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FALL 2023

Education Guide

September 21, 2023

**TUITION
TOP-UP**
MAXIMIZE
YOUR COLLEGE
FUNDING

**CONTINUING
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YOUR TRACK TO
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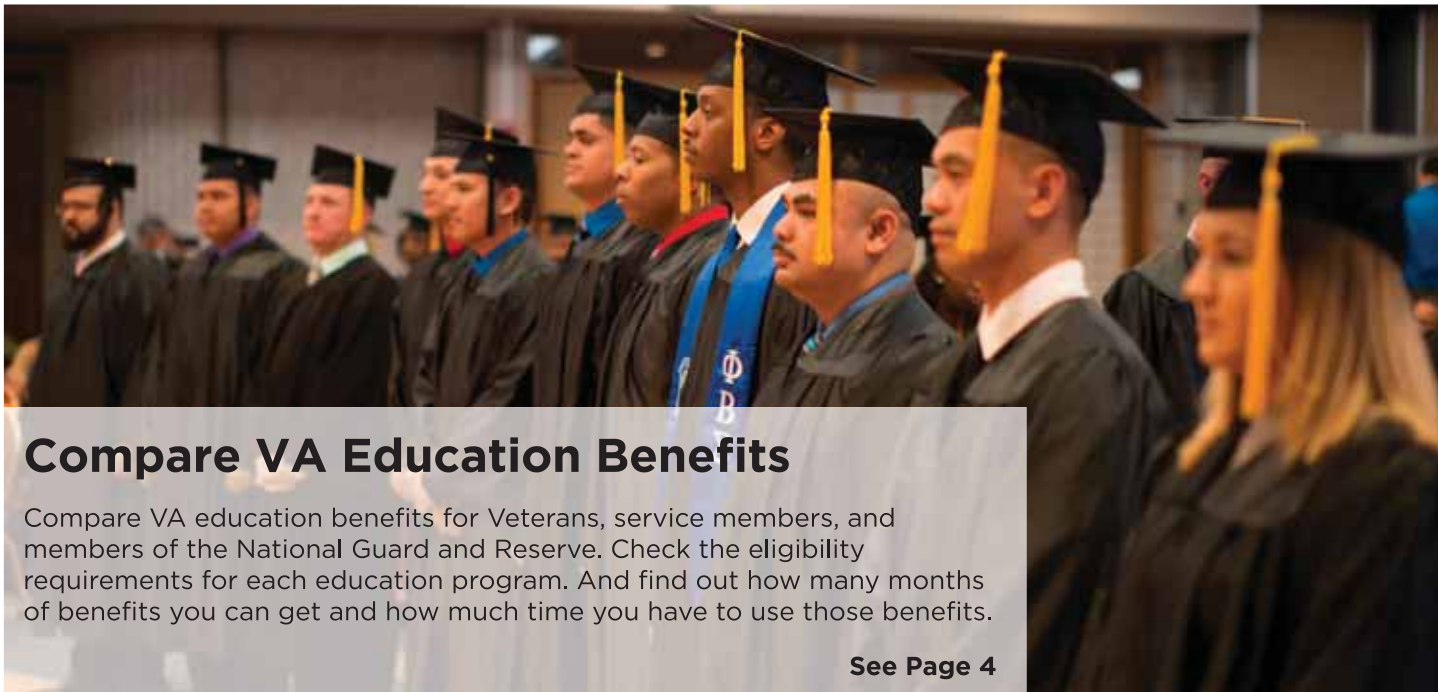
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Compare VA Education Benefits

Compare VA education benefits for Veterans, service members, and members of the National Guard and Reserve. Check the eligibility requirements for each education program. And find out how many months of benefits you can get and how much time you have to use those benefits.

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Put your Military Learning to Work

Be ready to master exams and be one step closer to your higher education goals.



Navigating education costs

How Tuition Top-Up can help veterans and service members



Get Your Child the Right Start with Sure Start

Learn more about the early childhood education learning program as well as health and social benefits for children.



Get help with the MilEd Benefits App

Service members can maximize use of their military education resources by learning multiple programs - anytime, anywhere

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CHIEF OPERATIONS OFFICER

LAURA LAW

REVENUE DIRECTOR

SCOTT FOLEY

MULTIMEDIA

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FABRIZIO DANOVA,
COREY HENDERSON,
GERARD KELLY, MARY VANDENBERG

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ENGAGEMENT MANAGER

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PUBLISHING & MEDIA DESIGN, DIRECTOR

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VISUAL INFORMATION MANAGER

DOUGLAS GILLAM JR

PUBLISHING & MEDIA DESIGN, CONTENT PRODUCER/DESIGNER

ALYSSA McBETH

VISUAL INFORMATION LEAD SPECIALIST

ELLEN CHEUNG

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ADVERTISING OFFICE

633 3rd Street NW Suite 500
Washington, D.C. 20001

START YOUR FUTURE WITH THE G.I. BILL COMPARISON TOOL

The updated G.I. Bill Comparison Tool makes comparing your G.I. Bill benefits at approved schools, employers and VET TEC providers easier than ever before.

By Terry Warren,

Courtesy of the Department of Veterans Affairs

New features make it easier to compare options

The recent updates allow Veterans and their families to compare up to three schools or training institutions side-by-side. This is great for comparing tuition and benefits. Users can also view different schools, employers and training providers on a map, quickly filter between options, and more, all from a mobile device.

How the G.I. Bill Comparison Tool helped a Veteran find her next career

After joining the Army at 19, Keara Harvey served for six years as a patient administrator. She really enjoyed what she did during her service but wasn't sure how that would translate to the civilian world. As a mother of two, she also didn't have a lot of time to plan out her education and career.

"The Army helped me find a good direction after high school, and the G.I. Bill comparison tool is helping me do the same as I adjust to civilian life, build my career, and plan a future for my family," said Harvey.

After comparing her options using the G.I. Bill Comparison Tool, Harvey decided to pursue a



bachelor's in Health Information Management. While balancing two kids and taking remote classes, she was able to finish her degree in August 2021. She started working as a Virtual Health Policy Analyst just a few months later. With G.I. Bill benefits remaining, Harvey is now thinking about pursuing a master's program to further her career goals. Once again, the G.I. Bill Comparison Tool is coming in handy as she compares her options. Her husband, who is preparing to transition out of the Army, is

using the tool, too.

You can enjoy a personalized experience, too

The G.I. Bill Comparison Tool's recent updates provide for a more personalized experience when planning the next step in your journey. Considering using your G.I. Bill education benefits? Get a head start with the G.I. Bill Comparison Tool and find a path that's best for you. Your future starts here.

COMPARE VA EDUCATION BENEFITS



Courtesy of the Department of Veterans Affairs

Compare VA education benefits for Veterans, service members, and members of the National Guard and Reserve. Check the eligibility requirements for each education program. And find out how many months of benefits you can get and how much time you have to use those benefits.

How your character of discharge affects your eligibility

You must have received an honorable discharge to be eligible for these programs:

- Post-9/11 GI Bill
- Montgomery GI Bill Active Duty (MGIB-AD)
- Montgomery GI Bill Selected Reserve (MGIB-SR)

You must have received a **discharge under conditions other than dishonorable** to be eligible for Veteran Readiness and Employment (VR&E) benefits.

Note: If you're not eligible for VA education benefits based on your character of discharge, you can apply for a discharge upgrade.

Find out how to apply for a discharge upgrade at: www.va.gov/resources/request-a-discharge-upgrade-or-correction/.

Service requirements

For Post-9/11 GI Bill:

You must have started your service on or after Sept. 11, 2001.

And one of these must be true:

- You served for at least 90 days total on active duty, or
- You served for at least 30 days on active duty, without a break, and were honorably

discharged with a service-connected disability, or

- You received a Purple Heart

For MGIB-AD:

The required service start date depends on certain factors, like when you served on active duty and whether your military pay decreased.

You must have served between 2 and 4 years. The minimum amount of time you must have served depends on other factors.

Check the full eligibility requirements for MGIB-AD at www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/.

For MGIB-SR:

You agreed to serve for a period **after June 30, 1985** (or for some types of training, after Sept. 30, 1990).

And one of these must be true:

- You agreed to serve 6 years in the Selected Reserve, or
- You're an officer in the Selected Reserve and you agreed to serve 6 years in addition to your initial service obligation

For VR&E:

There are no requirements for when or how long you served.

More information about VR&E can be found at www.va.gov/careers-employment/vocational-rehabilitation/eligibility/.

How many months of benefits you can get

If you're eligible for VR&E:

You may be eligible to get up to 48 months of VR&E benefits.

In certain situations, a Vocational Rehabilitation Counselor (VRC) may approve more than 48 months of VR&E benefits.

If you're eligible for both VR&E and another education benefit, you may be able to get more benefits by using VR&E first.

If you use VR&E benefits first, we won't deduct entitlement from your other VA education benefits, like the Post-9/11 GI Bill or the Montgomery GI Bill.

If you've used benefits under any other VA education program and then you use VR&E benefits, we'll have to deduct from your remaining VR&E entitlement the amount of time used under the other VA education program.

If you're eligible for GI Bill benefits:

You may be eligible to get up to 36 months of benefits from 1 of these education programs:

- Post-9/11 GI Bill
- MGIB-AD
- MGIB-SR

You can use only 1 of these education benefits for a single period of service. Once you choose a

benefit, you can't switch to a different benefit for the same period of service.

Note: In certain situations, you may be eligible for more than 1 education benefit. But you can only get a maximum of 48 months of combined education benefits. If you need help figuring out how many months of benefits you can get, contact us through Ask VA.

How much time you have to use benefits

For Post-9/11 GI Bill:

- If your last day on active duty was on or after Jan. 1, 2013, you can use your benefits at any time. Your benefits won't expire.
- If your last day on active duty was before Jan. 1, 2013, you have 15 years from your last day on active duty to use your benefits.

For MGIB-AD:

You have 10 years from your last day on active duty to use your benefits.

For MGIB-SR:

You can use your benefits only while you're serving in the Selected Reserve. Once you leave the Selected Reserve, you're no longer eligible for education benefits under the MGIB-SR program.

For VR&E:

If you were discharged from active duty on or after Jan. 1, 2013, there's no time limit on when you can use your benefits.

If you were discharged from active duty before Jan. 1, 2013, you have 12 years from one of these dates, whichever comes later, to use your benefits:

- The date you received notice of your date of separation from active duty, or
- The date you received your first VA service-connected disability rating

You may have more time to use your benefits if we find that you have a serious employment handicap (SEH).

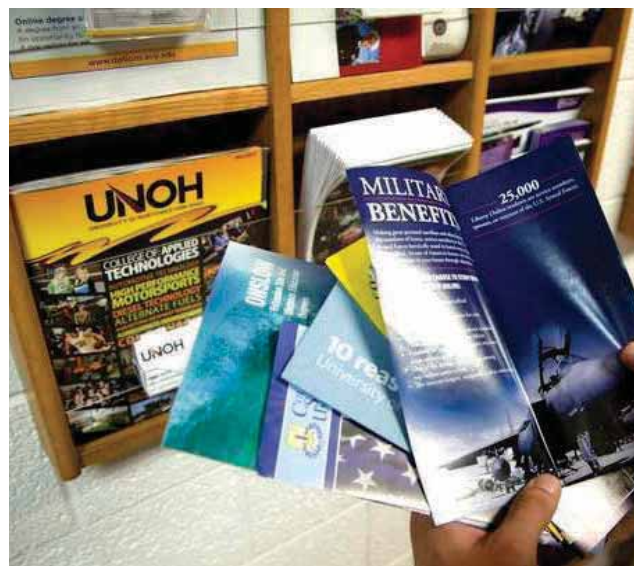
Payments

You can use our GI Bill Comparison tool, at <https://www.va.gov/education/gi-bill-comparison-tool/>, to compare payment rates for VA education benefits.

Post-9/11 GI Bill payments:

Tuition and fees: We'll send payments to your school.

Housing allowance: We'll pay you directly every month.



Books and supplies stipend: We'll pay you at the start of the enrollment period.

Additional payments: If you're eligible and your school participates in the Yellow Ribbon Program, you may be able to get additional payments.

Or, if you're approved for federal Tuition Assistance through the Defense Department, you may be eligible for Tuition Assistance Top-Up to help you cover your tuition costs.

MGIB-AD payments:

We'll pay you directly every month.

Additional payments: If you're eligible for the \$600 Buy-Up program, you may be able to get additional payments.

Or, if you're approved for federal Tuition Assistance through the Defense Department, you may be eligible for Tuition Assistance Top-Up to help you cover your tuition costs.

MGIB-SR payments:

We'll pay you directly every month.

Additional payments: If you're eligible for the \$600 Buy-Up program, you may be able to get additional payments.

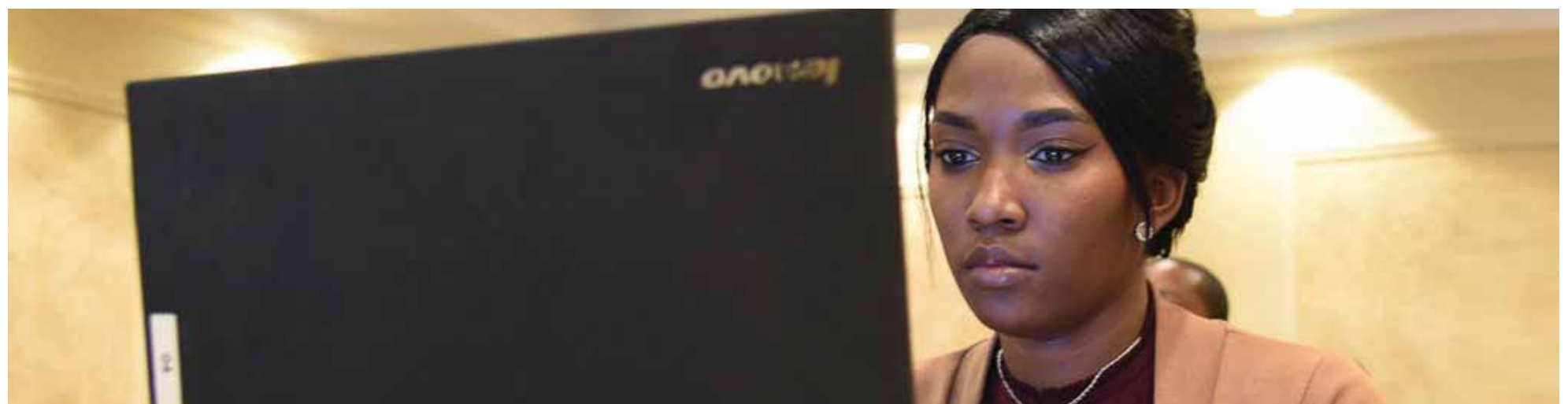
VR&E payments:

Tuition and fees: We'll send payments to your school.

Subsistence allowance: We'll pay you directly every month.

Or, if you're eligible, you may be able to get the Post-9/11 GI Bill subsistence rate instead. In most cases, the GI Bill rate is higher.

Books and supplies stipend: We'll pay for all of your required books and supplies.



WHAT SERVICE MEMBERS SHOULD KNOW WHEN CHOOSING A COLLEGE

Courtesy of Military OneSource

Thinking about college? You already have the discipline it takes to pursue higher education. From big universities to small colleges, you have plenty of options and each has something unique to offer. Here's how to compare your college options and find the right institution for your education goals.

Things to consider about college

Look beyond the beautiful lawns and libraries in all those college brochures. You need to balance the cost and logistics of going to school with what you want to accomplish with your degree. There's a right fit for you and your priorities.

- **Tuition and costs:** While most schools offer tuition assistance to service members, certain institutions can be more affordable, like in-state or public universities. Private schools can sometimes be costly. To reduce the amount of debt you graduate with, research each school's tuition and financial aid offerings carefully.
- **Courses and programs:** Some schools specialize in certain areas of study, such as engineering or nursing. If you have a specific area of focus that you want to pursue, narrow down your choices to

schools with those programs. If you're considering graduate school or a higher professional degree, look into which schools offer those specific fields of study to help you make the next transition to graduate school.

- **Location:** Choosing a nearby state school or local private college allows you to stay in your current location and commute from home to class. By enrolling in evening or weekend classes you could continue to work or maintain your status in the services.

How to choose

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

- Military OneSource's **College Navigator** lets you search through over 7,000 schools. Compare location, tuition, courses and financial aid informa-

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

- The Department of Defense's **Tuition Assistance program** provides information on tuition costs at over 2,600 schools that are eligible to receive military tuition assistance. Compare costs, fees, grants, GI Bill® and other financial aid opportunities.
- Search the Department of Defense's **Voluntary Education Memorandum of Understanding** site to see which schools are participating in the federal tuition assistance program.

There are so many resources for service members to find the right college or university at the right cost, no matter where you live or what you hope to study.

PUT YOUR MILITARY LEARNING TO WORK

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

Believe it or not, building a foundation for military learning started on the first day you took the oath of enlistment and boarded that strangely uncomfortable bus to basic training. Since then, you have been exposed to a myriad of formal training and learned many new skills on the job. All these experiences have helped to build the foundation which will assist you succeeding in a post-secondary environment.

Many service members are eligible for college course credit at academic institutions based on knowledge already gained during military service. Through DANTES' Military Training Evaluation Program (MTEP), a service member's learning from military training, education, and occupational experiences is evaluated by the American Council on Education (ACE) and documented on the Joint Services Transcript (JST). Your JST is an official academic record that contains college credit recommendations based on your military experience, academic exam scores (e.g. CLEP, DSST, etc.), and academic courses completed while in the military.

Program Eligibility

Enlisted, warrant officers, officers and

veterans from all Military Services, including National Guard and Reserve components and U.S. Coast Guard are eligible. Air Force personnel should contact CCAF for academic credit related to their military training and experience.

Air Force personnel, who attended Defense or joint training offered by another Service, should email the Joint Service Transcript (JST) Operations at jst@doded.mil to have a JST created.

Program Benefits

- **Provides a head start:** Helps members begin their educational journey with college credit; meaning fewer courses needed to complete your degree/credentialing requirements
- **Reduces costs:** Reduced number

of college courses equals lower expenses for tuition, books, and fees

- **Helps in career planning:** Provides a competitive advantage in career programs (advancement, commissioning programs, transition) and in your resume portfolio
- **Creates competitive options:** More than 2,500 colleges/universities accept ACE credit recommendations helping you find the right institution to meet your needs and goals

Transfer Credits

As you begin exploring degree and certificate options, it is important that you research and identify an academic institution that meets your individual needs. Academic institutions establish their own transfer credit policies and procedures. It is recommended that you immediately identify and locate these policies to help you understand the process and set a plan for making the most of your credit recommendations.

Each college or university evaluates the college credit recommendations on your JST to determine the amount of transfer credit you will receive. The credit may be applied to meet degree requirements in the area of the degree major, general education, or electives. Each academic institution establishes its own credit transfer, acceptance policies and procedures. You are strongly encouraged to contact your



Photo courtesy of U.S. Air National Guard

prospective school's admissions office for specific information about transferring credits.

Request Transcript

Like standard college transcripts, the JST lists all courses and occupations completed by you as a professional military learner. Many of the occupations and training courses have been evaluated by the American Council on Education (ACE), to include descriptions, academic subjects, and the corresponding number of recommended college credits in semester hours. It's important that you audit your military transcripts for accuracy and understand the details of this specialized tool.

Visit jst.doded.mil/jst to request an official copy of your military transcript.



Photo courtesy of U.S. Navy

NAVIGATING EDUCATION COSTS:

How Tuition Top-Up can help veterans and service members

Courtesy of the Department of Veterans Affairs



Does your college tuition cost more than what's covered by the Department of Defense (DoD) Tuition Assistance (TA) program? Find out if you can get more money to help pay for school through the Tuition Assistance Top-Up program.

Am I eligible for Tuition Assistance Top-Up?

You may be eligible for Tuition Assistance Top-Up if you're approved for federal TA and you meet both of these requirements.

Both of these must be true:

You qualify for Montgomery GI Bill Active Duty (MGIB-AD) or Post-9/11 GI Bill benefits, and

The cost of the course and fees is more than TA will cover

Who's covered?

Veterans and service members

What benefits can I get?

You can get more tuition funding to cover the difference between the full cost of a college course and the amount covered under active-duty TA for up to 36 months.

If you're using the Montgomery GI Bill:

You'll get the difference between the DoD payment and the total cost of the course.

This benefit will be reduced, or charged, one month of entitlement for each payment received that is equal to the full-time monthly GI Bill rate.

Note: The combined amount paid by

DoD and Tuition Assistance Top-Up can never be more than the total cost of the course.

Review the rate tables

If you're using the Post-9/11 GI Bill:

We'll pay back your school the difference between the DoD payment and the authorized (approved) maximum tuition and fees.

This benefit will be charged based on training time no matter how much money you're paid back. Half-time training rates reduce your GI Bill benefit by a half-month for each month you're enrolled.

Note: The Post-9/11 GI Bill will often cover the full cost of tuition and fees, with the same amount

of entitlement charged no matter how much is covered by TA. Be sure to consider your options before deciding to use both of these programs for the same courses. If you use these benefits separately, you're more likely to maximize your educational benefit funding.

Will it affect my GI Bill benefits if I use Top-Up?

Yes. You'll want to think carefully about your situation before applying for benefits through this program. You can talk with your education officer and use the GI Bill Comparison Tool to help you make your decision. If you're going to take more courses after leaving the military, figure out if the GI Bill benefits you have left will cover your needs.



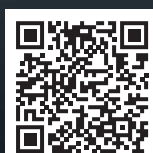
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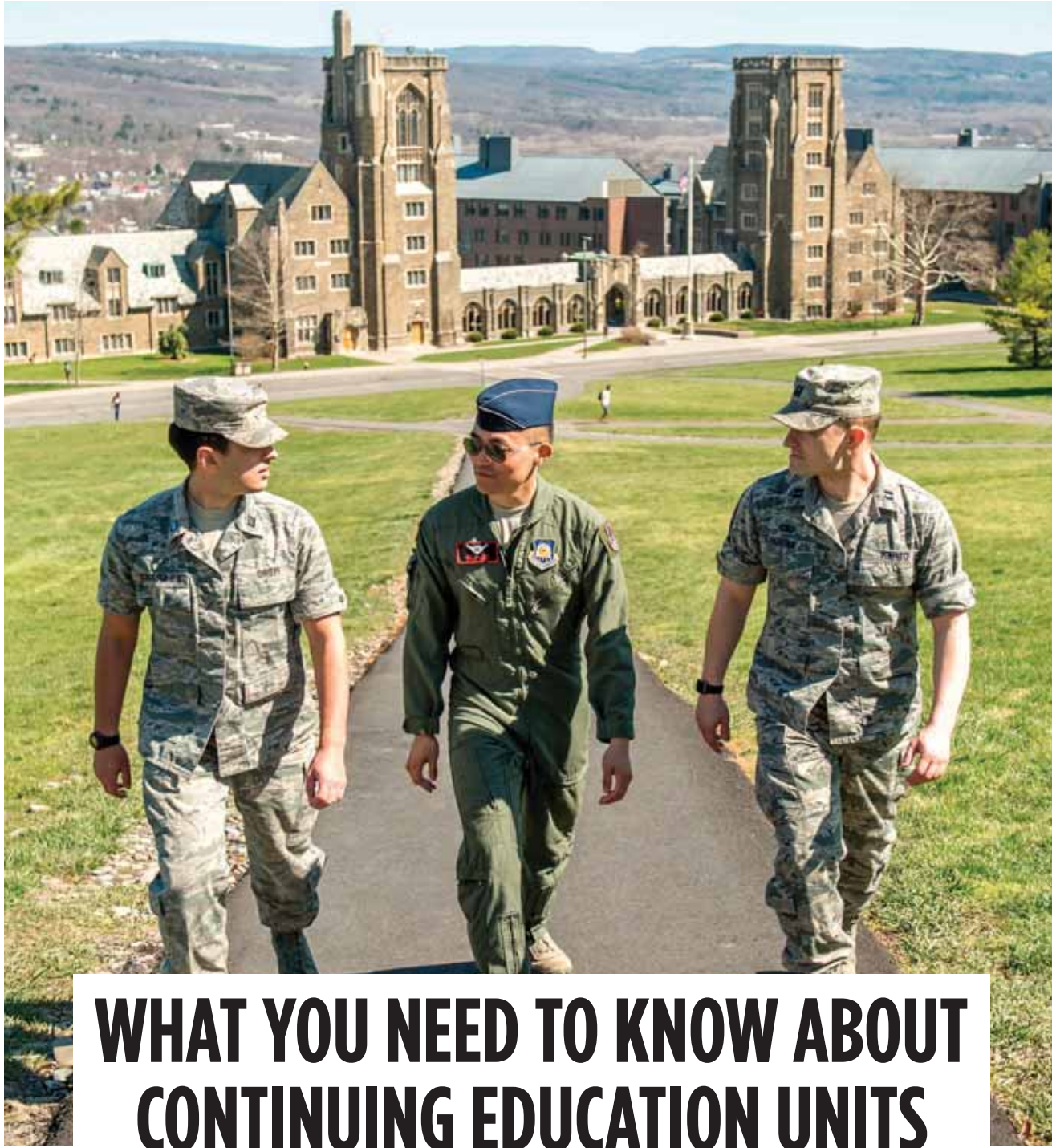
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WHAT YOU NEED TO KNOW ABOUT CONTINUING EDUCATION UNITS

Courtesy of Military OneSource, MySECO

Continuing Education Units, or CEUs, are necessary measures to assist professionals in maintaining their licenses. A CEU acts as the standard for continued education and professional training. It was created in 1970 by the U.S. Department of Education and the International Association for Continued Education and Training, or IACET, a standards body that accredits continuing education providers. This accreditation process provides the necessary structure to ensure a superior learning experience.

Many professions, such as teaching, architecture, engineering, nursing, social work and mental health professions, require CEUs to renew or maintain licenses or certifications. If you are in a profession that requires CEUs, you may want to learn more about them, how they're calculated and why it's important to find an accredited provider through the IACET.

Calculating CEUs

The term "CEU" is in the public domain and can be defined differently by various organizations. One CEU, as defined by the IACET, equals 10 contact hours in an education program; however, another organization may define it differently. As a result, you may want to verify whether the organization delivering training is IACET-accredited so that you don't encounter problems using your earned CEUs to renew or maintain your certification or license. Use the IACET How to Calculate CEUs guide to learn how to count your CEU hours.

Accepting CEUs

The CEU establishes your record of educational accomplishments and shows you've completed one or more significant noncredit educational experiences.

The CEU differs from college credit because it is designed for professionals who have achieved a certain level of education and are required to take a certain amount of continuing education and training per year to renew their license or certification. Most colleges will not directly accept CEUs for college or graduate credit; however, some colleges will consider your work experience plus continuing education and training offerings measured by CEUs.

It's important that you check with your specific regulatory boards, employer or other agencies to confirm that courses taken from IACET Accredited Providers and courses taken for IACET CEUs will be accepted.

Locating accredited organizations

The IACET puts providers through a rigorous accreditation process before they're approved as accredited providers. Refer to the complete list of IACET Accredited Providers when scouting out potential CEU-providing organizations. You can filter providers by name, industry, country and training format to find the right organization for your specific needs.

For more information on CEUs and how the IACET accreditation process can benefit you, call Military OneSource at 800-342-9647 to speak with a SECO career coach or use the Live Chat feature on MySECO for additional guidance.

THE SCHOOL LIAISON OFFICE KNOWS

*By Corinne Cain,
Courtesy of Military OneSource*

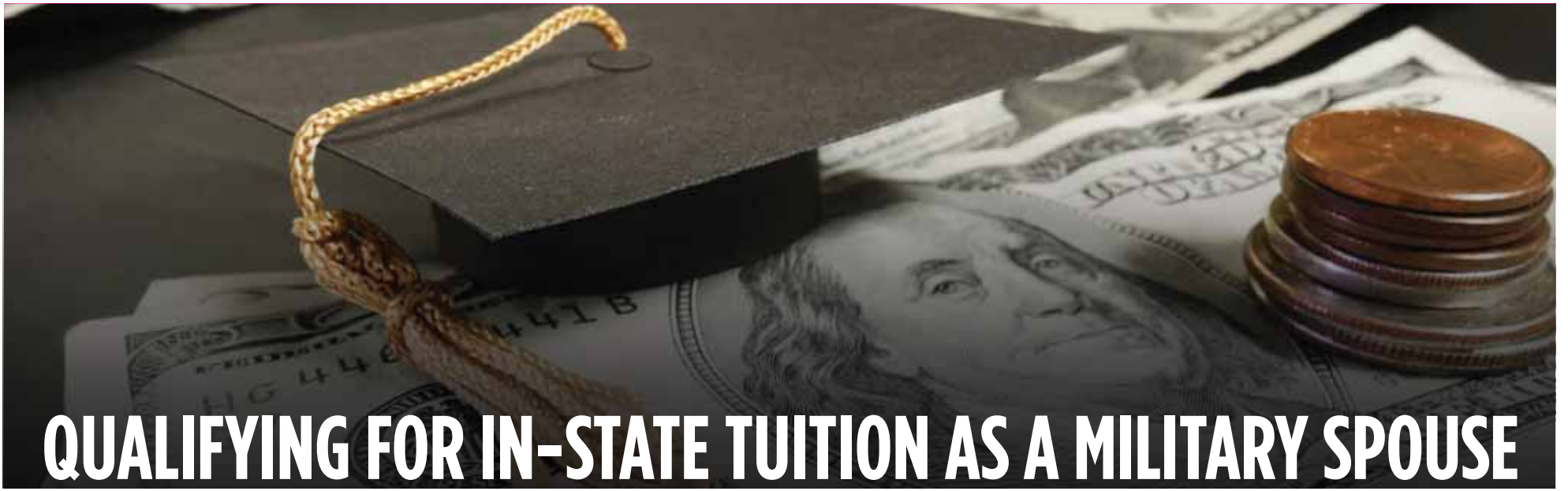
As a parent watching my children inch ever closer to the perilous cliff of adulthood, I realize how unimaginably impossible and mind-boggling it seems to forge a child into a productive member of society. What an enormous responsibility it is to mold another human and to trust and rely on others to assume that duty. Where to begin?

The internet is great for banana bread recipes and movie showtimes, but navigating bus routes and sports tryouts, IEPs and homeschool programs, SATs and college applications requires an insightful tour guide. It truly does take a village to not only successfully raise a child but to remain sane in the process. Yet, each change of address form is another pair of scissors severing the ties that lead you through those murky waters. The School Liaison Office builds that village for military-connected families. At every destination, a friendly face awaits, who either has the answers or knows where to find them.

No matter the extent of your PCS experience and organizational talents, moving will always test those skills and rack your nerves to the core, particularly if your orders are overseas or during a global pandemic and/or real-world conflict. Checking off the endless list of tasks with an ocean in between and ever-changing rules and procedures is beyond comprehension. With kids underfoot who may not be especially keen on yet another "fresh start," the priority is on whatever semblance of normalcy you can attain.

Aside from family, school is the greatest stabilizing factor in a child's life. The structure and routine and the mental, physical and social outlets are critical to well-being. Choosing and enrolling in an education program for your child can be overwhelming. Countless hours spent scouring the internet, sending emails and making exceedingly lengthy long-distance phone calls can still leave you feeling lost and utterly unprepared for the myriad of options. While you are the only person who can decide which is best for your family, your installation harbors a one-stop shop for all things pre-K-12 — an expert to connect you with all the information and all the right people. Your school liaison knows which local schools offer choir, preschool, gifted and talented, soccer, robotics and speech therapy. Your school liaison knows the deadlines, the eligibility requirements and the documents necessary for registration. Your school liaison knows the PTA, the principal, the counselor and the school board. Your school liaison knows school transitions and so much more!

Corinne Cain is the School Liaison serving the community of Royal Air Force Alconbury, Royal Air Force Molesworth and Royal Air Force Wyton in the United Kingdom. As a former child-protection social worker and Marine spouse, she is passionate about supporting military families through everyday challenges and fostering kinship and unity across the installations and beyond.



QUALIFYING FOR IN-STATE TUITION AS A MILITARY SPOUSE

Courtesy of MySECO

As a military spouse on the move, meeting state residency requirements and qualifying for in-state tuition rates will allow you to obtain a first-class education for a reasonable cost.

Most postsecondary institutions have lower tuition rates for students who have established state residency in the same state as the school, compared to students who have residency in another state. The difference between in-state tuition and out-of-state tuition rates can be thousands of dollars per year.

Relocating every two to three years can make it difficult for you to establish a state of residency to

qualify for in-state tuition, but for a military spouse, programs are in place to help you meet these requirements or qualify for a military exemption to in-state requirements.

You may also want to identify any financial options available to military families when choosing a school to help lower your costs. Make sure to assess education programs that have specific residency requirements for commencement and graduation to ensure you can meet those requirements.

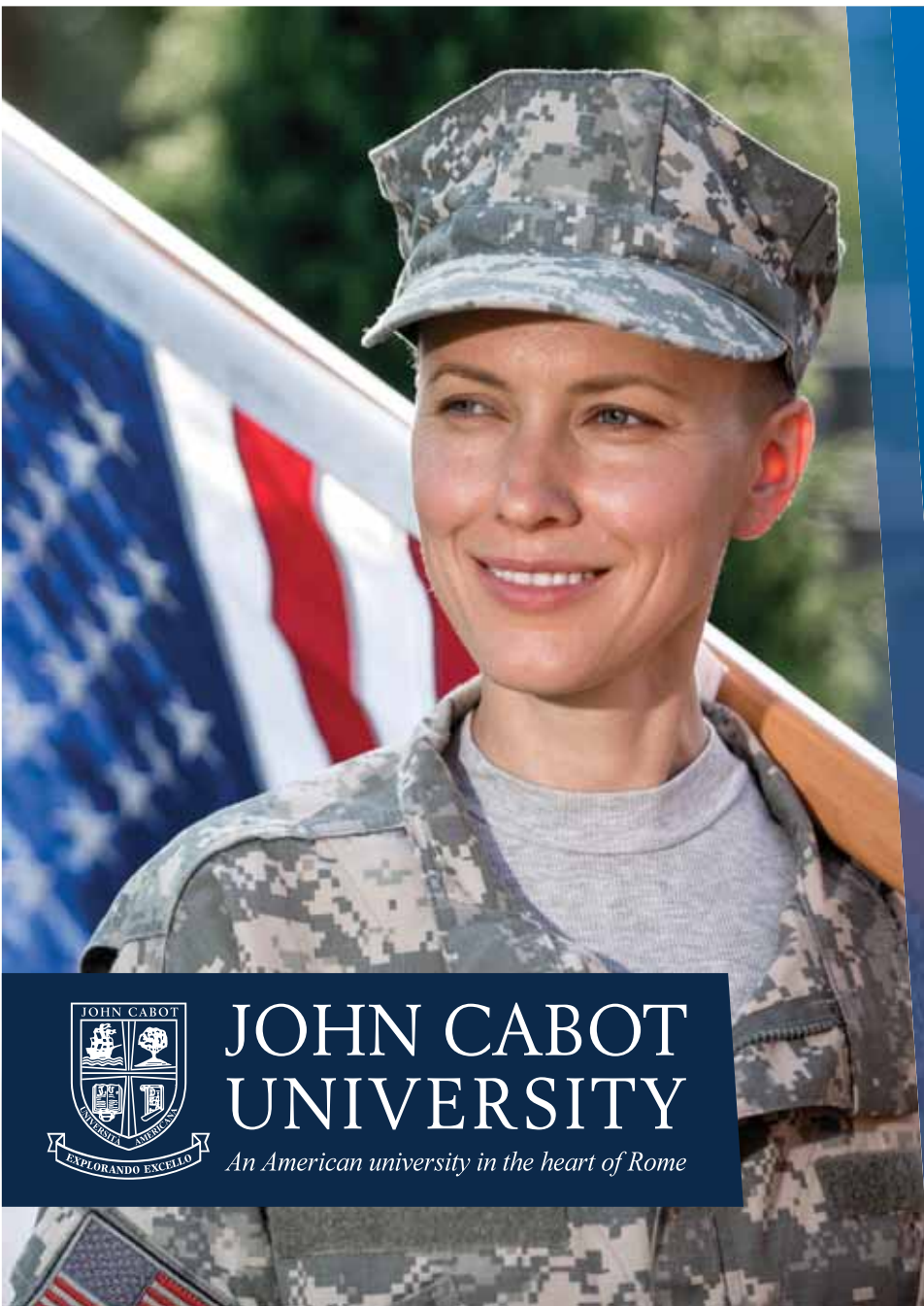
The Military Spouse Residency Relief Act allows you to claim legal residence in the state where you live

with your service member on military orders. The Internal Revenue Service considers this your domicile. Once you have established your new state residency, you should be eligible for in-state tuition. If you choose to claim state residency where you currently live with your service member on military orders, you'll need to change your residency when you and your service member move to another state.

Even if you elect not to change your state of residency, as a military spouse, you may still qualify for in-state tuition. The College Board's Guide to State Residency has a listing of every state's requirements for establishing

state residency, including military exemptions to the state residency requirements. You can select your state from the list to view steps you will need to take to qualify for in-state tuition rates.

Military OneSource's Plan My Move tool is another great resource to help you transition to your new duty station and reestablish your state residency. If you need additional information related to paying for school, visit Military Spouse Residency Relief Act and the Education Planning and Budgeting section of the Education, Training Licensing lifecycle stage of MySECO or speak with a career coach at 800-342-9647.



STUDY IN ROME, ITALY USING YOUR VETERAN EDUCATION BENEFITS

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Get your child the right start with sure start



Courtesy of Military OneSource

Sure Start is a research-based preschool program offered by the Department of Defense Education Activity, or DODEA, that serves 4-year-old command-sponsored children in military families stationed at overseas installations. Sure Start offers a comprehensive early childhood education learning program as well as health and social benefits for children.

The program provides:

- Full-day comprehensive preschool education program for eligible dependents implemented using the Sure Start Education Standards
- Health and nutrition services that include medical, dental and developmental screenings as well as nutritious snacks and lunch at no charge
- Close cooperation with Social Services and supplemental resources that may be available for Sure Start families within the community
- Parent-involvement services that provide for two-way communication between parents and teachers and opportunities for parents to participate in their child's learning experiences, including home visits and school conferences

Sure Start: Is your child eligible?

Sure Start assists qualified preschool-age military children living overseas. To qualify, your child needs to turn 4 years old by Sept. 1 of the enrolling school year and be a command-sponsored dependent.

- Ranks between E-1 and E-4 or the civilian equivalent (GS-1 to GS-4 and nonappropriated fund, NAF-1 and NAF-2) living and working at military installations overseas have first priority.
- Any sponsor whose rank is E-5 to E-9, GS-5 to GS-8, or NAF-3 and NAF-4 may apply for the program in the event that space becomes available due to low enrollment. Rank priorities can be found on the Sure Start application available on the DODEA website.

Additional selection criteria for student enrollment may apply:

- Lives in a single-parent household
- Had a low birth weight
- Has an older sibling with severe disabilities
- Lives in a home with three or more children close in age
- Has a parent who did not graduate from high school
- Has a parent who was a teenager when the first child was born
- Has a parent whose primary language is not English

- Has a parent who is on a remote assignment or temporary duty for at least three months

What's the difference between Sure Start and Head Start?

Sure Start is built on the same foundation as Head Start and fits better into the DODEA culture and regulations for families located overseas. Head Start is a domestic federal program operated by the Department of Health and Human Services and not a program of the Defense Department.

Both Sure Start and Head Start:

- Use a four-tiered delivery system: education, health and nutrition, social services and mandatory parent involvement
- Run medical, dental and developmental screenings for students and provide follow-up assessments if needed
- Provide no-cost, nutritious lunches and snacks
- Encourage family involvement
- Cater to students' ages, individual needs and cultures using a learning environment, with developmentally appropriate curriculum, materials, routines and daily activities
- Follow a full-day preschool program

How is Sure Start different from Head Start?

- DODEA oversees the Sure Start program outside of the United States. DHHS oversees Head Start within the United States.
- Sure Start considers a military sponsor's rank its first priority for enrollment. Head Start uses income to determine eligibility.
- Sure Start does not use a child's disability status to determine eligibility. Head Start reserves at least 10% of their slots in each classroom for children with disabilities.
- Parent involvement in Sure Start is mandatory.
- Sure Start staffs two adults for every 18 to 20 students. Local or state licensing boards determine Head Start's staff-to-child ratios.
- Sure Start staff works with DODEA Student Services staff to determine the best placement and support services for each child.
- Sure Start programs follow the DODEA's College and Career Ready Standards including

Sure Start Standards and DODEA adopted curriculum.

Is Sure Start the right program for my child?

If you think your preschooler may be a good fit for the Sure Start program, contact your local school liaison, your installation's elementary school office or your Military and Family Support Center. You can look up installation contact information at MilitaryINSTALLATIONS. You can also visit DODEA's Early Learning page to see if your child is eligible to apply for Sure Start.

In addition to the Sure Start resources, families with exceptional family members can explore the Exceptional Family Member Program Family Support and the EFMP & Me online toolkit for additional resources. You'll find a wealth of information covering your needs, including planning and task checklists. A short information video gets you started.

While your child is getting started on the right foot, Penn State's Clearinghouse for Military Family Readiness and the Defense Department's Office of Military Community and Family Policy have partnered together to provide comprehensive, on-demand parenting programs to assist you in handling parenting challenges at any age. Learn more about Thrive, the free, online parenting-education program that includes positive parenting practices, parent and child stress management and physical health promotion for parents of children from birth to 18.

The DOD has also partnered with Sesame Street to provide resources specifically designed for military-connected families with Sesame Street for Military Families. Did you know that Elmo's dad was deployed and serves in the National Guard? And Rosita's dad is a veteran who returned home in a wheelchair. Sesame Street resources can help with ABCs and 123, and now they include topics for military dependents such as deployment, separation, reunification and more. All topics from Sesame Street in Communities include printable PDFs for use at home, interactive games, videos, storybooks, articles and workshops for parents and families.



4 Smart Degrees Veterans Should Consider

By Rachel Hubbard, Courtesy of Military OneSource

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

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

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

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

Here are four degrees to consider.

1. Computer Technology

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

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

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

2. Business

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

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

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

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

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

3. Nursing

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

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

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

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

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

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

4. Teaching

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

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

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

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

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

A Final Thought

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



DO I NEED INSURANCE FOR MY COLLEGE DORM OR APARTMENT?

Courtesy of USAA

Whether you're heading off to college for the first time or already in the thick of it, odds are good that the last thing on your to-do list is learning about insurance coverage for the stuff in your dorm or apartment.

But here's the thing: About half of all on-campus crimes involve burglary. Whether it's a classroom theft, someone stealing from your dorm room or a break-in at your campus apartment, the result is the same. Unless your stuff is properly insured, you'll have to pay to replace it.

And theft isn't your only risk. Damage or loss from fire, flood and other natural disasters can also leave you on the hook if you need to replace your laptop, cell phone or other costly personal property.

These reasons are exactly why it's important for students to take safety precautions. See note! This includes having the right insurance. Knowing answers to certain questions can be helpful: Is college dorm renters insurance already included in the cost of university housing? Does my dorm insurance cover me if I move into a sorority

house, frat house or campus apartment?

A USAA Renters Insurance policy can help protect your stuff against covered losses no matter what type of college housing you choose. Here's a quick study in college renters insurance 101 so you know how to best protect your personal items.

Should college students get renters insurance?

Unless you're living at home with your parents while attending college, you should consider renters insurance. Not only will it help protect you and your stuff, but it may open more doors in terms of where you can live. In many cases, proof of renters insurance is required to lease a college apartment.

And if you think the price tag for living in the dorm will cover the cost of replacing your stuff if it's stolen from your room, think again. Your college housing department

may offer you a list of insurance providers. But they won't provide insurance coverage or pay for it.

Here are a few hypothetical scenarios to show how renters insurance could help protect you.

You're living on campus.

Let's say you accidentally leave your dorm room unlocked when you make a quick trip to dinner. When you get back, you notice your new \$1,800 laptop is gone. While you may not be able to recover your classwork, your

dorm renters insurance can help replace your laptop.

You take a trip over spring break. You save up all semester so you can join your friends on spring break. Then your luggage and passport are stolen during travel. While it may not save



you the hassle of replacing your passport, renters insurance does cover theft, including identity theft, and can help replace your stolen clothing, personal items and luggage.

Someone gets injured in your campus apartment. You decide to have a party at your place. It gets a little wild and someone gets hurt. You could be held liable. While you may not be able to repair the hard feelings anytime soon, a renters insurance policy can help provide liability coverage, including medical expenses for people who get injured at your apartment.

Is renters insurance worth the cost for college students?

Absolutely. But if you're still unsure, we get it. For most college students, money can be tight.

But if you go around your dorm room or apartment and start adding the value of replacing your laptop, cell phone, tablet, gaming console, musical instruments, sports equipment, art supplies, clothing, furniture, bike or even college textbooks, you might be surprised.

Coming up with the cash to repair or replace any, or all, of those items that get damaged or stolen can be a hurdle for many students and their families. And that's when your renters insurance becomes your best friend.

Renters insurance is one of the lowest cost policies. For example, USAA policies can be as little as 33 cents a day. See note 2 Making sure your personal property is protected may be well worth setting aside pizza money on occasion.

What coverage do college students get with renters insurance?

Renters insurance is one of

the least expensive policies to get, yet it can provide invaluable protection. A standard renters policy includes liability and personal property coverage, and you can tailor your policy to get the coverage that your individual needs call for.

Personal property

Whether your things are in your dorm room, in the classroom or with you traveling, renters insurance can help cover losses or damage to your stuff in the event of:

- Theft and vandalism
- Smoke, fire and lightning damage
- Some water damage
- Building collapse and falling objects
- Damage from frozen pipes
- And more

Liability

This coverage can help protect you against a claim or lawsuit if you accidentally hurt someone or if a visitor is injured in your college apartment.

Additional living expenses

Renters insurance can help pay for temporary housing and meals if you can't live in your college apartment while covered damages are repaired.

What doesn't renters insurance cover?

Because most students have one or more electronic devices, it's important to know that a standard renters policy does not cover common accidents like dropping your phone, losing your device or spilling something on your laptop.

USAA renters insurance policies offer optional protection. See note 3 This is an extra endorsement or optional component to your renters policy, even if you're

at fault for accidentally damaging or losing your covered devices, the policy helps to repair or replace items, including:

- Computers, laptops and tablets
- Smartphones and wearable tech
- Gaming consoles and TVs
- Drones under 10 pounds

Here are a few things your renters insurance doesn't cover:

- Your roommate's stuff — they'll need their own

renters insurance policy.

- Damage done by insects or pets.
- Theft or damage claims on your car.

Do landlords require college students to have renters insurance?


Most apartments require students to at least have liability coverage due to the damage that can result from the college lifestyle.

This coverage helps protect you if you're responsible for damage to the apartment or if someone is injured in


your apartment. It also helps protect the landlord from liability or having to pay out of pocket for damages that resulted from renting to a college student.

Simply put, having renters insurance means if your stuff gets stolen or damaged beyond repair because of a covered peril, your USAA Renters Insurance policy will help replace it. And when you don't have the cash to buy a new laptop, cell phone or whatever items need replacing, that peace of mind can mean everything.





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Staying connected with your child's teachers during deployment



Courtesy of Military OneSource

No matter where you are around the country or the world, you can take an active role in supporting your child's education. With communication technology and strong interest, you can keep up with their grades and stay in touch with teachers. Children tend to perform better in school when their parents are involved in their education. Set the stage for success. Let your child know that school and education are important — whether you're home or deployed.

Plan ahead to stay involved

Make a plan to stay active and involved in your child's education at every stage.

- **Take advantage of Plan My Deployment.** Let the Plan My Deployment articles and resources, including the printable list of pre-deployment tasks and considerations, help you manage your numerous tasks, including setting the stage for your child's education while you're deployed.
- **Meet with teachers prior to deployment.** Set up a meeting before you prepare for deployment so you can work out your plan for staying connected.
- **Talk about how to stay in touch.** Ask your child's teachers before you go about the best way to stay in touch. It might be through email, a school website or even texting.
- **Discover technologies.** Find out what communication technologies you can access once you deploy.
- **Use the school's online resources.** Department of Defense schools use GradeSpeed to keep families up to date on grades and attendance.

Civilian schools may offer similar services.

- **Take advantage of the EFMP & Me services.** EFMP & Me can help you effectively navigate through the Department of Defense's network of services and support for families with special needs, especially during deployment.
- **Share when you want to be informed.** Tell teachers what specific issues you want to know about, such as a low grade or an unexcused absence. It's a good idea to let your child know what you've asked their teachers to share, and it's also helpful to ask your child to share his or her school issues and concerns throughout your deployment, too.

Keep in touch

There are lots of creative ways to stay in touch with your child and support his or her education. Try these ideas:

- **Stay in regular contact with your child's teachers.** Check in as frequently as your mission allows via email or telephone.
- **Send a class gift.** Pick up something special from the area of the world where you're deployed. You'll be the students' favorite parent. If it

relates to what the class is studying, you'll be the teacher's favorite parent, too.

- **Ask your partner or child's guardian for assistance.** Your partner can be your "boots on the ground" for all things educational. Reinforce your partner's role to your children, and set your partner or guardian up for success. Your child's designated guardian

can oversee homework, talk with teachers and help your child get to school on time. Discuss successes and challenges with your care partner regularly. If your partner or child's guardian has difficulty speaking English, ask the school to provide a translator.

Find time during your deployment to work on strengthening your connection with your child's

school. Your commitment to staying involved can set them up for success in the classroom and beyond.

Your local school liaison is your primary point of contact for all school-related matters, including helping with your child's education questions and concerns while you're deployed. You can also contact Military OneSource to speak with an education consultant. Call 800-342-9647. OCONUS/International.



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