MANAGING YOUR EDUCATION
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EDUCATION IS THE MOST POWERFUL WEAPON WHICH YOU CAN USE TO CHANGE THE WORLD.

- Nelson Mandela
MANAGING HIGHER EDUCATION

COURSE OVERVIEW

- Getting Started
- Learning the Basics
- Choosing a Field of Study
- Choosing an Institution
- Gaining Admission
- Funding Your Education
LEARNING OBJECTIVES:

- Vocabulary of Higher Education
- Compare Military and Civilian Education
- Identify a Potential Career or Degree
- Factors for Choosing an Institution
- Requirements for Admission
- Identify Funding Sources
- Compare Two Institutions*
WHO ARE YOU?

My plans for attending college after the military are...

My college history is (if any)...

During this workshop, I would like to learn more about...
LEARNING OBJECTIVES:

- Recognize perceptions/attitudes toward education
- Identify your type of student and your contributions
- Understand basic higher education vocabulary
- Compare military and civilian education
ATTITUDES AND PERCEPTIONS

- Reflect on college student and college degree
- Use words, symbols, and pictures to express your ideas

HOW VETERANS FEEL USING THEIR GI BILL
TYPES OF STUDENTS

- Traditional
- Transfer
- Residential
- Commuter
- Degree-seeking
- Non-degree seeking
- First-generation college
- Non-traditional/adult learner
WHAT TYPE OF STUDENT ARE YOU?

How can your life experiences contribute to the classroom?

What makes you unique?

How might your uniqueness affect your educational experience?
TYPES OF INSTITUTIONS

College
University
Junior College
Community College
Liberal Arts College
Professional School
Research University
Career Technical School

Private University/College
Public University/College

Not-for-profit institution
For-profit institution
College Scorecard

Find Schools

Compare schools now

- Programs/Degrees
- Location
- Size
- Name
- Advanced Search
PUBLIC, NON-PROFIT, AND FOR-PROFIT COMPARISON

- Graduation Rate
- Salary after Attending
- Debt after Graduation
- Percentage that Return after First Year

College Scorecard: www.collegescorecard.ed.gov
<table>
<thead>
<tr>
<th>System</th>
<th># of sessions/year</th>
<th># of weeks/session</th>
<th># of courses/session</th>
<th># of courses/year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarter</td>
<td>3*</td>
<td>10</td>
<td>3-4</td>
<td>9-12</td>
</tr>
<tr>
<td>Semester**</td>
<td>2*</td>
<td>15</td>
<td>4-6</td>
<td>8-12</td>
</tr>
<tr>
<td>Online Term</td>
<td>6</td>
<td>8-9</td>
<td>1-2</td>
<td>6-12</td>
</tr>
</tbody>
</table>

*Optional winter break and/or summer sessions

**Used by 90% of IHL
METHODS OF INSTRUCTIONAL DELIVERY

- Classroom
- Online
  - Asynchronous
  - Synchronous
- Hybrid or Blended
- Guided Independent Study
WHAT ARE SOME CHALLENGES AND BENEFITS OF ONLINE LEARNING?
KEY PLACES

Administrative Offices
- Admissions
- Financial Aid
- Registration & Records
- Student Accounting/Finance
- Student Services

Student Services
- Academic Advising
- Career Services
- Commuter Center
- Child Care Facility
- Dining Services
- Disability Services
- Recreation Center
- Health Services
- Learning Resource Center
- Library System
- Public Safety
- Residential Services
- Student Outreach & Support
- Veteran Student Services
FACULTY

- Professor
- Associate Professor
- Assistant Professor
- Adjunct Professor
- Instructor
- Teaching Assistant
- Teaching Fellow
President/Chancellor
Vice President/Vice Chancellor
Provost/Vice Provost
Dean*/Associate Dean/Assistant Dean
Department Chairperson*
Director/Program Coordinator
Staff – Counselor/Advisor/Resident
Advisor/Graduate Assistant

*Dual appointment: usually serves as members of both the faculty and administration
**KEY PLACES**

### Administrative Offices
- Admissions
- Financial Aid
- Registration & Records
- Student Accounting/Finance
- Student Services

### Student Services
- Academic Advising
- Career Services
- Commuter Center
- Child Care Facility
- Dining Services
- Disability Services
- Recreation Center
- Health Services
- Learning Resource Center
- Library System
- Public Safety
- Residential Services
- Student Outreach & Support
- Veteran Student Services
HIDDEN CURRICULUM

DEFINITION:

A term used by educational professionals to describe the cultural codes, norms, values, and expectations that operate at an educational institution; not immediately obvious, explicitly stated, or explained to students, but governs interactions between students, faculty, staff, and administrators.
WAYS TO EXPLORE CULTURE

- Website
- Videos
- Social Media
- Open House
- Campus Tour
- Class Observation
- Faculty Meetings
- Orientations
- Blogs
- News Articles
MILITARY VS. CIVILIAN EDUCATION

- Personal Choice
- Personal Accountability
- Attendance/Completion
- Delivery Method
- Attire
- Requesting Help
- Housing
- We vs. I
- Peer Interaction
- Language—Written/Verbal
- Recommendations
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
1. Go to www.dantes.kuder.com
2. Create an Account or Log In
3. On the home page, click Kuder Career Interests Assessment® and answer the questions. Avoid choosing “Neutral”, if possible.
4. Select Complete to see the results
5. Review Occupations to Explore; record Quick Facts
6. Select Salary & Outlook; add State/Region; record salary range
7. Select Majors to Explore; review Overview and Schools Offering This Major
ASSESSMENT RESULTS

Your profile of results from the kcia shows that Enterprising (E) interests are highest for you. Second highest is Social (S) interests, and third highest is Artistic (A) interests.

An easy way to remember this is in the form of a code made up of the first letter of each of these types. Your code is ESA.
**OCCUPATIONS TO EXPLORE**

View a list of occupations suggested by your interests assessment results. This list could be very long so you may narrow the results using the filter options below. As you do so, only occupations that fit your selection will appear on the list.

Filter Options

Show 10 entries

<table>
<thead>
<tr>
<th>Holland Code</th>
<th>Occupation Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>⭐️ E S</td>
<td>Training and Development Managers</td>
</tr>
<tr>
<td>⭐️ E S</td>
<td>Social and Community Service Managers</td>
</tr>
<tr>
<td>⭐️ E S</td>
<td>Legislators</td>
</tr>
<tr>
<td>⭐️ E S</td>
<td>Agents and Business Managers of Artists, Performers, and Athletes</td>
</tr>
</tbody>
</table>
## QUICK FACTS

<table>
<thead>
<tr>
<th>Quick Facts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>National Annual Salary Range</td>
<td>$59,170 To $187,670</td>
</tr>
<tr>
<td>Entry-Level Education</td>
<td>Bachelor's degree</td>
</tr>
<tr>
<td>Number of Jobs in 2016</td>
<td>34,500</td>
</tr>
<tr>
<td>Expected Job Openings (2016 - 2026)</td>
<td>3,500</td>
</tr>
<tr>
<td>National Outlook (2016 - 2026)</td>
<td>10.4% increase</td>
</tr>
</tbody>
</table>
# SALARY AND OUTLOOK

<table>
<thead>
<tr>
<th>Yearly Salary</th>
<th>Statwide</th>
<th>Baltimore-Columbia-Towson, MD</th>
<th>Nationwide</th>
</tr>
</thead>
<tbody>
<tr>
<td>10th Percentile</td>
<td>$69,020</td>
<td>$69,650</td>
<td>$59,170</td>
</tr>
<tr>
<td>25th Percentile</td>
<td>$90,990</td>
<td>$89,590</td>
<td>$79,740</td>
</tr>
<tr>
<td>Median</td>
<td>$121,630</td>
<td>$119,760</td>
<td>$108,250</td>
</tr>
<tr>
<td>75th Percentile</td>
<td>$155,440</td>
<td>$148,150</td>
<td>$143,920</td>
</tr>
<tr>
<td>90th Percentile</td>
<td>$200,120</td>
<td>$173,730</td>
<td>$187,670</td>
</tr>
</tbody>
</table>
MAJORS TO EXPLORE

Filter Options

Education Level:
Bachelor’s degree (four years of college/university)

Reset  Apply Filter(s)

Click on the star next to the major to save it to your favorite majors list in your portfolio.

Show 10 entries

<table>
<thead>
<tr>
<th>Majors</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Star] Administration of Special Education</td>
</tr>
<tr>
<td>![Star] Adult and Continuing Education Administration</td>
</tr>
</tbody>
</table>
VA PERSONALIZED CAREER PLANNING AND GUIDANCE

PCPG CAN HELP WITH:

- Career Choice
- Benefits Counseling
- Personalized Support

ELIGIBILITY:

- GI Bill Eligible
- Six Months Before Discharge
- One Year After Honorable Discharge

www.ebenefits.va.gov
TYPES OF DEGREES

1. ASSOCIATE’S
2. BACHELOR’S
3. MASTER’S
4. PROFESSIONAL
5. DOCTORATE
<table>
<thead>
<tr>
<th>First Year Fall Semester</th>
<th>First Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENG 101 College Reading and Writing*</td>
<td>ENG 102 Written Argument &amp; Research*</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>HIST 121 Us History to 1877*</td>
<td>HIST 122 History from 1865*</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>MATH 134 Math for Business Application I*</td>
<td>MATH 135 Math for Business Application II</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>BUSA 128 Business and Computer Systems</td>
<td>Lab Science*</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Lab Science*</td>
<td>Advisor-approved Elective</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Second Year Fall Semester</th>
<th>Second Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSci 231 The US Government*</td>
<td>PSci 232 State and the Federal System*</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>ACCT 221 Principles of Accounting I</td>
<td>ACCT 222 Principles of Accounting II</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>ECO 201 Principles of Macro Economics</td>
<td>ECO 203 Principles of Micro Economics</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>SPC 141 Business &amp; Professional Speaking*</td>
<td>ECO 233 Economics of Personal Finance</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>LIT, Philosophy and Culture*</td>
<td>Creative Arts*</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

*General Education Requirement
Bachelor of Science in Business Finance—3rd/4th Year

<table>
<thead>
<tr>
<th>Third Year Fall Semester</th>
<th>Third Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 304 Intro to Business Finance</td>
<td>FIN 312 Money, Banking &amp; Finance</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>MGT 301 Legal Environment of Business</td>
<td>ECO 331/332 Intermediate Macro/Micro</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>ECO 302 Business &amp; Economic Statistics</td>
<td>MGT 307 Management Operations</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>MGT 303 Business Communication</td>
<td>MKT 306 Marketing</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>MGT 305 Principles of Management</td>
<td>ECO 309 Economic Forecasting</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fourth Year Fall Semester</th>
<th>Fourth Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 400 Principles of Investments</td>
<td>FIN 404 Advanced Financial Mgmt.</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>FIN 430 or FIN 450</td>
<td>FIN 471 International Business Finance</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>BUSA 326 Data &amp; Information Mgmt.</td>
<td>MGT 439 Business Strategy</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>ACCT Elective (300/400 level)</td>
<td>FIN Elective (300/400 level)</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>FIN Elective (400 level)</td>
<td>FIN Elective (400 level)</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>
# GRADUATE DEGREE PROGRAM

Masters of Business Administration (Finance Specialization)

<table>
<thead>
<tr>
<th>First Year Fall Semester</th>
<th>First Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECON 5000 Managerial Economics</td>
<td>MBA 6022 Global Economic Environment</td>
</tr>
<tr>
<td>MBA 5000 Financial Accounting</td>
<td>MBA 6105 Leadership and Teamwork</td>
</tr>
<tr>
<td>STAT 6015 Managerial Statistics</td>
<td>MBA 5830 Investment Theory and Practice*</td>
</tr>
<tr>
<td></td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>First Year Summer Semester</th>
<th>Second Year Fall Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>MBA 6029 Operations Management</td>
<td>MBA 5610 Impact Investing*</td>
</tr>
<tr>
<td>MBA 6050 Corporate Finance</td>
<td>MBA 6040 Data Analysis and Risk</td>
</tr>
<tr>
<td>MBA 6060 Financial Management*</td>
<td>MBA 6032 Organizations, Markets, and Society</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Second Year Spring Semester</th>
<th>Second Year Summer Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>MBA 6042 Financial Reporting and Analysis</td>
<td>MBA 5620 Future of Financial Planning*</td>
</tr>
<tr>
<td>MBA 5610 Personal Financial Planning*</td>
<td>MBA 6500 Strategic Planning</td>
</tr>
<tr>
<td>MBA 6070 Business Ethics, Law and Communication</td>
<td>MBA 6999 Capstone: Design and Implementation</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

*Finance Specialization Requirement
WAYS TO EARN TRANSFER CREDIT

- Credits Earned During High School
- Credit for Military Training and Experience
- Prior College Courses
- College Level Examination Program (CLEP)
- DANTES Subject Standard Tests (DSST)
- Competency-Based Education (CBE)
HOW TO TRANSFER CREDITS

1. Obtain unofficial transcripts and scores
2. Meet with transfer coordinator to review
3. Send official transcripts to IHL to complete the process

JST: https://jst.doded.mil/smart/registration.do

CCAF: www.airuniversity.af.mil/Barnes/CCAF/
ARTICULATION AGREEMENTS

Formal pathway between 2 or more institutions for a degree or a specific academic program

Two Years at Community, Technical, or Junior College

\[ + \]

Two Years at College or University

\[ = \]

Four Year Degree
CHOOSING AN INSTITUTION

LEARNING OBJECTIVES:

- Consider factors for choosing an institution
  - Quality
  - Student Outcomes
  - Location
  - Student Veteran Support
  - Cost
- Compare the factors of two institutions
FACTOR: QUALITY

- Degrees offered
- Complaints against the institution
- Accreditation
- Access to internships/research
- Job placement
DEFINITION: Official recognition that an institution meets the standards of a regional or national association

Types of Accreditation: Regional or National

Levels of Accreditation: Institutional and Specialized (or Programmatic)
INTERNSHIPS AND RESEARCH

- Apply classroom learning
- Gain exposure to chosen field
- Build professional network
- Gain hands-on experience
FACTOR: STUDENT OUTCOMES

- Return rate after first year
- Graduation rate
- Average salary after graduation
- Loan repayment rate
FACTOR: LOCATION

- Reside near family
- Near a VA medical facility
- Residency in state with free tuition
- Employment for you/family members
- Prefer urban, suburban, or rural environment
FACTOR: STUDENT VETERAN SUPPORT

- Veteran Demographics
- Veteran Student Services
- Disability Services
- Guard/Reserve Obligations
- Veterans Upward Bound
- VetSuccess on Campus
- Student Veteran Groups
- 8 Keys to Veterans’ Success
- Principles of Excellence
Do not eliminate a school based solely on the cost until you have researched all potential funding options.
In-state tuition for students using GI Bill

Enroll within three years

Institution may extend in-state tuition deadline

Veterans Access, Choice, and Accountability Act of 2014
College Scorecard

Find Schools

Compare schools now

- Programs/Degrees
- Location
- Size
- Name
- Advanced Search

College Scorecard: www.collegescorecard.ed.gov
College Navigator: [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator)
GI Bill® Comparison Tool

Learn about education programs and compare benefits by school.

What is your military status?

- Veteran

Which GI Bill benefit do you want to use? (Learn more)

- Post-9/11 GI Bill (Ch 33)
1. Rank the factors in order of importance to you
2. Choose two institutions to compare
3. Research factors: Quality, Student Outcomes, Location, Student Veteran Support, and Cost/GI Bill Benefits
4. Note cautionary information
5. Search for complaints
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

ROLLING
First-come, first-serve
Applications reviewed as received; decision within 2 months

OPEN
Community colleges or online schools
High school diploma/GED
Non-competitive

SELECTIVE
Deadline Competitive
Minimum GPA
Entrance exam
Early decision
Early action
CATEGORIES OF SCHOOLS

TARGET
Qualifications in middle of requirements; 50% chance of admission

REACH
Meet qualifications but lower than academic profile; admission

SAFETY
Exceed requirements for admission
THE ADMISSIONS PACKAGE
ADMISSION PACKAGE GUIDELINES

- Start early and submit before the deadline
- Submit a complete package
- Proofread for spelling and grammar errors
- Apply online, if possible
- Emphasize your uniqueness
- Maintain a positive image on social media
- Keep copies of everything you submit
Common Application: www.commonapp.org
Universal Application: www.universalcollegeapp.com

- Demographics, employment, volunteering, activities, previous schools
- Separate applications for first-time and transfer students

TIPS:
- Know the application deadline
- Ask to have the application fee waived
- Print a copy for your records
ESSAY/SHORT ANSWERS

Identify what they are asking

Do not repeat the question in your answer; edit to meet word limit

Be sincere and answer honestly

Tailor your answer to the institution

Include information about yourself not mentioned elsewhere
STATEMENT OF PURPOSE

Why this field of study and why this school?

What do you offer that will benefit this program and the other individuals attending?

What can you gain personally and professionally from this program?

What are your qualifications for this program?

TIP: Be careful about sharing too much personal information
Instructions: Complete either the Admission Essay or Statement of Purpose activity below.

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

Statement of Purpose — Graduate: Begin drafting your responses to the questions listed in the Statement of Purpose section.
ENTRANCE EXAMS

SAT:
www.collegereadiness.collegeboard.org/

ACT:
www.actstudent.org/testprep

GRE:
www.ets.org/gre

GMAT:
www.mba.com

Undergraduate: SAT/ACT
Graduate: GMAT/GRE/LSAT/MCAT
TRANSCRIPTS AND SCORES

Official means transcripts and scores are sent directly from the source to the institution

Transcripts and scores required MAY include:

- High school or GED
- Advanced Placement (AP) exams
- JST and CCAF military transcripts
- CLEP and DSST exam scores
- SAT or ACT entrance exam scores
- Transcripts from all colleges attended
RECOMMENDATIONS

Who to ask
When to ask
How to ask
What to provide
Give feedback
ADMISSION INTERVIEW

Prepare for the interview
Practice answering interview questions
Make a list of questions to ask them
Be your best self!
Seek applicants who meet the following criteria:

- Possess required academic preparation
- Eager to learn, self-motivated, strong work ethic
- Independent worker
- Enthusiastic about field of study
- Able to accept feedback and adjust behavior
- Desire to collaborate with faculty members and other students
ACADEMIC READINESS

Online Academic Skills Course
- Reading comprehension
- Vocabulary
- Math skills

College Placement Skills Training
- English
- Language arts
- Math skills

www.Nelnetsolutions.com/DANTES/
AFTER BEING ACCEPTED

- Accept/decline admission offers and financial awards
- Meet with academic advisor to review transfer credit and select courses
- Meet with the SCO to review GI Bill requirements
- Complete enrollment process
- Purchase books and supplies
- Attend student orientation program
- Attend class and earn your degree
COLLEGE COMPARISON CHART UPDATE

Instructions: Use the school’s website, catalog, and other websites to research the following and update your College Comparison Chart

- Admissions Office/Graduate Admissions contact information
- Admission deadline date and start date
- Application fee
- First-time or transfer student
- Transfer requirements and Transfer Credit Coordinator contact information
- Articulation agreement(s)
- Admission package
LEARNING OBJECTIVES:

- Summarize GI Bill education benefits
- Free Application for Federal Student Aid (FAFSA®)
- Locate funding— grants, scholarships, and loans
- Compare the net cost of two institutions of higher education
TUITION ASSISTANCE (TA)

- Federal education benefit available to active-duty Service members and some Reserve personnel
- Can be used with GI Bill
- Institution must be approved to receive TA

VA EDUCATION BENEFITS MILITARY LIFE CYCLE (MLC)
https://jko.jten.mil/ (MLC US013)
ELIGIBILITY:

- At least 90 days of aggregate Service after September 10, 2001, and on active-duty or have been honorably discharged
- Purple Heart Recipients

Individuals who meet the following criteria may qualify for Post-9/11 GI Bill benefits:

- Discharged with a Service-connected disability after 30 continuous days
- Reservist who lost education benefits when REAP was sunset in November 2015
POST-9/11 GI BILL – TRAINING

(SOME) OF THE TRAINING COVERED

- Correspondence Training
- Cooperative Training
- Entrepreneurship Training
- Flight Training
- Independent and Distance Learning
- Undergraduate and Graduate Degrees
- National Testing Reimbursement
- On-the-Job Training
- Vocation/Technical Training
- National Testing Reimbursement
POST-9/11 GI BILL UPDATES

- Elimination of 15-year limitation
- Housing allowance based on location of most classes
- More benefits for STEM programs

ADDITIONAL RESOURCES:
- Overview of Post 9/11 GI Bill: www.benefits.va.gov/gibill/post911_gibill.asp or 1-888-GIBILL-1
YELLOW RIBBON PROGRAM (YRP)

ELIGIBILITY:

- Maximum benefit rate under the Post-9/11 GI Bill
- Active-duty Service members and spouses are NOT eligible

THE SCHOOL MUST:

- Agree to participate in the YRP
- Have not offered the YRP maximum number
- Certify your enrollment to VA and provide YRP information
YELLOW RIBBON PROGRAM

PRIVATE NONPROFIT TUITION AND FEES = $55,035

GI Bill = $24,476  YRP = $15,279  VA = $15,279

TOTAL OUT OF POCKET COST = $0
YRP QUESTIONS TO ASK

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 to the amount of funds you can receive from YRP per year?

Is it renewable after the first year? Will you have to re-apply?

Yellow Ribbon Program:
www.benefits.va.gov/GIBILL/yellow_ribbon.asp

Yellow Ribbon Program Participating Institutions of Higher Learning:
MONTGOMERY GI BILL ACTIVE DUTY

ELIGIBILITY:

- At least 2 years of active-duty
- Separated with an honorable discharge
- High school diploma or GED
- Meet the requirements of one of the categories listed here:

www.benefits.va.gov/gibill/mgib_ad.asp
APPLY FOR GI BILL EDUCATION BENEFITS

Complete: VA Form 22-1990, Application VA Education Benefits

Online: eBenefits at www.ebenefits.va.gov

In person: Installation’s Education Office, regional VA office, or your School Certifying Official (SCO)

Receive Certificate of Eligibility (COE)
AVOID DEBT

IF YOU:
- Decrease Credit Hours

THE SCHOOL:
- Refunds Money to You

YOU ARE RESPONSIBLE FOR REPAYING THE VA

Debt Management Center
1-800-827-0648 or
www.va.gov/debtman
GI Bill accepted
In-state tuition eligibility
Maximum tuition benefit
Annual in-state tuition and fees
Housing allowance
Book stipend
Yellow Ribbon Program

GI BILL® COMPARISON TOOL:
www.va.gov/gi-bill-comparison-tool
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

www.studentaid.ed.gov/sa
FREE APPLICATION FOR FEDERAL STUDENT AID

- Deadline to apply: October 1, 2019-June 30, 2021
- Must reapply every year or if changing schools
- Use IRS Data Retrieval Tool for financial information
- FAFSA is FREE—do not pay to apply

COMPLETING FASFA

Step 1: Create Your Account at www.fsaid.ed.gov/npas/index.htm

Step 2: Submit your FAFSA® Form

- Online at www.studentaid.ed.gov/sa/fafsa
- myStudentAid mobile application (available for Apple/Android)

Step 3: Review your Student Aid Report (SAR)

Step 4: Review award eligibility and accept or decline aid
BENEFITS DETERMINATION

YOUR FEDERAL STUDENT AID AWARD IS DETERMINED BY:

- **Full time**: 12 hours per semester or quarter equivalent
- **Graduate School Full time**: 9 hours
- **Three-Quarters time**: 11-9 hours
- **Half time**: 8-6 hours
- **Less than half time**: 5 hours or less
MyStudentAid MOBILE APP

INSTRUCTIONS:
Download the *myStudentAid* app by searching for *myStudentAid* in your mobile device’s application store
TYPES OF STUDENT AID

- Grants
- Work Study
- Scholarships
- Fellowships
- Assistantships
- Loans
FEDERAL GRANTS

Federal grants are based on financial need and no repayment is necessary if courses are completed.

Federal Pell Grant:
- Undergraduate students without a bachelor’s degree
- 12 semester or equivalent limit

Federal Supplemental Education Opportunity Grant (FSEOG):
- Exceptional financial need
- Award amount determined by school

Federal Pell Grant: www.StudentAid.ed.gov/sa/types/grants-scholarships/pell
FSEOG: www.StudentAid.ed.gov/sa/types/grants-scholarships/FSEOG
The National Security Education Program (NSEP) sustains the connection between higher education and the national security community by meeting the need for experts in critical languages and regions.

www.nsep.gov/veterans
TEACH GRANT

Teacher Education Assistance for College and Higher Education Grant

This grant pays for college if you become a teacher in a high-need field in a low-income area and includes a service obligation.

- Undergraduate, post baccalaureate, or graduate students
- Attendance and academic requirements
- Requires service commitment after graduation
- Converts to loan with repayment if commitment not met

www.StudentAid.ed.gov/sa/types/grants-scholarships/TEACH
WORK STUDY

- Part-time employment for undergraduate and graduate students
- Federal minimum wages or higher paid directly to student
- Eligibility may be based on financial need

Federal Work Study

VA Work Study*

*Veterans with Service-connected disabilities of at least 30% may be given priority consideration.
BEFORE TAKING A LOAN

DETERMINE HOW MUCH MONEY YOU SHOULD BORROW

ESTIMATE WHAT YOU MIGHT EARN AFTER GRADUATION

UNDERSTAND REPAYMENT

Repayment Estimator:  www.studentaid.gov/repayment-estimator
Paying for College:  www.consumerfinance.gov/paying-for-college
Federal Student Loans:  www.studentaid.ed.gov/sa/resources#responsible-borrower
FEDERAL STUDENT LOANS

Direct Subsidized Loans
- DOE pays interest while in school

Direct Unsubsidized Loans
- Interest accrues from time of payout

Direct PLUS Loan
- Graduate/professional students & parents

Direct Consolidation Loan
- Combines multiple education loans

Federal Student Loan Interest Rates:
www.studentaid.ed.gov/sa/types/loans/interest-rates#rates

Loan Repayment:
www.studentaid.ed.gov/sa/repay-loans
Any student loan taken out by the service member for educational purposes prior to serving on active duty will have the interest rate capped at 6%.

- Should happen automatically with federal loans
- Private loans — contact your student loan servicer and request the interest cap as part of the SCRA
NON-FEDERAL GRANTS AND SCHOLARSHIPS

FINANCIAL NEED | BACKGROUND

SCHOLARSHIPS ARE AWARDED BY:

ACADEMICS | OTHER ABILITIES

GRADUATE SCHOOL FELLOWSHIPS AND ASSISTANTSHIPS

FELLOWSHIPS — Provide tuition and fees, housing, and other essential supplies; granted to students with no employment expected in return and do not have to be paid back.

ASSISTANTSHIPS — Graduate student employment that provides salary and tuition allowance in exchange for research or teaching; may be taxable.

- Research Assistantship (RA): conduct research, analyze results, and publish findings
- Teaching Assistantship (TA): teach lower-level courses and assist professors
SCHOLARSHIP SEARCH SITES

Department of Labor Career One Stop
www.careeronestop.org/toolkit/training/find-scholarships.aspx

National Resource Directory:
www.nrd.gov/nrdLandingPage?term=scholarships

Peterson’s Scholarship Search:

College Board’s Scholarship Search:
www.bigfuture.collegeboard.org/scholarship-search
STATE AID

www.va.gov/statedva.htm
- Find one veteran scholarship
- Find one state scholarship
- Find one “other” scholarship
- For graduate students: research fellowships and assistantships at your chosen institutions
ACCEPTING FINANCIAL AID

- Accept scholarships and grants—NO REPAYMENT
- Decline loans if not needed
- If loans are accepted, signing the promissory note means you promise to repay the loans

https://studentaid.ed.gov/fafsa/next-steps/comparing-aid-offers
PRIVATE LOANS

**Federal Loans**
- Provided by Federal Government
- Always has a fixed interest rate
- Repayments start after graduation
- Do not need a cosigner
- Loans based on need, FAFSA and EFC

**Private Loans**
- Provided by private lender, bank, or credit union
- Can be fixed or variable interest rate
- Repayments can start as soon as loan is signed or at graduation
- Most private loans require a cosigner; credit worthiness based
AVOID SCAMS AND MISINFORMATION

SAVE YOUR MONEY!
Don’t pay for scholarships for FASFA

SAVE YOUR IDENTITY
Keep personal information

REPORT FRAUD AND IDENTITY THEFT
SUMMARY

- Completed a self-assessment to narrow career interests
- Conducted research on career choices
- Researched factors for choosing an institution
- Identified admission requirements and funding sources
- Gathered resources and contacts for more information
- Completed a comparison of two schools

NEXT STEP: Create an Action Plan to move toward admission at your institution of choice
CREATE YOUR ACTION PLAN

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

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

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

What things must I do?
QUESTIONS?

Reminder:
We are here to help YOU! If you have any questions at any point during your transition, please let us know.
TAP PARTICIPANT ASSESSMENT

• Use computer or mobile device
• Go to: https://www.dodsurveys.mil/tgpsp/
• Select Managing Your (MY) Education
• Complete assessment