processes and degree programs.

Remember, there is no obligation to enroll, be sure to ask the right questions and seek counseling before you make your final selection.





Increase Your Skills and Education From Home During COVID-19 Pandemic

Courtesy of Military OneSource

Make the most of the unexpected time you have at home because of COVID-19. Explore the wide range of education resources the Department of Defense (DOD) offers for servicemembers and their families. They include:

- Programs, resources and services to help servicemembers, their spouses and children work toward college degrees, certifications and other educational and employment opportunities.
 - The TA DECIDE tool from the DOD 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 – for college and career planning
 - Academic Skills Training – to help improve your test scores and college-readiness
 - Joint Services Transcript(JST) – which converts military experience into civilian college credit to save time and money on education
 - Reimbursable exams for college readiness and credit – including GED, ACT, SAT and more.
- 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, e-books, award-winning documentaries, historical U.S. military records, personalized brain exercises and much more.

If you need help navigating opportunities that are available to you, Military OneSource education consultants can help. They can answer questions about financial aid, scholarships, tutoring and college information. Call 800-342-9647.

Getting Technical Training and Certifications in the Military



Courtesy of Military.com

According to the U.S. Department of Labor electricians, carpenters, construction workers, and computer systems specialists will soon be the most sought after and highest-paid workers in the U.S. In fact, the median annual pay for these professions ranges from \$40,000 - \$73,000 per year.

During times of economic downturn, skilled trades and technical certifications are generally shielded from layoffs like others are, as well.

The Department of Defense (DOD) has worked with the Departments of Labor, Education, and Veteran’s Affairs to develop many ways for you to pursue vocational and technical licensing and certification. These programs are designed to either document your training and experience or offer you the opportunity to take courses, exams, and practicals to get the types of certification and licensing that are vital to your eventual transition into the civilian workforce.

Many of these programs are available to you while you are on active-duty. Some even allow you to attend training instead of performing your normal duties. Others let you get certifications that will transfer to civilian jobs based on your military skills, training and specialties. Still, other programs allow you to use your military training to complete a technical or college degree.

As a servicemember or veteran, you have several programs available that will help you get Vocational/Technical (VocTech) Training, Professional Licensing, Certification, and On-the-Job Training (OJT - veterans only).

The following table will provide you information on programs that are available to you:

Army Voc-Tech Programs Army COOL Program Army Knowledge Online Army Tuition Assistance	Navy Voc-Tech Programs Navy COOL Program My Navy Portal Navy Tuition Assistance US MAP Apprenticeship Program
Marine Corps Voc-Tech Programs US MAP Apprenticeship Program My Navy Portal Marine Corps Tuition Assistance	Air Force Voc-Tech Programs CCAF Programs Air Force Tuition Assistance
Coast Guard Voc-Tech Programs US MAP Apprenticeship Program Learning Management System Coast Guard Tuition Assistance	Other Voc-Tech Programs VA Licensing and Certification VA Vocational Rehab (Veterans Only) VA OJT (Reserve and Veterans Only) Government Learning Center Troops to Teachers Helmets to Hard Hats



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How math can become your child's favorite school subject

By StatePoint Media, Courtesy of StripesEurope.com

Ask kids what their favorite school subject is and fewer and fewer will say "math" as they age. While 37% of fourth-graders report that math is one of their favorite subjects, only 15% of 12th graders say the same, according to the National Center for Education Statistics.

At a time when a strong math foundation is more important than ever before, you may be wondering how to keep the subject fun and interesting for kids, even as the workload grows more complex and challenging with each passing year.

Here are a few ideas for infusing fun into the equation:

Set a good example: Don't make math out to be a subject you yourself don't enjoy. Whether you're talking about the batting average of your favorite player, working out your budget or watching a news report citing statistics, you can point out the many ways in which math is used to think about the world and spark a numbers-fueled conversation.

Embrace a love of tech: Your children are digital natives, so when it comes to mathematics, let them use the tech tools that feel most natural to them without limitations. You can feel particularly good about this decision when it comes to calculators. Many calculators today are much more intuitive to use than their predecessors, allowing students to spend more time learning the joy of math rather than figuring out how to operate the device. For a high-quality scientific calculator, check out the fx-300ES from Casio, which has over 250 functions. Once a graphing calculator is needed, a good choice is the fx-CG50, which has a high-definition, three-dimensional display.

Check in: Many students stop loving math once it gets hard. Unfortunately, a lot of students don't mention they are struggling until it's too late to easily catch up, as most lessons build on previously taught material.

Periodically check in with your student to ensure they are keeping up with their classmates. Let them know there is no shame in getting an extra bit of help. Many teachers will meet with students before or after class to offer assistance and answer questions. Study buddies, tutors and online tutorials can also help students grasp the material, achieve good grades and ultimately, continue to enjoy math.

There is no doubt about it, a love of math is a good thing. By making it approachable and offering the right tools, you can help your young mathematician continue to embrace the subject.

Online courses will take you where you want to go

By Karen Bradbury

Long before the Coronavirus turned our lives upside down, online instruction has helped millions around the world gain competency and credits toward certification and academic degrees. Massive Open Online Courses (MOOCs) are courses that are, generally speaking, open to all, offered at the learner's own pace and free of charge for those not seeking certification. First launched in 2008, the MOOC phenomenon has firmly taken root, and in the meantime, ever more opportunities to obtain knowledge and education have appeared on the horizon. Here's just a quick survey of today's online educational landscape:

Coursera is one of the largest providers of online courses. Founded in 2012 by a pair of professors from Stanford University, more than 70 million learners have benefited from its offerings including online courses, degrees, specializations, guided projects and professional courses. These are offered by more than 200 international universities and companies, including Yale, Duke University, McMaster University, IBM, Google and a host of others. Reviews and ratings provided by former class participants help prospective participants understand if the course would suit their own particular needs. In addition to the free / no-credit course offerings, one could expect to pay from \$39 per month for a four to six-month specialization offering mastery in a specific career skill, or from \$9,000 for an online bachelor's or master's degree.

EdX is another big name in online education. Similar in approach to Coursera, EdX offers a wealth of courses in the humanities, natural sciences and other, more obscure disciplines. Here too will you find many courses free of charge. EdX-verified courses offer learners certificates of completion, whereas credit-eligible courses offer credits to those working toward a degree. College-bound high school students can benefit from over 30 AP (Advanced Placement) courses in subjects from calculus to psychology, with the option to take AP exams and qualify for college credits.

Some of the EdX course offerings sound downright fun, such as a 12-module course titled "Beer: the science of brewing," in which learners can discover how brewing processes influence the taste and aroma of beer.

Udacity offers targeted training to those seeking careers in high-tech fields. Courses are not taught by professors or academics but rather industry leaders in positions to know which skills are most in-demand now and into the future. Learners from the U.S. and across the globe can

choose from subjects including programming and development, artificial intelligence, cloud computing, data science, business and autonomous systems. Udacity helps its learners to land jobs upon completion of their studies by assisting them in the creation of project portfolios and prepping them for job interviews.

In partnership with the professional services company Accenture, Udacity offers a Veteran Technology Training Program designed to equip veterans with the skills needed to become an entry-level Software Engineering Associate. Once selected, veterans can enroll, free of charge, into an Intro to Java course.

Udacity differs from other MOOCs in the fact it offers users something called Nanodegrees. Motivated learners can generally secure one of these non-accredited degrees within several months of intensive study. Costs vary, and discounts are often available.

University of the People, or UoPeople, bills itself as the world's first non-profit, tuition-free, accredited and wholly online American university. Founded in 2009 by the entrepreneur Shai Reshef, UoPeople was conceived to provide access to university studies to qualified high school graduates from around the world, despite the financial, geographic, societal or personal constraints they might face. Envisioned as a game-changer for underserved students from around the world, today UoPeople has more than 14,000 students from more than 200 countries and territories enrolled. UoPeople offers associate and bachelor degree programs in business administration, computer science and health science, as well as master's degree programs in business administration and education.

Whether for fun or future prospects, online instruction is an ever more viable option, and an overseas posting can no longer be considered a detriment to further education.

6 THINGS TO KNOW ABOUT PUBLIC SERVICE LOAN FORGIVENESS DURING THE COVID-19 EMERGENCY

By Miranda H., Courtesy of the Department of Education

On Aug. 8, 2020, former President Trump extended the 0% student loan interest rate and suspension of payments on federal student loans owned by the Department of Education (ED) until Dec. 31, 2020. These relief measures began March 13, 2020.

If you're considering or already participating in Public Service Loan Forgiveness (PSLF) or Temporary Expanded Public Service Loan Forgiveness (TEPSLF), you may have questions about how this suspension of payments or other Coronavirus-related changes will impact your progress.

Before we look at those impacts, here's a checklist of basic tips for PSLF.

1 SUSPENDED MONTHLY PAYMENTS

If you...

1. have Direct Loans that are not in default, and
2. work full-time for a qualifying employer during the extension of the suspension of payment period

Suspended monthly payments will count toward Public Service Loan Forgiveness (PSLF) as if you continued to make regular monthly payments. You can think of them as \$0 payments. You'll need to submit an Employment Certification Form to receive credit for your employment during the suspension of payments. Borrowers with in-grace, in-school, and certain deferment, forbearance, and bankruptcy statuses are not eligible for credit toward PSLF. The Higher Education Relief Opportunities for Students (HEROES) Act of 2003 provides authority for this action.

Temporary Expanded Public Service Loan Forgiveness (TEPSLF)

Similarly, you will receive payment credit during the suspension of payments as if you had made real payments—as long as all other TEPSLF qualifications are met. This includes ensuring that both the amount you paid 12 months prior to applying for TEPSLF and the last payment you made before applying for TEPSLF were at least as much as you would have paid under an income-driven repayment (IDR) plan. To confirm your required monthly payment for TEPSLF, contact FedLoan Servicing.

Refunds

If you made a payment between March 13, 2020, and the end of the payment suspension period, and would like a refund, the payment still counts toward PSLF as long as all other PSLF qualifications are met.

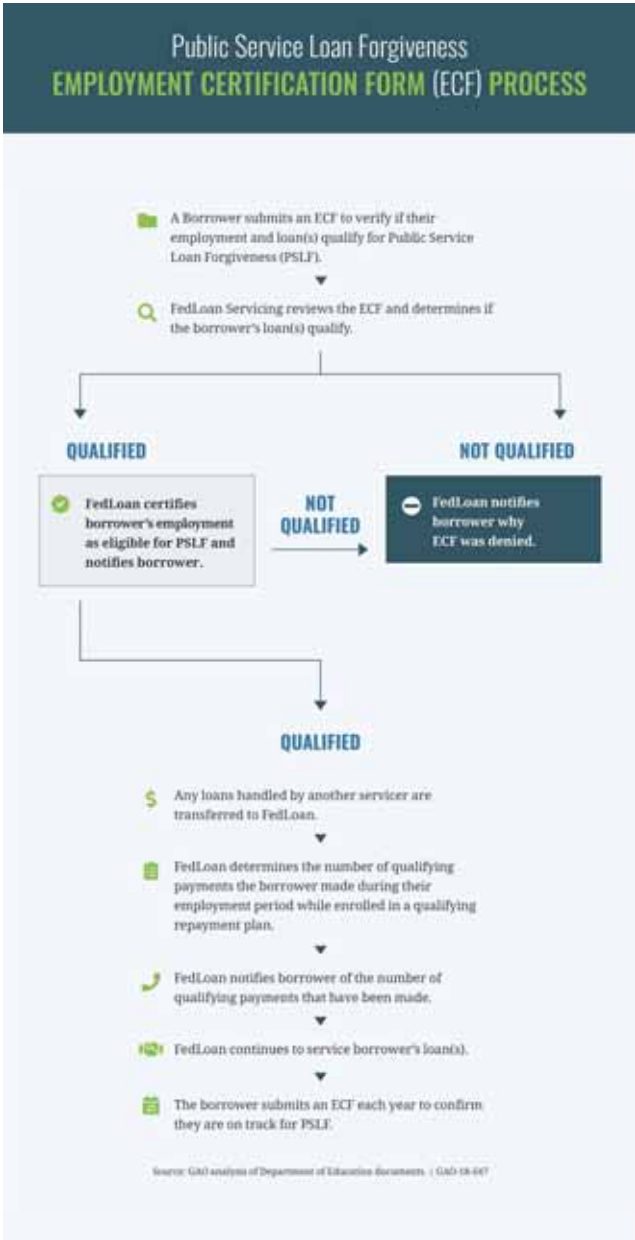
Applying for PSLF

If you reach your 120 qualifying payments during the payment suspension period, you can still apply for and receive PSLF at this time. However, you must be working for a qualifying employer at the time you submit the PSLF application and at the time the remaining balance on your loan is forgiven. If you are eligible for forgiveness, the amount forgiven will be the principal and interest that was due after you made your 120 qualifying payments.

2 ADDITIONAL PAYMENTS WILL REDUCE YOUR AMOUNT FORGIVEN

In most cases, it's a good financial strategy to make additional payments, if you can, during the 0% interest period. If you are seeking PSLF, however, additional payments may not be in your best interest.

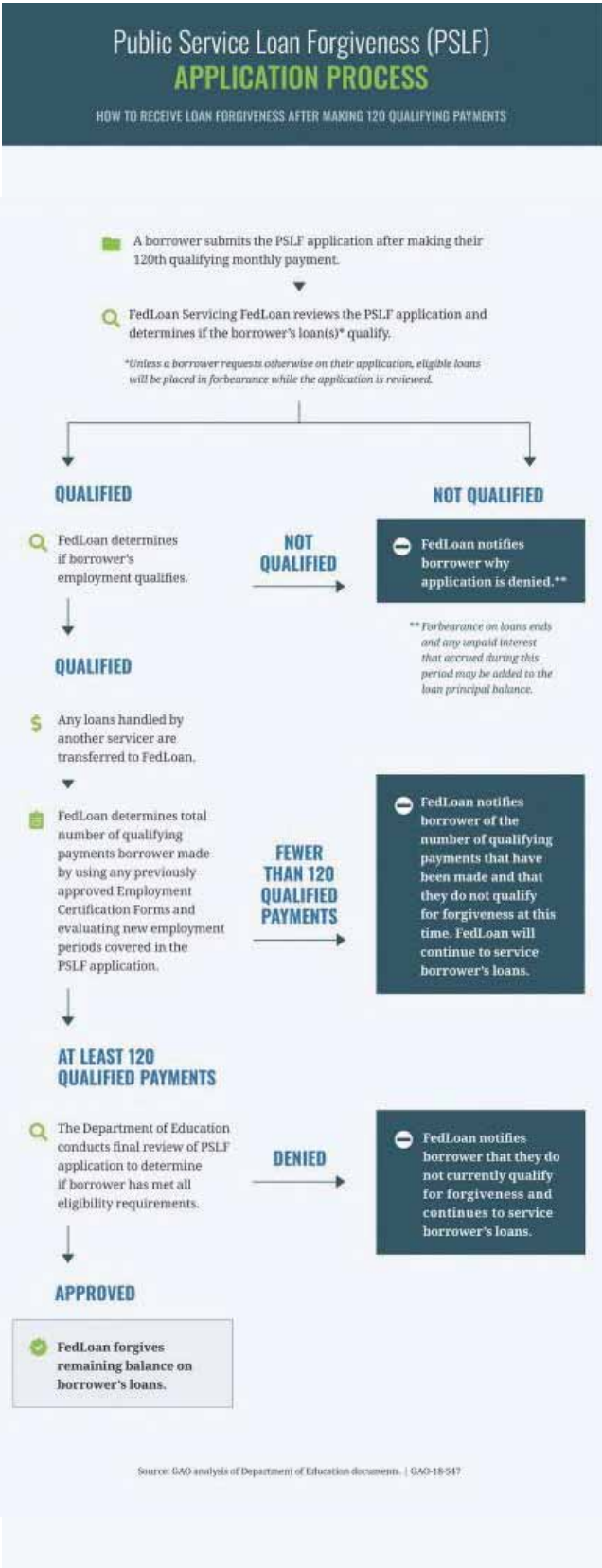
If you make payments during the period of suspended payments, they won't make you eligible for PSLF sooner. The suspended \$0 payments already qualify toward your required 120 PSLF payments, so not making additional payments maximizes the amount to be forgiven.



3 REDUCED WORK HOURS COULD IMPACT YOUR ELIGIBILITY

You must continue to work full-time (30 hours or more per week) for a qualifying employer to have the suspended payments count toward PSLF. You can meet the full-time requirement by being employed part-time for multiple employers, but they must all be qualifying employers.

If you no longer work full-time for a qualifying employer, the suspended payments from the time you went below 30 hours per week or lost your employment (or were laid off or furloughed) will not count toward PSLF. You don't lose your eligibility for PSLF entirely. If you later meet the qualifying employer and full-time status requirements, payments you make at that point will count toward PSLF and can be added to the count of qualifying payments you had when you originally went below 30 hours per week or lost your employment with a qualifying employer.



4 RECEIVING CREDIT DURING THE PAYMENT SUSPENSION

As a reminder, the best way to confirm you are meeting PSLF requirements is to submit your Employment Certification Form (ECF). Use the PSLF Help Tool to generate a prefilled ECF. Print it, sign it, have your employer sign it, and submit it to FedLoan Servicing. Keep these signature requirements below in mind before submitting your ECF.

Note: When you visit the FedLoan Servicing website, the timeline for reaching the number of qualifying payments for PSLF may appear to have been extended. This is only temporary. Your estimated eligibility date for forgiveness will be corrected.

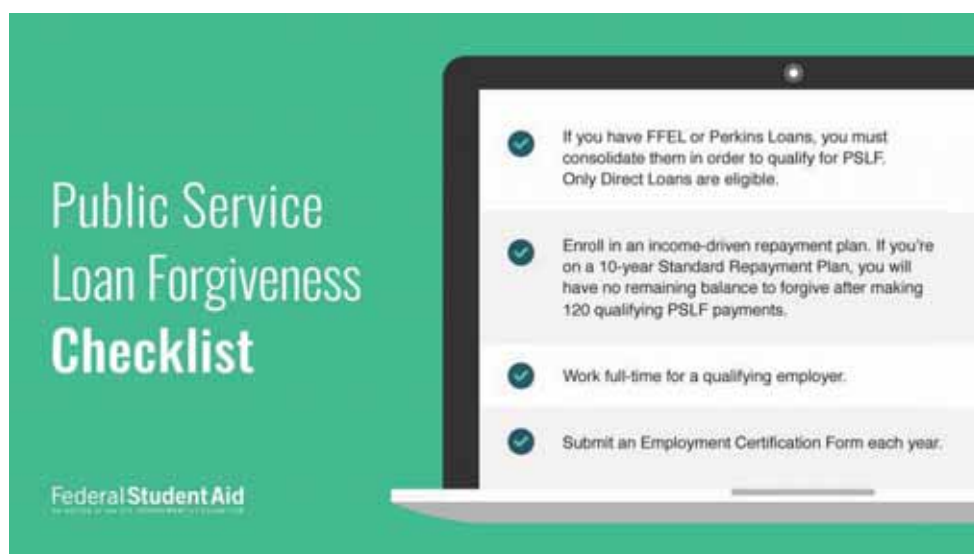
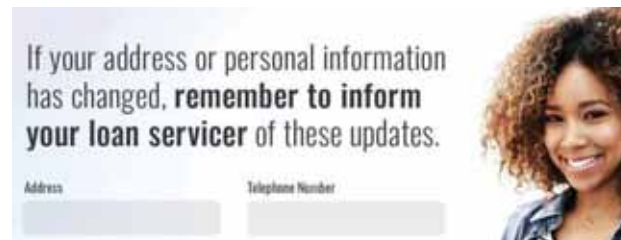
5 MARK YOUR CALENDAR FOR YOUR IDR PLAN RECERTIFICATION DEADLINE

It's important to recertify on time, so that you remain on your IDR plan. If you aren't on an IDR plan, payments you make after the payment suspension period ends won't count toward PSLF. If your repayment plan recertification fell between March 13, 2020 to Sept. 30, 2020, your recertification date has now been pushed out six months from your original recertification date.

Your loan servicer will notify you when it is time to recertify your plan. Wrong contact info means you'll be missing important updates about your federal student loans.

6 REMEMBER TO AVOID PSLF SCAMS!

There is no fee for the suspension of payments and other federal student loan benefits—not from the federal government and not from your loan servicer. If someone asks for money to suspend payments on your loans or help you apply for PSLF (for example), it's a scam.



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umflint.edu/studentveterans



4 Smart Degrees Veterans Should Consider

By Rachel Hubbard, Courtesy of Military OneSource

About 200,000 servicemembers transition to civilian life each year, and many service members are choosing to use their Post 9/11 GI Bill to enter college and pursue higher education. The Post 9/11 GI bill includes payment of tuition and fees, a monthly housing allowance, and a stipend for textbooks and supplies for up to 36 months, depending on your level of eligibility. Propelled by this incredible benefit, 773,000 veterans and their family members enter college or trade school each year.

A college degree is a smart choice for veterans because it furthers opportunities in the workplace and increases earning potential. A recent study by Smart Asset using the Bureau of Labor Statistics (BLS) data shows that workers who hold a bachelor's degree make, on average, \$24,000 more than their counterparts with a high school diploma. Over the course of a career, this gap only widens. After a forty-year span, workers with degrees generally earn 66% more than those who don't.

Of course, the area you choose to study has a significant impact on your potential earnings as well. If you're one of the two million veterans eligible for free college education, choosing your major is an important decision. Fortunately, many universities have staff dedicated to making the process of going back to school as painless as possible.

These experts, often veterans themselves, can help you think about your strengths and interests, as well as which degree program can help you accomplish your life and career goals. In a perfect world, your path of study will meet all these criteria. There are, however, some careers that may be a natural fit for veterans given their training and experience.

Here are four degrees to consider.

1. Computer Technology

In recent years, the military has become more technically advanced with many service members working in fields of computer networking, cybersecurity, and web development. Add that to the increased demand for IT professionals, and you may conclude a degree in computer science or information technology is the right choice for you.

The Bureau of Labor Statistics projects that the demand for software developers will grow by 17% by 2024. Currently, there's a shortage of qualified IT professionals, which helps keep salaries and company perks competitive. Because technology permeates all aspects of life, you can choose to work for a company in an industry you are passionate about.

If you enjoy varied opportunities for learning, working with new tools, and developing innovative solutions for better business and the future, consider a tech career. Some schools like Western Governors University offer IT degrees that include certification prep and exams in the coursework, saving you money and time.

2. Business

Why are veterans so well-suited for careers in business? The answer, simply put, is military culture. Every veteran has received leadership

training, and most have had these skills tested. All have learned how to work under leadership, both good and bad. The leadership qualities taught and esteemed in the military (clear communication, goal development, plan execution, evaluation of successes and losses) are the same as those exemplified in influential business leaders.

Perhaps the one thing veterans miss the most in the civilian world is the teamwork taught in the military. In the Army, soldiers are trained to serve and protect, working toward a common goal regardless of background or role. They know that every member of the team is essential and crucial to the success of the group. These teambuilding skills translate very well into business careers.

Marines are taught to "adapt and overcome," recognizing that in battle, one must be able to improvise to overcome obstacles to succeed. They call it "the fighting spirit" that drives them to accept nothing less than victory. Such tenacity is well-suited for the business world, as business leaders must be prepared to tackle challenges and make tough decisions to ensure success.

Persevering in the face of adversity, veterans understand the importance of teamwork, adaptability, and tenacity to succeed. If combining your military skills with some course work in finance, marketing, and business principles sounds interesting to you, consider a business degree.

3. Nursing

Those who have served their country often have a desire to pursue a civilian career that is meaningful and contributes to the greater good. With the nursing shortage expected to reach over 260,000 by 2025, those who have a background in the military's medical corps may well discover that pursuing a career in nursing is a wise decision.

A nursing career can offer the potential for career growth. By expanding their education and pursuing an advanced degree, nurses can become educators, managers, and practitioners, leading to more lucrative salaries. Speaking of money, nurses get paid well, with LPNs averaging about \$45,000 and registered nurses earning a median pay of \$70,000.

Few jobs have the flexibility that nursing offers. Because nurses are essential, you can pretty much work when you want and where you want. Do you want to work full-time or part-time? Do you want to take a year off and return to work? With a career in nursing, all these options are possible.

Career satisfaction is high too. About 83% of nurses feel satisfied with their choice of nursing as a career, according to AMN Healthcare. Additionally, two-thirds of those surveyed said they would

encourage others to pursue a career in nursing. For those who like variety, nursing offers the opportunity to choose a specialty such as pediatrics, geriatrics, labor and delivery, and end-of-life care.

Nursing degrees can vary from two-year to four-year programs, but most lead to state boards and certifications as a registered nurse. Those who have a bachelor's degree have many additional opportunities in case management, hospice, and infection prevention.

4. Teaching

Leadership, integrity, and commitment. Recognize a theme here? America's best teachers and American veterans have these character qualities in common. For those who want to serve their country again in a second career, the classroom may offer a rewarding experience.

By becoming a teacher, you can make a difference in the lives of those you teach. Most of us can recall a teacher who left an indelible impression on our minds by showing us they truly cared about us and had a genuine love for their subject. They inspired us to learn, to try harder, to go further.

Some veterans crave a challenge, and a career teaching young people will certainly provide it. When you work with young people, no two days are alike. "After 15 years of teaching, I have experienced everything—elation, frustration, fury, terror, amusement, astonishment—but never boredom. The job is never the same from day to day, from hour to hour," says Dr. David Nurenberg, Associate Professor of Middle School and High School Programs in Cambridge, Massachusetts.

There will always be a demand for teachers. While some careers have been replaced by technology, instructors will still be necessary. By pursuing a degree in education and distinguishing yourself as an exemplary teacher, you can secure yourself a lifetime of employment. Interested in an upward career trajectory? Additional coursework can lead you to become an administrator, counselor, or county supervisor.

Teaching is a highly transferable skill. With the proper certification, you can work almost anywhere in the world. If you're looking for an adventure and an opportunity to change the future, consider a career in education.

A Final Thought

Whatever major you choose, your military service has equipped you with discipline, organizational skills, management ability, and attentiveness to detail. These abilities will serve you well and give you an edge as you face the social and academic challenges of college life.



Veterans Attending College: Frequently Asked Questions

*Courtesy of the
U.S. Department of Education*

General FAQs

1. Where can I find information on applying to college?

The U.S. Department of Education's website www.college.gov is a go-to source for information and resources about planning, preparing, and paying for postsecondary education, including two- and four-year colleges and universities, as well as schools providing career and technical education.

2. How can I fund my college education?

Check out the How to Pay section of www.college.gov. Additionally, information specifically for veterans is available at: <http://studentaid.ed.gov/PORTALSWebApp/students/english/military.jsp#01>.

3. Where can I find information on the Post-9/11 GI Bill?

The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after Sept. 11, 2001, or individuals discharged with a service-connected disability after 30 days. Information is available online at the Department of Veterans Affairs website at: www.gibill.va.gov/.

4. What is the Veterans' Upward Bound Program?

This program is coordinated

by the Department of Education and takes place in a variety of postsecondary institutions. All Veterans Upward Bound projects must provide instruction in mathematics through pre-calculus, laboratory science, foreign language, composition, and literature. Projects also may provide short-term remedial or refresher courses for veterans who are high school graduates but have delayed pursuing postsecondary education. Projects also are expected to assist veterans in securing support services from other such locally available resources as the U.S. Department of Veterans Affairs, state veterans agencies, veteran support associations, and other state and local agencies that serve veterans. For more information, see: www.ed.gov/programs/triovub/index.html.

5. How can I use my military training to earn certifications?

Through the Defense Activity for Non-Traditional Education Support (DANTES) program, you may be able to use your military experience and knowledge in your occupational specialty by passing an exam to earn certification or a license in a profession.

6. How do I find state-specific veteran's education benefits?

A nongovernment sponsored website, military.com, has information at: <http://www.military.com/money-for-school/state-veteran->

benefits.

There are also links to the state veteran agencies at: www.va.gov/statedva.htm.

7. What are the education benefits available for my spouse and dependents?

Find out information about the Survivors' and Dependents' Educational Assistance Program at: www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.htm.

8. What is the Yellow Ribbon Program? Which colleges and universities participate in the program?

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree-granting institutions) in the United States to voluntarily enter into an agreement with the VA to fund tuition expenses

that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and the VA will match the same amount as the institution. Find the list of institutions and more information about the Yellow Ribbon Program at: www.gibill.va.gov/post-911/post-911-gi-bill-summary/yellow-ribbon-program.html.

Disability Services FAQs

9. Would colleges consider my injury or illness a disability?

Many—but not all—"wounded warriors" are people with disabilities who may be protected by:

- § 504 of the Rehabilitation Act of 1973 and/or
- The Americans with Disabilities Act of 1990.

These laws protect students with disabilities as defined by the laws' criteria, including loss of limb, severe burns, Post Traumatic Stress Disorder, Traumatic Brain Injury, deafness, vision disabilities, and learning disabilities and guarantee these students an equal opportunity to take advantage of the aids and services of postsecondary institutions, and other benefits.

10. What kind of accommodations may be available to me as a student with a disability?

These laws require postsecondary institutions

to provide academic adjustments, auxiliary aids, or reasonable modifications (also referred to as accommodations) to school policies and practices for students with mental or physical disabilities. Note that postsecondary institutions include two-year community colleges, career and technical education schools, and four-year colleges and universities.

11. What do I have to do to get an accommodation from a postsecondary institution?

To receive an accommodation, veterans with disabilities must be proactive. Postsecondary schools do not have a duty to identify students with disabilities. After admission, if you believe you will need an accommodation, find out which office provides services to students with disabilities. Contact the office as early as possible, if possible before classes begin, and determine what supporting documentation is required to establish that you have a disability and are eligible for an accommodation. You should expect the postsecondary school to work with you in an interactive process to identify the needed documentation and to determine the appropriate academic adjustments, modifications, or aids and services, if any, to which you are entitled.

12. What if I feel that the college is not giving me my accommodation?

You can contact the disability services office at your college, file an internal grievance at your school, or file a complaint with the Department's Office for Civil Rights.

13. What should I do if I feel I have been discriminated against or retaliated against on the basis of my disability?

The Department's Office for Civil Rights (OCR) is responsible for ensuring that colleges afford all individuals an equal educational opportunity without regard to race, national origin, age, sex, or disability. You can file a discrimination complaint with OCR online or in writing. To contact OCR, call 1-800-421-3481, e-mail ocr@ed.gov, or visit www.ed.gov/ocr/know.html.



What Happens If You Drop A Class Using The GI Bill?



By Jim Absher, Courtesy of Military.com

You're going to college, happily spending all that sweet GI Bill money, then a problem arises – you decide that you have to drop a class. What happens: will you lose all your GI Bill money, will nothing happen?

To understand what happens if you drop a class look at it this way: Uncle Sam is paying you money to go to school and take classes, if you don't show up for classes he's going to come to you looking for that money. If you remember anything

from your military service, you remember that the government will get any money owed to them, and they will get it pretty fast.

So, with this in mind how can you drop that class you are failing and not end up owing

money to the VA? The VA understands that sometimes you may have to drop a class. In fact, they even forgive your first withdrawal.

Whatever the case, if you do drop a class you should notify your school's Veterans Certifying Official as soon as possible.

Training Time is Important

Your GI Bill payments and Monthly Housing Allowance (MHA) are based on your training time.

This is how the VA determines training time at a traditional college (operated on a semester or quarter basis):

Number of Credit Hours	VA Training Time
12 or more	Full Time
9 - 11	3/4 Time
6 - 8	1/2 Time
5 or less	Less Than 1/2 Time

If your withdrawal moves you from one group to another you may have an overpayment with the VA that you must repay. If your withdrawal results in no training time change you can stop reading here, no problems.

Withdrawal During the School's Drop/Add Period

If you withdraw during the school's drop/add period (generally the first 30 days of a term) and dropping a class changes your training time, the VA will reduce your training time and any make the pay adjustment effective on the date of your withdrawal. This may or may not result in an overpayment.

Withdrawal After the School's Drop/Add Period

If you withdraw after the school's drop/add period the VA will reduce your training time on the beginning date of the term. This will usually result in an overpayment which can be quite large.

For example: You are using the Post-9/11 GI Bill, get \$1,500 a month housing allowance as a full-time student, and your classes cost \$300 per credit hour.

Three months into the term you drop 2 classes. This will change your training time from full-time to 1/2 time.

Under the Post-9/11 GI Bill, you aren't entitled to the housing allowance as a 1/2 time student so you will owe the VA three months worth of

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* U.S. News & World Report, 2019

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A woman and a man in military uniforms are looking at a laptop screen. The woman, on the left, is wearing a grey camouflage uniform and has her hair tied back. The man, on the right, is wearing a green camouflage uniform and has a name tag that reads "J. NAVY". They are both looking intently at the laptop screen, which is partially visible in the foreground. The background is a plain, light-colored wall.

The easy way to remember it is: if the class counts towards your GPA (no matter how bad the grade is) the VA will pay for it. You can take the class as many times as necessary and get paid each time. However, if you drop or withdraw from a class, the grade will not count towards your degree and in the eyes of the VA, you aren't due any money for it.



When the VA is told of your withdrawal they will ask you if you have mitigating circumstances for your drop.

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



Employability Focus
Career Advisors and
Program Leads



KEEPING KIDS ON TRACK WHILE SCHOOLING REMOTELY

By Stacy Roman, Courtesy of StripesEurope.com

As schools continue to respond to the COVID-19 pandemic, tens of thousands of students have switched from face-to-face instruction to online learning platforms. Digital learning is a fantastic alternative; however, it can also present a unique set of challenges. After speaking with a few who have experienced similar situations in South Korea, here are a few ways to help keep your kids on track as they embark in unfamiliar territory.

1 There is a plan in place. While many of the school closures may have seemed to come rapidly, 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.

2 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.

3 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.

4 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.

5 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.

Helmets to Hardhats is a national, nonprofit program that connects National Guard, Reserve, retired and transitioning active-duty military servicemembers with skilled training and quality career opportunities in the construction industry. The program is designed to help military servicemembers successfully transition back into civilian life by offering them the means to secure a quality career in the construction industry.

Most career opportunities offered by the program are connected to federally-approved apprenticeship training programs. Such training is provided by the trade organizations themselves at no cost to the veteran. No prior experience is needed; in fact, most successful placements start with virtually no experience in their chosen field.

All participating trade organizations conduct three to five-year earn-while-you-learn apprenticeship training programs that teach servicemembers everything they need to know to become a construction industry professional with a specialization in a particular craft. And, because these apprenticeship programs are regulated and approved at both federal and state levels, veterans can utilize their G.I. Bill benefits to supplement their income while they

Helmets to Hardhats

Courtesy of Military.com

are learning valuable skills and on-the-job training.

The program collects career opportunities from the nationwide building and construction trades and works to provide former military personnel with that data. Candidates can access information about careers and apprenticeships via the Internet



from anywhere in the world. To apply for work or membership, candidates complete a comprehensive profile that helps hiring managers determine what transferable skills they acquired during their military service. Once a candidate finds and submits interest in a career opportunity, otherwise known as a digital handshake, they are contacted by a Helmets to Hardhats representative to ensure all application requirements are met.

Helmets to Hardhats is co-sponsored by all 15 Building and Construction Trades organizations, as well as their employer associations, which together represent about 82,000 contractors. Labor leaders have embraced the program, eager to help military personnel transfer their experience into secure careers within the construction industry.

"Together, the military and the construction trades have built America over the past several hundred years with the same kind of sweat, equity, commitment, and courage," Lieutenant General H. Steven Blum, Chief of the National Guard Bureau said. "No other industry in the history of the United States has ever made a total commitment to support the armed

forces by providing access to the best jobs in construction."

Helmets to Hardhats is gaining significant attention across the nation not only as a program that works but also as a program that cares. Moving forward, one of the essential goals is to deploy a statewide direct entry program into every state.

With the implementation of a statewide direct entry program, Helmets to Hardhats candidates are able to get into quality construction careers soon after applying for them. Once the state proclamation is signed, it allows all JATCs and locals (at their discretion) to accept current and former military candidates and provide credit for military training and experience. Thus far, a total of 30 direct entry/support proclamations have been signed by various state political leaders.

Interested personnel are encouraged to visit www.helmetstohardhats.org.





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