## STARS STRIPES Spring 2019 Education Guide

March 14, 2019

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# BACK TO SCHOOL AND BEYOND

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10 QUESTIONS TO ASK WHEN CONSIDERING AN ONLINE UNIVERSITY

AN ADVERTISING SUPPLEMENT TO STARS AND STRIPES



## How to use MILITARY LIFE in a COLLEGE APPLICATION



When it comes to your college application essay, you're probably not going to write about the three months you spent "finding yourself" in the Seychelles. The value of your spring break trip through Patagonia seems equally doubtful.

We're guessing you won't even be writing about the 107 cats you saved from that burning building last year.

Why? Because that is not your life. The military is. And you want to know how to use your military life

experience in your college essay.

If you are trying to make your military life experience work in your college or graduate school essay, try following these simple do's and don'ts from those within the military community, like yourself:

#### DO

Talk honestly about the challenges of military life.

Be open about adversity. Sometimes the hard stories are the best stories.

**Challenge assumptions about military life!** 

Show who you are.

#### DON'T

Whine about how hard it is. You have to use a challenge to your advantage.

Assume they know the lingo? They don't. Take the time to spell things like Family Readiness Officer (FRO) out.

Expect them to understand military life is hard. You have to tell them about it. If they aren't in the military world, they won't know.

Use your thesaurus the whole time! You are smart enough as you are. Use the words you really know.



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By Chris Goodrich, Veteran's Program Administrator, Portland State University Courtesy of Military.com

ollege and university systems can vary greatly from state to state and from public to private schools. Although this may be frustrating at first, the different answers you receive will begin to help you find the best school for you.

#### **Two-Year Community/Junior College**

Whether your state calls them Community Colleges or Junior Colleges, these schools offer students a two-year associate degree. Two-year colleges can play several different roles in the education offerings in a state. The programs offered can be broken down into three major categories: college degree/transfer programs, high school or remedial education, or vocational/technical training.

#### **College Degree/Transfer Programs**

Community or junior colleges offer a twoyear associate degree program. An associate degree will generally require 60 to 90 credits depending on whether the school is on a semester or quarter system.

The open-door nature of most two-year college admissions is generally very simple. Many of these schools only require an application and may not even require transcripts or college test scores. However, some schools may require you to take placement exams to evaluate your basic academic skills such as math and writing.

Oftentimes students choose to complete their first two years at the community or junior college, before transferring to a four-year school. The cost of tuition and fees at these two-year institutions are considerably less expensive than a four-year school. This can be a great value for veterans using their

GI Bill to pay for school. Your Montgomery GI Bill benefits will pay you the same entitlement whether you attend your local Junior college or Stanford.

#### **Vocational/Technical Programs**

More and more veterans choose not to pursue a bachelor's degree program and opt to use their GI Bill benefits to help pay for a vocational/technical program(VT). Most VT programs are shorter in length and may be completed in one to two years of training. VT programs can vary from the building trades, electronics, computers, or culinary sciences just to name a few. Many VT programs relate directly to occupations and experiences you have gained while in the military. If this is the case, check to see if your military training can be used to meet some of the program requirements.

You should also ensure that your program of interest has been approved in your state for veterans' training. This is an important question to ask the schools VA Certifying Official.

VT programs are a great option for veterans not interested in additional education and more interested in getting back to work in the civilian world as quickly as possible.

You will find that some VT programs can be very expensive. This is particularly true for some of the high-tech training programs offered by computer software companies. In some of these cases, Veterans Affairs (VA) may be able to help pay for the high cost of this training through a program called accelerated payment. Rather than paying you on a month-to-month basis, accelerated payment participants will receive a lumpsum payment equal to 60 percent of the cost of tuition and fees for the program.

#### High School Completion/ Refresher Education

Since most service branches require either a high school diploma or GED the question of earning a high school diploma or GED is not typically an issue for veterans. However, the need for a refresher education becomes important for some who have been out of the education setting for an extended period of time. Most four-year colleges or universities expect that entering students have all the basic skills needed to be successful such as reading, writing and math. So many four-year schools do not offer these types of classes for those who might benefit from additional work building these most important of skills. The community or junior colleges offer many of the sub-college level classes you might need to ensure future success. The VA understands that having been out of the education loop for a number of years may require some brushing up on basic skills. So you may use your education benefits to cover the cost of remedial courses.

Enrolling in remedial or refresher courses will not prevent you from taking other courses towards your major or intended program. However, doing so should be done under the advice and supervision of an academic advisor.

#### The Four-Year College/University

Entering a four-year program will require a more intense application process. Schools require official copies of transcripts, application fees and recommendations or even an interview. In addition, some may require SAT or ACT college entrance exam scores and or a written essay. Many four-year schools have application deadlines.

To begin at a four-year institution it is generally not necessary to decide upon a

specific academic major. A student's first-year program can generally consist of working on general education requirements as well as taking entry-level courses in majors or programs of interest. In fact, the VA allows you to declare a major as late as their junior year of college.

Additionally, a four-year college offers more than an academic experience. These colleges offer a social and cultural education as well. A college education can take place in more places than in a classroom or laboratory. Allowing yourself four years to develop relationships with staff, faculty and your fellow students is all part of a well-rounded college experience.

No matter whether you choose a two-year or a four-year school, no matter what your area of study or training, there is one thing that will help you make a successful transition - planning. It may take at least a year of research to find the right program. In some cases, it may take less, but do not be surprised if it takes even longer. The use of the Internet will enable you to gather vast amounts of information from anywhere in the world. Most schools have expended huge amounts of time and energy to make sure information about their school and programs are available to both the casual and serious browser.

Read everything you can about your schools of interest and their programs. Develop a list of questions you can ask that have not been covered in the literature or on the website. Request the name of a knowledgeable person who can help you learn the answers to your list of questions.

Finally, be selfish and indulgent. This will be the best time in your life to pursue your goals and explore new ideas and interest. Enjoy your life as a college student and all it has to offer.



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// VISIT: northeastern.edu/ruby-linn-scholarship

Learn more about this scholarship opportunity.

## Northeastern University



### How to use the Military Tuition Assistance Program

Courtesy of Military OneSource

f you've thought about going to college but didn't know if you could afford it, then the Military Tuition Assistance (TA) program may be just the benefit you need. The program is available to active-duty, National Guard and Reserve Component servicemembers. While the decision to pursue a degree may be a difficult one personally, TA can lessen your financial concerns considerably, since it now pays up to 100 percent of tuition expenses for semester hours costing \$250 or less.

Courses and degree programs may be academic or technical and can be taken from two- or four-year institutions on-installation, off-installation or by distance learning. An accrediting body recognized by the Department of Education must accredit the institution. Your service branch pays your tuition directly to the school. Servicemembers need to first check with an education counselor for the

specifics involving TA by visiting their local installation education office or by going online to a virtual education center. Tuition assistance may be used for the following programs:

- Vocational/technical programs
- Undergraduate programs
- Graduate programs
- Independent study
- · Distance-learning programs

#### **ELIGIBILITY**

All four service branches and the U.S. Coast Guard offer financial assistance for voluntary, off-duty education programs in support of servicemembers' personal and professional goals. The program is open to officers, warrant officers and enlisted active-duty service personnel. In addition, members of the National Guard and Reserve Components may be eligible for TA based on their service

eligibility. To be eligible for TA, an enlisted servicemember must have enough time remaining in service to complete the course for which he or she has applied. After the completion of a course, an officer using TA must fulfill a service obligation that runs parallel with - not in addition to - any existing service obligation.

#### COVERAGE AMOUNTS AND MONETARY LIMITS

The Tuition Assistance Program will fund up to 100 percent of your college tuition and certain fees with the following limits:

- Not to exceed \$250 per semester credit hour or \$166 per quarter credit hour
- Not to exceed \$4,500 per fiscal year, October 1 through September 30

#### TUITION ASSISTANCE BENEFITS AND RESTRICTIONS

Tuition assistance will cover the following

expenses:

- Tuition
- Course-specific fees such as a laboratory fee or online course fee

**NOTE:** All fees must directly relate to the specific course enrollment of the servicemember.

Tuition assistance will not cover the following expenses:

- · Books and course materials
- · Flight training fees
- Taking the same course twice
- · Continuing education units

Keep in mind that TA will not fund your college courses, and you will have to reimburse any funds already paid if any of the following situations occur:

- Leaving the service before the course ends
- Quitting the course for reasons other than personal illness, military transfer or mission requirements
- · Failing the course

#### TUITION ASSISTANCE VS. DEPARTMENT OF VETERANS AFFAIRS EDUCATION BENEFITS

While the TA program is offered by the services, the Department of Veterans Affairs administers a variety of education benefit programs. Some of the VA programs, such as the Post-9/11 GI Bill, can work well with the TA program, as it can supplement fees not covered by TA. In addition, the Post-9/11 GI Bill funds are available to servicemembers for up to 15 years after leaving the military. The TA program, on the other hand, is a benefit that is available only while in the service.

#### **APPLICATION PROCESS**

Each military branch has its own TA application form and procedures. To find out how to get started, visit your local installation education center or go online to a virtual education landing page.

Prior to your course enrollment, you may be required to develop an education plan or complete TA orientation. Be sure to keep the following important information in mind when you apply:

 Military tuition assistance may only be used to pursue degree programs at colleges and universities in the United States that are regionally or nationally accredited by an accrediting body recognized by the U.S Department of Education. A quick way to check the accreditation of a school is by visiting the Department of Education.

 Your service's education center must approve your military tuition assistance before you enroll in a course.

#### **TOP-UP PROGRAM**

The Top-up program allows funds from the Montgomery GI Bill® - Active Duty or the Post-9/11 GI Bill - to be used for tuition and fees for high-cost courses that are not fully covered by TA funds.

**Eligibility:** To use Top-up, your service branch must approve you for TA. You also must be eligible for the Post-9/11 GI Bill® or the Montgomery GI Bill® - Active Duty.

**Application:** First apply for TA in accordance with the procedures of your service branch. After you have applied for TA, you will need to complete VA Form 22-1990 to apply for Department of Veterans Affairs education benefits. The form is available online from the VA. Make sure you specify "Top-up" on the application and mail it one of the education processing offices listed on the form.

#### OTHER SUPPLEMENTAL FUNDING POSSIBILITIES

Aside from using the MGIB-AD or Post-9/11 GI Bill for items such as tuition and fees not covered by TA, there are other funding opportunities available to servicemembers including the following:

Federal and state financial aid. The federal government provides \$150 billion per year in grants, work-study programs and federal loans to college students. The aid comes in several forms, including need-based programs such as Pell grants, subsidized Stafford Loans, Supplemental Educational Opportunity grants and federal work/study programs. You can also get low-interest loans through the federal government. Visit Federal Student Aid to find out more or complete an online application for FAFSA at no cost to you.





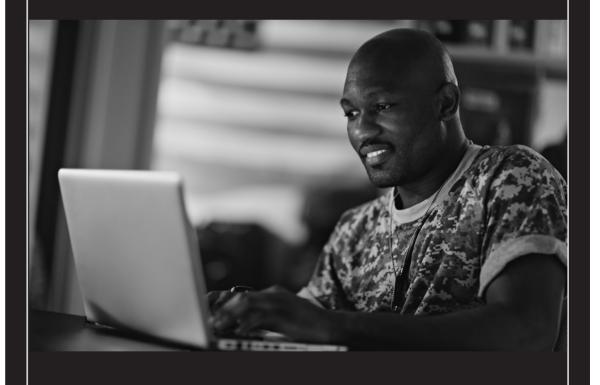
(U.S. Navy photo)

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Gwyen Nosse, director of Navy College Office Hawaii, and Cryptologic Technician (Collection) 2nd Class 'Gabriela Carrillo, explain the Tuition Assistance process to Culinary Specialist 1st Class Maximino Salvador, assigned to Joint Base Pearl Harbor-Hickam, at Navy College Office Hawaii.

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Courtesy of the Defense Activity for Non-Traditional Education Support (DANTES)

any colleges require that students submit test results as part of the admission application process. Both the ACT and SAT are standardized tests that help colleges evaluate potential candidates. Some schools accept either test interchangeably. However, servicemembers should check with their education counselor prior to testing to ensure they are taking the correct exam. As you begin to think about college and creating the best application package possible, your admissions plan should begin with the question, "Which test should I take?"

Servicemembers applying for an officer accession program, military-sponsored academy, or professional program may also require a current ACT or SAT score to include with their application packet.

#### **EXAM BENEFITS:**

1. Servicemembers can take a total of (3) ACTs and (3) SATs, during their time of service, when taken at approved testing locations.

- 2. The exams are funded and/or reimbursed when taken during time of service. A total of six exams are authorized; (3) ACTs and (3) SATs.
- 3. The availability of testing options is increased for the servicemember, because they have one chance to test on a military installation and two additional chances to test at a National or International Test Center during their time of service.

#### **TESTING LOCATIONS:**

These exams can be taken at two types of testing locations:

DANTES Test Sites: This option is generally located on a military installation and run by DoD or service personnel.

Servicemembers can take (1) ACT and (1) SAT, during time of service, at a DANTES test site.

NOTE: Servicemembers are required to take

the essay portion of the SAT when taken at a DANTES Test site. SAT exams administered without the essay will not be scored.

ACT and/or SAT National and International Test Centers: This option is a commercially-run organization.

Servicemembers can take (2) ACTs and (2) SATs during their time of service through National and International Test Centers.

#### **FUNDING OPTIONS:**

Funding for these exams varies by testing

- 1. When the initial exam (ACT and/or SAT) is taken at a DANTES test site, funding is provided and no money is exchanged or required by the servicemember. Re-tests, however, must be paid for by the servicemember at the time of re-test.
- 2. If the exams are taken at a National/International Test Center, the exam fees must be paid for by the servicemember at the time of testing. However, reimbursement is provided by DANTES via the DANTES online reimbursement request.

Reimbursement means the exam must have been completed. A payment receipt and score report must accompany the DANTES online reimbursement request in order to be approved. Please submit the request within 90 days of test completion.

#### **SCORE REPORTS:**

- 1. When the exam is taken at a DANTES test site, your score report will be mailed to the address provided on the registration form. Delivery of your score report may take 6-8 weeks.
- 2. If the exam is taken at a National/International Test Center, the quickest way to receive your exam score report is to create an account at the appropriate testing agency website. Download your score report to submit with your DANTES online reimbursement request.
- ACT: Create your student account
- SAT: Create your MYSAT account

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#### Photo Credit: Kay Hinton

## AN EDUCATION FOR FREEMAN

How one Marine utilized his resources to reach his education goals

By Addison O'Shea, Stars and Stripes

Sgt. Tyler Freeman, United States Marine Corps (USMC), always knew his plan was to return to school. He had attended college before enlisting but found himself surround by peers with categorically different priorities. Still, his mother had made him promise that one day he would go back and graduate. And so, he did.

yler enlisted in the United States Marine Corps in 2008 and spent the next five and a half years of service, including three deployments, preparing for his eventual transition. He utilized the benefits afforded to him as a servicemember, and took classes online, even during his deployment to Afghanistan. Tyler spent years studying for classes, researching future schools, and mapping out what he hoped would be a seamless transition from military to education.

In April 2014 Tyler received an hon-

orable discharge to pursue undergraduate studies at the University of North Carolina at Greensboro (UNCG). But his education didn't stop there. After graduating in 2017, Tyler relocated to Atlanta where he had been accepted to Emory University's Goizueta Business School & Emory Law School, where he began the full-time MBA/ JM dual-degree program in August 2018. Through school and holding full-time jobs as well, Tyler sat down with Stars and Stripes to impart some words of practicality and wisdom for his fellow servicemembers considering pursuing



Do some due diligence, it'll pay off. There is no substitute for hard work.

(U.S. Marine Corps photo)

The Leadership Scholar Program (LSP) makes the college admission process an easy step toward obtaining acceptance to a university or college for a Marine after leaving active-duty. The program is in partnership with more than 220 schools nationwide, and admissions offices look positively at an LSP recommendation.

#### You've transitioned twice now. Once from active duty to undergrad and then again from undergrad to graduate school. What resources did you use to transition?

The Leadership Scholars Program (LSP) through the USMC was a big help in translating my educational background and in helping me to get an interview opportunity at UNCG. I was in Afghanistan applying to schools and Beth Morgan, who worked for LSP, was stateside making sure someone was looking at my profile. When evaluating MBA programs, Service to School was helpful in connecting me with affordable and/or free resources who could help me prepare for the GMAT and review my resumes and essays and prep for interviews.

I also highly recommend utilizing your network as a resource. The TAPS classes hardly scratch the surface of what you should know when transitioning. I got back from Afghanistan in January and was out of the military by April. I had 98 days to get myself together and execute my plan. I was only able to execute because of my network. Your network might not be able to hire you or get you into a school, but they can go a long way in getting you an honest and sincere look from the organizations you're interested in.

And last but not least, look at the communities that you're looking to transfer into for resources they offer. I'm now in Atlanta and when I moved here, the first thing I did was seek out organizations that help veterans and organizations network with each other. In Atlanta, that is VETLANTA. Do some due diligence, it'll pay off. There is no substitute for hard work.

#### When did you start planning to leave service and enroll? What are the timelines like?

I started planning to leave about 12 months before my End of Active Service (EAS). I needed time to research schools, take a couple of classes to make myself a more attractive candidate and to plan my move. Undergrad enrollment is a bit easier in that you can start

in the fall or spring and there are no adverse effects. For graduate school, I planned 2+ years out, researched cities and schools, and rewrote my essays and resumes a hundred times to make sure I was ready. Enrollment for full-time graduate programs have strict deadlines and almost always start in the fall. Oh, and I NETWORKED with current students. (Pro-tip: Ask for a school specific resume version to show admissions you talked to current students!)

#### Is there such a thing as being "late to the game"? Is it too late for a servicemember who hasn't taken any classes to seek higher education after transitioning?

Heck no! Adult learning is the biggest thing to happen to higher ed since the invention of the student loan. More and more adults are finding it possible to get their degrees later and later in life. But I will say this, the older you get, the more life gets in the way and the more like Billy Madison you'll start to feel.

#### Were the classes you took while on active duty helpful? How did you get those credits to count?

YES. I used the Tuition Assistance (TA) program to help get me 21 hours of coursework to transfer into undergrad. While UNCG didn't allow all of them to count, it cut out a semester for me and allowed me to graduate early. I think most people think that it's ACE or SMART transcripts that are the issue when you're having difficulty transferring credits. What actually keeps most credits from counting is that when you transfer from one-degree program to another, you are also most-likely changing majors, and the school might not be able to make credits cross over to other majors. It's not the school's fault that students take classes that are sometimes impossible to count towards a holistically different major.

#### How important was a strong military presence at the school to you when you applied to undergrad and grad?

For undergrad, I didn't really know what to

look for, so I'd say not important. I needed a place that would give me a "yes". I lucked out with UNCG and its 700+ military-affiliated student population. For graduate school, it was one of my priorities because now I knew what to look for. I needed strong yellow ribbon support. I looked for military veterans on the faculty/administration of the school, and I looked for a robust student-veteran support network.

#### What are some things veterans can do to make themselves stand out when applying to admissions committees or hiring boards?

Tell them "I accept". I told the Emory admissions committee, in my interview, that if they extended me an offer, I would accept. I knew where I wanted to be, and I put myself out there. Admissions committees hate putting time and energy into a candidate just to be told "no". I made sure they knew that I would meet them halfway. It worked and I got in during the first round of acceptances. Be proud to be enlisted. If you're an enlisted vet, use that to your advantage, especially when it comes to grad schools. Believe it or not, enlisted vets are uncommon, if not rare in Top 20 graduate schools. Most of my classmates are officers who were pilots or infantry commanders. Being enlisted is a valuable differentiator. It shows that we can transition, that we know how to learn as an adult and that we're dedicated to our development and education. We've developed leadership skills at a young age and are now not only great leaders, but also scholars capable of success in and out of the classroom.

And please take "veteran" off your resume. List your military experience instead, and the admissions/hiring committee can deduce that you're a veteran from your resume positions and achievements. No need to take up valuable space.

#### What's one piece of advice you'd give to veterans looking to break into a Top 20 Program or make a transition to a world-class company or organization?

Being a veteran is a conversation starter, but

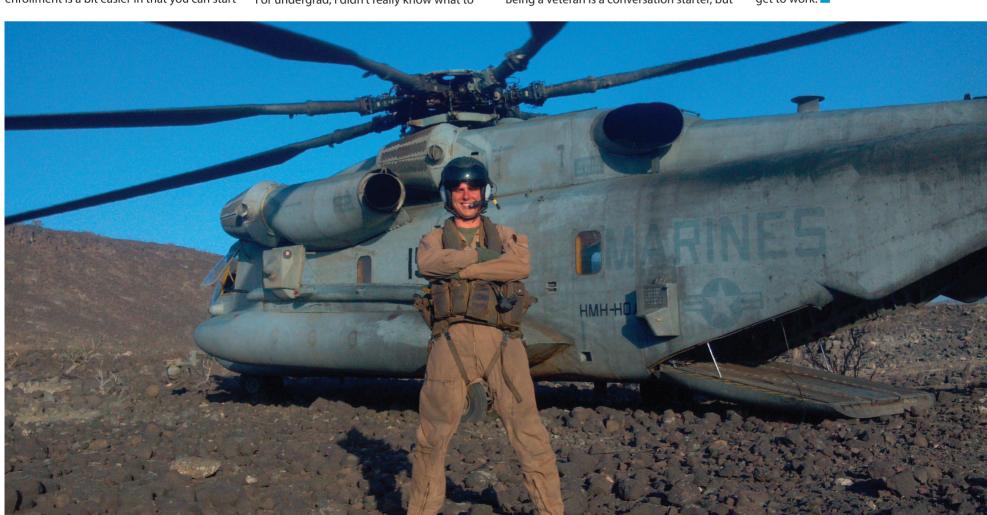
that's all it is. It's enough to get you a ticket for the ride. But it's up to you, the veteran, to articulate your experience and expertise in a way that sets yourself apart. Being a veteran isn't enough anymore. You have to show them you're also a highly qualified candidate and that you can do the job that comes with the position.

#### You went to school full-time and you worked full-time in undergrad. What tips would you offer other military members who are looking to work and learn?

Convince your employer you're worth their flexibility. I worked 60-hour weeks and took night and online classes for a year and a half before I went to my employer to ask for an opportunity for a flexible work schedule. I even changed roles multiple times in those 18 months. The effort is up to you to put forth. Once you do that, it's a lot easier to convince an employer that you're the real deal. If your university offers weekend classes and night classes, take them. Also, many companies have tuition reimbursement policies, so get your employer to pay for your classes if possible! But make no mistake...the grind is real.

#### What would you tell other servicemembers who are debating whether to seek out higher education or a career after transitioning out?

Do what will make you happy ten years from now. Do something you'd be proud to put on LinkedIn. I think servicemembers fall victim to people telling them "You have to have a transition plan in place and know exactly what you want". Truth be told, I know people ten years older than me who still don't know what they want. But what is important is to make what I call "no-regrets decisions". Make choices that, no matter what, will help you. And if higher ed is that choice, go for it. But have a 10-year plan, make it aspirational, and get to work.



#### 10 QUESTIONS TO ASK BEFORE SELECTING AN ONLINE UNIVERSITY

Courtesy of Miltary.com

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

- 1. Does the school offer the degree program you need to advance your education and career? If you're considering a teaching or nursing degree, will it prepare you to be licensed? Is there a master's degree program that will help you progress in your profession?
- 2. Are the programs challenging and rigorous enough? Going to college requires a significant investment of time and money, be sure to find out all you can about the coursework, quality of resources, and degree requirements. Easy isn't a good thing in this instance—you want to know that you've successfully completed a demanding program that prepares you for success.
- 3. Is the school accredited? Online universities should have regional accreditation, just like campus-based institutions. A good online school may also have national accreditation from the Distance Education and Training Council (DETC), and individual degree programs like Education and Nursing should also be accredited by bodies such as the National Council for

the Accreditation of Teacher Education (NCATE) and by the Commission for Collegiate Nursing Education (CCNE).

- 4. Are employers willing to hire graduates of this online university? Ask the enrollment staff at the university you're considering to share feedback (surveys, placement statistics, etc.) from employers who've hired their grads.
- 5. How does the degree program work, what is the learning process? Be sure you understand how you'll be expected to study, learn, and complete tests and assignments. Online universities use several different academic models:
  - o Traditional college courses led by instructors are delivered online, requiring students to attend at set times. School terms are generally divided into traditional semesters, and students may only start work at the beginning of these terms. Students earn credit for time spent in class and completion of assignments and tests.
  - Competency-based programs provide students with learning resources in degree subject matter, allowing students to study and learn on their own schedules, advancing as they demonstrate content mastery.
  - Combined online/traditional programs, which require students to attend class both online and in person, are also available.
- 6. How much will it cost? Some online universities charge tuition rates twice as high as those of a public institution. While almost all offer financial aid, make sure to choose wisely to avoid incurring unnecessary debt. Students who wish to accelerate their degree programs should look for schools with programs that

- allow acceleration—this can help save overall costs. And, ask if the university offers scholarships.
- 7. What type of help and support does the school offer its enrolled students? Because the student won't be on campus in most instances, it is important to make sure that the school provides the necessary support. Ask if each student is assigned an advisor or mentor, how often the student will be able to communicate with an advisor, and who will be available to provide extra support if needed? Is there an online student community? Are online study groups available?
- 8. What kind of time commitment will the program demand? Going to school online demands that you study independently and motivate yourself to complete your studies, so make sure you're ready to put in the time and effort needed to be successful. Getting a college degree isn't meant to be easy, so be prepared for hard work.
- 9. Does the degree program you're considering include relevant certifications, or does it prepare you for licensure? In some fields, particularly IT, certifications can be almost more important than a degree. And, if you are considering Education or Nursing, you'll want to make sure that your investment will lead you toward licensure. Be sure to find out if the university you're considering offers key certifications if the career you've chosen requires licensure.
- 10. Does the university offer support for alumni?

  Like traditional universities, the best online schools offer support for alumni, with networking and career counseling. It's worth checking before you choose—having that kind of support after you graduate can help you advance in your career, get advice and stay connected.

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## What would you like to do; where would you like to go with your career?

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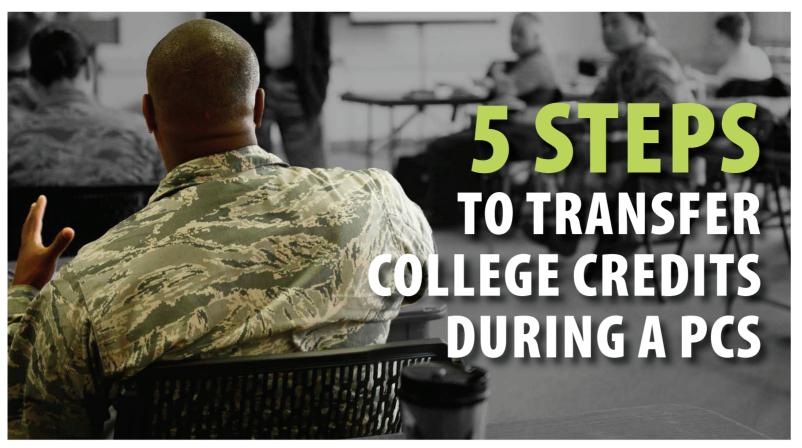
Yes, of course. But the question is not "what would you do?" But "how?"

The Auburn program is a clever, flexible combination of on-campus residencies and distance technologies that allow you to continue in your job while receiving the first-class education that will send your career skyward.

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By Raleigh Duttweiler Courtesy of Miltary.com

CSing mid-degree? Been there, done that.
Rachel's Marine husband was headed north for a course he would have to take in Virginia Beach, but she was kneedeep in the middle of school.

"I was four and a half semesters into school and had hoped to finish in the same place," Rachel said. "I was studying for finals. Instead of registering for a new school in Virginia, I put the degree on hold."

Can you guess what happened next? "Five years later, I'd like to finish it," Rachel said.

Transferring schools is an all-too-common occurrence for military members and spouses, many of whom struggle to complete their degrees. And statistics are not on their side: forty-four percent of students who transfer mid-bachelor's degree don't end up finishing college at all.

Want to make sure that isn't you? Follow these five steps to transfer your degree with ease.

#### Step One: If applicable, get an associate's degree.

Unless you are sure you can start and finish all four years of your schooling in one place, there is a lot of merit to pursuing an associate's degree up front with plans to finish a four-year degree immediately after.

Not only can you apply your My-CAA benefits to cover the majority of your associate's degree, but it will also give you a two-year time frame for degree completion that you can probably complete before your next PCS.

It also puts you in good standing when you do have to PCS:
Students who transfer mid-college with a two-year degree already in hand are a lot more likely to get their bachelor's degree.
Seventy-two percent of associate's

degree holders who transfer midschooling still get their bachelor's degree.

"I should have done that," Rachel said. "I had that option, and I really regret not taking it. If I had an associate's right now, even if I still paused school, I would be so much more hirable."

That's smart planning in the event you are forced to PCS some-place where there isn't a perfect school for you. There are still plenty of great jobs you can get with an associate's degree wherever you wind up -- and that might be a good placeholder job as you try to find a new school home.

#### Step Two: Get all your forms before you go.

All those pesky things you had to gather when you applied or enrolled in the first place? High school transcripts, FAFSA applications and copies of your tax returns as applicable, and any other current transcripts? You're going to need to hunt them down all over again to get going at your next school.

In the face of a PCS, that means it's important to go get them now. Bond with the people working at the registrar's office and make sure they know you're leaving. Walk away with all the paperwork in hand, and whatever you do, don't send it on the moving truck.

Also, make sure you stop by the financial aid office before you leave. While you would think that not receiving your upcoming semester's class plan would be enough for your loan holders or MyCAA to know you're not enrolling in the next semester, you actually need to call and alert them of the change.

In the case of certain loans, this is particularly important since you might be on the hook for repayment if you're not currently enrolled in school. Both MyCAA and your bank are here to help

you, so even if it seems like a somewhat scary call, place it as soon as you know you're going to have to move.

### Step Three: Work with your current counselor to find a new school.

Do you know the number one way you are most likely to get your degree done smoothly and without a five-year (or more) hiatus? It's a no-brainer: Get registered for classes today and make a seamless transition into the next semester.

Doing that, though, can be really tough, so start with the people who are dedicated to helping you.

If you currently have an academic adviser, meet with him/her regularly to discuss your options. Depending upon the institution, your school might have a transfer counselor who helps place students in four-year schools.

Those transfer advisers are just as helpful when you are transferring your current degree to a new school, so seek them out. The one thing you can count on in a military town is that you aren't the

only one asking these questions. Chances are, they've heard them a hundred times, and by now, they probably have good answers.

Networking with your new community will also be a great way to find a new school where you will be challenged and happy. Reach out to your friends on Facebook and ask them to ask around for you.

#### Step Four: Consider staying put.

"I hate people talking about not PCSing with their spouses," says Navy spouse LaShea. "Whenever they talk about the spouses who don't move, it's always negative. It automatically makes you a bad spouse."

In truth, though, staying put might be the right move for your family depending upon the situation. Having personally done it (truth!), I can attest to it being a smart move sometimes. Our marriage didn't suffer, and my degree certainly benefited.

"I'm thinking about it," says LaShea. "But I hate the attitude around it. It makes me not want to do it."

Military spouse Jessica weighed in to explain that her husband actually encouraged her to stay put and put her degree first. "My husband made me promise I would stay in Texas and finish school (I had a year of school left to finish my BS) while he was stationed in GA," she wrote. "I'm glad he made me stay and finish."

If you think that staying put to finish your degree might be a good move for you and your family, start the conversation with your spouse. It does not make you a bad spouse to pursue the conversation. As a family, you will be able to come to a conclusion that works for everyone.

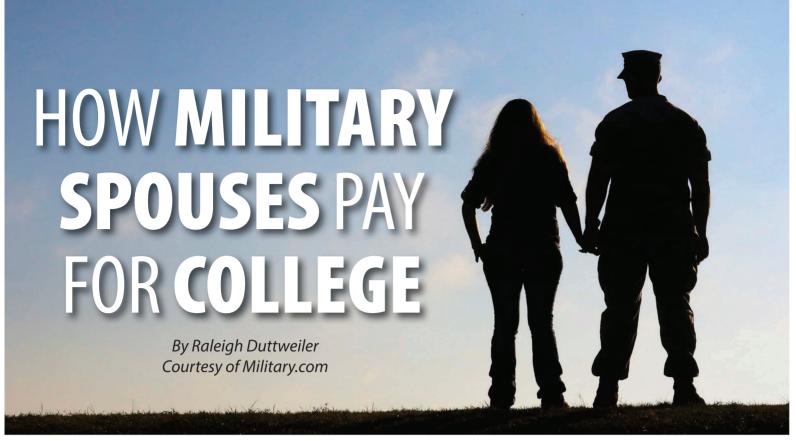
#### Step Five: Consider learning online.

If you haven't found a suitable new school and you know you are on board for the move, you might want to consider looking into online educational opportunities. From GEDs to bachelor's and graduate degrees, online learning hubs can be a great resource for military members and spouses who want to PCS-proof their education.

"If you told me a year ago I'd be looking at an online school, I wouldn't have believed it," says Navy spouse Kristina. "I went to a good school for undergrad. I worked on the Hill before I met my husband. But now I want to do graduate school, and there aren't any options nearby."

Kristina is instead pursuing online homes of brick-and-mortar institutions. "I'm looking at Northeastern's online program the most seriously, but who knows what will happen." No matter what, she says, she knows this is a degree she can do while she moves. "Wherever we are next, I can still finish it."





ou made the decision to go back to school and retool.
Good on you. But you are a military spouse. You and your servicemember have the rent, a car loan, some credit card debt and maybe only one income.

How do you pay for college when you haven't got a dime?

The good news is that military spouses are eligible for military benefits as well as programs available to civilians. With our guide to paying for school, you'll be cracking those books in no time.

#### Step One: Start Looking Into Military Benefits

For Nikki, it was easy. She said that until recently, college wasn't an option. "We married right out of high school, and there just wasn't time or money for college. I had to work," the 22-year-old sailor's spouse explained.

But Nikki had always dreamed of going back to school. With her husband's recent promotion, things at home became a little easier.

Money wasn't as tight, and with a helpful neighbor offering to take care of her kids twice a week, she thought it was finally time to focus on her.

"I was ready. And things seemed to be going OK with the family. Everything was falling into place and it was finally my turn," she said.

Even with perfect timing, Nikki still worried about how her family could afford a college tuition bill. "I figured I'd work with MyCAA (My Career Advanced Accounts) or the GI Bill," she said. "I knew there were options for military families, so I started

there." And that's the same place you should start.

#### Step Two: Squeeze Your MyCAA Benefits

If you're looking for a two-year degree, MyCAA is the best place for you to start. Offering \$4,000 for an associate's degree, vocational training or professional licensing, MyCAA is a good resource for spouses of servicemembers in ranks E1-E5, W1-W2, or O1-O2.

The eligibility is narrow, but every dime counts when you are starting to pay for a military spouse education. To find out more about whether MyCAA might be a good fit for you, be sure to check out our MyCAA guide.

#### Step Three: Jump on GI Bill Benefits

If you are married to a more senior

servicemember, you won't qualify for MyCAA funding. If you want to earn a bachelor's degree or graduate degree, MyCAA won't pay.

Yet your military benefits may still enable you to pursue your academic dreams. Your servicemember's Post-911 Gl Bill Benefits may be transferred to you.

This option isn't for everybody: Look closely at the requirements of time in service and any further commitment that will be required.

There are also some new, tightened restrictions about who qualifies for transferability and how long they have to make those transfer decisions. Confused about your eligibility? Don't be.

The GI Bill was a great option for Nikki. She and her husband determined that he was less likely to go back to school than she was. Since Nikki was ready now, transferring their benefits made sense.

Nikki is now busy looking for schools where she can train to be a veterinarian — her life-long dream. "Growing up, I just figured that was like dreaming to be president," she said. "It was never going to happen. And now it is!"

#### Step Four: Keep an Eye on Budget Cuts

As you start to look into military education benefits, you may find that more financial options existed during the surge.

Since the GI Bill is a benefit, not an entitlement, transferability may hit the chopping block due to sequestration and other budget cuts.

For example, over 4,000 soldiers lost their GI Bill transferability in January 2013. If it makes sense for your family to look into GI Bill transferability, don't wait another day. Start your application now.

While the options are fewer, these benefits are still yours. Take advantage of those that apply to you while you still can.

Talk to the financial aid officers at your school of choice. Think about other funding options that may be available to you like financial aid and federal student loans, finding a job that can help pay for school, investigating state education benefits, and thinking about scholarship awards. Call the education counselors at Military OneSource to discuss your particular situation.

Once you and your servicemember have decided that your continued education is the best plan for your family's financial health, keep moving forward. Paying for college may be simpler than you think.

## GET THE FACTS ON GETTING COLLEGE CREDIT FOR SERVICE

Courtesy of Miltary.com

Most military servicemembers and veterans have been told that they can be granted college credit for military service. However, most of us never get the whole story. Hopefully, the following article will help everyone understand the opportunity and limitations associated with this highly touted, sometimes over-sold, but ultimately invaluable benefit of military service.

#### **What are Military Experience Credits?**

College credit for military experience and training is determined by the American Council on Education (ACE). ACE analyzes each military occupational specialty (MOS) or rating and associated ranks and grades to determine if the required knowledge and skills meet the academic requirements college credit. Air Force specialties are evaluated and granted credit through the Community College of the Air Force

In addition, ACE reviews the curriculums for most military training programs, including classroom and correspondence courses, to determine the amount and level of

academic credit each should be awarded. Through ACE, you can take academic credit for most of the training you have received, including Basic Training.

#### What are the Limitations of Military Experience Credits?

Unfortunately, veterans like me learn the hard way that not all their ACE credits apply for their degree program. After all, the recruiter told us how we can get college credit for nearly everything we do and every promotion we earn. But the fact is, most of the ACE credits servicemembers earn only apply to lower-level (associates degree) free-electives. Only a select handful of credits actually apply toward core requirements or upper-level course work.



The main exception is in the case of technical degrees where the veteran is seeking a degree in their actual military occupation. For example, a degree in network security may fit with a veteran's ACE credits.

In addition, it is up to each college to determine the number of credits they will accept, and how they will be applied toward a specific degree. In fact, some schools may even choose not to grant any credit for military experience. That is why it is critical to shop around for the school that best fits your needs - value, accreditation, degree options, and grants college credit for CLEP exams and military experience.

You need to ask the admissions counselor about the school's policy for accepting ACE credit recommendations before enrolling.

Remember that not all schools have the same policy or limitations for how to apply ACE credits. The first school I applied to told me my ACE credits didn't count for anything. I assumed that all schools had the same policy and postponed getting my degree. It set me back seven years. Don't make the same mistake I made – shop around.

#### What if I Don't Want to Go to College?

If you are interested in getting a technical degree instead of a college degree, there are programs available for you to gain credit towards a technical degree or apprenticeship available. Check with your base education officer for more information.



eing overseas doesn't mean you have to put your education on hold. In fact, this might be a perfect opportunity for you to continue your studies. For years, the U.S. government has secured contracts with schools to provide educational programs in Europe to servicemembers and their dependents: Central Texas College (CTC), University of Maryland University College (UMUC), Embry-Riddle Aeronautical University (ERAU), and the University of Oklahoma (OU). Each school offers services, coursework, counseling and other assistance to make the most of your education while abroad. Many bases overseas have education centers, where you can usually find a representative from each school, as well as Education Support Services staff members who are there to help you navigate the confusing waters of higher education.

By Ruth Cuevas Courtesy of StripesEurope.com

#### **Tuition assistance**

While on active duty, the military will reimburse tuition toward a certificate, associate, bachelor's or master's degree at a qualifying college or university. The rules for TA eligibility vary between branches of service, so it is best to speak to your Education Services Officer regarding eligibility and requirements.

#### **Financial aid**

Did you know that in addition to using your military benefits, you can also apply for federal aid? By completing the Free Application for Federal Student Aid (FAFSA), you can apply for Federal Pell Grants, Federal Student Loans and, if available, institutional scholarships. The FAFSA is completed once per academic year (i.e. August 2017-July 2018 would be the 17-18 application year) and can be completed online as early as Oct. 1.

Even if you currently receive Tuition Assistance (TA) or VA benefits, you may still qualify for federal or institutional funding. Once you receive federal aid, you must remain in good academic standing. To complete a FAFSA, go to www. fafsa.ed.gov. For more information, contact the financial aid office at your institution.

#### Host-nation language and culture tuition assistance

Did you know that even if you do not qualify to receive TA benefits, you may still be eligible to take language and culture courses? Active-duty members can qualify for up to 12 credits of either language or culture courses for the country in which they are stationed. Visit the Education Services Officer at your local education center to get details on this program and to sign up for classes.

#### **Central Texas College**

Since 1974, Central Texas College (CTC) has operated in Europe, providing education programs to servicemembers and their dependents. CTC offers courses toward certificates and associate degrees in the following vocational-technical (VoTech) fields: automotive mechanics, criminal justice, child development, emergency medical technology (EMT), fire

protection, homeland security/emergency management, hospitality management and applied technology/military science. CTC delivers courses via face-to-face, hybrid and online formats with start dates every month.

CTC offers a virtual mentor program for students enrolled in distance learning programs and VoTech programs. If you would like to speak to an online mentor, you can reach one at online.mentors@europe.ctc.edu. If you are enrolled in face-to-face courses in Europe and would like to speak to an advisor, please contact Student.Services@europe.ctcd.edu.

For more information about CTC in Europe or downrange, go to www.ctcd.edu/locations/europe.

#### **University of Maryland University College**

University of Maryland University College (UMUC) offers more than 90 degrees, specializations and certificates in liberal arts and the sciences. Most locations offer face-to-face, hybrid and online instructional methods. In addition, UMUC offers field-study courses, where students can travel

to locations throughout Europe while earning credits toward degrees. Some programs with UMUC can be completed entirely online. Term start dates vary to offer students additional flexibility.

While you are a UMUC student, you are assigned an academic advisor at your designated education center. You can meet with your advisor to obtain a tentative evaluation to see how courses from previous institutions will transfer toward your degree with UMUC. UMUC has representatives across the globe, so you can continue your degree while stationed in Asia, the States or downrange.

UMUC offers promotions several times a year that waive the \$50 student application fee. Visit www.europe.umuc.edu for more information.

#### **Embry-Riddle Aeronautical University**

Embry-Riddle Aeronautical University (ERAU) offers undergraduate degrees in aeronautics, aviation maintenance, technical management, aviation security and unmanned systems. If you're looking to obtain your A&P Certificate (or A&P License), ERAU offers six courses toward an aviation maintenance certification to prepare you for the FAA examination.

In addition to undergraduate degrees, ERAU offers master's degrees in aeronautics, unmanned systems, human factors and aviation maintenance. Degrees are developed with industry needs in mind to provide students with the most appropriate skills and knowledge for their chosen career fields. ERAU provides different learning options to meet busy work and personal schedules, including face-to-face courses, online courses and five terms a year with start dates each month.

For more information, visit worldwide.erau.edu/administration/military-veterans/europe.

#### **University of Oklahoma**

The University of Oklahoma (OU) Advanced Programs offers graduate degrees and certificates in Germany, Italy, Belgium, U.K. and Spain. OU offers three graduate programs: Master of Human Relations, Master of Arts in International Relations and Master of Education.

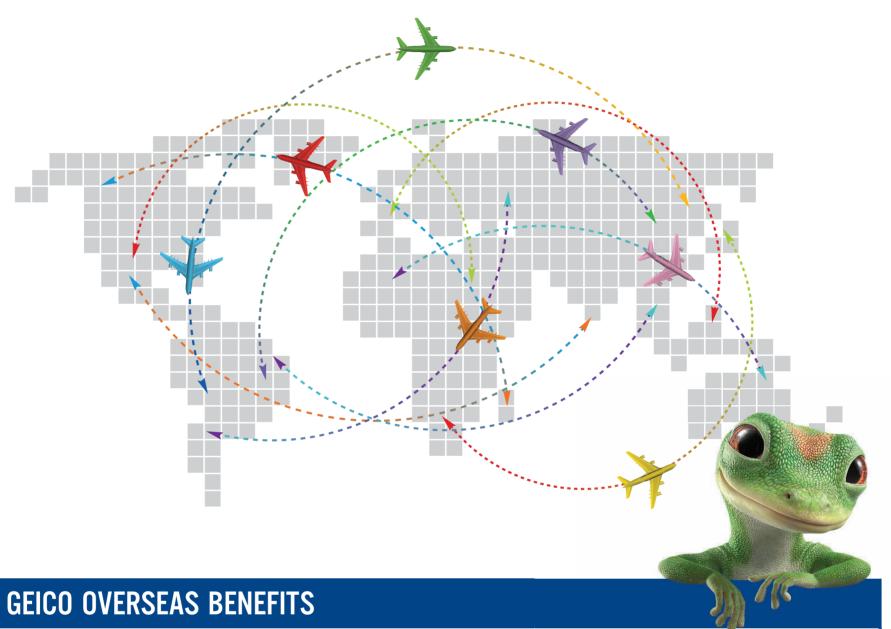
OU's programs are supported by face-to-face and online courses taught by professors from the main campus in Norman, Oklahoma who travel to Europe specifically to teach OU's Europe students. If you are not at one of OU's locations, you can still contact the site closest to you to enroll in OU's programs. The University of Oklahoma does not offer face-to-face courses downrange, but online courses are available for deployed students. Degree planning is available at various locations around Europe. For more information, visit www. ou.edu/outreach/ap.

Whether you have an education center at your location or hold virtual meetings with your advisor, these institutions are here in Europe to help servicemembers and dependents reach their educational goals. In most cases, site offices are open 8 a.m. to 5 p.m., and staff can be reached by telephone or email. Not all offices have DSN numbers, but current contact information is available on each site's homepage.



Soldiers waiting to recieve their diplomas for graduating from Central Texas College's first Military Articulation Paramedic Program (Photo courtesy of the U.S. Army)

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## MYCAA?

## WHAT'S | HOW ONE SPOUSE USED THIS FREE MILITARY EDUCATION BENEFIT

By Brittney Cannady Courtesy of the U.S. Navy

or many military spouses completing education and career goals are a major concern as they balance life with a loved one in the military. A Defense Manpower Data Center study revealed that 27.1 percent of military spouses listed furthering their education or training as an important milestone.

While military life may present unique challenges for spouses like frequent moves and funding issues, the Department of Defense (DoD) has taken steps to address those concerns. With help from the Military Spouse Career Advancement Accounts (MyCAA) program, spouses like Leilani McNurlan have reached that goal.

amphibious transport dock, USS New York (LPD-21) deployed. With her spouse gone she no longer had a partner to help at home while she attended study groups and turned to family and friends for support. Although the feat of juggling parenting and school was difficult McNurlan says it was worth it.

"Working on a degree is hard by itself but having my spouse working up to deployment and leaving while I was in school made it extra hard," said Leilani. "I'm glad that when Matthew gets home from deployment I'll be able to say that I've accomplished something I've always wanted to do."

MyCAA provides a maximum education benefit of up to \$4,000 with an

ranks. Counseling services help spouses identify additional sources of federal, state, and local financial assistance, scholarships, career opportunities, and necessary support resources (e.g., child care, transportation, books, computers, equipment, supplies, etc.).

Despite the various sources of assistance offered through MyCAA many spouses are unaware they are eligible for the program. According to analysis from RAND Corporation, among military spouses who knew about MyCAA, the main reasons they didn't use the program were busy schedules and the misconception they were ineligible. Leilani credits her fellow military spouses with helping her learn about the program and learning who was qualified to receive

"I found out about the program at our last command after they put out a newsletter and a few friends shared info about it through word of mouth, which is why I think it's really good to have friends who are military spouses because they are great resources when you need

information," she said. "I think if more spouses knew they didn't have to worry about student loans while they were in school it would be a huge burden lifted. I'm thankful I learned about the program when I did." McNurlan said.

Although pursuing her nursing degree full time with a deployed spouse made for a busy lifestyle Leilani says school also offered a way to focus on selfimprovement while taking her mind off deployment.

"I think that's kind of the reason I decided to be in school while Matthew is gone, having something to look forward to like school and making sure I passed my tests really made time go by faster,"

"After all the long nights of studying, tears of joy and sadness, it feels amazing to be able to graduate and say that I did it with four kids and while my husband was deployed," Leilani said. It's nice because by the time he gets home I can tell him 'I did it', and now not only is my husband a role model for our kids, but I am too."

financial assistance, scholarships, career opportunities, and necessary support resources.

Counseling services help spouses identify additional sources of federal, state, and local

A career development and employment assistance program sponsored by the DoD, MyCAA helps qualifying military spouses pursue licenses, certificates, certifications, or associates degree necessary for gainful employment in high demand, flexible career fields.

"MyCAA has helped me so much financially. Being able to finish my nursing degree without having to create debt while I did it feels great," said McNurlan, who recently graduated from Florida State College at Jacksonville.

The mother of four completed her associate's degree in practical nursing just months after giving birth and while her husband Culinary Specialist Second Class Matthew McNurlan, assigned to

annual fiscal year cap of \$2,000 to assist eligible military spouses in obtaining a professional credential needed to pursue their career goals. Annual cap waivers are also available if there is an upfront tuition cost that exceeds \$2,000 (up to the maximum education benefit of \$4,000).

Spouses of servicemembers on active duty in pay grades E-1 to E-5, W-1 to W-2, and O-1 to O-2 who can start and complete their coursework while their military sponsor is on Title 10 military orders, including spouses married to members of the National Guard and Reserve components in these same pay grades qualify for assistance as well.

Regardless of their eligibility to receive MyCAA assistance counseling services are provided to military spouses of all



These military spouses were selected for the Air Force Aid Society's Spouse Employment Grant to attend Pickens Technical College in order to complete the Certified Nursing Assistant program offered. (Photo courtesy of U.S. Air Force)

## **CTE CAREER CLUSTERS**

Have expertise in an occupational specialty or technical area, but need an educational credential to gain employment in a civilian environment? A certificate will provide marketable, entry-level skills. The six career cluster designations, all with bright employment outlooks for job seekers, include:

Business management and administration: This area focuses on careers in planning, organizing, directing and evaluating business functions essential to efficient and productive business operations. Business Management and Administration career opportunities are available in every sector of the economy. Certificates and degrees are available in the following specific career pathways:

- · Business administration
- · Entrepreneurial studies
- Human resources
- Operations management

Health sciences: This area helps servicemembers looking at careers that involve planning, managing, and providing therapeutic services, diagnostic services, health information, support services, and biotechnology research and development. It consists of the following two separate occupation pathways and specific careers within:

#### Health-care practitioners and technical occupations

- Diagnostic medical sonographer
- Emergency medical technician
- Licensed practical and licensed vocational nurses
- Paramedic
- · Pharmacy technician

#### Health-care support occupations

- Dental assistant
- Endoscopy technician
- Health information techni-

cian

- Medical assistant
- Medical records
- Phlebotomist

Information technology: This area focuses on entry-level, technical, and professional careers related to the design, development, support and management of hardware, software, multimedia and systems integration services. This cluster consists of the following career pathways:

- Information support and services
- Network systems
- Programming and software development

Law, public safety, corrections and security: This cluster focuses on planning, managing, and providing legal, public safety, protective services and homeland security, including professional and technical support services. It consists of career pathways in:

- Emergency management services
- Homeland security

Science, technology, engineering and mathematics: This cluster helps military members planning on a career in scientific research, professional and technical services in physical science, social science and engineering, to include laboratory and testing services, as well as research and development services. It currently consists of one pathway:

Electronics engineering technology



Information technology specialist, Spc. Aaron Watkins explains the operations of a Secure Internet Protocol Router Network/Non-secure Internet Protocol Router Access Point satellite to other Soldiers . (Photo courtesy of U.S. Army)

**Transportation, distribution and logistics:** This cluster is for members looking to plan and manage the movement of people, materials, and goods by road, pipeline, air, rail and water. It also incorporates other related professional and technical support services such as transportation infrastructure planning and

management, logistics services, mobile equipment and facility maintenance. Specific career pathways consist of the following:

- Logistics operations
- Supply chain operations
- Transportation operations

Warehousing and distribution center operations

For more information on the Career Techincal Education (CTE) certificate program available to servicemembers, go to soc. aascu.org/career-and-technical-education.

Courtesy of DANTES





#### DON'T PAY FOR HELP TO FIND MONEY FOR COLLEGE

Commercial financial aid advice services can cost well over \$1,000. You might have heard or seen these claims at seminars, over the phone from telemarketers, or online:

- "Buy now or miss this opportunity." Don't give in to pressure tactics. Remember, the "opportunity" is a chance to pay for information you could find yourself for free. Check out our list of free sources of financial aid information below.
- "We guarantee you'll get aid."
   A company could claim it fulfilled its promise if you were offered student loans or a \$200 scholarship. Is that worth a fee of \$1,000 or more?
- "I've got aid for you; give me your credit card or bank account number." Never give out a credit card or bank account number unless you know the organization you are giving it to is legitimate. You could be putting yourself at risk of identity theft.

#### **DON'T PAY FOR THE FAFSA**

Several websites offer help filing the Free Application for Federal Student Aid (FAFSA) for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. We urge you not to pay these sites for assistance that you can get for free elsewhere. The official FAFSA is at www.fafsa.gov, and you can get free help from

- the financial aid office at your college or the college(s) you're thinking about attending;
- the FAFSA's online help at www.fafsa.gov; and
- the Federal Student Aid Information Center.

If you are asked for your credit card information while filling out the FAFSA online, you are not at the official government site. Remember, the FAFSA site address has .gov in it!

#### HOW DOES IDENTITY THEFT HAPPEN?

Criminals access personal data such as names, Social Security numbers, and bank and credit card information. Using the stolen data, the criminal can illegally obtain credit cards, set up cellphone accounts, and more.

#### REDUCE YOUR RISK WHEN APPLYING FOR AID

- Apply for federal student aid by filling out the FAFSA at www. fafsa.gov.
- After completing the FAFSA online, exit the application and close the browser; any cookies created during your session will be deleted automatically.
- Don't tell anyone your Federal Student Aid PIN, even if that person is helping you fill out the FAFSA.
- Review your financial aid award documents and keep track of the amounts you applied for and received.
- Never give personal information over the phone or Internet unless you made the contact.
   If you have questions about an offer of aid or about your student loan account, ask your college or contact the Federal Student Aid Information Center.
- We securely store your information on the National Student
  Loan Data System. However, if you complete or even request a student loan application from a lender, you may be granting the lender permission to ac-

cess your file. Before providing personal information to an organization, review its privacy policy.

- Keep receipts and documents (for example, credit applications or offers, checks and bank statements) with personal information in a safe place, and shred them when you are finished with them.
- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.
- Immediately report all lost or stolen identification to the issuer (the credit card company or your state's Department of Motor Vehicles) and to the police, if appropriate.

#### HOW WE KEEP YOUR INFORMATION SAFE

We care about the privacy of your personal information. The information you share with us via our secure websites (such as www.fafsa.gov and www.pin. ed.gov) goes through a process called encryption. Encryption uses a mathematical formula to scramble your data into a format that is unreadable to a hacker. This is how we do our part to keep your information safe—but you need to do yours as well.

#### REPORT FINANCIAL AID FRAUD

A company charging for financial aid advice is not committing fraud unless it doesn't deliver what it promises. For more information about financial aid fraud or to report fraud, contact the Federal Trade Commission.

#### REPORT FRAUDULENT ACTIVITY BY A COLLEGE

Contact the Inspector General's Hotline if

 you suspect your school of fraud, waste, or abuse involving federal student aid (Federal Pell Grants, Direct Loans, etc.), or  you believe that someone at the school has misrepresented any aspect of the educational program, its cost, or its outcome.

#### REPORT IDENTITY THEFT

If you suspect that your student information has been stolen, it is important to act quickly. These offices will help you determine what steps to take depending on your situation:

- U.S. Department of Education Office of Inspector General Hotline
- Federal Trade Commission
- Social Security Administration
- Equifax Credit Bureau
- Experian Information Solutions
- TransUnion Credit Bureau



## HOW A MILITARY FAMILY CAN SAVE FOR A CHILD'S COLLEGE FUND

**Brittany Boccher** 

2017 Armed Forces Insurance Military Spouse of the Year Defense Credit Union Council, Special Projects Coordinator

starts ticking towards the thought of higher education and what the future may bring.

If you are a military family, your family's service and sacrifices may have earned

he moment your child is born the clock

you benefits to assist in your child's education through the post 9/11 GI Bill making it seem less critical to invest in a college savings account for your child. According to Sallie Mae, just 56% of parents are actively saving for their child's future education.

However, life happens and things change and it's our responsibility to be prepared for the unknown. For example, the eligibility and transfer of the Post 9-11 GI Bill changed on July 20, 2019. Some servicemembers have found themselves ineligible of transferring education benefits to their children. This can be extremely detrimental to those families who did not have an additional education savings account established for higher education and who have children who are quickly approaching their college years.

Military families should start saving for their child's future early by investing in a 529 plan. There are two

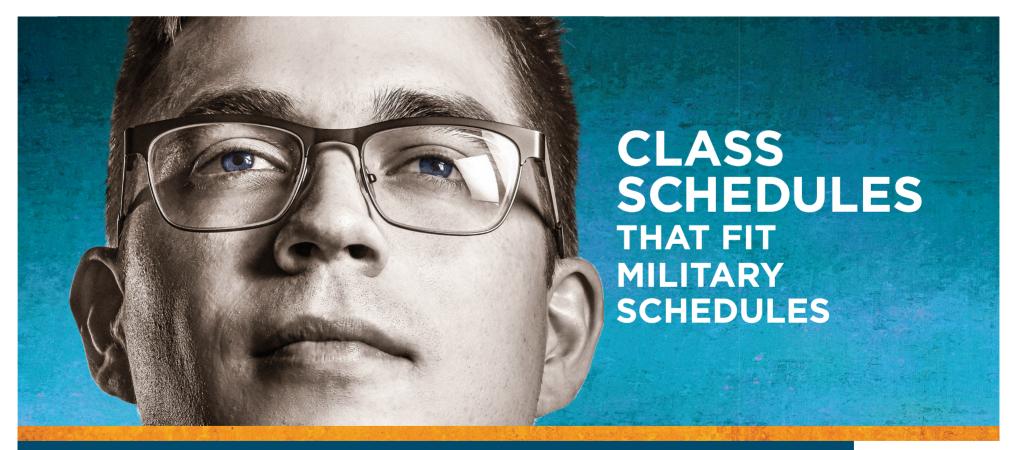
types of 529 plans and military families should do their homework to determine if a prepaid tuition plan or college savings plan is right for their family. Some benefits of the 529 Plan include:

- · Ability to choose your plan type
- You won't be taxed on your plan's earnings used on eligible college expenses
- · You can sign up for any state's plan
- · Anyone can contribute

In addition, parents should consider a youth savings account through a Defense Credit Union. These accounts not only allow you to save for your child's higher education but provides an opportunity to teach your child the benefits of saving money and the differences between needs and wants. Establishing a savings account will allow you to start teaching your child healthy financial habits from an early age.

Just think, establishing a savings account will not only save for your child's future but provide an established history with a credit union that will support them as they invest in their future, might that be their first vehicle purchase or even first-time home purchase.





Central Texas College knows that military life is challenging enough. So, finding time for college shouldn't be another obstacle. Our advisors will help you schedule online or in-person classes that work for you and identify credits you've already earned for your military service. Whether you are looking to move up in the ranks or start a civilian career, Central Texas College can help you complete your next mission. Learn more at CTCD.edu. **FOR STUDENTS OF THE REAL WORLD™** 





By Marguerite Flanagan, M.Ed NFMA, Courtesy of StripesEurope.com

You moved last year, last month, last week. As directed, you handed over those official and/or unofficial school transcripts, letters from past teachers, and test results. You met the teacher, the principal, and a few other parents. You've tried to enroll your child in enough sports and extracurricular clubs to help build new friendships.

But something is still not right.

So much can go wrong when transferring schools, even if you check all the right boxes. But what can you do, as a parent, to help remedy some of these situations? A whole lot as it turns out!

First, get familiar with the laws...and there are a few.

The Military Interstate Children's Compact Commission applies to all students of active-duty or activated Reserve/Guard families. It also applies for one year only to children of medically retired servicemembers, and children of servicemembers who were killed in action, or are deceased as a result of injuries sustained in the line of duty.

This is most helpful in terms of placement in the correct education categories and classes. For states that have adopted this compact, public schools are required to accept official AND unofficial records, test scores, and placements when the student arrives. Schools should operate under "trust but verify." Students arriving in public schools in member states (which is all 50 states), even with unofficial records, should be placed in courses and programs equivalent to their previous placement. In short, if your child was in the gifted program at Camp Lejeune, she should still be enrolled in the gifted program in Camp Pendleton. Your child might be retested by the new school, and placed differently based on those results, but initially, she should be kept at the same level as her last school.

If they try to fight you on this, be sure to direct them to the interactive map that shows all 50 U.S. states as members of the Interstate Compact. Then direct them to the guiding documents that outline how schools should operate upon receiving new military dependent children.

For students with Individualized Education Programs (IEPs) or other special education needs, receiving schools (public schools including DoDEA) must comply with the current, legal IEP until such time as testing can be con-

ducted to create a new IEP. The important thing to note is that this helps to provide comparable, not identical, services. So if your child has physical therapy (PT) services provided, they will still be provided, but maybe not at the same frequency or duration as they previously were. The new district will conduct updated assessments, and convene a new IEP committee to create your child's new plan.

Another important tool for families with children who have special education needs is the Exceptional Family Member Program (EFMP). This program is designed to identify and assist families and individuals with medical, emotional and educational needs. Enrollment is compulsory, but there are definitely more than a few families who

skirt around this. Honestly, it is in YOUR best interest. Not only will EFMP do the legwork for you on determining which schools are best for your child, but they help with the transfer process. If your child has an IEP, 504 Plan, or any other educational plan, enroll in EFMP yesterday (a.k.a., NOW!) Each base has a local office and representative to walk you through enrollment and assist you with the paperwork.

To go along with this, look into the School Liaison program at your new base. Every branch of service, as well as reserve components, maintain an active School Liaison program. These education professionals are employed to help build connections between the military and schools. They are there to help you transition into and out of schools, as well as to help handle any sticky situations that might pop up.

With the legal stuff taken care of, what do you do when everything else happens? Regression. Failure to adjust. Emotional concerns. These, and many more, can seriously impact a child's academic and social life. Even one "off" aspect of life can severely affect others. A depressed child might exhibit academic regression or fail to make friends. A child who is struggling academically might lash out with anger or retreat into sadness.

There is help out there.

For families with academically focused concerns, Military OneSource has special education consultants. These are fully licensed, master's level education professionals ready to help walk your family through the special education system. This service is free and unlimited.

Actually, Military OneSource is a one-stop shop for so many things to help military families and children. Through this service, you can arrange for non-medical counseling. This can be an awesome and powerful resource for children who are struggling emotionally with school, moving, anxiety, depression, or just need someone other than a parent to talk to. The help is confidential and free.

Sometimes, even though a child is doing well in school and seems to be adjusting to their new home, they struggle to form connections. Let's face it, Military kid life is like no other life out there. Sometimes our kids just need to connect with other military children. Now, they can. Military Kid Connect is another free web service that allows kids from ages 6 to high school to connect with each other through videos, games, and online (parent-approved) message boards. There are even resources for parents and teachers!

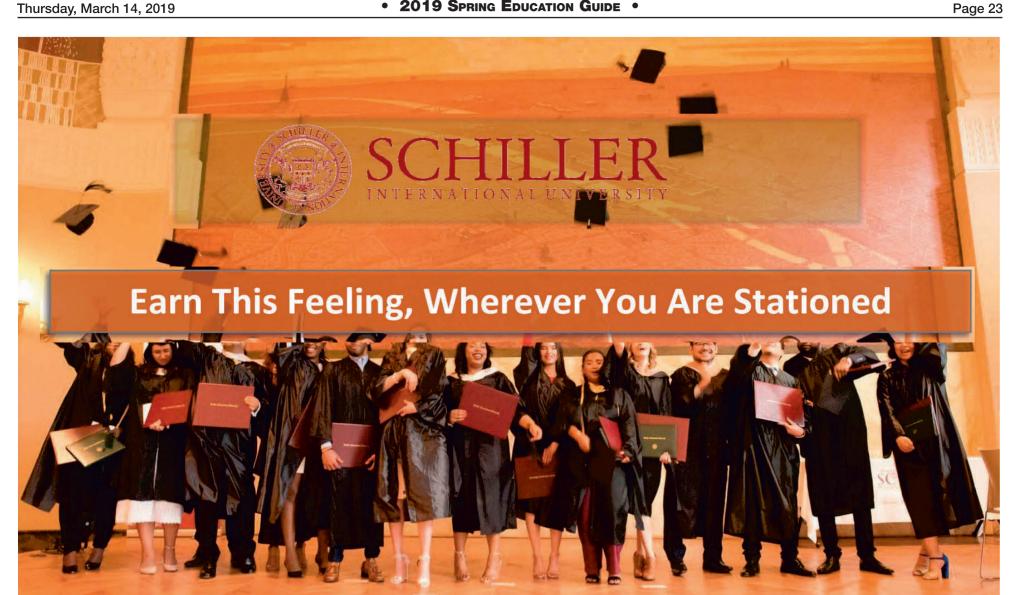
Moving with children, especially school-aged children, can be challenging and difficult. Armed with the law and with an arsenal of free resources to help support your family, it can help to ease your burden a little and work to guide your child toward success academically and socially.

The help is out there. Now, go use it.



(U.S. Air Force photo)

Families from the Exceptional Family Members Program participate in EFMP's Dinner with Sparky at Barksdale Air Force Base, La. The night was dedicated to giving children with exceptionalities a chance to meet with first responders.



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