

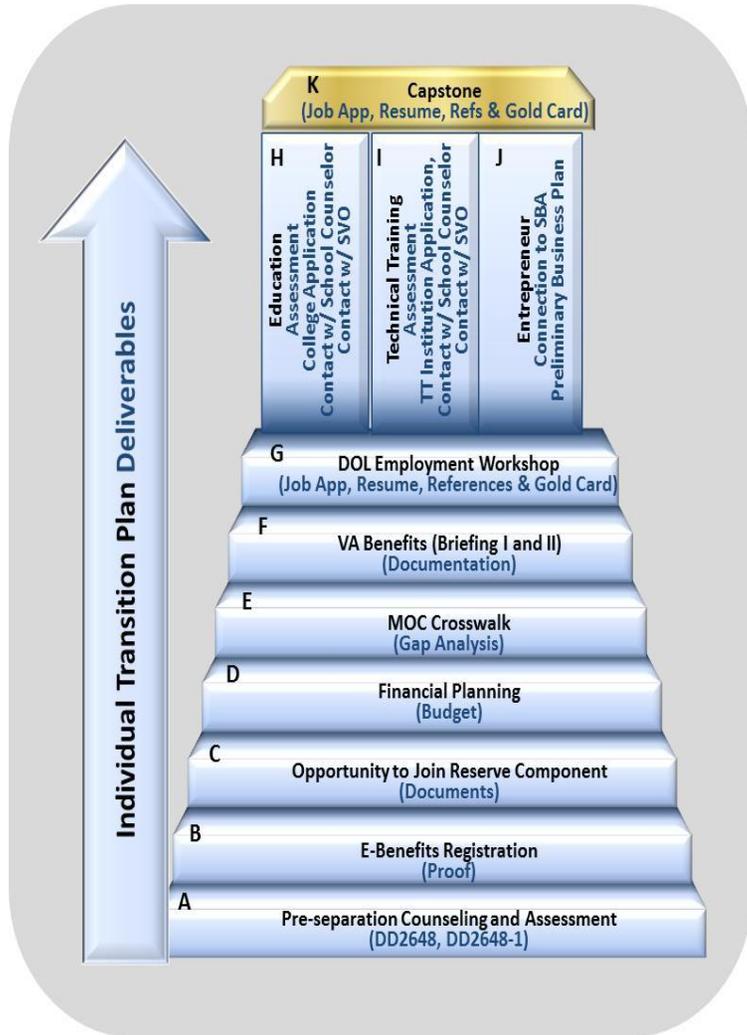
Department of Defense Transition GPS Participant Workbook

Accessing Higher Education

For Transitioning Service Members

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Transition GPS Road Map



[K – Capstone](#)

Service members 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).

[J - Entrepreneurship Track](#)

Service members 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.

[I – Career Technical Training Track](#)

Guides and assists Service members pursuing career technical training with preparing for researching and selecting institutions and technical fields.

[H – Accessing Higher Education Track](#)

Guides and assists Service members pursuing college education with preparation for the college application process. Topics covered include: identifying educational goals, finding education funding, and researching and comparing institutions.

[G - DOL Employment Workshop](#)

Informs and assists transitioning Service members with preparation of the tools and steps required for a successful transition to civilian employment.

[F - VA Benefits Briefings I & II](#)

Informs transitioning Service members of their Veterans benefits options.

[E - MOC Crosswalk](#)

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

[D - Financial Planning for Transition](#)

Provides information and tools needed to identify financial responsibilities, obligations, and goals after separation from the military.

[C – Continuum of Military Service Opportunity Counseling](#)

Informs Service members of the opportunity to continue their military service by joining a Reserve Component.

[B - E-Benefits Registration](#)

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

[A - Pre-Separation Counseling](#)

Introduces Service Members to the full range of transition programs and services available.

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Overview: Accessing Higher Education Track

By selecting this Track, you have decided that higher education will be part of your career development path. This course is designed to guide you through the variety of decisions involved in choosing a degree completion program, preparing for the college admissions application process, and finding funding. The expected outcome is you will create a customized plan for a successful transition to a higher education institution.

One of the major benefits of military service is financial assistance to pay for a higher education. This benefit can have some lifelong implications to those who seek a college degree. Without guidance, you may spend years and benefit dollars on an academic program that does not provide a satisfying career path.

In this Track you will learn how to meet the Education Career Readiness Standards and complete your Individual Transition Plan (ITP). This includes:

- Completing an application package to an institution's admissions department
- Keeping a copy (digital and/or paper) of the application package, including the date of submission (if applicable)
- Updating your ITP
- Showing evidence of a completed individual assessment selected by your Military Service

Service members should bring to class:

- Results from Military Occupation Code (MOC) Crosswalk Gap Analysis
- Verification of Military Experience and Training (VMET)
- Military transcripts and other educational transcripts - (unofficial)
- ITP

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HIGHER EDUCATION OVERVIEW

This course is designed to guide you through the variety of decisions involved in choosing a degree program, college institution, and funding considerations as well completing the admissions process.

"Education is the most powerful weapon which you can use to change the world"
Nelson Mandela

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CAREER READINESS STANDARDS

- Complete Application Package to Admissions Department
- Keep Copy (digital/paper) of Application Package and Date Submitted (if applicable)
- Update ITP
- Show Evidence of Completed Individual Assessment (assessment may vary by Service)

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ITP ROADMAP



1. Career Readiness
Students will demonstrate proficiency in Career to include and verify that they are prepared to successfully transition into the workforce by providing documentation that they meet all Career Readiness Standards (CRS).

2. Self-Assessment
Students will demonstrate proficiency in self-assessment, in the process of self-assessment, students will demonstrate their understanding of the benefits and risks of entrepreneurship, and the steps toward business ownership.

3. Research
Students will demonstrate proficiency in research, including identifying and analyzing relevant information, and identifying and analyzing relevant information.

4. Application
Students will demonstrate proficiency in application, including identifying and analyzing relevant information, and identifying and analyzing relevant information.

5. Admission
Students will demonstrate proficiency in admission, including identifying and analyzing relevant information, and identifying and analyzing relevant information.

6. Enrollment
Students will demonstrate proficiency in enrollment, including identifying and analyzing relevant information, and identifying and analyzing relevant information.

7. Persistence
Students will demonstrate proficiency in persistence, including identifying and analyzing relevant information, and identifying and analyzing relevant information.

8. Completion
Students will demonstrate proficiency in completion, including identifying and analyzing relevant information, and identifying and analyzing relevant information.

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COURSE OVERVIEW

- Section 1: Personal and Career Goals
- Section 2: Selecting an Institution
- Section 3: Funding Factors
- Section 4: Admission Requirements

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 institution selection matrix

ICE BREAKER

- What is your name?
- Where are you from?
- What do you want to do after you finish college?

1.1 Career Goals

1.1.1 MOC Crosswalk

In the MOC Crosswalk course, you determined occupations that might be a good fit for your military experience, training, and skills.

1.1.2 DOL Employment Workshop

The Department of Labor's Employment Workshop gave you the tools to research your desired occupation to 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:

- <http://www.bls.gov/ooh/>
- <http://www.careeronestop.org/ReEmployment/Veterans/>

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.

SECTION 1: PERSONAL AND CAREER GOALS

Competency

- Evaluate personal goals and career goals
- Leverage the evaluation of personal/career goals to make informed decisions regarding potential institution selection

Learning Objectives

- Incorporate personal goals and career goals into the institution selection matrix

CAREER GOALS AND REQUIREMENTS

Career Goals

Career Interest Inventory Results
MOC Crosswalk (GAP Analysis)
Employment Workshop (Change Management Plan)

Attach these results to
the Career Goals
Worksheet at Appendix A



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 Service members the location of the institution is a high priority and for others it is not of primary concern. 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 Service Members

Be sure to use your 12-month post-separation budget, an outcome from attending the Personal Finance for Transitioning Service Members 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 or not you will be working in addition to attending a degree program.

1.3 Academic Readiness

There are several aspects to determining academic readiness—whether or not you are sufficiently prepared for continuing your education. Identify any situations that may need to be addressed prior to submitting your application package to admissions.

ACADEMIC READINESS

- Ⓞ Remedial classes required
- Ⓞ Current pursuit of degree program
- Ⓞ Graduate level pursuit

NOTE: Record any remedial requirements on your ITP and Appendix A

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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 may 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 may 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.

1.3.2 Current Pursuit of Degree Program

Many Service members are currently pursuing a degree program and their transition out of the military will disrupt this pursuit. It is important to identify whether or not completion of the program is possible through the current institution or if previously earned credits will be accepted towards 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 contribute to your acceptance into your institution of choice. This will be discussed in detail in Section 4 of this course.

ACTIVITY: Prioritize items on Appendix A: Career Goal and Degree Program Comparison Worksheet

1. 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
2. Add detail to each item for reference when reviewing potential institutions

PERSONAL GOALS AND REQUIREMENTS

- Personal Goals Activity
- Location Preference Activity
- Family Requirements Activity
- Personal Finance (Budget) Activity

Please prioritize from 1-5 and log results on Appendix B

The graphic includes a small image of a person sitting on the floor using a laptop, positioned to the right of the text boxes. The entire graphic is set against a dark blue background with a white border.

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

SECTION 2: INSTITUTION SELECTION

Competency

- Evaluation of higher education institutions and degree programs
- Make informed decisions regarding degree programs

Learning Objectives

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

2.1 Typical Factors Influencing Institution, 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 best for you.

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

- Transfer of Recommended Military Credit
- Degree Program
- Service members Opportunity Colleges (SOC) Consortium
- Graduation/Retention Rates
- Accreditation
- Culture
- Methods of Instructional Delivery
- Guard and Reserve Obligations
- Veterans Support

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. Some public universities have a considerable degree of financial, research and academic autonomy.

Private universities are privately funded. They may have a broader independence from state policies but also rely on state support to certain degree.

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

Both for-profit and not-for-profit institutions are more likely to be regionally accredited while some for-profit certificate granting (and some degree granting) institutions are more likely to

SELECTION FACTORS

- Transfer of Recommended Military Credit
- Degree Program
- Service Members Opportunity Colleges (SOC) Consortium
- Graduation/Retention Rates
- Accreditation
- Culture
- Methods of Instruction
- Guard & Reserve Mobilization
- Veterans Support

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OTHER SELECTION FACTORS

- Public vs. Private
- 2-Year vs. 4-Year
- For-Profit vs. Not-for-Profit
- Additional information referencing factors to consider can be found at:
 - http://www.gbill.va.gov/documents/factsheets/Choosing_a_School.pdf



TRANSFER OF RECOMMENDED MILITARY CREDIT

Where to Find Your Military Credit Recommendations:

- <http://jointservicetranscript.com/> or
- <http://www.au.af.mil/au/ccaf/>

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be accredited by national accrediting bodies. We will cover the benefit of accreditation in this section.

For additional help in selecting an institution, please refer to “Factors to Consider When Choosing a School” prepared by the VA and located at:

http://www.gibill.va.gov/documents/factsheets/Choosing_a_School.pdf

2.2 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.

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.

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 free elective credit.

2.3 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, 1st 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

DEGREE PROGRAMS

- Important nuances between degree programs
- A prescribed set of courses set by the college or university to complete a specific degree program
- Core Courses vs. Electives
- Review all courses in your field of study
 - Do they cover your interests/career goals?

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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)

SAMPLE: UNDERGRADUATE SOCIOLOGY DEGREE PLAN

Lower Division Requirements (9 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)
- SO404 - Methods of Social Research (3 SH)
- SO499 - Majors Seminar (3 SH)
- Upper Division Sociology Electives (15 SH)

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ACTIVITY: Complete Institution Selection Matrix (Appendix B) using College Navigator

1. Login to College Navigator <http://nces.ed.gov/collegenavigator/>
2. Select state
3. Browse for Programs>Select Program/Major>Select Category>Add Specific
4. Select level of Award – Certificate, Associate Degree, Bachelor Degree, Advanced Degree
5. Institution type
6. Search Results include Institution names
7. Select one
8. General information>school website
9. Link to school website
10. Find degree program and enter information into Appendix B.

2.3.1 Transferring Credit

Academic institutions establish their own transfer credit policies and procedures. It is recommended that you identify and locate these policies first to help you understand the process and set a plan for making the most of your credit recommendations. When you research these policies, you will want to understand the details listed in the institution's catalog or bulletin. Oftentimes, the transfer policies 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 web site. You may want to search for keywords such as transfer credit, military transfer credit, or transfer policies.

ACTIVITY: INSTITUTIONS TO RESEARCH (TRANSFER CREDITS)

1. Logon to: http://www.gibill.va.gov/documents/factsheets/Choosing_a_School.pdf
2. "How do I research and understand transfer policies?"
3. Use internet resources to compare higher education universities
4. Continue to complete the Institution Selection Matrix (Appendix B)

2.4 Service Members Opportunity Colleges (SOC) Consortium

Service Members Opportunity Colleges (SOC) is a consortium of more than 1,900 colleges and universities that provide educational opportunities for Service members and their families.

Military students may enroll in associate, bachelor, and graduate degree programs on school campuses, military installations, and armories within the United States and overseas. SOC coordinates associate and bachelor's degrees in a variety of curriculum areas for the Army (SOCAD), Navy (SOCNAV), Marine Corps (SOCMAR), and Coast Guard (SOCCOAST). These degree programs are offered by colleges and universities and are accessible to Army, Navy, Marine Corps, and Coast Guard installations worldwide. Within each curriculum or degree network, member colleges agree to accept each other's credits in transfer. Even service members and their dependents in isolated locations can take courses through such "distance learning" methods as the Internet, correspondence, computer, or video.

Some of the SOC criteria apply equally to the institution's treatment of Veterans—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.

SOC Consortium institutions:

- Encourage Veterans to continue or complete study started during service or interrupted by duty requirements
- Offer opportunities to Veterans similar to those extended to Service members 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

SERVICEMEMBERS OPPORTUNITY COLLEGES (SOC) CONSORTIUM

• SOC Consortium members commit to the following criteria:

- Reasonable Transfer of Credit
- Reduced Academic Residency
- Credit for Military Training and Experience
- Credit for Nationally-Recognized Testing Programs

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ACTIVITY: RESEARCH SOC COLLEGES AND UNIVERSITIES

1. Logon to: <http://www.soc.aascu.org/>
2. Select "SOC Consortium"
3. Select "SOC Consortium Member Institutions" PDF file
4. Search by State for those colleges and universities that are members of SOC
5. Annotate on Appendix B if the educational institutions you selected are SOC members



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A SOC Consortium agreement was enacted in 2006 requiring member schools to adhere to a Military Bill of Rights. This document ensures that all military students have basic rights to satisfactory college marketing, admissions, and student services practices.

SOC Consortium members commit 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: Use JST or Community College of the Air Force (CCAF) transcripts in evaluating and awarding academic credit for participating Services' 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); DSST (DANTES Subject Standardized Tests) Examinations; or, Excelsior College Examinations (ECE)

For more information use the online website resource: <http://www.soc.aascu.org/>

SOC Consortium
Providing Educational Opportunities for Servicemembers

Area Last Updated: February 26, 2012

Publications/Forms/References

- For: Students
- For: Colleges
- Related Links

Kathy Sheard
SOC Consortium President and
SOC Director

Andrea Baez
Associate Director

For More Information:
Servicemembers Opportunity Colleges
1337 New York Avenue, NW
FBI Floor
Washington, DC 20005-4731

Phone: (202) 687-0070
(800) 365-5422
Fax: (202) 687-0922
E-mail: socmail@aascu.org

SOC Consortium
Providing Educational Opportunities for Servicemembers

Key Features of the SOC Consortium

- Member commitment to the following from the [SOC Criteria](#)
 - 1. Reasonable Transfer of Credit:** avoid excessive loss of previously earned credit and avoid course work duplication
 - 2. 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)
 - 3. Credit for Military Training and Experience:** recognize and use ACE Guide to the Evaluation of Educational Experiences in the Armed Services in residence and

Highlights include:

- Approximately 1,500 appropriately accredited colleges and universities providing associate, bachelor's and master's degrees for servicemembers and their adult dependent family members
- Military-friendly institutions with flexible policies that allow mobile servicemembers and their families to complete degrees rather than just accumulate course credit
- SOC Consortium Guide on CD or SOC

2.5 Graduation/Retention Rates

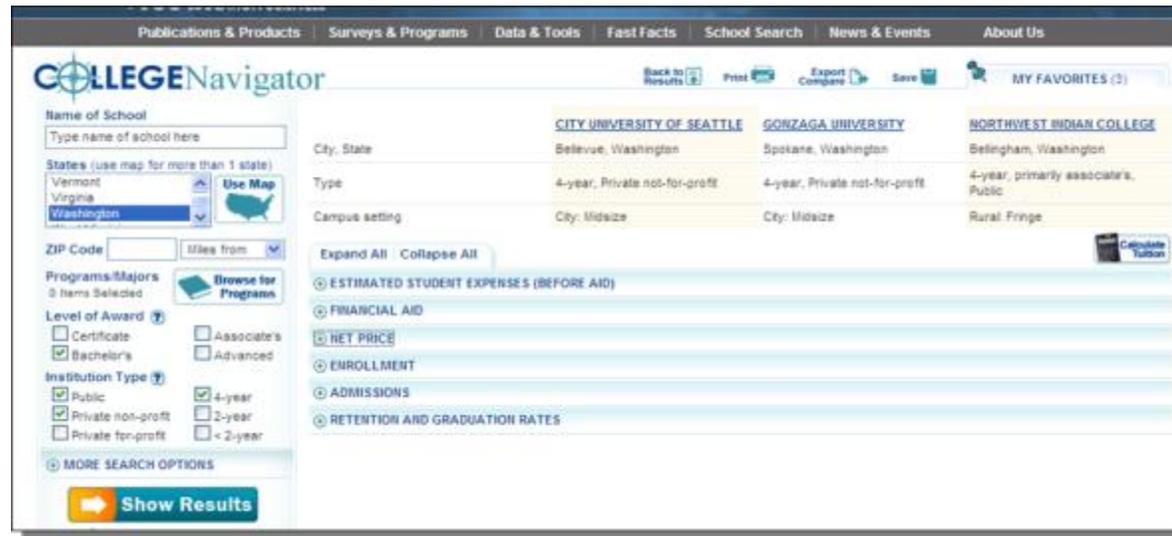
Graduation rates can be affected by factors such as: full-time vs. part-time status, students transferring into and out of programs, and students pursuing non-degree goals. Graduation rates may not always be indicative of the quality (or lack thereof) in educational programs, but they are a measure of comparison between schools.

ACTIVITY: Find graduation rate information for the institutions you've targeted using College Navigator. Appendix A

1. Log in to College Navigator: <http://nces.ed.gov/collegenavigator/>
2. Find your institution retention and graduation rates and note results in Appendix A

ACTIVITY: GRADUATION/RETENTION RATES

- 1. Login to College Navigator <http://nces.ed.gov/collegenavigator/>
- 2. Find Retention and Graduation Rates for the educational institutions you selected
- Note Results in Appendix B



There are other comparison resources, such as the College Measure by-state college data tool: http://collegemeasures.org/4_year_colleges/reporting/state/compare/states/ca.asp

2.6 Accreditation

Definition: 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. This does affect transfer of recommended credits mentioned in 2.2.

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.*

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 accreditation normally applies to the evaluation of programs, departments, or schools that usually are parts of a total collegiate or other postsecondary institution. The unit accredited may be as large as a college or school within a university or as small as a curriculum within a discipline. Most of the specialized accrediting agencies review units within a postsecondary institution that is accredited by one of the regional accrediting commissions.

However, certain of the specialized accrediting agencies accredit professional schools and other specialized, vocational, or other postsecondary institutions that are freestanding in their operations. Thus, a "specialized" or "programmatic" accrediting agency may also function in the capacity of an "institutional" accrediting agency. In addition, a number of specialized accrediting agencies accredit educational programs within non-educational settings, such as hospitals.

ACCREDITATION

- Definition: Recognition that an institution maintains standards requisite for its graduates to gain admission to other reputable institutions of higher learning
- Goal: Ensure the education provided meets acceptable levels of quality
- Types of Accreditation
 - Regional
 - National

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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.
- Regional accreditation agencies started as leagues of traditional colleges and universities in a specific area.

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 (ACCSC) evaluates career schools and technology programs while the Distance Education and Training Council (DETC) accredits colleges that offer distance education. Often, schools apply for national accreditation when their model of instruction or their course content is different from most "traditional" degree programs.
- National accreditation agencies recognize institutions across the U.S. and some schools abroad.
- National accreditation agencies started as associations of schools with a common theme.

ACTIVITY: RESEARCH ACCREDITED INSTITUTIONS

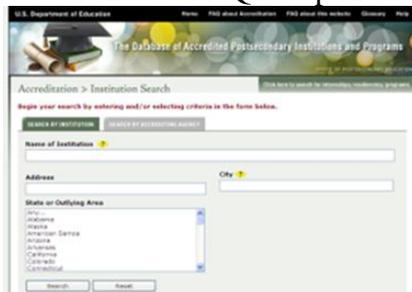
1. Login to <http://ope.ed.gov/accreditation/Search.aspx>
2. Input name of specific institution
3. Choose FAQ at top menu for specific information about accreditation & use of website
4. Log results on Appendix B



CAUTION: Be aware that credits don't easily transfer between institutions. Always check with your educational institution to see how many credits will transfer before making your final decision.

ACTIVITY: Search database of Accredited Postsecondary Institutions and Programs

1. Login to <http://ope.ed.gov/accreditation/>
2. Choose option in right box to search for a particular institution
3. Choose FAQ at top menu



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 to your best purpose to explore various college environments to determine the best fit for you.

Some factors to consider:

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 to your best purpose to explore various college environments to determine the best fit for you.

Some factors to consider:

10. Ideology of faculty
11. Size of student body
12. Size of town, city
13. Number of Veteran students
14. Mission and vision
15. Reputation and history
16. Student activities
17. Sports and recreation
18. Other

Methods to explore college culture:

10. Open house
11. Campus tours
12. Sit in on a class
13. Meet with a faculty member
14. Student orientation
15. Video
16. Website
17. News
18. Other students

INSTITUTION CULTURE

Factors to consider	Methods to explore college culture
Ideology of faculty	Open house
Size of student body	Campus tours
Size of town, city	Sit in on a class
Number of veteran students	Meet with a faculty member
Mission and vision	Student orientation
Reputation and history	Video
Student activities	Talk to other students

HIGHER EDUCATION ENVIRONMENT & STRUCTURE



NOTE: This is a basic structure. Be aware that some offices may have different titles.

SERVICE MEMBER INTERACTIONS IN A HIGHER EDUCATION ENVIRONMENT



- Important to learn about all available resources
- Research veterans support groups: <http://www.studentveterans.org/>
- Ask questions when looking for veteran-friendly schools
 - What veteran services are provided?
 - How many veterans attend your school?
 - What is the graduation rate of your veterans?

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 have duties surrounding 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.

Career Center. This service can provide job search assistance, paid/unpaid internships, and resume writing workshops. Research the higher education institution's career center to find out what services are offered.

Health Services. This is to assist students with health issues. Research each institution for information on what health services are provided.

Learning Center. Learning centers provide services and resources designed to assist students academically. They frequently provide:

- Tutoring services
- Educational resources
- Workshops
- Placement testing and proficiency testing
- Counseling services (career counseling)

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

FACTORS TO CONSIDER IN SELECTION OF AN INSTITUTION

• Methods of Instructional Delivery

- Classroom (traditional)
- On-line (eLearning)
- Hybrid (Combination)
- Guided independent study

• Benefits and Challenges on Online Learning

BENEFITS	CHALLENGES

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Veteran Student Services. Many institutions want to assist Veterans with Veteran-specific services. There may be a liaison who can refer the Veteran to the appropriate resources.

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.

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.

ACTIVITY: Research student services using College Navigator

1. Login to College Navigator <http://nces.ed.gov/collegenavigator/>
2. Select state
3. Browse for Programs>Select Program/Major>Select Category>Add Specific
4. Select level of Award – Certificate, Associate Degree, Bachelor Degree, Advanced Degree
5. Institution type
6. Search Results include Institution names
7. Select one
8. General information>school website
9. Link to school website
10. Find ways to learn more about the institution

ACTIVITY: RESEARCH INSTITUTION STUDENT SERVICES

- Identify student services available at selected Institutions
1. Login to College Navigator <http://nces.ed.gov/collegenavigator/>
 2. Select state
 3. Browse for Programs>Select Program/Major>Select Category>Add Specific
 4. Select level of Award - Certificate, Associate Degree, Bachelor Degree, Advanced Degree
 5. Select show results
 6. Select specific institution
 7. General information>school website
 8. Link to school website for additional information
 9. Log results on Appendix A



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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)).

Examples of benefits and challenges of online learning:

Benefits	Challenges

DANTES DISTANCE LEARNING READINESS SELF-ASSESSMENT

- Useful tool to assess readiness for distance learning:
<http://www.dantescatalogs.com/DIDemo/didemointro.aspx>



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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 and was 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.

These characteristics include:

- Adequate computer skills
- Access to computers and the Internet
- Good study habits
- Prior educational experiences
- Goal setting
- Compatible life circumstances
- Self-motivation
- Good organization skills
- Good work habits

<http://www.dantescatalogs.com/DIDemo/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.

GUARD AND RESERVE MOBILIZATION

- Does school offer flexibility?
- Can degree be completed online?
- Can you be readmitted if you have to suspend your studies for military duty?
- How does mobilization effect VA benefits?

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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 VA Certifying Official may be located within the Financial Aid Office, Registrar's Office, the Admissions Office, or the Enrollment Office.

VETERANS SUPPORT

- **Veteran's Service Office**
 - Referrals to community resources
 - Provide information on VA benefits
 - Assistance navigating the campus
- **VA Certifying Official (Financial Aid)**
 - Liaison between college and Department of Veterans Affairs

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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.

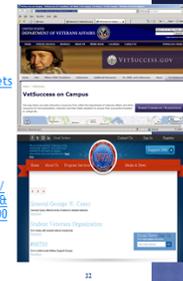
Veterans Success on Campus(http://www.vetsuccess.gov/vetsuccess_on_campus)

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



VETERANS ORGANIZATIONS

- Veterans Success on Campus
 - Resource for veterans & family members to ensure successful transition to college life
 - http://www.vetsuccess.gov/vetsuccess_on_campus
- Student Veterans of America
 - Peer-to-peer network
 - www.studentveterans.org
- Centers of Excellence
 - <http://maps.google.com/maps/ms?ie=UTF8&hl=en&msa=0&z=4&msid=100225427964936134608.000491c67e5f1342b238>



Student Veterans of America (SVA) (www.studentveterans.org)

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.

2.10.3 Other Support Organizations

Medical and Physical Support

In addition to campus medical facilities, additional 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.

ACTIVITY: Find Veterans support at your selected institutions and locations and log in Appendix A

1. Find all Veteran's support offices and Veteran's liaisons and list contact information in Appendix A
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

ACTIVITY: FIND VETERANS SUPPORT SERVICES

Identify veterans support services at your selected institutions

1. Using the websites discussed in the previous slides:
 - http://www.vetsuccess.gov/vetsuccess_on_campus
 - www.studentveterans.org
 - <http://nces.ed.gov/collegenavigator/>
2. Find all veterans organizations on campus and list contact information on Appendix A
3. Identify all medical and physical support services and annotate results on Appendix A (Can be found on institution website through collegenavigator)
4. Identify veterans support organizations in the community

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Section 3: Funding Factors for Selection of Higher Education Institution

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 have an awareness of:

- Veterans Administration (VA) GI Bill
- Free Application for Federal Student Aid (FAFSA)
- Federal loans available for the cost of college, books, and electronic tools
- Loans that can be obtained to supplement the VA Post-9/11 GI Bill
- Predatory practices
- How much it will cost to fund your education
- 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.

It is important for students to avoid deceptive practices from websites, lenders, and institutions.

SECTION 3: FUNDING FACTORS

- **Competency**
 - Develop working knowledge of education benefit programs, eligibility, and funding options
 - Make informed decisions regarding cost of a degree program
- **Learning Objectives**
 - Veterans Administration (VA) GI Bill
 - Free Application for Federal Student Aid (FAFSA)
 - Federal loans available for the cost of college, books, and electronic tools
 - Loans available to supplement the VA Post-9/11 GI Bill
 - Awareness of Predatory Practices
 - How much it will cost to fund your college education
 - How to search for scholarships

Higher Education Funding Considerations



ACTIVITY

- **In-State or Out-of-State Tuition**
 - Check the website (www.collegecost.ed.gov) for information regarding tuition costs and verifying in-state tuition eligibility
 - Check under veterans information to see if you are considered in-state



FUNDING FACTORS

- Education is Costly
- Various Sources of Funding
- Develop an Effective Strategy

U.S. Department of Education
College Affordability and Transparency Center

Which colleges have the highest and lowest tuition and net prices?
Use the options below to generate a report on the highest (top 5%) and lowest (bottom 10%) academic year charges for each sector. Tuition reports include tuition and required fees. Net price is cost of attendance minus grant and scholarship aid. Data are reported by institutions and are for full-time beginning students.

1 Choose Sector

- Public, 4 year or above
- Private not for profit, 4 year or above
- Private for profit, 4 year or above
- Public, 2 year
- Private not for profit, 2 year
- Private for profit, 2 year
- Public, less than 2 year

2 Choose Report Type

- Highest Tuition
- Highest Net Prices
- Lowest Tuition
- Lowest Net Prices

3

How much do career and vocational programs cost?
Begin typing the name of a program (for example "Cosmetology") to generate a list of institutions that offer the program and the tuition and net prices they charge for the entire program. Data are reported by institutions on their largest program and are for full-time beginning undergraduate students. Not all institutions offering these vocational programs are included on this list. For a full list of institutions offering a program, go to [College Navigator](#) and search by program/major.

Select a Program

Apply for Financial Aid



The College Affordability and Transparency Center on the College Navigator website can help to determine costs at specific schools (www.collegecost.ed.gov).

3.2 GI Bill

	Post-9/11 GI Bill (Ch33)	Montgomery GI Bill Active Duty (Ch30)	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 INSERVICE	CH 33 tuition and fees are based on eligibility rate. Other Chapters the statutory rate or a calculated rate that will reimburse tuition and fees, whichever is lower . 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 <i>Application for VA Education Benefits</i> . Also, they are paid as Service members while on terminal leave and as Veterans starting the day following discharge.				
	Eligible after completing 90 days of aggregate service.	Payable after 2 years continuous active duty.	No	Yes	Yes

THE GI BILL

- Different Types of GI Bill
- Addendum Covers
 - Eligibility
 - Benefits
 - Entitlements
 - Delimiting Date

	Post-9/11 GI Bill (33)	Montgomery GI Bill (30)	DEA (35)	Montgomery GI Bill (1606)	REAP (1607)
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	CH 33 tuition and fees are based on eligibility rate. Other Chapters the statutory rate or a calculated rate that will reimburse tuition and fees, whichever is lower.	CH 30 tuition and fees are based on eligibility rate. Other Chapters the statutory rate or a calculated rate that will reimburse tuition and fees, whichever is lower.	CH 35 tuition and fees are based on eligibility rate. Other Chapters the statutory rate or a calculated rate that will reimburse tuition and fees, whichever is lower.	CH 1606 tuition and fees are based on eligibility rate. Other Chapters the statutory rate or a calculated rate that will reimburse tuition and fees, whichever is lower.	CH 1607 tuition and fees are based on eligibility rate. Other Chapters the statutory rate or a calculated rate that will reimburse tuition and fees, whichever is lower.
Entitlements	Eligible after completing 90 days of aggregate service.	Payable after 2 years continuous active duty.	No	Yes	Yes
Delimiting Date	Eligible after completing 90 days of aggregate service.	Payable after 2 years continuous active duty.	No	Yes	Yes

	Post-9/11 GI Bill (Ch33)	Montgomery GI Bill Active Duty (Ch30)	DEA (Ch35)	Montgomery GI Bill Selective Reserve (1606)	REAP (1607)
ENTI TLE MEN T	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.
DELI MITI NG DAT E	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.	On the day you leave the Selected Reserve. May extend if disability incurred or aggravated by service in Selected Reserve prevents completion of	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.

			<p>Eligibility rules are complex. Claimant should carefully read eligibility letter and call VA if questions and see online pamphlet: www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.htm</p>	program.	
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Overview of Post-9/11 GI Bill

http://gibill.va.gov/benefits/post_911_gibill/index.html

POST-9/11 GI BILL

- o Eligibility
- o Types of Training & Programs
http://gibill.va.gov/benefits/post_911_gibill/index.html



FIND A GI BILL SCHOOL

Does a School Accept the GI Bill?

<http://inquiry.va.gov/weampub>

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 days

3.2.2 Types of Training and Programs Covered

Approved training under the Post-9/11 GI Bill includes:

- Graduate and undergraduate degrees
- Vocational/technical training
- On-the-job training
- Flight training
- Correspondence training
- Licensing and national testing programs
- Entrepreneurship training
- Tutorial assistance

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. .
- For those 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.

3.2.3 Find a Program or School that Accepts the GI Bill and Participates in the Yellow Ribbon Program

<http://inquiry.vba.va.gov/weamspub> or <http://www.gibill.va.gov/school-certifying-officials/yellow-ribbon-agreement/index.html>

Search Filters

Institution Name

Program Type:

Yellow Ribbon School

(Yellow Ribbon is determined per academic year that spans from August 1 thru July 31)

To Search by Country, click here.

UNITED STATES
DEPARTMENT OF VETERANS AFFAIRS



Search All VA Web Pages [Open Advanced Search](#)

Home Veteran Services Business About VA Media Room Locations Contact Us **GI Bill home**




GI BILL HOME APPLY FOR BENEFITS POST 9/11 GI BILL & OTHER PROGRAMS RESOURCES SUPPORT COMMUNITY CONTACT

The Post 9/11 GI Bill
The Yellow Ribbon Program

Transfer of Post-9/11 GI-Bill Benefits to Dependents (TEB)

Marine CYSGT John David Fry Scholarship

[Debt Information](#)

Benefits Of The Yellow Ribbon Program

The Post-9/11 GI Bill will pay you:

- all resident tuition & fees for a public school
- the higher of the actual tuition & fees or \$17,500 per academic year for a private school
 - an exception to this exists for students enrolled in private schools in AZ, MI, NH, NY, PA, SC or TX. In these cases we will pay the higher of the actual tuition & fees or the highest public in-state undergraduate tuition & fees

Choosing a School



Apply For Benefits



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 Service members and their spouses are not eligible for this program (child transferees of active duty Service members may be eligible if the Service member 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
- You were honorably discharged from active duty for a service connected disability and you served 30 continuous days after September 10, 2001
- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a Veteran's service under the eligibility criteria listed above

Find a Participating School

You must be enrolled in an approved program offered by an Institution of Higher Learning. Use the links on the website to find a participating school.

Benefit

The portion of tuition and fees charges will be considered under the Yellow Ribbon Program is based on the difference of the amount charged to the student and what has been paid by VA as educational assistance. See the information on the website for more detail.

To receive benefits under the Yellow Ribbon Program:

- You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill
- You must not be on active duty or a spouse transferee of an active duty member
- Your school must agree to participate in the Yellow Ribbon Program
- Your school must have not offered the Yellow Ribbon Program to more than the maximum number of individuals stated in their participation agreement
- Your school must certify your enrollment to VA, including Yellow Ribbon Program information

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”).

FIND A YELLOW RIBBON SCHOOL

To receive benefits under the Yellow Ribbon Program

- You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill
- You must not be on active duty or a spouse transferee of an active duty member
- Your school must agree to participate in the Yellow Ribbon Program
- Your school must have not offered the Yellow Ribbon Program to more than the maximum number in their participation agreement

FIND A YELLOW RIBBON SCHOOL



<http://gibill.va.gov/benefits/post-911-gibill-yellow-ribbon-program.htm>

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”)

Networking about Post- 9/11 GI Bill

Join the discussion and keep up to date on the GI Bill.

www.facebook.com/gibillEducation

NETWORKING - POST- 9/11 GI BILL



FEDERAL STUDENT AID

www.fafsa.gov

<http://studentaid.ed.gov>

The Post-9/11 GI Bill, U.S. Department of Veterans Affairs
Government Agency · Washington, District of Columbia

Wall

Share: Post

Write something...

The Post-9/11 GI Bill, U.S. Department of Veterans Affairs
Transfer of Education Benefits (TEB) Waiver Process for Retirees
The Department of Defense has found that some Servicemembers who retired between August 1st and November 1, 2009, may not have known that the Post-9/11 GI Bill included the ability to transfer benefits to a spouse or dependent, or that the transfer had to be approved while a member of the Armed...

Like · Comment · Yesterday at 7:13am

Chris Jeans, FI Kirkland and Steve Iams like this.

View all 18 comments · 14 shares

The Post-9/11 GI Bill, U.S. Department of Veterans Affairs
We are aware that some Veterans are experiencing delays in receiving their benefits for the Spring enrollment period. We apologize for any hardship caused by the delays and are taking immediate actions to have this corrected. Please see the statement issued by Mr. Keith Wilson, Director of Education Center.

Government Agencies in Nearby Cities

- Arlington Government Agencies**
261 near Arlington
- Alexandria Government Agencies**
223 near Alexandria
- Fairfax Government Agencies**
176 near Fairfax

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:

- Name
- Date of Birth
- Address
- Social Security Number
- Service Branch
- Service Dates
- Name of School and Degree Program
- Bank Account and Routing Numbers

BEFORE YOU APPLY

- You Can and Should Apply Before You Enroll
 - For all GI Bill Benefits
- Certificate of Eligibility
 - Benefit Level
 - Months of Entitlement
 - End Date of Eligibility
- You must provide your Social Security Number

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 us 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, we 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

AVOID DEBT

- ⦿ VA Pays Tuition and Fees
 - Directly To School
 - You are Responsible for the Debt
- ⦿ Decrease in Credit Hours
 - An Overpayment Occurs
 - Debt is Created
 - You are Responsible for the Debt
- ⦿ Debt Management Center
 - 1-800-827-0648
 - [Dmc.ops@va.gov](mailto:dmc.ops@va.gov)

3.3 Types of Federal Student Aid

Students who meet basic eligibility requirements can receive financial aid regardless of age or family income. There are different categories of aid, including grants, scholarships, work-study, and loans. These are available through federal, state, and private sources.

Federal student aid is financial aid from the federal government to help you pay for education expenses at an eligible college, technical school, vocational school, or graduate school. There are three categories of federal student aid: grants, work-study, and loans.

Federal student financial aid is categorized into loans, grants, and work-study. Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you did not like the education you received, did not get a job in your field of study, or are having financial difficulty. Loans are legal obligations, so before you take out a student loan, think about the amount you'll have to repay over the years.

The basic eligibility requirements along with complete Federal student aid program descriptions are included in the publication, *Funding Your Education: The Guide to Federal Student Aid*. Please consult the current edition at: <http://studentaid.ed.gov> for details.

FAFSA

- Free Application for Federal Student Aid
 - www.fafsa.gov
- Be familiar with these types of predatory practices:
 - Websites that purport to be approved by the federal government as an "official" lender
 - Business that call or email you asking you to apply for "financial aid"
 - Scholarship searches that ask you to pay upfront
 - Schools that promise a degree with little to no class-time
 - Unaccredited schools claiming accreditation

3.3.1 Federal Grants

A grant is not a loan; it does not have to be repaid. A grant is student aid money that is given towards your tuition and related expenses.

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.

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. You can receive between \$100 and \$4,000 a year, 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.

GRANTS

- ◉ Federal Grants
 - A Grant is not a Loan
 - Federal Pell Grant
 - Foundation of Federal Financial Aid
 - Federal Supplemental Education Opportunity Grant
 - Exceptional Financial Need
- ◉ Other Grants
 - TEACH Grant
 - Federal Work Study
 - Part-Time Jobs

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.

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.

3.3.3 Federal Student Loans

This section explains the Federal student loan programs and will help you make informed financial decisions. 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

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 and graduate students may receive up to \$8,000 annually.

Direct Stafford

Direct Stafford Loans, from the William D. Ford Federal Direct Loan (Direct Loan) Program, 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 (the Department) at participating schools.

Direct Stafford Loans include the following types of loans:

Direct Subsidized Loans—Direct Subsidized Loans are for eligible undergraduate and graduate 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

STUDENT LOANS

- ⦿ Federal Perkins Loans
- ⦿ Direct Stafford
 - Direct Subsidized Loans
 - Undergraduate and Graduate
 - With Need
 - Direct Unsubsidized Loans
 - Undergraduate and Graduate
 - Regardless of Need
 - Direct PLUS Loans
 - Graduate and Professional Degree
 - Good Credit History

and determine the amount you can borrow. Undergraduate students are not charged interest while in school at least half-time and 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. 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 student borrowers only) Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses. The terms and conditions applicable to PLUS Loans conditions include:
A determination that you (the applicant) do not have an adverse credit history
A fixed interest rate of 7.9% for Direct PLUS Loans

Before you can receive a PLUS Loan, you 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.

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.

FEDERAL STUDENT LOANS

YOU MUST REPAY YOUR STUDENT LOANS

<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>

<http://studentaid.ed.gov/repay-loans>

Federal Student Aid | PROUD SPONSOR of
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION | the AMERICAN MIND™

FAFSA

- Free Application for Federal Student Aid
 - www.fafsa.gov
- Be familiar with these types of predatory practices:
 - Websites that purport to be approved by the federal government as an "official" lender
 - Business that call or email you asking you to apply for "financial aid"
 - Scholarship searches that ask you to pay upfront
 - Schools that promise a degree with little to no class-time
 - Unaccredited schools claiming accreditation

For complete information about these circumstances, please consult:
<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>.

For details about managing your loan repayment, see:
<http://studentaid.ed.gov/repay-loans>.

3.3.5 Federal Financial Aid: FAFSA

The FAFSA is the **Free Application for Federal Student Aid**, which you will complete to receive this aid. Complete the FAFSA, online or in print, to have access to financial aid to help pay for college. The simplified **FREE** online application is available at www.fafsa.ed.gov/

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 for calculation of student aid qualification.

NOTE: Be familiar with these types of predatory practices

- Websites that purport to be approved by the federal government as an “official” lender
- Business that call or email you asking you to apply for “financial aid”
- Scholarship searches that ask you to pay upfront
- Schools that promise a degree with little to no class-time
- Unaccredited schools claiming accreditation

If you think you are the victim of a predatory practice, report this to the Consumer Financial Bureau at: <http://www.consumerfinance.gov/complaint/>

ACTIVITY

⊙ Create a PIN

- 1. Login to <http://www.pin.ed.gov>
- 2. Create a 4 Digit PIN
 - Make this a familiar number
 - Your PIN is Confidential



START HERE
GO FURTHER
FEDERAL STUDENT AID

Federal Student Aid PIN

English | Español

Welcome to the Federal Student Aid
PIN Web site

This Web site is your source of information for the Federal Student Aid PIN.

Your PIN can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. If you receive a PIN, you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place.

Apply For A PIN

The PIN Application is for students and parents who want to apply for a Federal Student Aid PIN.

APPLY NOW

Helpful Links

Students Aid on the Web
Information you will need to receive aid for school: [Site](#)

Links to Federal Student Aid Electronic Services

FAFSA on the Web

Site Last Updated: Sunday, February 12, 2012

FOIA | Privacy | Security | Notices | WhiteHouse.gov | USA.gov | ED.gov

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.

ACTIVITY: Create a FAFSA PIN

1. Login to www.pin.ed.gov
2. Create a 4 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 should not pay anyone to complete your FAFSA. The website that you will use to complete your FAFSA outside of class is at: www.fafsa.ed.gov.*

COMPLETE YOUR FAFSA

◉ Outside of Class

- You will need:
 - Social Security number
 - Your driver's license number (if any)
 - Most recent W-2 forms
 - Most recent federal income tax returns (or estimates)
 - Bank statements
 - Alien registration number (if you are not a U.S. citizen)
 - A Federal Student Aid PIN

◉ Online Help @

www.studentaid.gov/complefafsa

Outside of Class-- Complete your FAFSA

You will need:

- Social Security number
- Your driver's license number (if any)
- Most recent W-2 forms
- Most recent federal income tax returns (or estimates)
- Bank statements
- Alien registration number (if you are not a U.S. citizen)
- A Federal Student Aid PIN

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.ed.gov/complefafsa
- 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 that of your spouse) on the FAFSA. If you will be attending college straight from military service, your financial aid eligibility is based on your military income. **Once you leave the military you may 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.

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 these sources. **NEVER** 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.

Calculating your unmet need

Your Expected Family Contribution (EFC) is used to determine your financial need:

Cost of Attendance

Minus

Expected Family Contribution

Equals

Financial Need

Complete a FAFSA Every Year

You must reapply for federal student aid every year. You will use your PIN to apply for the new financial aid year. Your financial circumstances may change from year to year.

- ⦿ You are Independent
 - Eligibility based on Military Income
- ⦿ Expected Family Contribution (EFC)
 - Family Size, Income and Assets
- ⦿ Unmet Need
 - Cost - EFC = Financial Need
- ⦿ Complete FAFSA
 - Annually
- ⦿ Transfer?
 - Aid does not transfer
 - New FAFSA

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 10 days after your FAFSA has been processed, if you did not provide an e-mail address when you apply.

- Your **Data Release Number (DRN)** also will be on the SAR, and if you applied for a PIN during the *FAFSA on the Web* signature process, you will receive information about the status of your PIN.

STUDENT AID REPORT (SAR)

- SAR
 - Summarizes FAFSA
 - Contains EFC
 - Delivery
 - E-Mail
 - 3-5 Days after FAFSA Processed
 - Snail Mail
 - 7 - 10 Days after FAFSA Processed
 - If no E-mail is provided
 - Data Release Number (DRN)
 - PIN
- Review SAR

SAR Review

Review your SAR carefully to make sure that 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.

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.

- ⦿ Award Letter
 - Financial Aid Shopping Sheet
 - Decision Based Upon
 - Your Needs
 - Affordability
 - Complete Financial Aid Package
 - Process on Paper or Online
- ⦿ Talk to Financial Aid Office
 - Before You Apply

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. Use of the Shopping Sheet is voluntary however, it will help institutions that agree to comply with the Principles of Excellence in Executive Order 13607 (as described earlier) to meet a disclosure requirement that is part of the Executive Order.

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.

Remember these tips when reviewing your financial aid award letter:

- Accept scholarships and grants you are eligible for 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.
- Talk to your financial aid office before you apply for ***any*** student loan.

NON-FEDERAL GRANTS AND SCHOLARSHIPS

Qualifications

- Academic achievement
- Religious affiliation
- Ethnic or racial heritage
- Community activities
- Athletic ability
- Hobbies and special interests
- Military/Veteran affiliations and organizations

www.studentaid.ed.gov/scholarship

3.4 Non-Federal Grants and Scholarships

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

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

- Academic achievement
- Religious affiliation
- Ethnic or racial heritage
- Community activities
- Athletic ability
- Hobbies and special interests
- Military/Veteran affiliations and organizations

The Federal Student Aid website at <http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships> offers a free scholarship search based on these and other criteria.

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 www.studentaid.ed.gov/scholarship

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

BENEFITS DETERMINATION

- ⊙ Based Upon
 - Financial Need
 - Cost of Attendance
 - Enrollment Status
 - 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

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.

ACTIVITY: Search for Veteran Scholarships and Aid

1. Login to: <http://www.va.gov/statedva.htm>
2. Search by a State to list very specific scholarships
3. Identify which scholarships you will research
4. Log those scholarships in Appendix A

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
- <http://www.collegeboard.org/>

FREE SCHOLARSHIP SITES

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

<http://www.collegeboard.org/>



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.

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.

ED.gov U. S. Department of Education
Promoting educational excellence for all Americans

Education Resource Organizations Directory

Organizations By Type

Provides information on grants, scholarships, and other financial aid for college students from Assistance Partnership) grants.

This web page contains hypertext links or pointers to information created at user's convenience. The U.S. Department of Education does not control or inclusion of links or pointers to particular items in hypertext is not intended offered, on these outside sites, or the organizations sponsoring the sites.

[A](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#)

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

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.

3.4.3 Scholarships through your Higher Education Institution

The colleges or universities to which you'll apply may 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.

Well-Written Scholarship Application

A well-written scholarship application conveys who a person is and it talks about the unique background of the student 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 may be 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.

SCHOLARSHIPS THROUGH YOUR INSTITUTION

- ◉ Seek Out Scholarships via your Institution
- ◉ Ensure You Meet Deadlines
- ◉ Well Written Scholarship Applications
 - Include the "Unique" You
 - Experiences and Accomplishments
 - Have Someone Review Your Application
 - Spelling, Grammar, and Formatting

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 skill conveys your attention to detail and may be the differentiating factor in their decision.

ACTIVITY: Search for Scholarships

1. Login to www.studentaid.ed.gov/
2. Click on Search for Scholarships
3. Search by keyword – enter your field of study
4. Review the different opportunities
5. Identify if those opportunities are school specific awards
6. Update information in Appendix A

ACTIVITY

- Search for Veterans Scholarships & Aid
 - Login to: <http://www.va.gov/statedva.htm>
 - Search by Service to list very specific scholarships
 - Identify which scholarships you will research
 - Log those scholarships in Appendix A

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, as well as 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.

3.5 Plan Ahead, Graduate with Less Debt

Reduce your cost of attending college by 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.

PRIVATE LOANS

- Last Resort
 - Only After All Federal Options Exhausted
 - Aggressively Marketed
 - Higher Interest Rates
 - Penalty Fees
 - Be Sure to Compare

GRADUATE WITH LESS DEBT

- Less Expensive Schools
 - Community Colleges
 - Transfer Credits
 - In-State vs. Out-of-State
- Public Service Loan Forgiveness
 - www.studentaid.ed.gov/publicservice



ACTIVITY

- Review Student Loan Repayment Information
<http://www.direct.ed.gov/inrepayment.html>
- <http://www.consumerfinance.gov/>



ACTIVITY: To review student loan repayment information:

- <http://www.direct.ed.gov/inrepayment.html>
- <http://www.consumerfinance.gov/>

Public Service Loan Forgiveness

Public Service Loan Forgiveness information can be found at:

www.studentaid.ed.gov/publicservice

This is designed to encourage college grads to enter into and continue to work full-time in public service jobs. Your loan must be a Direct Loan to qualify. A listing of careers is on the website.

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 complete research as well as elements of admission application packages. If no computers are available, use the worksheets provided in the appendices of this participant guide.

SECTION 4: ADMISSIONS REQUIREMENTS

Competency

- Demonstrate Practical Application of Education Knowledge and Skills
- Begin Completion of Admissions Application Packages

Learning Objectives

- Research Criteria for Admissions
- Identify Contact Information for Admissions and Veterans Liaison
- Draft Application Package



4.2 Develop Admission 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.

ADMISSION REQUIREMENTS

- Each Institution Has Specific Requirements
 - Become Familiar with all Requirements



ACTIVITY: Gather Information and Organize into Plan

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

Using the selected institution's web site:

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

2. Locate the admission application and/or submission guidelines on the academic institution's website.

3. List key dates and deadlines on Appendix A
 - 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/Twitter

ACTIVITY

- Gather Information and Organize into Plan
 - Logon to: <http://nces.ed.gov/collegenavigator>
 - Using the selected institution's web site:
 - Bookmark and/or identify key pages
 - Admissions
 - Financial aid
 - Military Services
 - Disabilities services and special accommodations
 - Locate the admission application and/or submission guidelines on the academic institution's website.
 - List key dates & deadlines on Institution Selection Matrix in Appendix A
 - Application deadline
 - Financial Aid deadline
 - Testing date
 - Other
- Connect with veterans support group (if available on campus)
 - Email
 - Chat
 - Call
 - Facebook/Twitter

4.2.1 Required Admissions Exams

Participants should consult the list of exams identified in Appendix A, or, from the admissions requirements section of an institution’s website. Track completion of admission requirements on “Undergraduate Application for Admissions Checklist.”

REQUIRED ADMISSIONS EXAMS

- Identify Types of Admissions Exams
 - SAT
 - ACT
 - Wonderlic



Note: 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 Checklist

	Undergraduate Application for Admission Checklist
	Determine submission deadlines and review the institution's academic calendar <ul style="list-style-type: none"> • 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 Appendix A
	Find the application or identify if you can use the Common Application
	Identify the application for admission components: <ul style="list-style-type: none"> • Essay • Interview • References • Transcripts (military and civilian) • Standardized tests • Other
	Schedule required admissions tests <ul style="list-style-type: none"> • 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)



Undergraduate Application for Admission Checklist (Continued)

	Identify test preparation materials that you will use:
	Schedule time to prepare for test.
	Contact the admissions advisor <ul style="list-style-type: none">• Ask questions about submission
	Contact the financial aid office <ul style="list-style-type: none">• Ask questions about other types of aid• Ask about change in employment status
	Contact the Veteran's Liaison <ul style="list-style-type: none">• Ask questions about groups• Best practices for transitioning to that institution
	Research transfer credit policies and processes <ul style="list-style-type: none">• Are there other forms of applying credit such as CLEP, DSST, departmental exams, or portfolio assessment?
	Compare your transcript 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 Appendix A. Compare the results of your review to your selected degree program from Appendix B.

- 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 3 weeks depending on external factors (i.e., requesting civilian transcripts, test scores, etc.) and connectivity.

CAPSTONE REQUIREMENT: Service member 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)

ACTIVITY: Identify Application for Admission Elements and Organize

Use the Graduate Application for Admission Checklist after this page to track completion of each task. Use Appendix A to complete the following:

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

ACTIVITY

- Use the Undergraduate Application for Admission Checklist to track completion of each task.
- Use Appendix A to complete the following:
 - Identify and mark admission deadlines
 - Identify appropriate testing facility
 - Identify test dates
 - 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 <ul style="list-style-type: none"> • Write down key dates • Red-flag any concerns
	Determine if you are considered a transfer student to mitigate the need for admissions examinations

	Graduate Application for Admission Checklist
	Find the application
	Identify the application components <ul style="list-style-type: none"> • Essay • Interview • References • Transcripts (military and civilian) • Standardized tests • Letters of recommendation • Presentation/interview: if required for admission • Other
	Consult the list of exams identified in Appendix A Schedule required graduate-level admissions tests Prepare for and take any required admissions tests: <ul style="list-style-type: none"> • 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) References: Peterson’s Portal www.nelnetsolutions.com/dod/

	Graduate Application for Admission Checklist
	Contact the admissions advisor <ul style="list-style-type: none"> • Ask questions about submission
	Contact the financial aid office <ul style="list-style-type: none"> • Ask questions about other types of aid • Ask about change in employment status
	Contact the Veteran’s Liaison <ul style="list-style-type: none"> • Ask questions about groups
	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?

- Technical criteria of tests
- Undergraduate GPA
- Work experience
- Ability to develop an argument
- Critical thinking
- Produce hypotheses and defend ideas
- Intellectual playfulness
- Ability to generate new ideas
- Write reports
- Give presentations
- Discuss ideas
- Participation in professional organizations
- Collaborative work and informal engagement with peers and faculty
- Letters of recommendation
- Admission essay

GRADUATE ADMISSIONS COMMITTEES

- What qualities, characteristics and accomplishments do graduate admissions committees look for in applicants for their programs?
 - Technical criteria of tests
 - Undergraduate GPA
 - Work experience
 - Ability to develop an argument
 - Critical thinking
 - Produce hypotheses and defend ideas
 - Intellectual playfulness
 - Ability to generate new ideas
 - Write reports
 - Give presentations
 - Discuss ideas
 - Participation in professional organizations
 - Collaborative work and informal engagement with peers and faculty
 - Letters of recommendation
 - Admission Essay

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: Career Goal and Degree Program Comparison Worksheet

Priority	What is your Career Goal?	
Priority 1-5	Personal Factors	Write any additional details in the space provided below concerning each Personal Factor.
	Location (State or Region)	
	Course Delivery	
	Family/Other Considerations	
	Full time/Part time attendance	
	Health	
	Remedial Exams	
	Institution Culture	
	Guard & Reserve Impact	
	Funding	
	Application Process	

	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates
Institution Factors	Use the space below to write down key information to help you make a decision on which school you will choose to attend. Ensure you write down any key dates or deadlines that may apply to the specific factor.					
Campus						
Location (Urban, College Town, etc...)						
Acceptance of Military Recommended Credits (How many?)						
Acceptance of Recommended Transfer Credits (how many?)						
Accredited - Type of Accreditation?						
Faculty						
Degree Program Offered						
Student Services & Support						

	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates
Veteran Student Services & Support						
Research and other value added activities						
Graduation and/or Retention Rate						
Career Center--internships, placement programs						
Private /Public For Profit/Not for Profit						
Service members Opportunity Colleges (SOC)						
Work-study available? Y/N						
Funding Your Education						
In-state or Out-of-state residency? (I) or (O) along with \$	\$		\$		\$	

	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates
Cost per Semester Hour	\$		\$		\$	
Post 9/11 GI Bill						
Yellow Ribbon Program Benefit						
Grant						
Work Study (indicate Yes/No) and contribution \$						
DIRECT Loans						
Federal Subsidized Loan						
Federal Unsubsidized Loan						
Scholarship						

	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates
FAFSA						
Other						
Cost of College before Funding Sources	\$		\$		\$	
Total of Funding sources	\$		\$		\$	
Difference	\$		\$		\$	
Budget	\$		\$		\$	
Admissions Requirements						
Fee	\$		\$		\$	
Essay						

	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates	Institution Name & Website	Key Dates
Exams						
Transcripts Official/Unofficial						
Letter of Recommendation						
Advisor Contact Info.						

APPENDIX B: Institution Selection Matrix

	Institution #1	Institution #2	Institution #3
	No. of Credits Required	No. of Credits Required	No. of Credits Required
General Education Credits			
English/Communications			
Humanities			
Social Sciences/History			
Mathematics			
Natural Science			
Major Requirements and Electives			
Free Electives			

	Institution #1	Institution #2	Institution #3
	No. of Credits Required	No. of Credits Required	No. of Credits Required
TOTALS			