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Education Guide

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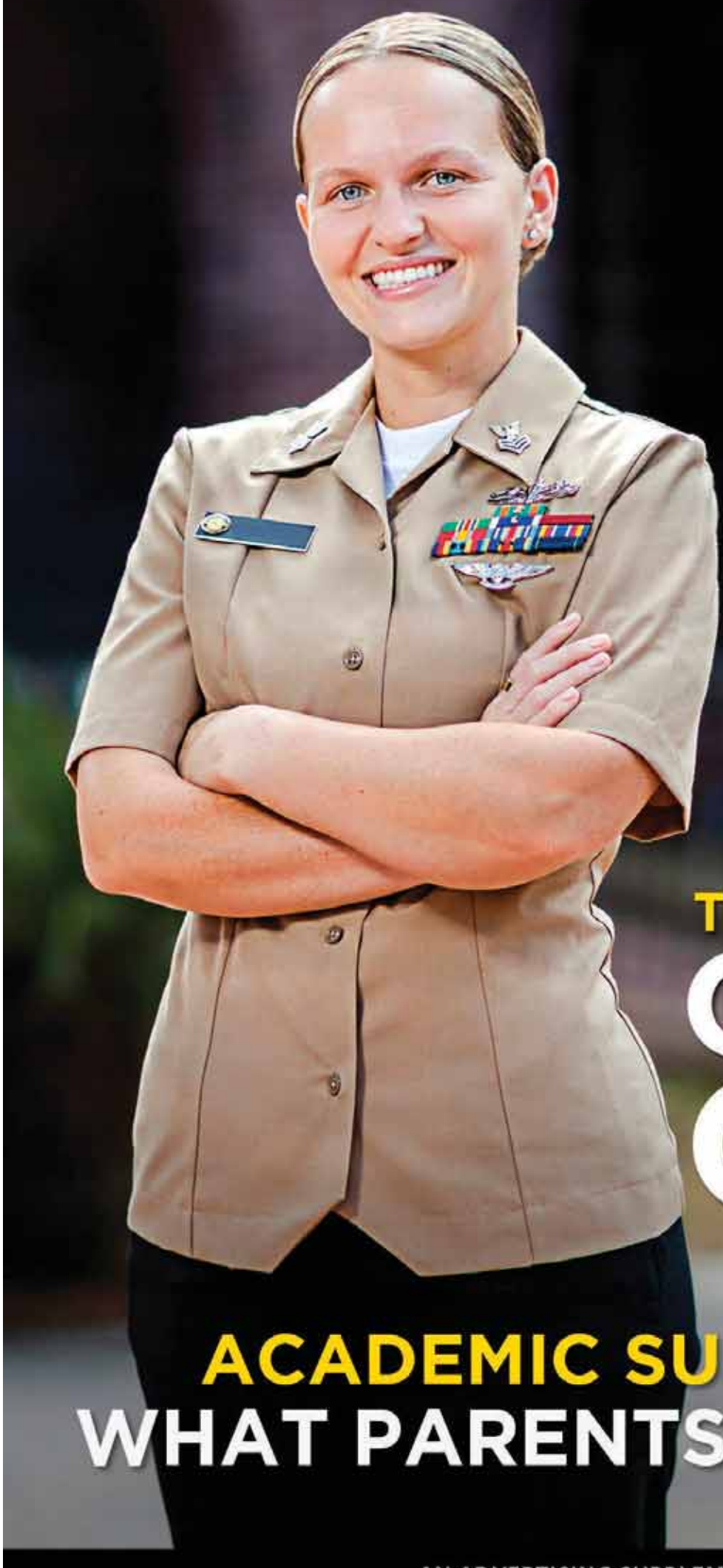

START SMART:
MAPPING YOUR EDUCATION OPTIONS

MILITARY BENEFITS
THAT PAY FOR YOUR DEGREE

TURN YOUR SERVICE INTO COLLEGE CREDIT

ACADEMIC SUPPORT PLANS:
WHAT PARENTS SHOULD KNOW

AN ADVERTISING SUPPLEMENT TO STARS AND STRIPES

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PUBLISHER
MAX D. LEDERER, JR.

CHIEF OPERATIONS OFFICER
LAURA LAW

REVENUE DIRECTOR
SCOTT FOLEY

MULTIMEDIA ADVERTISING

CONSULTANTS
COREY HENDERSON, GERARD KELLY, MARY VANDENBERG, CLAUDIA STIER, SCOTT ADAMS

PUBLISHING & MEDIA DESIGN
DIRECTOR
MARIE WOODS

VISUAL INFORMATION MANAGER
DOUGLAS GILLAM, JR.

VISUAL INFORMATION SPECIALISTS
AMY WEBB, ELLEN CHEUNG

CONTENT DESIGNER
ALYSSA MCBETH

COVER PHOTO
OFFICIAL U.S. NAVY
PHOTO BY AUSTEN MCCLAIN

ADVERTISING OFFICE
633 3rd Street NW, Suite 500
Washington, DC 20001-3050
202-886-0003
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From military mind to

MARKET LEADER

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Executive MBA
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Full-time MBA

PAYING FOR COLLEGE

Courtesy of Today's Military

College can be expensive. The military offers several education benefits to make school more affordable so you can earn a degree without the student debt spiral. Whether you want to take classes while you serve, finish a degree you started, or return to school after service, there are education benefits that fit your timing and goals.

Lower Your College Costs With Military Benefits

Eager to get the jump on higher learning? Tuition Assistance (TA) is one of the easiest ways to do it. Serve, study and save money at the same time.

Learn and Serve

The TA program helps cover the cost of college classes you take while serving, reducing or eliminating what you pay out of pocket. It is a strong option if you want to work toward a degree or certificate a few classes at a time.

What It Covers:

- Capped at $250 per credit hour and $4,500 per fiscal year

Where Can You Study:

- Accredited colleges and universities
- Junior colleges
- Vocational and technical schools
- Online and in-person programs

Basic Requirements:

- Classes must be from an accredited school
- On campus or online
- You must maintain a GPA of at least 3.2

Reserve and National Guard Tuition Assistance

Selected Reserve and National Guard members can also receive TA. In addition to federal TA programs, some states offer their own education benefits for National Guard members. These may include tuition reductions, state scholarships, fee waivers or additional loan repayment programs.

Help Paying Off Student Loans

Paying for school is a lot easier when you're not doing it alone. The military offers several programs that can reduce or sometimes eliminate student loan debt. Eligibility and benefits vary by branch, job role and service commitment, so it's important to review the details before applying.

Military Loan Repayment Programs

Some service branches offer student loan repayment programs to help pay down, or pay off, qualifying federal student loans. These programs vary by branch and depend on job roles, service needs and eligibility.

Military Scholarships

This educational resource can take a significant load off your education costs. Some help pay for college while you train, and others cover full tuition for career fields like medicine or dentistry.

- *Reserve Officers' Training Corps (ROTC):* ROTC scholarships help cover college costs while you attend classes and train to become a military officer. You gain leadership experience and can receive full or partial tuition. Scholarship recipients commit to serving as commissioned officers upon graduation.
- *Health Professions Scholarship Program (HPSP):* HPSP is for students accepted into medical, dental or other health care programs. It can cover full tuition, provide a housing allowance and reimburse the cost of books and fees. Like ROTC students, HPSP recipients also have a service obligation and must complete active-duty service after finishing their degree.

Grants

Grants are another way to cut down what you owe on your education, and you never have to pay them back.

- *Federal Pell Grants:* Need-based grants for undergraduate students.
- *Federal Supplemental Educational Opportunity Grant (FSEOG):* Additional grant for students with the highest financial need.
- *Military Officers Association of America (MOAA) assistance*: Interest-free loans and grants for military families.

How to Apply For and Receive Military Education Benefits

Start Your Path

Whether you're just out of high school or already serving, tapping into military education benefits is easier than it seems. Here is what the process usually involves:

1. Decide on your education goal: certificate, associate, bachelor's or beyond.
2. Choose the benefit that fits your timeline: Tuition Assistance now or GI Bill later.
3. Select a school: public, private, online or in person.
4. Start paperwork with your education office and, if using VA benefits, through the VA portal.
5. Need help deciding? Speak with a recruiter or education counselor.

DID YOU KNOW?

If your tuition costs more than what Tuition Assistance covers, you may be eligible for extra funding.

This is thanks to the Tuition Assistance Top-Up program, which helps fill the gap so you can stay on track with your degree without adding out-of-pocket costs.

Education Benefits That Continue After Service Ends

Separating from the military does not mean leaving your education goals behind. Many benefits continue to support your next chapter.

Post-9/11 GI Bill

The Post-9/11 GI Bill—often called the "Forever GI Bill" because it no longer expires—can cover full tuition at in-state public colleges, provide a monthly housing allowance and offer up to $1,000 per year for books and supplies.

To receive 100% of benefits, you must meet one of the following requirements:

- 36 months or more of active-duty service
- A service-connected disability discharge after 30 continuous days of active duty
- Recipient of a Purple Heart on or after September 11, 2001

Partial benefits are based on time served:

- 90 days to six months: 50% of the benefit
- Six to 12 months: 60% of the benefit

Benefit levels continue to increase with additional service time.

Montgomery GI Bill

The Montgomery GI Bill provides monthly education benefits to eligible service members and Veterans with at least two years of active duty. Benefits can be used for degree programs, vocational training, apprenticeships and more.

Additional Programs

Some education benefits act as GI Bill enhancements to help cover higher tuition costs. The Yellow Ribbon Program can reduce or eliminate out-of-pocket tuition at private or out-of-state schools. The GI Bill Kicker adds extra coverage for eligible service members in certain roles or programs. These support programs work alongside the GI Bill to make school more affordable.

GET COLLEGE CREDITS FOR YOUR MILITARY SERVICE

Courtesy of Today's Military

Military training and experience may help you finish school faster. Many technical and leadership courses and the on-the-job training you complete in the military can count as college credits.

How to Convert Your Military Experience Into College Credit

You can use your Joint Services Transcript (JST) to convert your training, coursework and on-the-job experience into potential college credit.

Here's how it works:

1. **Request your JST**. It compiles your military training, coursework and documented experience.
2. **The American Council on Education (ACE) reviews your record**. ACE evaluates your military training record and recommends the number of credits it may be equal to.
3. **Your college makes the call.** Schools review ACE's recommendations and decide which credits apply to your degree program.

The JST replaced older service transcripts, creating a more straightforward and consistent process across schools.

Earn College Credits Through Exams

In addition to JST and ACE evaluations, you can earn more credits by taking standardized exams in math, business, humanities, physical science, social science and technology. Many of these testing options are offered at little or no cost to service members through the Defense Activity for Non-Traditional Education Support (DANTES).

College-Level Examination Program (CLEP)

Test out of intro-level college courses in subjects ranging from algebra to psychology. Passing scores can translate directly into credits at most accredited colleges. For each timed, computer-based exam that a service member passes, they generally receive three hours of college credit.

DANTES Subject Standardized Tests (DSST)

DSSTs let you earn college credit for what you already know — whether you gained it through military training, on-the-job experience or self-study. With more than 37 exams across subjects like ethics, management, history and technology, DSSTs help you save both Tuition Assistance (TA) funds and time toward your degree. Available worldwide, these exams give service members a flexible way to keep moving toward their education goals no matter where they're stationed.

Convert Military Skills Into Civilian Certifications

Your military job may qualify you for industry credentials. Each service offers a Credentialing Opportunities On-Line (COOL) program that helps you identify and fund licenses and certifications that connect your experience to civilian careers after the military. These credentialing opportunities offered by the military can help you stand out in fields such as IT, logistics, aviation, health care, law enforcement and skilled trades.

DID YOU KNOW?

If you serve in the Air Force or Space Force, credits are recorded by the Community College of the Air Force (CCAF).

The CCAF is an accredited two-year college for enlisted members offering associate degrees in more than 70 technical fields.

THROUGH THE LENS:
Lance Cpl. Campbell finds her voice in photography

U.S. Marine Corps Lance Cpl. Cecilia Campbell, a combat videographer with Marine Aircraft Group 12, 1st Marine Aircraft Wing, presents a shirt given to her during a visual storytelling workshop while posing for a picture at Marine Corps Air Station Iwakuni, Japan. Photo by Lance Cpl. David Getz

By Lance Cpl. David Getz,
1st Marine Aircraft Wing

While attending a professional military education course, Lance Cpl. Cecilia Campbell, a videographer with Marine Aircraft Group 12, 1st Marine Aircraft Wing, earned first place for her photo and video story.

For Campbell, photography is not simply about capturing an image, it is about preserving moments, conveying meaning, and documenting the human side of military service. That mindset guided her throughout the course, where Marines were challenged to think critically about how photographs work together to tell a cohesive and compelling story.

This course, hosted by Marine Corps Installations Pacific in Okinawa, Japan, brought Marines from diverse backgrounds with varying levels of experience together to receive instruction on photo and video fundamentals, composition, lighting, visual storytelling, and feature writing. During instruction, emphasis was placed on documentation through the lens, reinforcing the responsibility Marines carry when capturing and sharing imagery on behalf of the Marine Corps.

One of the course's primary objectives was to shift perspectives from taking individual photographs and video B-roll to building a complete story through a series of images and storytelling. This approach required students to plan, adapt, and refine their techniques while remaining attentive to details that could strengthen or weaken a story.

"The course really challenged me to slow down and think about why I was taking each photo," Campbell said. "Every image had to serve a purpose and move the story forward."

As the course progressed, Campbell developed her photo story by identifying a clear theme and focusing on moments that reflected authenticity and emotion. She paid close attention to lighting, angles, and timing, often waiting for the right moment to unfold rather than forcing a shot, something she carried over to the following week for the video portion.

Instructors encouraged students to critique one another's work, creating an environment of collaboration and constructive feedback. These critiques allowed Campbell to refine her approach and gain new perspectives on how viewers interpret visual stories.

"Getting feedback from both instructors helped me see things I might have missed," Campbell said. "It pushed me to improve and be more intentional with my work."

Campbell's submissions stood out for their clarity and cohesion, ultimately earning first place among her peers. Instructors noted that her photo story demonstrated a strong understanding of visual flow, using each image to build upon the last while maintaining consistency in tone and message. Her ability to balance technical proficiency with storytelling set her work apart. Earning first place was a moment of validation for Campbell, but she views the achievement as part of a larger journey rather than a destination.

"Winning was exciting, but what mattered more was realizing how much I had grown," Campbell said. "I feel more confident in my ability to tell stories that matter."

Visual documentation plays a vital role within the Marine Corps, serving as a tool to document training, preserve institutional history, inform audiences, and provide an accurate account of Marines' experiences globally.

Her experience in the course reinforced the value of creativity within the military profession. While the Marine Corps is often associated with structure and discipline, photography and videography offer a space for artistic expression within established standards. Campbell believes that creativity and professionalism can coexist, strengthening the way stories are told and understood.

BALANCING PASSION AND PROFESSION:
A leader's journey to higher education

By Michelle Thum,
Public Health Command Europe

For Staff Sgt. Dean Washington, a veterinary care technician at the Wiesbaden Veterinary Treatment Facility, the path to a bachelor's degree was a marathon, not a sprint. At 34, after years of dedication, he has recently completed his Bachelor of Science in Sports & Health Sciences from the American Military University.

Washington's journey to health sciences is personal. Having spent a significant portion of his life in physical therapy, he has seen firsthand the profound impact it can have.

"I've been able to see and experience the benefits," Washington shared, explaining that through his own recovery, he "found a passion in it." This passion became the driving force behind his academic pursuits, even as he managed a demanding military career.

For eight years, Washington has served as a veterinary care technician, where his days are a whirlwind of responsibility. "A regular day in my job consists of managing the schedules, planning trainings and mentoring soldiers and NAF personnel," he said.

Juggling these duties with coursework was a significant challenge. His solution was a steady, measured approach. "Taking a class or two at a time took a little longer," he admitted, "but it paid off in the end."

The payoff is already evident in his daily interactions with his soldiers. Washington is actively translating his academic knowledge into practical, actionable wellness strategies for his unit.

"Soldier-wise, it is easy to implement stretching into day-to-day activities," he explained. "It only takes a little bit of time but it is highly beneficial for health and fitness."

For Staff Sgt. Dean Washington, a veterinary care technician at the Wiesbaden Veterinary Treatment Facility, the path to a bachelor's degree was a marathon, not a sprint. At 34, after years of dedication, he has recently completed his Bachelor of Science in Sports & Health Sciences from the American Military University. Photo by Michelle Thum

His degree also provided him with a deeper understanding of nutrition, which he combines with the Army's existing health and fitness frameworks to help his soldiers achieve maximum output. He sees it as his duty to push this knowledge to those he leads, enhancing their readiness and personal well-being.

While his goal to apply for a Doctorate of Physical Therapy program is "still on the wall for now," Washington finds great satisfaction in his current role and the ability to apply his learning. He hopes his journey can inspire others who may be struggling to start or continue their education.

"When you start school, keep at it," Washington advised. "When I started school, I wasn't able to focus, but now at age 34, I have finished my bachelor's, and that's something nobody can take away from me. Any goal is within reach with passion and persistence."

After GI Bill, Veteran finds purpose in soccer, community

By Tim Lawson, Veterans Benefits Administration

Boren

Army Veteran Adam Boren is a program manager for LouCity & Racing Foundation, the nonprofit arm of professional soccer clubs Louisville City and Racing Louisville. Like many Veterans, Boren was seeking purpose after life in the military. After using the GI Bill, he found his calling and connection to his community through soccer.

Like most great journeys, Boren's path to getting there wasn't so simple.

At 17, Boren wasn't ready for college. Seeking adventure, he enlisted in the Army and went on to deploy 11 times in his 24-year Army career—including nine to Iraq. After enduring years of wear and tear on his body, he retired and sought care at VA, where he "couldn't ask for better care or service."

Upon his transition, he found a job rather quickly, working on instrumentation and calibration equipment for the paper and pulp industry. But after a year there, he realized it wasn't fulfilling.

"In the military, you have this feeling like you're working toward something bigger than yourself. You're making a difference," he shared, alluding to the desire to find that sense of purposeful work again. That, he said, is when he first thought seriously of taking advantage of his GI Bill benefits.

Boren hit the books and earned a degree in sports administration at the University of Louisville. After graduating, he returned to the community as an intern for LouCity & Racing Foundation. At the soccer matches, looking into the crowd as they recognized and honored the Veterans in attendance, he learned he wasn't alone.

"It brings pride [to me] to see others in the community stand up [in recognition of their service]. It gives me pause because I'm surprised by how many are Veterans," he said.

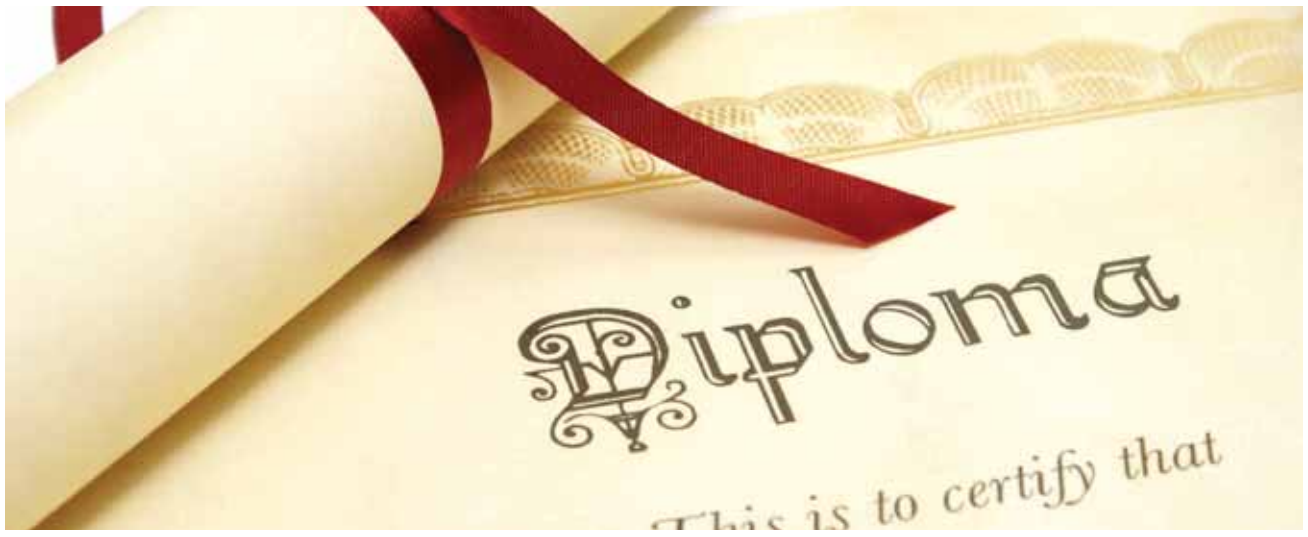
In his deployments all across the globe, Boren learned a sense of cultural awareness and how to interact with others through soccer. He understood the game, and more importantly, the culture.

"In every country [the military] sent me to, I could not speak the language, but everyone spoke soccer."

And that's when it hit him: He could use soccer to reach the youth of Louisville.

Boren's internship led to a full-time programming position at LouCity and Racing, but in his spare time, he brings soccer to the underserved population of Louisville.

"These teams don't exist without the community support, so this is how we give back to the community. I'm happy to be a part of that. This touches me like the military did—where I'm part of something bigger. I'm incredibly grateful to find that again."



THE IMPORTANCE OF ACCREDITATION

Courtesy of MySECO

School accreditation indicates that a school has met certain standards and is an essential factor to consider when researching schools. Learn why school accreditation is so important and find out how to check the accreditation of the school you want to attend.

Completing a degree can be time consuming, expensive and challenging. You want to make sure your time, energy and efforts are recognized, and your academic credits are transferable to another institution if you must relocate. Getting your degree or certificate from an accredited institution increases your credibility when you apply for employment or a license.

What is accreditation?

Accreditation is the recognition that an educational institution and its programs meet acceptable levels of quality, which are set by independent bodies called accrediting agencies. During the accreditation process, an agency evaluates the faculty and staff credentials, program curricula, financial stability and the learning environment. If the institution meets the agency's standards, the agency grants the institution an accredited status.

The U.S. Department of Education recognizes two types of accreditation: regional and national. Regional accreditation agencies grant approval to both brick-and-mortar and online schools. National accreditation is granted generally to distance learning schools throughout the country. Note that accreditation agencies can grant two kinds of accreditation: institutional, which applies to an entire institution; and specialized or programmatic, which applies to specific programs, departments or schools within the institution.

The Education Department lists accrediting agencies that specialize in different career fields, which may help narrow your search. For example, if you choose an occupation in a health, education or other related career field, popular among military spouses, look for some of the following accreditation agencies:

- Accrediting Bureau of Health Education Schools
- Accreditation Council for Pharmacy Education
- Teacher Education Accreditation Council
- Distance Education and Training Council

Visit ED.gov for a full list of specialized accrediting agencies and find the agency for your specialty field.

The National Commission for Certifying Agencies (NCCA) created the first set of standards for professional certification programs in the mid-1970s. Today, NCCA accredits more than 330 programs from more than 130 organizations, certifying individuals in a wide range of professions and occupations.

Why is accreditation important?

The Education Department does not accredit educational institutions and/or programs. However, the Secretary of Education publishes a list of nationally and regionally recognized accrediting agencies determined to be reliable authorities as to the quality of education or training provided by the institutions of higher education and the higher education programs they accredit. The department works mostly with accredited schools to offer federal student aid programs. Many state education agencies have the same policy.

Attending an accredited institution may increase your chances of gaining admission to other institutions, should you wish to earn a postgraduate degree. School accreditation is also important if you must transfer your credits. It is a prerequisite for many higher-level programs.

When you complete your education from an accredited institution, your credentials will be more marketable to employers, and you will have met the standards for your career field licensure or certification.

Identifying accredited institutions

To determine a school's accreditation, use the Education Department accreditation search. If you are interested in the accreditation status of a specific school, search by the institution's name for its accreditation history. Schools with multiple campuses will have listings for each campus. If you are just starting your search, a query by state will provide a list of all accredited institutions within that state.

For more information on selecting a school or program, visit the Pursue Your Education section of MySECO. You can also speak with a SECO career coach by calling Military OneSource at 800-342-9647.

CHOOSE YOUR EDUCATION PATHWAY

Courtesy of the Department of Veterans Affairs

There are several different types of degrees and types of schools to consider. It is important to keep in mind the length of time and amount of education benefits you may expend when choosing your degree track and school type.

Types of Degrees

CERTIFICATE

- Certificates verify that a student has completed specific training courses relevant to a particular job or industry.
- Training can last a few weeks to several months, based on the course.

ASSOCIATE

- This degree generally requires 60 credit hours of training and two years of full-time attendance.
- After receiving an associate degree, you can seek employment or transfer into a four-year program to work towards earning a bachelor's degree.
- Traditional degrees offered are Associate of Arts (A.A.) and Associate of Science (A.S.).

BACHELOR'S

- Obtained at a college or university, with degree programs that usually last four years. This degree generally requires 120 credit hours of training and four years of full-time attendance.
- Required if you plan to earn a graduate or professional degree.
- The primary degrees are Bachelor's of Arts (B.A.) and Bachelor's of Science (B.S.).

MASTER'S/POSTGRAD

- Universities offer intensive one to two-year graduate programs to pursue a master's degree. Most programs offer full-time and part-time options.
- Courses are designed to provide a more in-depth approach to your desired discipline after completing a bachelor's degree.

DOCTORATE

- The highest academic degree in a field of study. This degree takes three to six years to complete.
- Typically, you must complete your bachelor's and master's degrees before obtaining a doctoral degree.
- Degree types include Ph.D., Law degree (J.D), and Medical degrees (M.D. and D.O.).

NOTE: *In some industries, you can begin your career at different levels of responsibility and compensation based on which degree-type you earn. Information technology, nursing, veterinary, and other careers can all begin with a certificate or an associate, bachelor's, master's and/or doctorate degree.*

Types of Schools

COMMUNITY COLLEGE

- Community colleges primarily offer two-year associate degrees (with some exceptions). To complete undergraduate studies and earn a bachelor's degree, you may decide to attend a community college and then transfer to a local public university. These community colleges are called "feeder schools" and develop agreements with four-year colleges to recognize the credits earned toward degree programs.
- The associate degree you will earn at community college may cover your freshman and sophomore credits. Many students choose this route because they earn credits at a significantly lower cost while preparing academically to attend a four-year program.

COLLEGE/UNIVERSITY

- Colleges and universities offer a variety of both undergraduate (associate and bachelor's) and graduate degree (master's and doctorate) programs. This is further broken down by the following school types:

>> **Public:** State-funded institutions of higher education that include community colleges and universities. Under the Post-9/11 GI Bill, students are eligible to have all mandatory tuition and fees for in-state students paid to the school.

>> **Private nonprofit:** Primarily funded through a combination of tuition and fee charges and funding raised. Under the Post-9/11 GI Bill, students are eligible to receive up to a national maximum dollar amount paid to the school for tuition and fees and may be eligible to participate in VA's Yellow Ribbon Program*.

>> **Private for-profit:** Education institutions operated by profit-seeking businesses and funded through tuition and fee charges. Under the Post-9/11 GI Bill, students are eligible to receive up to a national maximum dollar amount paid to the school for mandatory tuition and fees and may be eligible to participate in VA's Yellow Ribbon Program*.

- The Edith Nourse Rogers STEM Scholarship can provide nine months (up to $30,000) of additional benefits to qualifying Veterans and Fry Scholars training in high-demand STEM (Science, Technology, Engineering, and Math) fields who have exhausted or are about to exhaust their entitlement. These benefits are not transferable to dependents.

*The Yellow Ribbon Program can help you pay for higher out of state, private school or graduate school tuition that the Post-9/11 GI Bill does not cover. You will need to find out if you qualify and if the school you are interested in participates in the program.

TECHNICAL/TRADE SCHOOLS

- Technical/trade schools are post-secondary institutions that provide a student with a technical skill or trade to prepare them for a specific occupation, i.e. electrician, plumber, welder, software coder, IT specialist, mechanic, construction specialist, heavy machine operator, commercial diving, etc. Trade schools provide instruction varying from a few months to a few years, depending on follow-on training.
- VA's On-The-Job Training and Apprenticeship Program provides additional education benefits options for programs with approved providers that lead to employment upon completion of the training.

Types of Learning

IN-PERSON, FULL-TIME

- Attending full credit-hour schedule of courses on-campus.

IN-PERSON, PART-TIME

- Attending courses on-campus on a partial credit-hour course schedule.
- Provides flexibility for students with busy schedules or employment.

ONLINE

- Students complete courses online.
- Provides flexibility for schedules and not location-dependent.

HYBRID

- Students learn with a combination of in-person classes and online coursework.

NOTE: *VA education benefits rates differ by school, program, degree-type, and learning track.*

On Campus Resources

Some schools provide resources specifically for Veterans, service members, and family members to provide support during the transition and keep you on track during your education journey. Important resources to consider include:

Veteran Resource Centers – Many schools have offices designed to enhance your educational experience as a Veteran. Take a look at the GI Bill Comparison Tool to see if your prospective school offers this type of assistance. Consider using the Personalized Career Planning Guidance (PCPG) Program to enhance your educational experience and choose the right program to meet your education and career goals.

Student Veterans of America (SVA) – This organization provides valuable connections for Veterans and helps foster a sense of community at the school, giving Veterans a voice in their respective school administration. Many campuses have SVA chapters that you can get involved in.

VetSuccess on Campus (VSOC) – VA Veteran Readiness and Employment (VR&E) launched the VSOC program to help with job training, employment accommodations, resume development, and job seeking skills coaching. Check out VA's website to learn which schools have VSOC Counselors.

Next Steps

With your interests in mind and an understanding of the education paths available, you can begin to research potential schools or programs. You do not need to have complete certainty during this phase, but it is helpful to have a clear, achievable goal in mind. Here are some next steps to take as you move forward in your education journey.

- **Do the research –** What schools offer the best program for your career track? Where does your desired company or industry recruit from? Many schools offer similar majors, such as business, engineering, arts, health care, etc., but some programs have a better reputation or facilities that make their graduates more desirable in the job market. Conversely, some programs are unique and can only be found at particular schools or universities. Take time to review the school's reputations, program characteristics, major options and other requirements.
- **Use the Department of Education's College Scorecard –** Find statistics on schools' graduation rates, average income after graduation, acceptance rates, fields of study and more using the College Scorecard.
- **Use the GI Bill Comparison Tool –** Learn about education programs and compare benefits by school to determine which one is the best fit for you.
- **Visit the school –** Attend an open house or take a tour of the school. Visits can provide information on specific programs, relevant scholarships and the application process, as well as give you a glimpse of the campus life. During your visit, you may have the opportunity to meet with students, faculty and fellow members of the military-connected community to hear their experiences.
- **Network with alumni –** Speak with graduates, students and fellow Veterans who attended or who are currently enrolled in the school to hear their first-hand experiences with the institution and the student life.

ACADEMIC SUPPORT:

504 PLAN VERSUS IEP

Courtesy of Military OneSource

School systems use both individualized education programs (IEP) and 504 plans to meet the needs of students with special needs. The two documents have the same goal but take a different approach in helping students learn. One is not better than the other, just more appropriate for the student's specific learning needs. Both the IEP and the 504 are legally binding documents created to ensure students with special needs receive the proper services or accommodations to reach their education goals.

Learning about the difference between IEP and 504 plans can be confusing for parents unfamiliar with special education laws and what they mean for their child. There are three federal laws that guarantee the rights of students with special needs: the Americans with Disabilities Act, the Individuals with Disabilities Education Act (special education law) and Section 504 of the Rehabilitation Act (civil rights law). Individual states set the guidelines on how they will provide IEP and 504 plan services and supports.

Individualized education program overview

To be eligible for an IEP, a student must meet criteria set by the Individuals with Disabilities Education Act (IDEA) and have one of 13 specified conditions that are written in the law. However, having one of these conditions isn't enough to ensure a student is eligible for special education and an IEP. The disability must also have an educational impact that negatively affects the student's ability to learn. Lastly, it must be determined that the student requires specialized instruction to be academically successful.

All three of these criteria 1) qualifying disability, 2) disability impacts learning and 3) student requires specialized instruction to achieve education goals, must be met for the student to be found eligible for special education. If all three of these criteria are met, an IEP will be developed to map out short- and long-term learning goals for the student and where and how these goals will be met.

Quick facts about IEPs

- The parent or guardian is always an important member of the IEP team.
- An IEP includes information on a student's present levels of performance, annual goals, related services, possible changes to placement, accommodations and modifications.
- Accommodations provide support to access the curriculum (i.e. sitting at the front of the classroom to hear/see the teacher), where modifications might change the curriculum or the way a student accesses the curriculum.
- School systems must review IEPs at least annually; parents must be notified in writing about the IEP meeting, the purpose of the meeting and be asked to attend.
- A triennial review is conducted at least every three years to make sure the student continues to meet the eligibility criteria established by IDEA.
- The IEP will be reviewed at each new school. It will be implemented as written or revised depending on the IEP, the school's assessment of the student's needs, and state/local policy on the IDEA and free and appropriate public education.
- An IEP typically ends at the completion of high school, although it may go until age 21 if the student receives district services after high school, such as vocational and/or independent living instruction.

IEP review meetings

You have the right to prepare for your IEP meeting by asking for a draft copy of the IEP prior to the meeting. If you can't get the draft, consider rescheduling until you receive it so you can arrive prepared for the meeting. Other tips to consider for your meeting include:

- Remember you are the expert on your child and the one constant member of the IEP team from preschool to high school. You are there for the entire journey.
- Write down your questions and ask for clarification. Involve a friend, EFMP Family Support provider, school liaison, teacher or community agency representative for a second set of eyes on the IEP draft before the meeting.
- At the meeting, if you aren't clear on the proposed recommendations, you have the right to ask your questions, disagree and make suggestions. You do not have to sign the IEP if you disagree, your child will still receive special education services while you consider options.

504 plan

If a student has a medical diagnosis or condition that impacts learning but doesn't qualify for an IEP based on the three criteria, the student may qualify for a 504 plan instead. If the school recommends a 504 plan, ask questions like these for clarification:

- Why do you believe a 504 plan is a better option for my child?
- How can a 504 plan help my child in school?
- How would the proposed 504 accommodations help remove learning barriers for my child?
- How often can we meet about my child's plan?
- Who is on my child's 504 plan team?

Remember, a 504 plan is a formal plan that schools develop to remove barriers to learning and give students with special needs or impairments the support they need. Typically, the changes or accommodations are made in the general education classroom and don't require specialized instruction. Because of this, a 504 plan is not special education and is not part of the IDEA. The 504 plan gets its name from section 504 of the Rehabilitation Act of 1973 and provides associated civil rights protections to the student.

One example of a student who may benefit from a 504 plan could be a student with attention deficit hyperactivity disorder (ADHD) who needs extra time to take a test or complete homework. Perhaps the student also has a need for specific seating, maybe in the front of the class or next to the teacher to be less distracted by other students. These minor accommodations may be just what the student needs to thrive in the classroom.

A good 504 plan:

- Is personalized for the student's individual needs
- Covers all the areas where help is needed
- Describes specific services that the student needs. For example, the student may need assistive technology for reading to hear as well as see what they are reading.

Check in with teachers on a regular basis to see how accommodations are working and if necessary, adjust the plan. You and the school should review and update the plan yearly to make sure it covers your child's current challenges and eliminates unneeded accommodations.

There is no age limit on the 504 plan–so your child can take it to college or even to the workplace. The 504 plan doesn't offer related services like physical or occupational therapy, etc. Instead, the support and accommodations even the playing field for your child so they can access learning the way their same-age peers do. There are no annual goals in a 504 plan–except the goal to make sure your child has what they need to be successful in the classroom.

Moving with an education plan

If you have a child with an individualized education program, don't be nervous about moving schools. The IDEA ensures that all children with special needs have access to a free, appropriate public education and the tools needed to meet their educational goals—no matter where or how often their family moves.

The IDEA governs how states and public agencies, including the Defense Department, provide early intervention, special education and related services to eligible children with disabilities from birth through age 21.

When a student with an individualized education program transfers, the new school must:

- Provide free and appropriate public education. This principle makes sure every child, regardless of disability, has the right to a free public education tailored to achieve his or her highest potential.
- Include services comparable to those in your child's current individualized education program. The new school provides interim services until the IEP team adopts the incoming IEP or develops and implements a new IEP.

Comparable services are provided if the child is identified as having a disability under the IDEA at the time of the transfer, the IEP was in effect at the previous school or if the transfer was in the same academic school year.

Since different school districts provide IEP and 504 plan services in different ways, military families may be concerned about continuity of services between PCS moves. However, the Interstate Compact on Educational Opportunity for Military Children, a voluntary agreement between states and the military, helps to ease relocation issues.

The Department of Defense State Liaison Office continues to work on the advance enrollment initiative, which is now policy in many states. This initiative gives PCSing students the opportunity to register in a new/anticipated school district and begin coordinating their IEP or 504 plan requirements before they are physically located within the school district.

One of the most important steps military parents can take to pave the way when relocating is to involve their school liaison. School liaisons can also help with any other issues that arise with your child's education, IEP or 504 plan.

Keep track of contacts, resources and your child's progress and plan using the Military OneSource tool: Special Care Organizational Record for Children with Special Health or Educational Needs. Visit EFMP & Me and review the education checklist to learn more about IEPs and 504 plans. And don't hesitate to connect with an EFMP Family Support Provider, school liaison office or call to speak with a Military OneSource consultant at 800-342-9647 to get the information you need.

STUDENT LOAN SCAMMERS WON'T OFFER RELIEF

Courtesy Military Consumer

Paying off student loan debt takes time. That's why getting a call from someone who says they can help you get your loans forgiven now (for a fee) might sound appealing. Is it really relief or just a scam?

It's illegal for anyone to charge fees before they help you or to pretend they're affiliated with the Department of Education. For example, the FTC settled a case against Panda Benefit Services (also doing business as Prosperity Benefit Services) and its affiliated companies and operators for allegedly using these tactics to trick consumers into paying hundreds to thousands of dollars in illegal upfront fees — to the tune of more than $16.7 million.

The FTC charged that instead of helping people manage their student loan debts, the defendants pocketed the money and left people deeper in debt. Thanks to the FTC's action, these companies are now banned from the debt relief industry.

To get real help with federal student loan repayment, always start at StudentAid.gov and remember:

- **Don't pay upfront for student loan debt relief.** It's illegal for companies to charge you before they help. Only scammers will do that.
- **Don't share personal or financial information,** like your Federal Student Aid ID number. The Department of Education won't ask you for that information, but a scammer would. They might use that information to get into your account and steal your identity.
- **Don't rush.** Scammers say you need to act fast or risk missing qualifying repayment plans, loan consolidation, or loan forgiveness programs. But check it out before you sign anything.

Report student loan debt relief scams to the FTC at ReportFraud.ftc.gov and tell your state attorney general, too. Learn more at ftc.gov/

Wise beyond their years:
An unexpected perk of being a military-connected kid

By Kristi Stolzenburg, Courtesy of Military OneSource Blog Brigade

Before I got married and had two cool kids, I was a middle school English teacher. I was assigning book reports and grading essays. However, I was panicking trying to figure out how to teach my son the ABCs. My brain could not compute how to teach a child the first layer of reading and writing.

Then, one glorious day, with absolutely no prompting or help from me, during a commercial break from late-morning television, he suddenly broke into song: "A, B, C, D..." He nailed it—all 26 letters. While I was losing sleep over how I would help him learn the alphabet, he taught himself (with a little help from his tablet and shows).

I dust off this 12-year-old story to illustrate that our kids don't only learn from us. They learn from their surroundings, their peers and everything in their world. The advantage military-connected kids have is that their worlds are wide, diverse and often challenging. Now that our kids are in middle school (and I'm much more comfortable helping with English homework), an age when they're growing and changing physically and mentally, I can't help but feel that they're at the forefront of the maturity race, along with the other MilKids at their school.

Much like the ABCs, I don't think this maturity comes from me. It's shaped by moving every few years—leaving friends behind and making new ones. It's about experiencing different cultures, whether that's across the globe or from state to state. It's prioritizing time and experiences over material things. It's about stepping up and being brave when their dad had to be away from home. It's understanding how precious family and life are and how quickly both can change. Of course, it's about spending impressionable years with adults who treated them like honorary nieces and nephews.

If you don't have a middle schooler at home and it's been a while since you walked those halls, I'll quickly refresh your memory. This is the time when kids are learning who their real friends are—some new ones are coming into the fold, while, as devastating as it can be, others are drifting away. Most are terrified of looking stupid or being excluded; FOMO (fear of missing out) is raging as wildly as hormones; and everything their parents or siblings do is humiliating.

Military-connected kids, including ours, are not exempt from any of this, but nearly every stereotypical middle school behavior is countered by something that makes me a proud mom.

Recognizing the new kid and befriending them—that's something military-connected kids do, and I'm proud to say our kids do it too. Respecting different beliefs and cultures, embracing differences and tuning into others' feelings aren't always top of mind at that age. To be fair, many adults haven't figured it out either. Military-connected kids exposed to diverse cultures and perspectives can get good at reading people. It's a skill they develop every time they enter a new environment where they don't know anyone, which can make them highly attuned to others.

Our country likes to talk a lot about the struggles military-connected kids face and sure, those struggles are real. But they overcome each one, and they're stronger on the other side.

In the last several weeks, I've been approached by both of our kids at different times and in different ways, but the complaint was essentially the same: This person or group of people is so annoying because [insert reason]. In both cases, I asked to hear more about the situation. If you have a middle schooler, you know that I had to be very sly with this investigation. After hearing the facts, it was clear to me in both cases that the issue was a maturity gap. Whether it's someone not pulling their weight in a group project or coming to class unprepared and asking to borrow supplies every day. Whether it's finding out someone said something hurtful about them or not being able to understand why someone would say something hurtful to another student, we've faced it all this school year. Each time, the question is always why. Why would someone do that? Why would someone act like that? Children that have had to learn to be responsible, that know what it feels like to be new and not have a single friend in the room, those kids are naturally going to mature faster than someone who hasn't been challenged in the same ways.

I often say that I'm jealous of our kids. They've had so many incredible experiences I never had just because they were born military-connected kids. It doesn't come without its challenges, but that just leads to a whole other reason to be jealous of them. At almost 12 and freshly 14, they're mentally tough, compassionate, independent, and they aren't afraid to do the right thing or step into a completely foreign place. To my MilKids and yours, never forget that your challenges are becoming your strengths.

They learn from their surroundings, their peers and everything in their world. The advantage military-connected kids have is that their worlds are wide, diverse and often challenging.

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GOING BACK TO SCHOOL AS A MILITARY SPOUSE

Courtesy of Military OneSource

You've made the rewarding choice to go back to school. By pursuing your education goals, you can expand your job opportunities and boost your earning power. But where should you start? And what military spouse scholarships are out there to help?

Start with Spouse Education and Career Opportunities — SECO

The SECO program can provide you with the resources you need to get back in the education game.

- The **MySECO** website, designed exclusively for military spouses, ensures you have 24/7 online access to information for a successful return to school.
- Visit the **MySECO Pursue Your Education** section to identify your education path, plan for your education and compare colleges.
- You can also connect with a **SECO career coach** who can help you decide on an education path and how to pay for it.

Choosing the right education and training

Got a career in mind? The career you choose will determine the type of program you'll need. Take a look at the differences between each program and decide what's best for you.

Educational Programs	Length	Overview
Certificate programs	Weeks, months or years	Typically focus on specific skills and are offered by community colleges or technical schools
Associate degree	2 years	Offered by community colleges, an associate degree focuses on entry-level specialization within a field
Bachelor's degree	4 years	Four-year colleges or universities award a bachelor's degree in the arts or sciences
Advanced degree	2-4 years	Degrees beyond the bachelor's degree can include master's, specialist, professional and doctoral degrees

Options for a mobile military life

Don't let a move stop you from going back to school. Consider online education or satellite campuses. You can discover and compare schools based on location, learning format, the ability to transfer credits and more with the College Scorecard on MySECO.

Scholarships for military spouses

Wondering how much is this going to cost you? There's help out there.

- Check MySECO for financial assistance resources and career development opportunities offered specifically to military spouses and family members.
- The My Career Advancement Account Scholarship is a workforce development program that provides eligible military spouses with up to $4,000 in financial assistance for the pursuit or maintenance, including continuing education courses, of a license, certification or associate degree necessary to gain employment in an occupation or career field. Spouses can also use funds for national tests to earn course credits required for the degree approved under the program, including the College Level Examination Program (CLEP) tests.
- Military spouses can sometimes take advantage of their spouse's GI Bill® benefits. See Military OneSource's Veterans benefits section for more.
- The Department of Education provides educational loans and grants for qualifying students each year. In order to be considered for financial aid, you'll need to complete a Free Application for Federal Student Aid (FAFSA) form.

Visit MySECO today and begin your journey to learn, advance and succeed.

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