Accessing Higher Education

Veterans Employment Center

Resources

Build a Profile

Publish an online profile to connect with thousands of employers looking to hire Veterans

Translate Your Skills

Utilize the Department of Labor's O*NET resources to translate military occupational codes (MOC) into civilian skill equivalents and learn about related civilian career paths.

Search for Jobs

The Veterans Job Bank (VJB) allows users to search 1.2 million jobs from the private sector and federal, state and local governments.

Advantages

View Employer Commitments

Identify employers who made commitments to hire Veterans and the types of positions they need to fill.

Connect with Resources

Learn more about incentives for hiring Veterans. Discover career transition resources.

Opportunities

The VEC is the federal government's single online source for connecting transitioning Servicemembers, Veterans and their families with meaningful career opportunities.

In connection with the First Lady and Dr. Biden's Joining Forces initiative, the Departments of Veterans Affairs, Labor, Defense and Education, the Small Business Administration and the Office of Personnel Management, collaborated to create the VEC by incorporating the best online employment tool features.

www.ebenefits.va.gov/ebenefits/jobs

ITP Roadmap

Capstone
(Job App, Resume, Refs and Gold Card)

Education
Assessment, College App,
Contact w/ School Counselor, Contact w/SVO

Technical Training
Assessment, TT Institution Application,
Contact w/ School Counselor, Contact w/SVO

Entrepreneur
Connection to SBA, Preliminary Business Plan

DOL
Employment Workshop
(Job App, Resume, References, & Gold Card)

VA
Benefits, Briefing I & II
(Documentation)

MOC
Crosswalk
(Gap Analysis)

Financial Planning
(Budget)

Opportunity to Join Reserve Component
(Documents)

E-Benefits Registration
(Proof)

Pre-separation Counseling and Assessment
(DD2648, DD2648-1)

Individual Transition Plan Deliverables

Capstone
Servicemembers participate in Capstone to validate and verify that they are prepared to be successful following military service by producing documentation that they meet all Career Readiness Standards (CRS).

Entrepreneurship Track
Servicemembers pursuing self-employment in the private or non-profit sectors learn about the challenges faced by entrepreneurs; the benefits and realities of entrepreneurship, and the steps toward business ownership.

Career Technical Training Track
Guides and assists Servicemembers pursuing career technical training with preparing for researching and selecting institutions and technical fields.

Accessing Higher Education Track
Guides and assists Servicemembers pursuing college education with preparation for the college application process. Topics covered include: identifying educational goals, finding education funding, and researching and comparing institutions.

DOL Employment Workshop
Informs and assists transitioning Servicemembers with preparation of the tools and steps required for a successful transition to civilian employment.

VA Benefits Briefings I & II
Informs transitioning Servicemembers of their Veterans entitlements.

MOC Crosswalk
Translates military skills, training, and experience into civilian skills, education, and credentialing appropriate for civilian jobs

Financial Planning for Transition
Provides information and tools needed to identify post-transition financial responsibilities, obligations, and goals.

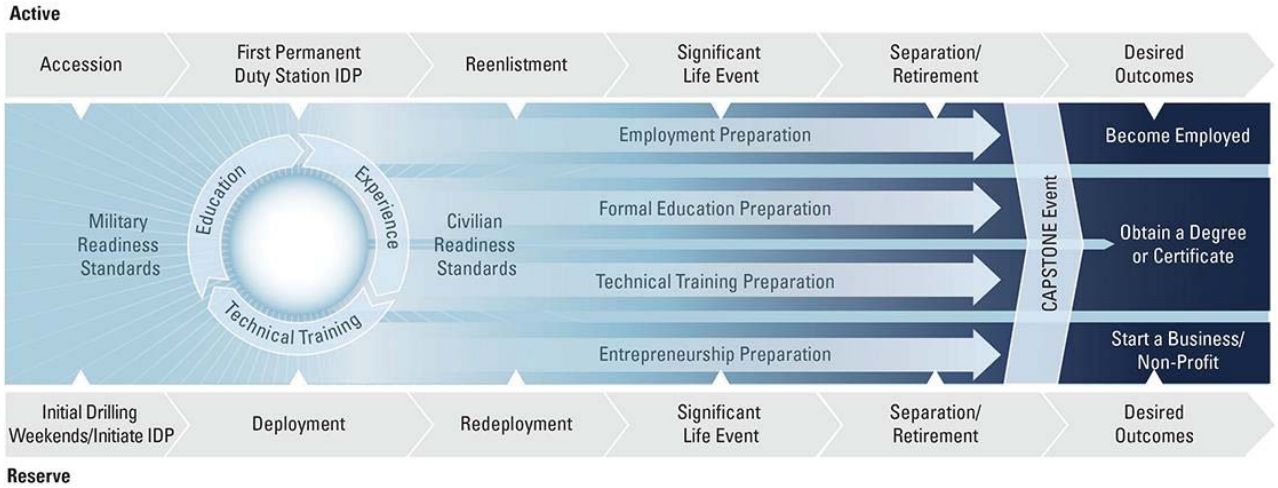
Continuum of Military Service Opportunity Counseling
Informs Servicemembers of the opportunity to continue their military service by joining a Reserve Component.

E-Benefits Registration
Provides web-based information to Servicemembers, Veterans, and their family members on how to access Veterans benefits, resources, services, and support.

Pre-Separation Counseling
Introduces Servicemembers to the full range of transition programs and services available.

2

ACOR-approved Enhanced Curriculum



Military Life Cycle Model

Career Readiness Standards

ITP Update

Web Activity

Graduate School Information

Accessing Higher Education Curriculum Icons

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Section 1: Incorporate Career and Personal Goals into Institution Selection

Competency

Upon completion of Section 1, participants will evaluate personal goals and career goals to make informed decisions regarding potential institution selection.

1.0 Learning Objectives

Participants will be able to:

- Incorporate personal goals and career goals into the College Comparison Charts.

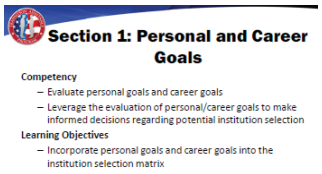
1.1 Career Goals

1.1.1 MOC Crosswalk

During Transition GPS (Goal, Planning, Success) you completed a Military Occupation Code (MOC) Crosswalk and a gap analysis. After completing this workshop, you determined occupations that might be a good fit for your military experience, training, and skills and the education and training requirements for those career fields.

1.1.2 DOL Employment Workshop

The Department of Labor's Employment Workshop gave you the tools to research your desired occupation and understand the experience, education, skills, certificates, abilities, and requirements to be hired. The workshop also demonstrated how to verify that your chosen occupation is trending positively, as well as where the jobs are located in that occupation. In your occupational research, you identified the required education to compete in the job market. This is an important factor to attaining your career goals.



The websites used for this information were:

- **Bureau of Labor Statistics**
  http://www.bls.gov/ooh/
- **Career One Stop Veterans Reemployment Resources**
  http://www.careeronestop.org/ReEmployment/Veterans/

1.1.3 Skills Assessment

During your Transition GPS workshop you may have completed an individual skills assessment or interest profiler. The results of this assessment will help inform your career decision making process.

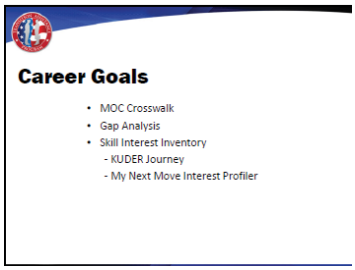
If you have not yet completed a skills assessment please speak with your education counselor, or visit one of the following websites:

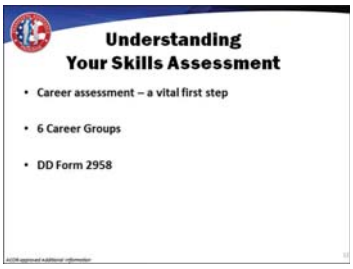
- **Kuder Journey through DANTES**
  http://dantes.kuder.com/
- **My Next Move Interest Profiler**
  http://www.mynextmove.org/explore/ip

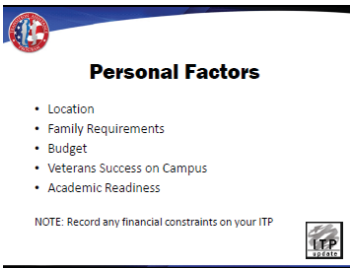
You also identified your personal and professional support networks as part of your customized Change Management Plan. Your customized higher education transition plan will work in conjunction with this plan.

1.2 Personal Factors

In addition to your career goals, other goals might contribute to your decision to attend one higher education institution over another. At times, these personal factors can take a higher priority than other factors in the decision-making process.







1.2.1 Location

For some Servicemembers the location of the institution is a high priority, while for others it is not. Determine how important this factor is when making your institution selection. If you have compelling reasons to stay in a particular area, identify what factors can be flexible. Would an online learning program, local community college, or local university be suitable?

1.2.2 Family Requirements

What requirements do you have in your personal life? Many times there are family needs or demands that must be considered and prioritized as part of your overall education plan.

1.2.3 Budget – Personal Finance for Transitioning Servicemembers

Be sure to use your 12-month post-separation budget, an outcome from attending the Personal Finance for Transitioning Servicemembers core course. Using this budget, along with prioritizing your other personal preferences and values, can determine if you will be looking for a full-time or a part-time program, or an accelerated program. Be sure you identify whether you will work while attending a degree program.

1.2.4 Veterans' Success on Campus

Be sure to analyze the success of Veterans at your selected institutions. Utilize the GI Bill Comparison Tool's "Veteran Indicators" section to determine if the campus is Veteran friendly by seeing the number of students receiving the GI Bill at your selected institution, whether the school has signed the *Principles of Excellence* and has Yellow Ribbon agreement. Ask your school the following questions: What is the graduation rate for Veterans? What is the job placement rate? How many career services staff does the college have to help you find a job?

1.3 Academic Readiness

There are several aspects to determining whether you are sufficiently prepared for continuing your education. Identify any situations that may need to be addressed, such as the following instances.

1.3.1 Remedial Classes Required

Many individuals with a high school-level education require additional foundational classes in math, reading, and/or writing as a pre-requisite to higher education. This might be due to many factors, including length of time away from academics. You will take an individual assessment, as determined by your Military Department, to identify your current basic education skills levels. If you have the opportunity, you can take these courses prior to transition, maximizing the education benefits of your service. If you are transitioning before you have the opportunity to take these courses identify an institution in your transition location that will provide these classes.

You may want to utilize the Online Academic Skills Course (OASC) or the College Placement Skills Training (CPST) offered through DANTES to prepare for university placement tests or to improve your current knowledge in academic foundational classes. By addressing these basic skills areas, you may be able to raise your skill level sufficiently to save yourself time and tuition assistance or VA benefits, bypassing remedial courses at the precollege level.

Service Members Eligible for OASC & CPST

The OASC is available to all Servicemembers (to include Army, Air Force, Marines, Navy, Coast Guard, National Guard and Reserves) and their families. All military Servicemembers and family members can register directly at www.nelnetsolutions.com/DANTES/. The OASC is designed for individuals in the U.S. military who want to build their reading comprehension, vocabulary, and math skills to continue their education, excel in their jobs, advance or change their careers.

Strengths and weaknesses are determined by a quick pre-assessment. The results of this pre-assessment will develop a customized learning path for each individual. The lessons include interactive exercises, along with practice questions and explanations. Interactive exercises include drag-and-drop matching, video game-style multiple choice, and virtual flash cards with audio reinforced learning concepts.

Each lesson teaches a specific concept or skill. The reading comprehension and verbal lessons include the skill areas of reading and interpreting text, building vocabulary, understanding the main idea, and reading for the author's tone, among others. The math lessons include percentages, rates, equations, averages, basic geometry, and more. OASC provides instant feedback on progress and provides an overall post-assessment in each area. Students can progress through this online course at their own speed, and return to it anytime. The course is available via Internet access 24/7.

College Placement Skills Training (CPST) serves as a companion tool and resource to the Online Academic Skills Course (OASC). The CPST is a comprehensive online course to assist with scoring well on college entrance exams and in college level classes. The CPST lessons include English and language arts, geometry, college level algebra and trigonometry, with 132 total lessons available. All military services, to include military family members can register at www.nelnetsolutions.com/DANTES/.

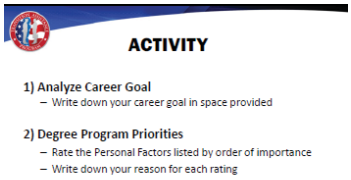
1.3.2 Current Pursuit of Degree Program

Many Servicemembers are currently pursuing a degree program and their transition out of the military will disrupt this pursuit. It is important to identify whether completion of the program is possible through the current institution, or if previously earned credits will be accepted toward the degree program if transferred to another institution.

NOTE: *Most colleges and universities have an academic residency requirement, which obligates a student to earn a specific number of credits from that institution in order to be awarded a degree or credential.*

1.3.3 Graduate-level Pursuit

To apply for admission into a graduate-level program, there may be some tests that you must pass to gain entrance into a program. Identifying these tests early and acquiring the appropriate study aids will help you while seeking acceptance into your institution of choice. This will be discussed in detail in Section 4 of this course.



Activity: Analyze Career Goal and Degree Program Priorities

1. Upon completion of this section you should have a better understanding of the decision factors and priorities that might impact your school selection process.
2. Review the following chart, and rank your school selection priorities from 1-5.
3. In the priority category use numbers 1-5 to indicate how important this item is in your decision regarding institution selection, 1 = Highest Priority, and 5 = Lowest Priority

	What is your Career Goal?	
Priority 1-5	**Personal Factors**	Why is this detail a high or low priority for you?
	Location (State or Region)	
	Family/Personal Considerations	
	Budget/Funding	
	Culture/Veteran Support	
	Academic Readiness	

Section 2: Factors that Contribute to Selection of a Higher Education Program and Institution

Competency

Upon completion of Section 2, participants will evaluate higher education institutions and degree programs in order to make informed decisions regarding potential institution and degree program selection.

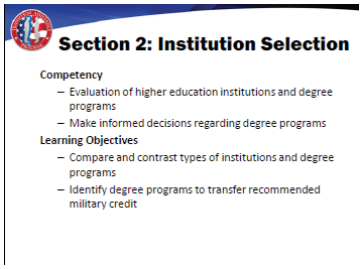
2.0 Learning Objectives

Participants will be able to:

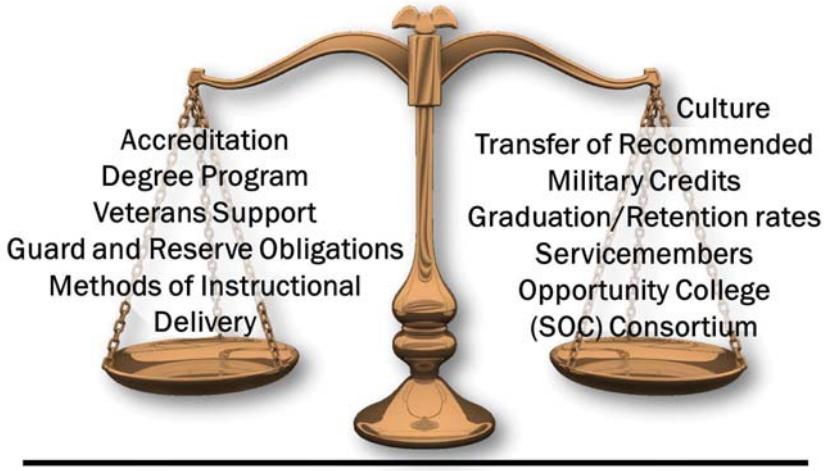
- Compare and contrast the types of institutions and degree programs
- Identify degree programs to transfer recommended military credit

2.1 Typical Factors Influencing Institution and Degree Program Selection

There are several factors that might influence your choice of college, university, or other higher education institution. This section will cover the primary areas of consideration that could help you determine which institution is the best for you.



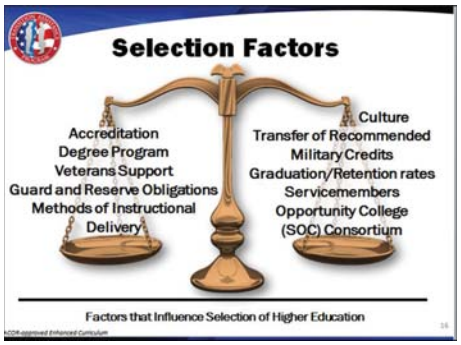
Some typical factors that influence selection of a higher education institution include:

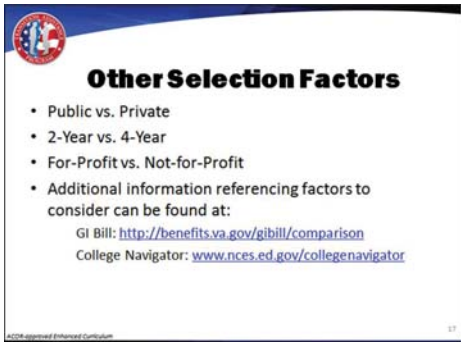


Factors that Influence Selection of Higher Education

There are some broad categories of higher education institutions, including public institutions, (two-year and four-year) as well as private institutions, (for-profit and non-profit). Public university systems receive support from states and are governed by higher education boards. Because public universities and community colleges are subsidized by the state, for in-state students they are generally less expensive than other types of schools

Private universities are privately funded. In the category of private institutions, the major difference between for-profits and not-for-profits could be the school mission. For-profit schools generally operate like other businesses – they are backed by investors, and work towards a profit. A not-for-profit institution might charge a similar tuition amount, but the tuition dollars are likely to be put back into the schools.





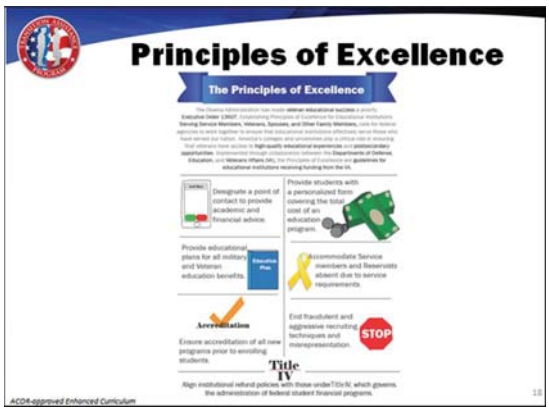
For-profit colleges also may lack the regional accreditation that non-profit and public universities have. Some for-profit certificate granting (and some degree granting) institutions are more likely to be accredited by national accrediting bodies. We will cover the benefit of accreditation in this section.

For additional help in selecting an institution, please utilize the GI Bill Comparison Tool and the Department of Education's College Navigator websites. Also, be sure to consider the Federal Trade Commission's "Choosing a College: 8 Questions to Ask" www.consumer.ftc.gov/articles/0395-choosing-college.

"Ready to transition from Service member to civilian? You may be looking into an education program to help launch the next chapter in your career. As you evaluate your options, be aware that some schools may not have your best interest in mind. They may stretch the truth to persuade you to enroll, either by pressuring you to sign up for courses that don't suit your needs or to take out loans that will be a challenge to pay off. You can get important information about any school at the Department of Education's (ED) College Navigator. For example, simply by entering a school's name, you can find out whether it has profit or non-profit status, what its accreditation is, and what its default rates are for students. The Federal Trade Commission says getting the answers to eight key questions can help you avoid pitfalls as you pick the college that's right for you."

2.1.1 The Principles of Excellence

The Obama Administration has made Veteran educational success a priority. Executive Order 13607, Establishing Principles of Excellence for Educational Institutions serving Servicemembers, Veterans, spouses, and other family members, calls for federal agencies to work together to ensure that Veterans have the information they need to make informed choices about their education benefits. The order also encourages schools to adopt policies to help student Veterans be more successful while they are enrolled and to protect Servicemembers and Veterans from deceptive or predatory colleges.



Schools that have agreed to follow the Principles of Excellence should be providing the following to Servicemembers, Veterans and their families.

The Principles of Excellence guidelines are as follows:

1. Personalized forms covering the total cost of an education program.
2. Educational plans for all military and Veteran education beneficiaries.
3. End fraudulent and aggressive recruiting techniques and misrepresentations.
4. Accommodate Servicemembers and Reservists absent due to service requirements.
5. Designate a point of contact to provide academic and financial advice.
6. Ensure accreditation of all new programs prior to enrolling students.
7. Align institutional refund policies with those under Title IV, which governs the administration of federal student financial aid programs.

Most schools have agreed to the Principles of Excellence. Eighty percent of Veterans are attending schools that are signatories and any school that is eligible for DOD tuition assistance is required to follow these principles.

"I entered my information in a search engine for 'military friendly' schools.
I told my admissions rep that I wanted to explore all my options.
That same admissions rep called me every day until I submitted my application to the school."
- Transitioning Servicemember

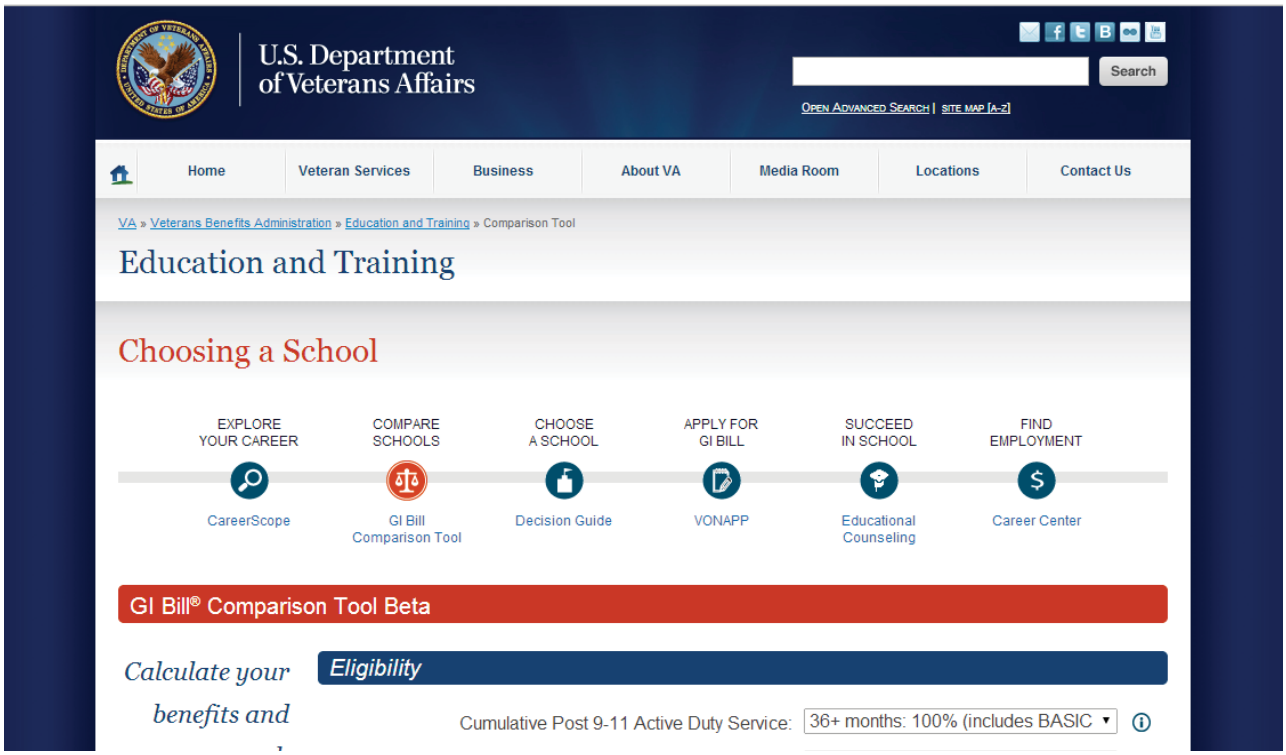
2.1.2 GI Bill Comparison Tool

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

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

You will use the GI Bill Comparison Tool throughout the Accessing Higher Education workshop to conduct institutional research and to the College Comparison Chart.

http://benefits.va.gov/gibill/comparison



2.2 Transferability of Credit

As you prepare to transition to higher education, you could be eligible for credit for prior learning at certain academic institutions. Credit for prior learning might also be referred to as transfer credits. Each individual college or university will conduct an analysis of your transcripts from previous academic coursework and military training. After conducting a "transfer credit evaluation," the institution will provide you with an explanation of if and how your credits will be accepted at that institution. The transfer credit evaluation will explain if you are earning credit toward your intended degree plan or in the area of electives or general education credit. Credits transferred to the degree-granting university and applied toward specific required coursework might prove more valuable than credits applied as electives.

Academic institutions establish their own transfer credit policies and procedures. It is recommended that you identify and locate these policies during your initial review of institutions to help you understand the transfer credit process and to set a plan for making the most of your prior learning experiences.

When you research these policies, you will want to understand the details listed in the institution's catalog or bulletin. Oftentimes, the transfer polices will be general in nature. As you continue to research transfer information, look for more specific requirements for credit being transferred from another accredited academic institution, the military, professional training, or testing. Many institutions also post their transfer policies on the institutional website. You may want to search for keywords such as "transfer credit," "military transfer credit," or "transfer policies." If a website search isn't successful, contact the admissions office for specific information about transferring credits.

Another important consideration is the transferability of credits from one college to another. Credits from some schools are not recognized or transferable to other schools. Be sure to research your school's transfer credit policy, level of accreditation, and determine if your school has any articulation (transfer) agreements with other colleges or universities.

> *"I specifically asked [my college] before signing up whether their degree was the same as any other public 4-year university and was told YES. I found out while applying at NYPD, LAPD, Seattle PD and 23 other police departments that NONE of them accepted [my school's] credits. Once I found out that my time and money spent at [my college] was worthless, I tried to transfer my credits to a community college. I was told I have to start completely over as a freshman."*
>
> *– Transitioning Service member*

2.2.1 Transfer of Recommended Military Credit

One factor influencing your choice of institution will likely be whether or not your recommended military credits will be awarded as credit toward your desired degree program. Institutions will evaluate your recommended credits and provide to you a summary of what will be accepted. Research the guidelines for each institution regarding transfer of credit.

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.au.af.mil/au/ccaf/ for more information.

You may already have an idea of your recommended military credit from the MOC Crosswalk course or your pre-separation counseling.

In determining comparability and the award of credit, the receiving institution must have evidence that the learning acquired through the student's military training course or experience directly relates to the objectives of the academic courses that the institution offers. For example, a student with a credit recommendation for technical mathematics might be awarded credit for a similarly titled course, but will not be awarded credit for college algebra. The student's selected program of study will also have a significant impact on the amount and type of credit that will be awarded.

The Joint Services Transcript (JST) or transcripts from the Community College of the Air Force (CCAF) are the first step in receiving credit review and evaluation from your degree granting university. In order for your military training and education to be evaluated for university credit, you must request a JST or CCAF Transcript be sent directly to your degree granting university.

Web Exploration Activity: Search for your own JST

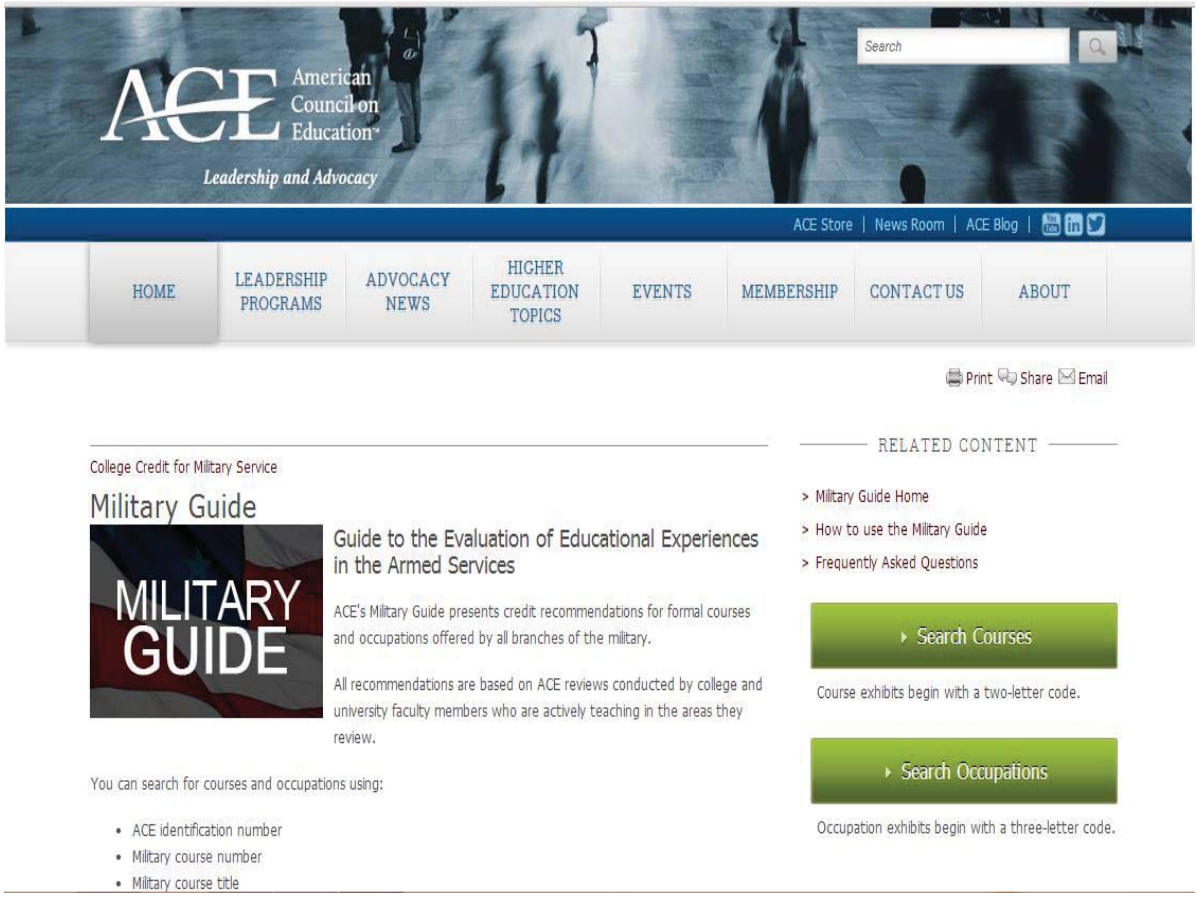
1. Go to https://jst.doded.mil/
2. Log in with your CAC (If you do not have access to a Common Access Card (CAC) or a CAC reader you will need to register for a JST account https://jst.doded.mil/smart/registration.do.)
3. Click on the link at the top that says "Transcripts".
4. You can view your transcript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

You can also choose to familiarize yourself with the ACE Military Guide, which provides nationally recognized credit evaluation recommendations to universities. The Military Guide is the sole source of information for all military courses and occupations evaluated by the American Council on Education (ACE).

Users can search for courses and occupations using the ACE identification number, keywords, course numbers, training location, dates completed, or subjects and levels. The Military Guide is updated daily.

- **Course Evaluations** describes how service school courses are evaluated.
- **Occupation Evaluations** describes how military occupations are evaluated.
- **Credit Terms** defines key terms used in credit recommendations.
- **History** summarizes the history of the Military Guide, and ACE's role in its preparation.

http:www.acenet.edu/militaryguide.



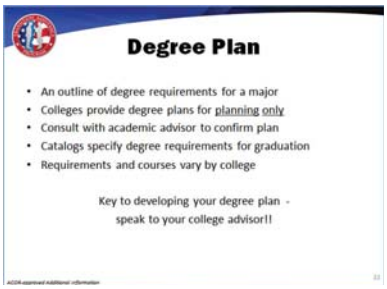
A student with several credit recommendations in a technical area such as electronics who is enrolled in a Bachelor of Science in Psychology program will find that very few, if any of these credit recommendations will result in the award of transfer credit. Students should not be discouraged by the prospect that credit recommendations may not be comparable or appropriately applicable. In many cases, these recommendations may result in the award of elective credit.

Web Exploration Activity: Using the ACE Military Guide

1. Go to http://www2.acenet.edu/militaryguide/CourseSearch.cfm
2. Type in the ACE Identifier located on your JST (i.e. AR-2201-0399) in the ACE ID Number block.
3. Click "Search"
4. If you do not know the ACE ID number, you can search on one or a combination of these fields.
    i. Military Course Number
    ii. Course Title
    iii. Military School or Location
    iv. Year and Month You Took the Course
5. Print or save the recommendation for each course for your records

2.3 Selecting a Degree Program

A degree program is a prescribed set of courses and options by the college or university. By completing these courses, the degree requirements are fulfilled. Each course is assigned a number of credits that you earn when you successfully complete the course. One college degree program may have more required courses and another college degree program may have more electives.



When choosing a degree program, review all of the courses in your field of study to determine if the course offerings cover your interests and align with what you want to do in your career after you complete your degree. For example, if, as a business major, you want to teach secondary education level management, you will select a degree program that supports that goal best. If as a business major, you desire to be a financial planner, you will take the course work that best supports that goal. As a musician, you may be more interested in writing and producing music, or you may want to be an opera singer. Once again, the degree program that you select should align closely with your goal.

Sample #1 Degree Plan: Premedical Coursework Requirements

Applicants must have successfully completed the premed requirements (or have them in progress) from an accredited college in the United States or Canada

General Biology, 2 semesters or equivalent, with labs
General Chemistry, 2 semesters or equivalent, with labs
Organic Chemistry, 1 semester or equivalent with lab
Biochemistry, 1 semester or equivalent, with or without lab (or 2nd semester Organic Chemistry with or without lab)
Physics, 2 semesters or equivalent, with labs
English, 2 semesters or equivalent

Sample #2 Degree Program: Undergraduate Sociology

Applicants must have successfully completed the prerequisite courses (or have them in progress) from an accredited college in the United States or Canada:

Lower Division Requirements (9 semester hours (SH))

SO 200--Introduction to Sociology (3 SH)

SO 203--Social Problems (3 SH)

SO 204--Introduction to Cultural Anthropology (3 SH)

Upper Division Requirements (24 SH)

SO 403--Sociology Theory (3 SH)

SO 404--Methods of Social Research (3 SH)

SO 499--Majors Seminar (3 SH)

Upper Division Sociology Electives (15 SH)

Web Exploration Activity: Research and compare potential colleges and universities using College Navigator and the GI Bill Comparison Tool.

1. Go to College Navigator http://nces.ed.gov/collegenavigator/
2. Conduct a search and identify a couple schools that may be of interest. You can narrow your search based on criteria such as state, programs/major, level of award, institution, type, and more.
3. Search results include Institution names with links to details on each school, including general information, tuition, fees and estimated school expenses, and retention and graduation rates. You can also select multiple schools as "favorites" and compare information.
4. Select one
5. General information>school website
6. Link to school website
7. Find ways to learn more about the institution

Once you have identified several possible schools, you can also compare benefit and other information using the GI Bill Comparison Tool at http://benefits.va.gov/gibill/comparison.

1. Enter your eligibility information and a school.
2. Review benefit estimator and Veteran Indicators. You can also see other school indicators, such as graduation rates.
3. You can also see school details by clicking on "More information about school" (bottom of page)
4. General information>school website
5. Link to school website
6. Find ways to learn more about the institution

2.4 Servicemembers Opportunity Colleges (SOC) Consortium

Servicemembers Opportunity Colleges (SOC) was created in 1972 to provide educational opportunities to Servicemembers who, because they frequently moved from place to place, had trouble completing college degrees. SOC works to expand and improve voluntary postsecondary education opportunities for Servicemembers and their families worldwide.

Through the SOC Degree Network System (DNS) active-duty military students and their family members may enroll in degree programs within the United States and overseas. SOC coordinates associate's and bachelor's degrees in a variety of curriculum areas for the Army, Navy, Marine Corps, and Coast Guard. These degree programs are offered by colleges and universities and are accessible at Army, Navy, Marine Corps, and Coast Guard installations worldwide and through such "distance learning" methods as the Internet, computer, video, or correspondence, or through learning assessment. Within each curriculum or degree network, member institutions agree to accept each other's credits in transfer when applicable. DNS member colleges issue a "Student Agreement" (evaluation of completed and remaining degree requirements) that serves as a "contract for degree" between students participating in the DNS and their home colleges.

Colleges and universities serving military students through SOC adhere to the following criteria:

- Reasonable Transfer of Credit: avoid excessive loss of previously earned credit and avoid course work duplication
- Reduced Academic Residency: limited to no more than 25% of degree requirements with no final year or semester in residence (may require 30% for undergraduate degrees offered 100% online)
- Credit for Military Training and Experience: recognize and use the American Council on Education's (ACE) Guide to the Evaluation of Educational Experiences in the Armed Services in evaluating and awarding academic credit for military training and experience
- Credit for Nationally-Recognized Testing Programs: award credit for at least one nationally-recognized testing program such as College-Level Examination Program (CLEP) or DSST Examinations.

In 2006, SOC created the “Military Student Bill of Rights” that spells out ten specific “rights” that military students should have as they explore, enroll, and work toward degrees or certificates. The premise of the “Military Student Bill of Rights” is that military student populations should have basic rights to satisfactory college marketing, admissions, and student services practices.

SOC encourages institutions serving Veteran students to apply SOC criteria —admission practices, transfer of credit, and recognition of other forms of learning, including military experience. Although broader instructional offerings and services may be available to returning Veterans, counseling, evaluation, and planning are of particular importance in assisting them to reach their personal and career goals. Recognizing the continuing educational needs of Veterans, institutions should:

- Encourage Veterans to continue or complete studies started during service or interrupted by duty requirements.
- Offer opportunities to Veterans similar to those extended to Servicemembers under the SOC Criteria, including provision of information and counseling services to ensure that Veterans are aware of the benefits, regulations, and potential problems of Veterans’ assistance programs.
- Comply with the provisions of 38 U.S.C. provisions pertaining to Veterans’ Education Assistance.
- Provide Veterans, previously admitted as SOC Degree Network System students, with opportunities to complete their programs under the conditions of their Student Agreements.

For more information use the online resource:

SOC schools are listed on the GI Bill Comparison Tool in the “Veteran Indicators” section.

2.5 Graduation Rates

When evaluating a school, it can be helpful to see how the students who came before you did. Did they graduate from that school? How much money did they have to borrow to pay for school? After they left school, did they have the type of income that allowed them to repay those student loans?

Although the VA does not currently track "Veteran specific" outcome measures by school, looking at the overall graduation rate, median borrowing amounts and default rates for all students might give you an indication of the quality of the education offered.

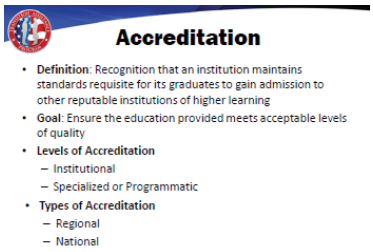
Web Exploration Activity: Find graduation rate information for the institutions you've targeted using The GI Bill Comparison Tool.

1. Log in to http://benefits.va.gov/gibill/comparison.
2. Find your institution graduation rates and note results on the College Comparison Chart

2.6 Accreditation

Accreditation is recognition that an institution maintains standards requisite for its graduates to gain admission to other reputable institutions of higher learning or to achieve credentials for professional practice. The goal of accreditation is to ensure that education provided by institutions of higher education meet acceptable levels of quality. Accreditation is important because it affects the institution's transfer credit policy (as discussed in Section 2.2) and the value of a degree from that institution. Additionally, Federal Student Aid from the Department of Education is only available for schools that are accredited by authorities recognized by the Department of Education. You are strongly encouraged to research your school's accreditation before completing an application for admission.

NOTE: *Although not required, it is strongly recommended that applicants successfully complete undergraduate college work leading to a baccalaureate degree from an accredited college of arts and sciences in the United States or Canada.*



"When I attempted to transfer my units from [my college] to [my local community college], I found out that none of my units transferred because they didn't have the right level of accreditation. Not only did [my college] lie, I have a debt with nothing to show for it and am struggling to stay afloat."

- Transitioning Service member

Types of Accreditation:

There are two basic types of educational accreditation, "institutional" and "specialized" or "programmatic."

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

Specialized (or programmatic) accreditation normally applies to the evaluation of individual programs, departments, or schools that usually are parts of a total collegiate or other postsecondary institution. The unit accredited could be as large as a college or school within a university or as small as a curriculum within a discipline.

Regional Accreditation:

- Regional accreditation is evaluated by the regional agency that presides over
  - a home state. These agencies are all recognized by the U.S. Department of Education and the Council for Higher Education Accreditation (CHEA).
  - Regional accreditation agencies cover specific regions within the U.S. The regions are the Middle States, New England, North Central, Northwest, Southern, and Western.

National Accreditation:

- National accreditation is not based on geography. National accreditation evaluates specific types of schools and colleges. For example, the Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT) evaluates career and technical colleges while the Distance Education and Training Council (DETC) accredits colleges that offer distance education.
- National accreditation agencies recognize institutions across the U.S. and some schools abroad.

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

When researching an institution of higher education, don’t assume that “Fully Accredited” means you can relax. Accredited status provides assurance to students and the public that a school or program lives up to its promises. It means that a student can have confidence that a degree or credential has value. But who ensures that an accreditor is trustworthy? The Department of Education publishes a list of accrediting agencies that the Secretary of Education determines to be reliable authorities for accreditation purposes in the U.S. and its territories.

You might see on a college website or in a brochure that “College XYZ is fully accredited.” While this technically might be true, the accreditor may not be recognized by the Department of Education. If a college is not accredited, or if it is accredited by a non-recognized agency, this could be an indication that none of your credits will be recognized by other colleges, or that the quality of instruction may be sub-standard. In such cases, you should investigate further to be confident that you understand exactly what you will and will not be getting should you choose to enroll.

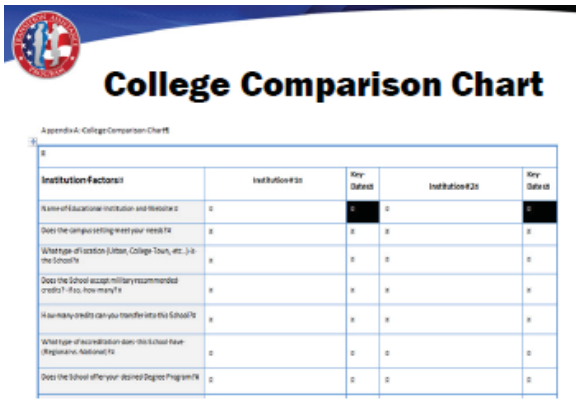
Web Exploration Activity: Determine Accreditation at Your Institution
http://benefits.va.gov/gibill/comparison

1. Enter your school.
2. Click on “More information about school” (at the bottom of the page)
3. Scroll to Accreditation Section.
4. View your school’s accreditation status and update the College Comparison Chart.

Web Exploration Activity and College Comparison Chart Updates

Instructions: Locate your College Comparison Chart and begin using the websites and tools that have been introduced in this section. Research the following questions for your chosen institutions and update the College Comparison Chart.

1. Has the school signed the Principles of Excellence? (80% of GI Bill schools have)
2. Are they a SOC school?
3. What are the graduation rates? What are the retention rates?
4. Is the school accredited? By whom?
5. Request a copy of your JST or CCAF Transcript
6. Review the ACE Military Guide
7. Research the Transfer Credit policy


College Comparison Chart

Appendix A: College Comparison Chart

Institution Factors	Institution #1	Key Dates	Institution #2	Key Dates
Name of Educational Institution and Website				
Does the campus setting meet your needs?				
What type of location (Urban, College Town, etc...) is the School?				
Does the School accept military recommended credits? - If so, how many?				
How many credits can you transfer into the School?				
What type of accreditation does this School have (Regional, National)?				
Does the School offer your desired Degree Program?				

2.7 Culture

Each college and/or university has its own culture, much like the differences in culture that can be found in the civilian workplace. Even institutions with satellite campuses may have a significant difference of culture from location to location. It is in your best interest to explore various college environments to determine the best fit for you.

After determining the institutional factors that matter most to you, there are a variety of methods to explore the college and campus culture. Many schools have a standardized campus visit and orientation programs where you can meet with current students, talk with faculty and staff members and tour the campus.

Methods to explore college culture:

1. Open house
2. Campus tours
3. Sit in on a class
4. Meet with a faculty member
5. Student orientation
6. Video
7. Website
8. News
9. Other students

Researching an institution's culture also includes a basic understanding of its environment and structure. Each institution is organized based on its unique style and needs; however, there are some common definitions, including:

Admissions. The admissions department of an academic institution is responsible for the application process. Once the admissions department has received and reviewed all documents required to complete a student's file, he or she is granted an admission status to the institution.

Advisor. An advisor directs a student to select the correct courses to fulfill the requirements for his or her selected degree path and helps the student with any academic issues that may arise.

Bursar. A senior professional financial administrator that will primarily deal with student tuition billing.

Dean. The person in charge of an academic department or division for a college or university. A dean's responsibilities typically include managing and overseeing curriculum; policy requirements; accreditation issues; faculty support; and student services.

Faculty. The academic staff of the university or college. This staff will have varying responsibilities based on the institution. Some academic staff can also be administrative staff.

Financial Aid. This office is responsible for administering federal, state, and institutional aid; including student loans, grants, and work-study.

Registrar's Office. The registrar's office maintains all academic records; information on class enrollments; student enrollment; honor roll; retention; and special programs eligibility. Transcripts are also issued by the registrar's office.

Student Services. This is an over-arching category that can cover financial, health, confidential counseling, housing, technical, Veteran, and many other student-related services.

Each higher education institution will have a unique structure of student services, however, here are some typical entities associated with student services:

Academic Advisor. This office is designed to assist students with their course schedules as well as referrals to other student services

Residential Services. This service provides assistance to those students who live or want to live on campus.

Veteran Student Services. Many institutions want to assist Veterans with Veteran-specific services. There may be a liaison that can refer the Veteran to the appropriate resources. Be aware that some colleges have only a Veterans' recruiter to enroll new students, but no Veteran-specific support services once you enroll.

As a student, you may have a unique set of interactions with other students, administration, faculty, Veteran student services, financial aid, and the VA. Your choices will create your perception of the learning experience and campus culture. There are many activities available outside of the classroom that will enrich your academic experience. These activities include student events such as concerts, organized trips, and planned student activities, as well as clubs and other student organizations. Additionally, there are campus recreational activities such as sporting events, intramural sports, and college team sports. Most college campuses have community service groups and health services.

Most colleges and universities offer a variety of student services, student organizations, and enriched learning opportunities. But, no one will command you to join an organization or get involved with an academic learning community. You will be offered a variety of choices and resources, and you will have to choose what activities interest you. There are a variety of academic and cultural success initiatives set in place at most colleges and universities, but you will have to proactively seek assistance.

The individual student must proactively seek assistance rather than assume that academic leadership will take care of them. Do not expect consistency in the leadership styles of your professors. Each will have different styles and philosophies of teaching.

Campus Veteran centers can serve as sources of camaraderie. These centers often have resources geared specifically to the needs of Veterans. As Veteran enrollment increases on many campuses, the likelihood that an institution will provide a specialized program and services to meet these needs increases as well.

Questions that you can ask when looking for a Veteran-friendly school are:

- Has the institution signed on to the Principles of Excellence?
- Has the institution signed on to the Department of Education's "8 Keys to Veterans Success?" http://www.ed.gov/veterans-and-military-families/8-keys-success-sites
- What Veteran services are provided?
- Have faculty and staff received professional development on Servicemember and Veterans issues?

There are many types of college campuses, including commuter campuses, traditional brick and mortar (residential) campuses, satellite campuses, and online colleges. Campuses that have residential dorms or housing facilities will have a different culture from a commuter campus. It is important to visit these campuses in a formal and informal manner. Formal visitation includes orientation, guided tours, open houses, and college days.

2.8 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's not unusual for at least a portion of a degree program to use e-learning.

As a student in this landscape, it's important to consider the instructional delivery options offered, available, and sometimes required by the institution. Some of these methods are classroom (traditional), online (e-learning), hybrid or blended (combination of classroom and online), and guided independent study (design your own course under faculty advisement). These methods and others will vary from institution to institution. Some students consider distance or e-learning "easier," however this method can require more reading, research, discipline, and self-motivation than courses that meet face-to-face.

Below are two methods to use to determine how well online learning might work for you. The first method is to consider the benefits and challenges of online learning (chart). The other method is to consider your learning needs, professional priorities, and personal circumstances to help you decide what is best for you DANTES (Defense Activity for Non-Traditional Education Support) Distance Learning Readiness Self-Assessment (DANTES DLRSA).

Activity: Consider the benefits and challenges of online learning:

Benefits	Challenges

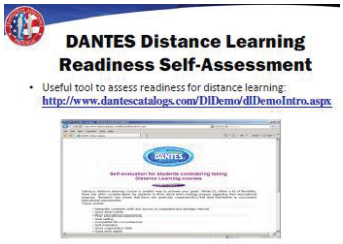
DANTES Distance Learning Readiness Self-Assessment (DLRSA)

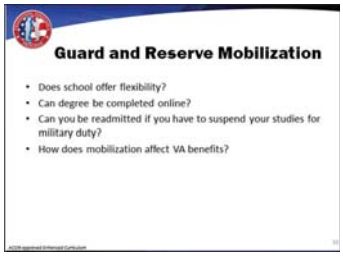
The DANTES (Defense Activity for Non-Traditional Education Support) Distance Learning Readiness Self-Assessment (DANTES DLRSA) is a useful decision-making tool developed to help prospective distance learners self-assess their readiness for distance learning (online, e-learning). Taking a distance learning course is one way for students to achieve their goals. While distance learning offers a lot of flexibility, there are other considerations for students to think about when making choices regarding their educational program. Research has shown that there are particular characteristics that lend themselves to successful educational opportunities.

http://www.dantescatalogs.com/DlDemo/dlDemoIntro.aspx

2.9 Guard and Reserve Mobilization/Activation

When selecting an academic institution, be sure to ask questions about completing coursework if you are mobilized or activated. Ask questions about flexible assignment deadlines, as well as completing course work through email or online. Ask if you can be readmitted to a program if you have to suspend your studies due to military service requirements.





If there is limited flexibility, there can be issues with your Post- 9/11 GI Bill benefits as well as issues with the timely completion of your degree program.

Once you become aware of a Guard or Reserve Mobilization/Activation take a proactive approach to working with your academic advisor, the university's financial aid office, and the university registrar. You will need to follow the university's protocol for altering your class schedule or withdrawing from classes. Failure to communicate with the appropriate university entities could result in a course failure of incurring unanticipated student debt.

2.10 Veterans Support

Another important part of an institution's qualities to be evaluated is whether or not there will be adequate Veteran support. In addition to the support group that you identified in the DOL Employment Workshop, this support group will assist you with the higher education environment and culture. There may be many reasons for choosing one institution over another, and this will factor in as a priority based on your individual transition needs, such as Guard or Reserve duty scheduling, physical therapy, and general liaison support.

2.10.1 Veterans Resources

Veteran's Service Office

The Veteran's Service Office connects student Veterans with the resources they need to successfully transition from combat to classroom to career. This includes help in navigating the admissions process, academic assistance, applying for financial aid and U.S. Department of Veterans Affairs education benefits, as well as preparing to re-enter the workforce. The Veteran's Service Office should:

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

Veterans Representative

The Veterans Representative serves as a liaison between the college and the U.S. Department of Veterans Affairs.

VA Certifying Official (Financial Aid)

The Certifying Official is your school's representative responsible for completing all paperwork necessary to certify the enrollment and changes in enrollment for students eligible for VA education benefits. The VA Certifying Official may be located within the school's Financial Aid Office, Registrar's Office, the Admissions Office, or the Enrollment Office.

2.10.2 Veteran's Organizations on Campus

Social/Fraternal Organizations

Campus Veteran groups offer a support base for incoming student Veterans. These organizations exist so a Veteran can connect with other Veterans. The groups help Veterans navigate the school and provide a welcoming space, mentoring, guidance on educational benefits, and tools to succeed academically and personally.

Veterans Success on Campus

Veterans Success on Campus is a VA initiative providing interactive resources from within the Department of Veterans Affairs and other resources for Servicemembers, Veterans, and their family members to ensure their successful transition to college life.

Veterans Success on Campus schools are listed on the GI Bill Comparison Tool in the "Veteran Indicators" section.

Student Veterans of America (SVA)

Founded in 2008, Student Veterans of America is a coalition of student Veterans groups on college campuses across the United States. SVA has two major components, executive staff and student Veteran groups.

SVA member chapters are student groups that have formed on college and university campuses to provide peer-to-peer networks for Veterans who are attending those schools. These groups coordinate campus activities, provide pre-professional networking, and generally provide a touchstone for student Veterans in higher education. Each local group plays a critical role in ensuring that every Veteran is successful after their service.
Schools with student Veterans groups on campus are listed on the GI Bill Comparison Tool in the "Veteran Indicators" section.

2.10.3 Other Support Organizations

Medical and Physical Support

In addition to campus medical facilities, other services may be available to deal with the unique medical, physical, and psychological needs of Veterans. The Veterans' Office or Campus Veterans Organizations should be able to assist in referral of Veterans requiring services.

Health, Wellness, and Spirituality

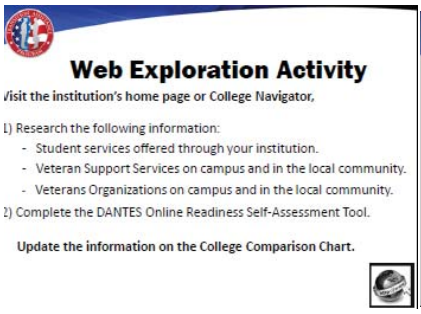
In addition to providing academic support to student Veterans, college Veteran communities are committed to the physical, spiritual, and mental well-being of those who have served and continue to serve in the military.

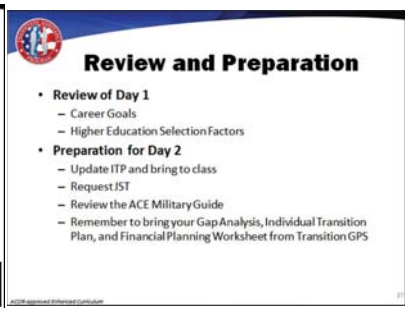
2.10.4 Veteran's Support in the Community

Colleges can often provide an extensive list of off-campus organizations that cater to the needs of student Veterans. There are military organizations that serve Veterans in various capacities. Some organizations serve all Veterans, others are Service specific—catering to particular Veterans or types of Veterans.

Web Exploration Activity: Find Veterans support at your selected institutions and locations and update your College Comparison Chart

1. Find all Veterans' support offices and Veterans' liaisons and list contact information in VOW book page 29
2. Identify all Veterans organizations on campus and list any contact information
3. Identify all medical and physical support services
4. Identify Veterans support organizations in the communities





Section 3: Funding Factors for Selection of Higher Education Institution

Competency

Upon completion of Section 3, participants will have a working knowledge of education benefit programs and eligibility, funding options, as well as the cost of a degree program.

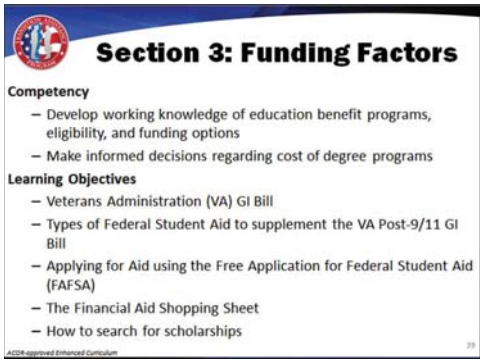
3.0 Learning Objectives

Participants will be aware of:

- Veterans Administration (VA) GI Bill
- Types of Federal Student Aid to supplement the VA GI Bill
- Applying for Aid using the Free Application for Federal Student Aid (FAFSA)
- The Financial Aid Shopping Sheet
- How to search for scholarships

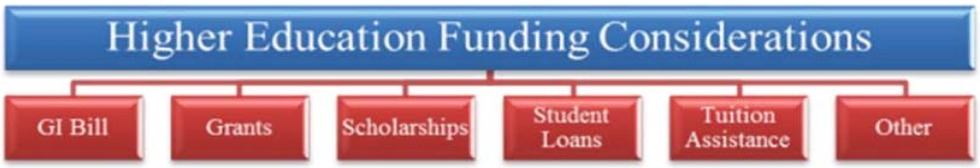
3.1 Access to Funding

Postsecondary education is generally considered costly. Access to funding is necessary for students to complete their program of study. There are different sources of funding with varying requirements for students to access these programs. Identifying the most effective funding strategy requires researching these various sources and complying with the requirements.



Additional information:
-Payment is usually required while in school
-Requires an established credit record and/or co-signer
-Forbearance, deference or forgiveness is usually not offered
-Cost of attendance includes other factors associated with college enrollment

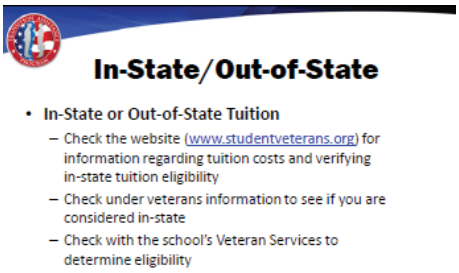
It is important for students to avoid deceptive practices from websites, lenders, and institutions. Never sign anything you don't understand. Be sure to review all required paperwork and understand what you are committing to do.



To see how much a particular school costs, go to the GI Bill Comparison Tool and click on "more information about your school" at the bottom of the page. Then click on the "Tuition Fees and Estimated Student Expenses" tab.

The Student Veterans of America website provides a map of states that offer in-state tuition to Veterans. The SVA website website is under construction until individual states figure out how to implement these new policies. At present, best advice for students is to check with college admissions counselors or financial aid offices for the latest information regarding in-state/out-of-state tuition costs.

NOTE: The Veterans Access Choice and Accountability Act of 2014 was passed on August 7th 2014, and will go into effect July 1st 2015. This bill will offer in-state tuition to Veterans, spouses, and their dependents and must be offered to the Servicemember within three years of separation from the military.



3.2 GI Bill

Overview of Post-9/11 GI Bill

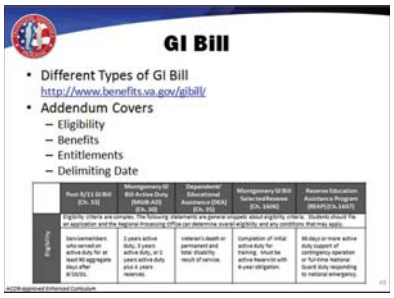
http://www.benefits.va.gov/gibill/post911_gibill.asp

Please review the GI Bill Addendum located in the Appendix of this workbook. For the most recent information visit the GI Bill Comparison Tool or the GI Bill Summary Page.

3.2.1 Eligibility

The Post-9/11 GI Bill provides financial support for education and housing to individuals with:

- At least 90 days of aggregate service after September 10, 2001
- OR individuals discharged with a service-connected disability after 30 continuous days



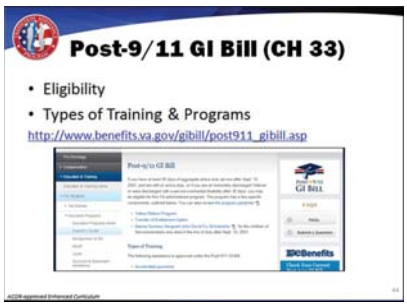
3.2.2 Types of Training and Programs Covered

NOTE: *You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.*

****Member must have earned an honorable discharge at one point in their career. Refer to VA for further questions****

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

- Full tuition and fees directly to the school for all public school in-state students. For those attending private or foreign schools tuition and fees are capped per academic year. Benefits are prorated for those eligible at a benefit level below 100%.
- For Veterans attending classes at the greater than ½ time rate, there is a monthly housing allowance.
- An annual books and supplies stipend is paid proportionately based on enrollment.



See the GI Bill Comparison Tool for an estimate of what your Post 9/11 GI Bill benefits will cover at a particular school. The tool adjusts for different eligibility tiers and whether a student is taking classes all online or in the classroom.

3.2.3 The Yellow Ribbon Program

Yellow Ribbon Program Eligibility

Only Veterans entitled to the maximum benefit rate (based on service requirements) or their designated transferees may receive this funding. Active duty Servicemembers and their spouses are not eligible for this program (child transferees of active duty Servicemembers may be eligible if the Servicemember is qualified at the 100% rate).

Therefore, you may be eligible if:

•You served an aggregate period of active duty after September 10, 2001, of at least 36 months (1,095 days)

•You were honorably discharged from active duty for a service connected disability and you served 30 continuous days after September 10, 2001

You can research Yellow Ribbon Program Eligibility on the GI Bill Comparison Tool http://benefits.va.gov/gibill/comparison.

Contact for Questions Regarding the Post- 9/11 GI Bill

Email VA with questions about the GI Bill. For example, you can ask about the status of your application:

https://gibill.custhelp.com (Click "Ask a Question")

Search for answers to commonly asked questions such as, "are GI Bill benefits taxable?" at https://gibill.custhelp.com/app/home (select the "Ask a Question" tab, then click "Answers").

Networking about Post- 9/11 GI Bill

Join the discussion and keep up-to-date on the GI Bill.
www.facebook.com/gibillEducation

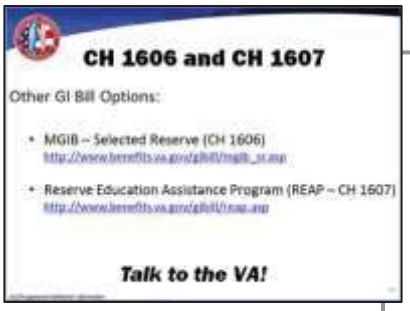
Montgomery GI Bill (Chapter 30)

Eligibility: Paid $100 a month for 12 months at BCT. Complete contract; 20/30 and 24/36 rule; month for month.

Benefits: Pays $1,717 a month to student at full-time status (prorated).

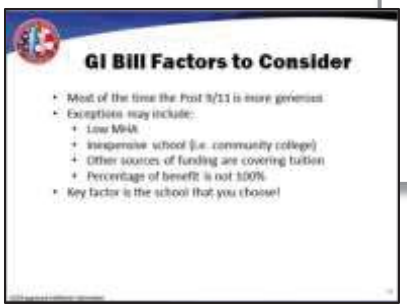
Restrictions: 36 months. Must be used within 10 years after separation.

Miscellaneous: Buy-Up Program: Pay $600 and increase MGIB by $5400, which equates to $150 per month; payment made to DFAS using the DA 2366-1 on AD. ACF increases monthly amount. Find the payment rates for various programs at the VA website. http://www.benefits.va.gov/gibill/mgib_ad.asp



CH 1606 AND CH 1607

* MGIB - Selected Reserve (1606). Full-time student. max rate is $362 + "kicker" in contract per month.
* Reserve Education Assistance Program (REAP - 1607). All AD service must be consecutive. You can also take advantage of the 'buy-up' program.



Remember that the MGIB rates increased from $1648 to $1717 on 1 October 2014.

* Requirements to transfer to a dependent: 6 years in the military (Active Duty or not). Ability to serve 4 more years

* Cannot transfer after leaving the military

* Spouse can use after 6 years in the military, but will NOT receive MHA while on AD. Spouse has up to 15 years from separation to use benefit

* Child can use after 10 years in the military, but WILL receive MHA while on AD. Child has until 26th birthday to use benefit

* Process does not automatically extend current contract, these 4 additional years must be in place BEFORE applying to transfer.

* Transferring to a dependent switches you to the Post 9/11

* Mandatory Retirement Dates and Retention Control Points may negate the need to serve 4 more years

* If you are Med-boarding these specific stipulations may not apply

Have questions? Call the VA transferability team at 1-888-442-4551
Press 1 to certify attendance the previous month
Press 2 for Post 9/11 benefits
Press 3 for Educational benefits payments
Press 4 for general information
Press 5 for information how to apply for benefits
Press 0 to speak to a representative

* GI BILL is calculated differently on Active Duty! (i.e. deployment)

* Status of the student times the amount of class days(equals the amount of the benefit used)

* Both GI BILLs only pay tuition on Active Duty

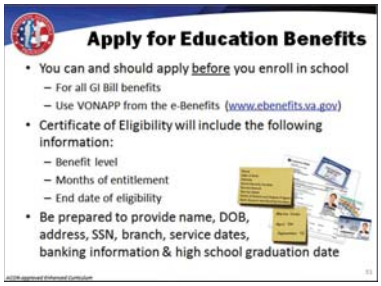
* 9/11 will also pay the book stipend, but no MHA

* Top-Up Program: Tuition Assistance can be used with MGIB

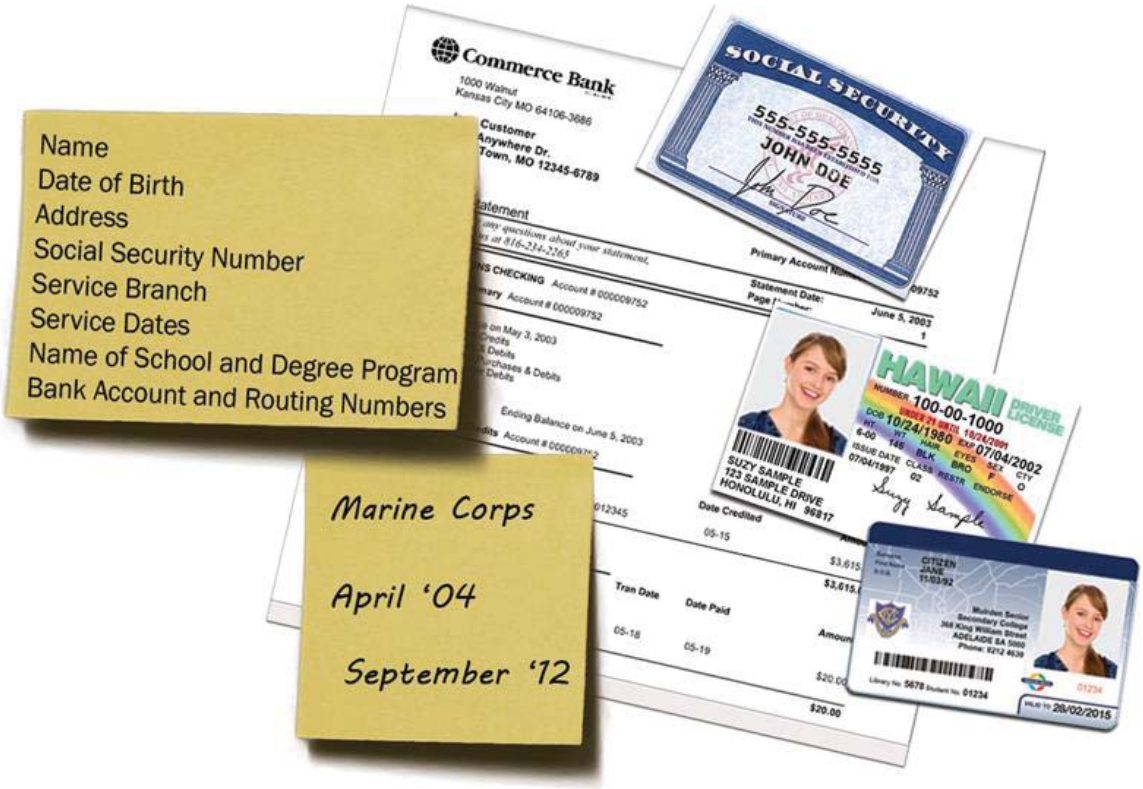
3.2.4 What to Know Before You Apply For the GI Bill

By now, you should have attended the VA Benefits Briefings I & II. During this briefing you received information about your benefits, including the Post -9/11GI Bill. The following information is reiterating what you learned from the VA.

You *can and should* apply for education benefits before you enroll in school. You can even apply before you have chosen your school or major. VA will provide you with a Certificate of Eligibility, which will detail your benefit level, months of entitlement, and the end date of your eligibility period. This will minimize the amount of time required for you to begin receiving benefits once you enroll in school.



You will be asked to provide the following information when applying for education benefits:



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

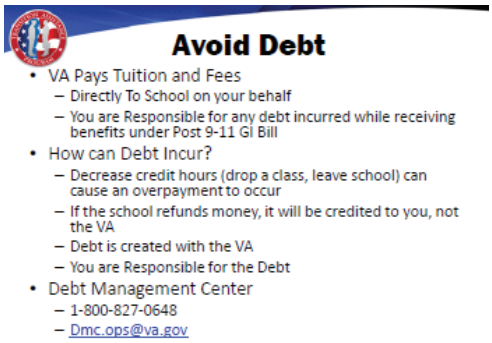
When you enroll in school and take classes, **you enter into an agreement with the school to pay for your classes and the associated fees**. VA pays the tuition and fees to the school on your behalf when the School Certifying Official (SCO) certifies that you are enrolled in classes. By law, you are responsible for any debt incurred while receiving benefits under the Post-9/11 GI Bill.

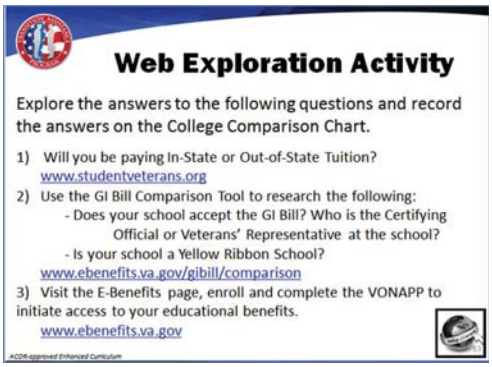
If you decrease your credit hours (i.e., drop classes, leave school, etc.) and VA has already processed payments, an overpayment will occur. When the School Certifying Official (SCO) notifies VA of a change, a debt is created. The school will issue any refunds in accordance with their internal policy, ***which may not fully cover the debt with 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 credit your account any amount the school refunds. If they refund money directly to you, you must clear the debt with VA. **You are responsible for keeping track of your tuition and fee account balance and payments.**

Visit your school's financial office regularly to review your account, ensure the charges are correct and that payments and refunds are processed correctly; **contact your SCO to ensure the certification information they send to VA matches your schedule.**

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 dmc.ops@va.gov





3.3 Types of Federal Student Aid

Federal student aid is financial aid from the federal government to help you pay for education expenses at an eligible college, technical school, career school, or graduate school.

There are three categories of federal student aid: grants, work-study, and loans. Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. For a thorough description of the different types of federal student aid and the process for applying for federal student aid, please visit https://www.studentaid.ed.gov/types.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
PROUD SPONSOR of the AMERICAN MIND®
Prepare for College
Types of Aid
Who Gets Aid
Minds can achieve anything. We make sure they get to college.
At Federal Student Aid, we make it easier to get money for higher education.
HOW DO I PREPARE FOR COLLEGE?
WHAT TYPES OF AID CAN I GET?
DO I QUALIFY FOR AID?

Types of Federal Financial Aid

- Grants
  - Money which has no expectation of being repaid
  - Most are need based and amount is determined by expected family contribution
- Work-Study
  - A job is given, generally within the university to help provide money for expenses.
- Loans
  - Most common type of financial aid
  - Must be repaid
  - Understand which loan you are accepting
  - Good resource for all student aid can be found at: www.studentaid.gov

The basic eligibility requirements along with complete federal student aid program descriptions can be found at: StudentAid.gov/eligibility.

Additional resources about financial aid are available at: StudentAid.gov/resources.

3.3.1 Federal Grants

A grant is financial aid, often based on financial need that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

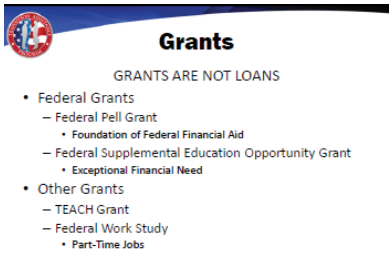
Federal Pell Grant

The Federal Pell Grant (Pell Grant) is a grant awarded to undergraduate students who have not earned a bachelor's or professional degree. (In some cases, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant.) Pell Grants are considered the foundation of federal financial aid, to which aid from other federal and nonfederal sources is added.

The Pell Grant maximum award is set annually. Federal law establishes the maximum number of years you may receive a Pell Grant. Your school must tell you in writing how much your award will be and how and when you'll be paid. Your school can apply Pell Grant funds to your school costs, pay you directly (by check), or combine these methods. Schools must disburse funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year. For more information on Pell Grants visit StudentAid.gov/types/grants-scholarships/pell

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG. Just like Pell Grants, the FSEOG does not have to be repaid. The amount of money you can receive each year varies depending on when you apply, your financial need, the funding at the school you're attending, and the policies of the financial aid office at your school. For more information on FSEOG visit StudentAid.gov/types/grants-scholarships/fseog.

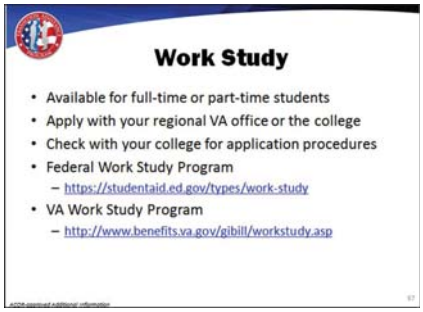


Other Grants

Teacher Education Assistance for College and Higher Education Grant (TEACH Grant). This grant is for undergraduate, post baccalaureate, or graduate students who are or will be taking coursework necessary to become elementary or secondary teachers. You must be enrolled at a school that participates in the TEACH Grant Program, agree to meet specific requirements, and sign the TEACH Grant Agreement to Serve. Find out more at: StudentAid.gov/types/grants-scholarships/teach.

CAUTION: If you accept a TEACH Grant and do not meet the terms of your Agreement to Serve, the TEACH Grant becomes a LOAN that you will be required to repay in full, plus accrued interest.

3.3.2 Federal Work-Study (FWS)



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

FWS Benefit

You'll be paid by the hour if you're an undergraduate. No FWS student may be paid by commission or fee. Your school must pay you directly (unless you direct otherwise) and at least monthly. Wages for the program must equal at least the current federal minimum wage but might be higher, depending on the type of work you do and the skills required. The amount you earn can't exceed your total FWS award. When assigning work hours, your employer or financial aid administrator will consider your award amount, your class schedule, and your academic progress.

Types of Jobs

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

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

3.3.3 Federal Student Loans

This section explains the federal student loan programs and will help you make informed financial decisions. Be aware that "federal loans" are different from private loans or from a school's own loan program. As mentioned earlier, grants are issued by the government to those in need, and do not require repayment. Loans may also be need-based; however, they do require repayment typically after you graduate, leave school, or drop below half-time enrollment. For some loans, you will have a six-month grace period before you begin repayment.

When exploring your loan options, consider federal student loans before private loans.

Federal loans generally have lower and fixed interest rates, more generous repayment plans, and no prepayment penalties. Except for the PLUS loan, federal loans have no credit checks.

NOTE: *Not all schools participate in the federal loan programs, so this may be a decision point for you when choosing your school. Contact the school's financial aid office to verify participation.*

Types of Federal Loans

William D. Ford Federal Direct Loan (Direct Loan)

Direct Loan Program is the largest federal student loan program. Direct loans are low-interest loans for eligible undergraduate or graduate students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education at participating schools.

Direct Loans include the following types of loans:

Direct Subsidized Loans—Direct Subsidized Loans are for eligible undergraduate students with financial need. Your school will review the information reported on your Free Application for Federal Student Aid (FAFSA), which is covered later in this training and determine the amount you can borrow. Undergraduate students are not charged interest while in school at least half-time or during grace periods and deferment periods.

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

Direct PLUS Loan (graduate and professional degree students and parents of dependent undergraduate students borrow funds to help pay education expenses. The terms and conditions applicable to PLUS Loans conditions require a determination that you (the applicant) do not have an adverse credit history.

Before you can receive a PLUS Loan, you (or your child, in the case of parent borrowers) are required to complete the FAFSA and your school must determine your maximum eligibility for Direct Subsidized and Unsubsidized Stafford Loans.

Direct Consolidation Loan – A Direct Consolidation Loan allows a borrower to consolidate (combine) one or more federal student loans into one loan. This leaves you with a single monthly payment instead of multiple payments. The interest rate on a Direct Consolidation Loan is based on the weighted average of the interest rates of the loans being consolidated.

Federal Perkins Loans

Low interest Federal Perkins Loans are awarded by the institution to eligible undergraduate or graduate students based on financial need. Undergraduates may receive up to $5,500 annually. The total you can borrow as an undergraduate is $27,500, while graduate students may receive up to $8,000 annually. The total you can borrow as a graduate student is $60,000, which includes amounts borrowed as an undergraduate.

Federal Student Loan Interest Rates

The interest rate for student loans is set each year. Please visit https://studentaid.ed.gov/types/loans/interest-rates for details on annual interest rates.

For more information on federal student loans visit StudentAid.gov/types/loans.

3.3.4 Loan Repayment

You must repay your loans even if you don't complete your education, can't find a job related to your program of study, or are unhappy with the education you paid for with your loan. However, certain circumstances might lead to your loans being forgiven, canceled, or discharged.

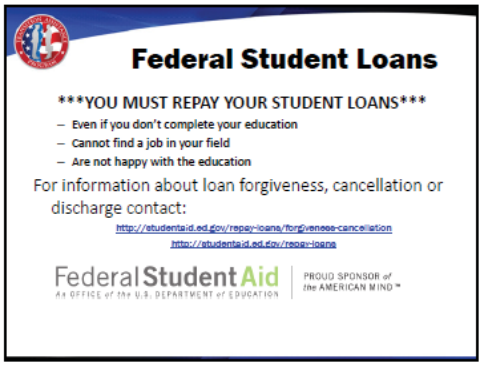
For complete information about these circumstances, please visit: StudentAid.gov/forgiveness

For details about managing your loan repayment, check out:

StudentAid.gov/repay.

If you are falling behind or unable to make payments on your student loans, the Consumer Financial Protection Bureau (CFPB), has an interactive tool called Repay Student Debt that can assist you:

http://www.consumerfinance.gov/paying-for-college/repay-student-debt/



You should also contact your loan servicer if you are having trouble making your loan payment. Your loan servicer can discuss your options. Visit My Federal Student Aid at StudentAid.gov/log-in to view information about all of the federal student loans you have received and to find contact information for the loan servicer or lender for your loans.

3.3.5 Public Service Loan Forgiveness

Public Service Loan Forgiveness information can be found at: StudentAid.gov/publicservice.

This is designed to encourage college grads 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 payments on those loans while employed full time by certain public service employers. A listing of careers is on the website.

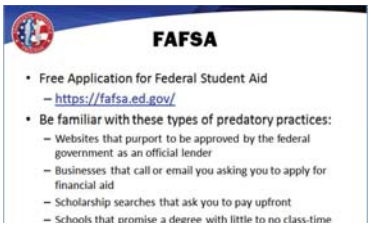
3.3.5 Federal Financial Aid: FAFSA

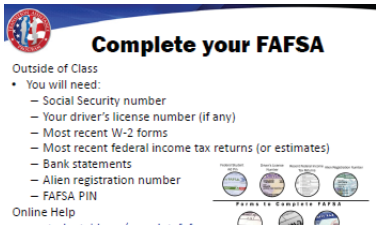
The FAFSA is the **Free Application for Federal Student Aid**, which you will complete to receive federal student aid. Complete the FAFSA, online or on paper, to have access to financial aid to help pay for college. The simplified **FREE** online application is available at www.fafsa.ed.gov/. You can view short videos about the FAFSA at http://www.youtube.com/user/FederalStudentAid. The FAFSA is available every year on January 1st. On this application you will provide information about your family and your financial circumstances and select the institutions that you want to receive your Student Aid Report.

The results of the FAFSA are sent to those institutions who will then determine your eligibility for federal student aid. In addition, many states and schools use your FAFSA data to determine your eligibility for state and school aid.

You will use your Federal Student Aid PIN, an electronic access code that serves as your personal identifier and signature, on the FAFSA website. Your Federal Student Aid PIN allows you to sign your FAFSA electronically, complete the student aid process completely paperless, and access your federal student aid records online.

* Most recent W-2 forms - not needed, if one has a tax return
* Most recent federal income tax returns - required
* Bank Statements - You can estimate checking and saving amounts
* FAFSA Application process falls along the same lines of applying for the GI Bill.





Web Exploration Activity: Create a FAFSA PIN

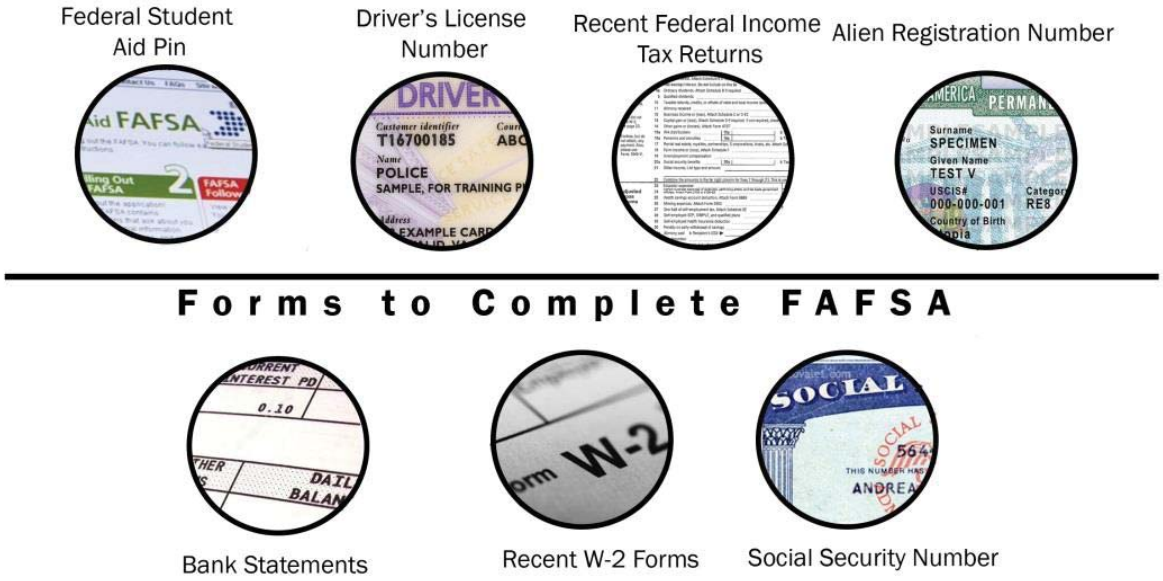
1. Login to www.pin.ed.gov
2. Create a four-digit PIN

NOTE: Your PIN is confidential. *Keep it on file in a safe place. If you misplace your PIN, you may request a duplicate PIN on the website.*

NOTE: *Be sure you link to the official U.S. Department of Education website.* ***You don't have to pay to complete FAFSA****. The website that you will use to complete your FAFSA outside of class is at: http://www.fafsa.ed.gov/.*

Outside of Class-- Complete your FAFSA

To complete your FAFSA you will need:



Help Complete My FAFSA

Help is available and accessible for every question on the FAFSA if you apply online using *FAFSA on the Web*. Find more free help:

- Online at www.studentaid.gov/resources.
- From the Federal Student Aid Information Center at **1-800-4-FED-AID** (**1-800-433-3243**) for any questions on either the paper or online FAFSA
- From your college financial aid office

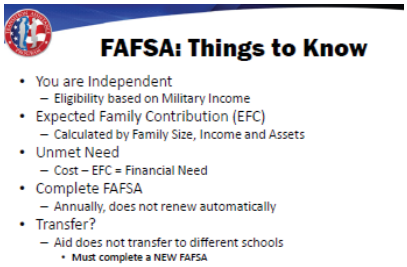
Transition Directly to College: Your Financial Aid Dependency Status

As a Veteran you are automatically able to apply for federal student aid as an independent student, as opposed to a dependent. You will provide your financial information (and, if applicable, that of your spouse) on the FAFSA. If you will attend college straight from military service, your financial aid eligibility is based on your military income. **Once you leave the military you might experience a loss of income. If this occurs make a personal appointment with the Financial Aid Office at your school to discuss your loss of income**. Explain your circumstances to see what options there are for you. For more information, go to StudentAid.gov/dependency.

Understand Your Expected Family Contribution

The Expected Family Contribution (EFC) is calculated using information you report on the FAFSA, according to a formula established by law. Your family's income and assets are considered in determining your EFC. Your family size and how many will be attending a college or career school also are considered.

Your EFC will appear on the ***Student Aid Report*** **(SAR)** you receive from the Department after you file your FAFSA. To determine your financial need for federal student aid programs (except for a Direct Unsubsidized Loan), your school subtracts the Expected Family Contribution (EFC) from your cost of attendance.



NOTE: *You can get all the help you need for* ***FREE*** *from one of the sources listed above. You don't have to pay anyone for assistance in completing the online or paper FAFSA.*

TIP: *Use college and university financial aid office resources.*

They will help you with research and completing financial aid applications. They will also explain the award process.

For specific information on how your EFC is calculated, go to StudentAid.gov/how-calculated

Complete a FAFSA Every Year

You must reapply for federal student aid every year because your financial circumstances may change from year to year.

Transfer Students

If you change schools, your aid doesn't automatically transfer with you. Check with your new school to find out what you need to do to continue receiving financial aid.

Student Aid Report (SAR) — the processed FAFSA results

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

- Summary page of your *FAFSA on the Web* data
- Confirmation page

Once your FAFSA is processed, you will receive a paper or electronic *Student Aid Report* (SAR). The SAR is not a financial aid award notification. It is a summary of all the information you provided on your FAFSA. It usually also contains information on your Expected Family Contribution (EFC). The SAR will be sent to the institutions you identified on your FAFSA.

Your EFC will appear in the upper right-hand portion of the SAR, unless your application is incomplete and you need to make corrections.

- You will receive your SAR by e-mail within three to five days after your FAFSA has been processed, if you provided a current e-mail address when you submitted the FAFSA.
- You will receive a paper SAR by mail within seven to ten days after your FAFSA has been processed, if you did not provide an e-mail address when you apply.

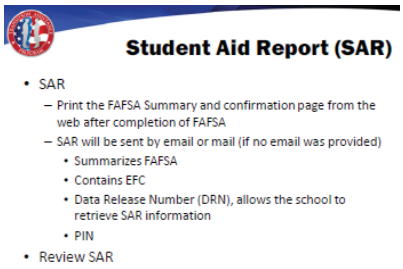
Your **Data Release Number** (DRN) a four-digit number will be on the first page in the upper right corner of a paper SAR, while on an electronic SAR it's located in the box that contains the Applicant Receipt Date, below the EFC. You will need the DRN if you choose to allow your college or career school to change certain information on your FAFSA

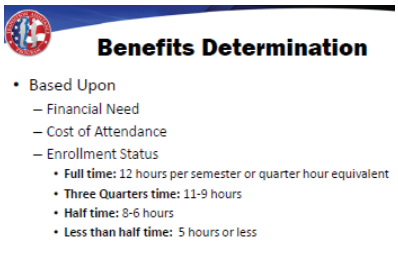
SAR Review

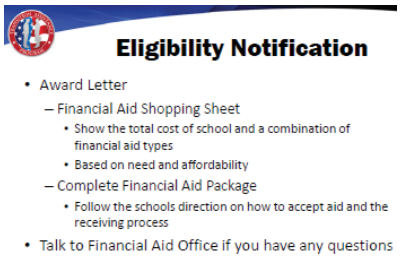
Review your SAR carefully to make sure the information is correct and complete.

The institutions you've selected to receive your SAR will use this information to determine if you are eligible for federal—and, possibly, non-federal—financial aid. If the school you want to attend is not listed on your SAR, you must add that school to your FAFSA to ensure that the school can receive your data. You can get more information about the SAR at

StudentAid.gov/fafsa/next-steps/student-aid-report.







Benefits Determination

How much aid you are awarded depends on:

- Financial need (based in part on previous year tax filing)
- Cost of attendance (total amount it will cost you to go to school)
- Undergraduate enrollment status during regular academic year is generally as follows:
    - **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

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

Eligibility Notification

Once the institutions determine your eligibility they will send you an award letter. It is important to review award letters from schools to compare amounts and types of aid being offered. To facilitate this comparison, the Department of Education developed the "Financial Aid Shopping Sheet" (Shopping Sheet). The Shopping Sheet will help students understand the educational costs and compare aid awards from different institutions. To compare financial aid award offers visit https://studentaid.ed.gov/fafsa/next-steps/comparing-aid-offers.

Decide which school to attend based on a combination of:

(a) How well the school suits your needs

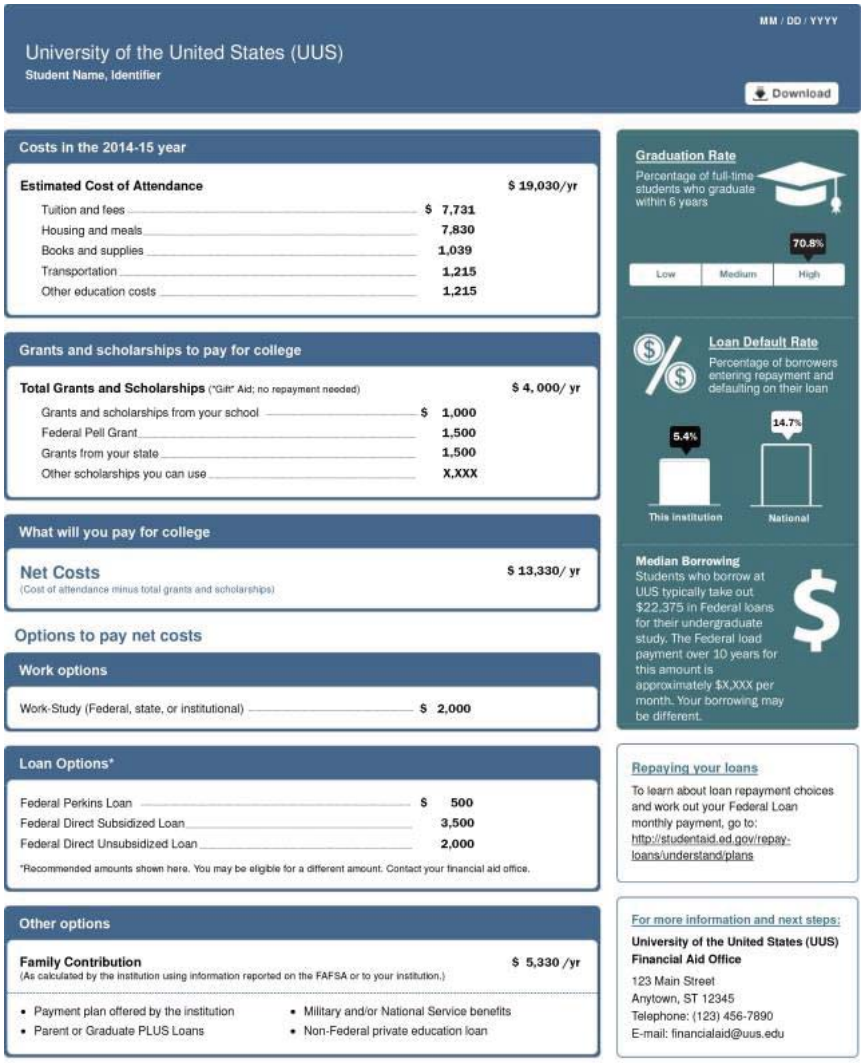
(b) Affordability after all aid is taken into account

The award letter shows your complete **financial aid package**, which can include a combination of aid types. Review your institution's financial aid instructions to identify all documents and steps required. Once you decide which aid to accept, be sure to follow all steps for processing. Depending on the school, this process is done either on paper or online.

The school will notify you about how you will receive funds, generally by depositing the funds to your student account or issuing a check. If you have *any* questions about your financial aid package, contact your school's financial aid office.

Remember these tips when reviewing your financial aid award letter:

- Accept scholarships and grants for which you are eligible and understand the conditions you must meet.
- Understand that accepting a loan listed in the award letter involves some additional steps, which vary depending on the type of loan you are receiving.
- Saying "yes" can be as simple as signing a promissory note which is a contract between you and the U.S. Department of Education that specifies terms and conditions of the loan. By signing the promissory note, you are promising to repay your student loan. It may also require some other steps.
- Accept only those loans with the most favorable terms and borrow only what you need.



MM / DD / YYYY

University of the United States (UUS)
Student Name, Identifier

Download

Costs in the 2014-15 year

Estimated Cost of Attendance		$ 19,030/yr
Tuition and fees	$ 7,731	
Housing and meals	7,830	
Books and supplies	1,039	
Transportation	1,215	
Other education costs	1,215	

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed)		$ 4, 000/ yr
Grants and scholarships from your school	$ 1,000	
Federal Pell Grant	1,500	
Grants from your state	1,500	
Other scholarships you can use	X,XXX	

What will you pay for college

Net Costs $ 13,330/ yr
(Cost of attendance minus total grants and scholarships)

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional)	$ 2,000

Loan Options*

Federal Perkins Loan	$ 500
Federal Direct Subsidized Loan	3,500
Federal Direct Unsubsidized Loan	2,000

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution $ 5,330 /yr
(As calculated by the institution using information reported on the FAFSA or to your institution.)

- Payment plan offered by the institution
- Parent or Graduate PLUS Loans
- Military and/or National Service benefits
- Non-Federal private education loan

Graduation Rate
Percentage of full-time students who graduate within 6 years

70.8%
Low | Medium | High

Loan Default Rate
Percentage of borrowers entering repayment and defaulting on their loan

5.4% This institution
14.7% National

Median Borrowing
Students who borrow at UUS typically take out $22,375 in Federal loans for their undergraduate study. The Federal load payment over 10 years for this amount is approximately $X,XXX per month. Your borrowing may be different.

Repaying your loans
To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: http://studentaid.ed.gov/repay-loans/understand/plans

For more information and next steps:
University of the United States (UUS) Financial Aid Office
123 Main Street
Anytown, ST 12345
Telephone: (123) 456-7890
E-mail: financialaid@uus.edu

3.3.6 Servicemembers Civil Relief Act (SCRA) Benefits

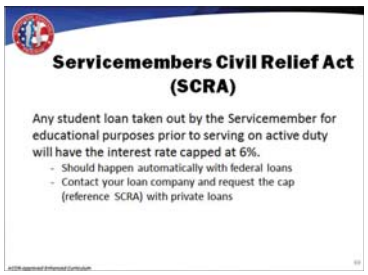
If you are currently serving on active duty, you are eligible to have your interest rate lowered to 6% on all student loans taken out prior to your active duty military service. This benefit applies to both your federal and non-federal (private) student loans and is available for all active duty Servicemembers, regardless of where you serve.

Thanks to a recent executive order by the President, federal student loan borrowers will no longer need to ask their loan servicers for the 6% interest rate cap. The interest rate reduction will be applied automatically. The Department of Education will start checking their list of student borrowers against a list of active duty Servicemembers kept by DOD.

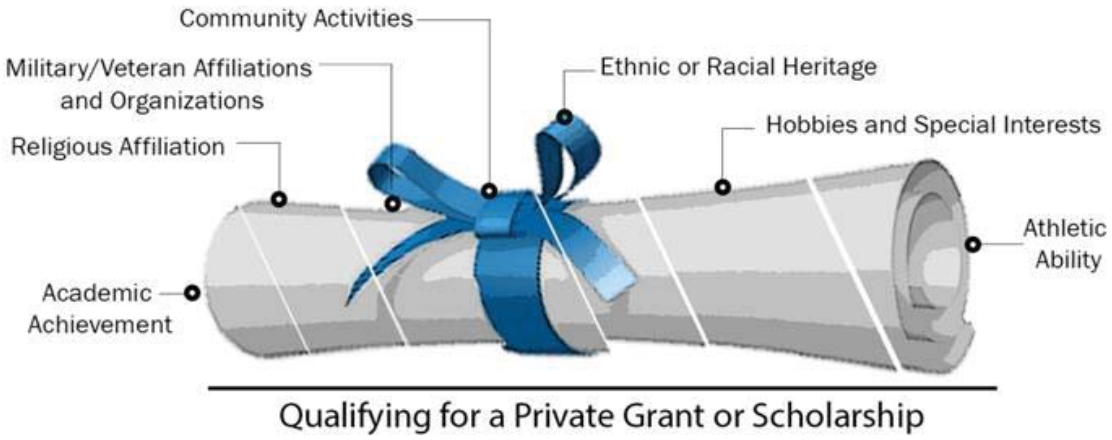
Borrowers with private student loans should still contact their student loan servicer to inquire how to obtain their SCRA benefits. In most cases, you will need to send a written request and include a copy of the orders calling you into military service.

3.4 Non-Federal Grants and Scholarships

Undergraduate scholarships and graduate fellowships are forms of aid that help students pay for their education. Scholarships and fellowships do not have to be repaid, unlike student loans. Hundreds of thousands of scholarships and fellowships are awarded each year from several thousand sponsors.



A student also might qualify for a private grant or scholarship for the following:



NOTE: You also might be able to get financial aid from your state government, your school, or a private scholarship. Many companies offer tuition benefits to their employees. Be sure to begin your research for non-federal aid early. You can find a free scholarship search at StudentAid.gov/scholarships. You can find information about military specific scholarship programs at http://studentaid.ed.gov/sites/default/files/scholarships-for-military.pdf.

Be sure to meet all application deadlines and completely answer all the questions on the application.

3.4.1 How to Find Scholarships

Military and Veterans Scholarships

The military Services and Service affiliates all have scholarships available to Veterans. Some of the scholarships focus on wounded Veterans.

Web Exploration Activity: Search for Veteran Scholarships and Aid

1. Login to: www.va.gov/statedva.htm
2. Search by state to list very specific scholarships
3. Identify which scholarships you will research
4. Log those scholarships in the College Comparison Chart

Free Scholarship Search Sites

There are several free services available that keep your information confidential unless you release it, and notify you later if they add a scholarship for which you're eligible. The following are examples:

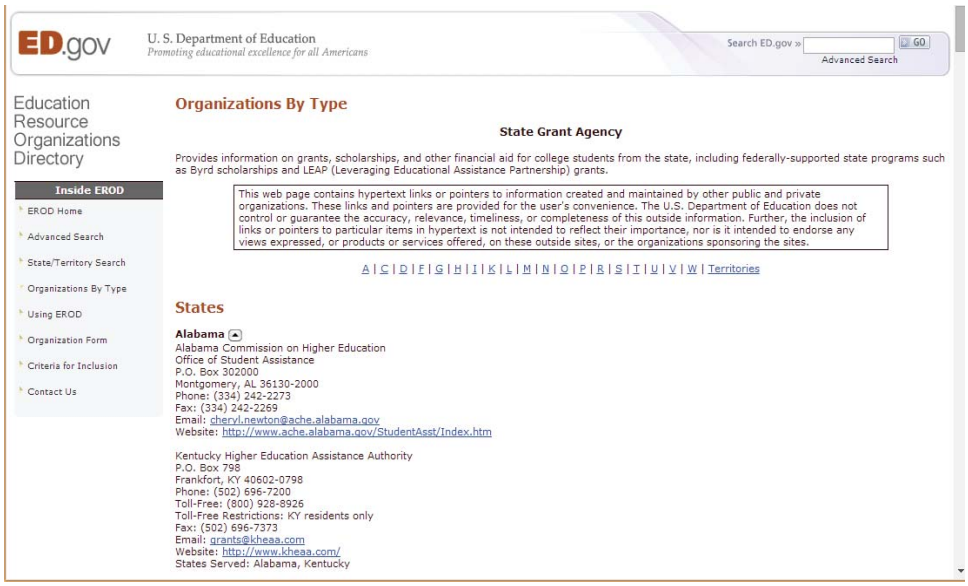
- www.petersons.com/college-search/scholarship-search.aspx
- www.collegeboard.org/

CAUTION: *Beware of commercial services who charge for scholarship sources.*

TIP: *You may want to use a separate email account for your scholarship queries, due to the number of responses you may receive.*

3.4.2 State Aid

Each state administers its own student aid programs, which might include scholarships, loans, and/or fellowships for graduate school, work programs or other types of aid. Students can contact their state education agency for more information; telephone numbers and Web addresses are listed at www.ed.gov/sgt**.**



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- Advanced Search
- State/Territory Search
- Organizations By Type
- Using EROD
- Organization Form
- Criteria for Inclusion
- Contact Us

Organizations By Type

State Grant Agency

Provides information on grants, scholarships, and other financial aid for college students from the state, including federally-supported state programs such as Byrd scholarships and LEAP (Leveraging Educational Assistance Partnership) grants.

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A | C | D | F | G | H | I | K | L | M | N | O | P | R | S | T | U | V | W | Territories

States

Alabama
Alabama Commission on Higher Education
Office of Student Assistance
P.O. Box 302000
Montgomery, AL 36130-2000
Phone: (334) 242-2273
Fax: (334) 242-2269
Email: cheryl.newton@ache.alabama.gov
Website: http://www.ache.alabama.gov/StudentAsst/Index.htm

Kentucky Higher Education Assistance Authority
P.O. Box 798
Frankfort, KY 40602-0798
Phone: (502) 696-7200
Toll-Free: (800) 928-8926
Toll-Free Restrictions: KY residents only
Fax: (502) 696-7373
Email: grants@kheaa.com
Website: http://www.kheaa.com/
States Served: Alabama, Kentucky

If you do not have Internet access, you may call the Federal Student Aid Information Center at Toll-free number for questions about federal student aid: **1-800-4-FED-AID** (**1-800-433-3243**) or TTY (for the hearing impaired): **1-800-730-8913** for a state's contact information.

3.4.3 Scholarships through your Higher Education Institution

The colleges or universities to which you'll apply might have scholarships available, and you must be aggressive in researching and applying for them. Spend some time searching for scholarships through your college sites.

The most common way that people miss out on scholarships is by missing deadlines. It isn't that scholarships go unused; it's that students fail to apply — or fail to apply by the deadline.

Scholarship Applications

A well-written scholarship application conveys who a person is, talks about the student's unique background, and consists of more than just grades and a list of activities. Read the scholarship information closely; it will explain what they're interested in learning about you. Follow their lead and try to respond to their questions. Be sure to include things that are unique about you.

Include experiences and accomplishments you feel comfortable sharing. Remember your uniqueness helps distinguish you. There are lots of people competing for those dollars. If you've overcome obstacles or have something that inspires you, include it.

Finally, have someone you trust review the application; perhaps a counselor, or a knowledgeable friend or mentor. Have a second set of eyes review your application to ensure you haven't missed something critical. Also, have them proofread it for spelling, grammar, and other readability factors.

The scholarship providers will review many more applicants than they can actually award. Being thorough and demonstrating your best writing skills conveys your attention to detail and may be the differentiating factor in their decision.

3.4.4 Private Loans

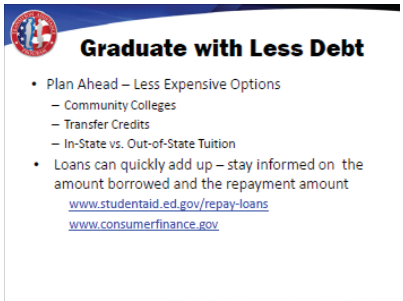
Consider a private loan as a last-resort financing option. Turn to these loans only after you have applied for federal loans, grants, work-study, and grant aid from other institutional, state or private sources. Private loans can be aggressively marketed to students through TV ads, mailings, and other media, and are almost always more expensive than federal student loans. They have higher interest rates that may substantially increase the total amount you repay; the interest rate you receive might depend on your credit score. Private loans also can have prepayment penalty fees. If you need to seek additional funding through private loans, talk to the financial aid administrator at the institution you will attend to gather as much information as possible. Be sure to compare the interest rate, repayment terms, and other factors so you are making an informed decision for your future. For a comparison, visit
StudentAid.gov/federal-vs-private.

3.5 Plan Ahead, Graduate with Less Debt

Reduce your cost of attending college through planning and perseverance. You can start at a less expensive school or community college before transferring to a four-year college (make sure the four-year school you are interested in accepts course credits from the community college you are attending. Many colleges in the same state have degree plans with local community colleges. Consider in-state vs. out-of-state schools to save tuition costs.

Web Exploration Activity:

1. Review the different scholarship opportunities.
2. Identify if those opportunities are school specific awards.
3. Visit www.studentaid.gov/repay-loans to review repayment options.
4. Read "8 Key Questions to Ask When Choosing a College After Military Service." http://www.consumer.ftc.gov/articles/0395-choosing-college
5. Update information in the College Comparison Chart.



3.6 Be an Informed Consumer: Avoid Scams and Misinformation

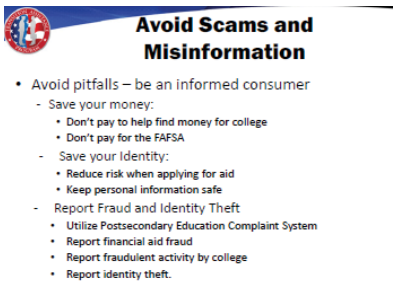
Before you apply for financial aid, learn how to spot potential fraud, avoid paying for free services, and prevent identity theft.

The Federal Trade Commission has developed eight key questions that can help you avoid pitfalls as you pick the college that's right for you. Eight Questions to Ask When Choosing a College After Military Service.

SAVE YOUR MONEY:

Don't Pay for Help to Find Money for College. Commercial financial aid advice services can cost well over $1,000. You might have heard or seen these claims at seminars, over the phone from telemarketers, or online:

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



Don't Pay for the FAFSA®. Several websites offer help filing the *Free Application for Federal Student Aid* (FAFSA) for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. You are urged not to pay these sites for assistance that you can get for free elsewhere. The official FAFSA is at and you can get free help from:

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

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

SAVE YOUR IDENTITY:

How Does Identity Theft Happen? Criminals access personal data such as names, Social Security Numbers, and bank and credit card information. Using the stolen data, the criminal can illegally obtain credit cards, set up cellphone accounts, and more.

Reduce Your Risk When Applying for Aid

- Apply for federal student aid by filling out the FAFSA at
- After completing the FAFSA online, exit the application and close the browser; any cookies created during your session will be deleted automatically.
- Don't tell anyone your Federal Student Aid PIN, even if that person is helping you fill out the FAFSA.
- Review your financial aid award documents and keep track of the amounts you applied for and received.
- Never give personal information over the phone or Internet unless you made the contact. If you have questions about an offer of aid or about your student loan account, ask your college or contact the Federal Student Aid Information Center.
- FSA securely stores your information within the National Student Loan Data System (NSLDS®) and provides access to it on ***My Federal Student Aid*** https://www.nslds.ed.gov However, if you complete or even request a student loan application from a lender, you could be granting the lender permission to access your file. Before providing personal information to an organization, review its privacy policy.

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

How FSA Keeps Your Information Safe. The information you share with FSA via their secure websites (such as and www.pin.ed.gov) goes through a process called encryption. Encryption uses a mathematical formula to scramble your data into a format that is unreadable to a hacker. This is how FSA does its part to keep your information safe—but you need to do yours as well.

REPORT FRAUD AND IDENTITY THEFT:

Utilize the Postsecondary Education Complaint System In January 2014 the Department of Defense (DoD) along with agency partners Veterans Affairs, Education, Justice, Consumer Financial Protection Bureau, and the Federal Trade Commission launched the Postsecondary Education Complaint System. This initiative, part of the President's Executive Order for Principles of Excellence, is designed to empower military students and their families pursuing higher education through Military Tuition Assistance, Post 9/11 GI Bill and other Education benefit programs, to report experiences related to misleading or unfair acts or practices by education institutions.

Military students, primarily **Tuition Assistance (TA**) or **Military Spouse Career Advancement Accounts (MyCAA) Scholarship** recipients, can submit feedback at: http://www.militaryonesource.mil/voluntary-education/complaint

Similarly, feedback by **GI Bill recipients** can be submitted at http://www.benefits.va.gov/gibill/feedback.asp and feedback by federal financial aid recipients can be sent to

All verified cases will be submitted to the Federal Trade Commission's Consumer Sentinel System for monitoring and potential enforcement efforts. Appropriate cases will be referred to the Department of Justice and/or Consumer Financial Protection Bureau.

Report Financial Aid Fraud. A company charging for financial aid advice is not committing fraud unless it doesn't deliver what it promises. For more information about financial aid fraud or to report fraud, contact the Federal Trade Commission (1-877-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, etc.), or
- you believe that someone at the school has misrepresented any aspect of the educational program, its cost, or its outcome.

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

- U.S. Department of Education Office of Inspector General Hotline
- Federal Trade Commission (http://www.consumer.ftc.gov/features/feature-0014-identity-theft)
- Social Security Administration (http://www.ssa.gov/pubs/EN-05-10064.pdf)
- Equifax Credit Bureau (http://www.equifax.com/home/en_us)
- Experian Information Solutions (http://www.experian.com/)
- TransUnion Credit Bureau (http://www.transunion.com/)

Federal Student Aid's "Avoiding Scams" website: StudentAid.gov/types/scams.

Section 4: Admission Requirements

Competency

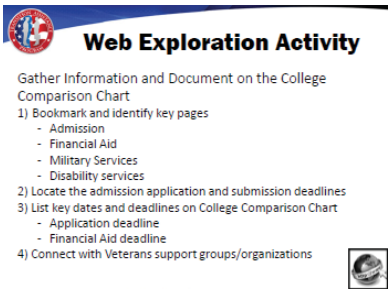
Upon completion of section 4, participants will demonstrate practical application of Education Track knowledge and skills to begin completion of admissions application packages for targeted institutions.

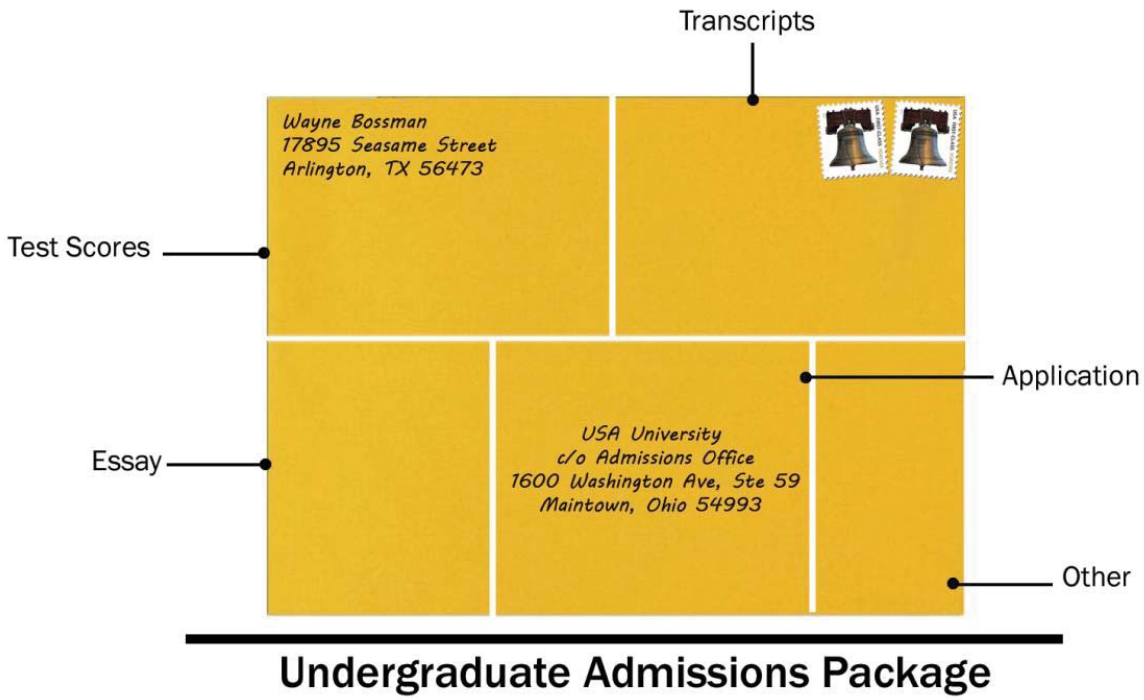
4.0 Learning Objectives

- Research criteria for admission
- Identify contact information for admissions staff and Veterans liaison
- Draft application package

4.1 The Admissions Package

In a lab setting, students are encouraged to use their own iPads, laptops, or classroom computers to individually research and complete elements of admissions application packages. If no computers are available, use the worksheets provided in the appendices of this participant guide.





4.2 Develop Admissions Application Packages (Undergraduate)

Each academic institution has its own admissions application and process. Be sure to familiarize yourself with all requirements specific to the school(s) of your choice.

ACTIVITY: Gather Information and Organize into Plan

Retrieve school information as documented in Appendix A. Provide any information needed to complete the worksheet.

Using the selected institution's website:

1. Bookmark and/or identify key pages
    - Admissions
    - Financial aid
    - Military services
    - Disabilities services and special accommodations

2. Locate the Admission's Application and/or submission guidelines on the academic institution's website.

3. List key dates and deadlines on the College Comparison Chart
    a. Application deadline
    b. Financial aid deadline
    c. Testing date
    d. Other

4. Connect with Veterans support group (if available on campus)
    a. Email
    b. Chat
    c. Call
    d. Facebook or Twitter

4.2.1 Required Admissions Exams

Participants should consult the list of exams identified in the College Comparison Chart (Appendix A), or, from the admissions requirements section of an institution's website. Track completion of admission's requirements on "Undergraduate Application for Admissions Checklist."

Undergraduate Admission's Exams

DANTES sponsors a wide range of examination programs to help Servicemembers meet their educational goals. The ACT and SAT undergraduate exams are administered on military installations by DANTES Test Control Officers or by base-sponsored National Test Centers (NTCs). The ACT is an educational and career-planning tool used to assess student readiness for college. The SAT scores are often required by colleges to compare preparation of those who apply for college. Eligible Servicemembers are authorized only one DANTES funded administration of either the ACT or SAT for a Service or education requirement. The ACT is NOT funded by DANTES if taken at a National Test Center. Study guides available through the testing agencies website at and . The OASC and CPST sponsored by DANTES, can be helpful in refreshing skills covered by these exams. The DOD MWR library system offers additional resources to help students prepare for these entrance exams.
http://www.nelnetsolutions.com/dod/default.aspx?refURL=www.PetersonsDoDLibrary.com

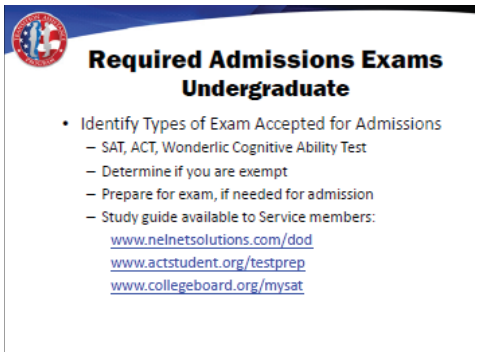
Graduate Admission's Exams

Admission to graduate school may require an admission's exam or entrance test. The Graduate Record Exam (GRE), Graduate Management Admission Test (GMAT) and Praxis exams are all Graduate admissions exams sponsored by DANTES. The GRE and GMAT measures skills and ability in specific fields of study. The Praxis is required in some states for teacher certification. DANTES funds only one GRE, GMAT and Praxis exam per lifetime for eligible Servicemembers.

The GRE General and GMAT are only available at a NTC and they are reimbursed by DANTES. The GRE Subject and Praxis exams are only funded by DANTES when taken at a DANTES test site. Study guides are available through the testing agencies website at www.ets.org/gre, www.mba.com, and www.ets.org/praxis.

Montgomery GI Bill and Post 9/11 GI Bill may be used to pay the cost of many required examinations (explained in your VA Benefits brief). Eligibility will be charged equal to the cost of the examination. Students with documented disabilities may be eligible to receive accommodations (such as Braille tests, large print, and extended time) when taking admissions tests.

ACTIVITY: Track Completion of Admissions requirements on the Undergraduate Application for Admissions checklist



4.2.2. Undergraduate Application for Admission's Checklist

	Undergraduate Application for Admission Checklist
	Determine submission deadlines and review the institution's academic calendar • Write down key dates • Red-flag any concerns
	Determine if you are considered a transfer student to mitigate the need for admissions examinations
	Complete the FAFSA Record date completed on College Comparison Chart
	Find the application or identify if you can use the Common Application
	Identify the application for admission components: • Essay • Interview • References • Transcripts (military and civilian) • Standardized tests • Other
	Schedule required admissions tests • English or Math Placement • SAT – formerly Scholastic Aptitude Test • SAT Subject Tests • ACT – formerly American College Testing Program or American College Test • TOEFL – Test of English as a foreign language (for international students)
	Identify test preparation materials and timeline for preparation
	Contact the admissions advisor
	Contact the financial aid office • Ask questions about other types of aid • Ask about change in employment status
	Contact the Veterans Liaison • Ask questions about student organizations • Inquire about best practices for transitioning to that institution
	Research transfer credit policies and process • Credit for Prior Learning • Joint Services Transcript/CCAF
	Compare your transcripts with your intended program of study
	Update your ITP

4.2.3 Program of Study (Undergraduate)

Review materials regarding your military transcripts and transfer of credit and log it in the College Comparison Chart (Appendix A). Compare the results of your review to your selected degree program from Appendix A. The American Council on Education (ACE) offers information regarding academic recognition of military experience and training and other student Veteran resources. (http://www.acenet.edu/higher-education/topics/Pages/Supporting-Student-Veterans.aspx)

- Read institution's catalog or program bulletin
- Research transfer credit policies and processes at selected institutions; determine if there are other forms of applying credit such as CLEP, DSST, departmental exams, or portfolio assessment
- Compare your transcript with your intended program of study
- Contact key departmental personnel (advisors, chair, faculty, School Certifying Official) and request a pre-evaluation of transcripts if school policy permits

NOTE: *Check with your school, many don't accept CLEP or limit the number of CLEP awards.*

4.2.4 Career Readiness Standard—Mandatory

1. Complete an application package for admission to one or more colleges or provide an acceptance letter from an educational institution
2. Keep a copy (digital or paper) of the application package, and date sent (if applicable)
3. Update ITP
4. Show evidence of a completed individual assessment selected by your Military Service.

REMINDER: *Admissions and financial aid application dates can vary; review Section 3 content.*

TIME: *Completing required forms, tests, and tests outside class, could take up to three weeks depending on external factors (i.e., requesting civilian transcripts, test scores, etc.) and connectivity.*

CAPSTONE*: Servicemember will be required to produce evidence of acceptance to an institution 90 days prior to separation per DOD Career Readiness Standards.*

4.3 Develop Application for Admissions (Graduate)

Admission's Application Activity: Identify Application for Admission's Elements and Organize Use the Graduate Application for Admission's Checklist after this page to track completion of each task. Use Appendix A to complete the following:

1. Identify and mark admission's deadlines
2. Identify appropriate testing facility
3. Mark with test dates
4. Identify testing prep tools

4.3.1 Graduate Application for Admission Checklist

	Graduate Application for Admission Checklist
	Determine submission deadlines and review the institution's academic calendar • Write down key dates • Red-flag any concerns
	Determine if you are considered a transfer student to mitigate the need for admissions examinations
	Complete the FAFSA Record date completed on College Comparison Chart
	Find the application or identify if you can use the Common Application
	Identify the application for admission components: • Essay • Interview • References • Transcripts (military and civilian) • Standardized tests • Letters of recommendation • Presentation/interview (if required for admission) • Other
	Schedule required graduate-level admissions tests • Miller Analogies Test (MAT) • Graduate Record Examination (GRE) • Graduate Management Admission Test (GMAT) • Medical College Admission Test (MCAT) • Dental Admission Test (DAT) • Optometry Admission Test (OAT) • Pharmacy College Admission Test (PCAT) • Allied Health Professions Admission Test (AHPAT) • Law School Admission Test (LSAT) • TOEFL (Test of English as a Foreign Language – for international students)
	Identify test preparation materials, strategy, and timeline (nelnetsolutions.com/dod/)
	Contact the admissions advisor
	Contact the financial aid office • Ask questions about other types of aid • Ask about change in employment status • Review opportunities for Graduate Assistantship funding
	Contact the Veterans Liaison • Ask questions about student organizations
	Update your ITP

4.3.3 Program of Study (Graduate)

Review materials from Sections 1 and 2 on military transcripts and transfer of credit.

- Read institution's catalog or program bulletin
- Research transfer credit policies and processes at selected institutions; determine if there are other forms of applying credit such as CLEP, DSST, departmental exams, or portfolio assessment
- Compare your transcript with your intended program of study
- Contact key departmental personnel (advisors, chair, faculty, School Certifying Official) and request a pre-evaluation of transcripts if school policy permits

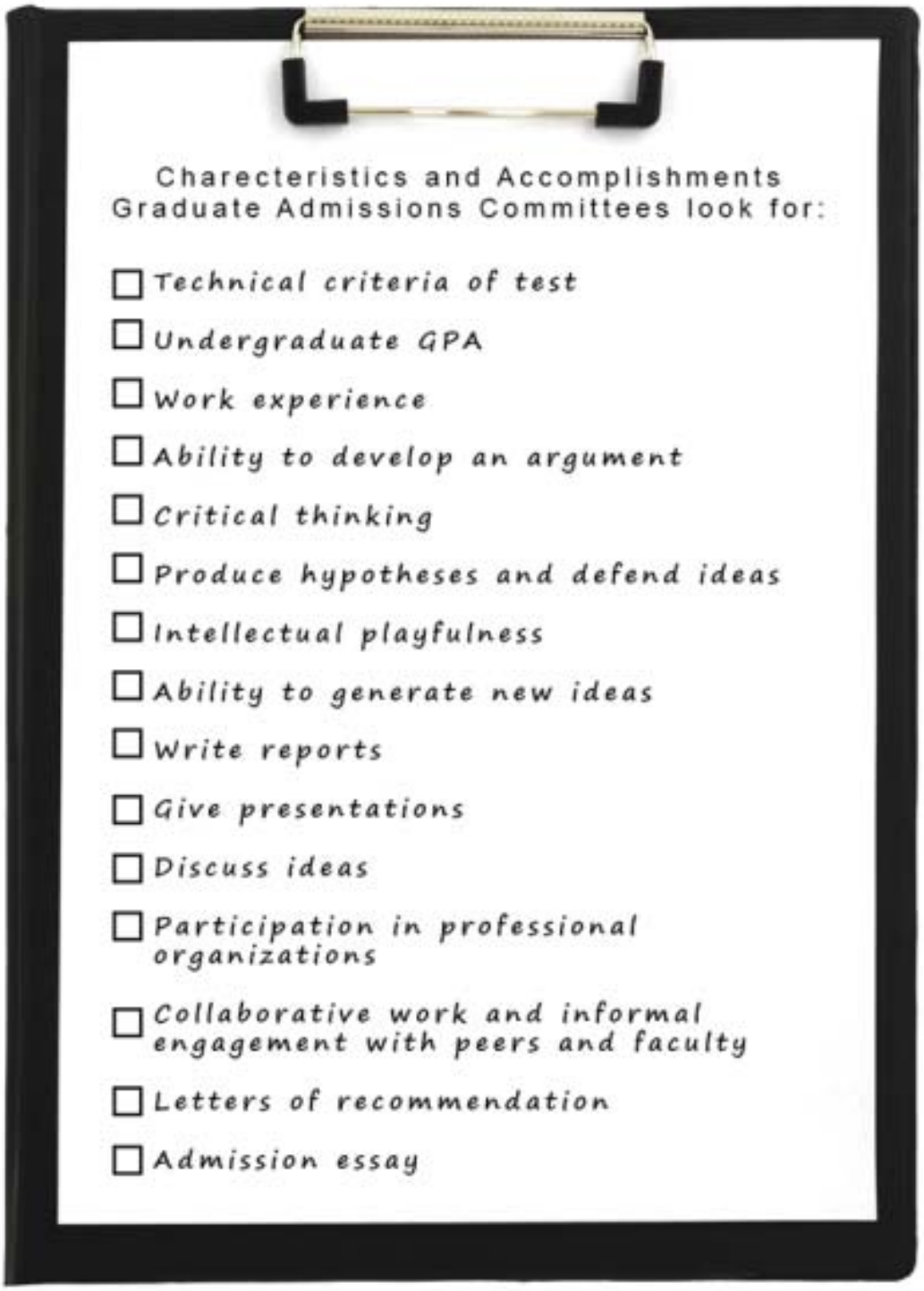
Investigate program of study requirements and expectations; determine if there are special program needs, such as:

- Writing clinics
- Experiential requirements
- Field experiences
- Thesis subject if appropriate

Determine submission deadlines and review the academic calendar; identify strategies to meet the deadlines.

4.3.4 Graduate Admissions Committees

What qualities, characteristics, and accomplishments do graduate admissions committees look for in applicants for their programs? In addition to the list below, remember that some graduate programs may require an interview.



4.3.5 Career Readiness Standard Requirement—Mandatory

1. Complete an application package for admission to one or more colleges or provide an acceptance letter from an educational institution
2. Keep a copy (digital or paper) of the application package, and date sent (if applicable)
3. Update ITP
4. Show evidence of a completed individual assessment selected by your Military Service

Appendix A: College Comparison Chart

Institution Factors	Institution #1	Key Dates	Institution #2	Key Dates
Name of Educational Institution and website:				
Does the campus setting meet your needs?				
What type of location (urban, college town, etc…) is the school?				
Has the school signed the Principles of Excellence?				
Does the school accept military recommended credits? If so, how many?				
How many credits can you transfer into this school?				
What type of accreditation does this school have? (Regional vs. National)				
Does the school offer your desired degree program?				
Does the school offer quality student services & support?				
Does the school offer Veteran student services & support?				
What is the graduation rate of the school?				
Does the school have a career center and offer internships, placement programs, etc…?				
Is the school private or public?				

Is the school for-profit or not-for-profit?				
Is the school a Servicemembers Opportunity Colleges (SOC)?				
Funding Your Education				
Are you going to be an in-state or out-of-state resident?				
What is the cost per semester/quarter hour?				
What GI Bill program do you fall under?				
Does the school accept GI Bill?				
Are there Yellow Ribbon program benefits available at the school?				
Have you completed your FAFSA?				
What grants are you eligible for to help fund your education?				
Are you interested in any DIRECT Loans?				
Are you interested in a Federal Subsidized Loan?				
Are you interested in a Federal Unsubsidized Loan?				
What scholarships are you eligible for to help pay for your education? -Vetern -State - Other				
Admission Requirements				
What is the application deadline? Have you applied?				

What is the application fee?				
Are you required to take any entrance exams? When?				
Are you required to write an admissions essay?				
Does the school require letters of recommendation?				
What is your advisor's contact information?				
Degree Plan Comparison				
How many total credit hours are required for graduation? (semester hours or quarter hours?)				
How many general education credits?				
How many English/Communications credits?				
How many Humanities credits?				
How many Social Sciences/History credits?				
How many Mathematics credits?				
How many Physical/Natural Science credits?				
How many Elective credits?				
TOTALS				

	Post-9/11 GI Bill (Ch33)	Montgomery GI Bill Active Duty (Ch 30)	DEA (Ch35)	Montgomery GI Bill Selective Reserve(1606)	REAP (1607)
ELIGIBILITY	Eligibility criteria are complex. The following statements are general snippets about eligibility criteria. Students should file an application so the Regional Processing Office can determine if they are eligible and the conditions of their eligibility.				
	Servicepersons who served on active duty for at least 90 aggregate days after 9/10/01.	2 years active duty, 3 years active duty, or 2 years active duty plus 4 years reserves.	Veteran's death or permanent and total disability result of service.	Completion of initial active duty for training. Must be active reservist with 6-year obligation.	90 days or more active duty support of contingency operation or full-time National Guard duty responding to national emergency.
BENEFITS FOR SERVICE	CH 33 tuition and fee payments are based on the school's net charges, and are prorated if eligible at less than the 100% benefit level. Benefits at private, foreign, or non-degree schools are also subject to an academic year cap. Other education benefits are paid at a statutorily set monthly rate based on the student's training time (e.g. full time, three-quarter time, one-half time, etc.). Servicepersons are paid the lesser of the statutory rate or the amount required to reimburse tuition and fees. Service members often apply for benefits a few days or weeks before their discharge from active duty. Servicepersons on terminal leave before discharge do not have to obtain their education officer's signature on the ***Application for VA Education Benefits***. Also, they are paid as Service members while on terminal leave and as Veterans after discharge.				
	Eligible after completing 90 days of aggregate service.	Payable after 2 years continuous active duty.	No	Yes	Yes
ENTITLEMENT	**48 months maximum under two or more programs**				
	36 months. May extend to end of term if expires during term. **Note:** If there's a kicker, the kicker doesn't extend.	36 months. May extend to end of term if expires during term. **Note:** If there's a kicker, the kicker doesn't extend.	45 months. No extensions except for child in special restorative training.	36 months. No extensions.	36 months. No extensions.
DELIMITING DATE	15 years from last discharge or separation.	10 years from last discharge or separation. May extend for later period of active duty or disability that prevents completion of program.	**Child:** 8 years **Spouse:** 10 years. 20 years if vet rated permanent and total within 3 years of discharge. **Surviving Spouse:** 10 years. 20 years if death while on active. Eligibility rules are complex. Claimant should carefully read eligibility letter and call VA if questions www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.htm.	On the day you leave the Selected Reserve, unless separated because of a disability not due to misconduct or due to a unit deactivation or involuntary separation. May extend if disability prevent pursuit of program.	10 years from the separation date if separated after completing service contract and discharge isn't dishonorable. 10 years from Chapter 1607 eligibility date if separated for disability.