

2019-2020 TAP CURRICULUM

MANAGING YOUR EDUCATION

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Managing Your (MY) Education

Section 1: Getting Started

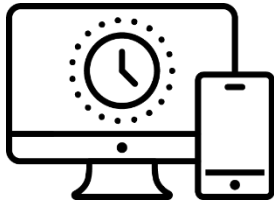
Your decision to complete the DoD Education Track by participating in this workshop shows you have recognized the potential benefits of higher education for your career. Higher education is a pathway that can help you access new opportunities and can be a prerequisite for a number of jobs in the U.S. economy. This two-day workshop, which is designed for anyone interested in earning either an undergraduate or graduate degree, will assist you in identifying the education requirements for your desired career and provide you with information, resources, and strategies that will guide you in your transition into higher education and prepare you to earn your degree.

The workshop includes activities which allow you to conduct research and complete a comparison of at least two educational institutions. The expected outcome is that you will create a customized action plan for your transition into higher education.

Course Learning Objectives

- Understand the vocabulary of higher education
- Compare/contrast the differences between military and civilian education
- Identify a potential career and corresponding degree
- Discuss the factors to consider when choosing an institution
- Research the requirements for admission
- Identify funding sources to cover the costs of attending school
- Complete a comparison of two institutions*

*Career Readiness Standard (CRS)



ACTIVITY: Who Are You?

INSTRUCTIONS: Take five minutes to complete the following statements with as much detail as possible. Be prepared to share your answers with the group as an introduction.

1. My plans for attending college after the military are...[include what and where, if known]

2. My college history is...

[If you have attended college, tell when you attended, what your field of study was, and how many credits you completed. Did you complete the courses on-line or attend in-person?]

3. During this workshop, I would like to learn more about...

Section 2: Learning the Basics

Transitioning into higher education may, in some ways, resemble your entry into the military. Part of your basic training was learning the “traditions, tactics, and methods” of becoming a Service member and making a psychological adjustment to an unfamiliar way of life. The same will be required as you move into higher education and redefine yourself as a student.

You may already be familiar with the college scene, or you may be starting with no experience. Without previous exposure, the language can be intimidating and prevent you from understanding where to go for help. Understanding the structure, language, and culture of higher education is critical to “fitting in” and finding success.

In *Learning the Basics*, you will start by having an opportunity to reflect on your perception of and attitude toward education—stereotypes, fears, myths, barriers—and define “who you are” as a student. Throughout the workshop, higher education terminology and definitions will be presented starting with basic terms in this section and becoming more topic specific in later sections. Finally, we will conclude this section by examining the cultural differences you can expect as you move from a military environment into higher education.

Learning Objectives

- Recognize perceptions of and attitudes toward education
- Identify what makes you unique as a student and what contributions you will be able to make in the higher education setting
- Understand basic higher education vocabulary
- Compare the differences between military and civilian education

Attitudes and Perceptions of Education

Your educational history—from pre-school to present—has contributed to and shaped your attitude toward furthering your education. You may be excited about enrolling in college, or you may have joined the military because you couldn’t bear the thought of sitting in a classroom for one more day. Regardless of your attitude, the reality is that, in addition to using your skills and abilities to their fullest, continuing education and life-long learning are required to achieve high-quality results and outcomes, and, ultimately, long-term career success in the marketplace.

As you make this transition, you may have questions about your ability to succeed in higher education. The confidence you have gained in the military from your successes does not transfer automatically to the educational environment. One way

to increase your belief in your ability to succeed is to express your concerns and deal with facts and realities instead of fears, myths, and stereotypes. It is important to acknowledge any barriers to your success and understand how to overcome them.



ACTIVITY: Attitudes and Perceptions of Education

INSTRUCTIONS:

1. Reflect on the thoughts, phrases, and images that come to mind when you hear/read the words “college student” and “college degree,” and create a list below. These attributes may not apply to you personally; they could be ideas shared by family or friends or heard/seen in the media.
2. When instructed, move to the chart paper displayed in the room and write down a few of your ideas. You may use words, symbols, and pictures.
3. After the group discussion, write down any ideas shared by others to retain for later or take a photo of the charts during the next break.

Types of Students

Your age, educational background, and career goals define, in part, what type of student you are. Because of the diversity of student populations, terminology has been developed to describe the various types of students. As you review the list below, consider which one(s) best describe you—there may be more than one.

- ☐ **Traditional**—18-year-old individual who has just finished high school and begins postsecondary education as a first-time, full-time freshman also known as a first-year student.
- ☐ **Non-traditional or adult learner**—Older than traditional students (typically age 25 or older) with work or military experience. Frequently attend part-time while working. Is more likely to be married and/or have a family and is financially independent of parents.
- ☐ **Transfer**—Completed some college courses or earned college credit for military/work experience.
- ☐ **Degree-seeking**—Goal is to earn a 2- or 4-year undergraduate degree or a graduate degree.
- ☐ **Non-degree seeking**—Goal is to earn a certification, complete courses to prepare for a licensing exam, or gain specific knowledge/skills required for employment.
- ☐ **First generation college**—Student's parents have not completed education beyond a high school diploma or General Education Diploma (GED).
- ☐ **Residential**—Student who lives in on-campus housing and has a meal plan that provides meals in the dining facility. Usually a first- or second-year student, although some institutions have on-campus housing available for all students including those pursuing graduate degrees. Some schools require **all** first-year students to live on campus—even adult students—and may not be a good fit for students with families as family housing is rarely offered.
- ☐ **Commuter**—Student who lives at home, possibly with family members, and drives to campus to attend classes.



1. How can your life experiences contribute to the classroom?

2. What makes you unique?

3. How might your uniqueness affect your educational experience?

Types of Institutions

Educational institutions vary widely in size (both geographic area and student body), mission, history, traditions, demographics (gender, ethnicity, etc.), reputation, facilities, faculty credentials, student support, and multiple other factors. Fortunately, the terms we use to describe the various institutions make it easier to distinguish some characteristics. Below is a list of the terms and definitions used most frequently to categorize the various types of **Institutions of Higher Learning (IHL)**—a term and acronym used when referring to colleges and universities as a generic group:

College—Postsecondary institution of higher education that typically provides only undergraduate degrees. Often used interchangeably with “university” and “school” or to refer generically to postsecondary education studies (education pursued after completing high school or a GED). College can also refer to a division of a university (College of Arts and Sciences, College of Engineering, etc.).

Community College—Public, two-year, postsecondary institution that offers associate’s degrees as part of a transfer program which allows students to transfer their credits to four-year schools to complete bachelor’s degrees and technical or vocationally-oriented associate’s degrees that directly prepare students for careers.

Career Technical School—Career-focused schools that prepare and train students for specific occupations. May also be referred to as trade schools, career centers, or vocational colleges. Program lengths vary from a few months up to two years.

Junior College—Two-year postsecondary institutions offering only associate’s degrees. Most are public, but can be private.

Liberal Arts College—Postsecondary institutions that emphasize an undergraduate education in the humanities, social sciences, and the sciences with a focus on general knowledge, in contrast to a professional or technical emphasis. Most have less students and faculty who focus on teaching more than conducting research.

Professional School—IHL for students who already have an undergraduate degree and need training in specific professions such as law, medicine, dentistry, and pharmacy.

Research University—Postsecondary institutions that offer full undergraduate degree programs, at least 20 doctoral degrees, and have a commitment to research activity.

University—Postsecondary IHL that confer undergraduate and graduate degrees.

After exploring the various types of institutions, it is important to research two factors:

- Source of the policies and funding for the institution
- How the institution disperses funds from tuition and fees

Below are descriptions of each of these factors for your consideration.

Private or Public

- **Private University/College**—An independent school that sets its own policies and goals and is privately funded meaning the majority of its funding is from tuition, fees, and private donors (companies and individuals); private colleges are generally smaller than public or private universities with an average enrollment of 1,900 students.
- **Public University/College**—Institutions of higher education governed by state and federal regulations and supported mainly by public monies in the form of state subsidies.

Not-for-profit or For-profit

- **Not-for-profit institution**—Institutions which direct surplus funding back into the institution for furthering its mission or purpose.
- **For-profit institution**—Sometimes referred to as proprietary institutions, these institutions function as businesses and surplus funding (profit) is distributed to its shareholders.

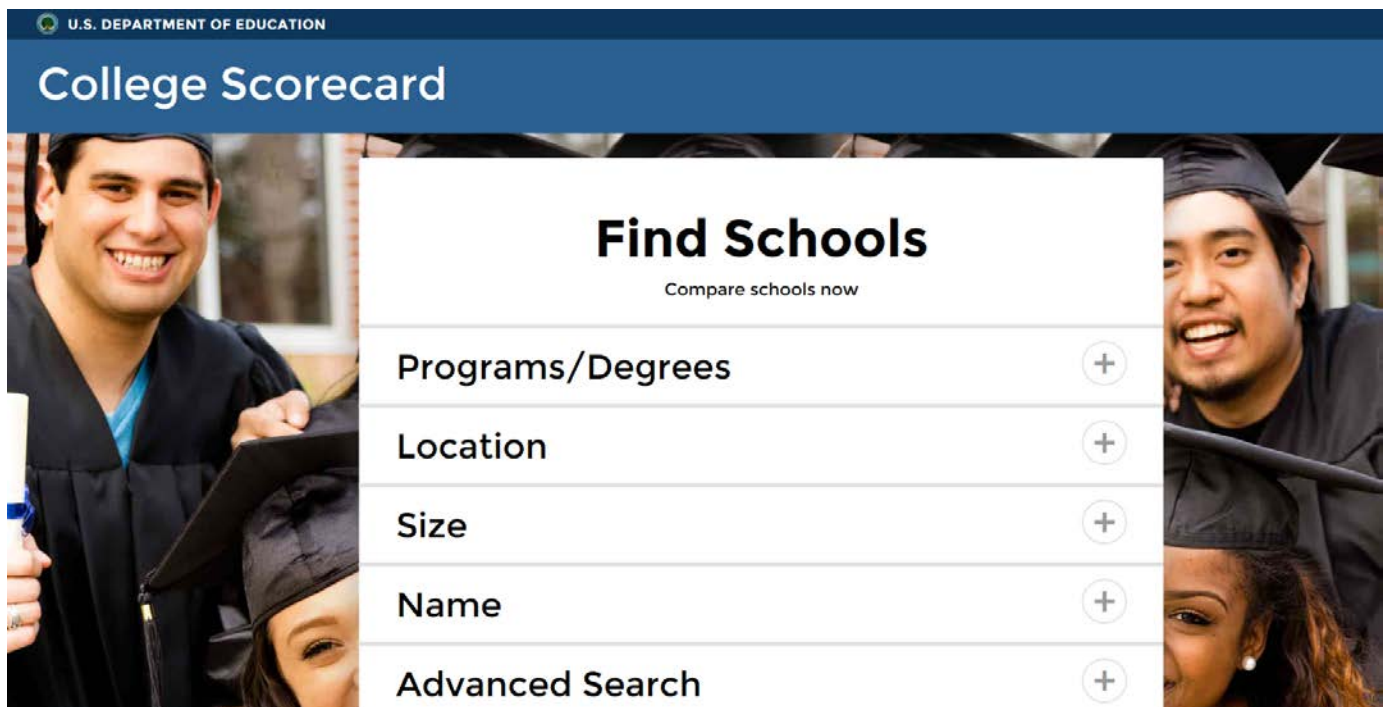
"Getting a degree or professional certification can improve your career choices. For-profit schools generally offer certificates or degrees and often specialize in career and job-related training. Unlike nonprofit educational institutions, they generate profits for their owners. **As you evaluate your options, be aware that some schools may stretch the truth to persuade you to enroll.**"

- Federal Trade Commission

Choosing the right school to best serve your needs is a complex and personal decision. The Department of Education's **College Scorecard** provides key information about institutions through a user-friendly interface and a search-and-compare function. Among the information provided is the institution's graduation rate, the average salary after graduation, the average amount of debt after graduation, and the number of students who return to the institution after their first year.

While there are many factors to explore, it can be helpful to begin narrowing your choices by comparing and contrasting the various types of institutions—private vs. public and nonprofit vs. for-profit.

College Scorecard: <https://collegescorecard.ed.gov/>





ACTIVITY: College Comparison with College Scorecard

INSTRUCTIONS:

1. Expand **Programs/Degrees** and make the following selections:
 - Choose a degree: **Four-year (Bachelor's)**
 - Choose a program: **Any**
2. Expand **Location** and provide the following information:
 - Select State, Region, **OR** enter a ZIP code and indicate mile radius
3. Expand **Advanced Search**
 - Under **Type of School**, select **Public**, click on **Find Schools**, and select one school by clicking the "+."
 - Repeat this process by selecting **Edit Search**, expanding **Advanced Search**, unselecting **Public** and selecting **Private Nonprofit**. Click on **Find Schools** and select one school by clicking the "+."
 - Repeat this process by selecting **Edit Search**, expanding **Advanced Search**, unselecting **Private Nonprofit** and selecting **Private For-Profit**. Click on **Find Schools** and select one school by clicking the "+."

Note: Many private for-profit schools are online only. You may need to expand or remove location restrictions when searching for a private for-profit school.
4. After identifying three schools (Public, Private Nonprofit, and Private For-Profit), select the **Compare** tab at the top of the screen and select **Compare Schools**
5. View the following factors and record your findings in the chart:
 - Graduation Rate
 - Salary After Attending
 - Financial Aid & Debt (expand section): Typical Total Debt After Graduation
 - Graduation & Retention (expand section): Students Who Return After Their First Year
 - Add any additional notes in the space below

Type of Institution	IHL Name	Graduation Rate	Salary After Graduation	Debt After Graduation	Return After First Year
Public					
Private Nonprofit					
Private For-Profit					

NOTES:

Academic Calendar Systems

Traditional IHL typically use either the quarter or semester system to schedule classes and award credits throughout the calendar year while the terms offered by online institutions may vary. The chart below outlines the general differences between the three systems; figures are based on averages.

System	# of sessions/year	# of weeks/session	# of courses/session	# of courses/year
Quarter	3*	10	3-4	9-12
Semester**	2*	15	4-6	8-12
Online Term	6	8-9	1-2	6-12

*Optional winter break and/or summer sessions

**Used by 90% of IHL

Methods of Instruction

In today's technology-enhanced world, there are many options for how to participate in postsecondary courses. Colleges and universities are offering more non-traditional options for education. It is not unusual for at least a portion of a degree program to use e-learning.

When choosing an institution, it is important to consider the instructional delivery options offered and sometimes required by the institution. Below are descriptions of the most typical methods of instruction:

- **Classroom**—Also known as traditional or brick-and-mortar, instructor and students meet face-to-face at a specific place and time for instruction.
- **Online**—Also known as distance or e-learning, online learning requires students to complete the course on a computer or mobile device. There are several types of online courses. Those used most frequently are:
 - **Asynchronous Online Courses**—Courses in which students are given content, assignments, and exams with specific deadlines for completion. Interaction with the instructor and classmates occurs through discussion boards, blogs, and wikis. Asynchronous means there is no set time for the class to meet as a whole. Because there is no set meeting time, this type of e-learning is ideal for students with time constraints.

- **Synchronous Online Courses**—Course instructor and students interact online simultaneously through text, video, or audio chat at a preassigned time. This type of course allows you to participate from a distance but does not offer the schedule flexibility of the asynchronous course.
- **Hybrid Courses**—Also known as blended learning, hybrid courses combine in-person and online interactions by requiring several face-to-face classes during the course with computer-based communication (either asynchronous or synchronous) in between meetings.
- **Guided Independent Study**—Also known as directed study, guided independent study is a course created for one student who will be supervised by a faculty member instead of being part of a traditional or online class. The student, with direction from the faculty member, selects a topic to research for a set amount of credit. This method of instruction can be used when a required course is not being offered when needed; to provide study on a topic not covered in an existing course; or to accommodate students whose schedules or circumstances prohibit attending the regular section of a course.



ACTIVITY: Benefits and Challenges of Online Learning

INSTRUCTIONS: List the benefits and challenges of online learning.

Benefits	Challenges
No time/money spent commuting to campus	Employers and graduate schools may not view online degree as credible
Learn at your own pace and study at your convenience (within deadlines)	Must have reliable computer and Internet connection; include cost in budget
Better if you prefer written communication over verbal	Plan and adjust your studying schedule around due dates (e.g., time zones, conflicting activities, family obligations, etc.
Classes are more focused on student responses and virtual discussions and less on instructor-led lectures	May feel isolated or detached from institution and other students; don't establish relationships which make it difficult to get letters of recommendation for employment or graduate school
Learn and practice new technologies	May be difficult to learn a new subject without in-person explanation/support
	Limited access to internships, research opportunities, and job placement

Some students consider online courses to be easier or a faster pathway toward degree completion. However, they may also require more reading, research, discipline, and self-motivation than in-person courses and may take the same amount of time. While finishing your degree quickly may be important to you, it should not take priority over the quality of the program or negatively affect your opportunities after graduating.

If you would like to complete a self-evaluation to determine your suitability for distance learning courses, visit <https://dlrsa.dodmou.com/>.

Key Places

Part of setting yourself up for success in higher education is understanding the terminology and institutional structure—in other words—what is the name of an office, what services are provided, and where are they located? You will have to take the initiative to get to know the offices and personnel who can support you and be willing to ask for help. Attending new student (or transfer student) orientation is one way to get familiar with the campus and learn about available services. Acknowledging areas where you need assistance and asking for help is part of the learning process in higher education. This may be a shift from your experiences in the military where you were expected to be independent and resolve problems on your own.



Since each IHL is unique, you will need to explore them individually. However, there are some support services and staff positions located at most, if not all, institutions. Below is a list of key offices on campus with a description of the services provided.

Admissions manages the recruitment of students and the application process. Once the admissions office has received and evaluated all required documents, students are notified of their admission status—admitted, declined admission, or waitlisted.

Financial Aid administers federal, state, and institutional aid including student loans, grants, and work-study.

Registration & Records/Registrar's Office coordinates course registration; maintains academic records and grades, information on class and student enrollments, academic honors information, retention data, and special programs eligibility; and issues official and unofficial copies of academic transcripts.

School Certifying Official (SCO)—The SCO is responsible for completing the paperwork to certify enrollment and changes in enrollment for students who are eligible for and receive VA education benefits. This individual is employed by the school and not the Veterans Administration (VA) and may be located in Registration and Records, Financial Aid, Admissions, or Veterans Student Services.

To find SCO contact information for an institution, use the ***WEAMS Institution Search – Veterans Affairs*** at:

<https://inquiry.vba.va.gov/weamspub/buildSearchInstitutionCriteria.do>

A search for the institution will provide the name, phone number, and address for the SCO. At some IHL, there may be more than one SCO.

Student Accounting/Finance Office/Bursar maintains student financial records and initiates student billing for any expenses incurred on campus to include tuition, housing, dining facility plans, parking tickets, and various fees.

Student Services is an over-arching category that can cover financial, health, confidential counseling, housing, technical, veteran, and many other student-related services. Each IHL will have a unique structure of student services; however, here are some typical entities associated with student services:

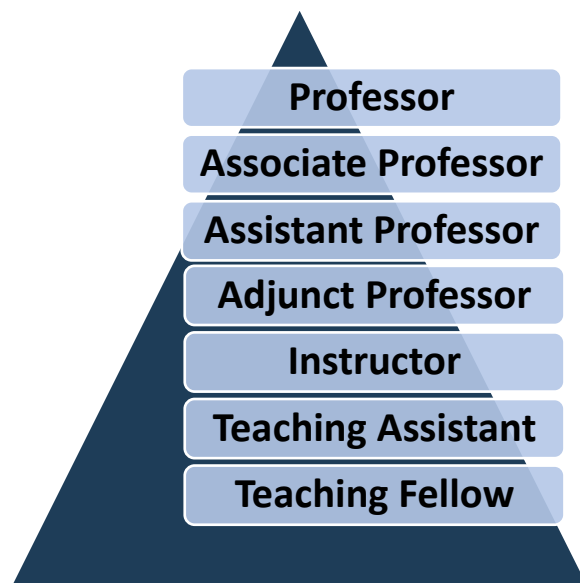
- **Academic Advising** assists students with planning their course schedules as well as referrals to other student services.
- **Career Services** offers counseling, assessments, workshops, and other resources to help students find internships and jobs or apply to graduate programs.
- **Commuter Center** is designed to provide facilities for students who live off campus and have free time between classes. Study areas, kitchen facilities (refrigerators, microwaves, and vending machines), a computer lab, charging stations, and an area with comfortable seating for relaxing are common components.
- **Child Care Facility** provides on-campus child care for use by students, faculty, and staff.
- **Dining Services** coordinates the dining facilities throughout campus.
- **Disability Services** provides equal access for students with disabilities of all types to include learning disabilities. It can help students with assessing their needs and provide assistance in such areas as housing accommodations, attendants, interpreters, readers, transportation, classroom and course accommodations, tutors, note takers, and adaptive equipment.
- **Health Services** provides medical services for students in the areas of preventative care, minor illnesses, and non-life threatening injuries at a reduced cost. Mental health services may be provided in the same facility or be housed separately.
- **Learning Resource Center** provides free tutoring in a variety of subjects from trained faculty, graduate students, and undergraduate students.
- **Library System** where students can do research, access reference materials, and utilize study areas.
- **Public Safety** houses the security personnel who maintain a secure environment on campus, issue parking passes, and enforce parking regulations.
- **Recreation Center** is an on-campus fitness center where students can exercise and attend group workout sessions. At most IHL, use of the Center is free to all students enrolled in classes.

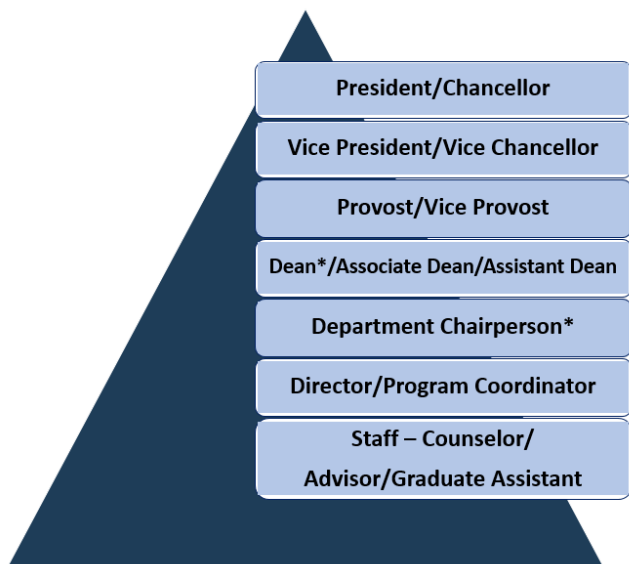
- **Residential Services** governs the process of placing students who plan to live on campus in residence halls. This office may also have recommendations for and information about off-campus housing.
- **Student Outreach & Support** is usually found at larger universities and helps students navigate through a variety of issues which may materialize during the year, i.e., absence, prolonged illness, deployments, and hardship withdrawals.
- **Veteran Student Services** vary widely among institutions. Many have a liaison to refer veterans with veteran-specific needs to the appropriate resources. Some schools may have a veteran's recruiter to enroll new students, but no veteran-specific support services once you enroll, or the IHL may have an office or center with a wide variety of services to provide support to student veterans and their family members.

Key People

The people who work in IHL are divided into two categories—faculty and administration. Becoming familiar with the hierarchy of both will be helpful when deciding who to approach for assistance.

Faculty are the school's teaching and research staff who design and implement programs of study and may engage in research in their fields.





Academic **administrators** plan, direct, and coordinate student services and other programs at the institution. In some cases, an individual may have a dual appointment and serve as both a faculty member and an administrator.

*dual appointment



ACTIVITY: Key Places/People—Where to Go for Help

INSTRUCTIONS: Read the following scenarios and decide which office/person could best assist. Some questions may have more than one possible answer.

Scenario 1: You have been admitted to the university and need a place to live in College Town, USA. Where should you go for help?

Scenario 2: When you return to your car after Biology class, you have a parking ticket. You're not sure why since you bought a parking permit for the campus lots. Where should you go to straighten it out?

Scenario 3: You are having trouble in your Introduction to Economics class and think you may want to drop the class and take it next year. Which office/person should you talk to?

Scenario 4: You have decided to attend a Career Fair next week to search for internships and need someone to review your resume. You also need to obtain an unofficial transcript to take to the Fair. Who would be able to assist you in these matters?

Scenario 5: You are having trouble hearing your professor because of a Service-connected disability. Where can you go to ask for accommodations?

Scenario 6: You would like to find an on-campus, part-time job where you can work between classes and on weekends. What office can help?

Scenario 7: One of the classes you want to take is only offered this semester at 3:30 p.m. You usually take classes after 5:00 p.m. so your spouse can be home with your children. What should you do?

Scenario 8: You received a scholarship from your hometown AMVETS Chapter. You want to apply that money toward your University bill; how do you make that happen?

Scenario 9: Your first term paper is due next week—15 pages on Shakespeare's use of metaphors in the play, *Hamlet*. The paper is written, but you need someone to proofread and edit. Who can help?

Scenario 10: You have 4 hours between your first and second classes on Mondays and Wednesdays. You've been sitting in Starbucks studying for the past few weeks, but your budget (and health) won't support that much coffee for an entire semester. There's not enough time to go home and return to campus later. What are your other options?

Scenario 11: Your Reserve Drill weekend has been scheduled. You have a test on Friday but have to report to your unit's muster location the same day. What should you do?

Hidden Curriculum

Hidden curriculum is a term used by educational professionals to describe the cultural codes, norms, values, and expectations that operate at an educational institution. This part of the curriculum is not immediately obvious, explicitly stated, or explained to students, but governs interactions between students, faculty, staff, and administrators.

Like the military and civilian workplaces, each college has its own culture. The type of campus—commuter (no residence halls), traditional brick and mortar (with resident halls); satellite or branch (smaller campus geographically detached from the main campus); and online colleges with no campuses—influences the culture. Campuses with residential halls will have a different culture from a commuter campus. Even institutions with multiple campuses may have different cultures from location to location. Use the following methods to explore college culture:

WAYS TO EXPLORE CULTURE

- Website
- Videos
- Social Media
- Open House
- Campus Tour
- Class Observation
- Faculty Meetings
- Orientations
- Blogs
- News Articles

If possible, it is important to visit prospective institutions before making a decision about where you will attend. Seeing the campus in person and observing a class can help you decide if a school is a good fit for you. Are there other veterans or non-traditional students on campus? Are support services available? Is the location right for your life circumstances? Do they offer clubs, sports, or other activities that interest you?

Before visiting, reach out by phone or email and arrange to meet with an admissions counselor, the department chairperson for your field of study, and veteran support staff during your campus visit. You may also arrange to observe a class during your visit. Meeting with faculty members and staff will give you an opportunity to ask relevant questions and help you decide if the school is the right one for you.

As you transition from the military into the higher education environment, one of the first differences you will notice is the contrast between military and civilian education. Below is a chart which highlights some of the major differences. Add additional topics in the blank spaces provided at the bottom of the chart.

Military vs. Civilian Education

TOPICS	MILITARY EDUCATION	CIVILIAN EDUCATION
Personal Choice	Service decides location, type, and schedule of military education/training	Individual chooses location and type of institution, field of study, and when and how to attend classes
Personal Accountability	Military life is highly prescriptive; members are told what, when, where, and how to act; reminded until task is done	Student life requires personal accountability; it can be easy to become distracted, fall behind, or procrastinate; faculty members will not track progress or remind prior to deadlines
Attendance/Completion	Mandatory to attend and complete training	Faculty member sets course attendance policy; student is responsible for attending; failure to attend may affect final grade; students may withdraw at any time for any reason
Delivery Method	Training is standardized and guided by written regulations	Faculty have individual teaching styles, course structure, requirements, and attendance policies; no standardization but most faculty will provide a written syllabus that outlines expectations
Attire	Uniforms—clear guidelines on what to wear	Few restrictions with more chance for individuality; not unusual for students to dress extremely casual and ignore conventional grooming standards

TOPICS	MILITARY EDUCATION	CIVILIAN EDUCATION
Requesting Help	Ask superiors for help only after all other solutions have been exhausted	Asking questions during class is viewed as participation and is promoted as part of the learning process; visiting a faculty member during office hours for additional help is not viewed as a weakness; establishing relationships with faculty before needing help is encouraged
Housing	Base housing/BAH determined by rank; may be required to keep certain standards	Usually free to choose any housing; institution may have living restrictions for first-year students and/or accommodations for non-traditional students
We vs. I	Part of a cohesive group where the unit's goals are placed above personal goals; team efforts recognized	May work with a team for group projects, but emphasis is placed on self-reliance; students are expected to highlight their individual contributions and accomplishments
Peer Interaction	Social circle is easily formed as many Service members have common interests	Building a social circle is dependent on meeting students with common experiences/interests, i.e., clubs, student veteran organizations, commuter groups, team sports, etc.
Language-Written	Close with "Very Respectfully" or "V/R"	Close with "Best regards," or "Sincerely."
Language-Verbal	Military-specific acronyms and jargon; use of Sir/Ma'am or superior's rank and name	Higher education/institution-specific acronyms; no military jargon; Sir/Ma'am rarely used in classroom setting

TOPICS	MILITARY EDUCATION	CIVILIAN EDUCATION
Language-Verbal (continued)	Profanity may be used among personnel of similar ranking	Avoid using profanity in class and when communicating with staff/faculty
Recommendations	Supervisor's knowledge of and ability to speak on behalf of a Service member occurs automatically as part of the rank and supervisory structure	Student must be proactive in initiating and fostering a relationship with staff/faculty member before asking for a letter of recommendation

Reflection:

- *Which changes do you see as being the most difficult to make? Why?*
- *Which office or person could assist you in making these changes?*
- *From the list of topics, which one(s) do you think will be the easiest to adapt to? Why?*

Section 3: Choosing a Field of Study

Learning Objectives

- Identify a career interest and corresponding field of study
- Analyze the various components of a degree program
- Consider the possibility of transfer credits

If you know what you want to study, you can indicate your interest when applying to an IHL and formally declare your major after you are admitted.

A **major** is the academic subject area a student chooses to focus on during undergraduate studies and is usually declared no later than the end of the second year although some schools may require transfer students to declare a major at the time of application. Most schools require a minimum of 30 upper-level credits for a major. Some students will also declare a **minor** which is an academic subject chosen as a secondary focus. Although the number of hours required for a minor varies depending on the IHL and the area of study, the average number of credit hours required for a minor is 18 semester hours.

However, if you are uncertain about a field of study, you can still begin your studies. Many students enter college as **undeclared majors**—a term used for students who are enrolled in an IHL but are undecided about a major. While waiting too long to declare a major may require additional time to complete your degree, it is not unusual for students to use the first year to explore, research, and choose a major. If you are entering as an undeclared major, it is important to select an IHL that offers a wide variety of majors to avoid having to change schools once you have made a decision.

One way to identify career options and determine your field of study is to complete a career assessment, such as the Kuder Career Interests Assessment, where you will answer questions about your interests. The results will help you identify civilian careers that align with your interests and will specify the education, experience, and credentials required to prepare for employment in the career. Follow the directions below to learn that interesting career options are presented to you based on your likes and dislikes.



ACTIVITY: Career Exploration with Kuder Career Interests Assessment

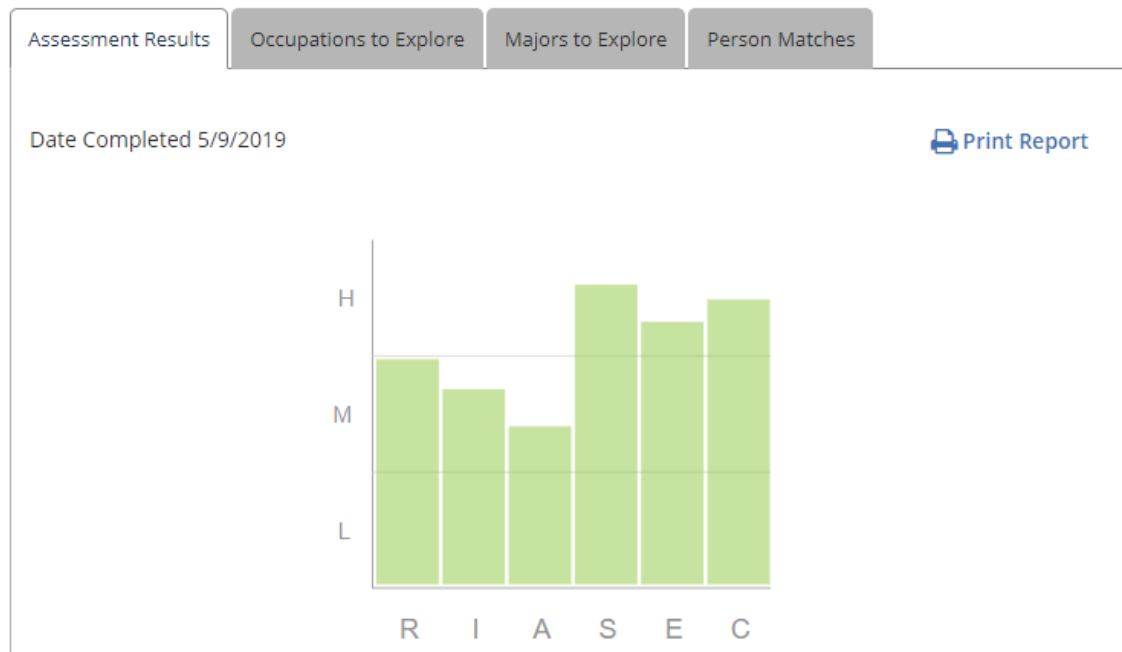
INSTRUCTIONS:

1. Go to <https://dantes.kuder.com/landing-page>
2. Create an Account or Log In
3. On the home page, click Kuder Career Interests Assessment® and answer the questions. For best results, avoid choosing “Neutral” as an answer, if possible.
4. Select **Complete** to see the results; the scales with the highest numbers indicate your highest level of interest. Scroll down the page to see detailed information on each of the areas of interest.

Kuder Career Interests Assessment® Results

Your Holland Code: **S/CE**

The results below are based on your top Holland personality types, as determined by your Kuder Career Interests Assessment®.



5. Click on the **Occupations to Explore** tab at the top of the page and a list of occupations that align with your interests will load. Select a career title that interests you and read the informational page. When you find an occupation of interest to use during this workshop, write the name in the **Occupation** section of your **Career Exploration Chart** at the end of the Guide. Record the **Quick Facts** on your Career Exploration Chart.
6. Select the **Salary & Outlook** tab at the top of the occupation informational page to research the salary by location. Select the desired **State/Region** where you plan to locate, if known, and record the state/region salary information on your Career Exploration Chart.
7. Return to the **Assessment Results** page and click on **Majors to Explore**. Choose **Bachelor's degree** for **Education Level** to see a list of majors that align with your interests. Click on a major to see an **Overview** and **Schools Offering This Major**. Record information on majors of interest in the **Majors to Explore** section of your **Career Exploration Chart** at the end of the Guide.

The results you receive from completing the Kuder Career Interests Assessment® can assist you in choosing a degree program or narrowing your search to a field of study. If you need additional assistance in choosing a field of study, you may be eligible to get assistance from the U.S. Department of Veterans Affairs (VA).

VA Personalized Career Planning and Guidance (PCPG)

VA's professional counselors can assist you in identifying your career options based on your interests and aptitudes and provide guidance on the most effective use of your Post-9/11 GI Bill to achieve educational and career goals. **You do not need to have a service-connected disability to qualify for these services, and there is no limit to the number of times you may use them.**

PCPG can help you with:

- **Career Choice**—Evaluation to understand the best career options for you based on your interests and capabilities
- **Benefits Counseling**—Guidance on the effective use of your VA benefits and/or other resources to achieve your education and career goals
- **Personalized Support**—Academic or adjustment counseling and personalized support to help remove barriers to success

Eligibility:

- Any Service member or veteran eligible for GI Bill benefits
- Transitioning Service members within six months prior to discharge from active-duty
- Veterans within one year following discharge from active-duty under honorable conditions

To apply:

1. Log into eBenefits at <https://www.ebenefits.va.gov>
2. Select **Apply**
3. Select the **Education and Training** section
4. Select **Vocational Rehabilitation and Employment Benefits**
5. Create or log into your account and select **Education and Career Counseling** to fill out and submit your application

Degree Programs

A degree program is a prescribed set of courses required to attain a degree. Each course is assigned a number of credits which you earn when you complete the course successfully. Degree programs may differ between colleges; one college degree program may have more required courses while another may have more electives.

When choosing a degree program, review all of the courses in your field of study to determine if the courses cover your interests and align with what you want to do in your career. For example, if you are a business major and you want to work in a marketing position, you will select a degree program that best supports that goal. If you want to be a financial planner, you will take course work that best supports that goal. As a musician, your interests may be in writing and producing music, or you may want to be an opera singer. The degree program you select should align closely with your goals.

Types of Degrees

As you may have noticed when researching careers, there are many different types of degree programs. The most common levels are listed below:

Associate's—Undergraduate degree typically awarded by a community or junior college after a two-year course of study and 60 credits. May be a career or

technical degree. Credits may be transferred to a four-year bachelor's degree-granting school. Common degree types include Associate of Arts (A.A.) and Associate of Science (A.S.)—usually applied to a bachelor's degree program—and Associate of Applied Science (A.A.S.)—designed to prepare for the workforce instead of applying toward a bachelor's degree.

Bachelor's—Undergraduate degree awarded by a college or university, typically requiring at least four years of full-time study and approximately 120 credits (varies with major). Common degree types include Bachelor of Arts (referring to liberal arts) (B.A.) and Bachelor of Science (B.S.). A bachelor's degree is required before starting graduate school.

Master's—A graduate degree awarded by a college or university, typically requiring one or two years of full-time study beyond the bachelor's degree. Common degree types include Master of Arts (M.A.), Master of Science (M.S.), Master of Education (M.Ed.) and Master of Business Administration (M.B.A.).

Professional— An advanced degree in a specific profession such as law, medicine, dentistry, and pharmacy. Focus of study is more on skills and knowledge and less on research and scholarly work. Common degree types include Doctor of Law (J.D.), Doctor of Medicine (M.D.), Doctor of Dentistry (D.M.D. or D.D.S.), and Doctor of Pharmacy (Pharm.D.)

Doctorate—Highest academic degree awarded by a university, usually based on at least three years of research-focused graduate study beyond the master's degree: oral and written exams: and original, scholarly research presented in a dissertation. Common degree types include Doctorate of Philosophy (Ph.D.) and Doctorate of Education (Ed.D.)

Before we explore two sample degree programs, there are a few more higher education terms to define. In addition to courses you are required to complete for your major and possibly a minor, you will also be required to complete **General Education Requirements** (GER or Gen Ed) which are core courses that all students, regardless of major, must complete, i.e., lab science, math, English, history, physical education, etc. and **electives**—courses chosen from an approved list that help shape your degree program toward a specific career. As you begin to select your courses, you may discover that some have a **prerequisite**—a required course that must be completed before you can enroll in a more advanced one, i.e., Spanish 101 may be a prerequisite for Spanish 102.

Sample Undergraduate Degree Plan

Bachelor of Science in Business Finance

First Year Fall Semester		First Year Spring Semester	
ENG 101 College Reading and Writing*	3	ENG 102 Written Argument & Research*	3
HIST 121 Us History to 1877*	3	HIST 122 History from 1865*	3
MATH 134 Math for Business Application I*	3	MATH 135 Math for Business Application II	3
BUSA 128 Business and Computer Systems	3	Lab Science*	4
Lab Science*	4	Advisor-approved Elective	3
Second Year Fall Semester		Second Year Spring Semester	
PSci 231 The US Government*	3	PSci 232 State and the Federal System*	3
ACCT 221 Principles of Accounting I	3	ACCT 222 Principles of Accounting II	3
ECO 201 Principles of Macro Economics	3	ECO 203 Principles of Micro Economics	3
SPC 141 Business & Professional Speaking*	3	ECO 233 Economics of Personal Finance	3
LIT, Philosophy and Culture*	3	Creative Arts*	3
Third Year Fall Semester		Third Year Spring Semester	
FIN 304 Intro to Business Finance	3	FIN 312 Money, Banking & Finance	3
MGT 301 Legal Environment of Business	3	ECO 331/332 Intermediate Macro/Micro	3
ECO 302 Business & Economic Statistics	3	MGT 307 Management Operations	3
MGT 303 Business Communication	3	MKT 306 Marketing	3
MGT 305 Principles of Management	3	ECO 309 Economic Forecasting	3
Fourth Year Fall Semester		Fourth Year Spring Semester	
FIN 400 Principles of Investments	3	FIN 404 Advanced Financial Mgmt.	3
FIN 430 or FIN 450	3	FIN 471 International Business Finance	3
BUSA 326 Data & Information Mgmt.	3	MGT 439 Business Strategy	3
ACCT Elective (300/400 level)	3	FIN Elective (300/400 level)	3
FIN Elective (400 level)	3	FIN Elective (400 level)	3

*General Education Requirement

Sample Graduate Degree Plan

Masters of Business Administration (Finance Specialization)

First Year Fall Semester		First Year Spring Semester	
ECON 5000 Managerial Economics	3	MBA 6022 Global Economic Environment	3
MBA 5000 Financial Accounting	3	MBA 6105 Leadership and Teamwork	3
STAT 6015 Managerial Statistics	3	MBA 5830 Investment Theory and Practice*	3
First Year Summer Semester		Second Year Fall Semester	
MBA 6029 Operations Management	3	MBA 5610 Impact Investing*	3
MBA 6050 Corporate Finance	3	MBA 6040 Data Analysis and Risk	3
MBA 6060 Financial Management*	3	MBA 6032 Organizations, Markets, and Society	3
Second Year Spring Semester		Second Year Summer Semester	
MBA 6042 Financial Reporting and Analysis	3	MBA 5620 Future of Financial Planning*	3
MBA 5610 Personal Financial Planning*	3	MBA 6500 Strategic Planning	3
MBA 6070 Business Ethics, Law and Communication	3	MBA 6999 Capstone: Design and Implementation	3

*Finance Specialization courses

Transfer Credit

Even if you have never completed a college-level course, it is possible that you have earned college credits from your military training or classes or may be eligible to have some introductory courses waived. College credit and waivers are granted ***at the discretion of the institution*** and are one of many factors to consider when selecting an institution.

Below are examples of ways to have courses waived or earn college credit before you begin your program of study:

☐ Credits Earned During High School

If you participated in any of the programs listed below prior to joining the military, you may have earned college credit or be eligible to bypass some entry-level coursework.

☐ **Advanced Placement (AP)**—Courses taken during high school that earn college credit and placement.

☐ **International Baccalaureate (IB) Diploma**—A rigorous, two-year program that, if successfully completed, results in a globally recognized diploma that may earn college credit at some IHL.

☐ **Dual Enrollment**—An option for high school students to enroll in both high school and college at the same time and earn college-level credit for the courses completed at the college.

☐ **College Credit for Military Training and Experience**

Your military training and experience may earn you college credit to apply toward a degree. Institutions will review your Joint Service Transcript (JST) or Community College of the Air Force (CCAF) transcript and provide you a summary of which credits will be accepted. **Unless you are pursuing a degree in a field closely aligned with your military training, education, and experience, any college credits you receive from your military Service will most likely be credited as electives.** Be sure to research the guidelines for each institution regarding the transfer of credit and understand their policy.

The **American Council on Education (ACE)** is a higher education association representing U.S. accredited, degree granting schools of all types. ACE's Military Programs department reviews Army, Marine Corps, Navy, and Coast Guard military training courses and occupations and recommends equivalent college credit. ACE's credit recommendations appear in the ACE Military Guide and on the Joint Services Transcript (JST). Air Force specialties are evaluated and granted credit through the Community College of the Air Force (CCAF).

ACE only provides credit recommendations; the IHL will determine if the credit will be accepted and how it will be applied to the degree program. The school is under no obligation to accept any credits, regardless of ACE's recommendations. For more information on the ACE Military Guide, visit: <http://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx>.



Prior College Courses

If you have earned college credits in the past, you **may** be able to transfer those credits to your new school. Each institution has its own policy for accepting transfer credits. After submitting official transcripts of your previous coursework, the institution will conduct an evaluation and determine if and how your credits will be accepted at their institution. (Some IHL will not complete an official transfer credit evaluation until you have been admitted, but may provide some guidance after reviewing your transcripts.) The transfer credit evaluation will explain if you are earning credit toward your intended degree plan or as elective credits.

At some IHL, the cost of tuition increases after a certain number of credits is reached; thus, you may want to limit the number of elective credits you transfer. **Remember, only the institution can determine which credits are accepted and how they are applied.** In most cases, the academic department makes the final decision. If you are initially declined credit by the transfer credit evaluator, it is recommended you meet with the department chairperson.

Articulation agreements (transfer agreements, transfer guides, and transfer pathway)—Formal agreements that document a pathway between two or more IHL for a degree or for a specific academic program.

- Agreements specify the courses to be completed at the sending institution that will be accepted as transfer credit at the receiving institution.
- A minimum grade point average requirement or other restrictions may be part of the agreement.
- Entering into an articulation agreement may narrow your course choices, but does simplify scheduling classes, increases the likelihood of admission to the receiving IHL, and could save time and money.
- Find existing articulation agreements by using the “search” function on the prospective school’s homepage and search for “articulation agreement.” An admission counselor or transfer coordinator at the institution will be able to answer any specific questions.

☐ College Level Examination Program (CLEP)

☐ DANTES Subject Standard Tests (DSST)

The College Boards' College-Level Examination Program (CLEP) allows students to demonstrate their mastery of introductory college-level material and earn college credit by completing an exam. DANTES Subject Standard Tests (DSST) exams are college subject tests that you can take to earn college credit for knowledge you acquired outside of a traditional classroom. Regardless of who administers these tests, only IHL may grant credits toward a degree and will determine the amount of credit accepted and how it will be applied. If you meet the eligibility criteria, both CLEP tests and DSST may be funded by DANTES. By using them to earn credit, you may be able to save tuition money and decrease the time needed to earn a degree.

For more information on CLEP/DSST including program eligibility, exam subjects, registration, testing centers, and test prep, visit:

<https://www.dantes.doded.mil/EducationPrograms/get-credit/creditexam.html>.

☐ Competency-Based Education (CBE)

Another option is competency-based education (CBE) where students acquire college credit by demonstrating their mastery of academic content, regardless of time, place, or pace of learning. CBE offers the ability to earn credit for prior work and life experience which provides flexibility in the way the credit is earned and provides students with personalized learning opportunities. Credit can be earned through online and blended learning as well as project- and community-based learning.

As a veteran, a competency-based degree can utilize your existing skills even if you have not received any formal training. By completing the task and showing mastery of a subject or topic, the credit is awarded. Most programs are self-paced, so you can complete your competencies as fast or as slow as your life situation allows. For more information about competency-based programs visit: <https://www.ed.gov/oii-news/competency-based-learning-or-personalized-learning>.

Service Specific Networks

The Services have institutional partnerships that offer rate-/MOS-related degree programs that decrease the time to degree completion for Service members because they maximize college credit recommendations from JST or accept all 60 credits from CCAF towards bachelor degree requirements.

For more Service specific information, visit the websites listed below:



Navy College Program: www.navycollege.navy.mil



Air Force Air University: <https://afvec.us.af.mil/afvec/Public/ABCPrograms.aspx>



GO ARMY ED: <https://www.goarmyed.com>



USMC Voluntary Education:

<https://usmc-mccs.org/articles/turn-your-marine-corps-experience-into-college-credits/>

Most institutions post their transfer policies on their websites. You may want to search for keywords such as “transfer credit,” “military transfer credit,” or “transfer policies.” While websites will provide general information on transfer credit, you must provide your prospective IHL with documentation (test scores and transcripts) so they can evaluate them and determine the transferability of your credits.

The first step in receiving academic credit for your military training and education is to have a copy of your JST or CCAF transcript sent directly to the institution.

How to Transfer Your Credits Successfully

1. Obtain all unofficial transcripts and scores (instructions for obtaining JST and CCAF transcript listed below).
2. Meet with the appropriate person at prospective IHL to review transcripts and scores and determine approximately how many credits will transfer.
3. Send official transcripts to school to complete the transfer process.

The amount of transfer credits accepted is one of many factors you should consider when comparing prospective institutions.

Joint Services Transcript

To locate and request transcripts:

1. Login with your Common Access Card (CAC). If you do not have a CAC or a CAC reader, you will need to register for a JST account at <https://jst.doded.mil/smart/registration.do>
2. Click on the link at the top that says "Transcripts"
 - a. This page has links that allow you to view your transcript.
 - b. The transcript contains sections for the Military Course Completions, Military Experience, and College Level Test Scores
3. Print or save the transcript for your records.

NOTE: To make changes or corrections to the JST, visit your local education office or go to: <https://jst.doded.mil/official.html>

To send an official copy of your JST:

1. Follow the instructions above to log in and click on the "Transcripts" tab at the top of the page, then click the "official Transcript Request" tab.
2. Type in the institute name or any part of the name and click "search" or hit the enter key. (Hint: The more unique the search, the easier it will be to find in the results list. Do not use any punctuation when typing in the name.)
3. Verify the delivery method—online or U.S. Postal Service. You can order as many transcript as needed for on-line delivery; postal delivery is limited to 2 transcripts within 30 days.



Community College of the Air Force Transcript

The Community College of the Air Force (CCAF) is a regionally accredited college sharing in Air University's accreditation through the Southern Association of Colleges and Schools – Commission on Colleges (SACSCOC). Go to <http://www.airuniversity.af.mil/Barnes/CCAF/> for more information.

To locate and request transcripts:

1. Access Air University (AU). Go to: <https://www.airuniversity.af.mil/Barnes/CCAF/>
2. Click "Order a Transcript"
3. View 4 options:

Option 1: Free online order from CCAF (only available if you are accessing from a .mil network)

Option 2: Free written request to CCAF

Option 3: First class Mail and Overnight order through Credentials Solutions

Option 4: View unofficial transcript (must be accessed from military network to view)

4. Selection option and complete process

To obtain copies of your CCAF transcript after leaving the Service, select Option 3 above or go to: <https://www.credentials-inc.com/cgi-bin/dvcgitp.pgm?ALUMTRO012308>

For corrections to the CCAF transcript, visit or call your Air Force servicing education office or go to: <http://www.airuniversity.af.mil/Academic-Affairs/Registrar/>

Section 4: Choosing an Institution

Learning Objectives

- Consider factors for choosing an institution
 - Quality
 - Student Outcomes
 - Location
 - Student Veteran Support
 - Cost
- Compare the factors of at least two institutions

Where you go to college and what you study are investment decisions with long-term ramifications. With thousands of schools to choose from, it is important to educate yourself on the various factors to consider when choosing a school.

If you have been taking college courses while connected to the military, it is likely you chose a school and program with maximum flexibility to accommodate frequent moves and schedule changes. **If you are shopping for a college to attend after leaving the military community, it is possible that the institution that worked best while being connected to the military is not the best choice for you after you transition into the civilian sector.** The goal is to find a quality institution that is the “right fit” for you and will provide the support and environment needed for you to meet your academic and career goals.

As you research, you will find schools that are designated as “Military or Veteran Friendly.” Various organizations establish measures to assess an institution’s commitment to its military-affiliated population. Ultimately, it is up to you to determine if a particular school is “friendly” based on your evaluation. Information within this guide is intended to help you make that determination.

This section will guide you through the decision making process by exploring factors to consider and questions to ask in your search for the “right fit.” While your individual situation may require you to explore additional factors, you should start by first considering the following: quality of the school, student outcomes, location, student veteran support, and cost.

FACTOR: Quality

The goal for attending college is to get the education and training required to create the career you want, and where you attend can make a difference. Some employers will look at the institution you attended and make a judgement on how well prepared you are to perform the job. Employers frequently team with area schools, provide input into the curriculum, offer internships, and hire graduates from those institutions.

Begin narrowing your options by considering the following:

- Does the institution offer a degree of interest that will prepare me to meet my career goals?
- Are there complaints against the institution?

Accreditation

One component that determines the quality/reputation of an IHL is accreditation—the official recognition that a college or university meets the standards of a regional or national association. The goal of accreditation is to ensure that the education provided by the IHL meets acceptable levels of quality. Often, employers, schools, and governments worldwide only recognize degrees from accredited schools.

During your research, do not assume that “Fully Accredited” means a school is of acceptable educational quality. The agency that accredits the school must be trustworthy. Fortunately, the U.S. Department of Education maintains a Database of Accredited Postsecondary Institutions and Programs at <https://ope.ed.gov/dapip/#/home> which allows you to confirm your prospective IHL is accredited and verify the type of accreditation.

This is provided as a public service and does not constitute an endorsement by the U.S. Department of Education of any of the educational institutions or programs.

There are two levels of accreditation—Institutional and Specialized (or Programmatic). It is important to research both.

- **Institutional Accreditation**

Institutional accreditation normally applies to an entire institution, indicating that each of an institution's parts is contributing to the achievement of the institution's objectives, although not necessarily all at the same level of

quality. If students at the school will receive federal student aid, the IHL must have institutional accreditation.

Within institutional accreditation, there are two types, Regional and National. The geographic area where the accrediting agency operates and the types of institution it accredits determines the type of institutional accreditation.

- **Regional Accreditation**

- Public institutions tend to have regional accreditation
- Regional accreditation agencies cover specific regions within the U.S.
- The following agencies are recognized by the U.S. Department of Education and/or the Council of Higher Education Accreditation (CHEA):
 - ✓ Accrediting Commission for Community and Junior Colleges (ACCJS)
 - ✓ Western Association of Schools and Colleges
 - ✓ Higher Learning Commission (HLC)
 - ✓ Middle States Commission on Higher Education (MSCHE)
 - ✓ New England Commission of Higher Education (NECHE)
 - ✓ Northwest Commission on Colleges and Universities (NWCCU)
 - ✓ Southern Association of Colleges and Schools Commission on Colleges (SACSCOC)
 - ✓ WASC Senior College and university commission (WSCUC)

- **National Accreditation**

- National accreditation agencies recognize institutions across the U.S. and some schools abroad.
- National accreditation evaluates specific types of IHL and is based on the type of institution (i.e., career, technical) and programs (i.e., distance education) instead of geography.
- Nationally accredited schools are less likely to accept transfer credit.
- Credits earned at a nationally accredited school may not transfer to a regionally accredited school.

The Federal Trade Commission explains: ***“Most institutions consider regional accreditation as the highest stamp of approval and may not accept the transfer of credits from a school with national accreditation. Accreditation also may affect how prospective employers view your credentials.”***

- **Specialized (or Programmatic) Accreditation**

Specialized (or programmatic) accreditation normally applies to the evaluation of individual programs, departments, or schools as parts of a total collegiate or postsecondary institution. The unit accredited could be as large as a college or school within a university or as small as a curriculum within a discipline. Depending on the field of study, programmatic accreditation by a particular accrediting agency may be required to permit program graduates to take the licensing exam or to earn the certification needed to obtain employment in that field.

Programmatic accreditation may also affect the ability to transfer credits or to meet qualifications set out in various federal and state laws. Do not assume that an institution that states it is “accredited” by an agency recognized by the Department of Education has the necessary accreditation to meet *your* educational goals. Research or ask if any specific programmatic accreditation is required to obtain employment in the field and, if so, whether the educational program in which you want to enroll has that specific programmatic accreditation.

Accreditation is especially important if you are considering starting a program of study but are unsure if you will be able to complete the degree at that institution. Accreditation is a main factor when determining transferability of credits between institutions. **Credits from some schools are not recognized or transferable to other schools.** Be sure to research your school’s type of accreditation before completing an application for admission, especially if transferring between schools is a possibility.

Internships/Research Opportunities

While employers expect college graduates to be prepared academically and possess life skills, more employers are placing value on experiential learning in the form of internships and research projects. These opportunities give students a chance to:

- Apply classroom learning in a professional environment
- Gain exposure to their chosen field
- Build a network of professionals in their major field
- Gain hands-on experience.

Research shows that students who graduate with internship experiences are more likely to find employment and report a higher level of happiness with their outcome, so choosing an IHL with a robust experiential learning program is critical.

FACTOR: Student Outcomes

When evaluating a school, it can be helpful to see how the students who came before you did.

- Did they persist after their first year?
- Did they graduate from that school?
- What was their average salary after they graduated?
- What is the loan repayment rate?

Looking at the retention rate (especially after the first year), overall graduation rate, average salaries, and loan repayment rates for all students as well as statistics that indicate veterans' success (if available) may give you an indication of the quality of the institution and the education offered. Use this information as you evaluate and compare schools, but realize this is only a portion of the information you should consider.

Community colleges and schools that have high populations of military-connected students may have lower graduation rates and higher transfer rates as students leave the area before completing their degrees.

FACTOR: Location

Location of the institution may be the first factor considered and of the highest priority. Some questions to ask yourself about location include:

- Do you want to be near family or possibly live with family?
- Do you need to be located near a VA medical facility?
- Do you have residency in a state that offers free tuition for state schools?
- Have you accepted a civilian job in a particular geographical area with the intent to attend school part time?
- Has a family member already secured employment? Does a specific location offer better employment opportunities for family members while you attend school?
- Will the amount of your VA GI Bill housing allowance (which is based on where you take the majority of your classes) influence your choice of location?
- Are you seeking a school in an area that offers employment opportunities after graduation in the career you plan to pursue or one that partners with a particular company?
- Do you prefer a school in an urban, suburban, or rural environment?

After considering all the ways location may affect your choice, determine how important this factor is when making your institution selection. If you have compelling reasons to stay in a particular area, map out your geographical limitations and limit your school search to that area. While online learning remains a possibility for those with geographical restrictions, it does have limitations which are discussed later.

FACTOR: Student Veteran Support

Another important factor to evaluate is whether the institution is able to provide adequate support for veterans. Transitioning from the military to the civilian world is not just changing careers—it may be a change to every aspect of life: career, home, income, support system, lifestyle, culture, health care, and training at a minimum. Many veterans underestimate the void they will experience after leaving the highly structured environment, clearly defined mission, and close bonds with fellow Service members that were part of the military. Interactions with other veterans can reduce the stress created by transition and provide support and resources that will contribute to your success in college. The level of support required is for you to determine. One way to gain insight into the level of institutional and community support available for veterans is to answer the following questions:

- What on-campus services are available to help me succeed?
- Is there a support system for military-affiliated students?

To answer these questions, you can start by researching the following veteran-related components:

○ **Veteran Demographics**

One way to ease the transition from the military culture to the higher education culture is to select an IHL that has a robust veteran community where you will be able to find fellow students who can identify and relate to your past experiences in the military. Often, IHL with more veterans on campus will also have more support services for veterans and a greater understanding of their needs as they move from the military into higher education. While some veterans seek to maintain a strong military identity, others may choose to blend into the general student population and not disclose their military experience.

○ **Veteran Student Services**

Veteran Student Services (or the equivalent as names may vary between institutions) connects student veterans with the resources they need to transition successfully from combat to classroom to career. This includes help in navigating the admission process, academic assistance, applying for financial aid and VA education benefits as well as preparing to re-enter the workforce. The Veterans' Student Services should:

- Give appropriate referrals to campus or community resources
- Provide information on VA benefits specific to your needs
- Help navigate the campus and its bureaucracy
- Invite you to workshops and social events throughout the year
- Connect you with other student veterans on campus

○ **Disability Services**

Students with disabilities of all types (physical, mental, learning) are eligible for legal protections and reasonable accommodations while attending college. Disability Student Services can provide counseling, advising, and accommodations such as extra time on tests, adaptive technology, shared class notes, and hearing devices, among others.

In addition to providing academic support to student veterans, college veteran communities are committed to the physical, spiritual, and mental well-being of those who have served and continue to serve in the military. Campus medical facilities and other services may be available to deal with the unique medical, physical, and psychological needs of veterans. Disability or Veteran Student Services should be able to provide assistance in identifying and acquiring these services.

○ **Guard/Reserve Obligations-Mobilization/Activation**

If you are a member of the National Guard or Reserve, be sure to ask questions about completing coursework if you are mobilized or activated. Ask questions about flexible assignment deadlines as well as completing course work through email or online. Ask about the process to be readmitted to a program if you have to suspend your studies due to military Service requirements.

Once you are notified of an activation or mobilization, take a proactive approach by contacting your academic advisor, the financial aid office, the SCO, and the registrar as quickly as possible. You will need to follow the university's protocol for altering your class schedule or withdrawing from classes. Failure to communicate

with the appropriate officials and complete the required procedures could result in a course failure or unanticipated student debt. For additional information on readmission requirements for Service members, visit <https://www.govinfo.gov/content/pkg/PLAW-110publ315/pdf/PLAW-110publ315.pdf>, pages 214-217.

- **Veterans Upward Bound**

The Veterans Upward Bound (VUB) Program is a pre-college program designed to motivate and assist veterans in the development of academic and other requisite skills necessary for acceptance and success in a program of postsecondary education. The program provides assessment and enhancement of basic skills through counseling, mentoring, tutoring, and academic instruction in the core subject areas and can be especially beneficial for high school graduates who have been out of the classroom for a significant time. The goal of the program is to increase the rate at which participants enroll in and complete postsecondary education programs. To learn more about the VUB program and to find a program close to you, please visit the VUB homepage at <http://www2.ed.gov/programs/triovub/index.html>.

- **VetSuccess on Campus**

VetSuccess on Campus (VSOC) is a VA initiative providing resources from within VA and other resources for Service members, veterans, and their family members to ensure their successful transition to college life.

The VSOC program provides a VA Vocational Rehabilitation Counselor (VRC) to each VSOC school. These VRCs are called VetSuccess on Campus (VSOC) Counselors. Additionally, a VA Vet Center Outreach Coordinator, who may be co-located on many campuses, is available to provide peer-to-peer counseling and referral services.

Veterans Success on Campus schools are listed here:
<https://www.va.gov/careers-employment/vetsuccess-on-campus/>

- **Student Veteran Groups**

Student veteran groups are student/veteran-led organizations. Some groups will be a local chapter of a national group, such as Student Veterans of America (SVA), while others will be a local group within the school. These groups have a variety of names, but regardless of the name, most student groups on college and university campuses provide peer-to-peer networks for veterans who are attending those

schools. These groups coordinate campus activities, provide pre-professional networking, and generally provide a touchstone for student veterans in higher education. Each local group plays a critical role in ensuring that every veteran is successful after their Service.

Schools with student veterans' groups on campus are listed on the GI Bill Comparison Tool in the "Veteran Indicators" section.

o **8 Keys to Veterans' Success**

The *8 Keys to Veterans' Success* is a voluntary initiative that highlights specific ways that postsecondary institutions can support veterans and Service members in transitioning to higher education, completing their college programs, and obtaining career-ready skills.

The 8 Keys

1. Create a culture of trust and connectedness across the campus community to promote well-being and success for veterans.
2. Ensure consistent and sustained support from campus leadership.
3. Implement an early alert system to ensure all veterans receive academic, career, and financial advice before challenges become overwhelming.
4. Coordinate and centralize campus efforts for all veterans, together with the creation of a designated space for them (even if limited in size).
5. Collaborate with local communities and organizations, including government agencies, to align and coordinate various services for veterans.
6. Utilize a uniform set of data tools to collect and track information on veterans, including demographics, retention, and degree completion.
7. Provide comprehensive professional development for faculty and staff on issues and challenges unique to veterans.
8. Develop systems that ensure sustainability of effective practices for veterans.

Visit <https://www.ed.gov/veterans-and-military-families/8-keys-success-sites> to view a list of IHL who have pledged their support to the 8 Keys. Inclusion in the list does not guarantee implementation of the Keys or indicate how well they have been implemented nor is it an endorsement of the U.S. Department of Education.

o **Principles of Excellence**

Executive Order 13607, signed in 2012, established the "Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses and Other Family Members." The Executive Order calls for federal agencies to work together to ensure that military associated students have the information they need to make

informed choices about their education benefits. This order also encourages schools to adopt policies to help student veterans be more successful while they are enrolled and to provide protection to Service members and veterans from deceptive or predatory colleges.

Schools that have agreed to follow the Principles of Excellence should be providing the following to Service members, veterans, and their families.

The Principles of Excellence encourages institutions to:

- Provide personalized forms covering the total cost of an education program
- Provide educational plans for all military and veteran education beneficiaries
- End fraudulent and aggressive recruiting techniques and misrepresentations
- Accommodate Service members and reservists absent due to Service requirements
- Designate a point of contact to provide academic and financial advice
- Ensure accreditation of all new programs prior to enrolling students
- Align institutional refund policies with those under Title IV, which governs the administration of federal student financial aid programs

Although many schools have agreed to the Principles of Excellence, there are some schools who have not formally committed but still provide excellent service to their veteran student population. Review all factors before making your decision.

FACTOR: Cost

Funding your education will be covered fully in the next section, but for now, keep an open mind, and do not choose or eliminate schools based solely on the cost of tuition. Instead, be prepared to explore all available funding options before making a decision.

- What is the total cost, and will my VA education benefits cover the cost of attendance?
- If not, will the institution help offset those costs through grants or scholarships?
- What other funding sources are available?

One program that reduces tuition costs is the Veterans Access, Choice, and Accountability Act of 2014 which enables recently separated Service members and their families to qualify for in-state tuition by granting resident tuition rates (in-state tuition) to students using the Post-9/11 or Montgomery GI Bills. Those covered by the Choice Act include the following:

- Veteran who lives in the state in which the IHL is located (regardless of his/her formal state of residence) and enrolls in the school within 3 years* of discharge from a period of active-duty Service of 90 days or more.
- Spouse or child using transferred benefits who lives in the state in which the IHL is located (regardless of his/her formal state of residence) and enrolls in the school within 3 years* of the transferor's discharge from a period of active-duty Service of 90 days or more.

*IHL may be willing to extend in-state tuition beyond the 3 year limit; discuss the possibility with your Admissions Office representative.

For more information on VA Resident Rate Requirements, go to:
http://www.benefits.va.gov/gibill/post911_residentraterequirements.asp

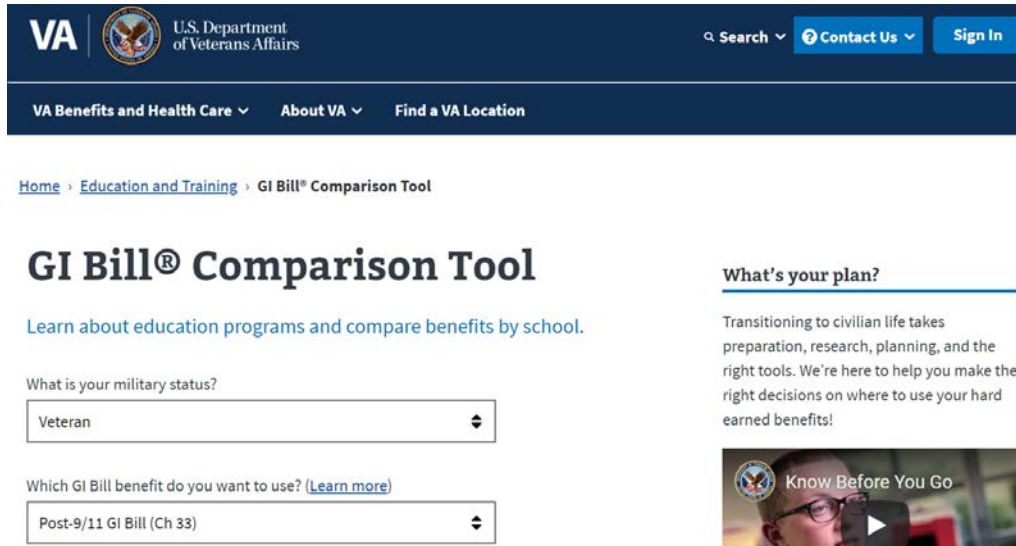
Online Research and Comparison Resources

Now that we have explored the key factors to consider when choosing an IHL, it is time to begin the research process. For help in selecting an institution and exploring what each school offers, utilize the U.S. Department of Education's **College Scorecard** (used previously to compare public, private nonprofit, and private for-profit IHL) and **College Navigator** and the **GI Bill® Comparison Tool** from the Department of Veterans Affairs (VA). You will use these online resources throughout the workshop to conduct institutional research and create your College Comparison Chart.

College Navigator: <http://nces.ed.gov/collegenavigator/>

College Navigator is a free consumer information tool designed by the Department of Education to help students get information about over 7,000 postsecondary institutions in the United States - such as programs offered, retention and graduation rates, prices, financial aid available, degrees awarded, campus safety, accreditation, and more.

GI Bill Comparison Tool: <https://www.va.gov/gi-bill-comparison-tool/>

The screenshot shows the top of the VA website with the logo and navigation links. Below the header, there's a breadcrumb trail: Home > Education and Training > GI Bill® Comparison Tool. The main heading is "GI Bill® Comparison Tool" with a subtext "Learn about education programs and compare benefits by school." There are two dropdown menus: "What is your military status?" with "Veteran" selected, and "Which GI Bill benefit do you want to use? (Learn more)" with "Post-9/11 GI Bill (Ch 33)" selected. To the right, there's a section titled "What's your plan?" with text about transitioning to civilian life and a video thumbnail titled "Know Before You Go".

VA U.S. Department of Veterans Affairs Search Contact Us Sign In

VA Benefits and Health Care About VA Find a VA Location

Home > Education and Training > GI Bill® Comparison Tool

GI Bill® Comparison Tool

Learn about education programs and compare benefits by school.

What is your military status?

Veteran

Which GI Bill benefit do you want to use? ([Learn more](#))

Post-9/11 GI Bill (Ch 33)

What's your plan?

Transitioning to civilian life takes preparation, research, planning, and the right tools. We're here to help you make the right decisions on where to use your hard earned benefits!

Know Before You Go

The **GI Bill Comparison Tool** provides veterans, Service members, and eligible dependents with key information about college affordability and value so they can choose the best education program to meet their needs. The comparison tool brings together information from more than 17 different online sources and three federal agencies into an easy-to-use online resource. Through the GI Bill Comparison Tool, VA publicly releases data about the number of students receiving VA education benefits at a particular school.

With one click, a veteran can see how much their Post 9/11 GI Bill benefits will cover at a particular school and have access to key measures of value and affordability.



ACTIVITY: College Comparison Chart

INSTRUCTIONS: Throughout this workshop, you will have the opportunity to research and compare two institutions by collecting information on the College Comparison Chart located in the back of the Participant Guide. Below are three websites to assist you in your research. You will also want to consult the IHL websites for more specific information.

College Scorecard: <https://collegescorecard.ed.gov/>

College Navigator: <http://nces.ed.gov/collegenavigator/>

GI Bill Comparison Tool: <https://www.va.gov/gi-bill-comparison-tool/>

1. Rank the following institutional factors in order of importance to you. 1=most important and 5=least important. Transfer your answers to your College Comparison Chart.

_____ Quality
_____ Student Outcomes
_____ Location
_____ Veteran Support Services
_____ Cost

2. Use the tools above to identify a few institutions of interest by prioritizing the factors you need to consider to meet your personal and educational needs. After checking to make sure your field of study/major is offered, narrow your choices to two institutions and add the following to your College Comparison Chart:

- Institution name and website address
- Type of institution—public, private nonprofit, or private for-profit
- Size—undergraduate and graduate population
- Degree program(s) of interest
- Methods of instruction (in-person, online, hybrid)

3. Continue to research the following factors and record information on your College Comparison Chart; include websites and contact information for further research.

Quality

- Institutional accreditation—regional or national
- Programmatic or specialized accreditation
- Internship/Job placement

Student Outcomes

- Retention rate
- Graduation rate
- Average salaries
- Loan repayment rate

Location

- City, suburban, town, or rural

Student Veteran Support

- Number of veterans on campus
- Single point of contact for veterans
- Credit for military training
- School Certifying Official contact information
- Veteran Program Director contact information
- Student veteran group information
- Other on-campus resources

4. Note any cautionary information noted on the GI Bill Comparison Tool.
5. Do an additional search for complaints against the schools by inserting “[name of school] complaints” in the search bar; record your findings on your College Comparison Chart.

Section 5: Gaining Admission

During your research thus far, you probably noticed some similarities between institutions. The same is true of the admission process. Most of the IHL you are considering will require similar items to complete the admission process although some requirements may vary depending on your admission status—first-time student or transfer student. We will use this section to look at the items required by most schools, but it is essential for you to research the criteria for your specific institutions to know their requirements and be able to provide the correct information to meet their deadlines.

Learning Objectives

- Research criteria for admission
- Identify contact information for admission staff and transfer credit coordinator
- Compare the admission criteria for at least two schools

Types of Admission

We will start by exploring the various types of admission:

Rolling Admission—Students are allowed to apply at any time during a longer admissions period—typically between September and July. Each application is evaluated upon receipt and acceptance letters are sent to students who meet the requirements. Since admission is granted on a first-come, first-serve basis, you will want to apply as early as possible.

Open Enrollment or Open Admission—Community colleges and online schools use this type of enrollment, although a few 4-year institutions offer it as well. An open enrollment school is non-competitive and generally requires only a high school diploma or GED and can be a good option for students who had difficulty in high school, do not have the grades required for a selective school, or those who have been away from school for a significant period.

Selective Admission—Common option for four-year colleges and universities where students submit their applications by a specific date—usually between November and January—although the deadline may be earlier. After applications are reviewed, all decision letters are sent on the same day. Schools with a selective policy have stricter entrance requirements including a minimum high school Grade Point Average (GPA), an entrance exam requirement with minimum qualifying levels, a minimum transfer GPA, and other competitive standards.

Schools with selective admission may offer early admission options, and strong candidates who want to attend highly selective IHL often use these programs to confirm their acceptance earlier in the process.

- **Early Decision**—Under this admission program, you apply early decision (usually by October or November) to one school only and **agree to attend the school if accepted**. You may apply to other schools for regular admission, but if you receive an early decision acceptance letter, you must withdraw any other applications to other schools. Since this option is binding, you need to be sure about your choice.
- **Early Action**—Like early decision, you are applying early action to your top-choice schools and may apply regular admission to others. However, unlike early decision, you are **not bound to attend if accepted**. You can accept an offer as soon as you receive it or wait to make your final selection after receiving all notifications.

How many applications?

Next, you need to decide how many applications to submit. It is good to have choices, so plan to apply to several schools that offer your desired program. If you are not sure what you want to study, select institutions that are large enough to offer a wide range of majors. It is recommended you submit 4-8 applications--several from each of the following categories:

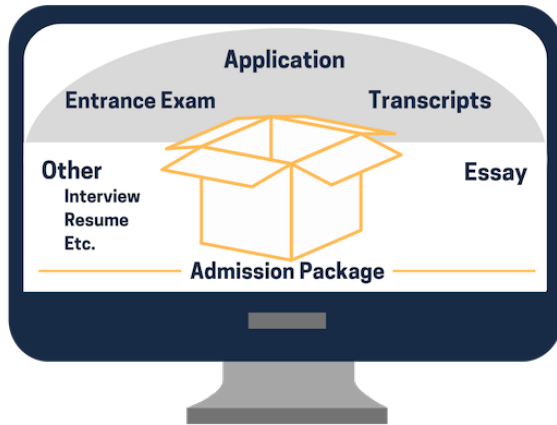
Target—Schools you think you will get into—your qualifications fall in the middle of their requirements or higher giving you a better than 50% chance of admission.

Reach or Dream—Schools you are not sure you will get into—the admission rate is less than 20%, and their academic profile is slightly higher than your credentials. Apply anyway—an amazing essay, your unique past experiences, or their desire to increase their veteran population or some other demographic may help you gain admission.

Safety—Schools you know you will get into—your qualifications exceed their requirements for admission. Look for schools that have some of the same characteristics as your “reach” schools. Just because it is a “safety” school does not mean you can’t get a quality education.

The Admission Package

Regardless of the type of institution and admission process, most IHL will require all or some combination of the following items for the application package:



- Application(s)
- Essay
- Entrance Exam
- Transcripts
- Recommendations
- Interview
- Resume
- Portfolio

Admission Package Guidelines

- Start early and submit before the deadline to reduce the chances of your materials getting lost in the shuffle.
- Read the list of required items carefully; an incomplete packet will result in rejection.
- Have all materials proofread for spelling and grammar. In many cases, your admission package makes the first impression.
- Apply online, if possible. It's easier and faster.
- Emphasize your uniqueness, but be honest, and don't exaggerate your abilities. Colleges like to have students with different viewpoints, backgrounds, and experiences.
- Maintain a positive image on social media. Remove any posts and photos that may reflect negatively on you if seen by an admission counselor.
- Keep copies of everything you submit.

Application

The admission application will ask for basic information about you and your family and may require more details about your life, demographics, volunteer time, and activities. The school is trying to gain an understanding of who you are. Depending on the amount of detail requested, the length of the application may vary from one to ten pages.

Most IHL will have separate applications for first-time and transfer students. Review the admission criteria to determine your status. If you are uncertain of your status, contact the admissions office for clarification. Also, consider the following:

- Are there actions you can take to put yourself in a more advantageous situation before submitting your application?
- Would it benefit you to take earn credits through CLEP/DSST or community college courses before applying as a transfer student?

Most schools require an application fee that must be paid when the application is submitted. However, schools may waive the application fee for Service members and veterans—be sure to ask.

Over 500 colleges and universities use the **Common Application**—referred to as the Common App (www.commonapp.org). This standardized, online application makes college admissions easier. There is only one online form to fill out (choose First Year Students or Transfer Students), and you can send it to up to 20 participating colleges. Keep in mind that you will still be paying an application fee to each school you apply to (unless waived) and that some schools may require additional school-specific materials.

The **Universal Application** (www.universalcollegeapp.com) is similar to the Common Application with its own list of 18 participating schools.

Essay

The admission essay can be an important part of your application as it is your chance to tell something unique, interesting, and informative about yourself that gives the admission committee a reason to admit you. Below are the *Common Application Essay Prompts for 2019-2020*:

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?

4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma - anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

Admission essays usually have a word limit; the limit for the Common Application is 650 words—**do not exceed it**. The following essay was used recently to gain admission to an IHL.

Admission Essay

Essay Prompt: *In less than 325 words, tell a story from your life, describing an experience that either demonstrates your character or helped to shape it.*

It's unassuming, the tiled top square table with mismatched chairs, its lacquer wearing thin from dishes being passed back and forth, room for four but always crowded by eleven. It may be unassuming but its power is undeniable.

As I grew older, the after-dinner conversations grew more intriguing to me. I began to stay and listen, to the politics I didn't understand and the adult gossip I shouldn't have been privy to. The dynamic of the debate shifted almost every time the topic changed, but the one thing that was consistent was that after all the plates were cleared and the chairs were pushed back in, everyone came together for dessert; pizzelles and biscotti. No afterthoughts, no bitterness.

I admire my family's ability to embrace each other for their differences, instead of letting it break us apart. There was no greater example of the lesson in acceptance than when my family learned of the change in sexuality of one of our relatives. After the dissolution of a marriage and a traditional family, the initial resentment towards her for the challenge to our family values was difficult to digest, yet unavoidable. It was the first dispute that ever brought tears to that weathered table with the peeling lacquer. Instead of allowing differing lifestyles to drive a wedge between us, our family challenged each other's misconceptions, we discussed, we cried and we accepted.

Being raised in such a racially, economically and religiously diverse community, I am lucky to have developed the skill set to empathize with the people around me and understand that not everyone thinks the same way. In fact life would be pretty boring if everyone acted in uniformity; in a more harmonious world, everyone should be able to voice their opinions and speak their minds, and still come together for dessert.

Short-Answer Questions

Some schools will ask you to answer several questions instead of or in addition to a longer essay. These short answer questions may be limited to 150 words (or less) which means your answers must be concise and yet still allow your personality to show. A common short answer essay prompt is “Briefly elaborate on one of your extracurricular activities or work experiences.” Below are some tips on how to answer effectively:

- Read the question carefully, and identify what they are asking specifically.
- Do not repeat the question—get right to the point.
- Answer the question initially without worrying about the length. Underline the important parts and trim the excess from the rest, but stay within the word limit.
- Do not try to impress the reviewer with unnecessarily large words—keep it concise and simple.
- Be sincere and answer honestly.
- Present information about yourself that isn’t mentioned anywhere else in the admission package and gives a more complete picture of you, e.g., a hidden interest, passion, or struggle.
- Use details to make your answer interesting.
- Tailor your answer to the institution by mentioning campus visits, alumni, programs, or events.

Statement of Purpose

Instead of writing an admission essay, graduate students are typically required to submit a Statement of Purpose, which may be called a Personal Statement or Professional Statement. While the application will usually give specific details on what to include in the statement, the general intent for this statement is to answer the following questions:

- Why this field of study and why this school?
- What do you offer that will benefit this program and the other individuals attending?
- What can you gain personally and professionally from this program?
- What are your qualifications for this program?

TIP: Be careful about sharing too much personal information.



ACTIVITY: Admission Essay or Statement of Purpose

INSTRUCTIONS: Complete either the Admission Essay or Statement of Purpose activity below:

Admission Essay—Undergraduate: Choose one of the Common Application Essay Prompts above, and brainstorm some ideas you would include in your essay.

Statement of Purpose—Graduate: Begin drafting your responses to the questions listed in the Statement of Purpose section above.

Entrance Exam

Many institutions will require you to take an entrance exam. For traditional **undergraduate** students (less than 25 years of age), the SAT or ACT is usually required. Some IHL waive these tests if your test scores are over five years old, you are over 25 years of age, or you have successfully completed college-level courses. Check the school-specific admission criteria for guidance.

For **graduate** school admission, the GMAT and GRE are the two most common exams, and professional schools have entrance exams specific to their areas of expertise, i.e., LSAT (law), MCAT (medical), or DAT (dental).

TIP: Some graduate schools will waive the GRE and GMAT for veterans. Also, most military education offices offer these tests for little or no charge, and there are free websites available to assist in test preparation. Be aware it may take a few weeks after testing for your scores to reach the institution. For information on funding and testing through a military education office, visit:

<http://www.dantes.doded.mil/EducationPrograms/take-tests-get-transcripts/testfunding.html>

Additionally, the Post-9/11 and Montgomery GI Bills may be used to pay the cost of many required examinations. Students with documented disabilities may be eligible to receive accommodations, i.e., Braille tests, large print, extended time, etc. when taking entrance exams.

Exam preparation websites:

- SAT: <https://collegereadiness.collegeboard.org/sat/practice>
- ACT: www.actstudent.org/testprep
- GRE: www.ets.org/gre
- GMAT: www.mba.com

Transcripts

As a prospective student, you will need to send an **official** copy of all your transcripts to the school prior to the application deadline. Official means the transcript is sent directly from the source to the institution. Any copies you provide personally are considered unofficial transcripts. Transcripts required may include:

- High school and GED*
- Advanced Placement (AP) exams taken in high school
- JST and CCAF military transcripts

- CLEP and DSST exam scores
- SAT or ACT entrance exams (if required)
- Transcripts from all colleges you have attended

*May be waived if you have successfully completed college coursework

TIP: There is usually a fee for official transcripts, and it may take up to six weeks to reach the institution.

Recommendations

Many schools, especially larger ones who do not conduct in-person admission interviews, will rely on recommendations as a way to get a more complete picture of applicants. Obtaining high quality letters of recommendation takes time and advanced planning. You may be asked to waive your rights to review recommendations; doing so will increase your chances of receiving candid and balanced recommendations, but it does mean you want to choose your recommenders carefully. Here are some guidelines to assist you in the process:

- **Who to ask**—Recommendation letters are designed to show how well you perform in academic and classroom settings as well as highlight extracurricular activities that speak to who you are as a person.
- **When to ask**—Ask for recommendations well in advance of the deadline—several weeks or more, if possible. Confirm the recommenders' contact information.
- **How to ask**—Ask in person if possible. Use the telephone or email as alternatives, and allow time for a response—at least 24-48 hours.
- **What to provide**—Provide the recommenders with the required forms, directions, addresses, and a timeline to allow completion of the process prior to the deadline.
- **Give feedback**—Thank your recommenders promptly after receiving the recommendations and inform them of the outcome.

Admission Interview

Schools vary in their use of the interview; some require it, others don't do them at all. If an interview is offered, it is to your advantage to participate as it gives you another chance to articulate your desire to attend the institution and offers the admission committee an opportunity to get to know you better.

- **Preparation for the Interview**—Research the school and the major you plan to pursue (if you have decided). Make a list of questions to ask—ones you can't answer yourself by reading the website. Reflect on some stories you can use to showcase your talents and personality when answering questions.
- **Interview Questions**—While all interviews are unique, there are some common questions you can expect to be asked during an admission interview:
 - Why are you interested in attending our IHL?
 - How did you become interested in your major?
 - What are your educational/academic goals?
 - What are your future career plans?
 - What can you contribute to our campus?
 - Do you have any questions for us?
 - Do you have anything else you would like to add?

You may also be asked questions about your personality or how you spend your time:

- What do you do for fun?
- Describe your most meaningful leadership experience and explain why it was meaningful.
- What was the last book you read for pleasure and why did you choose it?
- If you could have lunch with anyone, living or dead, who would it be and why?

The best advice for the interview is **be your best self!** Tell your story—let them get to know you.

Resume

Some IHL and most graduate schools will ask applicants to submit a resume in addition to their application. It is important to tailor your resume and highlight academic preparation, research, and experiences that make you a strong candidate for their program.

Other

Depending on the program for which you are applying, you may be asked to provide examples of your previous work, i.e., art portfolio, audio or video of a

musical or dramatic performance. In some instances, you may be required to audition for admission to a competitive program of study or major.

Graduate School Admissions Committees

Like undergraduate admissions, graduate schools will look at your past academic performance, entrance exam scores, recommendation letters, and your personal statement. In addition, most Graduate School Admissions Committees are looking for candidates who will become strong researchers and leaders in their fields and seek students who possess the required academic preparation and the following qualities:

- Eager to learn, self-motivated
- Independent worker
- Enthusiastic about field of study
- Able to accept constructive criticism and adjust behavior accordingly
- Strong work ethic
- Desire to collaborate with faculty members and other students

As you prepare your graduate school application packet and participate in admission interviews, provide examples from your past experiences that demonstrate your abilities in these areas as a way to show the committee members that you are a strong candidate for their program. For additional information on graduate school:

Learn About Grad School

<http://www.idealists.org/info/GradEducation/Resources/Preparing>

Graduate School Application Timeline

<http://www.princetonreview.com/grad/application-timeline.aspx>

Academic Readiness

If it has been awhile since you attended school or you are concerned about your ability to perform well academically, you may want to use the time before enrolling in college to improve your basic academic skills. One way to prepare is to use the Online Academic Skills Course (OASC) offered through DANTES. OASC, which is available to all Service members and their families, is designed for anyone who wants to build their reading comprehension, vocabulary, and math skills to prepare for further education, to excel or advance in their current position, or change careers.

A quick pre-assessment determines strengths and weaknesses. Results of the pre-assessment are used to develop an individually customized learning path. Each lesson teaches a specific concept or skill by using interactive exercises, practice questions, and explanations.

OASC provides instant feedback on progress and gives an overall post-assessment in each area. The online course, which is available seven days a week, 24 hours a day, allows you to progress at your own speed and return to work on it at any time.

Service members and their family members can register for a free account for OASC at www.Nelnetsolutions.com/DANTES/.

Additionally, your local base education center or community college may also offer courses to increase your knowledge and skills in preparation for college-level coursework. Completing these developmental courses before enrolling in college will increase your academic confidence and help alleviate any doubts you may have about your ability to be successful in higher education.

After Being Accepted

Congratulations on your acceptance to your school of choice! Before registering for classes, most schools will require you take a **placement exam** to measure your proficiency in math and English and determine your placement in college-level courses. If your scores indicate you are not prepared adequately for college-level work, you will be required to complete developmental courses to improve your skills. These courses require the same amount of time and educational benefits as college courses, but do not earn college credits toward the completion of your degree.

College Placement Skills Training (CPST) is a free, comprehensive online course designed to help improve scores on college placement exams and in college-level classes. The CPST lessons include English, language arts, geometry, college-level algebra, and trigonometry. Service members and their families can register at www.nelnetsolutions.com/DANTES/.

In addition to preparing for and taking your placement exams, you will want to complete the following:

- Respond to the acceptance notification—be mindful of deadlines for acceptance
- Review your award letter; accept or decline financial awards as necessary

- Meet with an academic advisor to review your degree plan and placement of accepted transfer credits
- Meet with the SCO to ensure all courses meet degree plan requirements for using your GI Bill
- Provide necessary GI Bill paperwork to the proper location/office
- Enroll in classes and purchase/rent books and necessary supplies
- Attend new student or transfer student orientation programs before classes begin
- Attend class and earn your degree



ACTIVITY: College Comparison Chart Update

INSTRUCTIONS: Use the school's website, catalog, and other websites to research the following admission information and document it on the College Comparison Chart located in the back of the Guide:

- Admissions Office/Graduate Admissions contact information
- Admission deadline date and start date
- Application fee
- First-time or transfer student
- Transfer student requirements
- Transfer credit contact person
- Articulation agreement(s)
- Admission package
 - School application and/or Common Application
 - Essay/Statement of Purpose
 - Entrance exam
 - Transcripts
 - Recommendations
 - Interview
 - Resume
 - Other (portfolio, audition)
 - Placement exam

Section 6: Funding Your Education

At the same time you are navigating the admission process, you will need to consider how you will pay once you are accepted. One of the major benefits of military Service is financial assistance to pay for higher education. This benefit may have lifelong implications such as increased job opportunities and higher earnings. With the information and guidance provided in this section, you will be able to navigate the various options that can help you invest prudently in a quality academic program that leads to a satisfying career path.

Learning Objectives

- Summarize Veterans Affairs (VA) GI Bill education benefits
- Understand the process of applying for financial aid using the Free Application for Federal Student Aid (FAFSA®)
- Identify ways to locate funding to include grants, scholarships, and loans
- Compare the net cost of two institutions of higher education

Funding Options

Many Service members begin pursuing higher education while still serving in the military and elect to use the education benefits they have earned as part of their military service. We will begin by summarizing the key points of two Service-related education benefits—tuition assistance and the GI Bill—and include resources you can use for additional information.

Tuition Assistance

Tuition Assistance (TA) is a federal education benefit that is available to active-duty Army, Air Force, Navy, Marine Corps, and Coast Guard Service members. Some Reserve personnel are also eligible for this program. Services administer their individual TA programs and set financial and credit limits and requirements for length of service before TA benefits are available.

In some cases, TA may not cover all of your education-related expenses. To make up the difference, you may consider supplemental support from scholarships or other federal funding options such as grants and student loans, which can be used in conjunction with TA.

Additionally, you may elect to use your GI Bill benefits for TA Top Up, which allows you to use GI Bill funds to cover the difference between TA funding and the total

cost of the course. **However, using your GI Bill funds while still on active-duty may not be the most cost-effective use of your benefits.**

The Post-9/11 GI Bill benefit includes a housing allowance which active-duty Service members are not eligible to receive. If you use your GI Bill benefit while still serving on active-duty, you automatically forfeit an average of \$1,681 per month in housing allowance that you would receive if you waited to use the benefit until after leaving the military.

If the difference between the TA funding and the cost of the course is less than the BAH you would receive if you weren't on active-duty, it would be to your advantage to pay the difference yourself and delay using your GI Bill benefits (to include BAH) until after leaving active-duty.

When beginning a program of study, contact your education office **before** you sign up for classes to discuss funding options and to determine if your chosen school and program are eligible to receive TA funds. Your Education Counselor will guide you in working through the steps necessary to apply for TA.

Additional resources include:

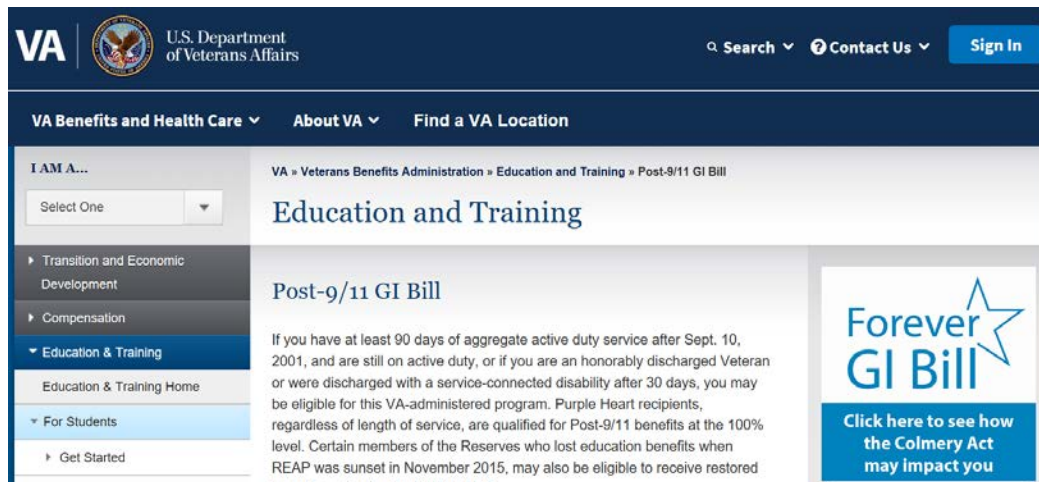
- <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/tuition-assistance-top-up/>
- VA Education Benefits Military Life Cycle (MLC) course—<https://jko.jten.mil/> (MLC US013) or check with your installation education or transition offices for the in-person course

GI Bill Education and Training

Service to your country has earned you up to approximately \$200,000 in benefits to apply toward post-secondary education. Depending on your GI Bill program and benefit level, you may be eligible for career counseling, tuition, fees, housing, and books.

Contact the VA to determine your exact level of benefits under your selected GI Bill at 1-888-442-4551 or by using your eBenefits account.

Post-9/11 GI Bill



Eligibility

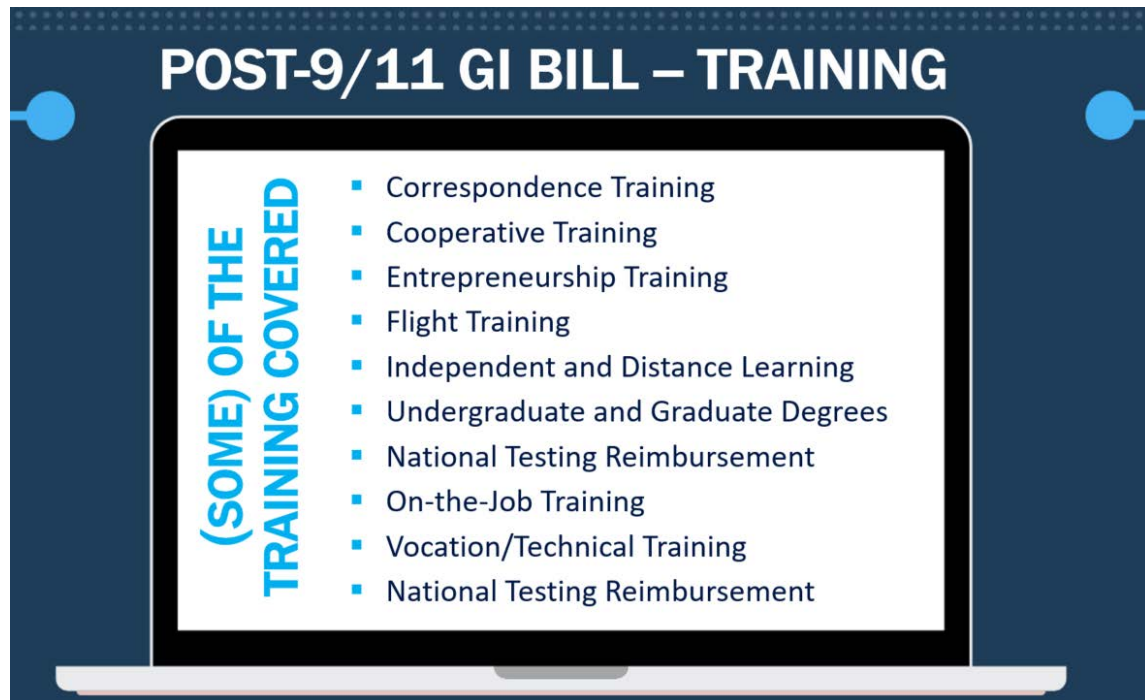
The Post-9/11 GI Bill (Chapter 33) provides financial support for education and housing to individuals who meet one of the following criteria:

- At least 90 days of aggregate Service after September 10, 2001, and on active-duty or have been honorably discharged
- Purple Heart recipients, regardless of length of service

Individuals who meet the following criteria **may** qualify for Post-9/11 GI Bill benefits:

- Discharged with a Service-connected disability after 30 continuous days
- Reservist who lost education benefits when REAP was sunset in November 2015

Types of Training and Programs Covered



Note: Members must have earned an honorable discharge at one point in their career to be eligible for the Post-9/11 GI Bill.

The Post-9/11 GI Bill will pay eligible individuals:

- Full tuition and fees directly to the school for all public school, in-state students. For those attending private or foreign schools, tuition and fees are capped per academic year. Benefits are prorated for those eligible at a benefit below 100 percent.
- A basic housing allowance (BAH) equal to an E5 with dependents for veterans attending classes at the greater than half-time rate. The BAH is calculated based on the zip code of the campus where the student physically attends the majority of classes. Students who attend online courses only receive a reduced BAH.
- An annual books and supplies stipend is paid proportionately based on enrollment.
- All benefits are prorated for those eligible at a benefit level below 100% and rate of pursuit (e.g., 1/2-time, 3/4-time, full-time). BAH is not payable to those attending school at a rate of 1/2-time or less.

Updates to the Post 9/11 GI Bill

In 2017, the Harry W. Colmery Veterans Educational Assistance Act, also known as the “Forever GI Bill,” brought significant changes that enhance or expand education benefits for veterans, Service members, families, and survivors.

Major changes in effect now:



Elimination of the 15-year limitation to use the Post-9/11 GI Bill Program (for those whose last discharge or release from active duty is on or after January 1, 2013, children of deceased Service members who became entitled to Post-9/11 GI Bill benefit on or after January 1, 2013, and all spouses using Fry Scholarship)



Monthly housing allowance based on campus where student physically attends the majority of classes



More benefits for Science, Technology, Engineering and Math (STEM) programs

Detailed list of changes with effective dates can be found at:

Overview of Harry W. Colmery Veterans Educational Assistance Act – Forever GI Bill <https://www.benefits.va.gov/GIBILL/ForeverGIBill.asp>

Additional resources:

- Overview of Post 9/11 GI Bill <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>
- 1-888-GIBILL-1 or 1-888-442-4551

Yellow Ribbon Program

Attending a private university, paying out-of-state tuition, or choosing a major with additional fees may result in tuition costs that exceed the amount paid by your Post-9/11 GI Bill. Degree-granting schools whose costs exceed the allowed amount may elect to participate in the VA's Yellow Ribbon Program (YRP). YRP makes additional funds available for your education program without an additional charge to your GI Bill entitlement.

IHL who choose to participate in this program enter voluntarily into a Yellow Ribbon Agreement with VA where they specify the number of awards they will contribute and the maximum amount of each award plus any additional requirements or limitations. VA matches the amounts contributed by the IHL and issues payments directly to the institutions.

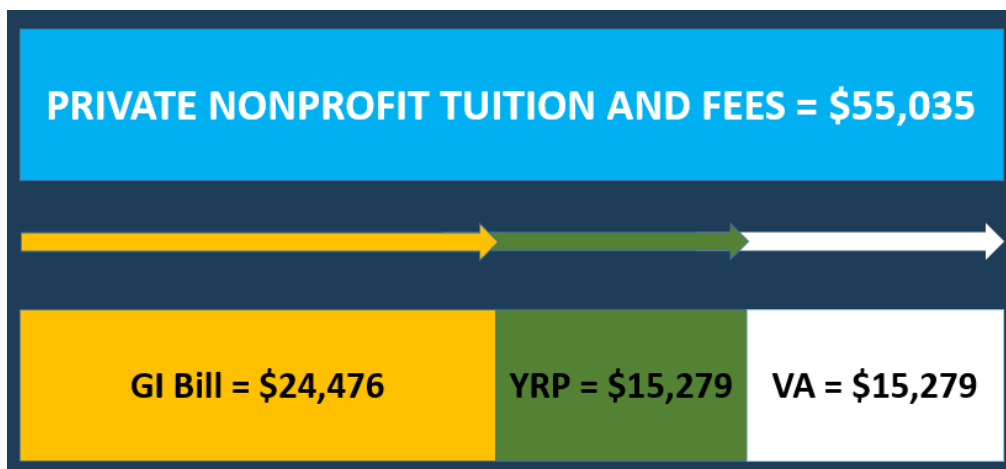
Eligibility

To receive benefits under the YRP, you must be eligible for the maximum benefit rate (100%) under the Post-9/11 GI Bill.

Currently, active-duty Service members and their spouses are NOT eligible for this program.

The requirements for your school are as follows:

- Must agree to participate in the Yellow Ribbon Program
- Must have not offered Yellow Ribbon to more than the maximum number of individuals, as stated in their participation agreement
- Must certify your enrollment to VA and provide Yellow Ribbon Program information



Scenario: A Service member applied to a Yellow Ribbon private university and was accepted into the school and the YRP. Below is a breakdown of the annual costs of attendance and the funding the Service member would receive from the Post-9/11 GI Bill and YRP.

Tuition and fees*	
Annual cost of tuition & fees	\$55,035
Annual Post-9/11 GI Bill amount for private or foreign institutions	\$24,476
Difference between cost and GI Bill Benefits	\$30,559
Amount contributed by the institution's YRP	\$15,279
Matching amount contributed by VA's YRP	\$15, 279
Out-of-pocket cost to Service member	\$0
Housing	
Annual Cost of On-Campus Housing	\$9,504
Post-9/11 GI Bill Basic Housing Allowance	\$11,088
Excess BAH provided to Service member	+ \$1,584
Books	
Annual Cost of Books	\$1,000
Post-9/11 GI Bill Book Allowance	\$1,000
Out-of-pocket cost to Service member	\$0

**Amounts used in this example are for 2019-2020 academic year and may vary depending on the institution and program of study you select.*

Conclusion: The cost to attend a private IHL may cost the same (or sometimes less) than attending a public or online institution. The GI Bill Comparison Tool at <https://www.va.gov/gi-bill-comparison-tool> can assist you in comparing the institutions you are considering.

When researching the YRP at a prospective institution, consider the following factors:

- Is the YRP available for your level of study—undergraduate vs. graduate?
- Is the YRP available for your major, or is it limited to certain majors?
- Is there a limit on the number of awards available? If so, how competitive is the selection process?
- Is there a limit to the amount of funds you can receive from YRP per year?
- What are the requirements for renewal?

Additional resources:

- Yellow Ribbon Program
<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>
- Yellow Ribbon Program Participating Institutions of Higher Learning
https://www.benefits.va.gov/GIBILL/yellow_ribbon/yrp_list_2018.asp
- GI Bill Comparison Tool
<https://www.va.gov/gi-bill-comparison-tool>

Montgomery GI Bill Active Duty (MGIB-AD)



The screenshot shows the U.S. Department of Veterans Affairs website. The header includes the VA logo, the U.S. Department of Veterans Affairs name, and search and contact options. The main navigation bar has links for 'VA Benefits and Health Care', 'About VA', and 'Find a VA Location'. A sidebar on the left lists various VA services, with 'Education & Training' selected. The main content area is titled 'Education and Training' and features a section for 'Montgomery GI Bill Active Duty (MGIB-AD)'. The text describes the MGIB-AD program as sometimes known as Chapter 30, providing education benefits to Veterans and Servicemembers who have at least two years of active duty. A link for 'Type of Assistance' is provided, with a note that assistance may be used for college degree and certificate programs, technical programs, and more. A 'Forever GI Bill' banner is also visible on the right side of the page.

The MGIB-AD program – sometimes known as Chapter 30 – provides education benefits to veterans and Service members who have at least two year of active-duty Service.

Eligibility

- At least 2 years of active-duty
- Separated with an honorable discharge
- High school diploma or GED
- AND meet the requirements of one of the categories listed on the website: <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

Benefits

Eligible Service members may receive up to 36 months of education benefits. The monthly benefit, which is paid directly to the Service member, is based on the type of training, length of service, category, any college fund eligibility, and contributions to the \$600 buy-up program. Each year, rates (amount allowed monthly) are established and are the same nationwide, not based on the location of the school. You should be aware that the MGIB may not cover all the expenses associated with a course or education. Any tuition or fees not covered by MGIB are the member's responsibility. You usually have 10 years to use your MGIB benefits, but the time limit can be fewer or more years depending on the situation.

Types of Training Covered

Assistance may be used for college degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses. Along with tuition, test fees can be reimbursed under MGIB but must be requested and approved. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Benefits are generally payable for 10 years following your release for honorable active Service. Additional resources include *Overview of MGIB--*
<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

How to Apply for GI Bill Education Benefits

You can and should apply for education benefits before you enroll in school. If your application is approved, VA will provide you with a Certificate of Eligibility (COE), which will detail your benefit level, months of entitlement, and the end date of your eligibility period (if applicable). Bring the COE to the SCO at your college or university. By obtaining your COE before registration, the amount of time before you begin receiving benefits will be minimized. You will be asked to provide the following information when applying for education benefits:

- Social Security number
- Bank account direct deposit information
- Education and military history
- Basic information about the school or training facility

To apply for Post-9/11 GI Bill benefits, complete VA Form 22-1990, *Application VA Education Benefits* online, in person, or by mail.

- Online—eBenefits at <https://www.ebenefits.va.gov>
- In person—make an appointment at your installation's Education Office, your regional VA office, or the SCO at any GI Bill school

Avoid Creating Debt When Using the Post-9/11 GI Bill

When you enroll in school and take classes, you enter into an agreement with the school to pay for your classes and the associated fees. VA pays the tuition and fees to the school on your behalf after your enrollment is verified. By law, you are responsible for any debt incurred while receiving benefits under any GI Bill.

If you decrease your credit hours (drop classes, leave school, etc.) after VA has processed your GI Bill payment, an overpayment will occur creating a debt with the VA. If the amount refunded by the school does not satisfy the debt, **you** are responsible for the remainder. If the school refunds money directly to the VA, it will be credited to your VA account. If the school refunds money directly to you, you must repay the funds to the VA and clear the debt. **You are responsible for keeping track of your tuition and fee account balance and payments.**

Contact the Debt Management Center if you receive a debt notification from the VA. The Debt Management Center (DMC) is the authoritative source of debt collection information with VA. The DMC contact information is: 1(800) 827-0648, or <http://www.va.gov/debtman/>



ACTIVITY: College Comparison Chart Update

INSTRUCTIONS: Update your College Comparison Chart by using the **GI Bill Comparison Tool** and the school's website to locate the answers to the following questions for your chosen institutions:

Cost and GI Bill Benefits

- Does the school accept the GI Bill?
- Are you eligible for in-state tuition under the Choice Act?
- Annual maximum tuition benefit
- Annual in-state tuition and fees
- Housing allowance
- Book stipend
- Does the school participate in the Yellow Ribbon Program (YRP)?
 - How many awards are available each year?
 - Is the YRP available for your level of study—undergraduate vs. graduate?
 - Is the YRP available for your major, or is it limited to certain majors?
 - Is there a limit on the amount of funds you can receive from YRP per year?
 - Is there a limit on the number of years you may receive YRP funds?
 - What are the requirements for renewal?

Federal Student Aid

Although your GI Bill benefits may pay a large portion of your educational expenses, there are other sources of financial support available that you should explore. The key to unlocking those financial resources is to apply for Federal Student Aid by completing the Free Application for Federal Student Aid (FAFSA) as soon as you narrow your choices of institutions and select a start date.

A dark blue rectangular graphic with a light blue circle and line on the left. The text is white and yellow. At the bottom is a yellow URL.

FEDERAL STUDENT AID

Failure to apply for Federal Student Aid by completing the Free Application for Federal Student Aid (FAFSA) will automatically limit your ability to receive grants, loans, work study, scholarships, and access to emergency funds

www.studentaid.ed.gov/sa

The FAFSA® is the **free** application you complete and submit **every year** to receive federal student aid. Additionally, many institutions will require the FAFSA before they award institutional or private-donor scholarship funds.

Materials Required to Apply: To apply, you will need to provide information about your financial circumstances. If you have filed a federal tax return for the prior year, you may be able to use the IRS Data Retrieval Tool. This tool enables you to easily, accurately, and securely transfer your tax information into the FAFSA form. Additional financial information required for completing the FAFSA is listed on the *FAFSA on the Web Worksheet* found online at <https://studentaid.ed.gov/sa/sites/default/files/2019-20-fafsa-worksheet.pdf>.

Change in Income: After you transition out of the Service, your income and financial situation will likely change. If so, contact the financial aid office at your school to explain the changes and request to amend your application. The school will assess your situation and make the needed adjustments to your FAFSA. Note: The GI Bill housing allowance is NOT considered income when calculating your eligibility for federal student aid.

Student Dependency Status: Because of your service in the U.S. Armed Forces, you are considered an independent student and will not be required to provide parental financial information. If you are married or have dependent children, their financial information and college student status (is applicable) will be included in your application.

Deadline to Apply: To be considered for federal student aid for the 2020-2021 award year, you must complete the FAFSA between **October 1, 2019, and June 30, 2021**. However, many states and colleges have earlier application deadlines for state and institutional financial aid. You can find your state's deadline at <https://studentaid.ed.gov/sa/fafsa#deadlines>. Check with your college for its deadlines. Because of the variation in state and college deadlines, it is highly recommended that you **fill out the FAFSA each year as soon as it becomes available on October 1**, to ensure that you do not miss out on available aid.

Additional resources include:

- Department of Education Federal Student Aid videos
<https://www.youtube.com/user/FederalStudentAid>
- Complete federal student aid program information
www.StudentAid.ed.gov

There are four steps to complete the FAFSA process:



Step 1: Create Your Account at
<https://fsaid.ed.gov/npas/index.htm>

When you create your account, you will receive an FSA ID—a username and password combination that you will use to log in to certain U.S. Department of Education websites and to sign the FAFSA form electronically.

Retain your FSA ID in a secure place for future use.

Step 2: Submit Your FAFSA® Form

There are multiple ways to complete and submit the FAFSA.

- Online at <https://studentaid.ed.gov/sa/fafsa>
- *myStudentAid* mobile app (available for Apple/Android)

The FAFSA® form will guide you through the application process step-by-step. Once you complete and submit the application, your information automatically gets sent to the schools you listed on your FAFSA® form.

When you complete your online application, be sure to save or print the following:

- Summary page of your FAFSA data
- Confirmation page

Do not pay for the FAFSA®. Several websites offer help in filing out the FAFSA® for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. If you are asked for your credit card information while filing out the FAFSA® online, you are **not** at the official government site. Remember, the FAFSA® site address has **.gov** in it.

Transfer Students: If you change schools, your aid does not automatically transfer with you. It is likely you will need to reapply for federal financial aid and the amount of aid you receive could vary between schools. Check with your new school to find out what you need to do to continue receiving financial aid.

Step 3: Review Your Student Aid Report (SAR)

After your application has been processed, you will receive a **Student Aid Report (SAR)**. Your SAR is an electronic document that gives you basic information about your eligibility for federal student aid and summarizes the information you provided on your FAFSA®. Review your SAR carefully to make sure the information is correct and complete. The institutions you have selected to receive your SAR will use this information to determine if you are eligible for federal—and, possibly, non-federal—financial aid. If the school you want to attend is not listed on your SAR, you must add it to your FAFSA to ensure the institution receives your data. You can get more information about the SAR at <https://studentaid.ed.gov/sa/fafsa/next->



[steps/student-aid-report](#)

Your SAR will also indicate your **Expected Family Contribution (EFC)**, which is calculated using information you reported on the FAFSA and a formula established by law. Your family's income and assets (see Student Dependency Status above) and how many family members will be attending school are considered in determining your EFC. Your EFC is **NOT** the amount of money your family will have

to pay for college, nor is it the amount of federal student aid you will receive. It is a number used by your school as part of a calculation to determine how much financial aid you are eligible to receive.

Your **Data Release Number** (DRN), a four-digit number, is included on your SAR. You will need the DRN if you choose to allow your college or career school to change certain information on your FAFSA.

Step 4: Review Award Eligibility and Accept Aid

After institutions determine your eligibility for financial aid, they will issue your award letters. It is important to review the award letters carefully to compare the amounts and types of aid being offered. How much aid you are awarded depends on:

- Financial need (based in part on your tax information)
- Cost of attendance (total amount it will cost you to attend the school)
- Enrollment status during the regular academic year—enrollment status is determined by the school but generally follows these guidelines for Undergraduates*:
 - **Full Time:** 12 hours per semester or quarter hour equivalent
 - **Three Quarters Time:** 11-9 hours
 - **Half Time:** 8-6 hours
 - **Less than half time:** 5 hours or less

*Enrollment status for graduate students is defined by the institution, but full-time status is usually 9 or more hours.

Note: Check with your academic institution prior to the start of the semester to verify your enrollment status and to ensure you are maintaining the appropriate status to guarantee eligibility for your financial aid.

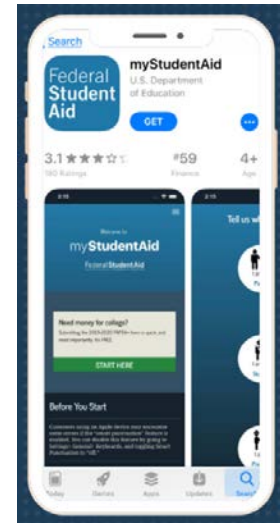
The award letter shows your complete **financial aid package**, which can include a combination of aid types. Decide which school to attend by comparing the factors discussed earlier to include the cost after all aid is considered.

Once you decide which school to attend and which aid to accept, be sure to follow the steps for processing your award. Depending on the school, this process may be done on paper or online. The school will notify you when you will receive your funds and will usually deposit them electronically into your student account. If you have **any** questions about your financial aid package, contact your school's financial aid office.



ACTIVITY: Download myStudentAid App

INSTRUCTIONS: Download the myStudentAid app by searching for *myStudentAid* in your mobile device's application store—available for both Apple and Android devices.



Types of Federal Student Aid

By completing the FAFSA, you may be eligible for financial aid from the federal government to help you pay for educational expenses at an approved technical/career school or college. There are three categories of federal student aid: grants, work-study, and loans.

Federal Grants

A grant is financial aid, often based on financial need, which does not need to be repaid if you complete the courses.

Federal Pell Grant

Federal Pell Grants are awarded to undergraduate students who have financial need and have not earned a bachelor's, graduate, or professional degree. Pell Grant lifetime eligibility is limited to 12 semesters or the equivalent. The Pell Grant maximum award is adjusted annually. The amount of your award depends on your financial need and your enrollment status (full-time, three-quarters time, etc.)

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest EFC will be considered first for FSEOG. Just like Pell Grants, FSEOG does not have to be repaid. The amount of money you can receive each year varies depending on when you apply, your financial need, the funding at the school you are attending, and IHL's financial aid policies.

National Security Education Program Grants

The Defense Language and National Security Education Office (DLNSEO) oversees the National Security Education Program (NSEP) to sustain the connection between higher education and the national security community by meeting the need for experts in critical languages and regions. NSEP supports initiatives to attract and train the future national security workforce and strongly encourages the participation of veterans in NSEP programs. Information on how veterans can access NSEP programs as part of their higher education experience can be found at <https://nsep.gov/veterans/>.

Key NSEP programs to consider are:

David L. Boren Scholarships and Fellowships—Individual awards to undergraduate and graduate students to study critical languages overseas in exchange for future federal service <https://nsep.gov/veterans/boren/>.

The Language Flagship—University-based grants to provide advanced critical language instruction that will get participating students to professional-level proficiency while pursuing any major; grants also provide individual student support funding <https://nsep.gov/veterans/flagship/>.

Project Global Officer—Funding for ROTC students to improve the language skills and culture skills through short-term domestic or overseas critical language study <https://nsep.gov/veterans/ProjectGO/>.

Regional Flagship Languages Initiative (RFLI)—Boren Awards program to improve the learning of the critical languages of Africa, Indonesia, and South Asia that includes intensive domestic and overseas language training <https://nsep.gov/veterans/RFLI/>.

NSEP actively seeks veterans willing to take on the challenges of obtaining advanced and professional critical language proficiency as part of their higher education experience and to continue their service to the nation.

Teacher Education Assistance for College and Higher Education (TEACH Grant)

This grant is for undergraduate, post baccalaureate, or graduate students who are enrolled in programs designed to prepare them to teach in a high-need field at the elementary or secondary school level.

Recipients of this grant must attend a participating school and meet certain academic requirements. Additionally, recipients must agree to serve as a full-time teacher in a high-need field in a school or educational service agency that serves low-income students for a minimum of four years (within eight years of completing the program for which they received the grant funds). Failure to complete the teaching service commitment will result in the grant being converted to a Direct Unsubsidized Loan that must be repaid.

Additional grant resources:

- Federal Pell Grant
<https://StudentAid.ed.gov/sa/types/grants-scholarships/pell>
- TEACH Grant
<https://StudentAid.ed.gov/sa/types/grants-scholarships/TEACH>
- FSEOG
<https://StudentAid.ed.gov/sa/types/grants-scholarships/FSEOG>

Federal Work-Study

Federal Work-Study (FWS) provides part-time jobs for undergraduate and graduate students with financial need, allowing a student to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study.

If you work on campus, you will usually work for your school. If you work off campus, your employer will usually be a private, nonprofit organization or a public agency, and the work performed must be in the public interest.

Your school may have agreements with private, for-profit employers for Federal Work-Study jobs. This type of job must be relevant to your course of study (to the maximum extent possible). If you attend a for-profit school, there may be further restrictions on the types of jobs you can be assigned. Learn more at <https://StudentAid.ed.gov/sa/types/work-study> .

FWS Compensation

Undergraduate students are paid an hourly wage while graduate or professional students may be paid hourly or be salaried depending on the work assignment. Your school must pay you directly (unless you direct otherwise) and at least once a month. Wages must be at least as high as the current federal minimum wage but could be higher, depending on the type of work you do and the skills required. The amount you earn cannot exceed your total FWS award. When assigning work hours, your employer or financial aid administrator will consider your award amount, your class schedule, and your academic progress.

VA Work Study

Similar to the Federal Work Study program, VA Work Study is available to those who meet the following requirements:

- Enrolled at least $\frac{3}{4}$ time in a college degree, vocational, or professional program, AND
- Have found an open job either at a nearby VA facility or in a VA-related role at your school, AND
- Can finish the work-study contract while still qualifying for education benefits, AND
- Are using an approved VA education benefits program to pay for your education or training.

The number of applicants selected will depend on the availability of VA-related work at the school or at VA facilities in the area. Veterans with Service-connected disabilities of at least 30% may be given priority consideration.

For more information on how payments are structured, how many hours you can work, the type of work you would do, and how to apply, visit:

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/work-study/>

Federal Student Loans

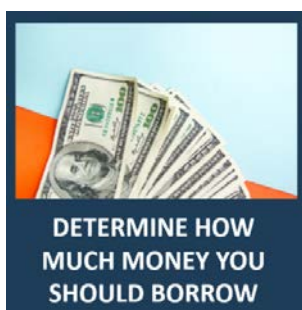
As you compare your educational costs and living expenses to your GI Bill benefits, financial aid, and other income, you may find that you need additional funds to cover your expenses while attending school. Before borrowing money, it is important to consider the consequences of student loans.

Student loan debt may affect your long-term financial health if it:

- delays contributions to your retirement account
- prevents the purchase of a home, or
- forces you to stay in a job that limits professional growth

However, if you need to borrow money to complete your education, do your research. Federal student loans are made by the government. Their terms and conditions are set by law and include many benefits which are not typically offered with private loans, such as fixed interest rates and income-driven repayment plans.

To begin, confirm that the school you plan to attend participates in the federal loan program and consider the following factors:



Calculate amount needed for each year until you finish your program. Use your school's Net Price Calculator on their website to assist you. If you are not using the GI Bill or need to complete pre-college coursework, consider saving money by taking classes at a community college before transferring to a four-year institution, but determine if the credits will transfer before starting.



Consider the Labor Market Research you completed in Section Three.

- What salary do you expect to make after completing your studies?
- What is your net pay after taxes?
- Will you have income from any other sources?



Track how much you borrow and use the Repayment Estimator at StudentAid.gov/repayment-estimator to determine your monthly loan payment and the amount you will pay in total for your loan. Monthly loan payments should be less than 8% of your monthly income (after taxes). Repayment usually begins six months after you leave school or drop below half-time enrollment.

To assist you further in making sound financial decisions when preparing for college, the Consumer Financial Protection Bureau (CFPB) provides an interactive tool, *Paying for College*, where you can access:

- A student financial guide that explains the different types of loans
- A tool to compare financial aid offers by choosing a school and inputting information from the financial aid offer
- A guide to repay student debt that assists you with understanding the repayment options

Find this website at <http://www.consumerfinance.gov/paying-for-college>.

For information on how to be a responsible borrower and graduate with less debt, read *Federal Student Loans: Be a Responsible Borrower* and *Federal Student Loans: Repay Your Loans*, located at: <https://studentaid.ed.gov/sa/resources#responsible-borrower>

Types of Federal Student Loans

Subsidized and unsubsidized loans are federal student loans for eligible students to help cover the cost of higher education at a four-year college or university, community college, or trade, career, or technical school. The U.S. Department of Education offers eligible students at participating schools Direct Subsidized Loans and Direct Unsubsidized Loans. (Some people refer to these loans as Stafford Loans or Direct Stafford Loans.)

Direct Subsidized Loans—Direct subsidized loans are available to eligible undergraduate students with financial need; your school determines the amount you can borrow after reviewing the information reported on your FAFSA. The Department of Education pays the interest on your loan while you are in school at least halftime and during grace and deferment periods.

Direct Unsubsidized Loans—Direct unsubsidized loans are provided to eligible undergraduate, graduate, and professional students regardless of financial need. Like subsidized loans, your school will determine the amount you can borrow based on your cost of attendance and other financial aid you receive. Interest accrues (accumulates) on an unsubsidized loan from the time it is first paid out. You may pay the interest while you are in school and during grace periods and deferment or forbearance periods, or you may allow it to accrue and be capitalized (that is, added to the principal amount of your loan). If you choose not to pay the interest as it accrues, this will increase the total amount you have to repay because you will be charged interest on a higher principal amount.

Direct PLUS Loan—Graduate and professional degree students and parents of dependent undergraduate students may borrow funds to help pay education expenses. A credit check will be conducted; you must not have an adverse credit history.

Direct Consolidation Loan—A Direct Consolidation Loan allows you to combine multiple education (most federal but not private) loans into one loan. The result is a single monthly payment instead of multiple payments. Loan consolidation can also give you access to additional loan repayment plans and forgiveness programs.

Federal Student Loan Interest Rates

The interest rate for student loans is set each year. To find the current interest rate, visit <https://studentaid.ed.gov/sa/types/loans/interest-rates#rates>.

Loan Repayment

You must repay your loans even if you do not complete your education, cannot find a job related to your program of study, or are unhappy with the education you paid for with your loan. However, there are certain rare circumstances that may lead to your loans being forgiven, cancelled, or discharged.

The U.S. Department of Education provides information on how to repay loans and manage loan repayment at <https://studentaid.ed.gov/sa/repay-loans>. If you have specific questions about your federal student loans, it is best to call your loan servicer who can answer your questions and help you understand repayment options. You can view your federal student loan information including contact information for your loan servicers or lender by logging in to “My Federal Student Aid” at <https://studentaid.ed.gov/sa/>. You will need your FSA ID and password to access your information.

In rare situations, you may be eligible to have your federal student loan forgiven, cancelled, or discharged. To find out whether you qualify due to your job, disability, the closure of your school, or other circumstances, visit <https://studentaid.gov/forgiveness>. Some loans that are cancelled or forgiven are still subject to income tax.

Public Service Loan Forgiveness

Public Service Loan Forgiveness is designed to encourage college graduates to work full-time in public service jobs, such as teaching. Your loan must be a Direct Loan to qualify.

Under this program, borrowers may qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying monthly payments (10 years) on those loans while employed full-time by certain public service (or nonprofit) employers. More information about Public Service Loan Forgiveness information can be found at:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>



Servicemembers Civil Relief Act (SCRA) Benefits

If you are currently serving on active-duty, you are eligible to have your interest rate lowered to 6% on all private student loans taken out prior to your active-duty military Service. Federal student loans must have been taken out on or after August 14, 2008, with an active duty period that falls on or after that date to qualify. This benefit is available for all active-duty Service members, regardless of where you serve.

Military members with federally approved loans have this change enacted automatically. Borrowers with private student loans and Federal Family Education Loan Program (FFELP) loans should still contact their student loan servicer to inquire how to obtain their SCRA benefits. In most cases, you will need to send a written request and include a copy of the orders calling you into military Service.

Visit <https://studentaid.ed.gov/sa/sites/default/files/military-student-loan-benefits.pdf> for complete details on the Department of Education's Student Loans Benefits for Members of the Armed Forces.

Other Federal Education Programs

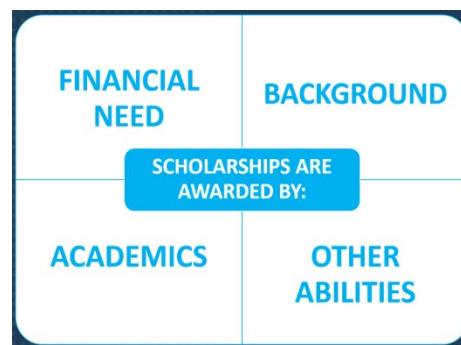
Troops to Teachers

Troops to Teachers (TTT) is a Department of Defense-funded program that provides counseling and referral services for participants to help them meet education and licensing requirements to teach and subsequently helps them secure a teaching position. Find out more at: <http://www.dantes.doded.mil/service-members/troops-to-teachers/index.html>

Non-Federal Grants and Scholarships

Institutional Scholarships

As you begin to research colleges, one factor to consider is the type of scholarships offered by the institution. Institutional scholarships are awarded to students who commit to attend a specific institution and meet the scholarships requirements which may be based on academic merit or financial need. Information is usually located on the school's admission or financial aid website and may be used as a recruitment incentive and offered automatically if you meet the criteria. A separate application packet may be required, and the application deadline may differ from the admission deadline. You may be required to meet specific criteria to retain and renew the scholarship after the initial award.



Graduate School Fellowships and Assistantships

While graduate students may apply for and receive various types of financial aid, loans, and scholarships, many graduate schools offer some form of institutional financial support to full-time graduate students that will allow them to focus on their studies and make progress toward their degrees. Most schools offer two types of support based on merit:

Fellowships— Graduate student support that provides a stipend to pay tuition, academic fees, housing, textbooks, and other essential supplies. Fellowships are similar to scholarships in that they are granted to students with no employment expected in return and do not have to be paid back.

Assistantships—Graduate student employment that usually includes both salary and a tuition allowance in exchange for the performance of research or teaching. Most assistantships are considered employment and may be taxable.

- **Research Assistantship (RA)**—Provides graduate students with the opportunity to work under the supervision of a professor to conduct research, analyze results, and publish findings.
- **Teaching Assistantship (TA)**—Designed for graduate students who are interested in working directly with undergraduate students; teach lower-level courses and provide support to professors by grading papers, organizing and overseeing study groups, and maintaining office hours to meet with students.

Both fellowships and assistantships are an excellent way to reduce the cost of education while gaining experience and professional contacts in your specific field of study. Additional information on both of these opportunities can be found by contacting your graduate department of study.

Financial Aid for Graduate or Professional Students

<https://studentaid.ed.gov/sites/default/files/graduate-professional-funding-info.pdf>

Scholarship Search Sites

Outside of the college you choose, there are many **free (never pay to search or apply for a scholarship)** confidential services available that list scholarships, grants, and fellowships. The following are examples:

- Department of Labor Career One Stop
<https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>
- National Resource Directory
<https://nrd.gov/nrdLandingPage?term=scholarships>
- Peterson's Scholarship Search
www.petersons.com/college-search/scholarship-search.aspx
- College Board's Scholarship Search
<https://bigfuture.collegeboard.org/scholarship-search>
- Scholarships for Military Families
<https://studentaid.ed.gov/sa/types/grants-scholarships/military>

- Scholarships for Military Children
<https://militaryscholar.org>

State Aid and Scholarships

Each state administers its own student aid programs, which may include scholarships, loans, graduate school fellowships, work programs, or other types of aid. Contact information for your state education agency is available at <http://www2.ed.gov/about/contacts/state/index.html>.

U.S. Department of Education

Search...

Student Loans Grants Laws Data

ABOUT ED / CONTACTS
State Contacts

Contact the department of education in your state, or the adult ed, arts, child care, higher ed, humanities, libraries, PTA, special ed, tech-prep, vocational rehabilitation, vocational-technical, or other education office in your state.

Choose a State

Commonwealths and Territories

How Do I Find...

- Student loans, forgiveness
- College accreditation
- No Child Left Behind
- FERPA
- FAFSA
- 2015 Budget Proposal

More >

Information About...

- Transforming Teaching
- Family and Community Engagement
- Early Learning
- K-12 Reforms

More >

Connect

Facebook Email

For state veteran scholarship information, visit www.va.gov/statedva.htm.

Applying for Scholarships, Assistantships, and Fellowships

To be considered for scholarships, assistantships, and fellowships, most organizations will require you to complete an application, provide transcripts and letters of recommendation, and participate in an interview. A well-written application conveys who you are, talks about your background, and consists of more than just grades and a list of activities. Read the application information closely; it will explain what the selection committee is interested in learning about you. Follow their lead and respond to their questions. Include experiences and accomplishments you feel comfortable sharing—if you have overcome obstacles or have something that inspires you, include it.

Finally, have someone you trust review the application packet—a counselor, knowledgeable friend, or mentor. Having someone else review your application ensures you have included all the required information. Also, have your materials proofread for spelling, grammar, and other readability factors. In most cases, there are many applicants for each award. A well-prepared application packet may be the deciding factor of who is selected.



ACTIVITY: College Comparison Chart Update

INSTRUCTIONS: Update your College Comparison Chart by completing the following tasks:

- Find one veteran scholarship
- Find one state scholarship
- Find one “other” scholarship
- For graduate students—research fellowships and assistantships at your chosen institutions

Accepting Financial Aid

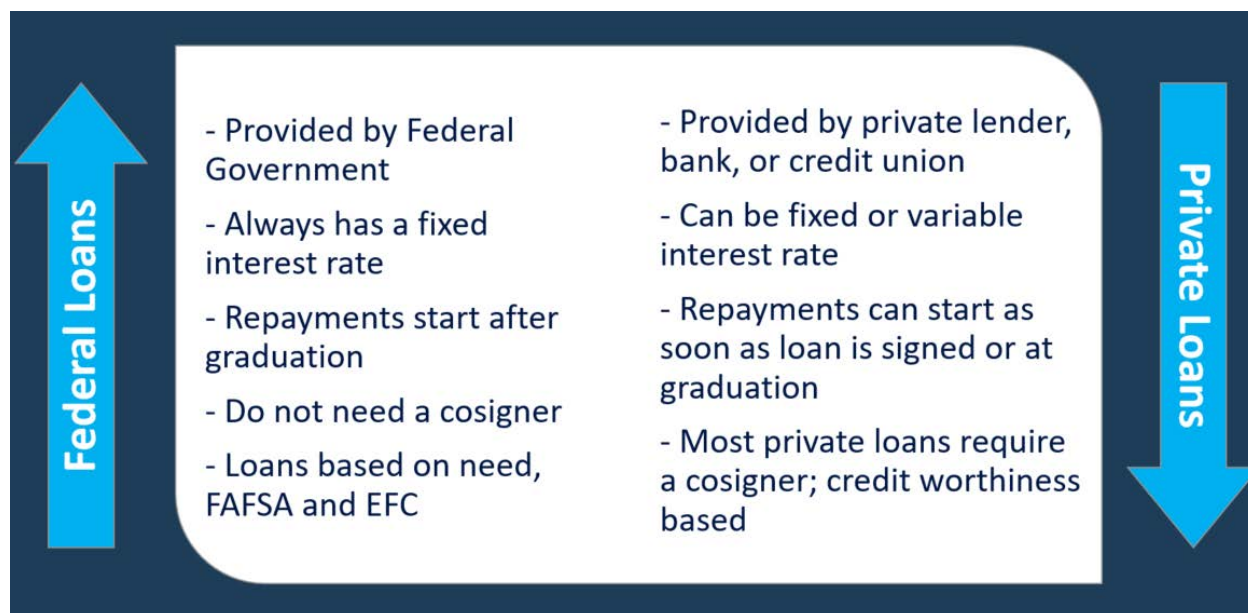
- Accept scholarships and grants (which don’t require repayment) and understand the conditions.
- Understand that accepting a loan listed in the award letter involves some additional steps that vary depending on the type of loan you are receiving.
- Saying “yes” to a loan can be as simple as signing a **promissory note or loan** that specifies the terms and conditions of the loan. **By signing the promissory note, you are promising to repay your student loan. Read the conditions carefully.**
- Accept only those loans with the most favorable terms and borrow only what you need. You may choose to decline loan money.

For information on how to compare financial aid award offers visit:
<https://studentaid.ed.gov/fafsa/next-steps/comparing-aid-offers>.

Employer Education Benefits

If you plan to be employed while attending school, you may discover that your employer offers tuition reimbursement, student loan assistance, college coaching, or college savings assistance as an incentive to encourage the pursuit of additional education, training, and certificates that may be related to your position. Using this benefit may come with additional requirements. Check the company website or contact the human resources department for more information.

Private Loans



Consider a private loan as a financing option only after exploring federal, state, and institutional financial aid options. The interest rate offered for private loans may be determined by your credit score and is usually higher than the interest rates for federal student loans with stricter repayment terms and fewer repayment options. Private loans may also have prepayment penalty fees which means you pay a penalty fee if you decide to pay them off early.

If you need to seek additional funding through private loans, talk to the financial aid administrator at the institution you plan to attend to gather as much information as possible, and review all of your financing options carefully before taking on private student loan debt. Be sure to compare the interest rate, repayment terms, and other factors to make an informed decision for your future. For a comparison of loans, visit: <https://studentaid.ed.gov/sa/types/loans/federal-vs-private>.

Be an Informed Consumer



Consider the Tax Implications

According to the Internal Revenue Service (IRS), payments you receive for education, training, or subsistence under any law administered by the Department of Veterans Affairs (VA) are tax free. Do not include these payments as income on your federal tax return.

If you receive a scholarship, fellowship grant, or other grant from sources other than the VA, all or part of the amounts you receive may be tax-free; however, some portion of the monies you receive may be taxable.

For guidance on your specific situation, it is recommended you contact a tax professional.

Protect Your Identity

Criminals access personal data such as names, Social Security numbers, and bank and credit card information through computer hacks, stolen mail, and physical access to personal data. Using stolen data, a criminal can illegally obtain credit cards, set up cell phone accounts, and more.

Reduce your risk when applying for financial aid by following the guidelines below:

- Apply for Federal Student Aid by filling out the FAFSA at <https://fafsa.ed.gov>, exit the application, and close the browser.
- Never give personal information over the phone or internet unless you initiated the contact. If you have questions about an offer of aid or your student loan account, ask your IHL or contact the Federal Student Aid Information Center.

If you suspect your information has been stolen while applying for financial aid, it is important to act quickly. The sites below will help you determine what steps to take depending on your situation.

- U.S. Department of Education Office of Inspector General Hotline
<https://www2.ed.gov/about/offices/list/oig/misused/idtheft.html>
- Federal Student Aid's "Avoiding Scams" website
<https://studentaid.ed.gov/sa/types/scams>

Report Fraud and Other Issues

In 2014, the Department of Defense launched the Postsecondary Education Complaint System (PECS) as part of Executive Order 13607. PECS allows military students and their families pursuing higher education using Military Tuition Assistance, the GI Bill, or other education benefit programs to file online complaints against education institutions for misleading or unfair acts or practices. PECS will track, manage, and process student complaints. The system electronically records information about the educational institution, the nature of the issue/complaint, and the complainant's contact information. Depending on the grievance, the Departments of Defense, Education, Justice, Veterans Affairs, the Consumer Financial Protection Bureau, or the Federal Trade Commission will respond to student complaints through PECS. Additional feedback methods are listed below:

GI Bill recipients

<https://www.va.gov/education/submit-school-feedback/introduction>

Federal student aid

<https://feedback.studentaid.ed.gov/>

Federal and private student loans <https://www.consumerfinance.gov/complaint>

Financial Aid Fraud—A company charging for financial aid advice is not committing fraud unless it fails to deliver what it promises. For more information

about financial aid fraud or to report fraud, contact the Federal Trade Commission (1-800-FTC-HELP).

Report Fraudulent Activity by a College—Contact the Inspector General’s Hotline (1-800-MIS-USED) if:

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

Summary

Congratulations! You have almost completed the Education Track and have made a solid start to preparing for success in higher education. Over the past two days, you:

- Completed a self-assessment to narrow your career interests
- Conducted research to determine the practicality of your career choice
- Researched multiple factors to consider when choosing an institution
- Identified sources of funding
- Gathered resources for additional information and support as you move from Service to school
- Completed a comparison of two potential schools

The next step is to create an action plan that will move you toward your final decision.



1. Whom do I need to call, write, or visit?

3. What are some specific questions I need to ask to get clarification?

4. What things must I do?

5. Other

Continue to refine your plan. Use the information you have gained in this workshop and the many resources available to you—in both the military and civilian communities—to reach your educational goals and obtain your desired career.

You can do it!

Transition Assistance Program Participant Assessment

<https://www.dodsurveys.mil/tgpsp/>

At the end of each module, you are encouraged to complete an online Participant Assessment specific to that module. See the following page for more details. Because the assessment is completely anonymous, demographic information is not stored and must be reentered for every module.

- Select the box for the module you just completed **ONLY**; if you are uncertain of the module title, ask the facilitator to clarify.
- Information is gathered and analyzed quarterly, and participant feedback is used to make improvements/updates.
- The Participant Assessment can be completed on your personal mobile device.

Thank you for your feedback—your opinion matters to us!

YOUR FEEDBACK IS IMPORTANT

TELL US WHAT YOU THINK



The Transition Assistance Curriculum Participant Assessment, located at:

<https://www.dodsurveys.mil/tgpsp/>

Is a critical evaluation tool to gain Service member feedback on Transition Assistance Program (TAP), facilities, facilitators, and module curriculum and materials. This feedback is read by an actual person and is used to determine if modifications are needed within a module/track or to the overall program. Participant feedback is essential to ensure a high-quality program.

Assessments are available for all TAP modules/Tracks:

- Managing Your Transition
- MOC Crosswalk
- Financial Planning for Transition
- Department of Labor Employment Workshop
- VA Benefits and Services
- Managing Your Education Track
- Vocational Training Track
- Employment Fundamentals/Employment Track

Examples of updates made to the curriculum based on Service member feedback from the assessment include:

- Providing a list of website resources after each module.
- Removing unnecessary or obsolete information.
- Adding information pertaining to healthcare, life insurance, and SBP options after transition.
- Adding more hands-on activities and enhanced content on American Job Center resources, social media, and resume examples.



TAKE A PICTURE OF OR SCAN THE QR CODE BELOW WITH YOUR MOBILE DEVICE OR TABLET TO BEGIN THE ASSESSMENT NOW



PLEASE NOTE:

- Each assessment should be completed at the end of each module.
- Participation in the assessment is anonymous; therefore you will be asked to re-enter your background information for each assessment (such as component and time until separation).



MY Education Website Guide 2019-2020

Section 2: Learning the Basics

OASC and CPST

www.Nelnetsolutions.com/DANTES/

DANTES Distance Learning Readiness Self-Assessment

<https://dlrsa.dodmou.com/>

WEAMS Institution Search – Veterans Affairs

<https://inquiry.vba.va.gov/weamspub/buildSearchInstitutionCriteria.do>

Section 3: Choosing a Field of Study

Kuder Career Interests Assessment®

<https://dantes.kuder.com/landing-page>

VA Education and Career Counseling

<https://www.ebenefits.va.gov>

<https://www.youtube.com/watch?v=gXtG-LkPqH4&feature=youtu.be>

<https://www.va.gov/careers-employment/education-and-career-counseling/>

ACE Military Guide

<http://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx>

College-Level Examination Program (CLEP) and DANTES Subject Standard Tests (DSST)

<https://www.dantes.doded.mil/EducationPrograms/get-credit/creditexam.html>

Competency-Based Education (CBE)

<https://www.ed.gov/oii-news/competency-based-learning-or-personalized-learning>

Navy College Program

www.navycollege.navy.mil

Air Force Air University

<https://afvec.us.af.mil/afvec/Public/ABCPrograms.aspx>

GO ARMY ED

<https://www.goarmyed.com>

USMC Voluntary Education

<https://usmc-mccs.org/articles/turn-your-marine-corps-experience-into-college-credits/>

Joint Services Transcript

<https://jst.doded.mil/smart/registration.do>

Community College of the Air Force (CCAF) Transcript

<https://www.airuniversity.af.mil/Barnes/CCAF/>

CCAF Transcript Corrections

<http://www.airuniversity.af.mil/Academic-Affairs/Registrar/>

Section 4: Choosing a Field of Study

U.S. News and World Report Education Rankings

<https://www.usnews.com/education>

Database of Accredited Postsecondary Institutions and Programs

<https://ope.ed.gov/dapip/#/home>

Guard/Reserve Obligations-Mobilization/Activation

<https://www.govinfo.gov/content/pkg/PLAW-110publ315/pdf/PLAW-110publ315.pdf>

Veterans Upward Bound

<http://www2.ed.gov/programs/triovub/index.html>

VetSuccess on Campus Schools

<https://www.va.gov/careers-employment/vetsuccess-on-campus/>

8 Keys to Veterans Success

<http://www.ed.gov/veterans-and-military-families/8-keys-success-sites>

VA Resident Rate Requirements

http://www.benefits.va.gov/gibill/post911_residentraterequirements.asp

College Scorecard

<https://collegescorecard.ed.gov/>

College Navigator

<http://nces.ed.gov/collegenavigator/>

GI Bill Comparison Tool

<https://www.va.gov/gi-bill-comparison-tool/>

Section 5: Gaining Admission

Common Application

<https://www.commonapp.org>

Universal Application

www.universalcollegeapp.com

Exam Preparation

SAT: <https://collegereadiness.collegeboard.org/sat/practice>

ACT: www.actstudent.org/testprep

GRE: www.ets.org/gre

GMAT: www.mba.com

Learn About Grad School

<http://www.idealists.org/info/GradEducation/Resources/Preparing>

Graduate School Application Timeline

<http://www.princetonreview.com/grad/application-timeline.aspx>

College Placement Skills Training (CPST)

www.nelnetsolutions.com/DANTES

Section 6: Funding Your Education

Tuition Assistance

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/tuition-assistance-top-up/>

VA Education Benefits Military Life Cycle (MLC) course

<https://jko.jten.mil/> (MLC US013)

eBenefits

<https://www.ebenefits.va.gov/ebenefits/homepage>

Choice Act Fact Sheet

<http://www.va.gov/opa/choiceact/documents/veterans-Day-VACAA-Progress-Fact-Sheet.pdf>

Post-9/11 GI Bill Overview

<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>

Overview of Harry W. Colmery Veterans Educational Assistance Act – Forever GI Bill

<https://www.benefits.va.gov/GIBILL/ForeverGIBill.asp>

Yellow Ribbon Program

<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>

Yellow Ribbon Program Participating Institutions of Higher Learning

https://www.benefits.va.gov/GIBILL/yellow_ribbon/yrp_list_2018.asp

GI Bill Comparison Tool

<https://www.va.gov/gi-bill-comparison-tool>

Department of Education Federal Student Aid videos

<https://www.youtube.com/user/FederalStudentAid>

Federal Student Aid

www.StudentAid.ed.gov

FAFSA Application

<https://studentaid.ed.gov/sa/fafsa>

National Security Education Program Grants

<https://nsep.gov/veterans/>

Boren Award: <https://nsep.gov/veterans/boren/>

Language Flagship: <https://nsep.gov/veterans/flagship/>

Project Global Officer: <https://nsep.gov/veterans/ProjectGO/>

Regional Flagship Language Initiative: <https://nsep.gov/veterans/RFLI/>

Federal Pell Grant

<https://studentaid.ed.gov/sa/types/grants-scholarships/pell>

TEACH Grant

<https://StudentAid.ed.gov/sa/types/grants-scholarships/TEACH>

FSEOG

<https://StudentAid.ed.gov/sa/types/grants-scholarships/FSEOG>

VA Work Study

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/work-study/>

Paying for College

<http://www.consumerfinance.gov/paying-for-college>

Federal Student Loan Interest Rates

<https://studentaid.ed.gov/sa/types/loans/interest-rates#rates>

Loan Repayment

<https://StudentAid.ed.gov/repay>

Loan Forgiveness

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

Department of Education's Student Loans Benefits for Members of the Armed Forces

<https://studentaid.ed.gov/sa/sites/default/files/military-student-loan-benefits.pdf>

Troops to Teachers (TTT)

<http://www.dantes.doded.mil/service-members/troops-to-teachers/index.html>

Financial Aid for Graduate or Professional Students

<https://studentaid.ed.gov/sites/default/files/graduate-professional-funding-info.pdf>

Department of Labor Career One Stop

<https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

National Resource Directory

<https://nrd.gov/nrdLandingPage?term=scholarships>

Peterson's Scholarship Search

<https://www.petersons.com/scholarship-search.aspx>

College Board's Scholarship Search

<https://bigfuture.collegeboard.org/scholarship-search>

Scholarships for Military Families

<https://studentaid.ed.gov/sa/types/grants-scholarships/military>

Scholarships for Military Children

<https://militaryscholar.org>

State Aid and Scholarships

<http://www2.ed.gov/about/contacts/state/index.html>

www.va.gov/statedva.htm

Financial Aid Offer Comparison

<https://studentaid.ed.gov/fafsa/next-steps/comparing-aid-offers>

Loan Comparison

<https://studentaid.ed.gov/sa/types/loans/federal-vs-private>

U.S. Department of Education Office of Inspector General Hotline

<https://www2.ed.gov/about/offices/list/oig/misused/idtheft.html>

Federal Student Aid's "Avoiding Scams"

<https://studentaid.ed.gov/sa/types/scams>

GI Bill Feedback

<https://www.va.gov/education/submit-school-feedback/introduction>

Federal Student Aid Feedback

<https://feedback.studentaid.ed.gov/>

Federal and Private Student Loans Feedback

<https://www.consumerfinance.gov/complaint>

Career Exploration Chart

Occupation:	
Overview—Quick Facts	
National Annual Salary Range	
Entry-Level Education	
Number of Jobs in 2016	
Expected Job Openings (2016-2026)	
National Outlook (2016-2026)	
Salary & Outlook	
State/Region	
Yearly Statewide Salary Range	
Majors to Explore	
Majors	
Schools Offering These Majors	

Comparison Chart

Include contact information where appropriate and indicate N/A in sections that do not apply to you.

College Scorecard: <https://collegescorecard.ed.gov/>

College Navigator: <http://nces.ed.gov/collegenavigator/>

GI Bill Comparison Tool: <https://www.va.gov/gi-bill-comparison-tool/>

	Institution #1	Institution #2
Section 4: Choosing an Institution		
Name and website		
Public, private nonprofit, or private for-profit		
Size: Undergraduate population Graduate population		
Degree programs of interest		
Methods of instruction (in-person, online, hybrid)		

	Institution #1	Institution #2
<input type="checkbox"/> FACTOR: Quality		
Type of institutional accreditation (Regional or National)		
Specialized accreditation		
Internships		
Job placement		
<input type="checkbox"/> FACTOR: Student Outcomes		
Retention rate		
Graduation rate		
Average salary		
Loan repayment rate		

	Institution #1	Institution #2
<input type="checkbox"/> FACTOR: Location (city, suburban, town, rural)		
<input type="checkbox"/> FACTOR: Veteran Student Support		
Number of veterans on campus		
Single point of contact for veterans		
Credit for military training		
School Certifying Official(s) (name, phone, email, location)		
Veteran Program Director (name, phone, email, location)		
Student veteran group contact (name, phone, email, location)		

	Institution #1	Institution #2
On-campus resources for veterans		
Cautionary information (GI Bill Comparison Tool)		
Complaints		

	Institution #1	Institution #2
Section 5: Gaining Admission		
Admission contact person (Name, phone, email, location)		
Admission application deadline for _____semester/quarter		
Application fee/waiver available		
First-time or transfer student		
Transfer student requirements		
Transfer credit contact person (name, phone, email, location)		

	Institution #1	Institution #2
Articulation agreement(s)		
Application package		
School application/Common Application		
Essay/Statement of purpose		
Entrance exam		
Transcripts		
Recommendations—list recommenders and contact information		

	Institution #1	Institution #2
Interview		
Resume		
Other (portfolio/audition)		
Placement exam		
Section 6: Funding Your Education		
<input type="checkbox"/> FACTOR: Cost		
GI Bill accepted		
In-state or out-of-state tuition		
Annual maximum tuition benefit		
Annual in-state tuition & fees		
Housing allowance		
Book stipend		

	Institution #1	Institution #2
Yellow Ribbon Program		
# awards/year		
Restrictions on level of study (undergraduate/graduate)		
Restrictions on major		
Amount of funds available/year		
# years available		
Requirements for renewal		
FAFSA—school deadline		
Scholarships		
Military-connected scholarship		

	Institution #1	Institution #2
State scholarship		
Other scholarship		
Graduate students: Fellowships/Assistantships		