Financial aid also available to military dependents

BY MARGARITA CAMBEST
NEW ERA STAFF WRITER

Dependents of active-duty or retired service members have many options when looking for a way to fund higher education costs. The most well-known of these options is transferred benefits from the Post 9/11 GI Bill, available to spouses and children of eligible active-duty service members. Service members usually receive 36 months of Post 9/11 GI Bill benefits in exchange for having at least six years and another four years of active-duty service. They can choose to use some or all of these benefits for themselves after getting out of the service or choose to transfer all or a portion of unused benefits if certain eligibility requirements are met. First, family members must be enrolled in DEERS to qualify for a transfer and transfers take place while service members remain on active duty, often with a four-year extension on the service member’s military service requirement.

Spouses may use the benefit immediately after a transfer is approved and continue to do so for up to 15 years after the service member’s last separation from active duty. However, they are not eligible for a monthly housing allowance with the service member remains on active duty.

Dependent children have to wait until the service member making the transfer has completed at least 10 years of service.

Benefits will start after the child has finished high school, received a GED or turned 18 through age 26 and include a monthly housing allowance stipend. Transfers are set up and managed through the Transfer of Education benefits portal in MilConnect at https://www.dmdc.osd.mil/milconnect.

The Military Spouse Career Advancement Accounts Program, or MyCAA, offers up to $2,000 per fiscal year with a $4,000 cap toward career development and employment assistance. Spouses of active-duty service members in pay grades E-1 to E-5, W-1 to W-2 and O-1 to O-2 may use MyCAA benefits for licenses, certificates, certifications and concentrated associate degrees. Coast Guard spouses are not eligible. Call 1-800-342-9647 to speak with a MyCAA career and education consultant or visit www.airportal.acc.af.mil/mycaa for more information.

Army Emergency Relief offers two need-based scholarship programs for dependents.

The Spouse Education Assistance Program helps DEERS registered Army spouses pay for a four-year undergraduate degree. Sponsors may be active-duty, retired or deceased. Full-time student status isn’t required, but a minimum of part-time attendance is required. To receive assistance for up to four academic years, students must also maintain at least a 2.0 GPA and reapply each year: Stateside, SEAP is limited to $2,500 maximum per academic year. If a service member is assigned in Europe, Korea, Japan or Okinawa, AER offers grants of up to $350 per term.

The MG James Ursano Scholarship Program is the counterpart for DEERS registered dependent children of soldiers. Unmarried students under the age of 23 who are pursuing their first undergraduate degree full-time at a U.S. Department of Education accredited school may apply. Children must also maintain at least a 2.0 GPA.

Other military specific scholarships, including scholarships through local commissions, service organizations and local clubs are also available, but while there is plenty of aid available that pays homage to a lineage of military service, there are thousands of dollars in scholarship money available for other reasons as well. Believe it or not, they don’t all require you to string together an unbelievable narrative about saving babies in third-world countries. Apply for all of them. Left handed? First-generation college student? Home-schooled? There is a scholarship for you. A small time commitment and a few essays can pay off with big bucks for school.

Use the Internet to your advantage. Both www.Fastweb.com and www.Scholarships.com allow users to search their college scholarship databases with a catch. The sites make their money on advertising and will share your information with colleges and college-related companies.

This doesn’t mean the scholarships listed on these sites are scams, but it wouldn’t hurt to open up a separate email address to deal with the plethora of spam that might be coming your way. Another option, www.CollegeScholarships.org, lets users browse its scholarship listing without registering.

Career placement for veterans and their spouses

BY MARGARITA CAMBEST
NEW ERA STAFF WRITER

Syracuse University’s Institute for Veterans and Military Families offers a Veterans Career Transition Program with one catch.

Veterans must have served at least one day on active duty after 9/11 and already left active-duty or plan to do so and enter the civilian workforce in the coming 18 months.

Spouses of eligible veterans or active-duty service members are also eligible.

They can be employed and seeking career advancement or change, underemployed or unemployed. The program offers three tracks:

The Professional Skills Track teaches professional skills necessary to maintain employment outside the military, including content developed specifically for military spouses.

The Tech Track teaches information technology, project management and human resources skills. The Independent Study Track allows for next-business day enrollment in a self-paced course that teaches the same skills in the Professional Skills Track. The program will also pay for exam fees associated with industry certification.

FOR MORE INFORMATION on the Veterans Career Transition Program go to vets.syr.edu/education/employment-programs/. 
What’s it going to cost for college?

School Tuition/Fees (In-state/Out-of-State)*

**AT THE EDUCATION CENTER**

- Austin Peay State University $3,584/$10,832
- Embry-Riddle Fort Campbell $3,240/$4,020
- HCC Fort Campbell $1,812/$6,228
- Murray State University $3,696/$10,056

**IN HOPKINSVILLE**

- Brown Mackie College $6,617

**IN CLARKSVILLE**

- Daymar Institute $9,000
- Bethel University $4,528
- Miller-Motte Technical College $7,596

*Estimated cost of Fall 2014 undergraduate tuition for in-state and out-of-state students uses 12-credit hour terms. Tuition for Brown Mackie is based on an Associate of Applied Science in Health Care Administration. Daymar Institute tuition based on a bachelor’s in criminal justice administration. Bethel University tuition quoted at 12-credit hours semester. Miller-Motte Technical College tuition quoted for an associate in respiratory therapy. Troy University only made Alabama tuition rate available. Tuition at Clarksville campus may vary.

--- Compiled by Margarita Cambest

How to pay for school: Know your benefits

**BY MARGARITA CAMBEST**

NEW ERA STAFF WRITER

In exchange for signing on the dotted line, military service members of all ranks have access to a variety of benefits that supplement low salary with health care, discounted goods, groceries and education benefits. Most of these benefits are easy to understand. When a tooth hurts, you see an on-post dentist; when you’re low on Heinz, you go to the commissary. Education benefits, on the other hand, may be a little more confusing. There are three main programs service members, veterans and their immediate dependents may use to pay for school.

1. **Tuition Assistance**

Active-duty service members may use tuition assistance to pay for up to 16 credit hours each fiscal year. This benefit is only available to active-duty service members who generally take lighter class loads than a veteran going to school fulltime. Training and deployments will often get in the way of traditional 16-week semesters, so education centers on post, including the Glenn H. English Army Education Center at Fort Campbell, offer condensed eight-week terms to cater to the needs of the military. Veterans have two options and up to 10 years after ending their service to use education benefits:

2. **The Montgomery GI Bill**

The Montgomery GI Bill is actually composed of two main programs for veterans of both active-duty and the Reserves. It requires an honorable discharge, a high school diploma or a GED and occasionally 12 hours of college credit.

The Montgomery GI Bill Active Duty program pays active-duty service members who paid $100 a month for their first year of service (with the option to pay up to $600 more for $5,400 in additional benefits) a monthly education stipend once they’ve completed varying service obligations. Benefits can be used for a slew of educational coursework. It pays for college degrees, certificates, technical or
of higher learning directly for resident tuition and fees for a public or private school. For a private school, the payment is the lower of either actual tuition and fees or the national maximum per academic year. Veterans who use the Post 9/11 GI Bill are also eligible for a monthly housing allowance, a book stipend determined by enrollment and a one-time rural relocation benefit.

Attending an out-of-state or private school could lead to out-of-pocket costs, but many schools participate in the VA’s Yellow Ribbon Program to supplement the difference between tuition and benefits so veterans pay nothing out of pocket. A full list of participating schools can be found at http://www.benefits.va.gov/gibill/yellow_ribbon.asp.

Eligible veterans must have served at least 90 days in active duty after Sept. 10, 2001 with full benefits available to those serving three years after Sept. 10, 2001. Immediate dependents, including DEERS-enrolled spouses and children of service members, may be eligible for a transfer of benefits if the eligible service member is qualified for the Post 9/11 GI Bill at the 100 percent rate.

3. Post 9/11 GI Bill

The Post 9/11 GI Bill pays institutions of vocational courses, flight training, apprenticeships, licensing and certification tests, certain entrance exams and correspondence courses for up to 36 months. Other types of training, including remedial courses, may also be approved.

Reservists with a six-year obligation who are actively drilling may use the Montgomery GI Selected Reserve program for all the types of training prior active-duty are entitled to use. Additional requirements may apply.

Unlike the Post 9/11 GI Bill, the Montgomery GI Bill is a lump sum payment with no separate housing allowance. This means the monthly benefit — $1,717 for a full-time student through Sept. 30 — is paid directly to the service member or veteran. For some, this benefit pays more than the actual cost of tuition and housing.

Buyer beware about for-profit colleges

BY MARGARITA CAMBEST
NEW ERA STAFF WRITER

With giant for-profit schools like the University of Phoenix making national headlines lately, it’s hard to choose where to put your education dollars. Many schools offer enticing night courses, open-door and lax exam policies to make classes accessible to all, but the federal government is cracking down on so-called diploma mills that churn out ill-equipped graduates who finish school thousands of dollars in debt with no job in sight.

In June, the U.S. Department of Education’s Federal Student Aid office announced it would investigate Corinthian Colleges Inc. after the company failed to address concerns about its practices.

The parent company of the Everest Institute, Everest College, Wyo Tech and Heald brands, agreed to sell 85 of its 97 U.S. campuses and shutter the rest. The schools enroll 72,000 students nationwide and receive $1.4 billion in federal financial aid money each year. It’s big business. In July, officials at the for-profit parent company of the University of Phoenix chain of colleges said it was being investigated for similar claims.

Apollo Education Group announced its federal student financial aid programs at the University of Phoenix were being investigated on July 14. The school was already investigated in 2012, according to USA Today. But for-profit schools are not always scams. Students from both Corinthian College schools and the University of Phoenix may get job offers. Schools can do worse. Some close overnight. Others provide fake diplomas. But how do you spot a fake?

“Will it transfer later?”

With how often the military moves service members and their dependents, where one starts a degree might not be where it gets finished, she said. It can be helpful to find a school that will both accept credits you already have and that is reputable enough to have its credits transfer if you need to move.

Is the tuition price clearly available?

“Fly by night” schools may try to hide inflated prices, require all of your personal information before sending out a quote or charge variable rates.

Are you being guilt-tripped?

“Diploma mills often feed on guilt,” Owens said. “They’ll ask ‘What will your family do if you don’t pursue this? Why don’t you want to do right by your family?’” You should be wary if any of these red flags pop up, but a quick Google search doesn’t hurt either.
Succeed at school: 10 tips for service members, vets

BY MARGARITA CAMBEST
NEW ERA STAFF WRITER

Understanding the obstacles military-connected students might face when entering school is Allisha Lee’s job. As director of Hopkinsville Community College’s Fort Campbell campus, she handles veteran and military programming for both the Fort Campbell and Hopkinsville locations. Lee said the school offers a variety of programs to make the transition easier.

“They’ve already learned time management,” Lee said. “They’re used to a structured environment, but academia is not as structured as some would like.”

With that in mind, Lee shared her tips for “succeeding at school.”

1. Do your research: Explore the institution you want to attend and ensure it is military-friendly. Find out if the college offers military exclusive programming or support and is not just marketing to veterans. Look for a dedicated staff member or department for military or veteran services, Lee advises.

“Here, we have seven staff members in some capacity who exclusively only serve soldiers and veterans,” Lee said. “You’re really looking for dedicated programming for soldiers and veterans in some capacity.”

2. Understand your education benefits: Active-duty service members may have some tuition assistance available to them, and veterans have GI Bill benefits; financial aid is also available. Follow the guidelines of whatever benefit you’re using and weigh the options to determine which is best. Tuition Assistance, for example, is limited to 16 hours per fiscal year. After that, service members pay out-of-pocket.

“Understanding that will help them manage their finances and finish their education,” Lee said. “We’re helping our students who are active-duty look for scholarships and different things to help supplement that cost.”

3. Plan for success: Attend services that are available, such as career planning.

“Meet with an academic adviser to make sure you start and end on the right path,” Lee said.

“Everyone wants to finish, but not everyone knows how to finish, so you want to make sure you’re taking classes that are progressing you toward degree classes.”

Lee also suggests maximizing military skills and seeing if those skills will translate into academic credit; for example, basic training, advanced individual training and warrior leadership classes are eligible for credits at some schools.

4. Don’t overload yourself: Military-connected individuals might want to finish as many classes as possible in a short time span, Lee said.

“The soldiers are working, but they still want to take just as many classes. The veterans are trying to get a job as soon as possible, and it’s not beneficial. They end up struggling with the overload. Then a mission comes up and they have all these classes they can’t complete. If you’re taking four classes in an eight-week session that’s way too much.”

Lee suggests limiting eight-week sessions to two classes for full-time students.

5. Connect with other veterans: “The majority like the brotherhood or sisterhood aspect,” Lee said. “A lot about going to college is engaging and connecting with other people, so it allows them to network with other veterans. It helps to have that network of individuals with common goals and experiences.”

Lee said HCC’s Fort Campbell campus generally sees younger veterans where Hopkinsville’s sees an older demographic.

6. Use your resources: Lee recommends using all available resources.

“HCC has military specific tutoring, peer mentoring and programming that supports veterans,” she said. “We hire VA work study students at HCC for peer mentoring. At Fort Campbell, some work in advising and help schedule classes as an expanded piece of the student worker. They’re interacting more with the students and helping them in their daily endeavors.”

Although there might be a stigma in the military about asking for help, Lee said veterans and service members should not be afraid to ask for help when needed. Counseling and accommodations are generally available for memory issues or symptoms of PTSD.

7. Ask questions: At least start the conversation. You don’t need to leave the office until you have all the information.

“Sometimes they think they know everything, and sometimes they don’t,” Lee said. “A lot of the faculty and staff can anticipate some of those needs, but if there is a question it needs to be asked to get an answer.”

Freedom isn’t free, but your college education can be.

In recognition of selfless service since September 11, 2001, Lipscomb University, located in Nashville, participates in the Yellow Ribbon Program at the highest level. More important, we recognize that military members who began their educations in the service are in possession of a wonderful resource upon which to build the rest of their lives and the lives of their families.

Leverage that asset to get your college degree, and in some cases your master’s degree, at no cost at Lipscomb. Choose from more than 75 areas of study including accounting, business, counseling and psychology, education, exercise and nutrition science, and theology.

In addition, Lipscomb established The Charlie Daniels Scholarship for Heroes to honor country music legend Charlie Daniels and his tireless efforts on behalf of the nation’s military. This scholarship provides financial assistance for those not eligible for Yellow Ribbon.

At Lipscomb, you’ll find classes are smaller, professors offer more personal, one-on-one attention, and there is a dedicated Veteran Services Office that is ready to support and assist you during your transition to student life and help you prepare for the next chapter of your life. Best of all, we’re less than one hour away, which means getting your degree from one of the nation’s top-ranked colleges is closer than you might have thought.

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HCC earns Best for Vets college ranking

BY MARGARITA CAMBEST
NEW ERA STAFF WRITER

Veterans and active-duty military students at Hopkinsville Community College have access to two campuses and a specialized staff familiar with the needs of military connected students. Along with a dedicated Student Veteran Center, it’s these things that put Hopkinsville Community College on Military Times’ Best for Vets list for 2015.

Of 20 two-year colleges ranked on the list, HCC earned the sixth spot and is the only institution to make the cut in Kentucky.

HCC Fort Campbell Campus director Alisha Lee said the campus focuses on providing academic support to veterans through services like peer mentoring and tutoring.

“We also have a unique perspective by serving a significant active duty population as well as veteran students who have transitioned out. Our support is versatile by understanding the different mission and goals during each phase of a service member’s career and transition to the civilian workforce. Rankings were determined by analyzing services, accommodations and financial incentives offered to military and veteran students and descriptions of veteran culture on campus.

HCC had the largest proportion of military students compared to other colleges on the list with about 23 percent of its students identifying an active duty or veteran status. But many other students with military ties attend HCC, explained HCC president Jay Allen. Family members and dependents of active-duty soldiers at Fort Campbell account for about another 19 percent of HCC’s enrollment.

“Our role and partnership with military-related students is extremely important to the college,” Allen said. “It’s a very important part of our institution. This doesn’t come lightly and it goes back to the level of attention and passion of our faculty to serve those students and their families."

"Our role and partnership with military-related students is extremely important to the college."

Jay Allen
Hopkinsville Community College president

10 tips to succeed online

1. You must be computer savvy or at least be comfortable in using a computer on a regular basis. If you are uncomfortable with social media, video conferencing or specific software programs, then you must ask questions and take tutorials.

2. You need a reliable Internet connection, but still be prepared for glitches. Have a back-up plan including a place to go, such as a library or a coffee shop.

3. Before the course begins, make a plan for each class and set aside time for studying. If you can, find a local study group or partner.

4. Plan to spend four to six hours per credit hour a week on your online classes.

5. As soon as a syllabus or class description is available, carefully scan all assignments and deadlines. Make note of due dates, tests and requirements.

6. Introduce yourself to your instructor by email. This will let the instructor know you’re a serious student.

7. Don’t wait until you are in academic trouble to reach out to your instructor.

8. Communicate with your fellow virtual classmates via message boards or online communities.

9. Check the class web page every day, and keep up with class discussions. In addition, check your student email account frequently because this is how your instructor will communicate with you.

10. Always check your spelling and grammar when submitting online assignments. Additionally, review emails and other online posts for clarity and tone. The written word is different than the spoken one.

SUCCESS

FROM PAGE 5

8. Don’t become discouraged: “They’re highly skilled usually, and sometimes they’re discouraged if they don’t get something right away, but they’ve started the journey and they need to make sure they finish.” Education needs to be a top priority, otherwise you’re less likely to persist, Lee said.

9. Use your benefits: Veterans have earned a benefit, and they shouldn’t let it go to waste.

“These programs are designed for veterans to readjust to civilian life,” Lee said. “It is difficult sometimes for an immediate transition to the civilian workforce. The GI Bill allows them to learn some of the soft skills.”

10. Have fun: Lee said many times service members are generally younger than the civilian workforce and have only been exposed to the culture of the military; therefore, they need an education that can broaden their point of view.

“Education helps expand on your point of view and exposes you to new things, people and experiences,” Lee said. “I tell this all the time to our military spouses who are so entwined with their service member. The knowledge that you gain from education is yours alone. You’re not going to lose it, and it will only help you expand.”
SSG Glenn H. English Jr. Army Education Center: 4 schools in 1

BY MARGARITA CAMBEST
NEW ERA STAFF WRITER

The SSG Glenn H. English Jr. Army Education Center is a one-stop shop for all educational needs while stationed at Fort Campbell. Located on post, the center offers counseling, testing, remedial education courses and a computer lab for service members, dependents and civilians. It also hosts classes for four satellite campuses. Students of the Fort Campbell campus of Hopkinsville Community College, Austin Peay State University, Murray State University and Embry Riddle Aeronautical University attend eight-week terms, instead of traditional 16-week terms to fit classes into their schedules, said education specialist Cathy Owens.

Owens has worked at the center since before it was built 16 years ago.

“It’s often very hard for (soldiers) to go 16 weeks without some kind of training or school,” she said. Colleges at the Army Education Center offer certificates, diplomas, associate degrees, bachelor’s and master’s degrees with most on-post colleges offering five terms a year. A big benefit, Owens said, is that instructors are familiar with the special needs of the military and can work around scheduling conflicts. “They can work with students and are more flexible.”

Hopkinsville Community College
Phone: 270-707-3950
Website: www.hopkinsville.kctcs.edu

You can find many of the same services offered at HCC’s Hopkinsville campus at Fort Campbell. Students may access admissions, records, costs and financial aid, testing and veterans services from a convenient on-post location.

The campus is open to military personnel and dependents as well as civilians who live off post.

Eight-week terms with five sessions annually mean the school operates on a different registration schedule than Hopkinsville campus. Sessions start in January, March, May, August and October for certificates and associate degrees.

Austin Peay State University
Phone: 931-221-1400
Website: www.apsu.edu

APSU spokesman Bill Persinger said the 10,000 plus student campus is the largest provider to military connected students in the state of Tennessee. Fort Campbell sits on the state lines of Kentucky and Tennessee, with most soldiers and their families living in Clarksville or Christian County.

In 2013, 20 percent of APSU’s student body received military benefits. Those 2,132 students did not include spouses or family members who might be paying out of-pocket costs to attend.

“We are a VetSuccess On Campus institution and have implemented several efforts to help military connected students navigate college,” Persinger said. “Our Military Student Center was established in 2010 as a result of the Military Task Force Committee’s efforts. We have a Veterans Student Organization, are a Yellow Ribbon school and the only university with its own (standalone) facility at Fort Campbell.

Additionally, many of our staff members in the enrollment and student services areas are veterans themselves or are spouses of active duty soldiers and veterans and have an excellent understanding for the needs of military connected students. We pride ourselves on serving those who serve our country.”

APSU offers associate degrees, bachelor’s and master’s degrees.

Emory-Riddle Aeronautical University
Phone: 270-798-2775
Website: www.worldwide.erau.edu/locations/fort-campbell/index

Embry-Riddle’s Fort Campbell campus offers undergraduate certifications as well as associate, bachelor’s and master’s degrees for service members, veterans, spouses and civilians. Most degrees focus on aviation and aerospace education, but the school also offers studies in business, management, technology and finance as well as military tuition rates for undergraduate and graduate level courses.

Murray State University
Phone: 270-798-2660
Website: www.murraystate.edu/fort-campbell

Murray State offers advising, registration and admissions at its full-service office at Fort Campbell. Active-duty military and their families can take advantage of certificate programs in emergency medical training and online bachelor’s, master’s and certificates.

A new program at Fort Campbell promises training, college credit and a career following soldiers’ end term of separation — or ETS — dates.

The United Association of Plumbers, Pipefitters and Sprinkler Fitters’ Veterans in Piping Program offers 18 weeks of accelerated welding training while soldiers get ready to ETS. This is followed by guaranteed career placement for transitioning service members.

Students earn six semester hours of college credit toward an associate degree during the training. They then follow that up with a five-year apprenticeship where they will continue to earn college credit. After five years, the soldiers should have a career and an associate degree, said Cathy Owens, an education specialist at the SSG Glenn H. English Jr. Army Education Center on post.

“(The soldiers) stay at Fort Campbell while doing the training, even doing the training within the time period before they get out,” she said.

An aptitude assessment, the desire to work outside, strong math and problem solving skills, the ability to lift 50 pounds and the ability to stand for long periods of time are required. An ASVAB Mechanical Maintenance score of 95 or higher and GT scores of 90 or higher are preferred.

Potential candidates should get information about the program from Army Career and Alumni Program counselors.

Contact information for Army Education Center, schools

For more information about programs, services or schools offered at the Glenn H. English Army Education Center, call Education Counseling at 270-798-3201 from 9 a.m. to 3:30 p.m. Monday through Wednesday and Fridays, and 10 a.m. to 3:30 p.m. Thursdays.

The Learning Resource Center, or the computer lab, is open 8 a.m. to 4 p.m. Monday through Friday.

The Army Education Center is located at 202 Bastogne Ave., Fort Campbell.

Army Learning Resource Computer Lab
270-798-2918

Army Personnel Testing DANTES and other Academic Testing
270-798-3402/2662

Austin Peay State University
931-221-1400

BSEP Classes/GT Improvement
270-798-1612

Education Counseling/Tuition Assistance
270-798-3201

Emory-Riddle Aeronautical University
270-798-2775

Hopkinsville Community College
270-707-3950

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270-798-2660

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