

2025 TAP CURRICULUM

MANAGING YOUR (MY) EDUCATION

Version 2.0

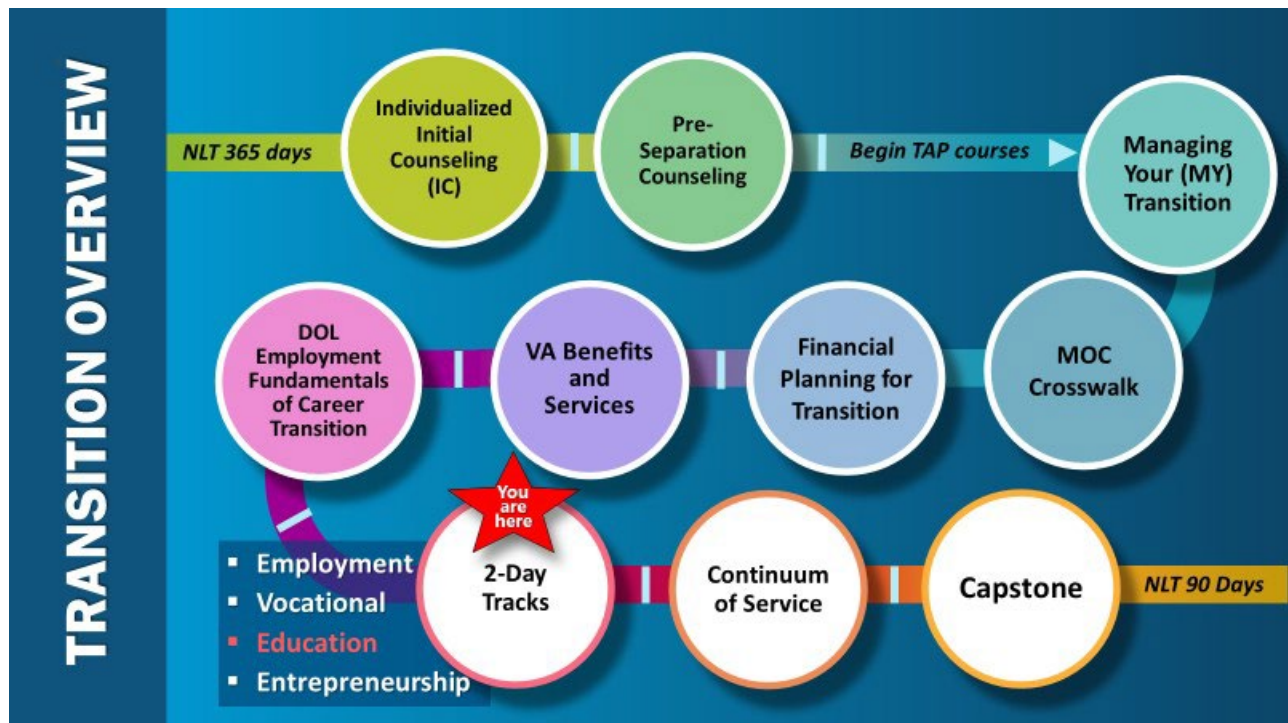
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Disclaimer

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Managing Your (MY) Education

Section 1: Getting Started

Higher education is a pathway to access new opportunities and may be a prerequisite for some jobs in the global economy. This two-day workshop is designed for anyone interested in earning an academic degree. Attending this workshop will assist you in identifying the education requirements for a specific career and provide information to guide you as you pursue an undergraduate or graduate degree.

The workshop includes multiple activities where you will conduct research on at least two educational institutions and complete the College Comparison Chart.

Course Learning Objectives

- Explore the benefits of earning a degree
- Review higher education terminology
- Compare/contrast the differences between military training and higher education
- Identify a potential career and the corresponding degree
- Discuss the factors to consider when choosing an institution
- Determine admission requirements
- Identify sources to fund the cost of earning a degree
- Prepare the course Career Readiness Standard (CRS)—a comparison of two higher education institutions



This symbol indicates graduate-school information in the Participant Guide.



This symbol indicates an activity to be completed during the course.



ACTIVITY: Who Are You?

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

1. My plans for continuing my education after the military are... [Include what and where, if known.]

2. My education history is...

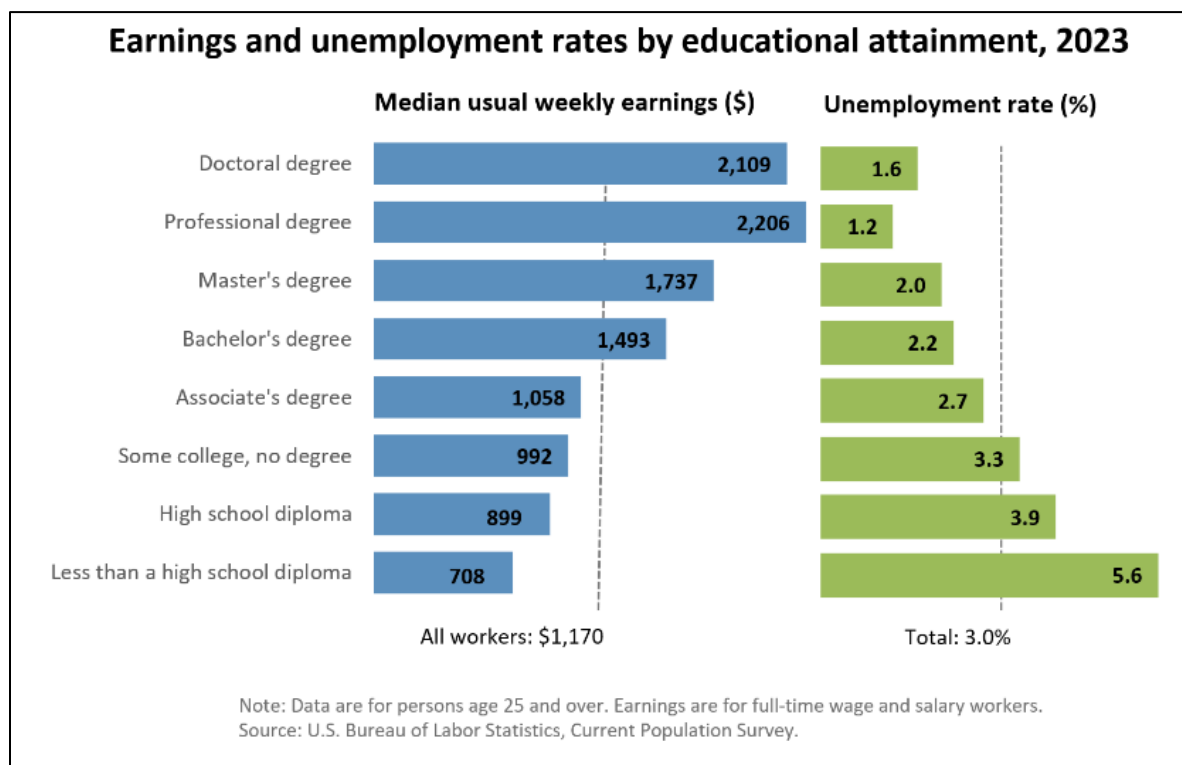
[If you have attended college or a trade school, tell when you attended, your field of study (if you have chosen one), and how many credits you completed. Did you complete the courses on-line or attend in person?]

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

Reasons to Earn a College Degree

Let's begin the course by looking at six common reasons to pursue a college degree. First, your level of education may affect you financially.

Education Pays—In 2023, earnings for full-time wage and salary workers over age 25 rose and unemployment rates decreased as the amount of education increased.



Increased employee benefits—The more education you have completed, the more likely you are to have employer-provided health insurance and retirement plans.¹

In addition to the financial benefits, there are other life factors that are influenced by earning a college degree.

Health outcomes—Having a college degree is associated with a healthier lifestyle (more exercise and less smoking), potentially reducing health care costs.¹

Civic participation—Adults with higher levels of education are more likely to vote and perform volunteer activities and are more involved in their children's activities.¹

Networking—While exact numbers are not available, most employment professionals agree that networking plays a key role in finding employment. Attending college allows for networking and lasting connections through involvement in campus professional organizations, fraternities/sororities, sports, internships, and interactions with academic mentors and professors.

¹Education Pays 2019: The Benefits of Higher Education for Individuals and Society (College Board: Ma & Pender, 2023);

<https://research.collegeboard.org/media/pdf/education-pays-2023.pdf>



Reasons to Earn a Graduate Degree

If you have already earned an undergraduate degree and plan to pursue a graduate degree, there are a few other factors to consider. As noted in the chart above, the higher your education level, the greater your earning potential and the more likely you are to be employed. However, when considering a graduate degree, it is best to reflect and consider exactly *why* you are pursuing a graduate degree:

- Are you changing careers to a field that requires an advanced degree?
- Is it for intellectual growth and self-improvement?
- Does your employer require it for job advancement?
- Are you continuing your education to become more competitive in the job market?

If being more competitive in the job market is your reason, it is important to thoroughly explore the career field before committing to an institution and a program of study. As you research, questions you should ask include:

- Do the positions you seek require or desire a graduate degree?
- Is the job market experiencing growth or declining in your geographic area? Are you geographically flexible?
- If the job market is declining for your field of study, is it worth spending the time and money to earn a graduate degree in a field that may become obsolete?
- Are there courses or other credentials that could make you more competitive without the same commitment of time and money that a degree would require?

A well-researched decision will increase your chances of achieving the desired outcome if you decide to continue your pursuit of an advanced degree.

Section 2: Learning the Basics

Transitioning into higher education may be like your entry into the military. Part of your initial training was learning the “traditions, tactics, and methods” of the military and adjusting to an unfamiliar way of life. The same will be required as you move into higher education and redefine yourself as a student. Understanding the structure, language, and culture of higher education is a major piece of finding success.

Learning Objectives

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

Attitudes and Perceptions: College Students and Veterans

As you transition, you may have questions about your ability to succeed in higher education. The confidence you have gained in the military does not always transfer to the educational environment. One way to increase your belief in your ability to succeed is to express your concerns and deal with facts and realities instead of fears, myths, and stereotypes. It is important to acknowledge any barriers you may have to your success and understand how to overcome them.



ACTIVITY: Attitudes and Perceptions

INSTRUCTIONS:

1. Reflect on the thoughts, phrases, and images that come to mind when you hear or read the words **college student** and **college degree**. Create a list below. These attributes may not apply to you personally; include ideas shared by your family or friends or ones you have heard and seen in the media. You may use words, symbols, and pictures to express your ideas.
2. Repeat the same exercise, but this time, reflect on the thoughts, phrases, and images that come to mind when you hear or read the word **veteran** and create a list of words, symbols, and pictures below. Again, list both your ideas and those you have heard or seen expressed by others and the media.
3. Follow the facilitator's instructions to gather all ideas in one location.
4. After the group discussion, write down ideas shared by others and keep them for later or take a photo of the charts during the next break.

Types of Students

Your age, educational background, and career goals define, in part, what type of student you are. Terminology exists to describe the various types of students. As you review the list, check all types that best describe you.

- ☐ **Traditional**—18-24-year-old individual who finishes high school and begins postsecondary education (education after completing high school or a General Education Diploma (GED)) as a first-time, full-time, first-year student.
- ☐ **Non-traditional or adult learner**—Typically age 25 or older with work or military experience. Frequently attends part-time while working. Is more likely to be married and/or have a family and is financially independent of parents.
- ☐ **Undergraduate**—Attends a college or university to earn an associate's, bachelor's, or equivalent degree.
- ☐ **Graduate**—Has earned a bachelor's degree and is studying at a more advanced level to earn a master's or doctoral degree. Research and a practicum may be required.
- ☐ **Postdoctoral or Postdoc**—Has earned a doctoral degree and is conducting research or scholarly training to gain the additional skills needed to pursue a specific career path.
- ☐ **Transfer**—Has completed some college courses and is switching to a new school or earned college credit for military/work experience.
- ☐ **Degree seeking**—Goal is to earn a 2- or 4-year undergraduate or graduate degree.
- ☐ **Non-degree seeking**—Goal is to earn a certificate (undergraduate or graduate), complete courses to prepare for a licensing exam, or gain knowledge/skills required for employment.
- ☐ **First-generation college**—Student whose parents did not complete a four-year college degree; for students who reside with and receive support from only one parent, they are considered first-generation if their supporting parent did not complete a four-year college degree.
- ☐ **Residential**—Lives in on-campus housing and has a meal plan for the dining facility. Usually a first- or second-year student but may apply to a student at any level. First-year students may be required to live on campus (may be waived for veterans); family housing is rarely offered.
- ☐ **Commuter**—Student who lives off-campus in non-university housing, possibly with family members, and travels to campus to attend classes.



ACTIVITY: What Type of Student Are You?

INSTRUCTIONS: Based on your selections, answer the questions below in preparation for a group discussion.

1. How can your life experiences contribute to the classroom?
2. What makes you unique?
3. How might your uniqueness affect your educational experience?

Types of Institutions

Postsecondary educational institutions vary widely in size, mission, history, traditions, demographics, reputation, facilities, faculty credentials, student support, and many other factors. Fortunately, there are terms used to describe the various institutions that make it easier to distinguish some characteristics. Below is a list of the terms used to describe various types of **Institutions of Higher Education (IHE)** or Institutions of Higher Learning (IHL)—terms and acronyms used when referring to colleges and universities as a generic group:

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

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

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

Liberal Arts College—Emphasizes undergraduate education in science, social science, languages, fine arts, history, philosophy, literature, and math with a focus on general knowledge in many fields instead of training for one profession.

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

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



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

In preparation for *Section 4—Choosing an Institution*, it is important to explore two factors that further define the various types of IHE.

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

Private Universities/Colleges are independent schools that set their own policies and goals and receive private funds, which mean the majority of their funding is from tuition, fees, and private donors (companies and individuals).

Public Universities/Colleges are supported mainly by public monies in the form of state subsidies and governed by state and federal regulations that are usually administered by a Board of Regents selected by the state governor.

Factor 2: How does the institution disburse surplus funds?

Nonprofit Institutions direct surplus funding (profits) back into the institution for to further its mission or purpose.

For-Profit Institutions (sometimes called proprietary institutions) function as businesses and surplus funding (profit) is distributed to shareholders.

Choosing the right school to meet your needs is a complex decision. **College Scorecard** provides key information about institutions through a user-friendly interface and a search-and-compare function. Information provided includes:

- Graduation Rate
- Median or Typical Earnings
- Percentage of Students Who Return After Their First Year
- Median Total Debt After Graduation

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

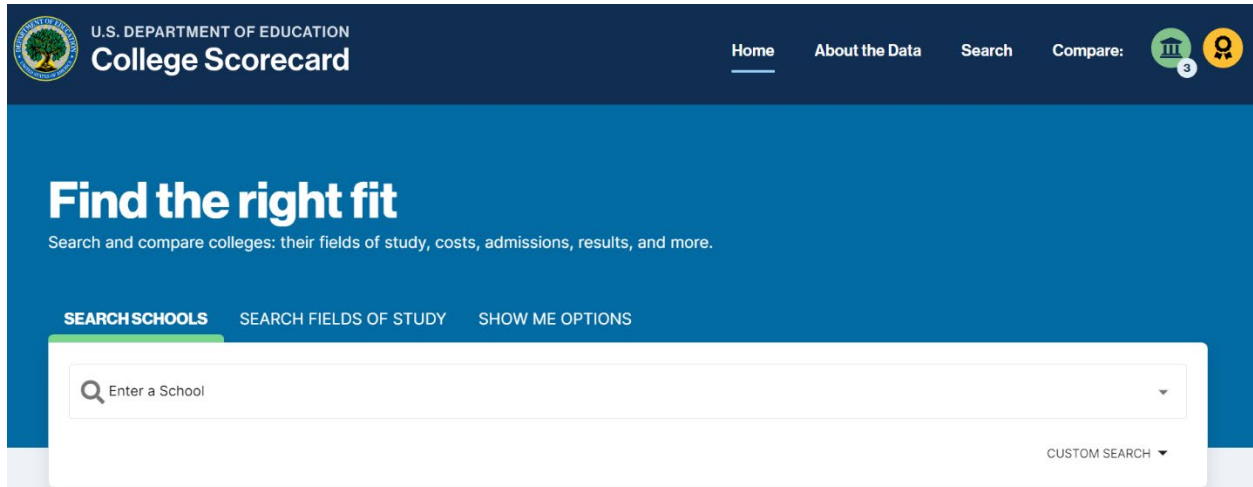
- Public
- Private Nonprofit
- Private For-Profit



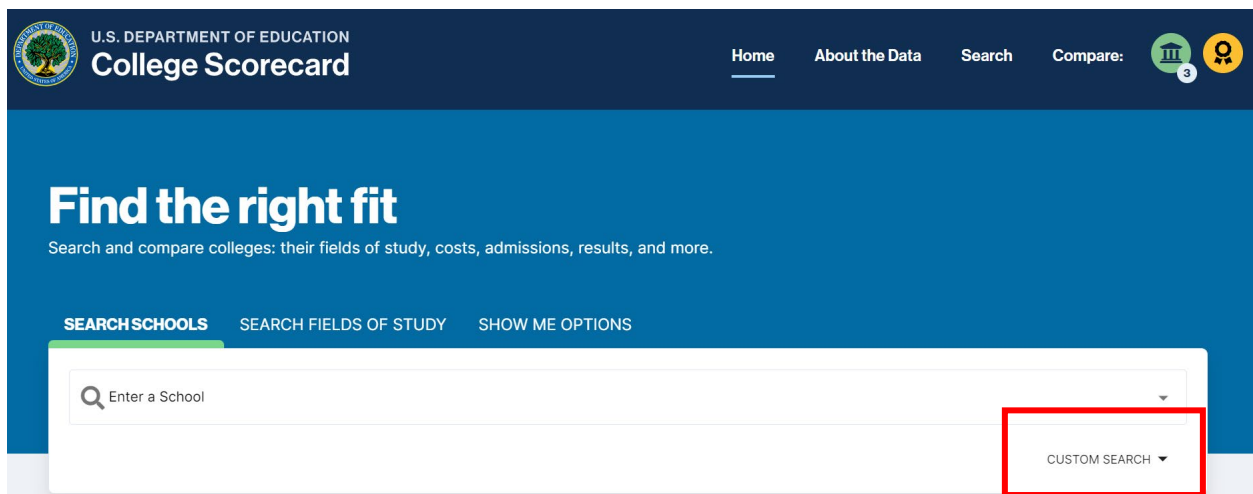
ACTIVITY: College Comparison with College Scorecard

INSTRUCTIONS:

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



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



3. Leave **Academic Fields** blank, and for **Degrees/Certificate**, select **Bachelor's Degree** or the type of **Graduate Degree** you are pursuing.

U.S. DEPARTMENT OF EDUCATION
College Scorecard

Home About the Data Search Compare

Find the right fit

Search and compare colleges: their fields of study, costs, admissions, results, and more.

SEARCH SCHOOLS SEARCH FIELDS OF STUDY SHOW ME OPTIONS

Q Enter a school

CUSTOM SEARCH

Academic Fields

Start typing to search

Degree Types

Undergraduate

☐ Certificate

☐ Associate's Degree

☐ Bachelor's Degree

4. Expand the **Location** section and select **Near Me**, **ZIP Code**, or **State** from the drop-down box and provide the requested information.

Location

Near Me

ZIP Code


State

At the bottom of the page, select


Find Schools

5. Scroll down and on the left-side menu, complete the following:


Under **Type of School** (left-side menu), select **Public**.

- Review the choices provided and select one school by clicking the 

- Repeat the process and select **Private Nonprofit**.

- Review the choices provided and select one school by clicking the 

- Repeat the process and select **Private For-Profit**.

- Review the choices provided and select one school by clicking the 

Type of School

- ☒ Public
- ☐ Private Nonprofit
- ☐ Private For-Profit

Type of School

- ☐ Public
- ☒ Private Nonprofit
- ☐ Private For-Profit

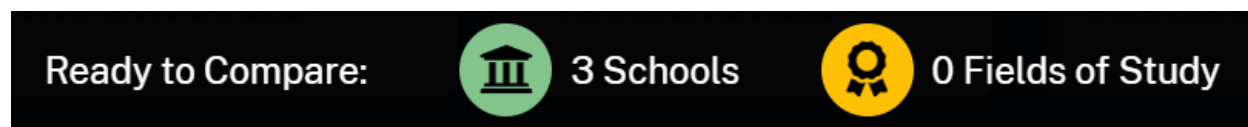
Type of School

- ☐ Public
- ☐ Private Nonprofit
- ☒ Private For-Profit

(Be sure to select a school that offers the degree you are seeking.)

Note: Many private for-profit schools are online only—you may need to expand or remove location restrictions when searching for a private for-profit school.

6. After identifying three schools (Public, Private Nonprofit, and Private For-Profit), select the banner at the bottom of the screen that reads **3 schools and 0 Fields of Study to compare and share**.



7. On the next page, click on **COMPARE SCHOOLS**.



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

- Graduation Rate
- Median Earnings
- Graduation & Retention (expand section): Students Who Return After Their First Year
- Financial Aid & Debt (expand section): Median Total Debt After Graduation
- Additional notes

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

NOTES:

Academic Calendar Systems

Traditional IHE use quarter or semester systems to schedule classes and award credits while the terms offered by online institutions vary. The chart below outlines the general differences between the three systems; figures are based on averages.

System	# of sessions/ year	# of weeks/ session	# of courses/ session	# of courses/ year
Quarter	3*	10	3-4	9-12
Semester**	2*	15	4-6	8-12
Online Term	4-6	6-16	1-4	6-12

*Optional winter break and/or summer sessions

**Used by 90% of IHE

Completing online courses does not necessarily mean you will finish in less time. As shown above, there are more sessions per year, but there are fewer classes per session, so the rate of completion is similar.

Finishing your degree quickly should not take priority over the quality of the educational program.

Methods of Instructional Delivery

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

When choosing an institution, it is important to consider the instructional delivery options offered and sometimes required by the institution.



Following are descriptions of the most popular methods of instruction.

Classroom

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

Online Courses

- Also known as distance, remote, virtual, e-learning, or MOOC (Massive Open Online Course)
- Requires students to complete course work on a computer or mobile device
- Types of online courses:
 - **Self-Paced Online/Asynchronous Online Courses**
 - Pre-recorded online training
 - No set time for class
 - Students are given materials and deadlines for completion
 - Class interacts through discussion boards, blogs, and wikis
 - **Virtual Classroom/Synchronous Online Courses**
 - Instructor-led virtual training
 - Class interacts online by video chat at a preassigned time
 - Does not offer the flexibility of asynchronous online courses

Guided Independent Study

- Also known as directed study
- Course created for a student who will be supervised by a faculty member
- Interactions may occur in-person, virtual, or hybrid
- Student and faculty member select a topic to research and set credits
- Used when a required course is not being offered, for topics not covered in a course, or to assist students who cannot attend a regular course

Hybrid or Blended Courses

- Any combination of in-person, instructor-led virtual, or pre-recorded online training
- Combines in-person and online interactions by requiring face-to-face classes during the course with computer-based communication (either asynchronous or synchronous) in between meetings

If you move from one type of course delivery to another (as a transfer or graduate student), you should expect some significant changes. Engage with your academic advisor or the school's Veteran Support Center before classes start to identify the differences, obtain needed resources, and prepare for any changes. The chart on the following pages compares in-person and online courses on several key features.

In-Person and Online Course Comparison

FEATURES	IN-PERSON	ONLINE
Classroom Setting	<ul style="list-style-type: none"> Students meet at a specific time and place In-person and/or virtual office hours may be available 	<ul style="list-style-type: none"> Synchronous (live, instructor-led, virtual training)—students meet at a specific time Asynchronous (recorded sessions)—assignment deadlines but flexibility to choose time to complete recorded sessions Live chat sessions and email replace office hours
Interaction	<ul style="list-style-type: none"> In-person communication and interaction in classroom and on-campus Engagement/interaction limited for larger classes; increased for smaller classes May include some virtual communication Social/academic support from peers on campus 	<ul style="list-style-type: none"> Communicate by: <ul style="list-style-type: none"> Email Message boards Instant Messaging Video conferencing Chat rooms Shared documents May require more student engagement/interaction Less likely to be involved in campus activities
Skills and Technology Required for Navigating Class Delivery Method	<ul style="list-style-type: none"> Basic computer skills required to complete: <ul style="list-style-type: none"> Document creation Internet-based research May use some of the online resources used in online courses Computer/internet access available on-campus May need to print hard copies 	<ul style="list-style-type: none"> Basic computer skills required; must stay current on changing technology Computer and internet access provided by student Most courses include the use of online resources such as: <ul style="list-style-type: none"> Web pages Webinars Discussion boards Virtual software programs Social media

FEATURES	IN-PERSON	ONLINE
Cost	<ul style="list-style-type: none"> • Tuition, fees, required health care, and childcare costs at full rate • Transportation/parking expenses 	<ul style="list-style-type: none"> • Tuition same as on-campus classes or adjusted for online courses • Fees may be waived • Fees may be added for the technological infrastructure
Post-9/11 GI Bill® Monthly Housing Allowance (MHA)	<ul style="list-style-type: none"> • Post-9/11 GI Bill® MHA for full-time students attending courses in-person—based on the monthly military Basic Allowance for Housing (BAH) for an E-5 with dependents; calculated using the zip code of the campus where majority of classes occur 	<ul style="list-style-type: none"> • Post-9/11 GI Bill® MHA rate for full-time students attending all courses online—half the national MHA average
Pacing	<ul style="list-style-type: none"> • Courses offered on specific dates and times with limited flexibility • Specific assignment deadlines assist with time management 	<ul style="list-style-type: none"> • Course duration either flexible or on a schedule with varying start times and lengths • Workload may seem greater to compensate for the time not spent in the classroom • Self-paced coursework requires discipline to stay current on assignments and avoid waiting until the end of the course to complete work

Key Places

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

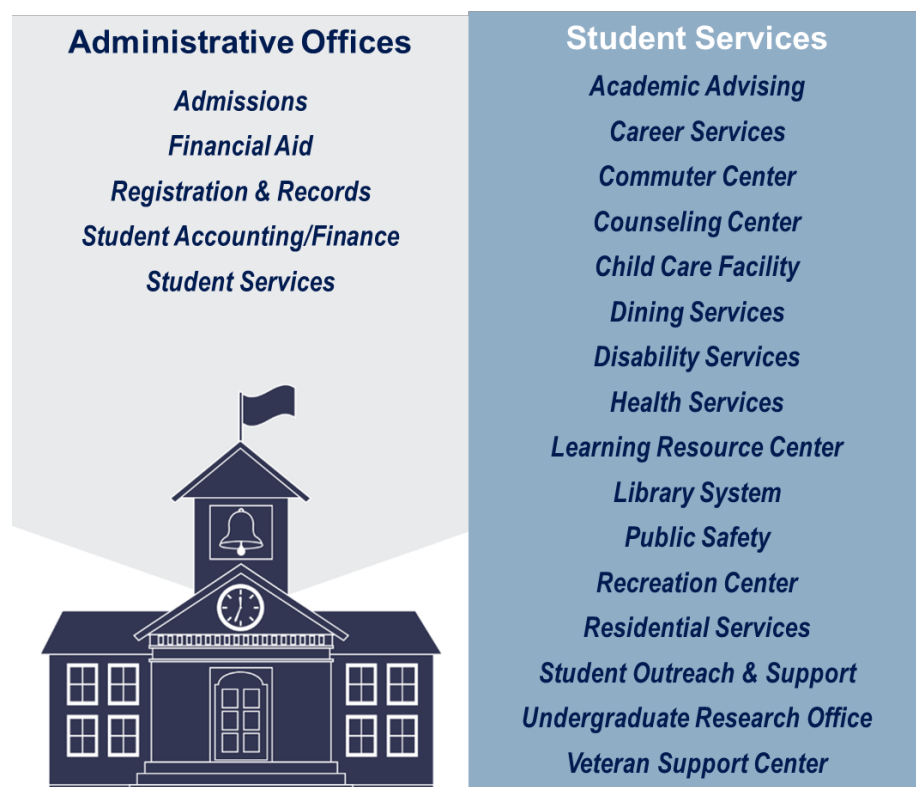
Student veterans participating in the *Council on Military Transition to Education (CMTE) Transition Assistance Program (TAP) and Institution Survey* provided the following feedback:

- “It’s very hard to open up and ask for help...”
- “...if we ask for help, we have usually tried all options we are aware of first.”
- “Some veterans may not know how to ask for help.”

Asking for help may be uncomfortable, but it is part of the learning process in higher education. This may be a shift from your experiences in the military where you made every attempt to resolve problems on your own. Throughout this course, you will learn more about the resources available to support you.



Since each IHE is unique, finding the services each school offers will require some research; however, support services and staff are found at most, if not all, institutions. The following is a list of key offices on campus followed by a description of the services they provide.



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



Graduate Admissions, Office of Graduate Studies, Office of Graduate Education, or Graduate Programs Office collaborates with other institutional offices to coordinate graduate admission and enrollment, graduate marketing and recruitment, graduate assistantships, and policies and procedures for graduate education. The location and name of this office varies between institutions. Each college (division) within a university may have its own graduate office, e.g., the College of Business and the College of Engineering may each have their own Graduate Office.

Financial Aid administers federal, state, and institutional aid including student loans, grants, scholarships, and work-study; may administer VA funds. This office helps in completing the Free Application for Federal Student Aid (FAFSA) and applying for additional student aid and in obtaining disbursements of student aid.

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

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

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

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

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

- **Academic Advising** assists undergraduate students with planning their course schedules.
- **Career Services** offers career counseling, self-assessments, workshops for resume writing and interviewing, and other resources to help students find internships and jobs or apply to graduate programs. In many ways, Career Services is like the TAP office on base—it helps prepare you for transition from college to employment or more education.
- **Commuter Center** provides facilities for students who live off campus and have free time between classes. Study areas, kitchen facilities (refrigerators, microwaves, and vending machines), computers and printers, charging stations, and an area with comfortable seating for relaxing are common components.
- **Counseling Center** provides emotional and social support as well as mental health consultation to students. Professionals trained in education and counseling help students develop life plans, handle crisis situations, and cope with day-to-day problems. May be located in the Health Center.
- **Child Care Facility** provides on-campus childcare for use by students, faculty, and staff.

- **Dining Services** coordinates the dining facilities throughout campus.
- **Disability Services** provides equal access for students with disabilities of all types to include both disabilities related to military service and those that are not such as learning disabilities. (A VA disability rating is not required to use these services as other federal laws define disability differently than the military does. This office can help students by assessing their needs and provide aid in such areas as housing accommodations, taped texts, interpreters, readers in libraries, classroom and course accommodations, tutors, note takers, and adaptive equipment.
- **Health Services** provides medical services for all students—even those with access to VA or military treatment facilities—in the areas of preventative care, minor illnesses, and non-life-threatening injuries at a reduced cost. Mental health services may be provided in the same facility or be housed separately.
- **Learning Resource Center** provides free tutoring in a variety of subjects (math, writing, etc.) from trained faculty, graduate students, and undergraduate students.
- **Library System** includes facilities where students can do research, access reference materials, and find quiet areas to study.
- **Public Safety** houses the security personnel who maintain a secure environment on campus, issue parking passes (there may be a fee), and enforce parking regulations.
- **Recreation Center** is an on-campus fitness center where students can exercise and attend group workout sessions. At most IHE, use of the Center is free to all students enrolled in classes.
- **Residential Services** governs the process of assigning housing for students who plan to live on campus in residence halls. This office may also have information about off-campus housing.
- **Student Outreach & Support** is usually found at larger universities and helps students navigate through a variety of issues which may materialize during the year, i.e., absences, prolonged illness, deployments, and hardship withdrawals.

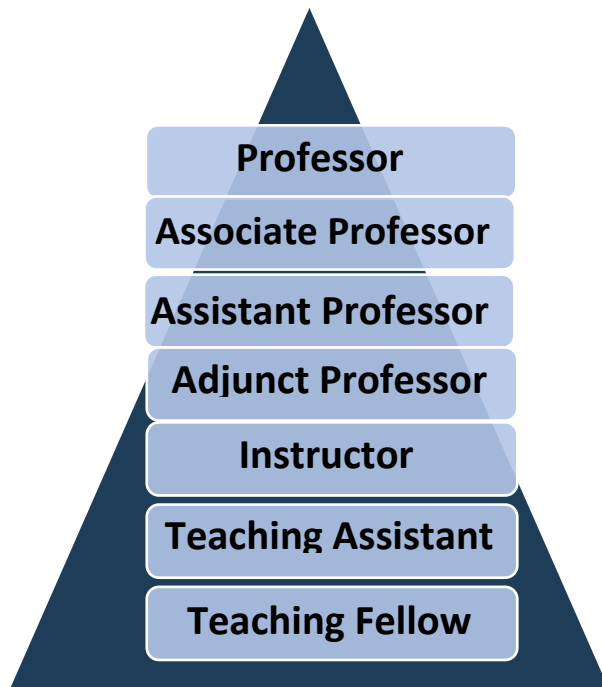
- **Undergraduate Research Office** serves as a valuable resource for students interested in exploring the concept of academic research and for anyone who may be interested in attending graduate school. Funding opportunities may be available to promote high-quality undergraduate student-faculty collaboration and independent projects.
- **Veteran Support Centers** vary widely among institutions in name and services provided. In general, they are designed to support the success of military-related students; assist them in accessing educational benefits and serve as a liaison between the student veteran community and the institution. In addition to providing an opportunity to meet and connect with other students who understand military experiences, the following resources may be available:
 - Computers/printers
 - Coffee and refreshments
 - Peer tutoring/mentoring
 - VA benefits advising
 - Financial aid assistance
 - Student veterans' organization
 - Textbook loan library
 - Career coaching

Here is what one student veteran had to say about the Veteran Support Center:

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

Key People

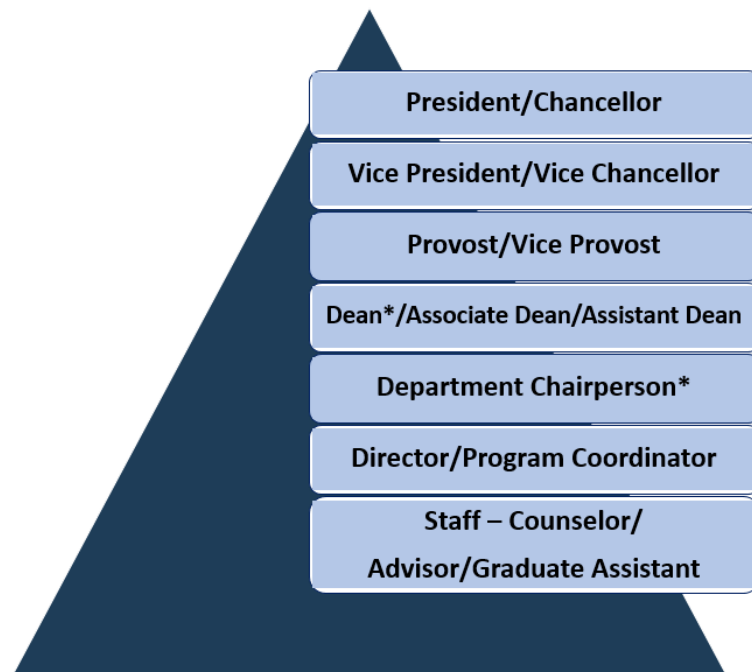
The people who work in IHE are divided into two categories—faculty and administration. Becoming familiar with the hierarchy of both will be helpful when deciding whom to approach for assistance.



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

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

*dual appointments





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

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

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

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

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

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

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

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

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

Scenario 8: You received a scholarship from your hometown AMVETS Chapter. You want to apply that money toward the cost of college. How do you make that happen?

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

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

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

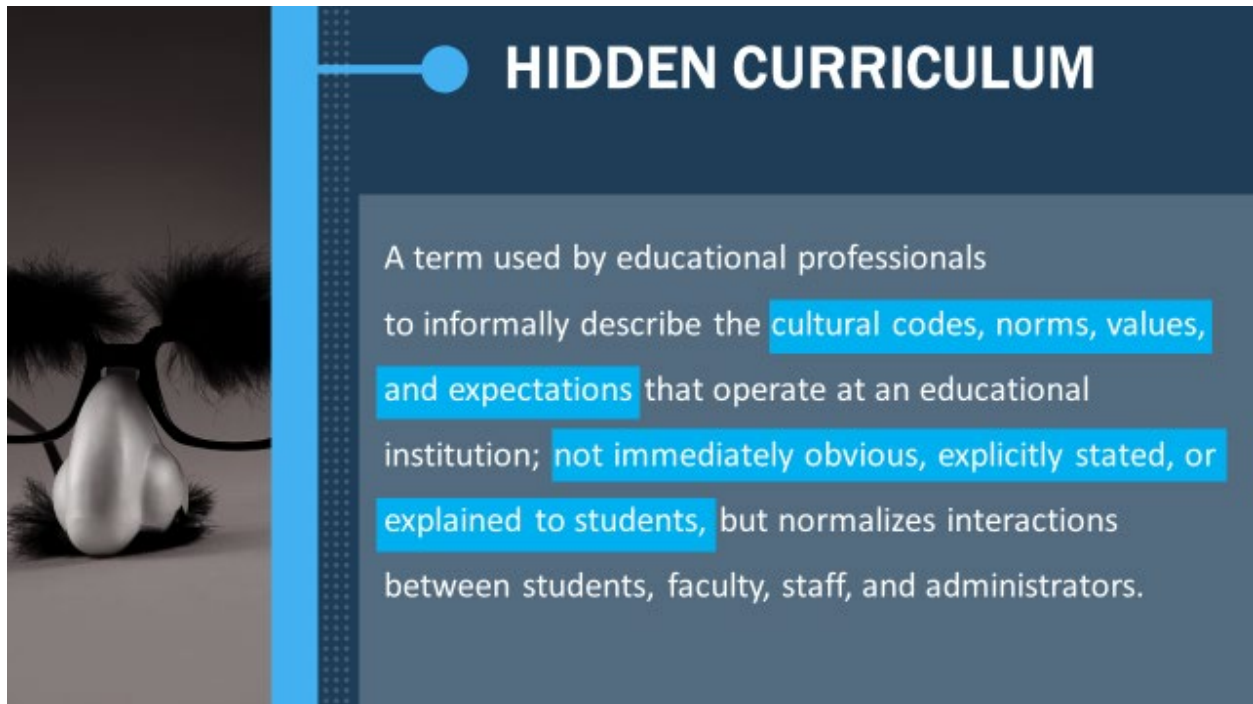


Scenario 12: You just started a graduate degree program and feel like you’re drowning. The amount and difficulty of the reading assignments are making you wonder if you are prepared to meet the demands. What are some resources you could consider for help?



Scenario 13: You are having difficulty formatting your dissertation in American Psychological Association (APA) format and completing the statistical analysis of your research data. Which campus offices could you visit for assistance?

Hidden Curriculum



Like the military and civilian workplaces, each college has its own culture. Influencers of culture include but are not limited to the following:

History and mission

- Historically Black Colleges and Universities (HBCU)
- Hispanic-Serving Institutions (HSI)
- Religious Affiliation

Student body composition

- Sex ratio (ratio of males to females in a population)
- Domestic/international student ratio
- Student demographics (racial/political/religious, etc.)
- Veteran population

Enrollment Size

- Small—fewer than 5,000 students
- Medium—5,000 to 15,000 students
- Large—greater than 15,000 students

Location

- Urban
- Suburban
- Rural

Type of campus

- Commuter (no residence halls)
- Traditional brick and mortar (with residence halls)
- Satellite or branch (smaller campus located away from the main campus)
- Online only with no physical campus

**Before choosing your school:**

Visit campus—seeing the school in person can help you decide if it is a good fit for you.

Phone or email and arrange to meet with an admissions counselor, the department chairperson for your field of study, and veteran support staff during your campus visit. Meeting with faculty and staff members will give you an opportunity to ask questions and help you decide if the school is the right one for you.

Arrange to observe a class during your visit so you can interact with students. Research the following questions:

- Are there other veterans or non-traditional students on campus?
- Is there a Veteran Support Center or other support services available?
- Is the location right for your life circumstances?
- Do they offer clubs, sports, or other activities that interest you?

It is not unusual for student veterans to resist the culture shift initially and remain anchored in the past. The military environment provided stability. You were conditioned to operate in the “world of push.” Everything required to accomplish the military mission was proactively pushed by the military structure and chain of command.

However, when you arrive on campus, you enter the “world of pull.” Support services to help you achieve academic success are available on campus but may not be pushed down to you. To succeed in the new academic environment, you must decide *what* you need and *where* to find it...and then go get it.

To bolster your transition success, you will need to pull in several different ways:

- Identify and apply your strengths to remain motivated and confident as you detach from the military mission and pull yourself toward a new purpose and identity.
- Be proactive after you arrive on campus. Take charge of your schedule and learn to manage your time effectively.
- Identify areas where you need support *before* you experience failure and take advantage of available resources.

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

Military Training vs. Higher Education

TOPICS	MILITARY TRAINING	HIGHER EDUCATION
Training vs. Education	Military training is repetitive, practical memorization with a checklist mentality.	Higher education is more reflective and theoretical with a synthesis and analysis mentality.
Personal Choice	Service decides location, type, and schedule of military education/training based on MOC.	Individual chooses location and type of institution, field of study, and when and how to attend classes.
Personal Accountability	"Push" mentality is where time is managed by others; members are told what, when, where, and how to act and are reminded until task is done.	"Pull" mentality means students must manage their own time; required to seek and find what they need and take responsibility for attending class and meeting deadlines. Easy to become distracted and fall behind; faculty members may not track progress or send reminders prior to deadlines.
Attendance/ Completion	Mandatory to attend and complete training.	Professor sets attendance policy; failure to attend may affect final grade, VA benefits, and financial aid; students may withdraw at any time for any reason. Check for add/drop deadlines to avoid academic and financial penalties.
Course Content and Structure	Instructors have own style, but written regulations guide content and delivery methods.	Faculty have individual teaching styles, course structure, requirements, and attendance policies; most faculty will provide a written syllabus (course plan), but assignments and deadlines may change during the course.

TOPICS	MILITARY TRAINING	HIGHER EDUCATION
Attire	Uniforms—clear guidelines on what to wear.	Few restrictions with more chance for individuality; not unusual for students to dress casually and ignore conventional grooming standards.
Requesting Help	<p>Strong ideas about strength and weakness—perceptions that asking for help will result in being labeled as weak.</p> <p>Instructors are usually available to answer questions, but many Service members will ask for help only after all other solutions have been exhausted and failure is a possibility.</p>	<p>Asking questions during class is viewed as a sign of strength and maturity and counts as participation which may be part of your grade.</p> <p>Visiting a faculty member during office hours (set times when faculty are available to meet with students) for help is expected and not viewed as a weakness; establishing relationships with faculty before needing help is encouraged.</p>
Housing	Base housing/BAH determined by rank; may be required to keep certain standards.	Usually free to choose any housing; institution may have living restrictions for first-year students and/or accommodations for non-traditional students.
We vs. I	Part of a cohesive group where the unit's goals are placed above personal goals; team efforts recognized.	May have group projects, but emphasis is placed on self-reliance; students highlight their individual contributions and accomplishments.
Peer Interaction	Social circle is easily formed as many Service members have common interests and/or a common mission and goals.	Social circle is built by meeting students with common interests (clubs, student veteran organizations, team sports, commuter groups, etc.)
Language-Written	Close with "Very Respectfully" or "V/R."	Close with "Best regards," or "Sincerely."

TOPICS	MILITARY TRAINING	HIGHER EDUCATION
Language-Verbal	<p>Military-specific acronyms and jargon; use of sir/ma'am or superior's rank and name.</p> <p>Profanity and inappropriate references may be used among personnel of similar ranking.</p>	<p>IHE-specific acronyms; no military jargon; use of sir/ma'am dependent on geographical location; more likely to use Dr. or Professor.</p> <p>Avoid using profanity and inappropriate references in class and with staff/faculty.</p>
Letters of Recommendation	Supervisor's knowledge of and ability to speak on behalf of a Service member occurs automatically as part of the supervisory structure.	Student must initiate and foster a relationship with staff/faculty member before asking for a letter of recommendation. Serving as a research assistant, working on campus, or volunteering helps grow relationships.
Networking	Often constrained by chain-of-command and rules of engagement.	Critical for success in the classroom and for building relationships that will provide a gateway to internships and career opportunities (jobs or graduate school).

Reflection:

1. Which changes do you consider the most difficult to make? Why?

2. Which office or person could assist you in making these changes?

3. From the list of topics, which one(s) do you think will be the easiest to embrace? Why?

Section 3: Choosing a Field of Study

Learning Objectives

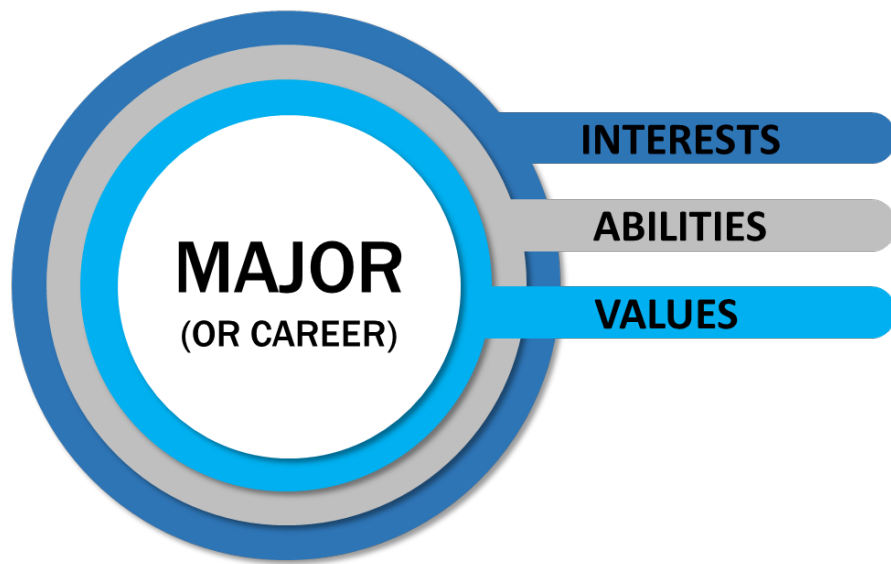
- Identify a career interest and corresponding field of study
- Analyze the various components of a degree program
- Consider the possibility of transfer credits

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

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

TERM	DEFINITION
General Education Requirements (GER, Gen Ed)	<ul style="list-style-type: none">• Core courses designed to provide a broad education and teach core skills, i.e., critical thinking, problem solving, and communication.• Prepare you for more difficult courses in your major.• Typically include math, English, history, physical education, life/physical sciences, humanities, and foreign languages.• Must be completed by all students, regardless of major• Cost covered by the GI Bill®.
Major	<ul style="list-style-type: none">• Academic area chosen as primary focus during undergraduate studies.• Credits required in major courses vary, but usually at least 30 upper-level credits.• Typically declared before the completion of 60 credits. Some schools may require transfer students to declare a major at the time of application.• Does not need to be related to your military job (MOC).• GI Bill® can only be used for courses that meet major or total credit requirements.
Minor	<ul style="list-style-type: none">• Academic subject area chosen as a secondary focus.• Credits required for a minor vary; usually at least 18 upper-level credits.• GI Bill® may not cover the cost of minor courses unless they are built into your overall degree requirements.

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



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

What do you like?

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

What are your strengths and weaknesses?

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

What's important to you?

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

What if you are not sure about your choice?

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

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

It is best to explore and research your field of study early to avoid exhausting your benefits before earning a degree. Attending a community or junior college (which costs less), paying out of pocket, and taking more than the minimum number of credits each session are a few options to consider while you make your final decision.

After you narrow your choices of major, take those choices to your advising session. One strategy for conserving your GI Bill® funds is to take GERs that fit all possible majors. This keeps you on track for graduation, allows you to explore classes of interest, and buys time to do more career research (online, informational interviews, Career Center assistance, etc.).

Note: This strategy works well for the first two semesters of the average freshman schedule. If you have transfer credits and have completed your GERs, it is harder to use this strategy.

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

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

Are you able to meet the requirements of the career?

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

Is it a career that will continue to be demanded in the future?

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

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

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

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

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

Career Exploration

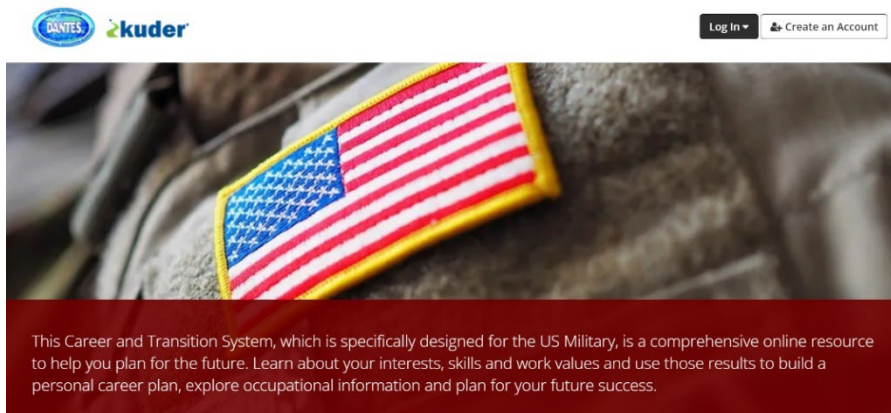
There are many decision-support tools available to help you explore career options and associated fields of studies. These tools allow you to answer questions about your interests and talents. The results identify civilian careers that align with your interests and specify the education, experience, and credentials required to prepare for employment in the career field. For this course, the Defense Activity for Non-Traditional Education Support (DANTES) **Kuder Career Interests Assessment**® is used to assist with career exploration. Below are directions to complete the assessment.



ACTIVITY: Career Exploration with DANTES Kuder Career Interests Assessment®

INSTRUCTIONS:

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



2. Create an Account or Log In
3. On the home page, click Kuder Career Interests Assessment® and answer the questions. For best results, avoid choosing "Neutral", if possible.
4. Select **Complete** to see the results; the scales with the highest numbers indicate your highest level of interest. Scroll down the page to see detailed information on each of the areas of interest.

5. Click on the **Occupations to Explore** tab at the top of the page and a list of occupations that align with your interests will load. Select a career title that interests you and read the informational page. When you find an occupation of interest to use during this workshop, write the name in the **Occupation** section of your **Career Exploration Chart** located in the **Appendix** of this Guide and record the **Quick Facts**.



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

6. Select the **Salary & Outlook** tab at the top of the occupation informational page to research the salary by location. Select the desired **State/Region** where you plan to locate, if known, and record the state/region salary information on your **Career Exploration Chart** in the Appendix.
7. Return to the **Assessment Results** page and click on **Majors to Explore**. Choose **Bachelor's, Master's, or Doctoral or Professional degree** (whichever one you plan to pursue next) for **Education Level** to see a list of majors that align with your interests. Click on a major to see an **Overview** and **Schools Offering This Major**. Record information on majors of interest in the **Majors to Explore** section of your **Career Exploration Chart** in the Appendix.

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

VA Personalized Career Planning and Guidance (PCPG) (Chapter 36)

VA's professional counselors can assist you in identifying your career options based on your interests and aptitudes and provide guidance on the most effective use of your Post-9/11 GI Bill® to achieve personal, career, and educational goals.

You do not need to have a service-connected disability to qualify for these services, and there is no limit to the number of times you may use them.

PCPG can help you with the following:

Career Choice Assistance—Evaluation to understand the best career options for you based on your interests and capabilities

Benefits Coaching—Guidance on the effective use of your VA benefits and/or other resources to achieve your education and career goals

Personalized Support—Academic or adjustment counseling and support to help remove barriers to success

Eligibility:

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

- Will be discharged under conditions other than dishonorable from active duty within six months, **OR**
- Separated from activity duty under conditions other than dishonorable not more than one year ago, **OR**
- Qualify as a veteran or Service member for educational assistance under a VA educational program, **OR**
- Currently eligible for VA education benefits as a Service member, veteran, or dependent

To apply:

1. Sign in to <https://www.va.gov>
2. in the **Education and training** section, select **Learn how to apply for VA education benefits**
3. In the left menu, select **Educational and Career Counseling**
4. Follow steps to **Apply for career counseling** online or by mail

For additional information: Call VA's Education Call Center—1-888-442-4551 between 7 a.m. – 6 p.m. Central Time, Monday-or visit *Future of GI Bill Series Part One: A Guide to Choosing Your Education Pathway* at <https://benefits.va.gov/GIBILL/docs/GIBguideseries/ChooseYourEducationPathway.pdf>

Degree Programs





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

When choosing a degree program, review all the courses in your field of study to determine if they cover your interests and align with career plans. For example, if you are a business major and want to work in a marketing position, you would select a degree program that includes marketing courses, but if you want to be a financial planner, you will look for a program that focuses on finance. If you are a musician, your interests may be in writing and producing music, or you may want to be an opera singer. The degree program you select should align closely with your career goals.

Types of Degrees

As you may have noticed when researching careers, there are many different types of degree programs. The most common ones are listed in the following chart:

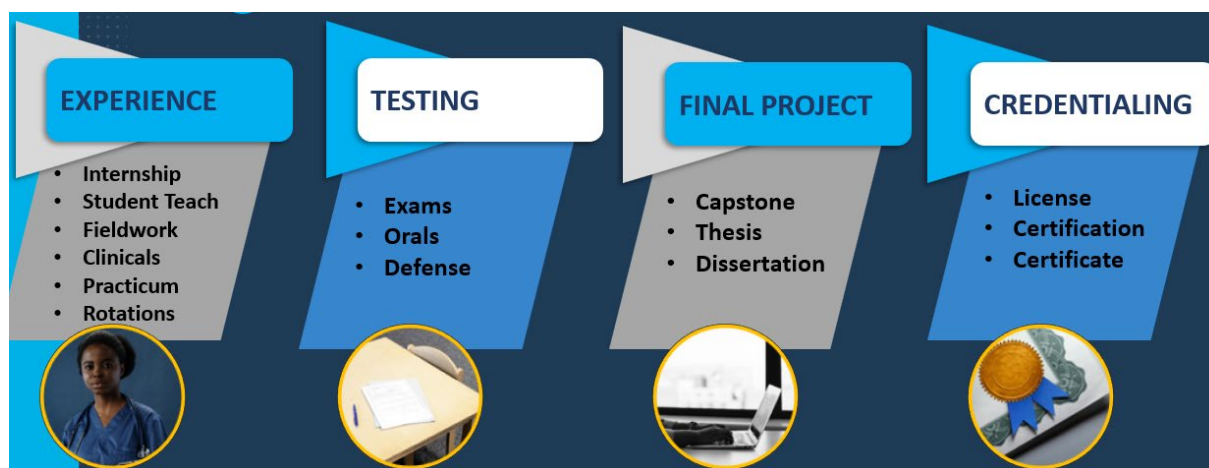
Degree	Expected # of years*/ credits**	Description	Most Common Types of Degrees
Associate	2/60	Career or technical degree awarded by a community or junior college; A.A. and A.S. credits may transfer to a 4-year degree-granting school. A.A.S. is not considered a transfer degree.	Associate of Arts (A. A.) Associate of Science (A.S.) Associate of Applied Science (A.A.S.)

Associate (continued)		CCAF A.A.S. degree is accepted in transfer by many accredited IHE through an agreement known as Air University-Baccalaureate Cooperative.	
Bachelor	4-5/120	Undergraduate degree awarded by a college or university; required before starting graduate or professional school	Bachelor of Arts (B.A.) Bachelor of Science (B.S.)
4+1/3+2 	5/Varies	Degree program that combines undergraduate and graduate coursework to earn a master's in five years.	Varies between institutions
Master 	1-2+ full time/ varies	Graduate degree awarded by a college or university.	Master of Arts (M.A.) Master of Science (M.S.) Master of Education (M.Ed.) Master of Business Administration (M.B.A.)
Professional 	Varies	Advanced degree in a specific profession, i.e., medicine, law, dentistry, pharmacy; study focuses more on skills and knowledge and less on research and scholarly work.	Doctor of Law (J.D.) Doctor of Medicine (M.D.) Doctor of Dentistry (D.M.D. or D.D.S.) Doctor of Pharmacy (Pharm.D.) Doctor of Education (Ed.D.)
Doctorate 	3 years/ Varies	Highest academic degree awarded; may include oral and written exams, research, and a dissertation.	Doctor of Philosophy (Ph.D.)

* Assumes full-time attendance

**Number of credits required varies between institutions and majors

Degree Requirements



Whether you are pursuing an undergraduate or a graduate degree, you will want to research prospective degree programs thoroughly and determine if you are able to meet all the requirements to earn your degree. Below is information on additional degree requirements:

Practical Experience—Many degree programs require hands-on experience in addition to coursework. Depending on your field of study, you may be required to complete one or more of the following:

Internship—Work experience as a part of a field of study, which usually takes place over several months. It may be full- or part-time, paid, or unpaid.

Student Teaching—An unpaid internship which usually lasts one semester and is the culminating course in an undergraduate or graduate school education degree program.

Fieldwork—Practical work conducted by a researcher in the natural environment instead of a laboratory or classroom.

Clinicals—Usually required by healthcare professions; a series of supervised interactions with patients where students are expected to put into practice what has been learned in the classroom and lab.

Practicum—Work experience or hands-on portion of a class. Usually smaller in scope than an internship and ends when the course ends.

Rotations—Some majors require students to work a few hours per week in 3-6 labs for a short period of time before deciding which one to join.

Testing—Depending on the field of study, you may be required to successfully complete some form of testing:



Exams—Required by some undergraduate and many graduate programs to ensure the student is prepared to conduct independent research in the field; may be called cumulative, comprehensive, preliminary, general, or qualifying exams depending on when they are conducted.



Orals—Final, comprehensive exam presented verbally to test mastery; more common for doctoral degrees but may be required for a master's degree. Graded by a committee of professors.



Defense—Oral presentation which includes a summary of a capstone project, thesis, or dissertation and the results of research. Committee members ask questions, and the student responds to defend the work.

Final Project—Many degree programs require a final project that may include one of the following:

Capstone—Usually completed at the end of a bachelor's degree program; a culmination project, senior thesis, or final exhibition designed to demonstrate the skills and knowledge acquired throughout a college career. May be completed at the end of a non-academic (professional) graduate program.



Thesis—Usually completed at the end of a master's degree; written research report that demonstrates the ability to conduct research in a specific field. May take two semesters to complete.



Dissertation—Completed at the end of an academic doctoral degree (Ph.D.); written research report that presents original and significant contributions to research in a specific field. May take 1-2 years to complete.

Credentialing—Some occupations require specific professional and technical standards to be met. The process of meeting these standards and earning official recognition in the form of licenses, certifications, or certificates is also known as credentialing. Before choosing a program of study, determine what credentialing will be required. There may be additional costs associated with credentialing.

LICENSE	CERTIFICATION	CERTIFICATE
Governmental agencies (federal, state, or local) grant licenses to individuals to practice a specific occupation, such as a medical license for doctors. Licenses are typically mandatory.	Non-governmental agencies, associations, and private sector companies may grant certifications to individuals who meet predetermined qualifications, generally set by professional associations.	Documentation provided by training programs; participants receive a certificate of attendance/completion that signifies the provision of information, but not proof of competency.

Once you have chosen a field of study, the following personnel typically provide supervision and evaluation of additional program requirements:

Faculty Advisor—Faculty member who provides academic advising and support to students within the discipline or school and may provide support in placement and supervision of practical experiences.

Research Advisor—Faculty member who oversees student research.

Committee—Faculty members, in addition to a Research Advisor, who help guide coursework and research and serve as the final examiners during testing.

Articulation Agreements

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



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

Articulation agreements:

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

Following are samples of undergraduate and graduate degree programs. Electives at the undergraduate level and specialization courses at the graduate level are indicated to show how electives can shape a degree toward a specific career.

Sample Undergraduate Degree Plan

Bachelor of Science in Business Finance

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

*General Education Requirement

**Elective



Sample Graduate Degree Plan-Full Time

Master of Business Administration (Finance Specialization)

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

*Finance Specialization courses

**Summer sessions vary widely—check with the IHE



Sample Graduate Degree Plan-Part Time

Master of Business Administration (Finance Specialization)

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

*Finance Specialization courses

**Summer sessions vary widely—check with the IHE

Transfer Credit and Credit for Prior Learning (CPL)

College credits and waivers may be available based on learning you have already achieved. College credit may be awarded for college courses you completed in the past, for passing standardized exams, or as a result of your military training and experience. Each IHE has unique policies and practices related to CPL. You should consider how your prior credits will be accepted as a factor in selecting an institution.

It is important to note that while credits may be available to you based on IHE policy, there may be additional process and evaluation steps necessary to determine whether your credits will **apply** and **be useful** in the program of study you select. Confirming that your credits will count towards your program is a practical way to ensure you are gaining the greatest academic benefit from your prior learning. Earning CPL can reduce your program length and overall cost to complete a degree, saving you time and money in pursuit of your academic goals.

American Council on Education

The American Council on Education (ACE) employs faculty teams to review non-college courses, certifications, and training programs to make a recommendation for college credit. The college credit recommendations of ACE are widely accepted by institutions. ACE reviews military training and experiences as well as standard exams and certifications. As a result, having ACE recommended credits is a common way to earn college credit from an IHE. ACE does not evaluate accredited academic institution courses, so you will not typically see recommendations from ACE for Community College of the Air Force (CCAF), the Defense Language Institute, or other accredited military divisions. As with other aspects of CPL evaluation, the decision whether and how an institution will accept ACE recommendations is unique to each institution.

You can review detailed information about military and non-military credit recommendations by accessing the following ACE resources.

For more information on the ACE Military Guide, visit:

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

For more information regarding courses, exams, and certifications outside of the military, visit: <https://www.acenet.edu/national-guide/Pages/default.aspx>

General Information and Your Evaluation

Many institutions offer general information about CPL on their websites. This can be a great place to review the opportunities an institution offers and begin to see what credits might be available based on your past learning and experience. However, every institution has unique rules, guidelines, and stipulations for CPL. Taking an older version of a course or earning a different score on an exam may impact the credit that an institution will accept. **It is critical to have an evaluation of your records.** General resources provide information, but you must confirm the availability of credits from your individual training record.

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

Credits Earned During High School

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

Advanced Placement (AP)—Courses taken during high school that may earn college credit and/or advanced placement if you pass the AP exam with the score required by the IHE.

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

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

Standard Exams

If you already possess subject matter knowledge in a particular course area, you may wish to pursue an exam to test-out of that subject area. Exams that carry ACE recommendations are widely, but not universally, accepted by institutions.

College-Level Examination Program (CLEP)—Exams taken through College Board that allow students to demonstrate their mastery of introductory college-level material and earn undergraduate credit.

For more information on registering for CLEP tests, visit:

<https://clep.collegeboard.org/register-for-an-exam/military-how-to-register-under-dantes>

DSST Exams—College subject tests that allow you to earn college credit for knowledge you acquired outside of a traditional classroom. Regardless of who administers these tests, the institution will decide the amount of credit accepted and how it meets degree plan requirements.

For more information on CLEP/DSST, visit:

<https://www.dantes.mil/Education-Programs/Get-College-Credit-for-What-You-Know/>

Prior College Courses

If you passed one or more college courses at a prior institution, you should provide a transcript to your new school so that the new school can evaluate your prior record for potential transfer credits. Each IHE has unique policies and practices related to the acceptance and evaluation of transfer credit. Some institutions provide you with a preliminary evaluation of an unofficial transcript to help you make a decision about whether to enroll. **(If you are considering multiple IHE, you may want to have transfer evaluations done at all to determine which institution will accept the most transfer credits before applying.)** All institutions will require that you submit an official transcript in order to earn credit for your prior courses. A transfer credit evaluation explains how your prior courses have been accepted and applied to your new degree program.

Remember, only the IHE can determine which credits will be accepted and how they will meet the requirements of your program. If you have questions or concerns about the transfer credit decision, you should contact your advisor to discuss, understand, and, potentially, appeal the decision. Sometimes if you are able to provide more information about the course(s) you completed (e.g., a course syllabus from your prior institution) the IHE will re-review your credits.

At some IHE, the academic department makes the final decision. If you are initially declined credit by the transfer credit evaluator, you may meet with the department chairperson for further clarification. In higher education, it is expected that you will self-advocate and seek clarification on decisions that impact your education and planning.

College Credit for Military Training and Experience

The learning that you acquired during your military training and experiences may be eligible for college credits. Your Joint Services Transcript (JST) outlines the recommendations made by the American Council on Education (ACE) related to the courses you completed and occupations you held during your military career. Some institutions offer credits that are different from or in addition to the recommendations made by ACE. Keep in mind that each institution has separate and unique policies and practices related to the acceptance of your credits. Understanding which credits will be accepted and how they help you reach your academic goals is a critical piece in selecting which institution you plan to attend.

Will my credits earned through military training and experience help me earn a degree?

Credit is Eligible: If an institution informs you that you are eligible for credit, pursue a clearer commitment from the institution. Being eligible for credit does not mean that credit will count toward your degree plan. If the credit does not count in your degree plan, it may not help you reach your academic goals.

Credit is Applied: If an institution informs you that your military credits have been applied to your program, confirm where and how the credits will help you earn your degree. The credits may have been designated as “undistributed”, which means they are applied to your record, but may not be satisfying or fulfilling any of your requirements.

Credit is Utilized: If an institution is utilizing your credits towards a requirement on your degree plan, those credits are going to reduce the length of your program and speed your progress towards a degree.

Confirming how your credits have been accepted is an important layer of understanding to ensure you are receiving maximum recognition for your prior military learning.

Occupation-Specific Learning vs. Professional Military Education

Your JST includes courses from both your occupation-specific learning and your professional military education (PME). Consider the IHE policies regarding acceptance of your prior learning from both of these perspectives. If you study in a program aligned with your military occupation, you may want to attend an institution that uses your prior military training to meet major requirements. This can help you earn your degree more quickly at a reduced total cost. However, if

you wish to study in a program that is unrelated to your military occupation, you may be eligible for elective or general education credits for the PME learning you acquired outside of your occupation.

Service-Specific Networks

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

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



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



Air University Associate-to-Baccalaureate Cooperative (AU-ABC): <https://go.usa.gov/xshtP>



ArmyIgnitED:

<https://www.armyignited.army.mil/student/public/welcome>



USMC Voluntary Education:

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

How to Transfer Credits

The amount of transfer credits accepted is one factor you should consider when comparing institutions. Most institutions post their transfer policies on their websites and can be found by searching for keywords such as “transfer credit,” “military transfer credit,” or “transfer policies.” Before registering for classes, you must have test scores and transcripts sent to your prospective IHE for evaluation to determine the transferability of your credits. Your GI Bill will not pay for courses taken previously at another school or requirements that can be met through CPL.

To receive transfer credit for your military training and prior education, complete the following:

1. Request to have official transcripts and test scores sent directly to the institution (instructions for obtaining CCAF transcripts and the JST follow).
2. Request a review of transfer credits by the IHE point of contact for CPL such as the CPL department, evaluators, academic advisor/counselor, or veterans resource center

Only the institution can determine which credits are accepted and how they are applied to your degree program.

At most schools, you can challenge your initial evaluation if you disagree with the credit evaluation. Be prepared to provide additional documentation, i.e., course description and syllabus for the course you completed.



Community College of the Air Force Transcript

The Community College of the Air Force (CCAF) is a part of Air University, which is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC). Go to <https://go.usa.gov/xshus> for more information.

To locate and request transcripts, go to:

<https://www.airuniversity.af.edu/Registrar/Transcript-Requests/>

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

Joint Services Transcript

To locate and request transcripts:

1. Login with your Common Access Card (CAC) at <https://jst.doded.mil/jst/>.
If you do not have a CAC or a CAC reader, you will need to register for a JST account first.
2. Click on the link at the top that says "Transcripts"
 - a. This page has links that allow you to view your transcript.
 - b. The transcript contains sections for the Military Course Completions, Military Experience, and College Level Test Scores.
3. Print or save the transcript for your records. Be sure to review the entire document for accuracy including the "Summary Page" and the "Degrees, Certifications, Licensures, and Apprenticeships". These are the primary areas used by IHEs for their preliminary reviews.

NOTE: To make changes or corrections to the JST, go to <https://jst.doded.mil/correction.html>.

To send an official copy of your JST:

1. Follow the instructions above to log in and click on the "Transcripts" tab at the top of the page, then click the "Official Transcript Request" tab.
2. Type in the institute name or any part of the name and click "search" or hit the enter key. Hint: The more unique the search, the easier it will be to find in the results list. Do not use any punctuation when typing in the name. If you receive a message stating, "no matches found," try using a shorter part of the institution's name.
3. Verify the delivery method—online or U.S. Postal Service. You can order as many transcripts as needed for on-line delivery; postal delivery is limited to two transcripts within 30 days.

Section 4: Choosing an Institution

Learning Objectives

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



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

If you have been taking college courses while connected to the military, it is likely you chose a school and program with maximum flexibility to accommodate frequent moves and schedule changes. If you are close to completing your degree, it may be best to remain with your current school. However, if you have only completed a few courses and are shopping for a college to attend after leaving the military, **the institution that worked best for you while connected to the military may not be the best choice for you after you transition.** Your goal is to find a quality institution that is the “right fit” for you and will provide the support and environment you need to meet your academic and career goals.

This section guides you through the decision-making process by exploring factors to consider and questions to ask in your search for the IHE with the “right fit.” While your individual situation may require you to explore additional factors, you should start by considering the following:



Location

For some people, the location of the institution may be the first factor to consider and the highest priority. Some questions to consider about location include:

- Do you want to be near family or possibly live with family?
- Do you need to be located near a VA medical facility?
- Do you have residency in a state that offers free tuition for state schools?
- Have you accepted a civilian job in a particular geographical area with the intent to attend school part time?
- Has a family member already secured employment? Does a specific location offer better employment opportunities for family members while you attend school?
- Does the amount of your VA Post-9/11 GI Bill® monthly housing allowance (MHA) influence your choice of location? MHA is generally the same as the military BAH for an E-5 with dependents. This rate is variable and dependent on the location of your school, your rate of pursuit, and whether you are attending in-person or virtually.
- Are you seeking a school in an area that offers employment opportunities after graduation in the career you plan to pursue or one that partners with a particular company?
- Do you prefer a school in an urban, suburban, or rural environment? (If you choose a rural environment, check for reliable internet connectivity before committing to the location.)

After considering how location may affect your choice, determine how important this factor is when selecting an institution. If you have important reasons to stay in a particular area, map out your geographical limitations and limit your school search to that area. While online learning is a possibility for those with geographical restrictions, it may not be the best option for your situation.



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

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

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

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

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

It is important to research two types of accreditations:

Institutional Accreditation

- Applies to an entire institution, indicating that each of an institution's parts contributes to the achievement of the institution's objectives.
- Required for schools with students who receive federal student aid.

Specialized (or Programmatic) Accreditation

- Applies to the evaluation of individual programs, departments, or schools as part of a total collegiate or postsecondary institution.
- May be required to take the licensing exam or earn the certification required to work in some fields.
- May affect the ability to transfer credits between institutions.

Do not assume that an institution "accredited" by an agency recognized by the Department of Education has the necessary accreditation to meet *your* educational goals. For example, a college may have institutional accreditation, but not have the specialized accreditation required for you to work in a particular field. Research your state and local government requirements or ask if any specialized accreditation is required to obtain employment in the field. If so, determine if the educational program you have selected has that specialized accreditation.

Accreditation is especially important if you are considering starting a program of study but are unsure whether you will be able to complete the degree at that institution. Accreditation is a main factor when determining the transferability of credits between institutions. **Credits from some schools are not recognized or transferable to other schools.** Be sure to discuss credit transfer with the institution before completing an application for admission, especially if you are considering transferring between schools. Do not assume that an institution is accredited or that credits from an accredited school will transfer—do your research.

Internships/Study Abroad/Research Opportunities

While employers expect college graduates to be prepared academically and possess life skills, more employers are placing value on experiential learning in the form of internships, co-ops, study abroad, and research projects. As a result, an increasing number of IHE are adding experiential learning to their degree program requirements. Research your chosen program in advance to be certain you can meet these types of requirements. These opportunities give you a chance to:

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



Student Outcomes

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

- How many students returned after their first year?
 - Indicates they did well enough academically to return.
 - Shows they wanted to return and were able to financially.
- How many students graduated (usually calculated after 4-6 years)?
Community colleges and schools that have high populations of military-connected students may have lower graduation rates and higher transfer rates as students leave the area before completing their degrees.
- What were the median earnings after graduation?
- What is the loan repayment rate? A higher repayment rate indicates graduates were able to afford loan payments that help to pay down their debt.
- How did veterans perform (not calculated by all schools)?

Looking at students' outcomes may indicate the quality of the institution and the education offered. Use this information as you evaluate and compare schools but realize this is only a portion of the information you should consider.



Student Veteran Support

While you may want to explore various on-campus groups and activities based on your interests and demographics, you are encouraged to acknowledge your veteran status when you enter higher education. How well the institution is able to provide support for veterans is another factor for consideration.

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

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

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

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

One way to gain insight into the level of institutional and community support available for veterans is to answer the following questions:

- What on-campus services are available to help me succeed?
 - **First-generation college students**— The majority of student veterans are first-generation college students. What kinds of resources and programs are provided for this population?
 - **Career services**—Does the institution provide military-focused career services that assist in translating military skills, education, and training when preparing resumes and interviewing for employment after graduation?
- Is there a support system for military-affiliated students?

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

Veteran Demographics

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

Veteran Support Center

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

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

Disability Services

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

Disability Student Services can provide counseling, advising, and accommodations such as extra time on tests, adaptive technology, shared class notes, and hearing devices, among others. For more information about the rights of students with disabilities and services that may be available, review the following documents issued by the U.S. Department of Education's (ED) Office for Civil Rights:

- Supporting College Success: FAQs on the Disability-Related Rights of Student Veterans with Disabilities at <https://www2.ed.gov/about/offices/list/ocr/docs/faq-veterans-with-disabilities.pdf>
- Auxiliary Aids and Services for Postsecondary Students with Disabilities at <https://www2.ed.gov/about/offices/list/ocr/docs/auxaids.html>

Students who believe they have been discriminated against may file a grievance with the IHE using the institution's grievance procedures or file a complaint with the ED Office for Civil Rights at www.ed.gov/ocr.

Guard/Reserve Obligations-Mobilization/Activation

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

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

Veterans Upward Bound

The Veterans Upward Bound (VUB) Program is a pre-college program designed to assist veterans in developing academic and other skills needed to be successful in postsecondary education. The program assesses and enhances basic skills through counseling, mentoring, tutoring, and academic instruction in the core subject areas, and is especially beneficial for high school graduates who have been out of the classroom for a while. For more information visit:

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

VetSuccess on Campus

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

The VSOC program provides a VSOC Counselor at approximately one hundred (100) VSOC schools. Additionally, a VA Vet Center Outreach Coordinator, who may be co-located on many campuses, is available to provide peer-to-peer counseling and referral services. VSOC schools are listed online at:

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

Veterans Integration to Academic Leadership (VITAL)

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

<https://www.mentalhealth.va.gov/student-veteran/vital-program.asp>.

Student Veteran Groups

Student veteran groups are student veteran-led, on-campus organizations. They may be a local chapter of a national group or an independent group representing the student veterans for that institution only. The names of these groups vary, but most provide peer-to-peer support for student veterans. These groups coordinate campus activities, provide pre-professional networking, and generally provide a touchstone for student veterans in higher education.

8 Keys to Veterans' Success

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

The 8 Keys

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

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

Principles of Excellence

Executive Order 13607, signed in 2012, established *Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses and Other Family Member* and calls for federal agencies to work together to ensure that military-associated students have the information they need to make informed choices about their education benefits. It also encourages schools to adopt policies to help student veterans be more successful and to provide protection to Service members and veterans from deceptive or predatory colleges.

The *Principles of Excellence* are guidelines for educational institutions receiving federal funding. Schools that agree to participate will:

- End fraudulent and aggressive recruiting techniques and misrepresentation.
- Provide students with a personalized form covering the total cost of an education program.
- Provide educational plans for all military and Veteran education beneficiaries.
- Provide accommodations for Service members and Reservists absent due to Service requirements.
- Assign a point of contact for academic and financial advising.
- Ensure new programs are accredited before they enroll students.
- Align institutional refund policies with those under Title IV.

Foreign schools, high schools, on-the-job training and apprenticeship programs, residency and internship programs, and those who do not charge tuition and fees are not asked to comply with the *Principles of Excellence*.

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

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



Cost

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

It is important to understand that the cost of your degree will vary significantly between different types of institutions. Further, the amount of credit you receive for your military training will impact the number of courses left to complete before earning your degree. Understanding how many credits will be accepted by an institution is a good first step toward calculating the cost to earn a degree from a specific institution. If you are able to receive a significant amount of credit for your military training, the cost of your program could be reduced.

Consider the following:

- What is the total cost to attend the institution (tuition, fees, books, supplies, and other living costs)?
- How many courses will I need to complete to graduate? Will credit for my prior military training be accepted by the institution and reduce my program length?
- Are the IHE and program of study approved by VA to receive GI Bill® funds? Verify by checking **Web Enabled Approval Management System (WEAMS) Institution Search** at <https://inquiry.vba.va.gov/weamspub/buildSearchInstitutionCriteria.do>.
- Will VA education benefits cover the entire cost of attendance?
- If the GI Bill® will not cover all costs, does the institution participate in the Yellow Ribbon Program?
- What other funding sources are available? How can they be used instead of or in addition to VA education benefits?
- Will you need to take student loans to cover the cost of attendance?

If you plan to attend a public institution (private schools have the same tuition rates for in- and out-of-state students) in a state other than where you live currently, the Veterans Access, Choice, and Accountability Act of 2014 allows you and your family members to qualify for in-state tuition if using the Post-9/11 or Montgomery GI Bills®. Those covered by the Choice Act include:

- Veteran who lives in the state in which the IHE is located (regardless of his/her formal state of residence) and enrolls in the school from a period of active-duty Service of 90 days or more.
- Spouse or child using transferred benefits who lives in the state in which the IHE is located (regardless of his/her formal state of residence).

For more information on VA Resident Rate Requirements, go to:

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

Reasons to Start at a Community College

For some, starting at a community college may be a better choice than a 4-year IHE. Below are several additional factors to consider when choosing an institution.

Cost—If your GI Bill® will not cover the full cost of a 4-year degree, tuition and fees at a community or junior college are less expensive than 4-year institutions and can be paid out-of-pocket to preserve GI Bill® funding for the more expensive costs at a 4-year IHE.



If there is a possibility you will attend graduate school after earning your degree, consider using scholarships, financial aid, and out-of-pocket funds to pay for your undergraduate studies and save a portion of your GI Bill® benefits to pay for graduate or professional school, which is usually more expensive.

Weak Grades or Test Scores—if high school/college GPA or entrance exam scores are not strong, taking classes at a community college can improve academic readiness and increase the chances of being accepted at a 4-year IHE.

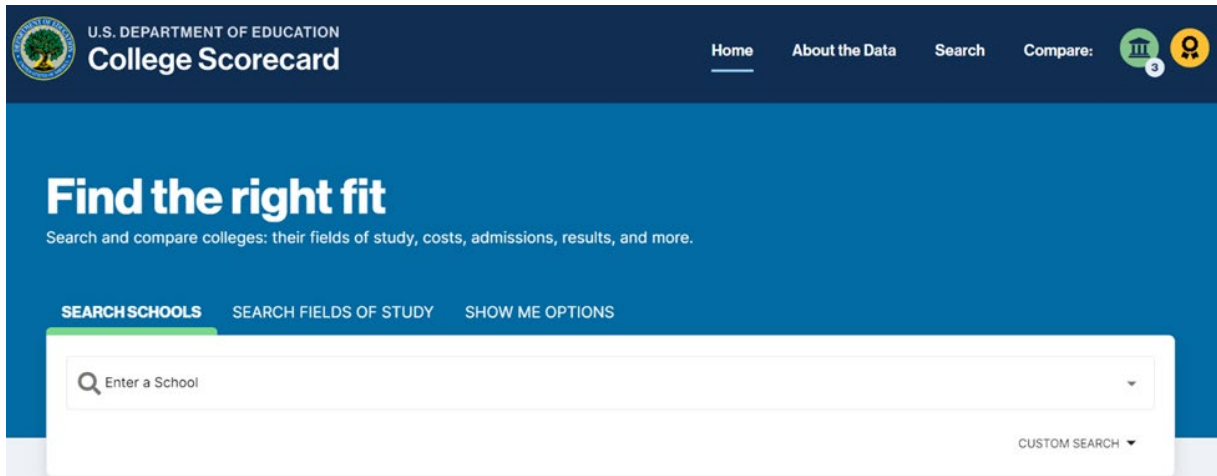
Career Planning—If you are uncertain about your field of study or plan to work while attending college, starting at a community college will allow you to earn a credential to support your employment efforts and complete General Education courses while exploring career options.

Convenience—Community colleges usually offer more weekend and evening courses than most 4-year IHE, which allows for flexibility with work and family obligations.

Culture—For Service members entering higher education for the first time, the culture may be a better fit at community colleges as they typically have a larger number of non-traditional students.

Now that the key factors to consider when choosing an IHE have been explored, it is time to begin the research process. For help in selecting a few potential institutions, you will use the following websites to conduct research and begin completing the **College Comparison Chart** found in the Appendix of this Participant Guide.

College Scorecard (used previously to compare public, private nonprofit, and private for-profit IHE) <https://collegescorecard.ed.gov/>



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

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

The screenshot shows the College Navigator website. At the top left is the logo "COLLEGE Navigator". To the right are links for "English", "Español", and "About". The main header area features the text "Find the right college for you" and a "Guide Me" button with a magnifying glass icon. Below the header is a large image of a modern college building. On the left side, there is a search filter panel with the following sections: "Name of School" (a text input field), "States (use map for more than 1 state)" (a dropdown menu showing "No Preference", "Alabama", "Alaska", and "Arizona", with a "Use Map" button), "ZIP Code" (a text input field) and "Miles from" (a dropdown menu), "Programs/Majors" (a section with "0 Items Selected" and a "Browse for Programs" button), "Level of Award" (checkboxes for "Certificate", "Bachelor's", "Associate's", and "Advanced"), and "Institution Type" (checkboxes for "Public", "Private non-profit", "Private for-profit", "4-year", "2-year", and "< 2-year"). Below these filters is a "MORE SEARCH OPTIONS" link and a "Show Results" button. At the bottom of the filter panel are links for "Guide Me" and "Clear Search". The right side of the page contains a list of search tips: "Refine your search with More Search Options to select additional search criteria.", "Build a list of schools using My Favorites for side-by-side comparisons.", "Pinpoint school locations with an interactive map.", "Export search results into a spreadsheet.", "Save your session including search options and favorites.", and "Add College Navigator to your browser search bar." Below these tips are three resource sections: "College Affordability and Transparency Center" (with a graduation cap icon and a link to browse lists of institutions with the highest and lowest tuition & fees and net price), "ADDITIONAL RESOURCES" (with a link to "Preparing for your Education" to find out what you need to do to prepare for education beyond high school), "Financial Aid" (with a link to apply for Federal Student Aid on FAFSA), "Postsecondary Education Outcome Measures: ED, DOD, and VA" (with a link to learn about potential education outcome measures for Veterans and service members), and "Careers" (with a link to consult the BLS.gov Occupational Outlook Handbook).

COLLEGE Navigator English [Español](#) [About](#)

Name of School
Type name of school here

States (use map for more than 1 state)

Alabama
Alaska
Arizona

ZIP Code **Miles from**

Programs/Majors
0 Items Selected

Level of Award ☐ Certificate ☐ Associate's
☐ Bachelor's ☐ Advanced

Institution Type ☐ Public ☐ 4-year
☐ Private non-profit ☐ 2-year
☐ Private for-profit ☐ < 2-year

[+ MORE SEARCH OPTIONS](#)

[Guide Me](#) [Clear Search](#)

Find the right college for you

- » Refine your search with *More Search Options* to select additional search criteria.
- » Build a list of schools using *My Favorites* for side-by-side comparisons.
- » Pinpoint school locations with an *interactive map*.
- » Export search results into a *spreadsheet*.
- » Save your session including search options and favorites.
- » [Add College Navigator](#) to your browser search bar.

College Affordability and Transparency Center
Browse lists of institutions with the highest and lowest tuition & fees and net price. [» GO](#)

ADDITIONAL RESOURCES

Preparing for your Education
Find out what you need to do to prepare for education beyond high school. [» GO](#)

Financial Aid
Apply for Federal Student Aid on FAFSA. [» GO](#)

Postsecondary Education Outcome Measures: ED, DOD, and VA
ED, DOD, and VA have identified a set of potential education outcome measures for Veterans and service members. [» GO](#)

Careers
Deciding on a career? Consult the *bls.gov* Occupational Outlook Handbook. [» GO](#)

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

Designed by the VA to provide veterans, Service members, and eligible dependents with key information about college affordability and value so they can choose the best education program to meet their needs. The updated tool allows you to compare the features and benefits of three IHE at the same time.


The screenshot shows the VA GI Bill® Comparison Tool interface. At the top is a dark blue header with the VA logo, the U.S. Department of Veterans Affairs seal, and the text "U.S. Department of Veterans Affairs". To the right of the header are links for "Search", "Contact us", and a "Sign in" button. Below the header is a navigation bar with links for "VA Benefits and Health Care", "About VA", "Find a VA Location", and "My VA". The main content area has a large heading "GI Bill® Comparison Tool" and a subheading "Learn about and compare your GI Bill benefits at approved schools, employers, and VET TEC providers." Below this is a search form with two tabs: "Search by name" (active) and "Search by location". The "Search by name" tab contains a text input field with the placeholder "School, employer, or training provider" and a "Search" button.

Web Enabled Approval Management System (WEAMS):

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

WEAMS is a tool to help Veterans, service members, and eligible dependents identify schools and programs that are approved for GI Bill® benefits. If a school or a specific program of study is not listed, VA benefits cannot be used.

UNITED STATES
DEPARTMENT OF VETERANS AFFAIRS



Search
» [Open Advanced Search](#)

HomeVeteran ServicesBusinessAbout VAMedia RoomLocationsContact Us

WEAMS INSTITUTION SEARCH

For updated school information, please visit us at <https://www.va.gov/gi-bill-comparison-tool>

To use WEAMS Public, you must be using Microsoft Internet Explorer (IE 11.0) browser. Although all browsers are allowed to access WEAMS Public, other browsers have not been fully tested to certify compatibility.

Search Filters

Institution Name

Program Type:

Institution of Higher Learning

Yellow Ribbon School


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

To Search by Country,
click here.

Country

Reset Filter

Click on the state initials in the map or the link below the map to view facilities in that state.



[AK](#) [AL](#) [AZ](#) [AR](#) [CA](#) [CO](#) [CT](#) [DE](#) [DC](#) [FL](#) [GA](#) [HI](#) [ID](#) [IL](#) [IN](#) [IA](#) [KS](#) [KY](#) [LA](#) [ME](#) [MD](#) [MA](#) [MI](#) [MN](#) [MS](#) [MO](#) [MT](#) [NE](#) [NV](#) [NH](#)
[NJ](#) [NM](#) [NY](#) [NC](#) [ND](#) [OH](#) [OK](#) [OR](#) [PA](#) [RI](#) [SC](#) [SD](#) [TN](#) [TX](#) [UT](#) [VT](#) [VA](#) [WA](#) [WV](#) [WI](#) [WY](#) [AS](#) [FM](#) [GU](#) [MP](#) [PR](#) [PW](#) [VI](#)



ACTIVITY: College Comparison Chart

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

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

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

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

Web Enabled Approval Management System (WEAMS):
<https://inquiry.vba.va.gov/weamspub/buildSearchInstitutionCriteria.do>

1. Rank the following institutional factors in order of importance to you. Transfer your answers to your **College Comparison Chart** in the Appendix.

1=most important and 5=least important

- _____ Location
- _____ Quality
- _____ Student Outcomes
- _____ Student Veteran Support
- _____ Cost (located in Section 6 on the College Comparison Chart)

2. Use the tools above to identify two institutions of interest. After verifying that the institutions and programs are VA approved, narrow your choices to two institutions and add the following to your **College Comparison Chart**:

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

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



Location

- ☐ City, suburban, town, or rural



Quality

- ☐ Institutional or Specialized (Programmatic) accreditation
- ☐ Internship/Co-op/Study Abroad/Research Opportunities
- ☐ Complaints
- ☐ Note any cautionary information on the GI Bill® Comparison Tool. Past complaints that have been resolved may still appear.
- ☐ Conduct a search for complaints against the schools by inserting “[name of school] complaints” in the search bar; record your findings on your College Comparison Chart.



Student Outcomes

- ☐ Retention rate
- ☐ Graduation rate
- ☐ Median earnings
- ☐ Loan repayment rate



Student Veteran Support

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

Section 5: Gaining Admission

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

Learning Objectives

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

Types of Admission

Let's start by exploring the various types of admission listed in the chart below:

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

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

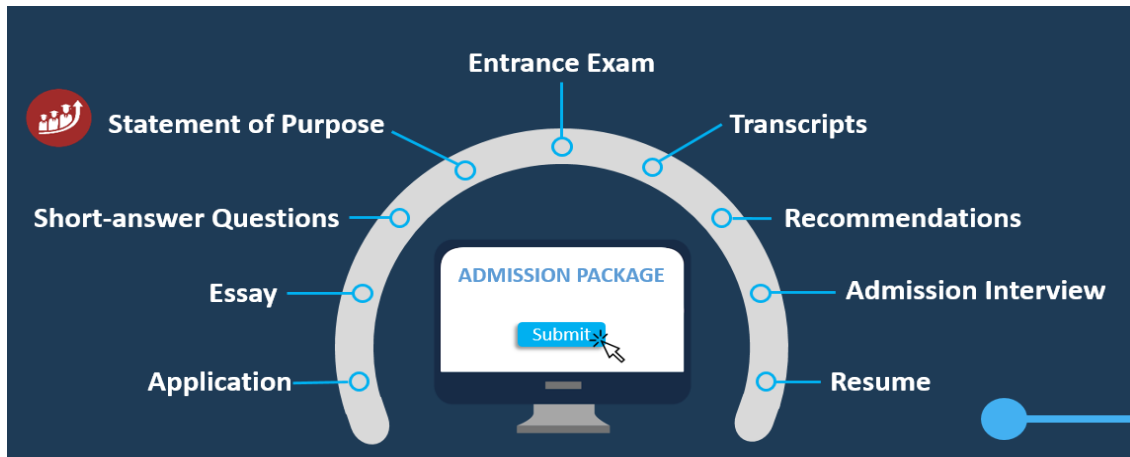
Categories of Schools

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

TARGET	REACH OR DREAM	SAFETY
Schools you think you will get into—your qualifications fall in the middle of their requirements or higher giving you a better than 50% chance of admission.	Schools you have less chance of getting into—the admission rate is less than 20%, and your qualifications are lower than those of students admitted previously.	Schools you feel certain you will get into—your qualifications exceed the requirements for admission. Look for schools similar to your “reach” schools.

The Admission Package

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



Admission Application

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

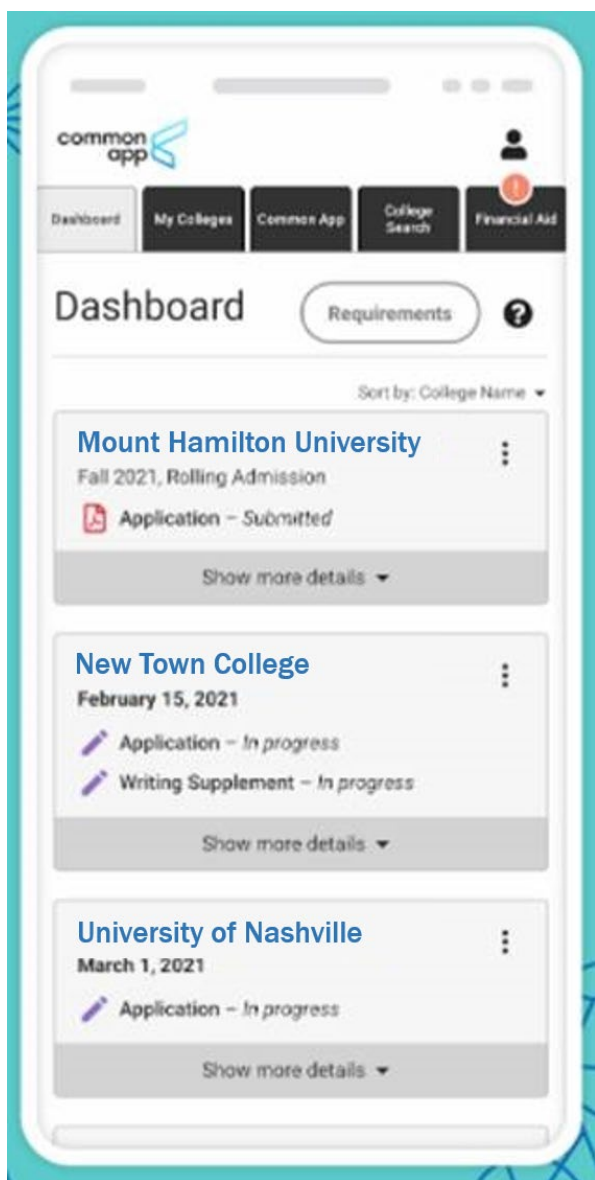
- Most IHE will have separate applications for first-time and transfer students. Review the admission criteria to determine your status. If you are uncertain of your status, contact the admissions office for clarification.
- Some schools may have an additional form for veterans, which will give you access to specific services on campus and allow you to explain your military career in civilian terms.

Also, consider the following:

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

Most schools charge an application fee. However, schools may waive the application fee for Service members and veterans. Be aware that VA education benefits may not cover application fees.

Over 900 IHE use the **Common Application** or the Common App as it is nicknamed. This standardized, online application makes college admissions easier as it allows you to fill out one online form (choose First Year Students or Transfer Students) and send it to up to 20 participating colleges. You are still required to pay an application fee to each school you apply to (unless waived), and some schools may require additional school-specific materials. For more information, visit <https://www.commonapp.org/>).



The Common App also has a mobile app that helps you track your progress, stay current with application requirements, and manage deadlines while on the go. Download the mobile app by searching for Common App in your mobile device's application store—available for both Apple and Android devices.

Admission Essay

The admission essay can be an important part of your application. It is your chance to tell something unique, interesting, and informative about yourself that gives the admission committee a reason to admit you.

Common App Essay Prompt for Transfer Students:

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

Common App Essay Prompt for First-Time Students:

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. The lessons we take from challenges we encounter can be fundamental to later success. Recount a time when you faced a challenge, obstacle, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. Reflect on something that someone has done for you that has made you happy or thankful in a surprising way. How has this gratitude affected or motivated you?
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you have already written, one that responds to a different prompt, or one of your own design.

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

Short-Answer Questions

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

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



Statement of Purpose

Instead of writing an admission essay, graduate students are typically required to submit a Statement of Purpose, Personal Statement, or Professional Statement. The application will give specific details, but the general intent for this statement is to answer the following questions:

- Why did you select this school, and why have you chosen this field of study?
- What are your qualifications for this program?
- What do you offer that will benefit this program and the other students?
- What do you hope to gain personally and professionally from this program?
- Which professor's field of research interests you most and why?

Choose the content you share carefully when preparing your application. During preparation for employment interviews, veterans are cautioned about sharing too much information about injuries or combat experience, but the guidelines for graduate school admission differ slightly. They are asking you to write a *personal* statement. It is acceptable to share personal information that addresses specifically what makes *you* a good candidate for their program.



ACTIVITY: Admission Essay or Statement of Purpose

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

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



Statement of Purpose—Graduate: Review the questions in the Statement of Purpose section and brainstorm some ideas to include in your statement.

After completing your admission essay or statement of purpose, review it for the following:

Writing ability: How well is the essay written?

- Is the writing organized well with no spelling or grammar errors?
- Does it have a clear and concise message (no extraneous details; not rambling or unfocused)?
- Did you avoid using cliché phrases or overused images in the essay?
- Is it engaging with an effective conclusion?

Prompt compliance: How closely did you follow the prompt?

- Does the writing fully answer the question being posed in the prompt?
- Did you stay within the word limit?

Hidden values: Other things that colleges value.

- Did you avoid bragging about yourself or exaggerating your abilities?
- Does the writing let the reader learn more about you without oversharing?
- Is the topic you chose one that is relatable to others?
- Does the writing demonstrate creativity, self-reflection, originality, insightfulness, authenticity, and critical thinking?

Entrance Exam

Some institutions may require you to take an entrance exam as part of the admission process. It is important to research the following:

- How often and when the exam is offered
- Testing locations
- Test method—in-person or virtual

It is not unusual to take exams more than once. Be sure to have your scores sent to all the schools you are applying to for admission. It may take a few weeks after testing for your scores to reach the institution.

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

For undergraduate admission:

- SAT or ACT are the most used exams
- Some schools allow for self-reporting and only require official reports when enrolling
- Tests may be waived if one or more of the following applies:
 - Test scores are more than five-years old (or may be asked to retest)
 - You are over 25 years of age
 - You have successfully completed college-level courses

Undergraduate exam preparation websites:

- SAT: <https://collegereadiness.collegeboard.org/sat/practice>
- ACT: www.actstudent.org/testprep



For graduate-school admission:

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

- Some graduate schools offer graduate certificate programs (12-18 credit hours) that can be used to build skills and/or explore new disciplines. In some instances, successful completion of a certificate program can replace the required entrance exam and may count toward the graduate degree.

The following sites offer scoring information and exam preparation for graduate/professional school admission exams:

GRE	www.ets.org/gre
GMAT	www.mba.com
LSAT (law school)	https://www.lsac.org/lSAT
MCAT (medical school)	https://students-residents.aamc.org
DAT (dental school)	https://www.ada.org/education/testing/exams/dental-admission-test-dat

Transcripts and Scores

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

- High school and GED (may be waived if you have completed college courses)
- AP exams taken in high school
- JST and CCAF military transcripts
- CLEP and DSST exam scores
- SAT or ACT entrance exam scores
- Transcripts from all colleges you have attended

Most schools charge a fee for official high school/college transcripts. Ask if the fee can be waived for military-affiliated students. Also, some IHE use a private agency to fulfill transcript requests. Allow 6 weeks for delivery.

Recommendations

Many schools rely on recommendations to get a more complete picture of applicants. Obtaining high-quality letters of recommendation takes time and advanced planning. If you are given a choice of having the letter sent to you or the school, it is recommended you have it sent directly to the school; confidential recommendations are considered more credible. Choose people who know you well and will provide positive feedback. Here are some guidelines to assist you in the process:

Who to ask—Recommendation letters are designed to show how well you perform in academic and classroom settings as well as highlight employment and extracurricular activities that speak to who you are as a person. Choose recommenders who can talk about their experiences with you in these settings.

When to ask—Ask for recommendations well in advance of the deadline—several weeks or more, if possible. Confirm the recommender’s contact information and ask if a reminder closer to the deadline would be helpful.

How to ask—Ask in person if possible. Use the telephone or email as alternatives and allow time for a response—at least 24-48 hours.

What to provide—Provide the recommender with the required forms, directions, addresses, and a timeline to allow completion of the process prior to the deadline. Include a current resume or a list of accomplishments. Tell the recommender what areas should be highlighted in the recommendation.

Give feedback—Thank your recommender promptly after receiving the recommendation and provide feedback on the outcome.

Admission Interview

Schools vary in their use of the interview; one may be required if you are being considered for an admission scholarship. Interviews may be conducted by an admission officer or by **alumni**—persons who graduated from the institution. They may be held on-campus, virtually, or if conducted by alumni, in a coffee shop or restaurant. If an interview is offered, it is to your advantage to participate as it gives the admission committee an opportunity to get to know you better.

Preparation for the Interview—Research the school and the major you plan to pursue or areas of interest. Make a list of questions to ask—ones you cannot answer by reading the website. Reflect on some stories that you can use to showcase your talents and personality when answering questions.

Interview Questions—While all interviews are unique, there are some common questions you can expect to be asked during an admission interview:

- Why are you interested in attending our institution?
- How did you become interested in your major?
- What are your educational/academic goals?
- What are your future career plans?
- What can you contribute to our campus?
- Do you have any questions for us and anything you would like to add?

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

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

The best advice for the interview is to **be your best self!** Tell your story (without military jargon and acronyms) and let them get to know you.

Resume

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

Other Requirements

Depending on the program you are applying to, you may be asked to provide examples of your previous work, i.e., an art portfolio or audio or video of a musical or dramatic performance. In some instances, you may be required to audition for admission to a competitive major.

Most institutions will require you to submit a copy of your immunization records. These can be obtained by requesting them from your military service or the doctor who administered them.

Admission Package Guidelines

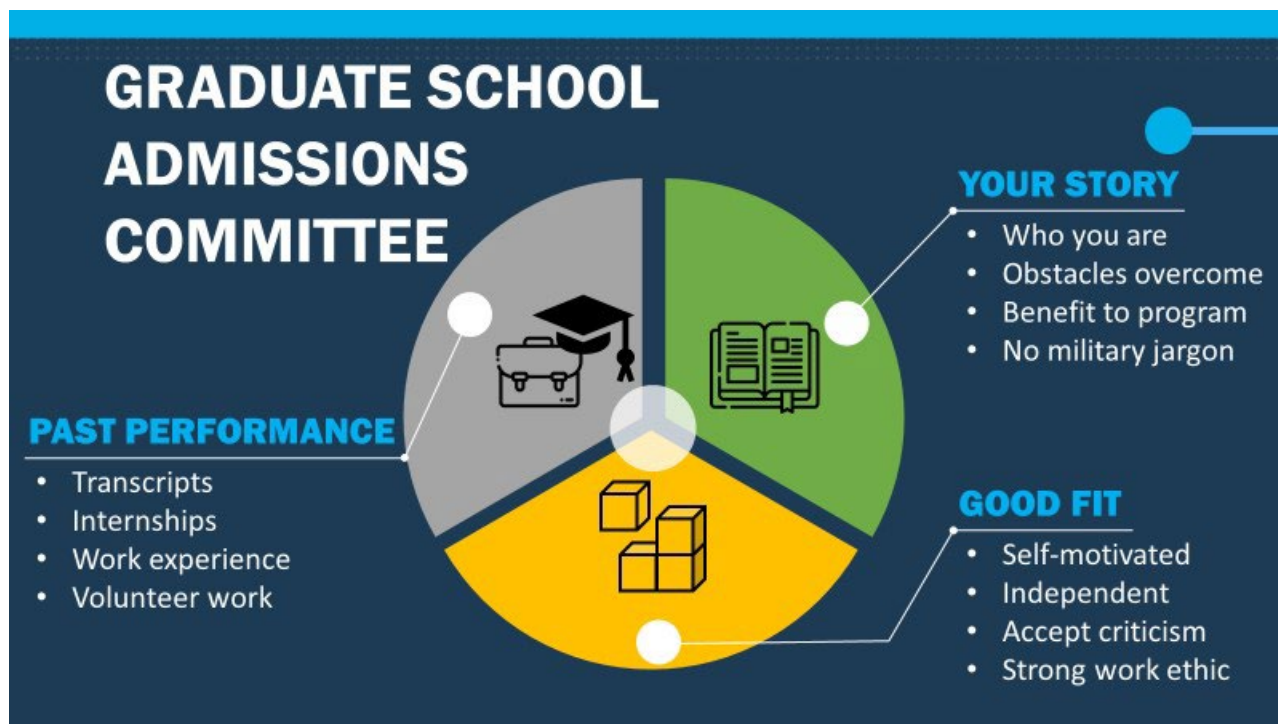
- 1** Start early and submit before the deadline
- 2** Submit a complete package
- 3** Avoid military jargon, slang, and acronyms
- 4** Proofread for spelling and grammar errors
- 5** Emphasize your uniqueness; be honest
- 6** Maintain a positive image on social media
- 7** Keep copies of everything you submit

Admissions Process

The admission process will differ between institutions and vary for undergraduate and graduate admissions. Below is a general outline of the process.



Both undergraduate and graduate admissions committees will look at your past academic performance, entrance exam scores, recommendation letters, and your essay/personal statement. As you prepare your admissions package and participate in admission interviews, provide examples from your past experiences (academic and employment) that demonstrate your abilities in these areas. The goal is to show the committee members that you are a strong candidate for their institution/program. Do not hesitate to share the unique experiences and perspectives you would bring to their institution as someone who has served in the military.



Graduate School Admissions Committee

Graduate school admissions or selection committees look for factors that indicate you have a strong chance of completing a graduate degree and being employed successfully in the field. To do so, they will assess the following:

Past Performance—Admissions committees are looking for students who have excelled in their academic and professional lives and want to become experts; both academic and work accomplishments are valued.

- Where you completed your undergraduate degree, the rigor of the program, and how well you performed are strong indicators of your academic abilities. While transcripts do not tell the entire story, they do provide detailed evidence.
- Did you complete an undergraduate research assistantship, internship, or final project?
- What are your work accomplishments? Why are they significant? What personal qualities helped you accomplish them?

Good Fit—Graduate schools recruit students who possess the required academic preparation and the following qualities:

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

Your Story—Veterans account for a small percentage of the population. Their stories are not heard as often by admissions committees. When you write about the obstacles and challenges (and possibly injuries and traumas) that happened while serving your nation and how you overcame them, you create the type of story that compels a committee to say, "We *have* to admit this person!" Avoid using military jargon and acronyms or if you use a military term, explain it fully. Communicating clearly when preparing your application package and interviewing demonstrates you are ready to interact with faculty and students who have not served.

Don't be afraid to ask for help while preparing your graduate school application packet. Academic advisors, faculty mentors, the Learning Resource Center, and the Career Center can provide guidance for writing your Statement of Purpose and practicing your interviewing skills.

Additional points to consider when applying for graduate school:

- Because there are fewer applicants, each application gets more attention and is compared to other applicants.
- Since many jobs don't require an additional degree, your reason for wanting to earn one is examined closely.
- Graduate school professors are included in the graduate school admissions process as they often select students for teaching and research positions.

After Being Accepted

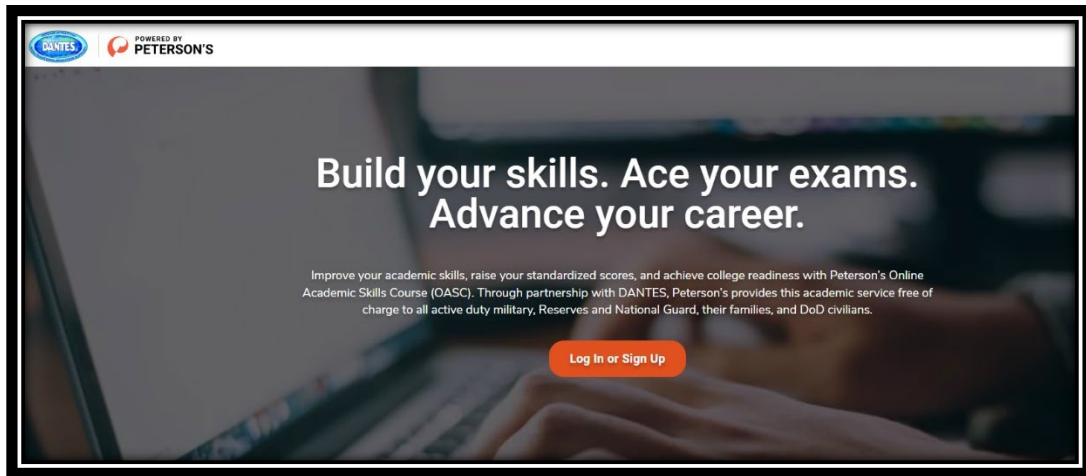
Congratulations on your acceptance to your school of choice! As you prepare to begin classes, below are some final steps to complete:

- Respond to the acceptance notification before or by the deadline. You may be required to pay a nonrefundable, enrollment deposit. Review your award letter; accept or decline financial awards.
- Meet with an academic advisor to review your degree plan and transfer credits.
- Meet with the SCO to ensure all courses meet the degree plan requirements for using your GI Bill®; provide GI Bill® paperwork as requested.
- Meet with a financial aid counselor to explore additional funding sources.
- Attend new student or transfer student orientation programs.
- Enroll in classes and purchase or rent books and supplies.

As part of the registration process, you may be required to take a **placement exam** to measure your proficiency in math and English and determine your placement in college-level courses. If your scores indicate you are not prepared adequately for college-level work, you will be required to complete developmental courses to improve your skills. **These courses require the same amount of time and education benefits as college courses, but the credits earned in these courses do not count toward the requirements to earn your degree.**

Academic Readiness

Before you take the placement test and enroll in classes, you may want to do some preparation to improve your basic academic skills, especially if it has been a while since you attended school. The **Online Academic Skills Course (OASC)** offered through DANTES assesses your academic strengths and weaknesses and provides courses to help you perform better on college entrance exams and be academically ready for college-level course work.

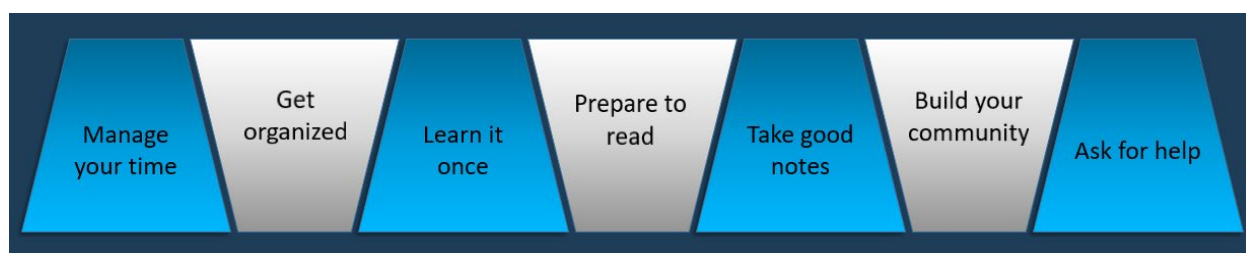


- Available to all Service members and their families.
- Online course available seven days a week, 24 hours a day.
- Designed to build reading comprehension, vocabulary, and math skills.
- Pre-assessment determines strengths and weaknesses; results are used to develop an individually customized learning path.
- Each lesson teaches a specific concept or skill by using interactive exercises, practice questions, and explanations.
- Provides instant feedback on progress and an overall post-assessment in each area.
- Service members and their family members can register for a free account for OASC at <https://dantes.petersons.com>.
- Download the OASC Academic Skills Training App from your app store. The app allows you to download the Offline Study Pack to use when the internet or Wi-Fi is not available.

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



Achieving Academic Success in Graduate School



Before you begin graduate school, it is important to prepare for a heavier workload, more difficult content, and a different course structure than you experienced while earning your undergraduate degree. Undergraduate classes tend to be larger and more general in nature, while graduate courses focus on a more specialized topic and have fewer students that allow for less lecturing and more discussion. Below are some suggestions to prepare you for academic success in graduate school:

Manage your time—Even though graduate work requires fewer credits per semester/quarter, the work required is more difficult and consumes more time. If you are employed or have family obligations, you will need to plan designated blocks of time to devote to studying and writing.

Get organized—Develop a system to track course work. Professors expect graduate students to work independently; rarely will they extend deadlines or remind students of test dates. Create a system to organize your research, notes, and articles for both hard and electronic copies. Take time each week to file your work so you can find it easily. Getting organized early will help you be prepared later for exams and final projects.

Learn it once—Learn a new concept thoroughly the first time it is presented instead of saving it until right before the test. Put your focus on learning and not just grades. Graduate education is cumulative—each course builds on what was taught in earlier courses, and all this knowledge will be required to complete the final requirements for your graduate degree (i.e., comprehensive exams, thesis, final project, etc.)

Prepare to read—Graduate programs require more time for reading due to the volume and difficulty of the text. Before class, read the assigned materials and take notes to prepare for in-class discussions. Some graduate programs include class participation and discussion as part of course grades.

Take good notes—Listening carefully in class and taking good notes is essential for learning and test preparation. Many professors will share information during class that is not found in the text but is included on exams and required for research. Record references and resources mentioned during class, study groups, and interaction with professors for future use.

Build your community—Get to know your advisor, professors, and other students early. Seek out and join study groups. Having a support system in your program and in your personal life will increase your chances of success. Additionally, networking plays a key role in finding employment after earning your degree, so it is wise to begin building your professional network early.

Ask for help—If you are challenged by any of the guidelines above, seek assistance immediately. Ask for help as soon as you begin to struggle—do not wait until you fail. In higher education, asking for help is seen as a sign of maturity and reflects well on you as a student. Use the resources mentioned previously such as the learning resource center, counseling center, faculty office hours, study groups, etc.



ACTIVITY: College Comparison Chart Update

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

- ☐ Admissions Office/Graduate Admissions contact information
- ☐ Admission deadline date and start date
- ☐ Application fee
- ☐ First-time, transfer student, or graduate student
- ☐ Transfer student requirements
- ☐ Transfer credit contact person
- ☐ Articulation agreement(s)
- ☐ Admission package

- ☐ School application and/or Common Application
- ☐ Essay/Statement of Purpose
- ☐ Entrance exam
- ☐ Transcripts
- ☐ Recommendations
- ☐ Interview
- ☐ Resume
- ☐ Other (portfolio, audition)
- ☐ Placement exam

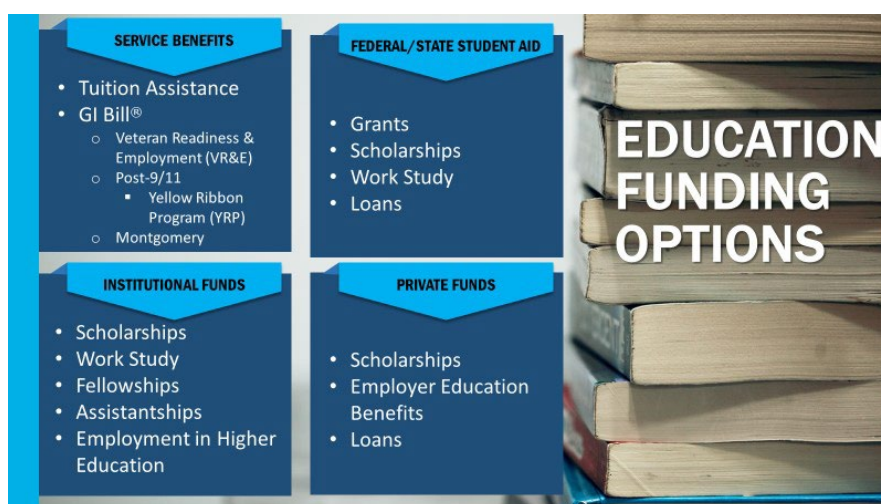
Section 6: Funding Your Education

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

Learning Objectives

- Explore education funding options
- Review the process of applying for financial aid using the Free Application for Federal Student Aid (FAFSA®)
- Compare the net cost of two institutions of higher education

Education Funding Options



While your military education benefits may pay most of your expenses, the reality is that you will need additional funding for living expenses. By taking advantage of all funding sources, you may be able to preserve a portion of your VA education benefits to pay for an advanced degree or other credentials.

In addition to reviewing Service-related benefits, this section will explore other sources of funding to include federal and state student aid; funds provided by the institution you choose to attend; and funds from private sources such as scholarships, employer benefits, and loans.

SERVICE BENEFITS

- Tuition Assistance
- GI Bill®
 - Veteran Readiness & Employment (VR&E)
 - Post-9/11
 - Yellow Ribbon Program (YRP)
 - Montgomery

Service Benefits

Tuition Assistance

Many Service members begin pursuing higher education while still serving in the military and elect to use the education benefits they earned as part of their military Service.

Tuition Assistance (TA) is a federal education benefit that is available to active-duty Army, Air Force, Navy, Marine Corps, Space Force, and Coast Guard Service members as well as some Reserve personnel.

The individual Services administer their TA programs and set financial and credit limits and program eligibility requirements.

In some cases, TA may not cover all education-related expenses. To make up the difference, consider supplemental support from scholarships or other federal funding options such as grants and student loans.

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

The Post-9/11 GI Bill® includes a **Monthly Housing Allowance (MHA)**, which is determined by your location and can be as much as \$4644 with an average amount of \$2,355 per month. If you use the GI Bill® while serving on active duty, you are not eligible for the MHA. If the difference between the amount paid by TA and the total cost of the course were less than the MHA you would receive if you were not on active duty, it would be more cost effective to pay the difference yourself and delay using your GI Bill® benefits until after leaving the military.

Contact your installation Education Office BEFORE signing up for classes to discuss funding options and to determine if your chosen school and program are eligible to

receive TA funds. Your Service-specific Education Counselor or Education Services Specialist will provide guidance on applying for TA and optional funding sources.

Additional resources include:

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

Military Life Cycle (MLC) course—VA Education Benefits and VA Education and Training Benefits for Spouses and Dependents—online at <https://TAPevents.mil/courses> or check with your installation education or transition office for in-person courses

GI Bill® Education and Training

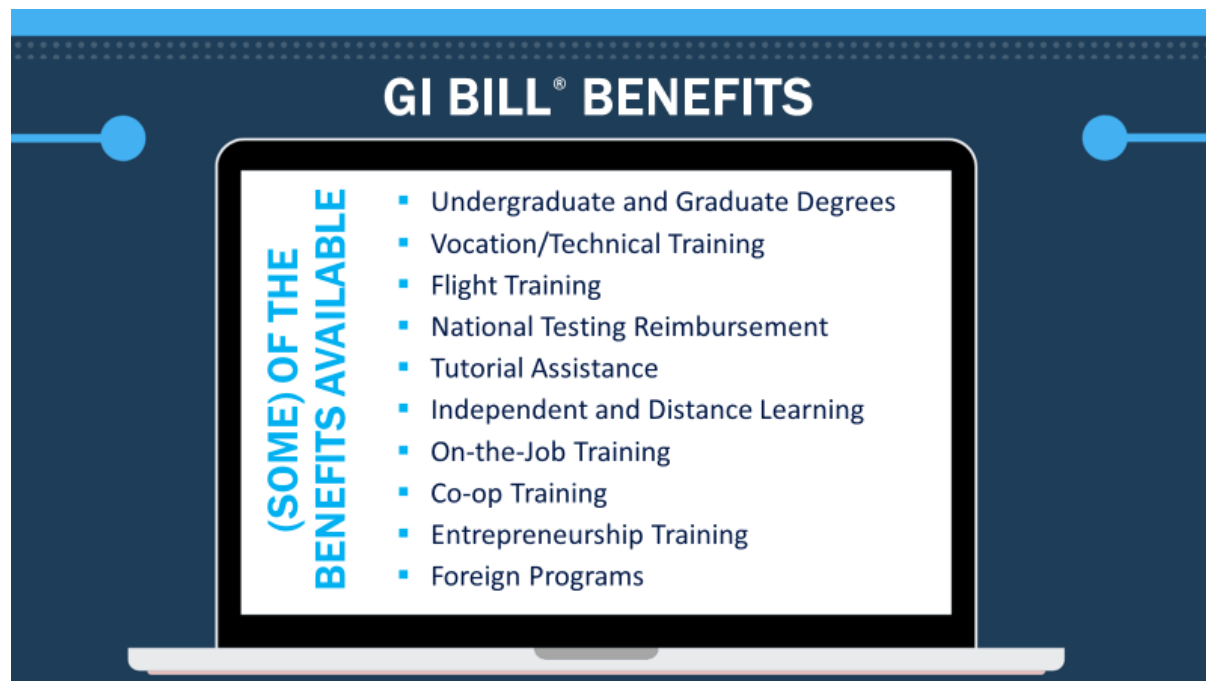
VA offers several education benefit programs for Service members, veterans, and their dependents. Your type and length of Service and type of discharge determine the benefits you earn to apply toward postsecondary education. Depending on your GI Bill® program and benefit level, you may be eligible for career counseling, tuition for undergraduate and graduate courses, fees, housing allowance, and a book stipend.

The most widely used benefit program is the Post-9/11 GI Bill®, which can be used by Service members, veterans, Guardsmen, and Reservists. You could also be eligible for the Montgomery GI Bill – Active Duty and/or the Montgomery GI Bill – Selected Reserve.

The dependents of Service members or veterans who die in the line of duty or who suffer from a service-connected disability may also be eligible for VA Education benefits.

Visit <https://www.va.gov/education> for additional information about the programs VA administers and apply for benefits online.

Types of Training and Programs Covered



The GI Bill Comparison Tool allows you to locate approved schools, training facilities, and employers in your area. This tool also allows you to compare different VA education benefit programs using simple calculations of the benefits payable for the specific training.

GI Bill Comparison Tool

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

Veteran Readiness and Employment (VR&E) (Chapter 31)



Before using the Post-9/11 or Montgomery GI Bills, it is recommended you research your eligibility for VR&E. VR&E helps entitled veterans with Service-connected disabilities that limit or prevent them from working to prepare for, obtain, and maintain employment. It also helps entitled transitioning Service members. If you are a Service member or veteran with a service-connected disability, VR&E also offers services to help you live as independently as possible.

Depending on your needs and goals, services may include:

- A complete evaluation to determine your abilities, skills, and interests for employment
- Professional or vocational counseling and rehabilitation planning for employment services
- Employment services such as job training, resume development, and other work-readiness support

- Help finding and keeping a job, including the use of special employer incentives and job accommodations
- On-the-job training (OJT), apprenticeships, and non-paid work experiences
- Post-secondary training at a college, vocational, technical, or business school
- Supportive rehabilitation services including case management, counseling, and medical referrals
- Independent living services if you're unable to work due to the severity of your disabilities

Eligibility

- Have received an honorable or other than dishonorable discharge **and**
- Have a Service-connected disability rating of at least 10% from the VA

How to Apply

Online: <https://www.va.gov/careers-employment/vocational-rehabilitation/how-to-apply/>

By Mail: Complete VA Form 28-1900 "Disabled Veterans Application for Vocational Rehabilitation" found at <https://www.vba.va.gov/pubs/forms/vba-28-1900-are.pdf> and mail to:

Department of Veterans Affairs
VR&E Intake Center PO Box 5210
Janesville, WI 53547-5210

For Additional Information:

- Call 1-800-827-1000
- Visit www.VA.gov/vre



Post-9/11 GI Bill®

Eligibility

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

- Served honorably for at least a total of 90 days on active duty on or after September 11, 2001, **or**
- Received a Purple Heart on or after September 11, 2001, and were honorably discharged after any amount of service, **or**
- Served for at least 30 continuous days on or after September 11, 2001, and were honorably discharged with a service-connected disability, **or** are a dependent child using benefits transferred by a qualifying Veteran or service member.

Note: Reservists who lost education benefits when the Reserve Educational Assistance Program (REAP) ended in November 2015 **may** qualify to receive restored benefits under the Post-9/11 GI Bill®.

Benefits

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

- **Tuition and fees**—Covers the full cost of public, in-state tuition and fees if qualified for the maximum benefit. If you attend a private or foreign school, tuition and fees are capped per academic year with updated rates each year.
- **Monthly Housing Allowance (MHA)**—Equal to an E5 with dependents for veterans attending classes at the greater than half-time rate. The MHA is calculated based on the zip code of the campus where the veteran or eligible dependent physically attends most classes. Students attending all courses online receive half the national MHA average. Those attending school at a rate of ½-time or less and Service members on active duty for more than 30 days are not eligible for MHA. MHA rate changes are effective August 1 (the beginning date of the academic year).

All Post-9/11 GI Bill students receiving a Monthly Housing Allowance and/or kicker will be required to verify their monthly enrollment via text, email, online, or by contacting the Education Call Center at 1-888-442-4551, Monday – Friday from 7:00 a.m. – 6:00 p.m. CST.

MHA is only paid when school is in session and will be pro-rated for summer terms and breaks when classes are not in session. For example, if the semester ends on December 10th and the next semester doesn't begin until January 10th, MHA will NOT be paid for the 30 days between semesters.

- An annual **books and supplies stipend** up to \$1,000 each academic year—paid proportionately based on enrollment (approximately \$42/credit hour).
- GI Bill® Post-9/11 veterans and Fry Scholars enrolled in undergraduate Science Technology Engineering Math (STEM) degree programs may qualify for additional GI Bill® benefits (up to 9 months or \$30,000, whichever comes first) if awarded the Edith Nourse Rogers **STEM Scholarship**. Visit <https://www.va.gov/education/other-va-education-benefits/stem-scholarship/> for eligibility criteria and application guidelines.

Additional resources:

- Overview of Post 9/11 GI Bill®
<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>
- Monthly Housing Allowance Rate
<https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates/>
- 1-888-GIBILL-1 or 1-888-442-4551 or 001-918-781-5678 if calling from overseas, Monday-Friday, 7 a.m. -6 p.m. (CST) for questions about GI Bill benefits.

Yellow Ribbon Program

Attending a private university, pursuing a graduate degree, or choosing a major with additional fees may result in costs that exceed the amount paid by the Post-9/11 GI Bill®. Degree-granting schools whose costs exceed the allowed amount may elect to participate in the VA's Yellow Ribbon Program (YRP), which makes additional education funds available.

Schools that choose to participate in YRP complete a Yellow Ribbon Agreement with the VA where they specify the number of awards they will offer, the maximum amount of each award, and any additional requirements. The VA matches the amounts contributed by the IHE and issues payments directly to the school.

Eligibility

To participant in the YRP program, ALL off the following must be true:

- Qualify for the maximum Post-9/11 GI Bill® benefit rate (100%)
(To determine your percentage of benefits, visit <https://www.va.gov/resources/how-we-determine-your-percentage-of-post-911-gi-bill-benefits/>.)
- Your school is an institution of higher learning, **and**
- Offers the YRP, **and**
- Has not offered the Yellow Ribbon benefit to more than the maximum number of students in their agreement with VA, **and**
- Has certified your enrollment with the VA and provided YRP information

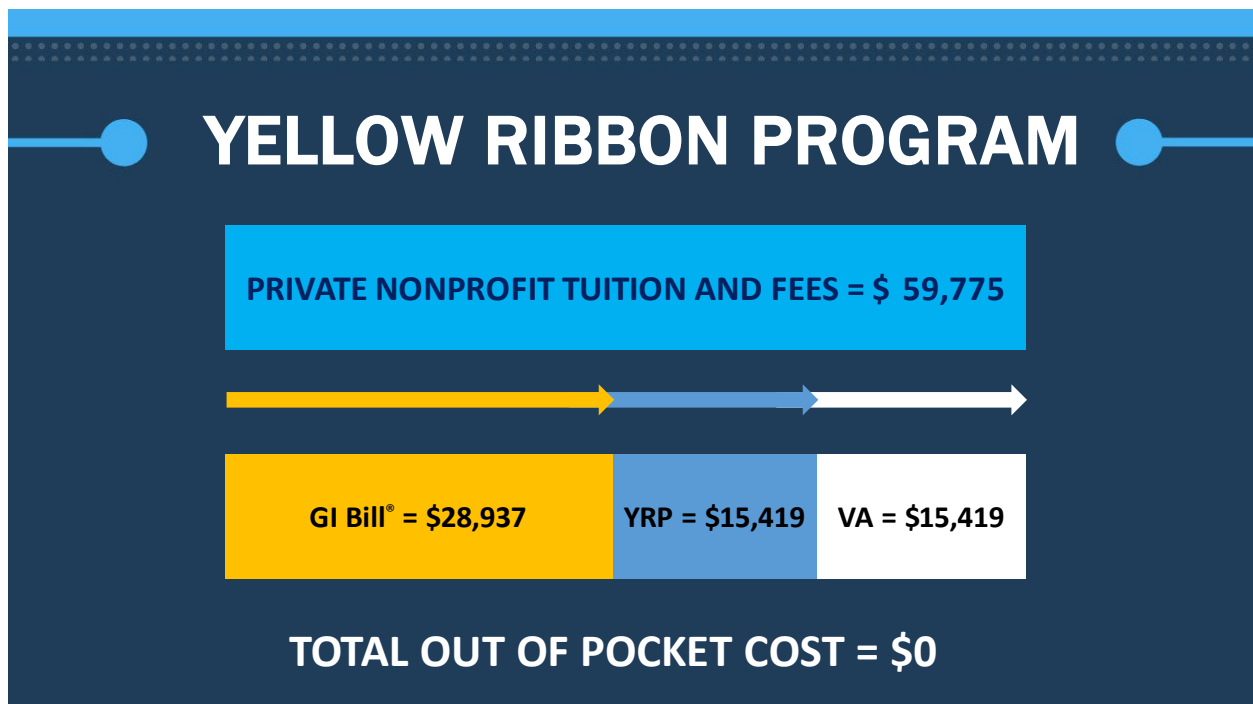
Effective August 1, 2022, active-duty Service members who qualify at the 100% level and spouses using the transferred benefits of active-duty service members who qualify at the 100% level may be eligible for the Yellow Ribbon Program.

The GI Bill® Comparison Tool at <https://www.va.gov/gi-bill-comparison-tool> can assist you in comparing the institutions you are considering.

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

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

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



2024-2025 Tuition and fees	
Annual cost of tuition & fees (will vary depending on institution)	\$59,775
Annual Post-9/11 GI Bill® amount for private or foreign institutions	\$28,937
Difference between cost and GI Bill® Benefits	\$30,838
Amount contributed by the institution's YRP	\$15,419
Matching amount contributed by VA's YRP	\$15,419
Out-of-pocket cost to Service member	\$0
Housing	
Average Annual Cost of On-Campus Room/Board (Private Nonprofit IHE)	\$17,900
Post-9/11 GI Bill® MHA (based on national average of \$2355/month for 9 months)	21,195
Excess MHA provided to Service member	+3,295
Books	
Annual Cost of Books and Supplies	\$1,215
Post-9/11 GI Bill® Books and Supplies Allowance	\$1,000
Out-of-pocket cost to Service member	\$215

Conclusion: The cost to attend a private IHE may cost the same (or sometimes less) as attending a public or online institution.

How to Apply for the Yellow Ribbon Program

1

Apply for Post-9/11 GI Bill benefits

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

If you qualify for benefits, you'll get a Certificate of Eligibility (COE).

2

Turn in your COE to your school

Bring your COE to your school's certifying official, or to the financial aid, military liaison, or other appropriate office. **Ask to apply for your school's Yellow Ribbon Program.**

3

Wait for a decision

Your school will decide:

- **Whether it has already enrolled the maximum number of students for the program period.** Enrollment is on a first-come, first-served basis. We have an agreement with each school about how many students they'll cover each year.
- **How much funding you'll receive.** Your school decides this amount. They'll add up tuition and mandatory fees, then subtract any aid you've received from other sources—such as scholarships, grants, and your Post-9/11 GI Bill tuition payment. Your school will apply the Yellow Ribbon Program benefit to this final amount.

4

Follow up

You'll get a notice from your school about whether it has accepted you into the program and how much money you'll receive for tuition and fees.

Additional resources:

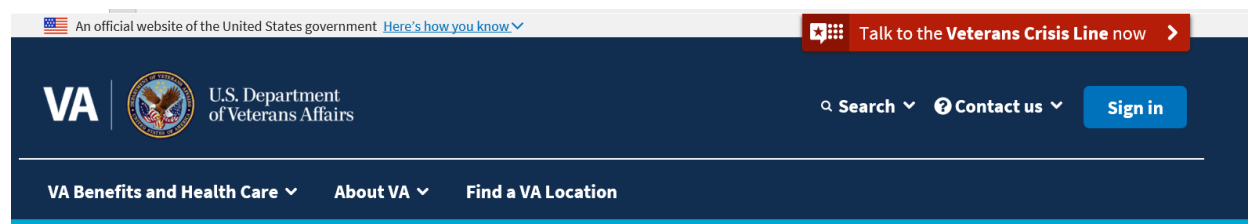
Yellow Ribbon Program

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

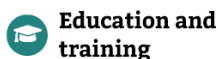
Find a Yellow Ribbon School

<https://www.va.gov/education/yellow-ribbon-participating-schools>

Montgomery GI Bill® Active Duty (MGIB-AD)



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



◀ [GI Bill](#)

Post-9/11 GI Bill

Montgomery GI Bill Active Duty

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

Montgomery GI Bill Active Duty (MGIB-AD)

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

The MGIB-AD program—sometimes known as Chapter 30—is another VA education benefits program that provides education benefits to veterans and Service members. This program will begin phasing out in 2030.

Eligibility

- At least 2 years of active-duty Service
- Separated with an honorable discharge
- High school diploma or GED

AND meet the requirements of one of the categories listed on the website

For information and the full list of eligibility requirements—

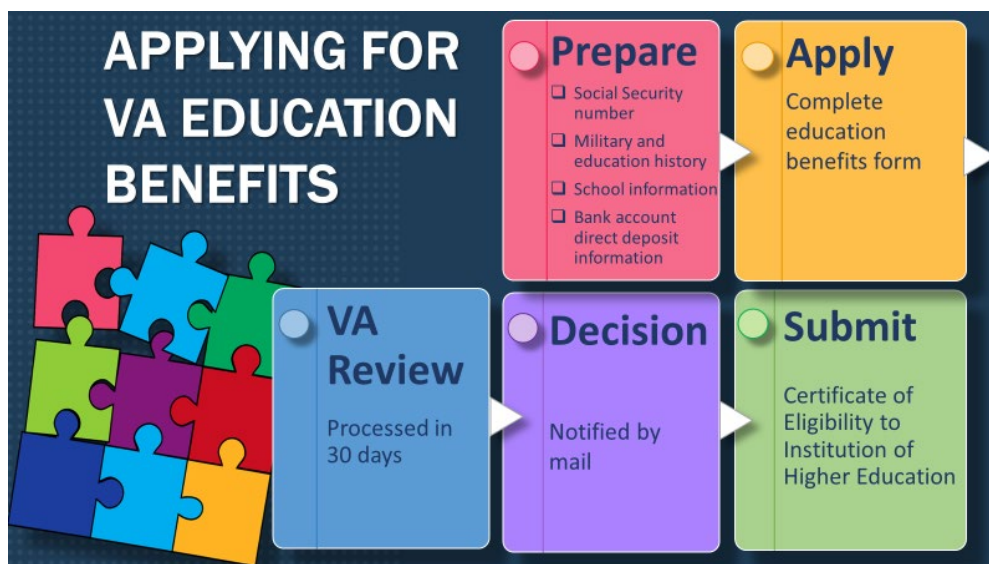
<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

Benefits

- Eligible Service members may receive up to 36 months of education benefits.
- Monthly benefits are paid directly to the student.
- Benefits are based on the type of training, length of service, category, any college fund eligibility, and contributions to the \$600 buy-up program.
- Rates (amount allowed monthly) are established annually and are the same nationwide, not based on the location of the school. The rate payable while on active duty cannot exceed the tuition and fees charged for the program.
- MGIB-AD may not cover all the expenses associated with a course or education; tuition or fees not covered by MGIB are the member's responsibility.

In most instances, MGIB benefits remain available for 10 years; time limit may be different depending on the situation. NOTE: Section 1004 of the Isakson Roe Improvement Act directs the phase out of the All-Volunteer Educational Assistance Program (Montgomery GI Bill®) beginning in 2030.

Applying for VA Education Benefits



The following is an outline of the application process from the VA website (<https://www.va.gov/education/apply-for-education-benefits/application/1990/introduction>):

1

Prepare

To fill out this application, you'll need your:

- Social Security number (required)
- Military history (required)
- Basic information about the school or training facility you want to attend (required)
- Bank account direct deposit information
- Education history

What if I need help filling out my application? An accredited representative, like a Veterans Service Officer (VSO), can help you fill out your claim.

Learn about educational programs

See what benefits you'll get at the school you want to attend.

2

Apply

Complete this education benefits form.

After submitting the form, you'll get a confirmation message. You can print this for your records.

3

VA review

We usually process claims within 30 days. We'll let you know by mail if we need more information.

We offer tools and counseling programs to help you make the most of your educational options. [Learn about career counseling options](#)

4

Decision

You'll get a Certificate of Eligibility (COE), or award letter, in the mail if we've approved your application.

If your application wasn't approved, you'll get a denial letter in the mail.

You can apply for VA education benefits online, in person, with the help of a trained professional (e.g., VSO), or by mail.

Online—the preferred method of applying. To apply for benefits based on your own service, scan the QR code or use the URL to begin the application process.



<https://www.va.gov/education/apply-for-education-benefits/application/1990/introduction>

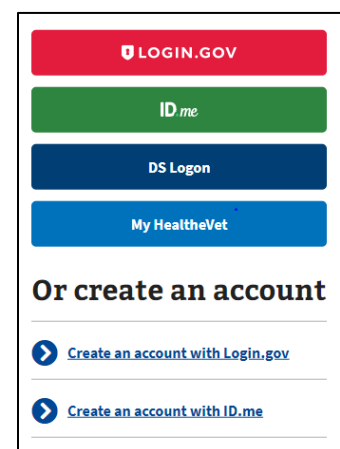
In person—make an appointment at your installation’s Education Office, your regional VA office, or with the SCO at any GI Bill® school.

With the help of a trained professional—work with an accredited representative or a Veterans Service Officer (VSO).

By mail— Download the application at: <https://www.va.gov/find-forms/about-form-22-1990/>, or request an application by calling the Education Call Center at 888-442-4551, Monday through Friday, 8:00 a.m. to 7:00 p.m. ET. Fill out the application and mail it to the VA regional claims processing office that is in the same location as your school.

If you apply online, it is recommended you create an account before beginning. This allows you to begin the process, save your work, and return at a later time.

For Post-9/11 GI Bill® benefits, creating an account allows part of your application to be prefilled through the new automated application portal, Manage Your Education Benefits (MEB). Many claims can be fully automated with a decision letter available for downloading in minutes. More complex cases are sent to the Regional Processing Office for completion and are typically completed in less than two weeks.



The GI Bill® online application is a 5-step process. Below are specific details on the information required to complete the application process.

STEP 1 OF 5: APPLICANT INFORMATION

Provide the following information:

- Name (First, Middle, Last, Suffix)
- Social Security number
- Date of birth
- Sex of applicant

STEP 2 OF 5: BENEFITS ELIGIBILITY

Choose one of the following:

- Post-9/11 GI Bill (Chapter 33)*
- Montgomery GI Bill (MGIB-AD, Chapter 30)
- Montgomery GI Bill Selected Reserve (MGIB-SR, Chapter 1606)

*If Post-9/11 GI Bill is selected, follow up questions about benefits relinquishment questions are required.

STEP 3 OF 5: SERVICE HISTORY

Provide the following Service-related information:

- Branch of service
- Type of service (Active duty, drilling reservist, National Guard, IRR)
- Service start/end dates (may add multiple service periods)
- Service academy graduation date
- Active duty status
- ROTC history
- Contributions from other sources

STEP 4 OF 5: PERSONAL INFORMATION

Indicate how you prefer to be contacted (phone, email, and mail) and provide the following information:

- Address
- Other contact information
 - Email address
 - Mobile phone number
 - Home phone number
- Direct deposit (Account type, Bank routing number, Bank account number)

STEP 5 OF 5: REVIEW APPLICATION

Carefully review all sections of the application. After submitting the form, you will get a confirmation message to print for your records.

Expand all +	
Applicant information	+
Benefits eligibility	+
Service history	+
Personal information	+

VA REVIEW

- Claims are usually processed within 30 days.
- VA will contact you by mail if more information is needed.

DECISION AND ACTION

If your application is not approved, you will get a denial letter by mail; if your application is approved, you will receive a **Certificate of Eligibility (COE)**, or award letter, by mail.

Certificate of Eligibility (COE)

A copy of your COE can be accessed online through the Manage Your Education Benefits portal at <https://www.ebenefits.va.gov/ebenefits/manage/education>.

The COE includes:

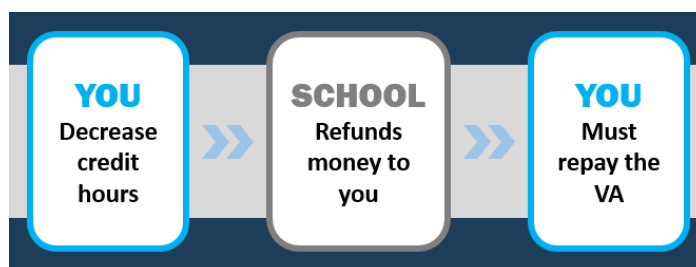
- Benefit level
- Months of entitlement
- End date of eligibility period (if applicable)

Submit the COE to the School Certifying Official (SCO) at your institution.

Obtaining your COE before registration will minimize the amount of time before you begin receiving benefits.

Avoid Creating Debt When Using VA Education Benefits

Under the Post-9/11 GI Bill®, VA pays your tuition and fees to the school after your enrollment information is certified to VA. Under other education benefit programs, payment from VA is paid directly to you. 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. The details of this agreement are outside of VA's jurisdiction.



By law, you are responsible for any debt incurred while receiving benefits under any GI Bill®. If you decrease your credit hours (drop classes, leave school, etc.) after the VA has processed your GI Bill® payment, an overpayment may occur, creating a debt with the VA and/or your school.

For Post-9/11 GI Bill® students, tuition and fees debts will be created against the school, and your school will be responsible for returning the overpaid amount to VA. You may be responsible for repaying the school some or all of this amount, depending on the school's refund policy. Other debts, such as housing, books and

supplies, or benefits received under other VA Education programs, will be created directly against you, and you will be responsible for returning these funds to VA.

You are responsible for keeping track of your tuition and fees, account balance, and payments. Contact the Debt Management Center if you receive a debt notification from the VA. The Debt Management Center (DMC) is the authoritative source of debt collection information with VA. The DMC contact number is 1-800-827-0648. More information about VA debts and how to repay them can be found here: <https://www.va.gov/resources/va-debt-management/>.



ACTIVITY: College Comparison Chart Update

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

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

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

Veteran Readiness and Employment (VR&E):

- ☐ Is there a possibility you will qualify for VR&E?
- ☐ Do you expect an honorable or other than dishonorable discharge?
- ☐ Do you expect a VA Service-connected disability rating of at least 10%?

Cost and GI Bill® Benefits:

- ☐ Annual maximum GI Bill® tuition benefit
- ☐ Annual tuition and fees (use in-state rate for public IHE)
- ☐ Monthly Housing Allowance
- ☐ Book stipend

Yellow Ribbon Program (YRP):

- ☐ Does the school participate in the YRP?
 - ☐ How many awards are available each year?
 - ☐ Is the YRP available for your level of study—undergraduate vs. graduate?
 - ☐ Is the YRP available for your major, or is it limited to certain majors?
 - ☐ Is there a limit on the amount you can receive from YRP per year?
 - ☐ Is there a limit on the number of years you may receive YRP funds?
 - ☐ What are the requirements for renewal?

FEDERAL/STATE STUDENT AID

- Grants
- Scholarships
- Work Study
- Loans

Federal/State Student Aid

The key to unlocking both federal and non-federal financial resources is to apply for **Federal Student Aid** by completing **the Free Application for Federal Student Aid (FAFSA®)** as soon as you narrow your choices of institutions and select a start date.

The FAFSA® form is the **free** application you complete and submit **every year** to receive federal student aid.

Additionally, many institutions will require the FAFSA® form before they award institutional or private-donor scholarship funds.

Materials Required to Apply

- Verified account username and password (FSA ID).
- Parent or spouse (if applicable) contributor name, date of birth, Social Security number, and email address.
- Income and asset information (if required).

Change in Income

Your income and financial situation may change after transition; contact the financial aid office at your school to explain the changes and request professional judgment consideration. The school will assess your situation and make the needed adjustments to the financial need determination based on your FAFSA® form, if applicable. **GI Bill® benefits are NOT considered income when calculating your eligibility for federal student aid.**

FEDERAL STUDENT AID

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

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

Student Dependency Status

Service in the U.S. Armed Forces gives you independent student status; parental financial information is not required. If you are married, your spouse's financial information (if applicable) will be included in your application.

Deadline to Apply

For the 2025-2026 award year, complete the FAFSA® form between **October 1, 2024, and June 30, 2026.**

It is recommended you **fill out the FAFSA® form each year as soon as it becomes available** to ensure that you do not miss receiving available aid. There may be earlier application deadlines for state and institutional financial aid. Visit the following websites to check application deadlines:

- FAFSA® application: <https://studentaid.gov/h/apply-for-aid/fafsa>
- State deadlines: <https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines>
- Check your school's website for institutional application deadlines.

Additional resources:

Department of Education Federal Student Aid videos
<https://www.youtube.com/user/FederalStudentAid>

Complete federal student aid program information
<https://studentaid.gov>

Federal student aid pro tip guide
<https://studentaid.gov/announcements-events/fafsa-support/pro-tips>



Enrollment Status

Enrollment status during the regular academic year is determined by the school but generally follows these guidelines for undergraduate students:

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



Institutions define the enrollment status for graduate students; full-time status is usually nine or more hours during fall and spring semesters; summer hours may be less.

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

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

Federal Grants

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

Federal Pell Grant

- Awarded to **undergraduate students** who have financial need and have **not** earned a bachelor's, graduate, or professional degree
- Lifetime eligibility is limited to 12 full-time semesters or the equivalent
- Maximum award is adjusted annually based on financial need and the number of credits enrolled.

Federal Supplemental Educational Opportunity Grant (FSEOG)

- Geared toward **undergraduates with exceptional financial need**
- Pell Grant recipients with the lowest Student Aid Index (SAI) will be considered first for FSEOG
- Does not require repayment
- Annual award varies depending on application date, financial need, school funding, and the IHE's financial aid policies.

National Security Education Program Grants

The Defense Language and National Security Education Office (DLNSEO) oversees the National Security Education Program (NSEP) to sustain the connection between higher education and the national security community by meeting the need for experts in critical languages and regions.



NSEP supports initiatives to attract and train the future national security workforce and strongly encourages the participation of veterans in NSEP programs. Information on how veterans can access NSEP programs as part of their higher education experience is located at <https://nsepnet.org/AboutUs.aspx>

Key NSEP programs to consider are:

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

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

Project Global Officer—Funding for ROTC students to improve their language and culture skills through short-term domestic or overseas critical language study <https://rotcprojectgo.org>.

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

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

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

- Attend a participating school and meet certain academic requirements.
- Agree to serve as a full-time teacher in a high-need field in a school or educational service agency that serves low-income students for a minimum of four years; service must be completed within eight years of completing the program for which they received the grant funds.

Failure to complete the teaching service commitment will result in the grant being converted to a Direct Unsubsidized Loan that must be repaid.

Additional grant resources:

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

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

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

Work Study

Federal Work-Study

The Federal Work-Study (FWS) program:

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

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

VA Work Study

VA Work Study is available to those who meet the following requirements:

- Enrolled at least $\frac{3}{4}$ time in an approved college degree, vocational, or professional program, AND
- Have found an open job either at a nearby VA facility, state employment office, or in a VA-related role at your school, AND
- Can finish the work-study contract while still qualifying for education benefits, AND
- Are using an approved VA education benefits program to pay for your education or training.
- Veterans with Service-connected disabilities of at least 30% may be given priority consideration.

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

Federal Student Loans

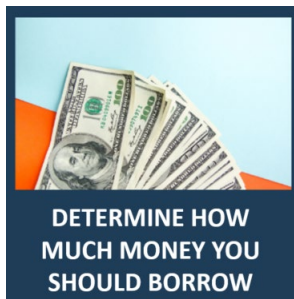
As you compare your educational costs and living expenses to your GI Bill® benefits, financial aid, and other income, you may find that you need additional funds to cover your expenses while attending school. Before borrowing money, it is important to consider the consequences of student loans.

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

- Delays contributions to your retirement savings;
- Prevents the purchase of a home; or
- Forces you to stay in a job that limits professional growth.

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

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



Calculate amount needed for each year until you finish your program; use your school's Net Price Calculator on their website to assist you.

If you are not using the GI Bill® or if you need to complete pre-college coursework, consider saving money by taking classes at a community college before transferring to a four-year institution; determine if the credits will transfer before starting.



Consider the Labor Market Research you completed in Section Three:

What salary do you expect to make after graduating?

What is your net pay after taxes?

Will you have income from any other sources?



Track how much you borrow and use the Loan Simulator at <https://studentaid.gov/loan-simulator/> to find the best student loan repayment strategy for you. Monthly loan payments should be less than 8% of your monthly income (after taxes). Repayment usually begins six months after you leave school or drop below half-time enrollment.

The Consumer Financial Protection Bureau (CFPB) provides an interactive tool, *Paying for College*, where you can access:

- A student financial guide that explains the different types of loans
- A tool to compare financial aid offers
- A guide on student debt that explains repayment options

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

For information on how to be a responsible borrower and graduate with less debt, watch *Responsible Borrowing* located at:

<https://www.youtube.com/watch?v=mTHtn0FRMWw>

Types of Federal Student Loans

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

Direct Subsidized Loans

- Available to eligible undergraduate students with financial need.
- School determines the amount to be borrowed based on the SAI from the FAFSA® form, cost of attendance, and other financial assistance.
- Department of Education pays the interest on the loan while enrolled in school at least halftime and during grace and deferment periods.



Direct Unsubsidized Loans

- Provided to eligible undergraduate, graduate, and professional students regardless of financial need.
- School determines the amount to be borrowed based on the cost of attendance and other financial assistance.
- Interest generally accrues (accumulates) during all periods from the time funds are first paid out.



Direct PLUS Loan

- Provided to graduate and professional school students and parents of dependent undergraduate students to help pay education expenses.
- Credit check is conducted; good credit history required unless additional eligibility requirements are met.

Direct Consolidation Loan

- Allows the borrower to combine multiple education (most federal but not private) loans into one loan.
- Results in a single monthly payment instead of multiple payments.
- Loan consolidation may give access to additional loan repayment plans and forgiveness programs.



Additional Resources for Graduate Students:

Financial Aid for Graduate or Professional Students

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

Office of Postsecondary Education Programs for Graduate Students

<https://www2.ed.gov/about/offices/list/ope/funding-opportunities.html>

Federal Student Loan Interest Rates

The interest rate for student loans is a fixed rate that is set each year. To find the current interest rate, visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

Loan Repayment

Loans must be repaid even if you do not complete your education, cannot find a job related to your program of study, or are unhappy with the education you paid for with your loan.

There are options to ensure your loan payment is affordable. For U.S. Department of Education information on loan management and repayment, visit: <https://studentaid.gov/manage-loans/repayment>.

View federal student loan information by logging in to “My Federal Student Aid” at <https://studentaid.gov/> with account username and password (FSA ID).

In some situations, you may be eligible to have your federal student loan forgiven, cancelled, or discharged; for more information, visit: <https://studentaid.gov/manage-loans/forgiveness-cancellation>.

Public Service Loan Forgiveness

Public Service Loan Forgiveness is a program for people who work in public service in federal, state, tribal, or local government, or for a qualifying non-profit organization. To qualify, your loan must be a Direct Loan. Under this program, borrowers may qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying monthly payments (10 years) on those loans while employed full-time by qualified government and non-profit employers. More information about Public Service Loan Forgiveness information is located at <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.



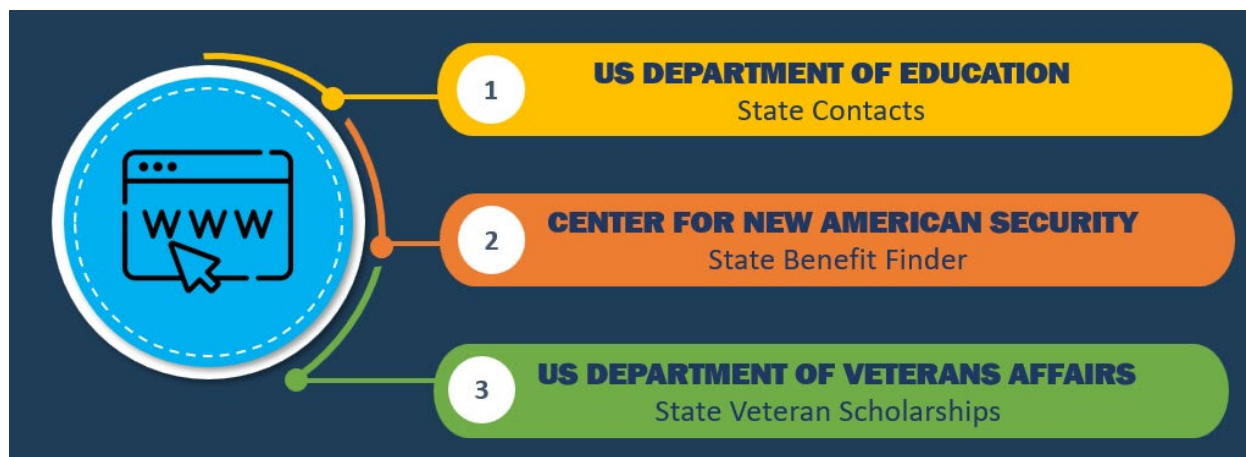
Servicemembers Civil Relief Act (SCRA) Benefits

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

Military members with federal student loans have this benefit applied automatically. Borrowers with private student loans should contact their student loan servicer to inquire how to obtain their SCRA benefits. In most cases, you will need to send a written request and include a copy of the orders calling you into military Service.

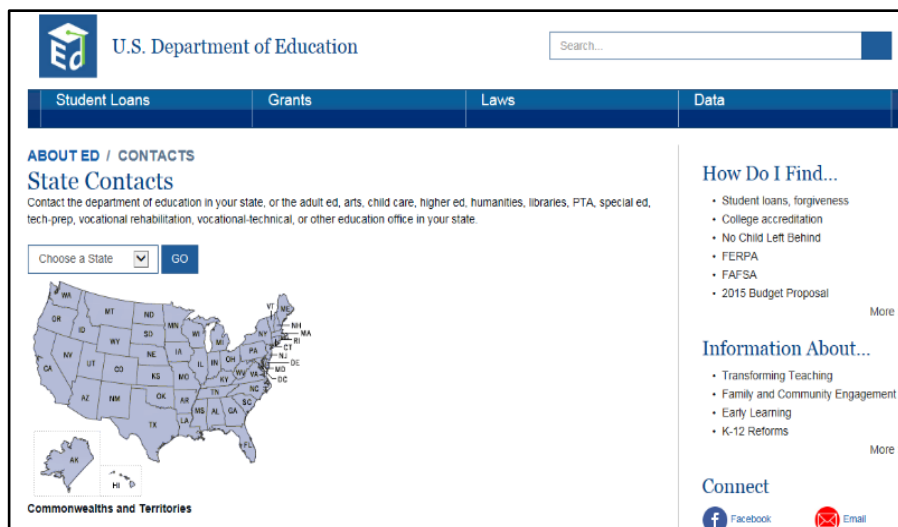
Visit <https://studentaid.gov/sites/default/files/military-student-loan-benefits.pdf> for complete details on the Department of Education's Student Loans Benefits for Members of the Armed Forces.

State Aid and Scholarships



Each state administers its own student aid programs, which may include scholarships, loans, graduate school fellowships, work programs, or other types of aid.

Contact information for your state education agency is available at <http://www2.ed.gov/about/contacts/state/index.html>.



The Center for a New American Security offers a State Veteran Benefit Finder at <https://www.cnas.org/publications/reports/state-veteran-benefit-finder> (not compatible with Internet Explorer).



For information on additional state veteran scholarships and education opportunities from VA, visit www.va.gov/statedva.htm, select your state of residence, and use the search function to search for scholarships.



INSTITUTIONAL FUNDS

- Scholarships
- Work Study
- Fellowships
- Assistantships
- Employment in Higher Education

Institutional Funds

Institutional Scholarships

As you research colleges, consider the scholarships they offer.

- Typical institutional scholarships are offered to first-time and transfer full-time students who meet the academic and/or financial requirements.
- Check the institution's admission website for application and deadline information. A separate application packet may be required.
- Recipients may be required to meet specific criteria to retain and renew the scholarship after the initial award.
- Private donor and departmental (major specific) scholarships may be available to students after the first year.
- Veteran services office may also administer campus, community, and corporate awards and scholarships focused on the needs of military-affiliated students.
- For most scholarships, you will be required to complete the FAFSA®.
Students are encouraged to complete the FAFSA® every year while enrolled in college even if you do not qualify for Federal financial aid.

Institutional Work Study

Institutional work study is funded by the IHE and awarded to students who do not qualify for federal financial aid. Although not based on need, most IHE will require students to complete and submit the FAFSA®, limit the numbers of work hours to ten per week, and require enrollment in at least six credits per semester/quarter.



Graduate School Fellowships and Assistantships

In addition to the GI Bill®, graduate students may apply for and receive various types of financial aid, loans, and scholarships, and many graduate schools offer merit-based, financial support to full-time graduate students to include the following:

Fellowship—Provides a stipend to pay tuition, academic fees, housing, textbooks, and other essential supplies; no employment or repayment required.

Research Assistantship (RA)—Provides graduate students with the opportunity to work under the supervision of a professor to conduct research, analyze results, and publish findings.

Teaching Assistantship (TA)—Designed for graduate students who are interested in working directly with undergraduate students; teach lower-level courses and provide support to professors by grading papers, organizing and overseeing study groups, and maintaining office hours to meet with students.

Graduate Assistantship (GA)—Provides graduate students with the opportunity to work under the supervision of administrators, senior staff, or faculty. GAs usually provides both salary and a tuition allowance in exchange for the performance of research or teaching; income may be taxable. Many schools use GAs to recruit.

Many schools hold Graduation/Teaching Assistant fairs months before the school year starts. Ask about these events when researching potential schools. Also, as a student veteran, you may qualify to serve as a Graduate Assistant in the Military/Veteran Center.

Both fellowships and assistantships are excellent ways to reduce the cost of education while gaining experience and professional contacts in your field. Obtain more information by contacting your graduate school department of study. Be mindful that graduate work is more demanding than undergraduate work. When planning your schedule, consider the increased workload before committing to an assistantship.

Employment in Higher Education

One often overlooked way to pay for higher education is to seek employment at an IHE. Many institutions offer full or partial tuition waivers for benefits-eligible employees (and sometimes spouses and dependent children). School will occupy your leisure time for a while, but the payoff is completing your degree without accumulating debt.

Working in higher education can also provide meaningful employment with a veteran-focused purpose as you leave the military. While classrooms are attracting more and more military-affiliated students, there is an absence of veterans among IHE staff and faculty. Veterans who work in higher education can educate their colleagues on the military culture and ease the transition for Service members.

While most positions in higher education require a bachelor's degree or higher, some entry-level administrative and facilities-related positions have alternative requirements.

PRIVATE FUNDS

- Scholarships
- Employer Education Benefits
- Loans

Private Funds

Private Scholarships

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

Department of Labor Career One Stop

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

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

Scholarships for Military Families

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

Scholarships for Military Children

<https://fisherhouse.org/programs/scholarship-programs/>

College Recon <https://collegerecon.com/>

Fast Web <https://www.fastweb.com/>

Peterson's Scholarship Search

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

Cappex <https://www.cappex.com/scholarships>

College Board's Scholarship Search

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

*Some sites may require you to create a profile before searching for scholarships.

Employer Education Benefits

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

Private Loans

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

If you need to seek additional funding through private loans, talk to the financial aid administrator at the institution you plan to attend to gather as much information as possible, and review all of your financing options carefully before taking on private student loan debt. Be sure to compare the interest rate, repayment terms, and other factors to make an informed decision for your future.

Accepting Financial Support

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

For information on how to compare financial aid award offers including loans:
<https://studentaid.gov/complete-aid-process/comparing-aid-offers>.

Some schools make comparing offers easier by using the **College Financing Plan**—a standardized form participating institutions use to notify students about their financial-aid packages. It is designed to simplify the information prospective students receive about costs and financial aid so they can easily compare institutions and make informed decisions about where to attend school. On the following pages are sample undergraduate and graduate/professional College Financing Plans.

For additional information: <https://www2.ed.gov/policy/highered/guid/aid-offer/index.html>

Undergraduate College Financing Plan

University of the United States (UUS)		MM / DD / YYYY
Undergraduate College Financing Plan		Download
Student Name, Identifier		

Total Cost of Attendance 2024-2025		
	On Campus Residence	Off Campus Residence
Tuition and Fees		\$X,XXXX
Housing and Food	\$X,XXXX	\$X,XXXX
Books and Supplies		\$X,XXXX
Transportation		\$X,XXXX
Other Education Costs		\$X,XXXX
Estimated Cost of Attendance	\$X,XXXX / yr	\$X,XXXX / yr

Student Aid Index	
Based on the FAFSA	X,XXXX / yr
As calculated by the institution using information reported on the FAFSA or to your institution.	
Based on Institutional Methodology	X,XXXX / yr
Used by many private institutions in addition to the FAFSA.	

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships	
Merit-Based Scholarships	
Scholarships From Your School	\$X,XXXX
Scholarships From Your State	\$X,XXXX
Other Scholarships	\$X,XXXX
Employer Paid Tuition Benefits	\$X,XXXX
Total Scholarships	\$X,XXXX / yr

Grants	
Need-Based Grant Aid	
Federal Pell Grants	\$X,XXXX
Institutional Grants	\$X,XXXX
State Grants	\$X,XXXX
Other Forms of Grant Aid	\$X,XXXX
Total Grants	\$X,XXXX / yr

VA Education Benefits	
VA Education Benefits	\$X,XXXX / yr

College Costs You Will Be Required to Pay	
Net Price To You	\$X,XXXX / yr
Total cost of attendance minus total grants and total scholarships	

Loan and Work Options to Pay the Net Price to You

You must repay loans, plus interest and fees.

Loan Options*	
Federal Direct Subsidized Loan	\$X,XXXX / yr
(x.xx% interest rate) (x.xx% origination fee)	
Federal Direct Unsubsidized Loan	\$X,XXXX / yr
(x.xx% interest rate) (x.xx% origination fee)	
Total Loan Options	\$X,XXXX / yr

* For federal student loans, origination fees are deducted from loan proceeds.

Work Options	
Work-Study	\$X,XXXX / yr
Hours Per Week (estimated)	XX / wk
Other Campus Job	\$X,XXXX / yr
Total Work	\$X,XXXX / yr

Other Options	
You may have other options to repay the remaining costs. These include:	
<ul style="list-style-type: none">Tuition payment plan offered by the institutionParent PLUS loans, which your parent can apply forNon-Federal Private education loan, which you or your parent can apply for after passing a credit checkOther Military or National Service Benefits	

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

* Loan Amounts	
Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: https://studentaid.gov/manage-loans/repayment/plans .	

Customized Information from UUS	

Next steps	



Graduate College Financing Plan

University of the United States (UUS)

MM / DD / YYYY

Graduate/Professional College Financing Plan
Student Name, Identifier

[Download](#)

Total Cost of Attendance 2024-2025

	On Campus Residence	Off Campus Residence
Tuition and Fees		\$X,XXXX
Housing and Food	\$X,XXXX	\$X,XXXX
Books and Supplies		\$X,XXXX
Transportation		\$X,XXXX
Other Education Costs		\$X,XXXX
Estimated Cost of Attendance	\$X,XXXX / yr	\$X,XXXX / yr

Student Aid Index

Based on the FAFSA As calculated by the institution using information reported on the FAFSA or to your institution.	X,XXXX / yr
Based on Institutional Methodology Used by many private institutions in addition to the FAFSA.	X,XXXX / yr

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed. Housing, food, or transportation may be considered taxable.

Scholarships

Merit-Based Scholarships	
Scholarships From Your School	\$X,XXXX
Scholarships From Your State	\$X,XXXX
Other Scholarships	\$X,XXXX
Employer Paid Tuition Benefits	\$X,XXXX
School-Paid Tuition Benefits	\$X,XXXX
Tuition Remission/Waiver	\$X,XXXX
Total Scholarships	\$X,XXXX / yr

Grants

Need-Based Grant Aid	
Institutional Grants	\$X,XXXX
State Grants	\$X,XXXX
Scholarships for Disadvantaged Students	\$X,XXXX
Other Forms of Grant Aid	\$X,XXXX
Total Grants	\$X,XXXX / yr

VA Education Benefits

VA Education Benefits	\$X,XXXX / yr
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College Costs You Will Be Required to Pay

Net Price To You Total cost of attendance minus total grants and total scholarships	\$X,XXXX / yr
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Loan and Work Options to Pay the Net Price to You

You must repay loans, plus interest and fees.

Loan Options*

Federal Direct Unsubsidized Loan (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
Grad PLUS Federal Loan (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
HRSA Loans (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
Total Loan Options	\$X,XXXX / yr

* For federal student loans, origination fees are deducted from loan proceeds.

Other Options

You may have other options to repay the remaining costs. These include:

- Tuition payment plan offered by the institution
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
- Other Military or National Service Benefits

Next steps

Work Options

Work-Study	\$X,XXXX / yr
Hours Per Week (estimated)	XX / wk
Assistantships	\$X,XXXX / yr
Total Work	\$X,XXXX / yr

For More Information

University of the United States (UUS)
Financial Aid Office
123 Main Street
Anytown, ST 12345

Telephone: (123) 456-7890
E-mail: financialaid@uus.edu

* Loan Amounts

Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/manage-loans/repayment/plans>.

Customized Information from UUS

Financial Aid Action Plan



START PLANNING EARLY

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



FILL OUT THE FAFSA® FORM

- Do not pay to complete the FAFSA®
- Go to: <https://studentaid.gov/h/apply-for-aid/fafsa>
- Reapply each year October 1st (December for 2023 only) or if transferring to another school
- Be alert to letters and emails from the school's financial aid office requesting additional information
- Review your Student Aid Report (SAR) for accuracy



REVIEW YOUR AID OFFER/AWARD LETTER

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



RECEIVE YOUR AID

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



GRADUATE AND START REPAYMENT

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



ACTIVITY: College Comparison Chart Update

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

- Locate the school-specific deadline for submitting the FAFSA®
- Research institutional scholarships
- Find one state scholarship
- Find one private scholarship



For graduate students—research fellowships and assistantships at your chosen institutions



ACTIVITY: Action Plan

INSTRUCTIONS: Refer to your course notes and use the following questions to make a list of your next actions. If there is something that does not fit neatly into one of these categories, place it in the “other” category. For each item listed, add a date/timeframe for completion.

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

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

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

4. What tasks must I do?

5. Other

Be an Informed Consumer

Consider the Tax Implications

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

If you receive a scholarship, fellowship grant, or other grant from sources other than the VA, all or part of the amounts you receive may be tax-free; however, some portion of the monies you receive may be taxable. For guidance on your specific situation, it is recommended you contact a tax professional.



Save Your Money

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

They require you to pay to have your FAFSA prepared or to get information on scholarships. FAFSA stands for Free Application for Financial Student Aid. Complete the FAFSA online at <https://studentaid.gov/h/apply-for-aid/fafsa>. Legitimate scholarships are found by searching online and by asking the financial aid counselors at your IHE—never pay for scholarship leads.

They ask for your FAFSA account username and password. Financial aid counselors at your school and the Department of Education will never ask for this information. Do not share your username and password with anyone.

Their communications contain spelling and grammatical errors. While some emails and brochures you receive may look very formal, they often contain spelling and grammatical errors. If you notice unusual capitalization, improper grammar, or incomplete sentences, it's a red flag that the source is not reputable.

Protect Your Identity

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

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

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

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

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

<https://oig.ed.gov/oig-hotline>

Federal Student Aid's "Avoiding Scams" website

<https://studentaid.gov/resources/scams>

Report Fraud and Other Issues

In 2014, the Department of Defense launched the Postsecondary Education Complaint System (PECS) as part of Executive Order 13607. PECS allows military students and their families pursuing higher education using Military Tuition

Assistance, the GI Bill®, or other education benefit programs to file online complaints against education institutions for misleading or unfair acts or practices. PECS will track, manage, and process student complaints. The system electronically records information about the educational institution, the nature of the issue/complaint, and the complainant's contact information. Depending on the grievance, the Departments of Defense, Education, Justice, Veterans Affairs, the Consumer Financial Protection Bureau, or the Federal Trade Commission will respond to student complaints through PECS. Additional feedback methods are listed below:

GI Bill® recipients

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

Federal student aid

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

Federal and private student loans

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

Financial Aid Fraud—a company charging for financial aid advice is not committing fraud unless it fails to deliver what it promises. For more information about financial aid fraud and reporting fraud, contact the Federal Trade Commission (1-800-FTC-HELP).

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

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

One final step remains—identifying strategies to be successful in higher education.



ACTIVITY: Success Strategies

INSTRUCTIONS: This course has offered information, resources, and suggestions on ways to be successful in your pursuit of a degree. Take time to review the materials and list below the strategies you will use to achieve success in higher education.

Summary

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

- Completed a self-assessment to narrow your career interests and conducted research to determine the practicality of your career choice
- Researched multiple factors to consider when choosing an institution
- Identified admission requirements and sources of funding
- Gathered resources for additional information and support to use when moving from Service to school
- Completed a comparison of two potential schools
- Reviewed strategies for success in higher education

Continue to research and refine your plan. Use the information you have gained and the resources available to you—in both the military and civilian communities—to reach your educational goals and obtain your desired career. You can do it!

TAP INTERAGENCY WEBSITE GUIDE



The TAP Interagency Website Guide is a comprehensive document that contains all websites referenced in TAP courses.

THE WEBSITE GUIDE IS LOCATED AT:

[https://www.tapevents.mil/Assets/ResourceContent/TAP/TAP Interagency Website Guide.pdf](https://www.tapevents.mil/Assets/ResourceContent/TAP/TAP%20Interagency%20Website%20Guide.pdf)

OR

SCAN THE QR CODE BELOW WITH THE CAMERA ON YOUR PERSONAL DEVICE TO
ACCESS THE GUIDE



Features of the Website Guide include:

- Single source for websites referenced in TAP courses
- Searchable
- Includes URL and description of each resource
- Updated biannually

TAP Interagency Website Guide categories include the following:

- | | |
|---|---|
| <ul style="list-style-type: none">▪ TAP Resources▪ Military Services▪ Career Planning▪ Disability/Wounded, Ill, & Injured▪ Education▪ Employment▪ Entrepreneurship▪ Family & Caregiver Support▪ Federal, State, & Local Resource Locators | <ul style="list-style-type: none">▪ Finance – Personal & Family▪ Healthcare▪ Housing▪ Insurance▪ Mental Health▪ Sexual Assault and Military Sexual Trauma▪ Social Media & Networking▪ Volunteer Opportunities▪ Additional Information and Resources |
|---|---|

Transition Assistance Participant Assessment

YOUR FEEDBACK IS IMPORTANT



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

THE TAPA IS LOCATED AT: [HTTPS://WWW.DODSURVEYS.MIL/TAP](https://www.dodsurveys.mil/tap)

OR

SCAN THE QR CODE BELOW WITH THE CAMERA ON YOUR PERSONAL
DEVICE TO BEGIN THE ASSESSMENT



PLEASE NOTE:

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

Assessments are available for the following:

CORE CURRICULUM

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

2-DAY TRACKS

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

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

- Created a comprehensive resource guide that lists all TAP-related websites in one document.
- Removed unnecessary or obsolete information.
- Added information related to finding purpose, healthcare, and life insurance after transition.
- Added more hands-on activities and enhanced content on American Job Center resources, social media, and resume examples.

Career Exploration Chart

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

College Comparison Chart

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

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



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

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



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

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

APPENDIX

Institution Names	#1	#2
<div>  FACTOR: Location </div>		
City, Suburban, Town, Rural		
<div>  FACTOR: Quality </div>		
Type of accreditation: Institutional Specialized (Programmatic)		
Internships, Co-ops, Study Abroad, Research Opportunities Job placement		

APPENDIX

Institution Names	#1	#2
<div>  FACTOR: Student Outcomes </div>		
Graduation Rate		
Retention Rate		
Median Salary		
Loan Repayment Rate		
<div>  FACTOR: Student Veteran Support </div>		
Number of veterans on campus		
Single point of contact for veterans		
School Certifying Official(s) (name, phone, email, location)		
Veteran program director (name, phone, email, location)		

APPENDIX

Institution Names	#1	#2
Student veteran group contact (name, phone, email, location)		
On-campus resources/services for veterans		
Cautionary information (GI Bill® Comparison Tool)		
Complaints		

APPENDIX

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


APPENDIX

Institution Names	#1	#2
Credit for prior learning/military service (name, phone, email, location)		
Articulation agreement(s)		
Application package		
School application/Common Application		
Essay/Statement of purpose		
Entrance exam		
Transcripts		

APPENDIX

Institution Names	#1	#2
<p>Recommendations—list recommenders and contact information</p>		
<p>Interview</p>		
<p>Resume</p>		
<p>Other (portfolio/audition)</p>		
<p>Placement exam</p>		

APPENDIX

Institution Names	#1	#2
Section 6: Funding Your Education		
<div>  FACTOR: Cost </div>		
Veteran Readiness & Employment		
Honorable or other than dishonorable discharge?		
VA Service-connected disability rating of at least 10%?		
GI Bill®—Post-9/11 or Montgomery (circle one)		
Annual maximum tuition benefit		
Annual in-state tuition & fees		
Housing allowance		
Book stipend		


APPENDIX

Institution Names	#1	#2
Yellow Ribbon Program		
# awards/year		
Restrictions on level of study (undergraduate/graduate)		
Restrictions on major		
Amount of funds available/year		
# years available		
Requirements for renewal		

APPENDIX

Institution Names	#1	#2
Financial Aid		
FAFSA®—school deadline		
Scholarships		
Institutional scholarships		
State scholarships		
Private scholarships		

APPENDIX

Institution Names	#1	#2
 Graduate students: Fellowships/Assistantships		