

2021 TAP CURRICULUM

# MANAGING YOUR (MY) EDUCATION



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# Managing Your (MY) Education

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## 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 cost of attending school
- Complete a comparison of two institutions\*

\*Career Readiness Standard (CRS)

Download the PDF version of the Managing Your (MY) Education Participant Guide at <https://www.dvidshub.net/unit/DODTAP> (scroll down to Recent Publications).



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

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

## Section 2: Learning the Basics

Transitioning into higher education may, in some ways, look like your entry into the military. Part of your basic training was learning the “traditions, tactics, and methods” of being a Service member and making an 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 a major piece of 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 shaped your attitude about pursuing further education. You may be excited about enrolling in college, or you may have joined the military because you couldn’t bear to sit in a classroom for one more day. Regardless of your attitude, the reality is—continued education and life-long learning are required to achieve both personal growth and long-term career success in the marketplace.

As you transition, you may have questions about your ability to succeed in higher education. The confidence you have gained in the military does not always transfer 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 or 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 and seen in the media. You may use words, symbols, and pictures to express your ideas.
2. Follow the facilitator’s instructions to gather the all ideas in one location.
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 or more best describes you.

- ☐ **Traditional**—18-year-old individual who has just finished high school and begins postsecondary education (education after completing high school or a General Education Diploma (GED)) 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 attends part-time while working. Is more likely to be married and/or have a family and is financially independent of parents.
- ☐ **Undergraduate**—Attending a college or university to earn a bachelor's or equivalent degree.
- ☐ **Graduate**—Completed a bachelor's degree and is studying or doing research at a more advanced level to earn a master's or doctoral degree.
- ☐ **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**— Student whose biological parents did not complete a four-year college degree.
- ☐ **Residential**—Student who lives in on-campus housing and has a meal plan for 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 (may be waived for veterans) and may not be a good fit for students with families as family housing is rarely offered.
- ☐ **Commuter**—Student who lives off-campus in non-university housing, possibly with family members, and travels 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

Postsecondary educational institutions vary widely in size (geographic area and number of students), mission, history, traditions, demographics (gender, ethnicity, etc.), reputation, facilities, faculty credentials, student support, and many other factors. Fortunately, the terms used to describe the various institutions make it easier to distinguish some characteristics. Below is a list of the terms that can be used to categorize the various types of **Institutions of Higher Education (IHE)**—(sometimes called Institutions of Higher Learning (IHL)) a term and acronym used when referring to colleges and universities as a generic group:

**College**—Typically provides only undergraduate degrees. Often used interchangeably with “university” and “school” or to refer generically to postsecondary education studies. College can also refer to a division of a university (College of Arts and Sciences, College of Engineering, etc.).

**Community College** or **Junior College**—Public, two-year, institutions that offer technical or vocationally-oriented credentials for immediate employment; associate degrees which may be the ultimate degree and prepare students for careers; and associate degrees which allow students to transfer their credits to four-year schools to complete bachelor's degrees. Community College and Junior College may be used interchangeably depending on location; usually public institutions but could be private; both may offer a limited number of bachelor degrees.

**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.

**Liberal Arts College**—Emphasizes an undergraduate education in science, social science, languages, the arts, history, philosophy, literature, and math with a focus on general knowledge in many fields rather than technical training for a single professional.

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

**Research University**—Offers full undergraduate degree programs, at least 20 doctoral degrees, and have a commitment to research activity.

**University**— Public, private, for-profit, or not-for-profit IHE that confers undergraduate and graduate degrees.

As you explore the various types of institutions, consider the following factors:

## Factor 1: Who creates the policies and provides funding for the institution?

### Private or Public

- **Private Universities/Colleges** are independent schools that set their own policies and goals and are funded privately meaning the majority of their funding is from tuition, fees, and private donors (companies and individuals).
- **Public Universities/Colleges** are IHE governed by state and federal regulations and supported mainly by public monies in the form of state subsidies.

## Factor 2: How does the institution disperse surplus funds?

### Nonprofit or For-Profit

- **Nonprofit Institutions** direct surplus funding (profits) back into the institution for furthering its mission or purpose.
- **For-Profit Institutions** (sometimes called proprietary institutions) function as businesses and surplus funding (profit) is distributed to shareholders.

Choosing the right school to meet 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. Information provided includes:

- Graduation Rate
- Salary After Completing
- Students Who Return After Their First Year
- Median Total Debt After Graduation

To become familiar with **College Scorecard**, complete the activity below which will demonstrate the differences between private/public and nonprofit/for-profit institutions by having you compare three different types of institutions:

- Public
- Private Nonprofit
- Private For-Profit



## ACTIVITY: College Comparison with College Scorecard

### INSTRUCTIONS:

1. Go to **College Scorecard**: <https://collegescorecard.ed.gov/>.

2. At the homepage, select **Custom Search**.

3. For **Location**, select **Near Me**, **ZIP Code**, or **State**, and provide the requested information.
4. For **Field of Study Offered**, leave **Academic Fields** blank and for **Degrees/Certificate**, select **Bachelor's Degree**.
5. Scroll down and select **FIND SCHOOLS** at the bottom of the page.
6. Scroll down and complete the following:
  - Under **Type of School** (left-side menu), select **Public**. Review the choices provided, and select one school by clicking the "+."
  - Repeat this process by unselecting **Public** and selecting **Private Nonprofit**. Select one school by clicking the "+."
  - Repeat this process by unselecting **Private Nonprofit** and selecting **Private For-Profit**. Select one school by clicking the "+" (Be sure to select a 4-year school.).

**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.
7. After identifying three schools (Public, Private Nonprofit, and Private For-Profit), select the **3 schools to compare and share.** banner at the bottom of the screen followed by **COMPARE SCHOOLS**.



**3 schools to compare and share.**

**COMPARE SCHOOLS**

8. View the following factors and record your findings in the chart below:

- Graduation Rate
- Salary After Completing
- Graduation & Retention (expand section): Students Who Return After Their First Year
- Financial Aid & Debt (expand section): Median Total Debt After Graduation
- Add any additional notes in the space below

Type of Institution	School Name	Graduation Rate	Salary After Completing	Students Who Return After First Year	Median Total Debt After Graduation
Public					
Private Nonprofit					
Private For-Profit					

**NOTES:**

## Academic Calendar Systems

Traditional IHE use quarter or semester systems to schedule classes and award credits while the terms offered by online institutions 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	4-6	6-16	1-4	6-12

\*Optional winter break and/or summer sessions

\*\*Used by 90% of IHE

Completing online courses does not necessarily mean you will finish in less time. As shown above, there are more sessions per year, but there are fewer classes per session so the rate of completion is similar. **While finishing your degree quickly may be important to you, it should not take priority over the quality of the program.**

### Methods of Instructional Delivery

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—the generic term for online coursework.

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 popular methods of instruction:

- **Classroom**
  - Known as traditional, in-person, face-to-face, or brick-and-mortar classes
  - Instructor and students meet at a specific place and time for instruction



- **Online**
  - Also known as distance, remote, virtual, e-learning, or MOOC (Massive Open Online Course)
  - Requires students to complete the course on a computer or mobile device
  - Self-evaluation tool to determine your suitability for online courses is available at: <https://dlrsa.dodmou.com/>
  - Several types of online courses:
    - **Asynchronous Online Courses**
      - Self-paced; no set time for class
      - Students given materials and deadlines for completion
      - Class interacts through discussion boards, blogs, and wikis
    - **Synchronous Online Courses**
      - Class interacts online by video chat at a preassigned time
      - Does not offer the schedule flexibility of asynchronous online courses
- **Hybrid Courses**
  - Also known as blended learning
  - Combines in-person and online interactions by requiring 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
  - Course created for a student who will be supervised by a faculty member
  - Student and faculty member select a topic to research and set credits
  - Used when a required course is not being offered; for topics not covered in a course; or to assist students who cannot attend a regular course

If you begin college with one type of course delivery and later move to another (as a transfer or graduate student) you should expect some significant changes. Engage with your academic advisor or the school's Veteran Support Center before classes start to identify the differences, obtain needed resources, and prepare for any changes.

The following chart compares in-person and online courses on several key features:

## In-Person and Online Course Comparison

FEATURES	IN-PERSON	ONLINE
<b>Classroom Setting</b>	<ul style="list-style-type: none"> <li>Students meet at a specific time and place</li> <li>In-person office hours</li> </ul>	<ul style="list-style-type: none"> <li>Synchronous (live)—students meet at a specific time</li> <li>Asynchronous (recorded)—flexibility to choose time</li> <li>Live chat sessions and email replace office hours</li> </ul>
<b>Interaction</b>	<ul style="list-style-type: none"> <li>In-person communication and interaction in classroom and on-campus</li> <li>Engagement/interaction limited for larger classes; increased for smaller classes</li> <li>May include some virtual communication</li> <li>Social and academic support may come from peers on campus</li> </ul>	<ul style="list-style-type: none"> <li>Communicate by: <ul style="list-style-type: none"> <li>Email</li> <li>Message boards</li> <li>Instant Messaging</li> <li>Video conferencing</li> <li>Chat rooms</li> <li>Shared documents</li> </ul> </li> <li>May require more student engagement/interaction</li> <li>Less likely to be involved in campus activities</li> </ul>
<b>Skills and Technology Required for Navigating Class Delivery Method</b>	<ul style="list-style-type: none"> <li>Basic computer skills required to complete: <ul style="list-style-type: none"> <li>Document creation</li> <li>Internet-based research</li> <li>Possible use of resources used in online courses</li> </ul> </li> <li>Computer/internet access available on-campus</li> <li>Printing may be required for hard copies</li> </ul>	<ul style="list-style-type: none"> <li>Basic computer skills required; must stay current on changing technology</li> <li>Computer and internet access provided by student</li> <li>Most courses include the use of online resources such as: <ul style="list-style-type: none"> <li>Web pages</li> <li>Webinars</li> <li>Discussion boards</li> <li>Virtual software programs</li> <li>Social Media</li> </ul> </li> </ul>
<b>Cost</b>	<ul style="list-style-type: none"> <li>Tuition, fees, required health care, and child care costs at full rate</li> <li>Transportation/parking expenses</li> </ul>	<ul style="list-style-type: none"> <li>Tuition same as on-campus classes or adjusted for online courses</li> <li>Fees may be waived, i.e., lab, student activities, etc.</li> <li>Fees may be added for the technological infrastructure</li> </ul>
<b>Pacing</b>	<ul style="list-style-type: none"> <li>Courses offered on specific dates and times with limited flexibility</li> </ul>	<ul style="list-style-type: none"> <li>Course duration either flexible or on a schedule with varying start times and lengths</li> <li>Workload may seem greater to compensate for the time not spent in the classroom</li> </ul>

## Key Places

Part of setting yourself up for success in higher education is understanding the terms and structure—what is the name of an office, what services are provided, and where are they located? Since terms used and service provided may differ between IHE, this is important for both new and transfer students.

Steps to Success:

- **ATTEND** new or transfer student orientation.
- **IDENTIFY** areas where you need help.
- **FIND** the offices and people you need for support.
- **ASK** for help—it's part of the learning process in higher education. This may be a shift from your experiences in the military where you were expected to make every attempt to resolve problems on your own. Throughout this course, you will learn more about the resources available to support you.

Since each IHE is unique, finding what your school offers will require you to conduct some research. However, there are support services and staff that are found at most, if not all, institutions. Below is a list of key offices on campus followed by 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, scholarships, and work-study; may administer VA funds.

**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) or VA Certifying Official**—The SCO is responsible for completing the paperwork to certify enrollment and changes in enrollment for students who are eligible for and receive education benefits including the GI Bill® from the Department of Veterans Affairs (VA). SCOs are employed by the school and not the VA and may be located in a variety of departments including Registration and Records, Financial Aid, Admissions, Veterans Student Services, or others.

To find the SCO(s) for an institution, use the GI Bill® Comparison Tool:  
<https://www.va.gov/gi-bill-comparison-tool>.

**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 health, confidential counseling, housing, technical, veteran, and many other student-related services. Each IHE will have a unique structure of student services; however, here are some typical departments associated with student services:

- **Academic Advising** assists students with planning their course schedules.
- **Career Services** offers career counseling, self-assessments, workshops for resume writing and interviewing, and other resources to help students find internships and jobs or apply to graduate programs. In many ways, Career Services is like the TAP office on base—it helps prepare you for transition from college to employment or more education.

- **Commuter Center** provides facilities for students who live off campus and have free time between classes. Study areas, kitchen facilities (refrigerators, microwaves, and vending machines), computers and printers, 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. (A VA disability rating is not required to use these services.) 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 all students—even those with access to VA or military treatment facilities—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** includes facilities where students can do research, access reference materials, and find quiet areas to study.
- **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 IHE, use of the Center is free to all students enrolled in classes.
- **Residential Services** governs the process of assigning housing for students who plan to live on campus in residence halls. This office may also have 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., absences, prolonged illness, deployments, and hardship withdrawals.

**Veteran Support Centers** vary widely among institutions in name and services provided. In general, these centers are designed to support the success of military-related students; assist them in accessing educational benefits, and serve as a liaison between the student veteran community and the institution. In addition to providing an opportunity to meet and connect with other students who understand military experiences, the following resources may be available:

- Computers/printers
- Coffee and refreshments
- Peer tutoring/mentoring
- VA benefits advising
- Financial aid assistance
- Student veterans' organization
- Textbook loan library
- Career coaching

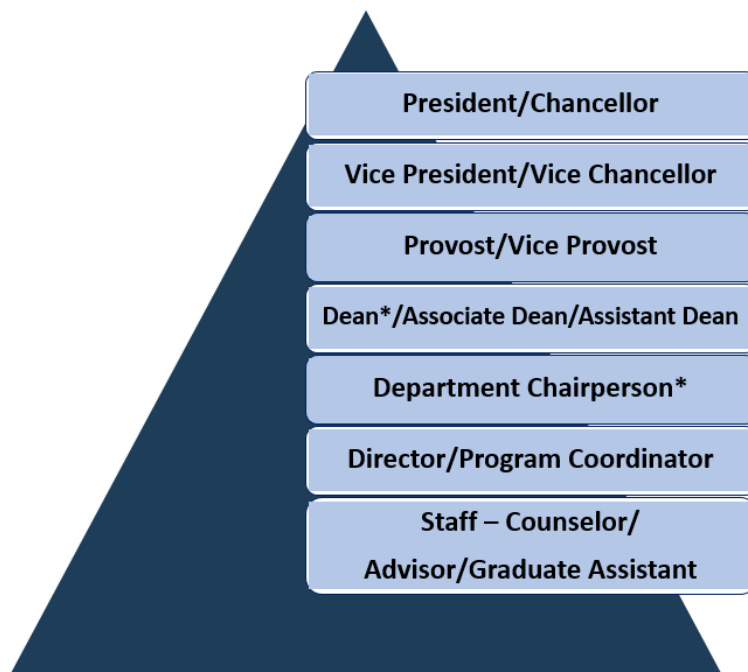
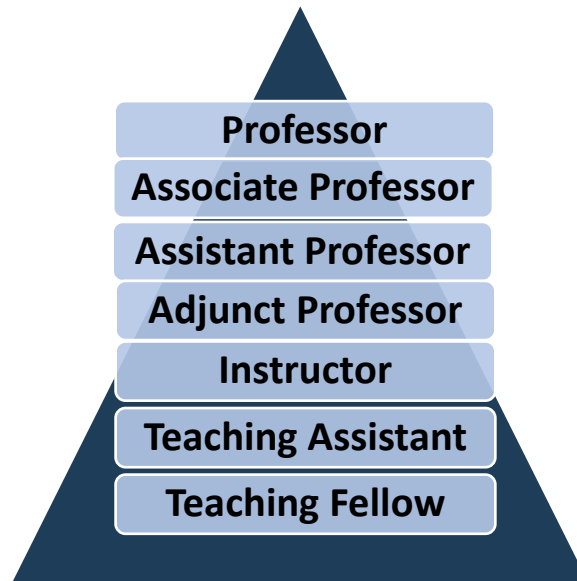
Here's what one student veteran had to say after using the services at the Veteran Support Center:

*"I feel the center is a great place for me to go and relax between classes, do homework, and study for exams. It offers a much quieter atmosphere for studying, and all the vets are super friendly and willing to help each other out with tutoring, if needed. It's a great place for vets to get a start on how campus life works."*

## Key People

The people who work in IHE 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 event. 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 you?

**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 the cost of college. 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 it and help you 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 in writing 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:

Before choosing your school:

- Visit campus before you make a final decision; seeing the campus in person can help you decide if a school is a good fit for you.

- 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. Meeting with faculty and staff members will give you an opportunity to ask questions and help you decide if the school is the right one for you.



- Arrange to observe a class during your visit so you can interact with students. Research the following questions:
  - Are there other veterans or non-traditional students on campus?
  - Is there a Veteran Support Center or other support services available?
  - Is the location right for your life circumstances?
  - Do they offer clubs, sports, or other activities that interest 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. For traditional students, the transition into higher education is easier. They have been attending school for over 12 years without a break and have a fairly good idea of what to expect at college.

For Service members, the transition may be more challenging. In the military, you have regulations and guidelines. Once you leave the military, the rules are not as clear cut. Let's look at attire as an example. When you attend training classes in the military, do they tell you what to wear? That's not the case in college. There are few restrictions; in fact, it's not unusual for students to attend early morning classes in whatever they slept in the night before.

Following 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
<b>Personal Choice</b>	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
<b>Personal Accountability</b>	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 may not track progress or remind prior to deadlines
<b>Attendance/Completion</b>	Mandatory to attend and complete training	Faculty member sets course attendance policy; student is responsible for attending; failure to attend may affect final grade, VA benefits, and financial aid; students may withdraw at any time for any reason but should check for “add/drop” deadlines to avoid academic and financial penalties
<b>Delivery Method</b>	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
<b>Attire</b>	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
<b>Requesting Help</b>	Ask superiors for help only after all other solutions have been exhausted	Asking questions during class is viewed as participation and is part of the learning process; visiting a faculty member during office hours (set times when faculty are available to meet with students) for help is not viewed as a weakness; establishing relationships with faculty before needing help is encouraged
<b>Housing</b>	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
<b>We vs. I</b>	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
<b>Peer Interaction</b>	Social circle is easily formed as many Service members have common interests and/or a common mission and goals	Building a social circle is dependent on meeting students with common experiences/interests, i.e., clubs, student veteran organizations, commuter groups, team sports, etc.
<b>Language-Written</b>	Close with "Very Respectfully" or "V/R"	Close with "Best regards," or "Sincerely"
<b>Language-Verbal</b>	Military-specific acronyms and jargon; use of Sir/Ma'am or superior's rank and name	IHE-specific acronyms; no military jargon; use of Sir/Ma'am dependent on geographical location; more likely to use Dr. or Professor.

TOPICS	MILITARY EDUCATION	CIVILIAN EDUCATION
<b>Language-Verbal (continued)</b>	Profanity and inappropriate references may be used among personnel of similar ranking	Avoid using profanity in class and when communicating with staff/faculty  Use culturally sensitive language regarding race, religion, politics, and gender preferences
<b>Recommendations</b>	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
<b>Networking</b>	Often constrained by chain-of-command and rules of engagement	Critical for success in the classroom and for building relationships that will provide a gateway to internships and career opportunities (jobs or graduate school)

### 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

According to the National Center for Education Statistics, nearly half of all active-duty Service members who enroll in college for the first time are undecided or undeclared majors. Many of those who enter in a specific career field will change fields at least once before graduation. Because this is common for all students, most colleges have programs in place to help students explore their career options.

The following chart provides definitions for the terms most frequently used by IHE when discussing this topic:

TERM	DEFINITION
<b>General Education Requirements (GER, Gen Ed,)</b>	<ul style="list-style-type: none"><li>• Core courses designed to provide a broad education and teach core skills including critical thinking, problem solving, and communication</li><li>• Prepare you for more difficult courses in your major</li><li>• GERs typically include math, English, life and physical sciences, history, humanities, physical education, and foreign language</li><li>• Must be completed by all students, regardless of major</li><li>• Cost covered by the GI Bill®</li></ul>
<b>Major</b>	<ul style="list-style-type: none"><li>• Academic area chosen as primary focus during undergraduate studies</li><li>• Credits required varies, but usually at least 30 upper-level credits</li><li>• Typically 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</li><li>• Does not need to be related to your military job (MOC)</li><li>• GI Bill® can only be used for courses that meet major or total credit requirements</li></ul>
<b>Minor</b>	<ul style="list-style-type: none"><li>• Academic subject area chosen as a secondary focus</li><li>• Credits required vary, but usually at least 18 upper-level credits</li><li>• GI Bill® may not cover the cost of minor courses unless they are built into your overall degree requirements</li></ul>
<b>Electives</b>	<ul style="list-style-type: none"><li>• Courses you choose from an approved list that help shape your degree program toward a specific career</li></ul>

TERM	DEFINITION
<b>Prerequisite</b>	<ul style="list-style-type: none"> <li>Course that must be completed with a passing grade before enrolling in a more advanced course, i.e., Spanish 101 is a prerequisite for Spanish 102</li> </ul>
<b>Double Major</b>	<ul style="list-style-type: none"> <li>Allows a student to graduate with one degree, but have two or more areas of specialization by completing two sets of degree requirements</li> <li>GI Bill® can cover a double major if specific requirements are met</li> </ul>
<b>Dual/Double Degree</b>	<ul style="list-style-type: none"> <li>Allows a student to graduate with two separate degrees by studying two different fields at the same time</li> <li>Types of degrees varies—two bachelor's degrees, i.e., Bachelor of Science and Bachelor of Arts; or a bachelor's degree and an advanced degree, i.e., Bachelor of Arts and Master of Arts</li> <li>Candidates may receive the dual degree in less than the amount of time it would generally take to receive two degrees consecutively and independently</li> <li>GI Bill® will cover a dual degree if specific requirements are met</li> </ul>
<b>Undeclared Major</b>	<ul style="list-style-type: none"> <li>Term used for students who begin classes but are undecided about a major</li> <li>Allows students to use 1-2 years to explore, research, and choose a major</li> <li>Many students will focus on completing their general education requirements while deciding on a major</li> <li>Delay in declaring a major may result in additional time needed to complete your degree</li> <li>Important to select an IHE that has programs to assist in choosing a major and offers a wide variety of majors to avoid having to change schools once you have made a decision</li> <li>If you are using the GI Bill®, it is best to explore and research your field of study early to avoid exhausting your benefits before earning a degree. While you are deciding, attending a community or junior college and paying out-of-pocket is one option</li> <li>GI Bill® will only pay for the first 60 credits for an undeclared student</li> </ul>

When choosing a major, here are some factors to consider:

## INTERESTS, ABILITIES, VALUES

- What do you like?***

Interests are a good way of determining which major to choose in college and will allow you to get paid to do something you enjoy.



- ***What are your strengths and weaknesses?***

There may be some areas of interest where you have natural talent and others where you struggle despite being interested in the topic. Consider your willingness and ability to meet the requirements needed to be successful and progress in the field.

- ***What are your personal values and traits?***

Choosing a major based on your core beliefs will normally lead to work that is more rewarding and encouraging.

- ***What if you aren't sure about your choice?***

Don't be afraid to change your mind. College is a time of self-discovery—interests and values evolve and new abilities are discovered.

- ***How can you avoid using all your GI Bill® funds before earning your degree?***

It is best to explore and research your field of study early to avoid exhausting your benefits before earning a degree. Attending a community or junior college which costs less and paying out-of-pocket is one option to consider while you make your final decision.

## **EMPLOYABILITY AND INCOME POTENTIAL**

- ***Will you be able to easily and readily find employment in a related field in your desired location after you earn the degree?***

Research in advance to determine if jobs will be available after you earn the degree. Trying to become a marine biologist in the Midwest may be not a realistic expectation.

- ***Are you able to meet the requirements of the career?***

Consider internships and field work required to earn the degree and the physical demands and travel requirements of the career field before making your decision.

- ***Is it a career that will continue to be in demand in the future?***

We live in a time of ongoing technological changes. Automation is changing careers and will continue to in the future.

- ***Is it a field that changes rapidly and will require continued education and training?***

Although most careers require training to keep skills current, some careers change more rapidly than others and may require additional education to maintain licenses and certifications.

- ***Does the earning potential of the career match your needs and expectations?***

You may think money is not important if you love your career, but the reality for most people is—it does matter if you have bills to pay or expect to maintain a certain lifestyle. While researching employment in a specific location, note the average salary and consider if it is realistic for your needs and expectations.

## Career Exploration

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. Below are directions to complete the assessment.



### ACTIVITY: Career Exploration with Kuder Career Interests Assessment®

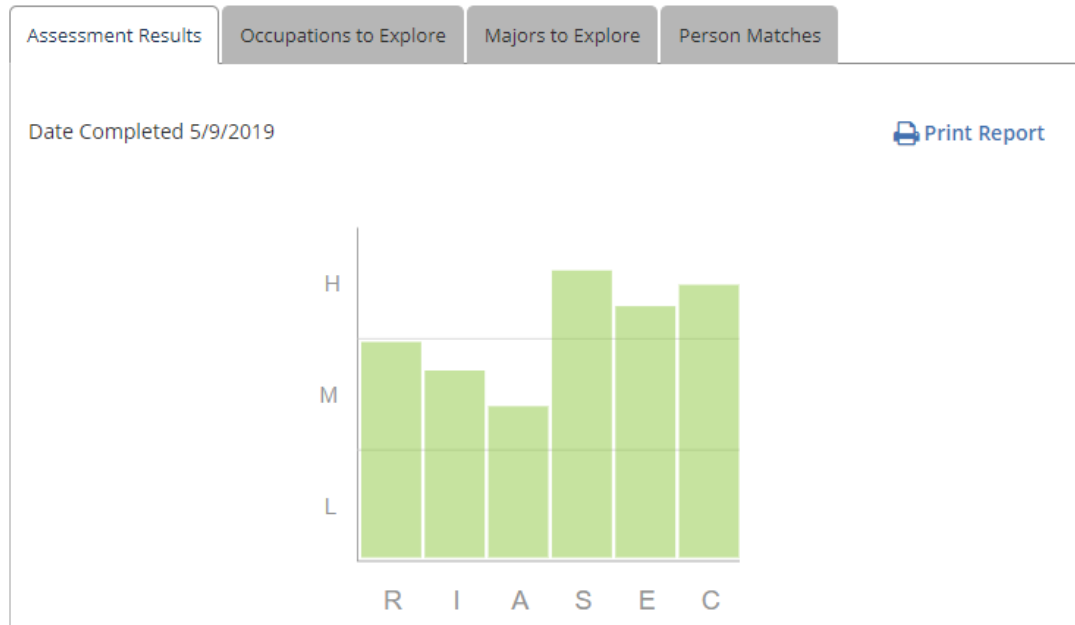
#### INSTRUCTIONS:

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®.



- 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.
- 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.
- 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 personal, career, and educational 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 Assistance**—Evaluation to understand the best career options for you based on your interests and capabilities
- **Benefits Coaching**—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 support to help remove barriers to success

### **Eligibility:**

PCPG is available free of charge if you meet one of the following conditions:

- A transitioning Service member six months prior to separation, **OR**
- A Veteran who transitioned from active-duty service in the past year, **OR**
- A Veteran or beneficiary eligible for VA educational benefits

### **To apply:**

1. Log into <https://www.va.gov>
2. in the **Education** section, select **Apply for education benefits**
3. In the left column, select **Educational and Career Counseling**
4. Follow steps to apply online or by mail

For additional information: VA's Education Call Center—1-888-442-4551

## 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 ones are listed below:

Degree	Average # of years/ credits*	Description	Most Common Types of Degrees
Associate	2/60	Typically awarded by a community or junior college; may be a career or technical degree; A.A. and A.S. credits may be transferred to a four-year bachelor's degree-granting school	Associate of Arts (A. A.) Associate of Science (A.S.) Associate of Applied Science (A.A.S.)
Bachelor	4-5/120	Undergraduate degree awarded by a college or university; required before starting graduate or professional school	Bachelor of Arts (B.A.) Bachelor of Science (B.S.)
Master	1-2+ full time/ varies	Graduate degree awarded by a college or university	Master of Arts (M.A.) Master of Science (M.S.) Master of Education (M.Ed.) Master of Business Administration (M.B.A.)
4 + 1	5/Varies	Degree program that combines undergraduate and graduate coursework which allows a student to earn an accelerated master's degree in five years	Varies between institutions
Professional	Varies	Advanced degree in a specific profession, i.e., medicine, law, dentistry, pharmacy; study focuses more on skills and knowledge and less on research and scholarly work	Doctor of Law (J.D.) Doctor of Medicine (M.D.) Doctor of Dentistry (D.M.D. or D.D.S.) Doctor of Pharmacy (Pharm.D.)
Doctorate	3 years/ Varies	Highest academic degree awarded; may include research, oral and written exams, and a dissertation	Doctorate of Philosophy (Ph.D.) Doctorate of Education (Ed.D.)

\*Number of credits required varies between institutions and majors

## Articulation Agreements

For some Service members, attending a community or junior college first may be the best choice, especially if the institution has **articulation agreements** with 4-year schools.



**Articulation agreements** (also known as transfer agreements, transfer guides, and transfer pathways) are formal agreements between two institutions at any academic level that document a pathway for students to transfer credits. The most commonly used articulation agreements allow students to attend two years at a community college and transfer their credits to a 4-year institution to complete a bachelor's degree.

Articulation agreements:

- Specify the courses to be completed at the sending institution that will be accepted as transfer credit at the receiving institution.
- May have a minimum grade point average requirement or other restrictions as part of the agreement.
- Could limit course choices, but do simplify scheduling classes, increase the likelihood of admission to the receiving IHE, and could save you time and money.
- Can be found by using the "search" function on the prospective school's homepage and searching for "articulation agreement." An admission counselor or transfer coordinator at the institution will be able to answer your specific questions.

Reasons to start pursuing higher education at a community college:

- **Weak Grades or Test Scores**—If high school/college GPA or entrance exam scores are not strong, taking classes at a community college can be used to improve academic readiness and increase the chances of being accepted at a 4-year IHE.
- **Career Planning**—If you are uncertain about your field of study or plan to work while attending college, starting at a community college will allow you to earn a credential to support your employment efforts and complete General Education courses while exploring career options.
- **Cost**—If your GI Bill® will not cover the full cost of a 4-year degree, tuition and fees at a community or junior college are less expensive than 4-year institutions and can be paid out-of-pocket to preserve GI Bill® funding for the more expensive costs at a 4-year IHE.
- **Convenience**—Community colleges usually offer more weekend and evening courses than most 4-year IHE, which allows for flexibility with work and family obligations.
- **Culture**—For Service members entering higher education for the first time, the culture may be a better fit at community colleges as they typically have a larger number of non-traditional students.

On the following pages are samples of undergraduate and graduate degree programs. Electives at the undergraduate level and specialization courses at the graduate level are indicated to show how electives are used to shape a degree program toward a specific career.



## 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

\*\*Elective

## 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. The admissions counselor will be able to provide more information on what credits the IHE will accept.

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 may earn college credit and/or advanced placement if you pass the AP exam with the score required by the IHE.
- **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 IHE.
- **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

Military training and experience may earn college credit to apply toward a degree.

The **American Council on Education (ACE)** represents 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).

- The institution will review your JST or CCAF official transcript and provide a summary of accepted credits.
- You must research the guidelines for each institution regarding the transfer of credit and understand their policy.

**Unless you are pursuing a degree in a field similar to your military training, education, and experience, any college credits you receive from your military Service will most likely be credited as electives.**

For more information on the ACE Military Guide, visit:

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

The ACE National Guide to College Credit for Workforce Training contains ACE credit recommendations for formal courses or examinations offered by various organizations to include the government and military. For more information, visit:

<https://www.acenet.edu/national-guide/Pages/default.aspx>.

**ACE only provides credit recommendations; the IHE will determine if the credit will be accepted and how they will be applied to the degree program.**

## Prior College Courses

If you have earned college credits in the past, you **may** be able to transfer those credits to your new school, but each institution has its own policy for accepting transfer credits. Although schools may differ in their transfer credit process, most will include the following:

- After you submit official transcripts, the institution will conduct an evaluation and determine if and how your credits will be accepted. (Some IHE 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 IHE, 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.

## College Level Examination Program (CLEP)

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)

**DANTES Subject Standard Tests (DSST)** exams are college subject tests that allow you to earn college credit for knowledge you acquired outside of a traditional classroom. Regardless of who administers these tests, IHE decide the amount of credit accepted and how it will be applied.

**CLEP** tests and **DSST** may be funded by DANTES. If you have already mastered a subject and don't need further instruction to prepare for follow-on coursework, using these programs to earn credit may save both money and time. For more information on CLEP/DDST, visit:

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

## **Competency-Based Education (CBE)**

Competency-based education (CBE) is another option where students acquire college credit by demonstrating their mastery of academic content, regardless of time, place, or pace of learning. Students can 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. Credit is awarded based on the completion of tasks and by showing mastery of a subject or topic. 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 the JST or accept all 60 credits from the CCAF towards bachelor degree requirements.

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



**Navy College Program:** <https://www.navycollege.navy.mil/>



**Air Force Air University:** <https://www.airuniversity.af.edu/>



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



**USMC Voluntary Education:**

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

### **How to Transfer 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 IHE 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.

1. Obtain all unofficial transcripts and scores (instructions for obtaining JST and CCAF transcript follows).
2. Meet with the transfer coordinator at the institution IHE to review transcripts and scores and determine approximately how many credits will transfer.
3. Send official transcripts to the institution to complete the transfer process.

**Only the institution can determine which credits are accepted and how they are applied to your degree program.** 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. 1. Login with your Common Access Card (CAC) at <https://jst.doded.mil/jst/>.  
If you do not have a CAC or a CAC reader, you will need to register for a JST account first.
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/correction.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. If you receive "no matches found" try using a smaller part of 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. 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. Select 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/>.

**NOTE:** Remember, only the institution can determine which credits—if any—are accepted from your transcripts and how they are applied to your degree program.



## Section 4: Choosing an Institution

### Learning Objectives

- Consider factors for choosing an institution
  - Location
  - Quality of the institution
  - Student Outcomes
  - 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 close to completing your degree, it is probably best to remain with your current IHE. However, if you have only completed a few courses and are shopping for a college to attend after leaving the military, **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.** Your 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.

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:

### FACTOR: Location

For some, 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 important reasons to stay in a particular area, map out your geographical limitations and limit your school search to that area. While online learning is a possibility for those with geographical restrictions, it may not be the best option for your situation.

## **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.

At the end of the section, you will conduct research on at least two IHE. Some questions to consider when searching for quality institutions and programs are:

- Does the institution offer a degree of interest that will prepare you to successfully compete in the job market and accomplish your career goals or enough variety of degrees if you have not decided on a career path?
- Does the IHE have a reputation for academic excellence and credentials that show its ability to provide quality instruction?
- Are there complaints against the institution?

One credential used to determine the quality and reputation of an IHE is **accreditation**—the official recognition that a college or university meets the standards of an accrediting agency recognized by the Secretary of Education. Accreditation ensures that the education provided by the IHE meets acceptable levels of quality. In addition:

- Employers, schools, and governments worldwide may only recognize degrees from accredited schools.
- Accreditation is important if you need to change schools before finishing your degree program as it can determine the transferability of credits between institutions.
- “Fully Accredited” does not always mean a school is of acceptable educational quality. Check the U.S. Department of Education Database of Accredited Postsecondary Institutions and Programs at <https://ope.ed.gov/dapip/#/home> to confirm your prospective IHE is accredited and verify the type of accreditation.

**Effective July 1, 2020, the Department of Education no longer classifies accrediting agencies as regional or national, but instead classifies accrediting agencies as either institutional or programmatic.** However, institutions may continue to favor accreditation from accrediting agencies formerly known as regionals. It is important to research both types of accreditation.

- **Institutional Accreditation**
  - Applies to an entire institution, indicating that each of an institution’s parts contributes to the achievement of the institution’s objectives
  - Required for schools with students who receive federal student aid
- **Specialized (or Programmatic) Accreditation**
  - Applies to the evaluation of individual programs, departments, or schools as parts of a total collegiate or postsecondary institution
  - May be required to take the licensing exam or earn the certification required to work in some fields
  - May affect the ability to transfer credits between institutions

Do not assume that an institution “accredited” by an agency recognized by the Department of Education has the necessary accreditation to meet *your* educational goals. Research your state and local government requirements or ask if any specific accreditation is required to obtain employment in the field and, if so, whether the educational program you have selected has that specific 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 discuss transfer of credit with the institution before completing an application for admission, especially if transferring between schools is a possibility. Do not assume that an institution is accredited—do your research.

## **Internships/Study Abroad/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, co-ops, study abroad, and research projects. As a result, an increasing number of IHE are adding experiential learning to their degree program requirements. Research your chosen program in advance to be certain you can meet these types of requirements. These opportunities give you a chance to:

- Apply classroom learning in a professional environment
- Gain exposure to your chosen field
- Build a network of professionals in your major field
- Gain hands-on experience
- Experience a new culture and gain a broader understanding of the world

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

## **FACTOR: Student Outcomes**

When evaluating a school, it can be useful to see how previous students performed.

- How many students returned after their first year?
  - Indicates they did well enough academically to return
  - Shows they wanted to return and were able to financially
- How many students graduated (usually calculated after 4-6 years)?
  - Note: 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.
- What was the average salary after graduation?

- What is the loan repayment rate?
- How did Veterans perform (not calculated by all schools)?

Looking at students' outcomes may indicate 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.

## **FACTOR: Student Veteran Support**

While you may want to explore various on-campus groups and activities based on your interests and demographics such as gender identity, ethnicity, religion, first-generation college student, etc., you are encouraged to acknowledge your identity as a veteran when you enter higher education. How well the institution is able to provide support for veterans is another factor for consideration.

Transitioning from the military to the civilian world is not just changing careers—it may be a change to every aspect of your life: career, home, income, support system, lifestyle, culture, health care, and training at a minimum. Most veterans underestimate the void they will experience after leaving the highly structured environment, clearly defined mission, and close bonds with fellow Service members. Interactions with other veterans can reduce the stress created by transition and provide support and resources that will contribute to your success in college.

Here's what one student veteran had to say while attending a university with strong support for veterans:

***"The veterans center has been amazing and has vastly improved my experience at the university. I feel like someone has my back, and it's never been easier to obtain my military benefits. The veterans center is an invaluable resource for military members; I would be lost without it."***

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, and this guide is intended to help you make that determination.

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:

#### o **Veteran Demographics**

One way to ease the transition from the military to higher education is to select an IHE that has a strong veteran community where you will find students who can identify and relate to your past experiences. Often, IHE with more veterans on campus will also have more support services for veterans and a greater understanding of their needs. While some veterans choose to maintain a strong military identity, others may choose to blend into the general student population.

#### o **Veteran Support Center**

The Veteran Support Center (or the equivalent as names may vary between institutions) connects student veterans with the resources needed to transition successfully from Service to classroom to career. This may include help with the admission process, academic assistance, applying for financial aid and VA education benefits as well as preparing to re-enter the workforce. Services provided by the Veteran Support Center may include:

- Referrals to campus or community resources
- Information on VA benefits specific to your needs
- Help in navigating the campus and its various offices
- Invites to workshops and social events throughout the year
- Opportunities to connect with other student veterans on campus
- Scholarships and awards for military-affiliated students

#### o **Disability Services**

Students with disabilities of all types (physical, mental, learning) are eligible for legal protections and reasonable accommodations while attending college. **(These services are provided by the IHE, and a VA disability rating is not required to use these services.)** 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.

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

If you are a member of the National Guard or Reserve, complete the following if you are mobilized or activated while enrolled in school:

- Notify your academic advisor, financial aid office, SCO, and registrar immediately.
- Follow the university's protocol for altering your class schedule or withdrawing from classes; failure to complete the required procedures could result in a course failure or unanticipated student debt.
- Ask professors about flexible assignment deadlines and completing course work through email or online.
- Determine the process to be readmitted to a program if you have to suspend your studies due to military Service requirements.
- For additional information on readmission requirements for Service members, visit <https://www.govinfo.gov/content/pkg/PLAW-110publ315/pdf/PLAW-110publ315.pdf>, Section 20USC 1091c, pages 214-217.

### ○ **Veterans Upward Bound**

The Veterans Upward Bound (VUB) Program is a pre-college program designed to assist veterans in developing academic and other skills needed to be successful in postsecondary education. The program assesses and enhances basic skills through counseling, mentoring, tutoring, and academic instruction in the core subject areas, and is especially beneficial for high school graduates who have been out of the classroom for a while. For more information visit: <https://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 VetSuccess on Campus (VSOC) Counselor at approximately one hundred (100) VSOC schools. 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 online at: <https://www.va.gov/careers-employment/vetsuccess-on-campus/>.

- **Veterans Integration to Academic Leadership (VITAL)**

As veterans enter college, some may require assistance with transition. VITAL collaborates with the local VA Medical Center, Veterans Benefits Administration, campus faculty and staff, and community resources to improve understanding of veterans' unique strengths and challenges. For more information visit:

[https://www.mentalhealth.va.gov/studentveteran/vital\\_home.asp](https://www.mentalhealth.va.gov/studentveteran/vital_home.asp).

- **Student Veteran Groups**

Student veteran groups are student veteran-led, on-campus organizations which may be a local chapter of a national group or an independent group that represents the student veterans for that institution only. The names of these groups vary, but most of them provide peer-to-peer support for student veterans. These groups coordinate campus activities, provide pre-professional networking, and generally provide a touchstone for student veterans in higher education. These groups may help in ensuring that every veteran is successful after their Service.

- **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 IHE 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.

### ○ **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 Member” and 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

For additional information, visit: <https://www.va.gov/education/choosing-a-school/principles-of-excellence/>.

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. Consider the following:

- What is the total cost to attend the institution?
- Will VA education benefits cover the entire cost of attendance?
- If not, will the institution help offset those costs through grants, scholarships, fellowships or assistantships?
- What other funding sources are available, and how can I use them instead of or in addition to my VA education benefits? Options to consider include financial aid, private scholarships, internships, work study, and part- or full-time employment.

If you plan to attend a public\* institution in a state other than where you live currently, the Veterans Access, Choice, and Accountability Act of 2014 allows you and our family members to qualify for in-state tuition if using the Post-9/11 or Montgomery GI Bills®. Those covered by the Choice Act include:

- Veteran who lives in the state in which the IHE 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 IHE 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.
- For more information on VA Resident Rate Requirements, go to:  
[http://www.benefits.va.gov/gibill/post911\\_residentraterequirements.asp](http://www.benefits.va.gov/gibill/post911_residentraterequirements.asp)

\* Private schools have the same tuition rates for in- and out-of-state students.

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

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

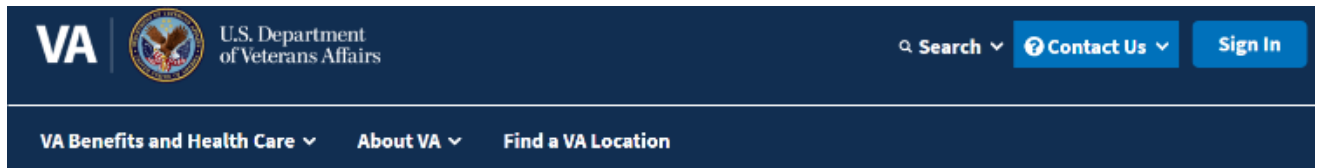
**College Navigator:** <http://nces.ed.gov/collegenavigator/>

Designed by the Department of Education to help students get information on 7,000+ postsecondary institutions in the United States.

The screenshot shows the College Navigator website. On the left is a search sidebar with fields for 'Name of School', 'States' (a dropdown menu with 'No Preference', 'Alabama', 'Alaska', 'Arizona'), 'ZIP Code', 'Miles from', 'Programs/Majors', 'Level of Award' (Certificate, Bachelor's, Associate's, Advanced), and 'Institution Type' (Public, Private non-profit, Private for-profit, 4-year, 2-year, < 2-year). Below these is a 'MORE SEARCH OPTIONS' section with a 'Show Results' button and links for 'Guide Me' and 'Clear Search'. The main content area features a large banner with the text 'Find the right college for you' and a 'Guide Me' button. Below the banner is a list of search tips: 'Refine your search with More Search Options', 'Build a list of schools using My Favorites', 'Pinpoint school locations with an interactive map', 'Export search results into a spreadsheet', 'Save your session including search options and favorites', and 'Add College Navigator to your browser search bar'. On the right side, there are links to 'College Affordability and Transparency Center', 'ADDITIONAL RESOURCES' (including 'Preparing for your Education', 'Financial Aid', 'Postsecondary Education Outcome Measures: ED, DOD, and VA', and 'Careers'), and a 'GO' button.

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

Designed by the VA to provide 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.



[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?

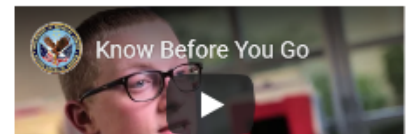
Veteran

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!





## ACTIVITY: College Comparison Chart

**INSTRUCTIONS:** Use the websites listed below to begin your research; you may also want to visit schools' websites or call/email a specific office. Record your findings on the College Comparison Chart in the Appendix.

**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. Transfer your answers to your **College Comparison Chart** in the Appendix.

1=most important and 5=least important

- \_\_\_\_\_ Location
- \_\_\_\_\_ Quality
- \_\_\_\_\_ Student Outcomes
- \_\_\_\_\_ Student Veteran Support
- \_\_\_\_\_ 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.

### **Location**

- ☐ City, suburban, town, or rural

### **Quality**

- ☐ Institutional or Specialized (Programmatic) accreditation
- ☐ Internship/Co-op/Study Abroad/Research Opportunities
- ☐ Complaints
- Note any cautionary information noted on the GI Bill® Comparison Tool. Be aware that past complaints which have been resolved may still appear.
  - 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.

### **Student Outcomes**

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

### **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

## 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 IHE 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 listed in the chart below:

TYPE OF ADMISSION	DESCRIPTION
<b>Rolling Admission</b>	<ul style="list-style-type: none"><li>• Offers a longer application period—sometimes 6 months or longer</li><li>• Applications are evaluated as they are received instead of waiting until all applications are received after a hard deadline</li><li>• Receive an admission decision within 6-8 weeks</li><li>• Early application recommended</li></ul>
<b>Open Enrollment/ Open Admission</b>	<ul style="list-style-type: none"><li>• Used by community colleges and online schools and some 4-year institutions</li><li>• Non-competitive</li><li>• Requires only a high school diploma or GED</li><li>• Good option for students who had difficulty in high school, do not have the grades required for a selective school, or who have been away from school</li></ul>

TYPE OF ADMISSION	DESCRIPTION
<b>Selective Admission—Early Decision</b>	<ul style="list-style-type: none"> <li>Usually reserved for first-time, full-time, traditional students</li> <li>Apply early decision (usually by October or November) to one school only and <b>agree to attend the school if accepted</b></li> <li>May apply to other schools for regular admission, but if you receive an early decision acceptance letter, you must withdraw all applications to other schools</li> <li>Option is binding; be certain about your choice</li> </ul>
<b>Selective Admission—Early Action</b>	<ul style="list-style-type: none"> <li>Usually reserved for first-time, full-time, traditional students</li> <li>Apply early action to your top-choice schools—can apply to more than one</li> <li>May apply regular admission to other schools</li> <li>Unlike early decision, you are <b>not bound to attend if accepted</b></li> <li>Can accept an offer as soon as you receive it or wait to make your final selection after receiving all notifications</li> </ul>

### Number of Applications

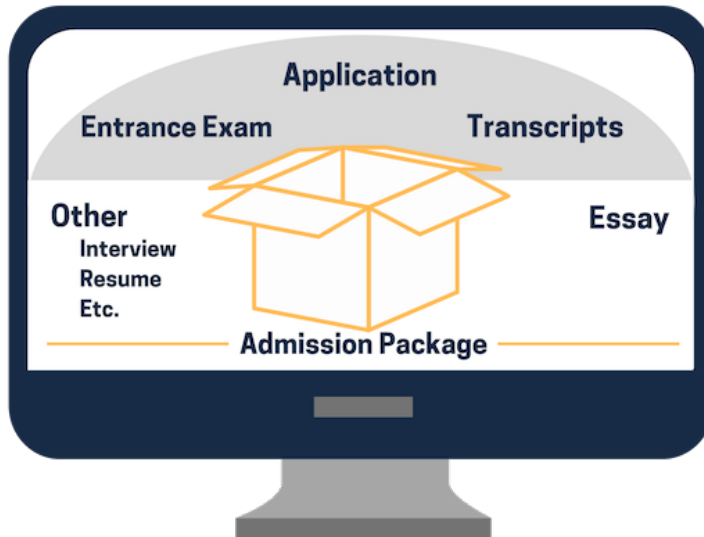
It is good to have choices, so plan to apply to several schools that offer your desired program. If you are not sure what you want to study, select institutions that are large enough to offer a wide range of majors. It is recommended you submit 4-8 applications—several from each of the following categories:

Target	Reach or Dream	Safety
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.	Schools you have less chance of getting into—the admission rate is less than 20%, and their academic profile is slightly higher than your credentials.	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.



## The Admission Package

Regardless of the type of institution and admission process, most IHE 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.
- Avoid military jargon, slang, and acronyms when completing your application packet. Write for someone who has no knowledge of the military.
- Have all materials proofread for spelling and grammar—your admission package makes the first impression.
- Apply online, if possible.
- 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.
- 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 IHE 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.
- Some schools may have an additional form for veterans which will give you access to specific services on campus and allow you to explain your military career in civilian terms.

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 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 as application fees may not be covered by VA educational benefits.

Over 500 IHE use the **Common Application** or Common App as it is known. (<https://www.commonapp.org/>). This standardized, online application makes college admissions easier as it allows you to fill out one online form (choose First Year Students or Transfer Students), and send it to up to 20 participating colleges. You will still be required to pay an application fee to each school you apply to (unless waived), and some schools may require additional school-specific materials.

## 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.

The **Common App for Transfer Students** essay prompt is:

Please provide a statement that addresses your reasons for transferring and the objectives you hope to achieve.

Below are examples of the *Common Application Essay Prompts* for **first-time** students:

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 IHE.

## 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:** Avoid using military jargon and acronyms, and 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

As part of the admission process, some institutions may require you to take an entrance exam.

- Most military education offices offer these tests for little or no charge.
- Websites offering free test preparation are available.
- It may take a few weeks after testing for your scores to reach the institution.
- 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.

For **undergraduate** admission:

- SAT or ACT are most commonly used exams IHE
- Tests may be waived if one or more of the following applies:
  - Test scores are more than five-years old
  - You are over 25 years of age
  - You have successfully completed college-level courses
- School-specific admission criteria provide additional guidance

For **graduate** school admission:

- GMAT and GRE are most commonly used exams
- Professional schools have entrance exams specific to their areas of expertise, i.e., LSAT (law), MCAT (medical), or DAT (dental)
- Some graduate schools will waive the GRE and GMAT for veterans

Exam preparation websites:

- SAT: <https://collegereadiness.collegeboard.org/sat/practice>
- ACT: [www.actstudent.org/testprep](http://www.actstudent.org/testprep)
- GRE: [www.ets.org/gre](http://www.ets.org/gre)
- GMAT: [www.mba.com](http://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 (may be waived if you have completed college courses)
- 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

**TIP:** Most schools charge a fee for official high school/college transcripts; ask if the fee can be waived for military-affiliated students. Allow 6 weeks for delivery.

## Recommendations

Many schools 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. Since you will not get to review recommendations before they are submitted, you should choose recommenders who will provide positive feedback. 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. Choose recommenders who can talk about their experiences with you in these settings.
- **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; one may be required if you are being considered for an admission scholarship. Interviews may be conducted by an admission officer or by **alumni**—persons who graduated from the institution. They may be held on-campus, virtually, or if conducted by alumni, in a coffee shop or restaurant. If an interview is offered, it is to your advantage to participate as it gives 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 or areas of interest. 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 IHE?
  - 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 (without military jargon and acronyms), and let them get to know you.

## Resume

Some IHE and most graduate schools will ask applicants to submit a resume with their application. It is important to present your military skills and training in civilian terms and avoid military jargon and acronyms. In addition, tailor your resume and highlight academic preparation, research, and experiences that make you a strong candidate for their institution/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 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:

Graduate School Application Timeline

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

## Academic Readiness

If it has been awhile since you attended school, you may want to do some preparation before enrolling in college to improve your basic academic skills by taking the Online Academic Skills Course (OASC) offered through DANTES.

- Available to all Service members and their families
- Online course available seven days a week, 24 hours a day
- Designed to build reading comprehension, vocabulary, and math skills
- Pre-assessment determines strengths and weaknesses; results 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.
- Provides instant feedback on progress and an overall post-assessment in each area.
- Service members and their family members can register for a free account for OASC at [www.Nelnetsolutions.com/DANTES/](http://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, you may be required to 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.***

Before taking the placement exams, it is recommended you prepare by using **College Placement Skills Training (CPST)**—a free, comprehensive online course designed help improve scores on college placement exams and, in many cases, may be supported financially through VA education benefits or other forms of financial aid. 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](http://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 GI Bill® paperwork as requested
- Meet with a Financial Aid counselor for information on additional funding sources to support your education
- Enroll in classes and purchase or rent books and supplies
- Attend new student or transfer student orientation programs
- Attend class, use available resources for assistance, 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

While you are navigating the admission process, you will need to consider how you will pay for your education after 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 wisely 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 as well as some Reserve personnel.
- Services administer their individual TA programs and set financial and credit limits and program eligibility requirements.
- In some cases, TA may not cover all education-related expenses. To make up the difference, consider supplemental support from scholarships or other federal funding options such as grants and student loans.

One other option is to use GI Bill® benefits for TA Top Up, which allows the use of GI Bill® funds to cover the difference between TA funding and the total cost of the course. **However, using GI Bill® funds while still on active-duty may not be the most cost-effective use of your VA educational benefit.**

The Post-9/11 GI Bill® includes a Monthly Housing Allowance (MHA) which active-duty Service members are not eligible to receive. If you use the GI Bill® while serving on active-duty, you give up the MHA--as much as \$3,400 with an average amount of \$1,700 per month. If the difference between the amount paid by TA and the total cost of the course is less than the MHA you would receive if you weren't on active duty, it would be better to pay the difference yourself and delay using your GI Bill® benefits until after leaving the military.

- Contact the education office **before** signing up for classes to discuss funding options and to determine if your chosen school and program are eligible to receive TA funds. The Education Counselor will provide guidance on applying for TA and optional funding sources.

Additional resources include:

- Tuition Assistance Top Up— <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/tuition-assistance-top-up/>
- VA Education Benefits Military Life Cycle and VA Education and Training Benefits for Spouses and Dependents courses— <https://TAPevents.org/courses> (Select MLC courses or check with your installation education or transition office for the in-person courses.)

## GI Bill® Education and Training

Your type and length of Service determine the benefits you have earned 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 at 1-888-442-4551 or by using your VA.gov account.

For additional information: <https://www.va.gov/education>



## Types of Training and Programs Covered



Additional information on using GI Bill® benefits:

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

### Post-9/11 GI Bill®

#### Eligibility

To be eligible for the Post-9/11 GI Bill® (Chapter 33) as a Service member or veteran, you must meet one of the following criteria:

- Served honorably for at least a total of 90 days on active duty on or after September 11, 2001, **OR**
- Been honorably discharged from active duty for a Service-connected disability and served 30 continuous days on or after September 11, 2001 **OR**
- Received a Purple Heart on or after September 11, 2001

Also:

- Reservists who lost education benefits when REAP was sunset in November 2015 **may** qualify to receive restored benefits under the Post-9/11 GI Bill®.

## Benefits

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

- Up to full **tuition and fees** (paid 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.
- A **Monthly Housing Allowance** (MHA) equal to an E5 with dependents for veterans attending classes at the greater than half-time rate. The MHA is calculated based on the zip code of the campus where the student physically attends the majority of classes. Students attending all courses online receive half the national MHA average. Those attending school at a rate of ½-time or less are not eligible for MHA.
- An annual **books and supplies stipend** up to \$1,000 each academic year is paid proportionately based on enrollment (approximately \$42/credit hour).
- All benefits are prorated depending on benefit level and rate of pursuit (e.g., 1/2-time, 3/4-time, full-time). Those attending school at a rate of 1/2-time or less are not eligible for MHA.

## 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
- 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/>
- Monthly Housing Allowance Rate  
[https://www.benefits.va.gov/GIBill/docs/FGIB/MHA\\_rate\\_change.pdf](https://www.benefits.va.gov/GIBill/docs/FGIB/MHA_rate_change.pdf)
- 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.

IHE 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 IHE and issues payments directly to the institutions.

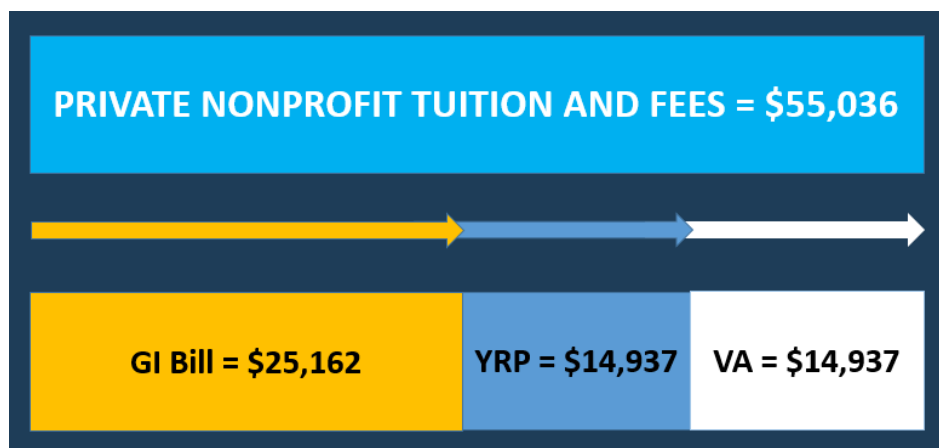
### Eligibility

To receive benefits under the YRP, you must qualify 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. Active-duty Service members may use the Yellow Ribbon Program effective August 1, 2022.**

The requirements for your school are as follows:

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



**Example Scenario:** A veteran 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.

2020-2021 Tuition and fees	
Annual cost of tuition & fees (will vary depending on institution)	\$55,036
Annual Post-9/11 GI Bill® amount for private or foreign institutions	\$25,162
Difference between cost and GI Bill® Benefits	\$29,873
Amount contributed by the institution's YRP	\$14,937
Matching amount contributed by VA's YRP	\$14,937
Out-of-pocket cost to Service member	\$0
Housing	
Annual Cost of On-Campus Housing	\$11,512
Post-9/11 GI Bill® MHA (based on average of \$1700/month for 9 months)	\$15,300
Excess MHA provided to Service member	+ \$3,788
Books	
Annual Cost of Books	\$1,000
Post-9/11 GI Bill® Book Allowance	\$1,000
Out-of-pocket cost to Service member	\$0

**Conclusion:** The cost to attend a private IHE 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.

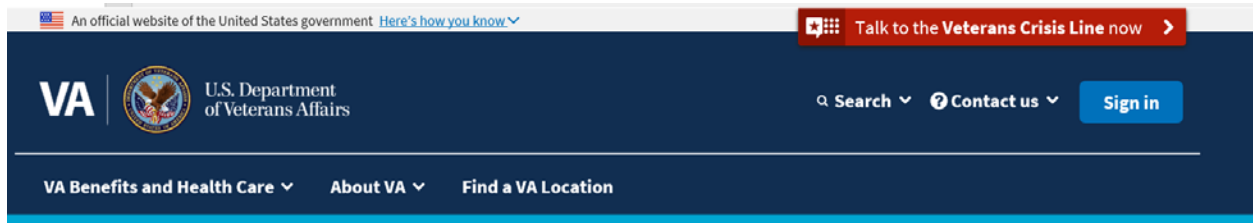
When researching the YRP at a prospective institution, consider the following factors:

- 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?
- Is the YRP relevant to your IHE (i.e., Is YRP needed, or do your benefits cover the full cost of tuition and fees at the IHE?)?

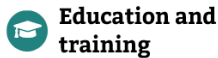
Additional resources:

- Yellow Ribbon Program  
<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>
- Find a Yellow Ribbon School  
<https://www.va.gov/education/yellow-ribbon-participating-schools>

# Montgomery GI Bill® Active Duty (MGIB-AD)



[Home](#) › [Education and training](#) › [GI Bill](#) › [Montgomery GI Bill Active Duty](#)



◀ [GI Bill](#)

[Post-9/11 GI Bill](#)

**Montgomery GI Bill Active Duty**

[\\$600 Buy-Up program](#)

## Montgomery GI Bill Active Duty (MGIB-AD)

The Montgomery GI Bill Active Duty (MGIB-AD) can help you pay for education and training programs. If you've served at least 2 years on active duty, find out if you qualify for the MGIB-AD program.

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

### Eligibility

- At least 2 years of active-duty Service
- 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
- Monthly benefit paid directly to the Service member
- Benefit based on the type of training, length of service, category, any college fund eligibility, and contributions to the \$600 buy-up program
- Rates (amount allowed monthly) are established annually and are the same nationwide, not based on the location of the school

- MGIB may not cover all the expenses associated with a course or education; tuition or fees not covered by MGIB are the member's responsibility
- Usually 10 years to use MGIB benefits; time limit may be different depending on the situation

Additional resources:

Overview of MGIB—<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

## How to Apply for GI Bill® Education Benefits

- Apply for education benefits before you enroll in school
- After approval, VA will provide you with a Certificate of Eligibility (COE), which includes:
  - Benefit level
  - Months of entitlement
  - End date of eligibility period (if applicable)
- Take the COE to the SCO at your college or university
- Obtaining your COE before registration will minimize the amount of time before you begin receiving benefits

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— <https://www.va.gov/education/how-to-apply/>
- 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 <https://www.va.gov/debtman/>.



## ACTIVITY: College Comparison Chart Update

**INSTRUCTIONS:** Update your College Comparison Chart by using the **GI Bill® Comparison Tool**, the **Find a Yellow Ribbon School** website, and the school's website to locate the answers to the following questions for your chosen institutions:

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

**Find a Yellow Ribbon School:** <https://www.va.gov/education/yellow-ribbon-participating-schools>

### 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. By taking advantage of all funding sources, you may be able to preserve a portion of your VA educational benefits to pay for an advanced degree or other credentials.

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.



**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

<https://studentaid.gov/h/apply-for-aid/fafsa>

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

- Use the IRS Data Retrieval Tool if you filed a federal tax return the prior year
- For additional information: *FAFSA® on the Web Worksheet*  
<https://studentaid.gov/sites/default/files/2020-21-fafsa-worksheet.pdf>

### Change in Income

- Income and financial situation may change after transition; 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 the financial need determination based on your FAFSA®.
- GI Bill® housing allowance is NOT considered income when calculating your eligibility for federal student aid

## Student Dependency Status

- Service in the U.S. Armed Forces gives you independent student status; parental financial information is not required.
- If you are married or have dependent children, their financial information and college student status (if applicable) will be included in your application.

## Deadline to Apply

- For the 2021-2022 award year, complete the FAFSA® between **October 1, 2020, and June 30, 2022.**
  - Because there may be earlier application deadlines for state and institutional financial aid, it is recommended 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.
  - FAFSA® application: <https://studentaid.gov/h/apply-for-aid/fafsa>
  - Find your state's deadline at: <https://studentaid.ed.gov/sa/fafsa#deadlines>
  - Check with your college for its deadlines.

Additional resources:

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

## Enrollment Status

Enrollment status during the regular academic year 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

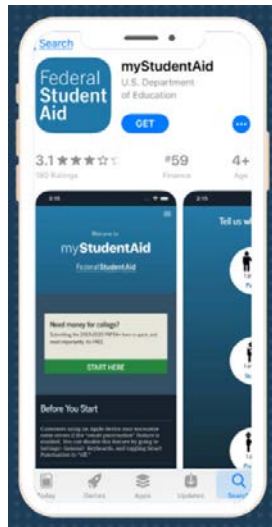
Enrollment status for graduate students is defined by the institution, but full-time status is usually 9 or more hours.

**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.



## 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

After completing the FAFSA®, you may be told you are 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

- Awarded to undergraduate students who have financial need and have not earned a bachelor's, graduate, or professional degree
- Lifetime eligibility is limited to 12 semesters or the equivalent
- Maximum award is adjusted annually based on financial need and enrollment status (full-time, three-quarters time, etc.)

## Federal Supplemental Educational Opportunity Grant

- Geared toward undergraduates with exceptional financial need
- Pell Grant recipients with the lowest EFC will be considered first for FSEOG
- Does not require repayment
- Annual award varies depending on application date, financial need, school funding, and the IHE'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/>.

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)

- Grant 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.
- Grant recipients must:
  - Attend a participating school and meet certain academic requirements.
  - 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.gov/understand-aid/types/grants/pell>
- TEACH Grant  
<https://studentaid.gov/understand-aid/types/grants/teach>
- FSEOG  
<https://studentaid.gov/understand-aid/types/grants/fseog>

## Federal Work-Study

Federal Work-Study (FWS):

- Provides part-time jobs for undergraduate and graduate students with financial need
- Encourages community service work and work related to the recipient's course of study
- May be on- or off-campus

Learn more at <https://StudentAid.gov/understand-aid/types/work-study>.

## 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 an approved college degree, vocational, or professional program, AND

- Have found an open job either at a nearby VA facility, state employment office, 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.
- Veterans with Service-connected disabilities of at least 30% may be given priority consideration.

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

## Federal Student Loans

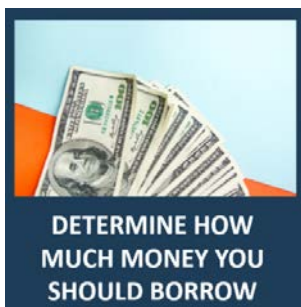
As you compare your educational costs and living expenses to your GI Bill® benefits, financial aid, and other income, you may find that you need additional funds to cover your expenses while attending school. Before borrowing money, it is important to consider the consequences of student loans.

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 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; 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 Loan Simulator at <https://studentaid.gov/loan-simulator/> 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 explains 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

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

### **Direct Subsidized Loans**

- Available to eligible undergraduate students with financial need
- School determines the amount after reviewing the FAFSA®
- Department of Education pays the interest on the loan while if enrolled in school at least halftime and during grace and deferment periods

### **Direct Unsubsidized Loans**

- Provided to eligible undergraduate, graduate, and professional students regardless of financial need
- School determines the amount to be borrowed based on the cost of attendance and other financial aid
- Interest accrues (accumulates) from the time funds are first paid out. Interest can be paid while attending school and during grace periods and deferment or forbearance periods, or may accrue and be capitalized (that is, added to the principal amount of your loan). If interest accrues, the total loan amount to be repaid will increase because you will be charged interest on a higher principal amount.

### **Direct PLUS Loan**

- Provided to graduate and professional degree students and parents of dependent undergraduate students to help pay education expenses
- Credit check is conducted; good credit history required

### **Direct Consolidation Loan**

- Allows the borrower to combine multiple education (most federal but not private) loans into one loan
- Results in a single monthly payment instead of multiple payments
- Loan consolidation give 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.gov/understand-aid/types/loans/interest-rates>.

### **Loan Repayment**

- Loans must be repaid 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.
- For U.S. Department of Education information on loan management and repayment, visit: <https://studentaid.gov/manage-loans/repayment>

- View federal student loan information by logging in to “My Federal Student Aid” at <https://studentaid.gov/> with your FSA ID and password
- In rare situations, you may be eligible to have your federal student loan forgiven, cancelled, or discharged; for more information, visit: <https://studentaid.gov/manage-loans/forgiveness-cancellation>.

## **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.

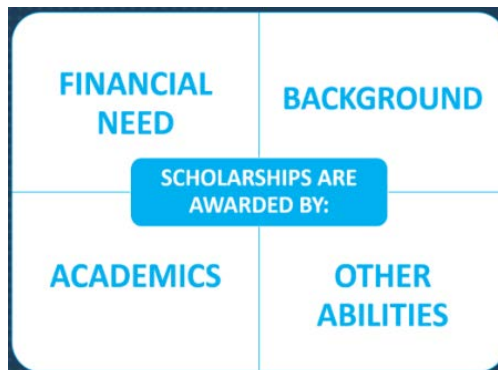
Military members with federally approved loans have this change enacted automatically. Borrowers with private student loans and Federal Family Education Loan Program (FFELP) loans should still contact their student loan servicer to inquire how to obtain their SCRA benefits. In most cases, you will need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

Visit <https://studentaid.gov/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.

## Non-Federal Funding Sources

### Institutional Scholarships

As you research colleges, consider the scholarships they offer. Typical institutional scholarships are offered to first-time and transfer students who meet the academic and/or financial requirements. Check the institution's admission website for application and deadline information. Additionally, private donor and departmental (major specific) scholarships may be available to students after the first year. The university's veteran services office may also administer campus, community, and corporate awards and scholarships focused on the needs of military-affiliated students. In most cases, a FAFSA® will be required. Completing the FAFSA® every year while enrolled in college is recommended even if you do not qualify for federal financial aid.



### 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 two types of merit-based, financial support to full-time graduate students:

#### Fellowships

- Provides a stipend to pay tuition, academic fees, housing, textbooks, and other essential supplies
- No employment or repayment required

#### Assistantships

**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.

**Graduate Assistantship (GA)**—Provides graduate students with the opportunity to work under the supervision of administrators, senior staff, or faculty.

- Employment that usually includes both salary and a tuition allowance in exchange for the performance of research or teaching; may be taxable
- 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.

Additional Resources:

Financial Aid for Graduate or Professional Students

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

Office of Postsecondary Education Programs for Graduate Students

<https://www2.ed.gov/students/prep/college/index.html>.

## Independent Scholarships

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. Visit 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


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

- College Board's Scholarship Search  
<https://bigfuture.collegeboard.org/scholarship-search>
- Scholarships for Military Families  
<https://studentaid.gov/understand-aid/types/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>.

For state benefits information including scholarships, visit <https://www.cnas.org/publications/reports/state-veteran-benefit-finder> (not compatible with Internet Explorer).

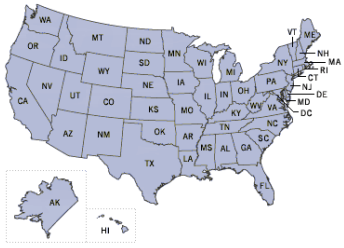

U.S. Department of Education

Student Loans	Grants	Laws	Data
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**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.



Commonwealths and Territories

### How Do I Find...

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



More >

### Information About...

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

More >

### Connect

 Facebook
  Email

For information on additional state veteran scholarships and education opportunities, visit [www.va.gov/statedva.htm](http://www.va.gov/statedva.htm), select your state of residence, and use the search function to search for scholarships.

## Applying for Scholarships, Assistantships, and Fellowships

- Read the application information closely and provide what is required—usually an application, transcripts, letters of recommendation, and sometimes 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.
- Respond to the application and interview questions by including experiences and accomplishments you feel comfortable sharing—if you have overcome obstacles or have something that inspires you, include it.
- Have someone you trust review the application packet to ensure you have included all the required information and to proofread for spelling, grammar, and other readability factors.

## 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 may be 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.

## Accepting Financial Aid

- Accept scholarships and grants (which don't require repayment) and understand the conditions. You may be required to submit a thank you letter to the organization or donor who funded the scholarship.

- 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 including loans, visit:  
<https://studentaid.gov/complete-aid-process/comparing-aid-offers>.

## Financial Aid Action Plan



### START PLANNING EARLY

- Plan how to pay for college before you start
- Understand your GI Bill® benefits
- Ask the financial aid office about grants and scholarships
- Meet application deadlines



### FILL OUT THE FAFSA® FORM

- Do not pay to complete the FAFSA®
- Use the myStudentAid App or go to:  
<https://studentaid.gov/h/apply-for-aid/fafsa>
- Reapply each year on October 1<sup>st</sup> or if you transfer to another school
- Review your Student Aid Report (SAR) for accuracy



### REVIEW YOUR AID OFFER/AWARD LETTER

- Study the types and amounts of aid offered
- Compare costs and offers from multiple schools
- Accept the offer that works best for you



### RECEIVE YOUR AID

- Financial aid will be applied to the amount you owe
- Remaining balance will be refunded to you
- Make academic progress to maintain financial aid eligibility



### GRADUATE AND START REPAYMENT

- If you have student loans, prepare to pay them
- Get organized and choose a repayment plan
- If you experience difficulties, contact your loan servicer





## **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

## **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. For additional information, contact your VA Benefits Advisor.

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.



### Save Your Money

Here are some signs to help you identify a scam by a financial aid or scholarship company.

- **They require you to pay upfront or monthly fees to have your FAFSA prepared or to get information on scholarships.** FAFSA stands for **Free** Application for Financial Student Aid and can only be completed at <https://studentaid.gov/h/apply-for-aid/fafsa>. Legitimate scholarships are found by searching online and by asking the financial aid counselors at your IHE—never pay for scholarship leads.
- **They ask for your username and password.** Financial aid counselors at your school and the Department of Education will never ask for this information. Do not share your username and password with anyone.
- **Their communications contain spelling and grammatical errors.** While some emails and brochures you receive may look very formal, they often contain spelling and grammatical errors. If you notice unusual capitalization, improper grammar, or incomplete sentences, it's a red flag that the source is not reputable.

### 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 IHE 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.gov/resources/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://studentaid.gov/feedback-center/>

**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?

2. What do I need more information about? What am I unclear about?

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

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.

- Access the Participant Assessment at <https://www.dodsurveys.mil/tgpsp/>
- Select the box **Managing Your Education** and complete the assessment by answering all the questions.
- 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!



2021 TAP CURRICULUM

# MANAGING YOUR (MY) EDUCATION





# YOUR FEEDBACK IS IMPORTANT

## TELL US WHAT YOU THINK



The Transition Assistance Program (TAP) Participant Assessment is located at:

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

The TAP Participant Assessment is a critical evaluation tool used to gain feedback on TAP, facilities, facilitators, curriculum, and materials. Feedback is reviewed quarterly and used to make improvements to TAP. Participant feedback is essential to ensure a quality program.

**Assessments are available for the following:**

### CORE CURRICULUM

- Managing Your Transition
- MOC Crosswalk
- Financial Planning for Transition
- VA Benefits and Services
- Employment Fundamentals of Career Transition

### AVAILABLE TRACKS

- Employment: DOL Employment Workshop
- Education: DoD Managing Your Education
- Vocational: DOL Career and Credential Exploration
- Entrepreneurship: SBA Boots to Business

### Examples of curriculum updates made based on Service member feedback include:

- Provided a list of website resources after each module.
- Removed unnecessary or obsolete information.
- Added information pertaining to healthcare, life insurance, and SBP options after transition.
- Added 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 PERSONAL DEVICE TO BEGIN THE ASSESSMENT



#### PLEASE NOTE:

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





# MY Education Website Guide 2021

## Section 1: Getting Started

### DoD TAP Participant Guides

<https://www.dvidshub.net/unit/DODTAP> (scroll down to Recent Publications)

### Managing Your (MY) Education Online Course

<https://tapevents.org/courses>

### Military-Civilian Transition Office (MCTO)

Follow us on LinkedIn: <https://www.linkedin.com/showcase/military-civilian-transition-office>

## Section 2: Learning the Basics

### College Scorecard

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

### GI Bill® Comparison Tool

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

### DANTES Distance Learning Readiness Self-Assessment

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

## Section 3: Choosing a Field of Study

### Kuder Career Interests Assessment®

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

### VA Education and Career Counseling

<https://www.va.gov>

### ACE Military Guide

<http://www.acenet.edu/Programs-Services/Pages/Credit-Transcripts/Military-Guide-Online.aspx>

### ACE National Guide to College Credit for Workforce

<https://www.acenet.edu/national-guide/Pages/default.aspx>

### College-Level Examination Program (CLEP)/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](http://www.navycollege.navy.mil)

**Air Force Air University**

<https://www.airuniversity.af.edu/>

**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 (JST)**

<https://jst.doded.mil/jst/>

**JST Corrections**

<https://jst.doded.mil/correction.html>

**Community College of the Air Force (CCAF) Transcript**

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

**CCAF Transcript (after leaving the Service)**

<https://www.credentials-inc.com/cgi-bin/dvcgitp.pgm?ALUMTRO012308>

**CCAF Transcript Corrections**

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

## Section 4: Choosing an Institution

**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>

**Veterans Integration to Academic Leadership (VITAL)**

[https://www.mentalhealth.va.gov/studentveteran/vital\\_home.asp](https://www.mentalhealth.va.gov/studentveteran/vital_home.asp)

**Principles of Excellence**

<https://www.va.gov/education/choosing-a-school/principles-of-excellence/>

**VA Resident Rate Requirements**

[http://www.benefits.va.gov/gibill/post911\\_residentraterequirements.asp](http://www.benefits.va.gov/gibill/post911_residentraterequirements.asp)

**College Navigator**

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

## Section 5: Gaining Admission

### Common Application

<https://www.commonapp.org>

### Exam Preparation

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

ACT: <https://www.act.org/content/act/en/products-and-services/the-act/test-preparation.html>

GRE: [www.ets.org/gre](http://www.ets.org/gre)

GMAT: <https://www.mba.com>

### Graduate School Application Timeline

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

### Online Academic Skills Course (OASC)

<https://dantes.petersons.com>

### College Placement Skills Training (CPST)

<https://dantes.petersons.com>

## 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://tapevents.org/courses>

### VA Education and Training Benefits

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

### GI Bill Benefits

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

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

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

### Post-9/11 GI Bill® Overview

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

### Monthly Housing Allowance Rate

[https://www.benefits.va.gov/GIBILL/docs/FGIB/MHA\\_rate\\_change.pdf](https://www.benefits.va.gov/GIBILL/docs/FGIB/MHA_rate_change.pdf)

### 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.va.gov/education/yellow-ribbon-participating-schools>

**Montgomery GI Bill® (MGIB-AD)**

<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

**How to Apply for GI Bill® Benefits**

<https://www.va.gov/education/how-to-apply/>

**Debt Management Center**

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

**FAFSA® Worksheet**

<https://studentaid.gov/sites/default/files/2021-22-fafsa-worksheet.pdf>

**FAFSA® Application**

<https://studentaid.gov/h/apply-for-aid/fafsa>

**FAFSA State Deadlines**

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

**Department of Education Federal Student Aid videos**

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

**Federal Student Aid**

[www.studentaid.gov](http://www.studentaid.gov)

**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/>

**Federal Pell Grant**

<https://studentaid.gov/understand-aid/types/grants/pell>

**TEACH Grant**

<https://studentaid.gov/understand-aid/types/grants/teach>

**FSEOG**

<https://studentaid.gov/understand-aid/types/grants/fseog>

**Federal Work Study**

<https://studentaid.gov/understand-aid/types/work-study>

**VA Work Study**

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

**Loan Simulator**

<https://studentaid.gov/loan-simulator/>

**Paying for College**

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

**Federal Student Loans: Be a Responsible Borrower and Federal Student Loans: Repay Your Loans**

<https://studentaid.ed.gov/sa/resources#responsible-borrower>

**Federal Student Loan Interest Rates**

<https://studentaid.gov/understand-aid/types/loans/interest-rates>

**Loan Repayment**

<https://studentaid.gov/manage-loans/repayment>

**Loan Forgiveness**

<https://studentaid.gov/manage-loans/forgiveness-cancellation>

**Public Service 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.gov/sites/default/files/military-student-loan-benefits.pdf>

**Financial Aid for Graduate or Professional Students**

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

**Office of Postsecondary Education Programs for Graduate Students**

<https://www2.ed.gov/students/prep/college/index.html>

**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.gov/understand-aid/types/military>

**Scholarships for Military Children**

<https://militaryscholar.org>

**State Aid and Scholarships**

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

<https://www.cnas.org/publications/reports/state-veteran-benefit-finder> (not compatible with Internet Explorer)

[www.va.gov/statedva.htm](http://www.va.gov/statedva.htm)

**Financial Aid Offer Comparison**

<https://studentaid.gov/complete-aid-process/comparing-aid-offers>

**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.gov/resources/scams>

**GI Bill® Feedback**

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

**Federal Student Aid Feedback**

<https://studentaid.gov/feedback-center/>

**Federal and Private Student Loans Feedback**

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

**TAP Participant Assessment**

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



## Sample Admission Essay Analysis

### Strengths

- **Writing ability: How well is the essay written?**
  - The essay has a clear and concise message (no extraneous details; not rambling or unfocused).
  - No cliché phrases or overused images are included in the essay.
  - It is well written, humorous, and has an effective conclusion.
- **Prompt compliance: How closely did the writer follow the prompt?**
  - The story itself is one of personal (or familial) growth and focuses on how a moment of pain can produce a positive outcome. This closely follows the prompt.
  - The essay does not exceed the word limit yet feels well developed.
  - Elements introduced in the essay combine for an effective conclusion.
- **Hidden values: Other things that colleges value.**
  - The author avoids bragging or showboating.
  - The essay feels intimate without oversharing.
  - The author chose a relatable/universal conflict.

### Possible Weaknesses

- **Occasional lack of specificity:**

The person causing the author's family issue was simply referred to as a "relative," which makes them seem distant (Aunt, Cousin, etc.). But it becomes unclear how a distant relative could "drive a wedge between us." Was the conflict caused by the actual presence of this person at the dinner table or did the issue arise from differing opinions among immediate family? The lack of detail diminishes the message. While oversharing should be avoided, this story could have benefited from additional specificity regarding this vital story detail.

- **Unnecessary information:**

The author includes "being raised in such a racially, economically and religiously diverse community" at the very end of the essay. While this could be an important part of his/her character, its inclusion without having been set up prior to the conclusion feels forced and makes its relevance to the rest of the story questionable.



## Career Exploration Chart

<b>Occupation:</b>	
<b>Overview—Quick Facts</b>	
National Annual Salary Range	
Entry-Level Education	
Number of Jobs in 2018	
Expected Job Openings (2018-2028)	
National Outlook (2018-2028)	
<b>Salary &amp; Outlook</b>	
State/Region	
Yearly Statewide Salary Range	
<b>Majors to Explore</b>	
Majors	
Schools Offering These Majors	

## College 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
<b>Section 4: Choosing an Institution</b>		
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"/> <b>FACTOR: Location</b> (city, suburban, town, rural)		
<input type="checkbox"/> <b>FACTOR: Quality</b>		
Type of accreditation Institutional Specialized (Programmatic)		
Internships, Co-ops, Study Abroad, Research Opportunities  Job placement		
<input type="checkbox"/> <b>FACTOR: Student Outcomes</b>		
Graduation Rate		
Retention Rate		

	Institution #1	Institution #2
Average Salary		
Loan Repayment Rate		
<div> <div></div> <div> <b>FACTOR:</b>  <b>Veteran Student Support</b> </div> </div>		
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/services for veterans		
Cautionary information (GI Bill® Comparison Tool)		
Complaints		

	Institution #1	Institution #2
<b>Section 5: Gaining Admission</b>		
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		
<b>Section 6: Funding Your Education</b>		
<input type="checkbox"/> <b>FACTOR: Cost</b>		
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		