

ACCESSING HIGHER EDUCATION

Translating Your Training and Experiences



Facilitator Guide September 2015

How can the Veterans Employment Center™ help you?



Military Skills Translator

Translate your military skills and experience into language that civilian employers will understand.



Profile and Résumé Builder

Import results from the skills translator into an online profile.



Veterans Job Bank

Search for jobs with federal, state, local government, and private sector employers.



Employer Commitments

See the thousands of registered employers that have pledged to hire Veterans.



Other Resources

Access resources to help you take advantage of special government and partner programs, such as disability and assistive technology.



Additional Benefits

Upload your LinkedIn profile to the VEC™ in a few clicks and get access to a one-year free Job Seeker Subscription. Also take advantage of a free certificate through Coursera.

www.ebenefits.va.gov/jobs



Capstone

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

Accessing Higher Education Track

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

Career Technical Training Track

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

Entrepreneurship Track

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

DOL Employment Workshop (DOLEW)

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

VA Benefits Briefing I & II

Informs transitioning Service members of their Veterans benefits options.

MOC Crosswalk

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

Financial Planning for Transition

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

Continuum of Military Service Opportunity Counseling

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

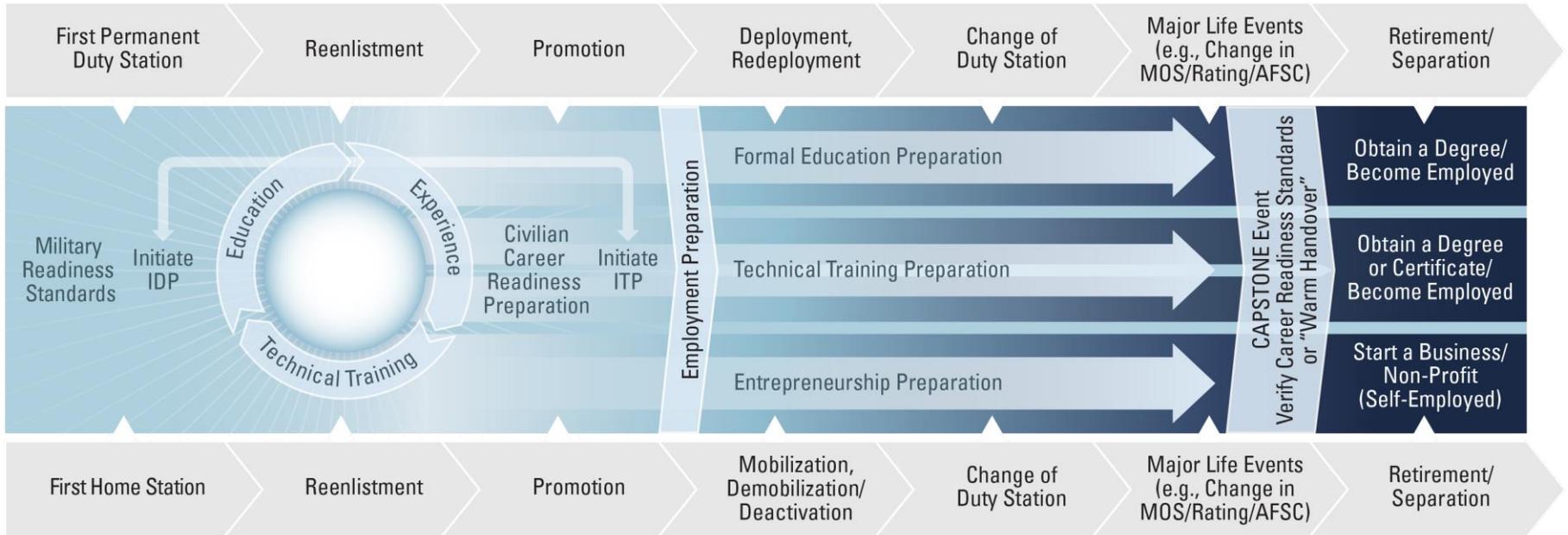
E-Benefits Registration

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

Pre-Separation Counseling

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

Active Duty Touch Points



Military Life Cycle



Career Readiness Standards



ITP Update



Web Activity



Graduate School Information

Accessing Higher Education Curriculum Icons



Higher Education Overview

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

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

Nelson Mandela



Career Readiness Standards

- Completed an individual assessment tool to assess aptitudes, interests, strengths, or skills
- Completed a comparison of higher education institutions
- Completed an application for admission or received an acceptance letter from a higher education institution
- Confirmed one-on-one counseling with a higher education institution advisor via phone, email, or letter.
- Updated ITP Education Block



Materials

- Results from MOC Crosswalk GAP Analysis
- Verification of Military Experience and Training (VMET)
- Transcripts from Military and other education institutions
- ITP
- 12 month post-separation budget
- Individual assessment results



Course Overview

Section 1: Personal and Career Goals
Section 2: Higher Education Selection Factors
Section 3: Funding Factors
Section 4: Admission Requirements

Accessing Higher Education Track Overview

By selecting this Track, you have decided that higher education will be part of your career development. Higher education is a pathway that can help you access new opportunities, and can be a prerequisite for a number of jobs in the U.S. economy. This course is designed to guide you through the variety of decisions involved in choosing a degree completion program, preparing for the college admissions application process, and finding funding. The expected outcome is that you will create a customized plan for a successful transition to a higher education institution.

One of the major benefits of military service is financial assistance to pay for higher education. This benefit can have some lifelong implications to those who seek a college degree. With this information and guidance, you will be able to navigate the various options that can help you invest prudently in a quality academic program that leads to a satisfying career path.



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

- A completed standardized individual assessment tool, selected by the Military Departments, to assess aptitudes, interests, strengths, or skills used to inform a Service member's decisions about selecting higher education toward a desired future career field.
- A completed comparison of higher education or career technical training institution options.
- A completed application or received acceptance letter from a higher education or career technical training institution.
- A confirmed one-on-one counseling with a higher education institution advisor via telephone, e-mail, or letter.
- Updated ITP Education: Block 3, Section V.

NOTE: Let the participants know that they will not necessarily complete all of these standards as part of the two-day class, but they must complete all elements prior to separation. The Career Readiness Standards will be discussed during the Capstone event.

Service members should bring to class:

- Results from Military Occupation Code (MOC) Crosswalk Gap Analysis.
- Verification of Military Experience and Training (VMET).
- Military transcripts and other educational transcripts (unofficial).
- ITP
- 12-month post-separation budget.
- Individual assessment results (Kuder Journey, My Next Move, etc.).
- Personal computers, if allowed by installation.

It is your responsibility as a facilitator to create an engaging learning environment for all learners on the subject matter. This guide will provide key points and activities that will assist you in guiding your participants through this course. You will need to understand your audience and be able to answer questions, as well as research the answers to questions you are unable to answer in class, to effectively deliver this material.



Graduate student information is included throughout this curriculum, and it is highlighted with the Graduate Education Curriculum Icon to the left. As you learn about workshop demographics you should inquire about students pursuing graduate education.

NOTE: *For the purposes of this module/course, we use the term “**transitioning**” to define those retiring or separating from military service and those eligible Guard and Reserve Service members who are demobilizing/deactivating from full-time active duty under Title 10.*

Facilitator Overview and Checklist

- Learn about your audience's "profile" prior to the class and prepare your examples accordingly.
- To allow for audience customization, compile your own examples of transcripts, College Comparison Chart, Application for Admission Checklist, and sample admission or scholarship essays, including having a copy available.
- Check Internet access or have a prepared slide presentation of screenshots to show necessary websites.
- Check all web links in all modules prior to delivery.
- Check markers and other supplies (note paper, pens).
- Become familiar with the ITP.
- Review "Principles of Excellence Fact Sheet" for reference during class. (Appendix).
- Review the "Federal Student Aid: Find the information you need" for reference during class (Appendix).
- Review Accessing Higher Education Guide Resource Links for reference during class (Appendix).
- Review "8 Keys to Veterans' Success on Campus" for reference during class.
- Review "8 Questions to Ask When Choosing a College After Military Service" for reference during class.
- Review the Comparison of VA Education Programs, for Section 3.1 (Appendix).
- Bring examples of well-written admissions essays or find links to quality examples.

Facilitator Classroom Management Tips

- When possible have the participants work through activities, create lists, and answers, before you begin to share specific information/provide answers. This will keep them engaged in learning.
- Break larger groups into smaller working groups – mix these groups up in the afternoon.
- Validate participant answers.
- Convey that the appendices will be used throughout the course, so participants should have them readily available.
- Recommend facilitators offer a 10-minute comfort break every 50 minutes.

Transition GPS Participant Assessment

At the end of each module, the participants are requested to complete the Transition GPS Participant Assessment. As the Facilitator, please encourage all participants to complete the online survey. Here are some pertinent details to share with the class:

- Participant assessments are completely anonymous; demographic information is not stored, therefore needs to be completed every time the assessment is accessed.
- Only check the box for the course that was just finished, otherwise, the assessment for each checked box will be given.
- The information is gathered and analyzed quarterly and is then provided during the yearly curriculum review to be used as Service member feedback.

Introduction and Icebreaker

Activity: Icebreaker

Time: 15-20 minutes

Instructions: Assign participants into pairs, and have them interview each other. Participants should share:

- Their name.
- Post-military educational plans (type of school, type of degree, previous educational experience, timeline for attending college).
- Previous educational experiences.
- Expectations for the Accessing Higher Education workshop.

You might also include one of the following “icebreaker” or “energizer” questions:

- Have you taken any college courses yet? Which one was most difficult, and why? Which one did you enjoy the most, and why?
- Name one benefit of pursuing higher education (other than increased lifetime earnings).
- What is the most unique or interesting college course you’ve heard of?

Allow the dyads a total of six minutes, three minutes per person. After the dyads interview each other, ask them to introduce their partner to the workshop. Chart the AHE Workshop Expectations and display those expectations through the duration of the workshop.

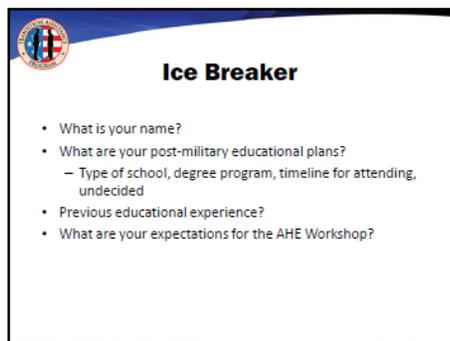


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Section 1: Incorporate Career and Personal Goals into Institution Selection

Competency

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

1.0 Learning Objectives

Participants will be able to:

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

1.1 Career Goals

1.1.1 MOC Crosswalk

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

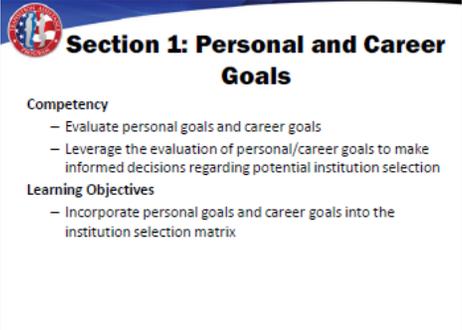
1.1.2 DOL Employment Workshop

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

Section 1 Incorporate Career and Personal Goals into Institution Selection

Time: 1.5 hours

Describe the competency and learning objectives to participants.



Section 1: Personal and Career Goals

Competency

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

Learning Objectives

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

- Walk the participants through a review of their results from Pre-separation Counseling, MOC Crosswalk, and the DOL Employment Workshop. Reassure students that completion of Transition GPS is not mandatory to attend. They will still be able to fully participate and complete the activities.
- Assess the participants' preparation for the workshop. Did they bring the materials described above and completed in previous Transition GPS workshops?
 - MOC Crosswalk
 - GAP Analysis
 - Skill Interest Inventory (Kuder Journey, My Next Move Interest Profiler)

The websites used for this information were:

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

1.1.3 Skills Assessment

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

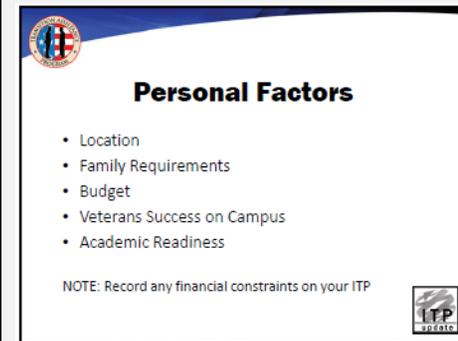
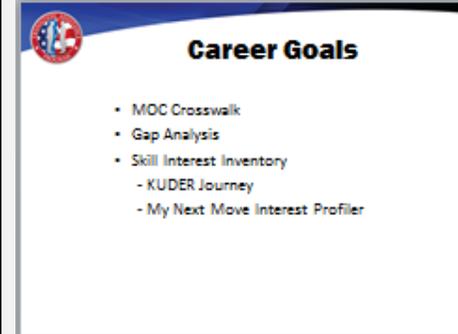
If you have not yet completed a skills assessment please speak with your education counselor, or visit one of the following websites:

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

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

1.2 Personal Factors

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



Section 1.2 Personal Factors

Discussion Points:

- “What are some of the important factors to consider in pursuing higher education?”
- “What is most important to you when you transition out of the military?”
- “What are you passionate about?”
 - “Is it where you live?”
 - “Is it providing for your family?”
 - “Or, is it the kind of work you want to do?”

➤ During the DOL Workshop participants should

1.2.1 Location

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

1.2.2 Family Requirements

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

1.2.3 Budget – Personal Finance for Transitioning Service Members

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

1.2.4 Veteran Supportive Educational Environment

Be sure to analyze the success of Veterans at your selected institutions. Utilize the GI Bill Comparison Tool's "Veteran Indicators" section to determine the number of students receiving the GI Bill at your selected institution, and whether the school has signed the *Principles of Excellence and the 8 Keys to Veterans' Success*. Here are some questions to research when looking for a school that supports Service members and Veterans:

- Does the institution accept credit for military experience?
- What is the graduation rate for Veterans?
- What specific veteran services are provided?
- Does the school participate in the Yellow Ribbon program?
- How many veterans attend this school?

have indicated short-term and long-term goals.

- Guard and Reserve Service members generally pay more attention to location to be sure that it is compatible with Reserve Component obligations.
- Instruct the participants to catalog any financial constraints on the ITP – remind them the analysis was done during the financial module to determine if they will need to work while attending school. Financial Factors will be discussed in Module 3 of AHE, on the morning of day 2.

1.3 Academic Readiness

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

1.3.1 Remedial Classes Required

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

One way to become prepared is to use the Online Academic Skills Course (OASC) or the College Placement Skills Training (CPST) offered through DANTEs. This website can prepare you for university placement tests or to improve your current knowledge in academic foundational classes. By improving these basis skills areas, you may be able to raise your skill level sufficiently to save yourself time and tuition assistance or VA benefits, bypassing remedial courses at the precollege level.



Service Members Eligible for OASC & CPST

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

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

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

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

Additionally, inquire at the local community college, base education centers and other centers of Adult Education to find ways to increase your knowledge and skill in preparation for college level coursework.

1.3.2 Current Pursuit of Degree Program

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

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

1.3.3 Graduate-level Pursuit

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



Activity: Analyze Career Goal and Personal Factors Priorities

1. Upon completion of this section you should have a better understanding of the decision factors and priorities that might impact your school selection process.
2. Review the Career Goal and Personal Factor chart located in the appendix, and rank your school selection priorities from 1-5; 1 = Highest Priority, and 5 = Lowest Priority
3. In the larger box, write the reason for the ranking as reasons may change over time.



ACTIVITY

- 1) Analyze Career Goal
 - Write down your career goal in space provided
- 2) Degree Program Priorities
 - Rate the Personal Factors listed by order of importance
 - Write down your reason for each rating

- This first activity is designed to give the participants an opportunity to reflect on what is important to them regarding choosing an institution.

Activity: Career Goal and Personal Factors Priorities

Time: 5-10 Minutes.

Instructions: Instruct participants to view the Career Goals and Personal Factors chart in the Appendix. In the chart they should write their career goal in the area provided and then prioritize the personal factors, 1-5, writing the reason for the priority next to the factor.

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

Competency

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

2.0 Learning Objectives

Participants will be able to:

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

2.1 Typical Factors Influencing Institution and Degree Program Selection

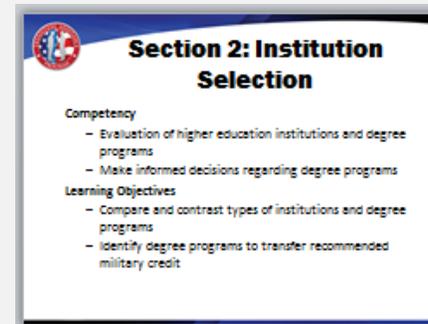
There are several factors that might influence your choice of college, university, or other higher education institution. This section will cover the primary areas of consideration that could help you determine which institution is the best for you.

Section 2

Time: 4.5 hours

Discuss competency and learning objectives with participants.

- Remain unbiased when discussing the different types of schools (For-profit and non-profit, four-year university, two-year college). Present information such as the Principles of Excellence, the FTC's "8 Questions to Ask," and the student testimonials to help participants become informed consumers.
- Customize this section to your audience. For example, if your audience does not have any Air Force attendees, then do not discuss CCAF.

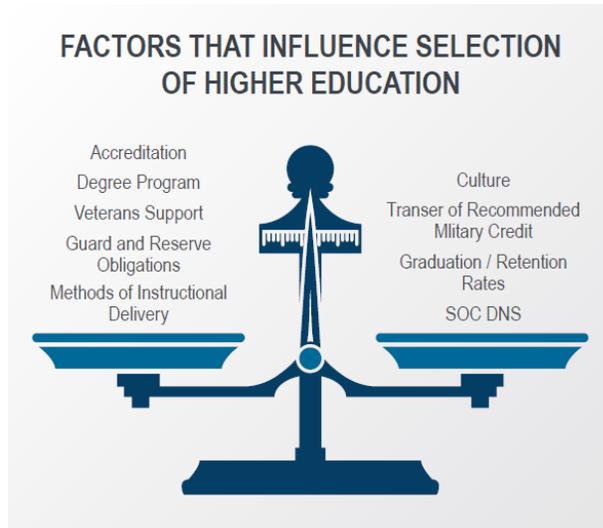


Optional Activity: Group Brainstorm

Time: 10 minutes

Instructions: Before showing the next slide, ask for a participant to be a scribe and have the class create a list of factors which may be used in determining their institution choice. After 5

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



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

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

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

minutes or when the factors list is complete, go over the list with the class, choose a few factors:

- Why this factors is important?
- Ask if every factor is important to everyone?
- How do they determine what is important to them?

Or any other questions you feel fit the personality of the class.



Other Selection Factors

- Public vs. Private
- 2-Year vs. 4-Year
- For-Profit vs. Not-for-Profit
- Additional information referencing factors to consider can be found at:
 GI Bill: <http://benefits.va.gov/gibill/comparison>
 College Navigator: www.nces.ed.gov/collegenavigator

2.1.1 The Principles of Excellence

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

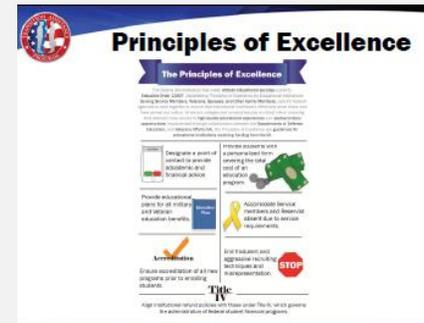
Schools that have agreed to follow the Principles of Excellence should be providing the following to Service members, veterans and their families.

The Principles of Excellence guidelines are as follows:

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

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

Also, when choosing a school consider the Federal Trade Commission's "Choosing a College: 8 Questions to Ask" www.consumer.ftc.gov/articles/0395-choosing-college. This provides questions you need to consider before choosing a school.



- The Presidential Executive Order will limit college recruiters' access to military bases; develop a complaint system to track violations by school; compel colleges to provide graduation rates and student debt information; and limit the use of the term "GI Bill" in institutions' Veterans outreach efforts.

Web Demonstration:

Display the FTC's "Choosing a College: 8 Questions to Ask?" website

Time: 15 minutes

Instruction: Visit

<https://www.consumer.ftc.gov/articles/0395-choosing-college> and discuss the importance of these questions.

For help in selecting an institution and finding the answers to many of these questions, utilize the GI Bill Comparison Tool and the U.S. Department of Education's College Navigator websites.

A note of caution when beginning your search for an institution:

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

2.1.2 GI Bill Comparison Tool

The GI Bill® Comparison Tool provides 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 comparison tool brings together information from more than 17 different online sources and three federal agencies into an easy-to-use online resource. For the first time, through the GI Bill Comparison Tool, VA is publicly releasing data about the number of students receiving VA education benefits at a particular school.

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

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

<http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>



Web Demonstration: GI Bill Comparison Tool

Time: 15 minutes

Instructions: Visit the GI Bill Comparison Tool – Point out the sections:

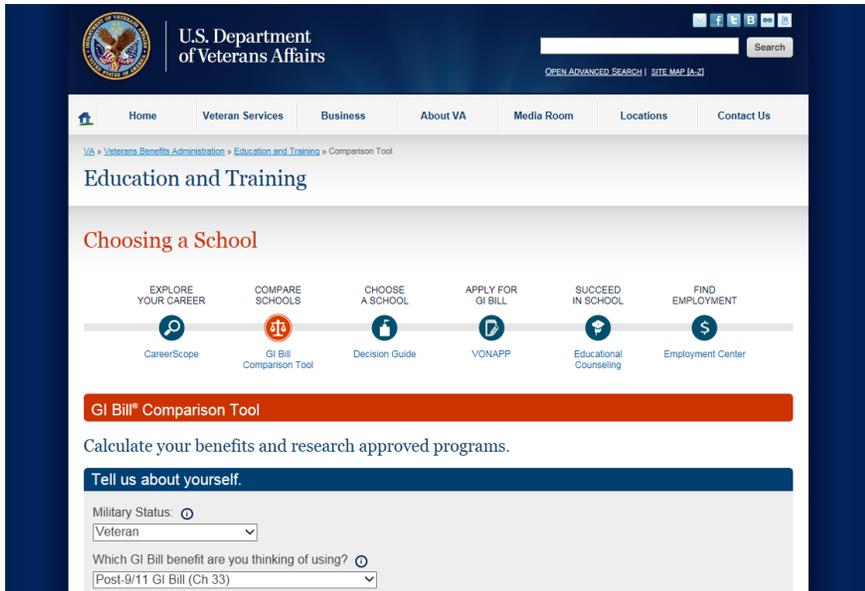
- Tell us about yourself
- About your school
- Benefit Estimator

Choose a school to show

- Benefit Estimator has changed
- VA Summary
- School Summary
- School Indicators

Click the link at the bottom “More information about your school” – this will go directly to the College Navigator site for this school. The next web demo is to explain the College Navigator site.

- Explain these two websites – GI Bill Comparison Tool and College Navigator- will be the main resources used during the AHE course and will be available to the Service member after they have transitioned.



U.S. Department of Veterans Affairs

Home Veteran Services Business About VA Media Room Locations Contact Us

VA > Veterans Benefits Administration > Education and Training > Comparison Tool

Education and Training

Choosing a School

EXPLORE YOUR CAREER COMPARE SCHOOLS CHOOSE A SCHOOL APPLY FOR GI BILL SUCCEED IN SCHOOL FIND EMPLOYMENT

CareerScope GI Bill Comparison Tool Decision Guide VONAPP Educational Counseling Employment Center

GI Bill® Comparison Tool

Calculate your benefits and research approved programs.

Tell us about yourself.

Military Status: Veteran

Which GI Bill benefit are you thinking of using? Post-9/11 GI Bill (Ch 33)



Web Exploration Instructions: GI Bill Comparison Tool

<http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>

1. Enter your eligibility information and a school.
2. Review Benefit Estimator and Veteran Indicators. You can also see other school indicators, such as graduation rates.
3. You can also see school details by clicking on “More information about school” (bottom of page)

2.1.3 College Navigator

The Department of Education’s (ED) College Navigator provides important information about any school. For example, simply by entering a school’s name, you can find out whether it has profit or non-profit status, what its accreditation is, and what its default rates are for students. It will also give you the contact information for various departments within the school, location, number of students and many other factors which should be considered when choosing a school.

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

Web Demonstration: College Navigator**Time:** 15 minutes**Instructions:** View College Navigator<http://nces.ed.gov/collegenavigator/>

Demonstrate how to narrow a school by choices which can be made.

- Choose a state or use Zip Code
- Level of Award
- Institution Type

Show the number of institutions they can consider.

- Explain how the number of available schools may be large, but the next step is to consider factors which may be important.
- Using the information on these two websites, the choices can be narrowed.
- Explain to the participants they will have time in-class later to explore these websites and begin their institution search.

**Web Exploration Instructions: College Navigator**

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

Research and compare potential colleges and universities using College Navigator and the GI Bill Comparison Tool.

1. Conduct a search and identify a couple schools that may be of interest.
2. You can narrow your search based on criteria such as state, programs, major, level of award, institution, type, and more.
3. Search results include Institution names with links to details on each school, including general information, tuition, fees and estimated school expenses, and retention and graduation rates. You can also select multiple schools as “favorites” and compare information.

"Ready to transition from Service member to civilian? You may be looking into an education program to help launch the next chapter in your career. As you evaluate your options, be aware that some schools may not have your best interest in mind.

They may stretch the truth to persuade you to enroll, either by pressuring you to sign up for courses that don't suit your needs or to take out loans that will be a challenge to pay off. You can get important information about any school at the Department of Education's (ED) College Navigator. For example, simply by entering a school's name, you can find out whether it has profit or non-profit status, what its accreditation is, and what its default rates are for students. The Federal Trade Commission says getting the answers to eight key questions can help you avoid pitfalls as you pick the college that's right for you."

- Discuss transferability of credit and possible ways of earning academic credit that can be applied to degree completion. Be sure to highlight the Joint Services Transcript and the CCAF transcripts, credit for prior academic work, and the possibility of credit from exams such as College Level Examination Program (CLEP) and DANTES Subject Standard Test (DSST).
- Stress it is the school is who will make the determination if the credit can be used as transfer credit and where. The credit may only be applied as electives.

Activity: Brainstorm – Ways to Transfer Credit

Time: 10-15 minutes

Instructions: Before offering a thorough review of ways to transfer credits, explain to the participants that you are going to conduct a brainstorming activity. Divide the class in to groups of 3-5 participants, and ask each group to identify a scribe and a spokesperson. Tell the groups to begin brainstorming ways to earn credit for prior learning or transfer credit at their degree-granting institution. Allow them to brainstorm for three minutes. After they've completed the initial brainstorm ask them to stop and then explain the next step. Tell the participants they have an additional two minutes to brainstorm the process for requesting transfer credit. Ask them to name resources they can use, and the departments at their degree-granting institution. After two

2.2 Transferability of Credit

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

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

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

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

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

– Transitioning Service member

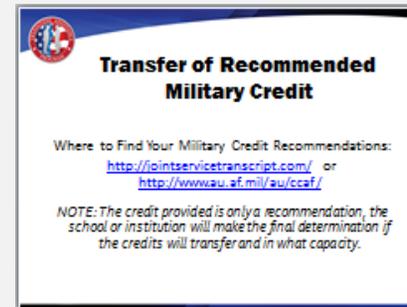
2.2.1 Transfer of Recommended Military Credit

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

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

minutes stop the activity, and spend 5-10 minutes debriefing the exercise.

- Explain the CLEP and DANTES and how these two exams can benefit the Service member in their educational goals.



- DANTES adopted one official academic transcript tool, the Joint Services Transcript (JST), to validate and document recommended college credits for professional military education, training courses, and occupational experience of Service members and Veterans.
- The JST makes it easier for institutions to compare military experience to their degree program requirements. JST replaces the Sailor Marine Corps American Council on Education Registry Transcript (SMART), the Army American Council on Education Registry Transcript System (AARTS), and the Coast Guard Institute (CGI).
- The Air Force's Community College of the Air Force (CCAF) is an institution of higher learning

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



Web Exploration Instructions: Search for your own JST

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



Web Exploration Instructions: Search for your own CCAF

1. Access the Air Force Virtual Education Center through the Air Force Portal
2. <http://www.au.af.mil/au/barnes/ccaf/transcripts.asp>
3. Under the Self Service section select * CCAF View Progress Report
4. In the Student Tools banner select "View My Unofficial Transcript"

**Must be accessed from military network to view

The Community College of the Air Force (CCAF) is a regionally accredited college sharing in Air University's accreditation through the Southern Association of Colleges and Schools - Commission on Colleges (SACSCOC). Go to <http://www.au.af.mil/au/ccaf/> for more information.

dedicated to the enlisted member.

- Emphasize the JST or CCAF transcript does not guarantee an institution will award credit. Each institution establishes its own policies, and it is important to research transfer policies and explore degree requirements before you enroll.

Optional Activity: JST Scavenger hunt

Time: 20 minutes

Instructions: Either instruct the participants where to find the JST/CCAF or have printed copies available.

Printed Copies: If you have printed copies for them to view, you can create questions for the participants to answer, creating a scavenger hunt. Realize if the class is mostly AirForce, using the CCAF is more prudent and vice versa.

Online: If using the online JST/CCAF, have the students break into dyads, then looking over the JST/CCAF have them write down 5 things they did not know about the document.

Examples:

- Ace recommended credit
- Dates taken
- Level
- Explanation of course
- ACE identifier number
- Credit for Military Experience
- CLEP/DANTES
- Other Learning Experiences (not recommended by ACE for Credit)
- DLPT
- College courses taken using TA
- JST Correction Procedures (by Service)

American Council on Education

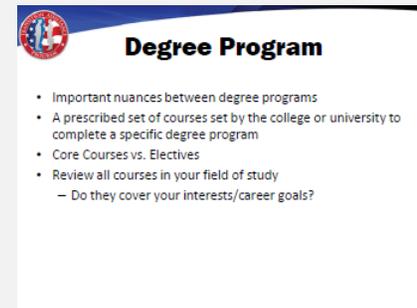
The American Council on Education (ACE) is a higher education association representing accredited U.S. schools: 2 and 4-year colleges, private and public, profit and non-profit. This council is the most frequently cited organization on higher education issues.

The American Council on Education (ACE) evaluates the military courses to determine how many, if any, credits will be recommended to be awarded for the course, this is only a recommendation made by ACE. The information is then included in the ACE Military Guide. This is a website which explains how the course was evaluated and the credits which were awarded.

NOTE: It is for the school or institution to determine if the credit will be accepted and how it will be applied to the degree program. The school is under no obligation to accept any credits.

For more information on the ACE Military Guide visit: <http://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx>

NOTE: To make changes or corrections to the JST, visit your local education office or go to www.jst.doded.mil. For corrections to the CCAF, visit your local education office.



Degree Program

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

- Use the samples in this section to encourage a facilitated discussion about degree plans, what to look for in a degree plan, where to look for a

2.3 Selecting a Degree Program

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

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

Sample #1 Degree Plan: Premedical Coursework Requirements

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

General Biology, 2 semesters or equivalent, with labs

General Chemistry, 2 semesters or equivalent, with labs

Organic Chemistry, 1 semester or equivalent with lab

Biochemistry, 1 semester or equivalent, with or without lab (or 2nd semester Organic Chemistry with or without lab)

Physics, 2 semesters or equivalent, with labs

English, 2 semesters or equivalent

degree plan, and how to link it to the career goal. You may obtain sample degree programs from local institutions.

- Explain that participants will research a degree plan when completing their College Comparison Chart.
- Discuss the difference between semester hours and quarterly hours.
 - Semester hours are generally 16 week semesters, taking 4-5 courses
 - Quarter hours are shorter, generally 8 weeks with 5 terms a year.
 - 1 semester hour = .67 quarter hour



Sample: Undergraduate Sociology Degree Plan

Lower Division Requirements (9 SH)

- SO 200 – Introduction to Sociology (3 SH)
- SO 203 – Social Problems (3 SH)
- SO 204 – Introduction to Cultural Anthropology (3 SH)

Upper Division Requirements (24 SH)

- SO 403 – Sociology Theory (3 SH)
- SO404 – Methods of Social Research (3 SH)
- SO499 – Majors Seminar (3 SH)
- Upper Division Sociology Electives (15 SH)



Service Members Opportunity Colleges (SOC) Degree Network System

Key Features of the SOC DNS:

- Home College
- Reduced Academic Residency
- Credit for Non-Traditional Learning
- SOC DNS Student Agreement
- Guaranteed Course Transfer

Visit: www.soc.essu.org for more information

Sample #2 Degree Program: Undergraduate Sociology

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

Lower Division Requirements (9 semester hours (SH))

SO 200--Introduction to Sociology (3 SH)

SO 203--Social Problems (3 SH)

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

Upper Division Requirements (24 SH)

SO 403--Sociology Theory (3 SH)

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

SO 499--Majors Seminar (3 SH)

Upper Division Sociology Electives (15 SH)

- Emphasize the SOC DNS key features.

2.4 Service Members Opportunity Colleges (SOC)

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

Through the SOC Degree Network System (DNS) active-duty military students and their family members may enroll in degree programs within the United States and overseas.

SOC coordinates associate and bachelor's degrees in a variety of curriculum areas for the Army, Navy, Marine Corps, and Coast Guard. These degree programs are offered by colleges and universities and are accessible at Army, Navy, Marine Corps, and Coast Guard installations worldwide and through such "distance learning" methods as the Internet, computer, video, or correspondence, or through learning assessment. Within each curriculum or degree network,

member institutions agree to accept each other's credits in transfer when applicable. DNS member colleges issue a "Student Agreement" (evaluation of completed and remaining degree requirements) that serves as a "contract for degree" between students participating in the DNS and their home colleges. The agreement must be signed while the Service member is on Active Duty but will continue to be in effect after separation or retirement.

Key Features of the SOC DNS:

- Home College: is a SOC DNS participating institution where a Service member begins their degree and signs the SOC DNS Student Agreement.
- Reduced Academic Residency: only have to complete 25% or less of degree requirements at the Home College, 30% for completely online programs.
- Credit for Non-Traditional Learning: may award credit for military experience and training based on ACE recommendations, CLEP, and DSST.
- Student Agreement: a contract between the student and home college, which is an evaluation of completed and remaining degree requirements.
- Guaranteed Course Transfer: a guarantee courses will transfer between SOC DNS colleges without prior approval.

For more information on SOC DSN visit, www.soc.aascu.org

Web Exploration Instructions: SOC Degree Network System



1. Go to www.soc.aascu.org
2. Select SOC Degree Network System
3. Click on Guaranteed Transfer Courses
4. A list of participating colleges will be shown.
5. Further research can be accomplished through GI Bill Comparison Tool and College Navigator.

A list of participating school in the Degree System Network can be found on the SOC website.

Web Demonstration: SOC DNS

Time: 10 minutes

Instructions: Demonstrate using the following steps, explain students will have a chance to explore this website during the activity

1. Go to the SOC website www.soc.aascu.org
2. On the top menu, select **SOC Degree Network System**
3. Scroll down and click on the link at the bottom Guaranteed Transfer Courses
4. Pick an example home school by selecting either Associate or Bachelor's Degree and then clicking on one of the colleges listed.
5. Select one of the home school's courses and click on the Course Category link to the right.
6. A list of courses from other schools will appear. Explain that these courses are guaranteed to be accepted by the home school to cover the selected course from the home school.

- Explain the Service Specific School and the benefits it provides to the Service member.

Optional Web Demonstration: Service Specific School

Time: 10 minutes

Instruction: Choose one of the service specific websites to view. Be sure you have viewed the site before the class starts and know the pertinent details.

The Services also have institutional partnerships that offer rate/MOS related degree programs that decrease the time to degree completion for service members because they maximize college credit recommendations from JST or accept all 60 credits from CCAF towards bachelor degree requirements.

Service-Specific Networks Include:

Navy - https://www.navycollege.navy.mil/ncpdlp_schools.aspx

Air Force – See Air Force Virtual Education Center and click on the “AU-ABC” link.

Army – https://www.goarmyed.com/public/public_earn_degree-socad_army_career_degrees.aspx

2.5 Graduation Rates

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

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

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



1. Log in to <http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>
2. Find your institution graduation rates

Web Demonstration: GI Bill Comparison Tool – Graduation rates

Time: 10 minutes

Instruction: Visit the GI Bill Comparison Tool and demonstrate how to research school graduation rate.

- Stress to participants that graduation rates are one factor to consider and should be used as part of the overall school comparison to make the best selection

Accreditation

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

- Explain why accreditation is important – transfer credits, employers, etc.
- Standards of accreditation for higher education

2.6 Accreditation

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

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

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

- Transitioning Service member

Types of Accreditation:

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

Institutional accreditation normally applies to an entire institution, indicating that each of an institution's parts is contributing to the achievement of the institution's objectives, although not necessarily all at the same level of quality. Within institutional accreditation there are two types, Regional and National.

institutions in America is one of the factors that makes American Higher Education Institutions coveted all over the world.

- Stress for students to be aware that credits do not easily transfer between institutions, especially between schools of different accreditation types. It is sometimes easier to transfer credits within a regional accreditation system. Always check to see how many credits will transfer before making your final decision.

Web Demonstration: CHEA

Time: 10 minutes

Instruction: Demonstrate the Council for Higher Education Accreditation website: to show accrediting associations.

1. Go to: <http://chea.org/>
2. Click on 'Information about Accreditation'
3. Click on the 9th item, 'CHEA and USDE Recognized Accreditors'
4. Explain the difference between regional, national faith-based, national career-related, and programmatic accrediting organizations on

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

Regional Accreditation:

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

National Accreditation:

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

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

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

this list.

5. Open GI Bill Comparison Tool – have prepared one regionally and one national accredited school. Pull up the school on GI Bill CT and view the accrediting organization.
6. Refer back to the list on CHEA, find the organization under the appropriate list.
7. Explain the first 8 are Regionally accrediting, the rest are nationally, expect for programmatic.

Web Demonstration: Accreditation

Time: 10 minutes

Instructions: Use the GI Bill Comparison Tool to show accreditation and accreditation type.

- After Accreditation Demo - Introduce the College Comparison Chart found at the end of the participant guide. Explain as they research, the information will be log in here to create a side-by-side comparison of two colleges. To begin they will need to determine which two college to compare using the College Navigator and GI Bill Comparison Tool.

The Council on Higher Education Association determines who has the ability to grant accreditation. Only sixty organizations are recognized as able to grant institutional and programmatic accreditation. For a list of these recognized accrediting organizations visit www.chea.org.

Web Exploration Instructions: Determine Accreditation using CHEA and GI Bill Comparison Tool http://www.chea.org/pdf/CHEA_USDE_AllAccred.pdf



1. Go to: <http://chea.org/>
2. Click on 'Information about Accreditation'
3. Click on the 9th item, 'CHEA and USDE Recognized Accreditors'
4. Use the GI Bill Comparison Tool to determine the accrediting organization of the school.
5. Refer back to the list to determine if the accrediting organization is regional, national faith based, national career based, or programmatic

You might see on a college website or in a brochure that "College XYZ is fully accredited." While this technically might be true, the accreditor may not be recognized by the U.S. Department of Education. If a college is not accredited, or if it is accredited by a non-recognized agency, this could be an indication that none of your credits will be recognized by other colleges, by employers or licensing agencies. It may also mean that the quality of instruction may be sub-standard. If any of these occur, it may be possible you will **not** be eligible for a certification, licensure or be allowed to take a national exam. Be sure to research the accreditation of the school and the program. Determine if there is a national exam or licensure; ask if you will be eligible for the exam after completing this program.

Web Exploration Instructions: Accreditation using GI Bill Comparison Tool



<http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>

1. Enter your school.
2. Click on "More information about school"
3. Scroll to Accreditation Section.

College Comparison Chart

Appendix A: College Comparison Chart

Institution Factors	Institution #20	Key Dates	Institution #25	Key Dates
Name of Educational Institution and Address	X	X	X	X
Does the campus setting meet your needs?*	X	X	X	X
What type of location (Urban, College Town, etc.) is the School?*	X	X	X	X
Does the School accept military recommended credits? (Yes, how many?*)	X	X	X	X
How many credits can you transfer into this School?*	X	X	X	X
What type of accreditation does this School have (Regional, National)?*	X	X	X	X
Does the School offer your desired Degree Program?*	X	X	X	X

Student Activity: Web Exploration and College Comparison Chart Updates

Time: 45 minutes

Instructions: Upon completion of Section 2.6, explain that the following 30 minutes will be used as Web Exploration time. Introduce the College Comparison Chart and explain the purpose of the chart. Display Slide 23 and encourage participants to reference their guide for more detailed instructions.

Use this Web Exploration time to research the following topics:

1. Has the institution signed the Principles of Excellence (80% of GI Bill schools have)
2. Does the school participate in SOC DNS?
3. What are the graduation rates?
4. What are the retention rates?
5. Is the school accredited? By whom?
6. Research the Transfer Credit policy
7. Request a copy of your JST/CCAF

ACTIVITY: Locate two institutions to compare using College Navigator and the GI Bill Comparison Tool.



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

ACTIVITY: Web Exploration Activity and College Comparison Chart Updates

Instructions: After determining the schools you wish to consider, research the following questions and update the College Comparison Chart.



1. Has the school signed the Principles of Excellence?
2. Does the school participate in SOC DNS?
3. What are the graduation rates?
4. What are the retention rates?
5. Is the school accredited? By whom?
6. Research the Transfer Credit policy.
7. Request a copy of your JST or CCAF Transcript.



Web Exploration Activity

- 1) Visit College Navigator to locate 2 schools to compare
<http://nces.ed.gov/ipeds/datacenter/collegenavigator/>
- 2) Visit the GI Bill Comparison Tool website
<http://www.benefits.va.gov/gi-bill/comparison>
- 3) Research the following Questions and update College Comparison Chart
 - Has your institution signed the Principles of Excellence?
 - Is your institution a SOC DNS Member?
<http://www.soc.esscu.org/>
 - What are the graduation and retention rates?
 - Is your institution accredited? Regional or National?
 - Research the Transfer credit policy and procedure
 - Request a copy of your JST or CCAF

Optional Activity: Class list and guided discussion: Culture and Explore

Time: 10 minutes

Instructions: Ask for a volunteer to come up front and be the scribe; Ask the students what aspect of a college culture is important to them, (may need to provide an example of a culture – size, location). As students give answers, have scribe write answers on chart paper or white board. When list is complete, have students come up to the list and mark the an answer from the list that is their most important aspect. Have a guided discuss as to:

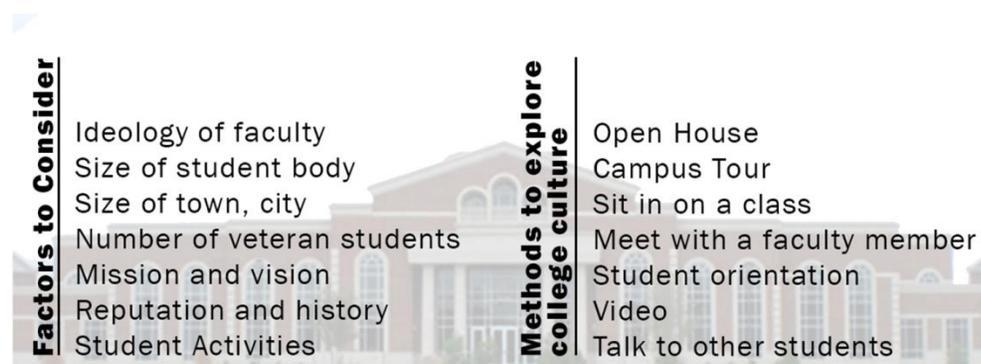
- Why these aspects are important?
- Why do they need to be considered?
- How do we determine the culture?

➤ Provide examples of culture differences between campuses – e.g.,

- Rural vs. urban
- Community college vs. university

2.7 Culture

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



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

Methods to explore college culture:

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

- Student to instructor ratio
 - On-installation vs. on-campus
 - On-line vs. classroom vs. blended on-line and classroom
- Stress that each institution has differences – *i.e.* offices may have different names.
- Not all campuses have Veteran support groups. Campus Veteran centers serve as sources of camaraderie. These centers have resources geared specifically to the needs of Veterans



Activity: Game or Guided Discussion

Time: 10-15 minutes

Instructions: Increase participants understanding of student services available on college campuses through an interactive training game. Prepare an interactive training technique utilizing the following open ended questions. (*Suggested answers are italicized*)

1. Help! I need a place to live in College Town, USA. Where do I go? *Residential - SS*
2. Help! I got a parking ticket after Biology 101. I don't understand why, because I have a parking permit for campus lots! Where do I

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

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

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

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

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

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

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

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

Student Services. Over-arching category that can cover financial; health; confidential counseling; housing; technical; Veteran; and many other student-related services.

- go? *SS - Bursur*
3. Help! I'm having trouble in my Intro to Econ class, and I think I want to drop the class and take it next year. Who do I talk to? *Prof-AA-SS-VS-Tutor*
 4. Help! I'm having trouble hearing my professor because of my service connected disability. What do I do? *DS-VS*
 5. Help! I totally want season tickets to the football games! *SS-VS*
 6. Help! My Reserve Drill weekend has been scheduled, and I have a test on Friday, but I have to report to my Unit's muster location the same day. What should I do? Who do I talk to? *Prof-VS-SS*
 7. Help! I received a scholarship from my hometown AMVETS Chapter. I want to apply that money toward my University Bill, what should I do? *FA-Bursur*
 8. Help! I'd like to find an on-campus part-time job where I can work between classes and on weekends. Who do I talk to? *FA-SS-VA-VS*
 9. Help! I'm going to a Career Fair next week, and I need someone to review my résumé. Where should I go? *SS-Career Center*
 10. Help! Oh my gosh! My first term paper is due next week – 15 pages on Shakespeare's use of metaphor in the play *Hamlet*. I've written the paper, but I need someone to proofread and edit. Who can help? *Writing Center-Tutor*
 11. Help! I heard there was a Veterans Day activity planned on campus. I thought it would be cool to attend. How do I get more information? *VS*

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

- **Academic Advisor.** This office is designed to assist students with their course schedules as well as referrals to other student services
- **Disability Services:** This office provides equal access to students with disabilities. It can help students with assessing their needs in such areas as housing accommodations, attendants, interpreters, readers, transportation, classroom and course accommodations, tutors, note takers, and adaptive equipment.
- **Residential Services.** This service provides assistance to those students who live or want to live on campus.
- **Veteran Student Services.** Many institutions want to assist Veterans with Veteran-specific services. There may be a liaison that can refer the Veteran to the appropriate resources. Be aware that some colleges have only a Veterans' recruiter to enroll new students, but no Veteran-specific support services once you enroll.

Things to Know and Understand:

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

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

This activity can be used as a game, or a guided discussion. As a game, you will need to prepare notecards with the names of the student services offices. The facilitator will pose a question from above, and the person with the answer on his/her note card should respond.

In a smaller workshop, facilitate this activity as a guided discussion. Pose the questions and encourage students to respond. Remember, some of these questions could have more than one correct answer.



- Remind students they will be expected to be self-regulated in college. Help them understand they are entering a new culture. Let them know that some veterans have trouble adjusting, but that there is help available. Although their instructor will provide assignment guidance, they are solely responsible for determining how to complete the work.

There are multiple resources available to assist students with challenges. These include disability, mental health, and Veterans services. Counseling services are offered and provided confidentially. Colleges and universities will use different labels for these programs, so look at office titles and contact college support services for additional information.

The individual student must proactively seek assistance rather than assume that academic leadership will take care of them. Do not expect consistency in the leadership styles of your professors. Each will have different styles and philosophies of teaching. In military life, the failure of a mission is dependent upon the team. In college, if you fail, it is ultimately your responsibility, not that of the class or professor. Recognize that there will be a shift in leadership and authority in college; In the military, leadership was responsible for total well-being, while academic leadership is solely responsible for delivering course curriculum.

Due to this shift in authority, you may find that your peers may not place much emphasis on personal appearance or grooming. Don't let it bother you. Just realize that they do not have the same standards that you are accustomed to.

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

Questions that you can ask when looking for a school which supports the military veteran are:

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

Web Demonstration: 8 Keys

Time: 10 minutes

Instruction: Show the 8 keys on the website, or listed on the next page, explain the concept and how it relates to the Service member as they choose a school. <http://www.ed.gov/veterans-and-military-families/8-keys-success-sites>. Instruct participants that they will complete this activity and update their College Comparison Chart during the next Web Exploration Activity.

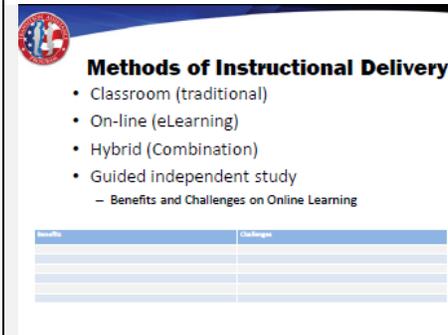
The 8 Keys to Veterans' Success on campus are voluntary steps that postsecondary institutions can take to assist Veterans and Service members in transitioning to higher education, completing their college programs, and obtaining career-ready skills.

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 (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.

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

2.8 Methods of Instructional Delivery

In today's technology-enhanced world, there are many options for how to participate in postsecondary courses. Colleges and universities are offering more "non-traditional" options for education. It's not unusual for at least a portion of a degree program to use e-learning.



Activity: Group Discussion, Wordstorming/Brainstorming, or Debate

Time: 15 minutes

Instructions:

Wordstorming/Brainstorming – Divide participants in to groups of 3-4. Explain that each group will complete a brainstorming activity. Distribute charting paper and markers. Ask the group to-select a scribe and spokesperson. Half of the groups will brainstorm the benefits of online learning. The other half will brainstorm the challenges. Set the timer for four minutes and begin the brainstorming activity.

Group Discussion – Lead the group through a discussion of the pros and cons of different methods of instructional delivery. Ask open-ended questions to generate interaction. Chart the responses.

Debate – Divide the class in to two groups. One group will debate the benefits of online instructional delivery. The other group will debate the challenges.

Expected Outcomes:

Benefits

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

Below are two methods to use to determine how well online learning might work for you. The first method is to consider the benefits and challenges of online learning (chart).

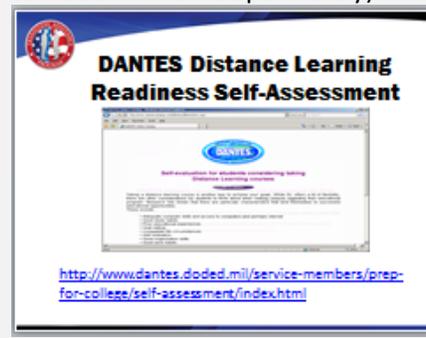
Examples of benefits and challenges of online learning:

Benefits	Challenges

DANTES Distance Learning Readiness Self-Assessment (DLRSA)

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

- No time/money spent commuting/traveling to a campus
 - Learn at your own pace and study at your convenience (within prescribed course deadlines)
 - If you are a written communicator rather than verbal, you may find it more effective
 - Classes typically centered and focused on student responses and virtual discussion rather than instructor-led lectures
 - Learn and practice new technologies
- Challenges**
- Budget for additional high-speed Internet costs (if applicable)
 - Plan and adjust your studying schedule around assignment due dates (e.g. time zones, conflicting activities, etc.)
 - May experience feelings of isolation or detachment from your school
 - Lack of face-to-face interaction; difficulty developing relationships with classmates
 - Students may need to wait for feedback and responses from peers and instructors
 - Possible limit for local networking opportunities
 - Work unsupervised (i.e., you will have to problem solve solutions independently)





Web Exploration Instructions: DANTES Distance Learning Readiness Self-Assessment

1. <http://www.dantes.doded.mil/service-members/prep-for-college/self-assessment/index.htm>
2. Visit the DANTES DLRSA website and Click on “Take Self-Assessment”
3. Enter your personal email address – results will be emailed to you
4. Follow the directions to take the assessment.



- Mention DANTES as you show the slide and let them know they will complete this assessment during the next activity period. As facilitator you should be familiar with this assessment and be prepared to speak about the results. Explain the results are for information and not the answer if the individual will be successful in online learning. There are many aspects involved.
- Research shows there are several traits which make a successful online learner. This optional activity will help them understand them. Reiterate that a lot of success on line comes from determination and persistence so even if DANTES indicates online is not for you, it is possible to succeed.

Optional Activity: Fast Brainstorm - Characteristics of a Successful Online Learner

Time: 10 minutes

Instructions: Break the group into groups of 2-3; Instruct the students they will have 2 minutes to create a list to answer the following question: ***“What are the characteristics that make a successful online learner?”***. After time is called, ask each group in turn for 2 traits; as a trait is spoken, if other groups have the same trait have them circle it. Keep asking the groups until all the traits are spoken. Possible answers:

- Self motivation
- Computer skills
- Good work habits
- Prior educational experience
- Access to computer and internet
- Good study habits

2.9 Guard and Reserve Mobilization/Activation

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

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

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

2.10 Veterans Support

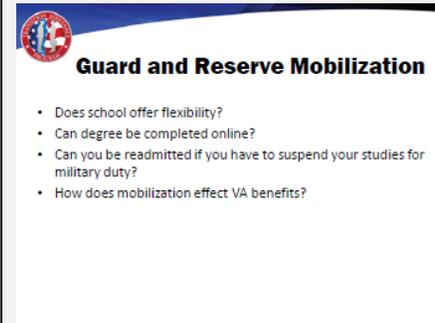
Another important part of an institution's qualities to be evaluated is whether or not there will be adequate Veteran support. In addition to the support group that you identified in the DOL Employment Workshop, this support group will assist you with the higher education environment and culture. There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

2.10.1 Veterans Resources

Disability Services (DS)

Some veterans have acquired disabilities during their service, making them eligible for certain legal protections and reasonable accommodations while attending college. DS can provide counseling, advising, and accommodations such as extra time on tests, adaptive technology, shared class notes, and hearing devices, among others.

- Goal setter
- Life compatibility (time)
- Organized



- In the case that Reserve Component Service members are called to either state (National Guard) or federal active duty, there is a process for requesting a military withdrawal. The Service member must coordinate with the institution and education office as soon as possible following notice of activation to complete this process. Failure to do so could result in a course failure and/or unanticipated student debt.
- Ask the group about what support a Veteran may need in the academic environment.

Veterans Upward Bound (VUB)

The Veterans Upward Bound (VUB) Program is a pre-college program designed to motivate and assist veterans in the development of academic and other requisite skills necessary for acceptance and success in a program of postsecondary education. The program provides assessment and enhancement of basic skills through counseling, mentoring, tutoring and academic instruction in the core subject areas. The primary goal of the program is to increase the rate at which participants enroll in and complete postsecondary education programs. **To learn more about the VUB program and to find a program close to you, please visit the VUB homepage at <http://www2.ed.gov/programs/triovub/index.html>.**

Vocational Rehabilitation and Employment (VR&E): Education and Career Counseling

VA's Education and Career Counseling program is a great opportunity for Service members and Veterans to get personalized counseling and support to help guide their career paths, ensure most effective use of their VA benefits, and achieve their goals.

Eligibility:

- Transitioning Service members within six months prior to discharge from active duty
- Veterans within one year following discharge from active duty
- Any Service member/Veteran currently eligible for a VA education benefit
- All current VA education beneficiaries

Services Include Assisting the Service member/Veteran with:

- Career Choice - 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 personalized support to help you remove any barriers to your success
- Educational Counseling



- Emphasize the bulleted list; information on each is on the left. These services will help ease the transition period from military to student life.
- Discuss the difference between an institution's Veterans Student Services and the various Veterans supports organizations. Many students confuse the two and this would be a good place to discuss the difference.
- The VA Representative at the school is a school employee, not a VA employee. In all VA matters any final decision should come from the Department of Veterans Affairs, not the school representative. Students are encouraged to get information regarding VA education benefits directly from the VA (not the school).

It's simple to apply. Just follow these steps:

- Pull up VA Form 28-8832. Print, complete, and mail the form to your nearest VA regional office: <http://www.vba.va.gov/pubs/forms/VBA-28-8832-ARE.pdf>
- If it is determined that you are eligible, you will be invited to attend an orientation session at the nearest VA Regional Office

Veteran's Service Office

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

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

Veterans Representative

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

VA Certifying Official (Financial Aid)

The Certifying Official is your school's representative responsible for completing all paperwork necessary to certify the enrollment and changes in enrollment for students eligible for VA education benefits. The VA Certifying Official may be located within the school's Financial Aid Office, Registrar's Office, the Admissions Office, or the Enrollment Office. This individual does not work for the VA, but for the school. They are not able to answer your questions concerning your GI Bill benefits.

2.10.2 Veteran's Organizations on Campus Social/Fraternal Organizations

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

Veterans Success on Campus

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

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

Student Veteran Groups

Student veteran groups are student veteran led organizations. Some groups will be local chapter of a national group, such as Student Veterans of American (SVA), while others will be a local group within the school. These groups have a variety of names but include Veteran Students Organization (VSO), Student Veterans Organization, and Student Veteran Association.

Regardless of the name, most student groups on college and university campuses provide peer-to-peer networks for Veterans who are attending those schools. These groups coordinate campus activities, provide pre-professional networking, and generally provide a touchstone for student Veterans in higher education. Each local group plays a critical role in ensuring that every Veteran is successful after their service.

Schools with student veterans groups on campus are listed on the GI Bill Comparison Tool in the "Veteran Indicators" section.

- Not all campuses have Veteran's organizations, so be sure to research.



Web Demonstration: Veteran Support

Time: 5 minutes

Instructions: Demonstrate how to use the GI Bill Comparison Tool and the school's website to locate Veterans' support office, liaisons and Veteran organization within the school and community.



2.10.3 Other Support Organizations

Medical and Physical Support

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

Health, Wellness, and Spirituality

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

2.10.4 Veteran's Support in the Community

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

ACTIVITY: Web Exploration Activity and College Comparison Chart Updates

Instructions: Locate your College Comparison Chart and begin using the websites and tools to



research the following information:

1. Research Student Services at your institution (via College Navigator or school website).
2. Identify any Veterans' support offices on campus, including location.
3. Locate Veterans' liaisons and VA certifying officials contact information.
4. Identify social and fraternal Veteran support organization on campus and in local community.
5. Identify medical, physical health support services on campus.
6. Complete the DANTES Online Readiness Self-Assessment Tool.
<http://www.dantes.doded.mil/service-members/prep-for-college/self-assessment/index.html>



Web Exploration Activity

Visit the institution's home page or College Navigator:

- 1) Research the following information:
 - 8 Keys to Student Success
 - Student services offered through your institution
 - Veteran Support Services on campus in the local community
 - Veterans Organizations on campus and in the local community
- 2) Complete the DANTES Online Readiness Self-Assessment Tool

Update the information on the College Comparison Chart. 

Activity: Web Exploration and College Comparison Chart Updates

Time: 30-45 minutes

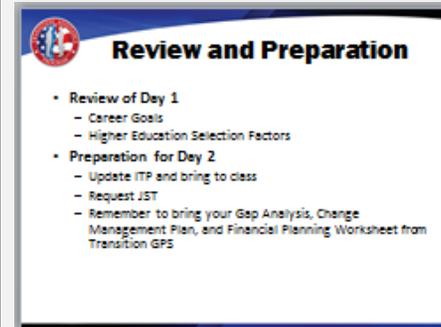
Instructions: Upon completion of Section 2.10 Veteran Support, explain that the following 30 minutes will be used as Web Exploration time. Ask participants to locate their College Comparison Chart (Appendix A) and continue researching schools. Display Power Point Slide and encourage participants to reference the participant guide for more detailed instructions.

Use this Web Exploration time to research the following topics:

1. Research Student Services at your institution (via College Navigator or school website)
2. Identify any Veterans' support offices on campus, including location.
3. Locate Veterans' liaisons and VA certifying officials contact information.
4. Identify social and fraternal Veteran support organization on campus and in local community.
5. Identify medical, physical health support services on campus.

5. Complete the DANTE Online Readiness Self-Assessment Tool

<http://www.dantes.doded.mil/service-members/prep-for-college/self-assessment/index.html>



END OF DAY 1

Section 3: Funding Factors for Selection of Higher Education Institution

Competency

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

3.0 Learning Objectives

- Explain Veterans Administration (VA) GI Bill educational benefits
- Compare types of Federal Student Aid to supplement the VA Post-9/11 GI Bill
- Understand the process to apply for financial aid using the Free Application for Federal Student Aid (FAFSA)
- Appraise the Financial Aid Shopping Sheet and its contents
- Identify ways to locate scholarships

3.1 Access to Funding

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

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

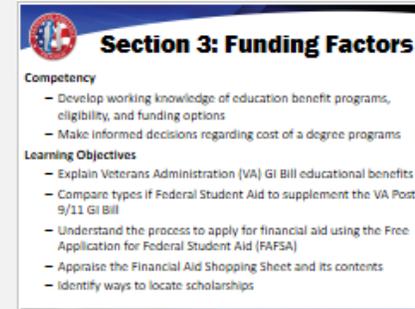
START OF DAY 2

Section 3

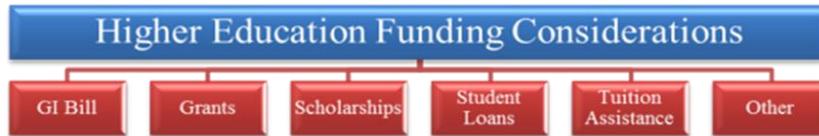
Time: 4 hours

- Provide the following VA contact info on the whiteboard: 1-888-GIBILL-1 or 1-888-442-4551.
- Before class locate the name and contact information of the local VA briefer, invite them to the class for a 15 minutes Q&A session. Stress to the VA rep, this is not a presentation by them. If they are unable to attend, provide their name and contact details to the class.

Discuss competency and learning objectives with participants.



- Encourage/remind participants that, if they have not already done so, they should establish an eBenefits premium account and attend Transition GPS VA Benefits Briefings I & II. Suggest signing up during the next class break, over lunch, or after class; it takes a few minutes. You can set up your account with or without a CAC.



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

Instate/Out of State Tuition

One way to control the cost of an education is to use an institution which will grant you resident tuition costs. To assist the Service members, the Veterans Access, Choice and Accountability Act of 2014 were passed.

Within the Choice Act, there is a provision granting resident tuition rates for those who are considered a “covered individual”, using the Post 9/11 or Montgomery GI Bill and living in the state they are attending school. A “covered individual” is described as:

- A Veteran who lives in the state in which the institution of higher learning is located (regardless of his/her formal state of residence) and enrolls in the school within three years of discharge from a period of active duty service of 90 days or more.
- A spouse or child using transferred benefits who lives in the state in which the institution of higher learning is located (regardless of his/her formal state of residence) and enrolls in the school within 3 years of the transferor’s discharge from a period of active duty service of 90 days or more.

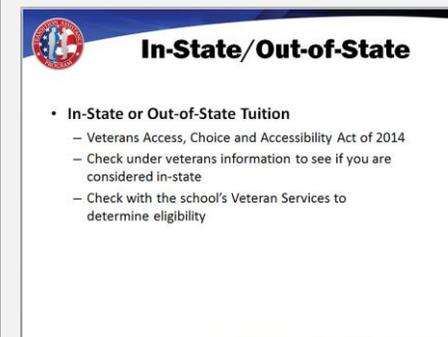
For more information go to:

http://www.benefits.va.gov/GIBILL/docs/factsheets/Section_702_Factsheet.pdf

To determine your eligibility for resident tuition rates, it is necessary to contact the school or institution you wish to attend. The school may require additional documentation.

www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal

- Remind students it will be necessary to complete the VONAPP once they have determined which benefit they plan to use. For help in determining which benefit, visit a GI Bill or VR&E Education counselor. www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal

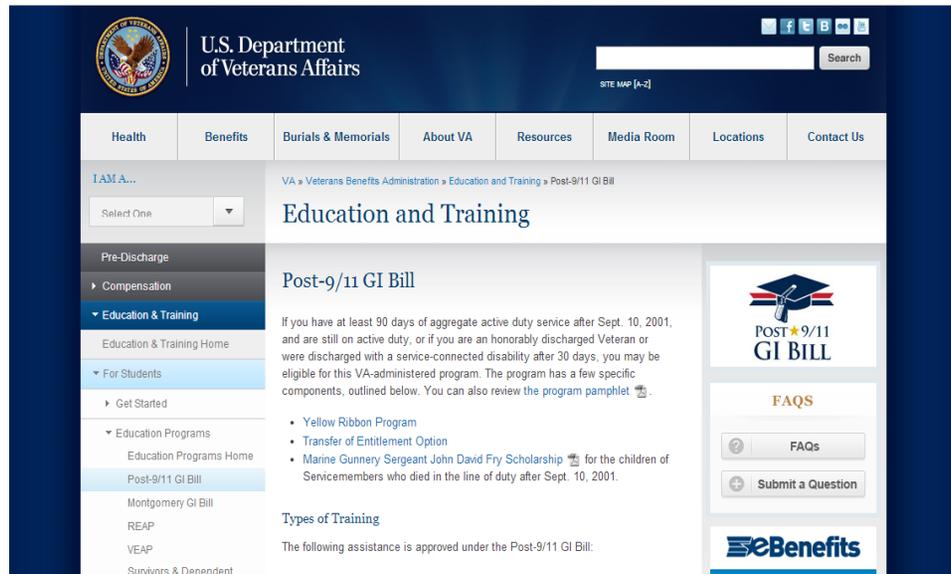


- Avoid getting bogged down with individual eligibility questions! An FAQ is provided on the GI Bill website.

3.2 GI Bill – Post 9/11 and Montgomery GI Bill

Overview of Post-9/11 GI Bill

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



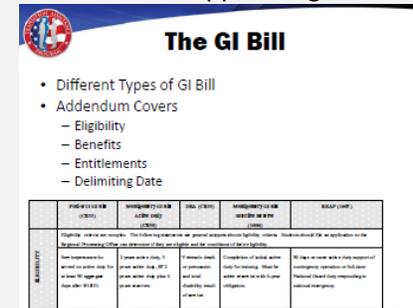
3.2.1 Eligibility

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

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

➤ Do not discuss the Post-9/11 or the Montgomery Bill in depth. This topic is covered during the Transition GPS Veterans Administration Benefits Briefings. Additionally participants should be quite familiar with the GI Bill Comparison Tool after the Day One Web Exploration Activities.

➤ For specific questions refer the individual to the VA representative. For information on the different types of GI Bill the GI BILL Addendum is located in the Appendix guide.



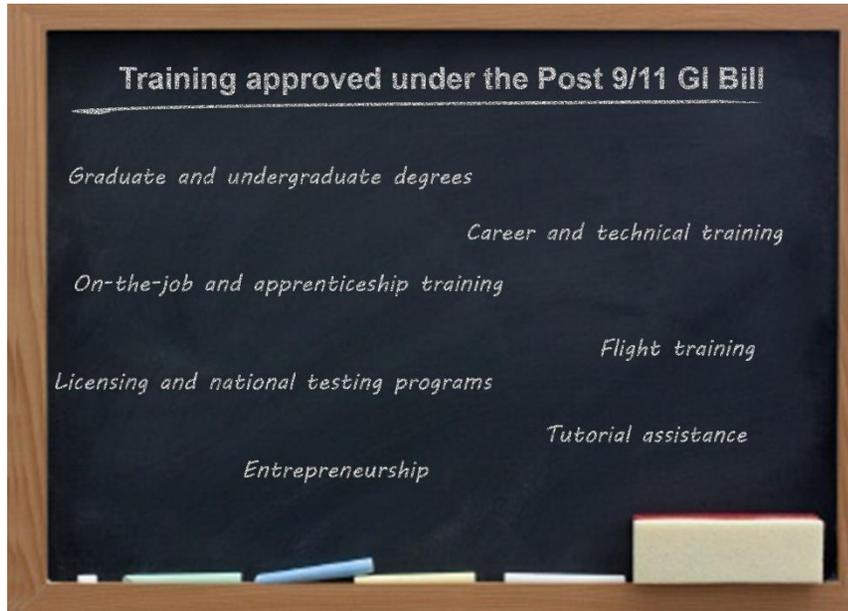
➤ This may be a review of information that participants received in the Transition GPS VA Benefits Briefings I & II.

➤ All determinations of eligibility come from the VA.

➤ Many Guard and Reserve Service members are not eligible for 100% entitlement under the Post-9/11 GI Bill, one way to determine eligibility is to complete the VONAPP

➤ This section is to reinforce the importance of

3.2.2 Types of Training and Programs Covered



NOTE: You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.
*****Member must have earned an honorable discharge at one point in their career. Refer to VA for further questions*****

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

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

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

researching all benefits to help pay for school.

Post-9/11 GI Bill

- Eligibility
- Types of Training & Programs

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

Web Demonstration: Yellow Ribbon

Time: 10 minutes

Instructions: Identify in advance of this demo a

3.2.3 The Yellow Ribbon Program

Yellow Ribbon Program Eligibility

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

Therefore, you may be eligible if:

- You served an aggregate period of active duty after September 10, 2001, of at least 36 months (1,095 days).
- You were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after September 10, 2001.

You can research Yellow Ribbon Program Eligibility on the GI Bill Comparison Tool

<http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>

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

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

<https://gibill.custhelp.com> (Click “Ask a Question”)

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

Networking about Post- 9/11 GI Bill

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

www.facebook.com/gibillEducation

private school that accepts the Yellow Ribbon Program.

1. Go to the GI Bill Comparison Tool <http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>
 2. Find the school on the tool by typing in its name.
 3. Click on the **How Much Am I Going to Get?** Link. Point out the “Tuition & Fees” and the “Out of Pocket Tuition.”
 4. Scroll down to the **VA Summary Section** and click on the link [See YR Rates](#).
 5. Find the example school in the list and briefly explain the school’s policy, and note the **Number of Students** the school will accept into the YR Program and the **Max School Contribution Amt.**
 6. Go back to the GI Bill Comparison Tool tab and scroll to the **Your Calculated Benefits** section.
 7. Click “Yes” for Receiving Yellow Ribbon? Then type in the school’s contribution amount.
 8. Point out the change in the “Out of Pocket Tuition” figure. (Explain that the VA matches the school’s contribution.)
 9. If there is any remaining amount not covered, explain that the Yellow Ribbon Program can significantly reduce the amount owed but they would want to apply for federal financial aid, and private scholarships and grants to cover remaining costs.
- If there are Guard/Reservists in the audience, the Yellow Ribbon Program applies solely to the VA education benefit.



3.2.4 Montgomery GI Bill (MGBI – Ch 30) Overview of MGBI

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

The MGIB-AD program—sometimes known as Chapter 30—provides education benefits to Veterans and Service members who have at least two years of active duty.

Eligibility:

- At least 2 years of Active Duty
- Paid \$100 a month for 12 months
- Separated with an Honorable Discharge
- High School Diploma or GED

Benefits:

Benefits are paid directly to the Service member in the form of a lump sum or monthly stipend, depending on the length of the course. The amount of the lump sum or monthly stipend is based on the training time – full time, three quarter time or half time. Each year, rates (amount allowed monthly) are established yearly and are the same nationwide, not based on the location of the school. Be aware the MGBI may not cover all the expense associated with a course or education. Any tuition or fees not covered by MGBI are your responsibility.



Types of Training Covered:

Assistance may be used for college degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses. Along with tuition, test fees can be reimbursed under MGBI but must be requested and approved. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Benefits are generally payable for 10 years following your release from honorable active service.

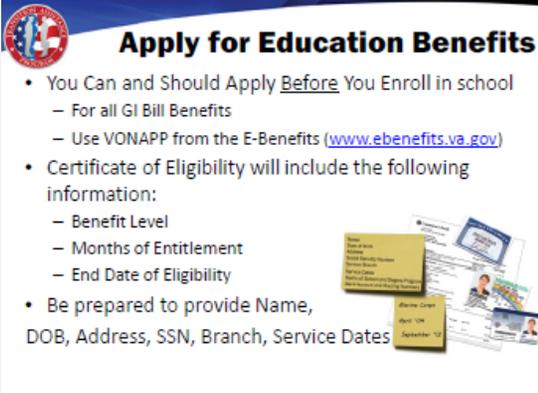
3.2.5 What to Know Before You Apply For the GI Bill

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

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

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





Apply for Education Benefits

- You Can and Should Apply Before You Enroll in school
 - For all GI Bill Benefits
 - Use VONAPP from the E-Benefits (www.ebenefits.va.gov)
- Certificate of Eligibility will include the following information:
 - Benefit Level
 - Months of Entitlement
 - End Date of Eligibility
- Be prepared to provide Name, DOB, Address, SSN, Branch, Service Dates

- Continue to reinforce how important it is for Service members to follow up on their benefits.

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

The VA's Education and Career Counseling program is a great opportunity for Service members and Veterans to get personalized counseling and support to help guide their career paths, ensure most effective use of their VA benefits, and achieve their goals. To apply, visit <http://www.vba.va.gov/pubs/forms/VBA-28-8832-ARE.pdf>

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

If you decrease your credit hours (i.e., drop classes, leave school, etc.) and VA has already processed payments, an overpayment will occur. When the School Certifying Official (SCO) notifies VA of a change, a debt is created. The school will issue any refunds in accordance with their internal policy, **which may not fully cover the debt with VA.** If the amount refunded by the school does not satisfy the debt, **you** are responsible for the remainder.

If the school refunds money directly to the VA, it will credit your account any amount the school refunds. If they refund money directly to you, you must clear the debt with VA. **You are responsible for keeping track of your tuition and fee account balance and payments.**

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

Contact the Debt Management Center if you receive a debt notification from the VA. The Debt Management Center (DMC) *is the authoritative source of debt collection information with VA.* The DMC contact information is: 1(800) 827-0648 or dmc.ops@va.gov



- Remind participants that they have earned this entitlement and that it is designed to provide them the financial means to obtain an education.
- VA's inquiry system is a secured system so you can provide your social security number to locate your record efficiently.
- This section relates to Transition Core Curriculum Section D Financial Planning for Transition.
- Make sure the address on file with VA is up-to-

ACTIVITY: Web Exploration Activity and College Comparison Chart Updates

Instructions: Locate your College Comparison Chart and use the websites and available. Research the following questions for your chosen institutions and update the College Comparison Chart.



1. Are you eligible for in-state tuition?
2. Does your school accept the GI Bill?
3. Who is the certifying official or veteran's rep at the school?
4. Does the school have the Yellow Ribbon Program?
5. Visit the eBenefits website and complete the VONAPP.

date.

- Refunds may go to the VA or student – refer to school's internal policy.

Web Exploration Activity

Explore the answers to the following questions and record the answers on the College Comparison Chart.

- 1) Are you eligible for in-state Tuition?
 - Check the school's website, ask about the Choice Act
- 2) Use the GI Bill Comparison Tool to research the following:
 - Does your school accept the GI Bill? Who is the certifying official or veterans' rep at the school?
 - Is your school a Yellow Ribbon School?
 - www.ebenefits.va.gov/gibill/comparison
- 3) Review the E Benefits page.
 - www.ebenefits.va.gov

Activity: Web Exploration and College Comparison Chart Updates

Time: 30-45 minutes

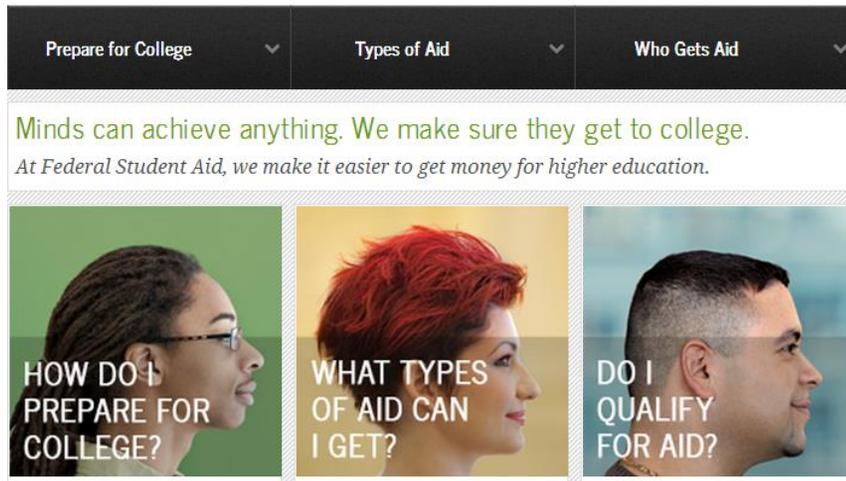
Instructions: Upon completion of Section 3.2.5, explain that the following 30 minutes will be used as Web Exploration time. Ask participants to locate their College Comparison Chart and continue researching schools. Display Power Point Slide and encourage participants to reference the participant guide for more detailed instructions. Use this Web Exploration time to research the following topics:

1. "Are you eligible for in-state tuition?" (use the school's website)
2. Use the GI Bill Comparison Tool to research the following:
 - a. Does your school accept the GI Bill? Who is the certifying official or veterans' rep at the school?
 - b. Is your school a Yellow Ribbon School?"
3. "Visit the eBenefits website and complete the VONAPP to initiate access to your education benefits."

3.3 Types of Federal Student Aid

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

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



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

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

Activity: Types of Federal Student Aid Brainstorm

Time: 10 minutes

Instructions: Using a whiteboard, chart paper, or small groups, ask participants about types of student aid. Capture answers and throughout the section clarify understanding.

Video: Show the following video on types of Federal Student Aid:

<http://www.youtube.com/watch?v=Pn4OECMTh5w>

- Let students know that Financial Aid is a complicated topic, and finding their way through the process can be challenging. Please refer students to “Federal Student Aid: Information you Need”, which provides helpful links to navigate the process.



- “Please consult the current edition of StudentAid.gov/types to verify student financial aid sources.”

3.3.1 Federal Grants

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

Federal Pell Grant

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

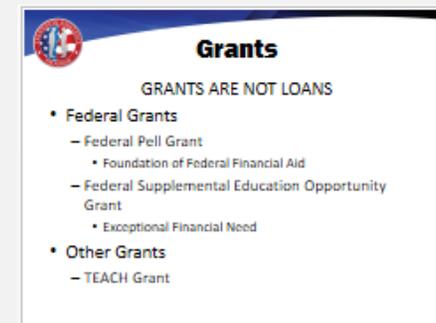
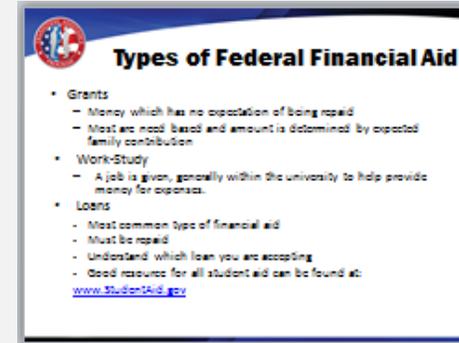
The Pell Grant maximum award is set annually. The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law. For more information on Pell Grants visit StudentAid.gov/pell-grant

Federal Supplemental Educational Opportunity Grant

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

Other Grants

Teacher Education Assistance for College and Higher Education Grant (TEACH Grant). This grant is for undergraduate, post baccalaureate, or graduate students who are or will be taking coursework necessary to become elementary or secondary teachers. You must be enrolled at a school that participates in the TEACH Grant Program, agree to meet specific requirements, and sign the TEACH Grant Agreement to Serve. If you do not complete your service obligation, all TEACH Grant funds you received will be converted to a Direct Unsubsidized Loan. You must then repay this loan to the U.S. Department of Education, with interest charged from the date the TEACH Grant was disbursed which means from the date you or your school received the funds. Find out more at: StudentAid.gov/teach.



Troops to Teachers (TTT) is a Department of Defense-funded program that provides counseling and referral services for participants to help them meet education and licensing requirements to teach and subsequently helps them secure a teaching position. Find out more at:

<http://www.dantes.doded.mil/service-members/troops-to-teachers/index.html>

3.3.2 Federal Work-Study (FWS)

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

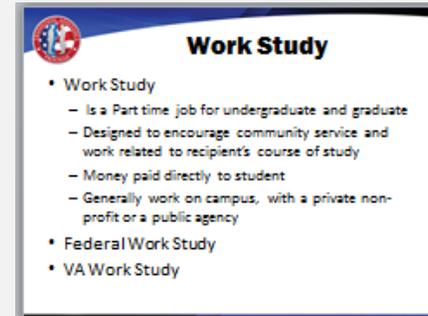
FWS Benefit

You'll be paid by the hour if you're an undergraduate. Your school must pay you directly (unless you direct otherwise) and at least monthly. Wages must be at least as high as the current federal minimum wage but could be higher, depending on the type of work you do and the skills required. The amount you earn can't exceed your total FWS award. When assigning work hours, your employer or financial aid administrator will consider your award amount, your class schedule, and your academic progress.

Types of Jobs

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

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



VA Work Study

Similar to the Federal Work Study program, VA work study is available to those attending school $\frac{3}{4}$ time or more while using their GI Bill benefits. Students on VA work study earn an hourly wage equal to the Federal minimum wage or State minimum wage, whichever is greater. VA selects students for the work-study program based on different factors. Such factors include:

- Ability of the student to complete the work-study contract before the end of his or her eligibility to education benefits
- Job availability within normal commuting distance to the student

The number of applicants selected will depend on the availability of VA-related work at the school or at VA facilities in the area. Veterans with service-connected disabilities of at least 30% may be given priority consideration.

For more information on how payments are structured, how many hours you can work, the type of work you would do, and how to apply, visit <http://www.benefits.va.gov/gibill/workstudy.asp>

3.3.3 Federal Student Loans

This section explains the federal student loan programs and can help you make an informed financial decision about how to pay for college. Be aware that “federal loans” are different from private loans or from a school’s own loan program. As mentioned earlier, grants are issued by the government to those in need, and do not require repayment. Loan terms may also be need-based; however, they do require repayment after you graduate, leave school, or drop below half-time enrollment. For some loans, you will have a six-month grace period before you are required to start paying them back.

When exploring your loan options, consider federal student loans before private loans. Federal loans generally have lower and fixed interest rates, more generous repayment plans, and no prepayment penalties. Except for the PLUS loan, federal student loans have no credit checks.

NOTE: *Not all schools participate in the federal loan programs, so this may be an important thing to consider when choosing your school. Contact the school’s financial aid office to verify participation.*



Types of Federal Student Loans

William D. Ford Federal Direct Loan (Direct Loan) Program

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

Direct Loans include the following types of loans:

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

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

Direct PLUS Loan – Graduate and professional degree students and parents of dependent undergraduate students borrow funds to help pay education expenses not covered by other financial aid. The terms and conditions applicable to PLUS Loans conditions require a determination that you (the borrower) must not have an adverse credit history

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

Federal Perkins Loans

The Federal Perkins Loan Program is a school-based loan program for undergraduates and graduate students with exceptional financial need. Under this program, the school is the lender.

Federal Student Loan Interest Rates

The interest rate for student loans is set each year. Please visit StudentAid.gov/interest for details on annual interest rates.

Be aware many student loan programs have limits on the amount you can borrow, annually as well as a total overall amount. Once you reach the limit you are no longer eligible for federal student loans. For more information on the federal student loans visit StudentAid.gov/loans.

3.3.4 Free Application for Federal Student Aid: FAFSA

The FAFSA is the **Free Application for Federal Student Aid**, which you must fill out in order to receive federal student aid. Complete the FAFSA, online or on paper, to have access to financial aid to help pay for college. The simplified online application is available at www.fafsa.gov/. You should never have to pay money to complete this form. Short videos about the FAFSA are available to be viewed at <http://www.youtube.com/user/FederalStudentAid>. The FAFSA is available every year starting on January 1st. You will provide information about your family and your financial circumstances on the FAFSA and select the institutions that you want to receive your Student Aid Report.

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

The FSA ID (Federal Student Aid ID) – a username and password – has replaced the Federal Student Aid Pin and must be used to log in to a certain US Department of Education websites. *Your FSA ID confirms your identify when you access your financial aid information and electronically sign Federal Student Aid documents.* If you do not already have an FSA ID, you can create one when logging in to FAFSA.gov, the National Student Loan Data System (NSLDS) at www.nsls.ed.gov, StudentLoans.gov, or StudentAid.gov.

Video Demonstration Activity: FSA YouTube Channel video on “How to Fill Out the FAFSA”

<http://www.youtube.com/watch?v=VRyXfUStH00>



- Explain to the student if they already have a PIN, they can link their information to the new FSA ID by entering the PIN while registering for the FSA ID. This will save them time when registering. If

Web Exploration Instructions: Create a FSA ID

1. Go to <https://fsaid.ed.gov>
2. Click on 'Create an FSA ID' Tab and create a username and password, and enter your email address
3. Enter your name, date of birth, SSN, contact information and challenge questions and answers
4. If you have a FSA PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN.
5. Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID. Once you verify your email address, you can use it instead of your username to log into the websites.
6. Review your information and read and accept the terms and conditions.
7. You can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, or if you have linked your PIN to your FSA ID, you will be able to use your FSA ID to access the websites listed above. For help, visit StudentAid.gov/fsaid.

NOTE: Only the owner of the FSA ID should create and use the account. Never share your FSA ID.

NOTE: Be sure you link to the official U.S. Department of Education, government website. **You do not have to pay to complete FAFSA.** The website that you will use to complete your FAFSA outside of class is at: <http://fafsa.gov/>.

they have forgotten their PIN, they can answer the challenge question to recover their PIN or they can just create a FSA ID from scratch.



Outside of Class-- Complete your FAFSA

To complete your FAFSA you will need:

Federal Student
Aid Pin



Driver's License
Number



Recent Federal Income
Tax Returns



Alien Registration Number



Forms to Complete FAFSA



Bank Statements



Recent W-2 Forms



Social Security Number

Help Completing the FAFSA

If you need help filling out the FAFSA, use these free tools:

- Read the "Help and Hints" located on the right side of any FAFSA entry page. (The hints change depending on what question you're on.)
- Click "Need Help?" at the bottom of any FAFSA entry page (in other words, any page where you're entering information into the application).
- Chat with live technical support staff by clicking the "Help" icon with the big question mark at the top of any FAFSA entry page, and then selecting "Contact Us" below "Browse FAQs."
- Contact the financial aid office at the college or career school you plan to attend.
- For details about the purpose of FAFSA questions and how information should be reported in some unusual cases, try the guide called [Completing the FAFSA](#) at StudentAid.gov/complete.

Transitioning Directly to College

As a Veteran you are automatically able to apply for federal student aid as an independent student, as opposed to a dependent. A dependent is described as a non-veteran under the age of 24. You will provide your financial information (and, if applicable, that of your spouse) on the FAFSA. If you will attend college straight from military service, your financial aid eligibility is based on your military income. **Once you leave the military you might experience a loss of income. If this occurs, make a personal appointment with the Financial Aid Office at your school to discuss your loss of income** and whether they may be able to recalculate your eligibility for aid. Explain your circumstances to see what options there are for you. For more information, go to StudentAid.gov/dependency.

Understand Your Expected Family Contribution

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

Your EFC is **NOT** the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate how much financial aid you are eligible to receive.

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



- Check for understanding with class. Make sure students understand the difference between a dependent student and an independent student
- Recommend to students that they complete FAFSA online over paper. Average time to complete on-line is less than 20 minutes.

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

TIP: Use college and university financial aid office resources. They will help you with research and completing financial aid applications. They will also explain the award process.

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

Complete a FAFSA Every Year

You must reapply for federal student aid every year in order to continue receiving aid, both loans and grants. This is due to changes in your financial situation from year to year.

Transfer Students

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

What Happens Now

The next step after you submit your FAFSA:

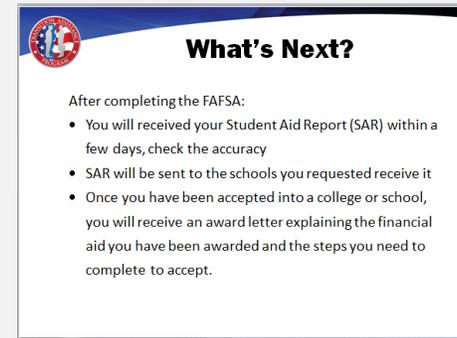
- You will receive your Student Aid Report (SAR) within a few days. Be sure to check the accuracy.
- The SAR will be sent to the schools you requested receive it.
- Once you are accepted into a college or school, you will receive an award letter explaining the financial aid you have been awarded and the steps you need to complete to accept.

Student Aid Report (SAR) — the processed FAFSA results

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

- Summary page of your FAFSA data.
- Confirmation page.

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

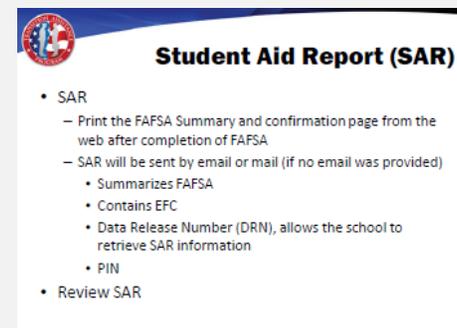


What's Next?

After completing the FAFSA:

- You will receive your Student Aid Report (SAR) within a few days, check the accuracy
- SAR will be sent to the schools you requested receive it
- Once you have been accepted into a college or school, you will receive an award letter explaining the financial aid you have been awarded and the steps you need to complete to accept.

Optional Video Demonstration: View the youtube video: "After the FAFSA: What happens Next?"
https://www.youtube.com/watch?v=JQxorQ9s_pY



Student Aid Report (SAR)

- SAR
 - Print the FAFSA Summary and confirmation page from the web after completion of FAFSA
 - SAR will be sent by email or mail (if no email was provided)
 - Summarizes FAFSA
 - Contains EFC
 - Data Release Number (DRN), allows the school to retrieve SAR information
 - PIN
- Review SAR

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

- You will receive an e-mail link to SAR information online by e-mail within three to five days after your FAFSA has been processed, if you provided a current e-mail address when you submitted the FAFSA and signed with a FSA ID.
- You will receive a paper SAR by mail within seven to 10 days after your FAFSA has been processed, if you did not provide an e-mail address when you apply.

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

SAR Review

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

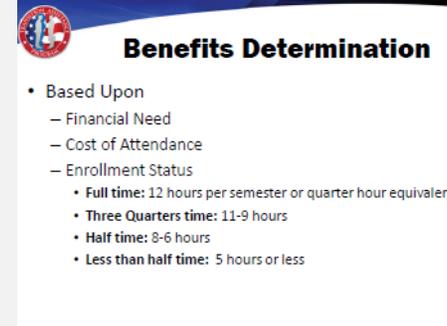
The institutions you've selected to receive your SAR will use this information to determine if you are eligible for federal—and, possibly, non-federal—financial aid. If the school you want to attend is not listed on your SAR, you must add that school to your FAFSA to ensure that the school can receive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

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

Benefits Determination

How much aid you are awarded depends on:

- Financial need (based in part on previous year tax filing)
- Cost of attendance (total amount it will cost you to go to school)
- Undergraduate enrollment status during regular academic year is generally as follows:
 - **Full time:** 12 hours per semester or quarter hour equivalent
 - **Three Quarters time:** 11-9 hours
 - **Half time:** 8-6 hours
 - **Less than half time:** 5 hours or less



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

Eligibility Notification

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



Eligibility Notification

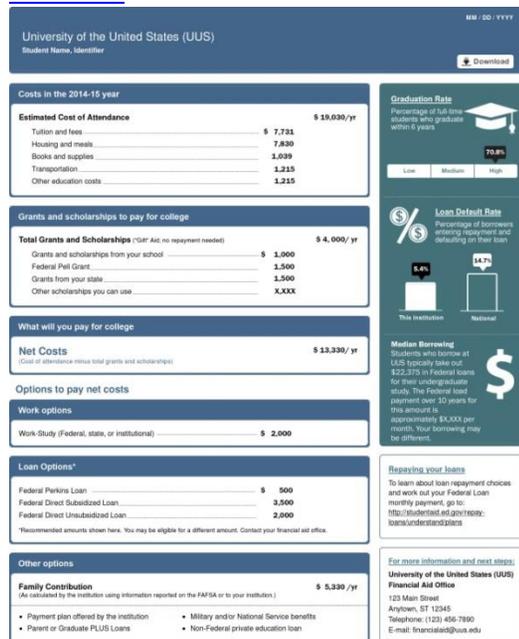
- Award Letter
 - Financial Aid Shopping Sheet
 - Show the total cost of school and a combination of financial aid types
 - Based on need and affordability
 - Complete Financial Aid Package
 - Follow the schools direction on how to accept aid and the receiving process
- Talk to Financial Aid Office if you have any questions



Financial Aid Shopping Sheet

- Understand educational costs
- Compare financial aid awards

www.StudentAid.ed.gov/fafsa/next-steps/comparing-aid-offers



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

Costs in the 2014-15 year
Estimated Cost of Attendance \$ 19,030/yr

Tuition and fees	\$ 7,731
Housing and meals	7,830
Books and supplies	1,039
Transportation	1,215
Other education costs	1,215

Grants and scholarships to pay for college
Total Grants and Scholarships (Total Aid, no repayment needed) \$ 4,000/yr

Grants and scholarships from your school	\$ 1,000
Federal Pell Grant	1,500
Grants from your state	1,500
Other scholarships you can use	X,XXX

What will you pay for college
Net Costs \$ 13,330/yr
(Cost of attendance minus total grants and scholarships)

Options to pay net costs
Work options
Work-Study (Federal, state, or institutional) \$ 2,000

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

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

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

Graduation Rate
Percentage of full-time students who graduate within 6 years
70.8%

Loan Default Rate
Percentage of borrowers entering repayment and defaulting on their loan
5.4% (This institution) vs 14.7% (National)

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

Repaying your loans
To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/next-steps/understandplans>

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

Decide which school to attend based on a combination of:

- How well the school suits your needs
- Affordability after all aid is taken into account

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

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

Remember these tips when reviewing your financial aid award letter:

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

3.3.5 Loan Repayment

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

The U.S. Department of Education provides information on how to repay loans and manage loan repayment at StudentAid.gov/repay, but if you have specific questions about your federal student loans, the best thing to do is to simply call your servicer. They are there to answer your questions and help you understand all of the repayment options you may have available to you. You can view information about all of the federal student loans you have received and find contact information for your loan servicer or lender by logging in to My Federal Student Aid: <https://studentaid.ed.gov/login>



You will need your FSA ID and password to access your information.

You can start the process of changing a repayment plan or just estimate monthly payment amounts by going to <https://studentloans.gov/plans>

In certain situations, you may be eligible to have your federal student loan forgiven, canceled, or discharged. Forgiveness, cancellation, and discharge of your loan means that you are no longer expected to repay your loan. To find out whether you qualify due to your job, disability, the closure of your school, or other circumstances, visit StudentAid.gov/forgiveness. Some loans that are cancelled or forgiven are still subject to income tax.

The Consumer Financial Protection Bureau (CFPB) has an interactive tool under “Get Assistance: Paying for College” tab. Within this tab you can find:

- A student financial guide, which explains the different types of loans.
- Compare financial aid offers by choosing a school and inputting the information from the financial aid offer and ends with loan amount repayment.
- Repay Student Debt, this assists you with understanding the repayment options.

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

3.3.6 Public Service Loan Forgiveness

Public Service Loan Forgiveness is designed to encourage college grads to work full-time in public service jobs, such as teaching. Your loan must be a Direct Loan to qualify. Under this program, borrowers may qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying monthly payments (roughly 10 years) on those loans while employed full-time by certain public service (or nonprofit) employers. A listing of careers is on the website listed below.

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

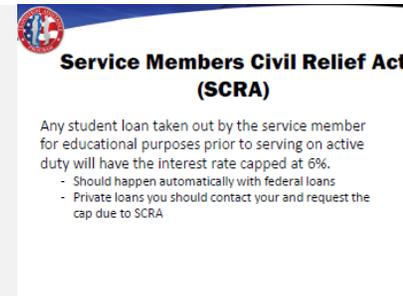


3.3.7 Service members Civil Relief Act (SCRA) Benefits

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

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

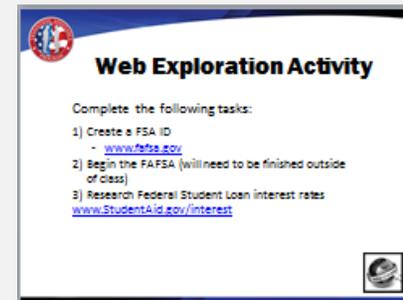
Borrowers with private student loans and Federal Family Education Loan Program (FFELP) loans should still contact their student loan servicer to inquire how to obtain their SCRA benefits. In most cases, you will need to send a written request and include a copy of the orders calling you into military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



Service Members Civil Relief Act (SCRA)

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 you should contact your and request the cap due to SCRA



Web Exploration Activity

Complete the following tasks:

- 1) Create a FSA ID
- www.fsa.gov
- 2) Begin the FAFSA (will need to be finished outside of class)
- 3) Research Federal Student Loan interest rates
www.StudentAid.gov/interest

Activity: Web Exploration and College Comparison Chart Updates

Time: 30-45 minutes

Instructions: Upon completion of Section 3.3 Federal Student Aid explain that the following 30 minutes will be used as Web Exploration time. Ask participants to locate their College Comparison Chart (Appendix A) and continue researching schools. Display Power Point Slide and encourage participants to reference the participant guide for more detailed instructions. Use this Web Exploration time to research the following topics:

1. Create a FSA ID at www.fsa.gov
2. Complete the FAFSA or review the Financial Aid Shopping Sheet for your school
3. Research federal student loan interest rates

ACTIVITY: Web Exploration Activity and College Comparison Chart Update

Instructions: Locate your College Comparison Chart and continue to research schools. Use this Web Exploration time to research the following topics:

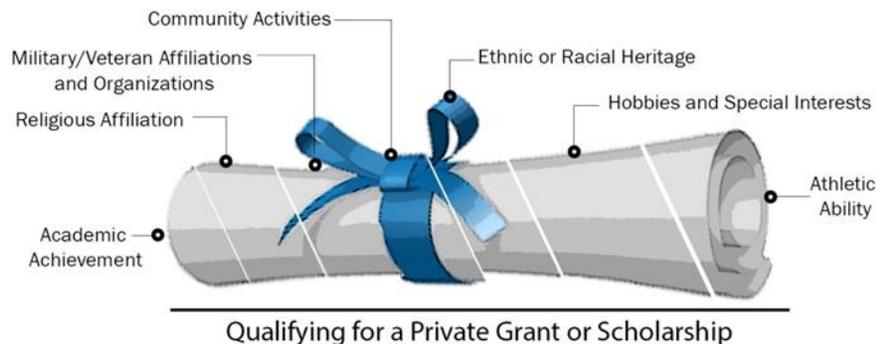


1. Create a FSA ID at www.fsa.gov
2. Complete the FAFSA or review the Financial Aid Shopping Sheet for your school
3. Research federal student loan interest rates

3.4 Non-Federal Grants and Scholarships

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

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



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

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



- Stress the idea that even receiving small scholarships is a good thing. A few small scholarships add up, sizably. Discuss some of the more obscure scholarships that are available such as:

Little People, Tall Clubs, Duck Brand Duct Tape, Wool Competition, David Letterman Telecommunications, Duck Calling, Klingon Language, and Golf Caddie; www.finaid.org.

Optional Activity: Crazy Scholarship Search

Time: 10 minutes

Instructions: Break the students into groups of 3. Instruct them they will have 5 minutes to find the craziest scholarship they can using the internet. Have them create a list of the names with the money amount and requirements of the scholarships. After time is called, go around the room asking each group for information from one

3.4.1 How to Find Scholarships

Military and Veterans Scholarships

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

Web Exploration Instructions : Search for State Veteran Scholarships and Aid



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

Free Scholarship Search Sites

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

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

CAUTION: Beware of commercial services who charge for scholarship sources. For more information on scholarship scams go to: StudentAid.gov/scams

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

of their scholarships, not repeating another groups answer. Keep going from group to group until everyones lists are exhausted.

- A quality source for information on financial aid is the school's Financial Aid office.
- Reinforce the importance of creating a funding plan that costs as little to the Service member as necessary.
- If Crazy Scholarship Search is not completed, this is another option:

Web Demonstration: Scholarship Review

Time: 10 minutes

Instruction: Have a scholarship prepared to show, one you are familiar with. Go over the pieces of the scholarship explaining what they should look for: Money amount, requirements, and deadline date.

Web Demonstration: Veterans Scholarship

Time: 10 minutes

Instructions: Show the State VA page, pre-choose one state and show the state may have a list of specific scholarships to which they may apply. Consider demonstrating a general scholarship search using petersons, college board or fast web.

3.4.2 State Aid

Each state administers its own student aid programs, which might include scholarships, loans, and/or fellowships for graduate school, work programs or other types of aid. Students can contact their state education agency for more information; telephone numbers and Web addresses are listed at <http://www2.ed.gov/about/contacts/state/index.html>.

U.S. Department of Education

Search...

Student Loans | Grants | Laws | Data

ABOUT ED / CONTACTS

State Contacts

Contact the department of education in your state, or the adult ed, arts, child care, higher ed, humanities, libraries, PTA, special ed, tech-prep, vocational rehabilitation, vocational-technical, or other education office in your state.

Choose a State

Commonwealths and Territories

How Do I Find...

- Student loans, forgiveness
- College accreditation
- No Child Left Behind
- FERPA
- FAFSA
- 2015 Budget Proposal

More >

Information About...

- Transforming Teaching
- Family and Community Engagement
- Early Learning
- K-12 Reforms

More >

Connect

Facebook | Email

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

3.4.3 Scholarships through your Higher Education Institution

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

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

State Aid

<http://www2.ed.gov/about/contacts/state/index.html>

U.S. Department of Education

Check your state for:

- Loans
- Grants
- Scholarships

- Emphasize that Guard and Reserve Service members may be eligible for certain state aid programs, which vary by state. For additional assistance seek out education office or for ANG/AF Reserve, the base education and training manager. Additional information is found on the VA site www.va.gov/statedva.htm

Scholarships

- Seek out scholarships via your institution, military affiliation, state, VA
- Ensure you meet deadlines
- Never pay to apply for a scholarship or have anyone else apply for you
- Well written scholarship applications
 - Include the "Unique" you
 - Experiences and accomplishments
 - Have someone review your application
 - Spelling, grammar, and formatting

www.StudentAid.gov/scholarships

Scholarship Applications

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

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

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

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

3.4.4 Private Loans

Consider a private loan as a last-resort financing option. Turn to these loans only after you have applied for Federal loans, grants, work-study, and grant aid from other institutional, state or private sources. Private loans can be aggressively marketed to students through TV ads, mailings, and other media, and are almost always more expensive than Federal student loans with fewer benefits. Most private student loans do not offer income driven repayment options, like federal student loans. They have higher interest rates that may substantially increase the total amount you repay; the interest rate you receive might depend on your credit score.

Private loans also can have prepayment penalty fees. If you need to seek additional funding through private loans, talk to the financial aid administrator at the institution you will attend to gather as much information as possible. Take out as much in federal loans as you are eligible first, before taking on private student loan debt. Be sure to compare the interest rate, repayment terms, and other factors so you are making an informed decision for your future. For a comparison, visit StudentAid.gov/federal-vs-private.

- Emphazize that many scholarships go unused due to applicants missing the deadline.
- Any amount, no matter how small, is free money.
- A few smaller scholarships can add up to a large amount.
- Explain to students that while the scholarship application is intended to tell about themselves, there is a point of too much information. Also to be aware of giving information that may be OPSEC



Private Loans

- Consider Private Loans a Last Resort
 - Only after all federal options exhausted
 - Aggressively marketed
 - Higher interest rates
 - Penalty fees for prepayment
 - Be sure to compare rates and companies

- Emphasis that private loans should only be considered as a last resort.

3.5 Plan Ahead, Graduate with Less Debt

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

For information on how to be a responsible borrower and graduate with less debt go to:

<https://StudentAid.gov/resources#responsible-borrower>

and

<https://StudentAid.gov/resources#repaying-loans>

ACTIVITY: Web Exploration Activity and College Comparison Chart Update



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

3.6 Be an Informed Consumer: Avoid Scams and Misinformation

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

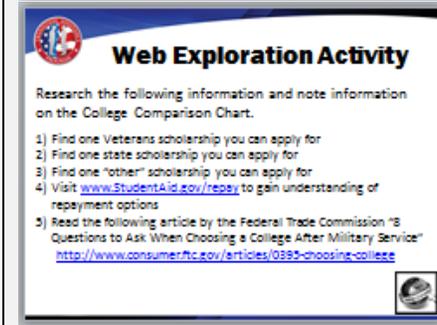
The Federal Trade Commission has developed eight key questions that can help you avoid pitfalls as you pick the college that's right for you. [Eight Questions to Ask When Choosing a College After Military Service](http://www.consumer.ftc.gov/articles/0395-choosing-college).

Optional Web Demonstration: FSA PDFs

Time: 5 minutes

Instructions: Use the following links to show one or both of these PDFs as a good source of information on how to be a responsible borrower and how to graduate with less debt.

- If you choose not to show the FSA PDFs then encourage students to visit the Federal Student Aid website. Explain what information can be found on the downloadable PDFs.
- Certain employers and some professional organizations may provide additional financial assistance.



SAVE YOUR MONEY:

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

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

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

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

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

SAVE YOUR IDENTITY:

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

Activity: Web Exploration and College Comparison Chart Updates

Time: 15 minutes

Instructions: Upon completion of **Section 3.5 Plan Ahead, Graduate with Less Debt**, allow 15 minutes for Web Exploration time. Ask participants to locate their College Comparison Chart (Appendix A) and continue researching schools. Display Power Point Slide, reference the participant guide for detailed instructions. Use this Web Exploration time to research the following topics:

1. Scholarships
2. Loan repayment
3. 8 Key Questions to Ask (FTC)

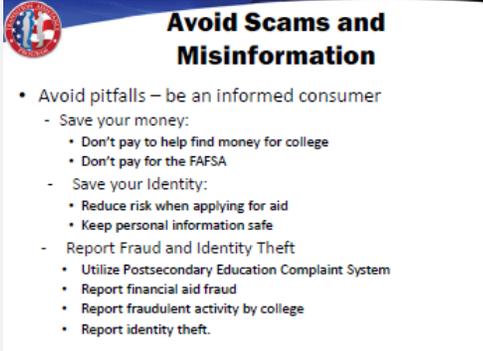
- The following information is provided as a resource for participants in the AHE track. Facilitators should mention the fraud protection resources and links, and encourage veterans to use trusted websites and agencies such as .mil, .edu, .gov.

Reduce Your Risk When Applying for Aid

- Apply for federal student aid by filling out the FAFSA at www.fafsa.gov.
- After completing the FAFSA online, exit the application and close the browser; any cookies created during your session will be deleted automatically.
- Do not tell anyone your Federal Student Aid PIN, even if that person is helping you fill out the FAFSA.
- Review your financial aid award documents and keep track of the amounts you applied for and received.
- Never give personal information over the phone or Internet unless you made the contact. If you have questions about an offer of aid or about your student loan account, ask your college or contact the Federal Student Aid Information Center.
- FSA securely stores your information within the National Student Loan Data System (NSLDS®) and provides access to it on **My Federal Student Aid** (StudentAid.gov/login). However, if you complete or even request a student loan application from a lender, you could be granting the lender permission to access your file. Before providing personal information to an organization, review its privacy policy.
- Keep receipts and documents (for example, credit applications or offers, checks and bank statements) with personal information in a safe place, and shred them when you are finished with them.
- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.
- Immediately report all lost or stolen identification to the issuer (the credit card company or your state's Department of Motor Vehicles) and to the police, if appropriate.

REPORT FRAUD AND IDENTITY THEFT:

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



Avoid Scams and Misinformation

- Avoid pitfalls – be an informed consumer
 - Save your money:
 - Don't pay to help find money for college
 - Don't pay for the FAFSA
 - Save your Identity:
 - Reduce risk when applying for aid
 - Keep personal information safe
 - Report Fraud and Identity Theft
 - Utilize Postsecondary Education Complaint System
 - Report financial aid fraud
 - Report fraudulent activity by college
 - Report identity theft.

Activity: Web Demonstration

Time: 5 minutes

Instructions: Display the Postsecondary Education Complaint System's GI Bill Complaint website. <http://www.benefits.va.gov/gibill/feedback.asp> Explain that if a Veteran, Service member, or family member suspects fraudulent activity they should report the incident via the appropriate Postsecondary Education Complaint System tool.

Military students, primarily **Tuition Assistance (TA)** or **Military Spouse Career Advancement Accounts (MyCAA) Scholarship** recipients, can submit feedback at:

<http://www.militaryonesource.mil/voluntary-education/complaint>

Similarly, feedback by **GI Bill recipients** can be submitted at

<http://www.benefits.va.gov/gibill/feedback.asp> and feedback by federal financial aid recipients can be sent to Compliancecomplaints@ed.gov.

Complaints can also be filed with the Consumer Financial Protection Bureau at: www.cfpb.gov

Report Financial Aid Fraud. A company charging for financial aid advice is not committing fraud unless it does not deliver what it promises. For more information about financial aid fraud or to report fraud, contact the Federal Trade Commission (1-877-FTC-HELP).

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

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

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

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

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

Section 4: Admission Requirements

Competency

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

4.0 Learning Objectives

- Research criteria for admission
- Identify contact information for admissions staff and Veterans liaison
- Begin drafting an application package

4.1 The Admissions Package

The admission package can be very similar from college to university, undergraduate to graduate. The importance is in understanding what your particular institution requires and supplying the correct information before the required deadline.

Not all schools will have an application deadline; Some schools have a **rolling admissions** policy, accepting applications throughout the year. They evaluate applications as they receive them and usually provide an acceptance decision within 2 months, sometimes much sooner. Keep in mind, schools with rolling admissions policies are first-come, first-served and may have financial aid deadlines. So it's still wise to apply as early as possible.

Time 3 hours

Discuss competency and learning objectives with participants.

- We will discuss the Admission Requirements section in the classroom and you will begin the admission process; however you will need to complete this section's activities outside of class

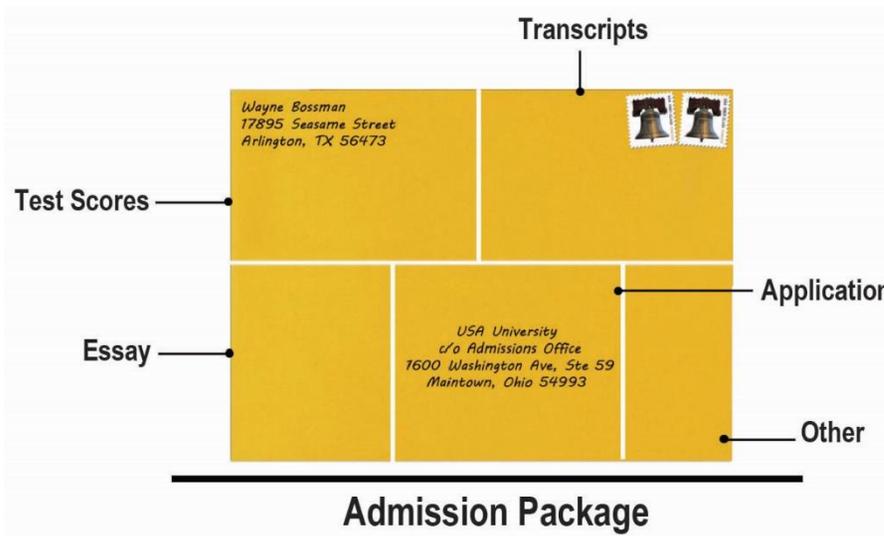


Optional Activity: Application Package Insert Brainstorm

Time: 5 minutes

Instruction: On a piece of chart paper or on the white board, have the class brainstorm and create a list of what goes into an application package. Use this list as the basis for Section 4.2.

Another enrollment distinction is between **open enrollment** or **open admissions** and **selective admissions**. Schools with a selective policy have more strict entrance requirements including minimum high school GPA scores, an ACT or SAT test requirement with qualifying score levels, and other competitive standards. An open enrollment school, on the other hand, is non-competitive and generally only requires a high school diploma or general equivalency diploma (e.g. GED). Most open enrollment schools are community colleges but a few 4-year institutions also offer it. An open enrollment school can be a good option for those who had difficulty in high school, those who do not have the grades required for a competitive school, or those who have been away from school for a significant period of time. It may be a relief to avoid the pressure of competition. Students can usually get enrolled more quickly and it's usually less expensive to attend an open enrollment school. Other students may value the prestige of getting accepted into a competitive school, especially if their chosen program of study is highly regarded at the institution.



- Graduate information is provided, determine your audience and use if necessary.

4.2 Develop Admission Packages and Application Process

While each institution has its own specific application process and admittance requirements, there are a few basics most will require:

Application:

An application can contain basic information about you and your family. Or it can also go into great detail on your life, demographics, volunteer time, activities, etc. The school is trying to gain an understanding of who you are using an application. Depending on the amount of detail which may be asked for, the length may vary from one to ten pages. There may also be an application fee which must be paid when the application is submitted. Some schools may waive the application fee for Service members, be sure to ask.

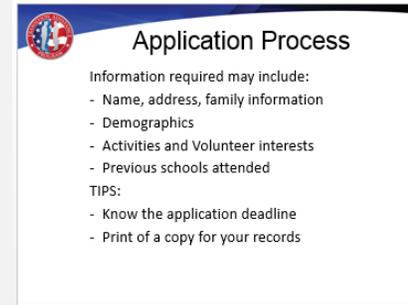
TIP: Be sure to fill this out as completely as possible, as you can be denied admittance due to an incomplete application.

Over 500 colleges and universities accept the **Common Application** in lieu of their own. This standardized, online application makes college admissions easier. Students only fill out one online form and can send it to up to 20 participating colleges of their choice. The applicant selects an essay topic from a few provided essay prompts. Keep in mind that you'll still be paying application fees to each school you apply to and that some schools may require an extra, school-specific essay. The **Universal Application** is similar with its own list of participating schools.

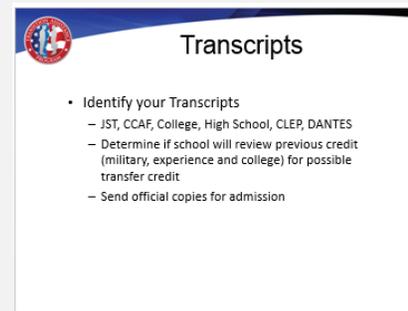
Transcripts:

As a prospective student you will need to send an official copy of all your transcripts to the school. These may include:

- High school and GED
- Any Advance Placement (AP) exams taken in high school
- Your JST or CCAF military transcripts
- Any CLEP and DSST exams
- SAT or ACT entrance exam (if required by school)
- Transcripts from every college you have attended



- Explain that this portion of the application process is the same for Graduate and Undergraduate.



- If a student has questions about AP scores, direct them to collegeboard.org.
- Graduate admissions will require proof of Bachelors in the form of transcripts, but will generally not require high school transcripts.

A school may offer to review an unofficial transcript to determine transferability of credit. However, they will need an official transcript to actually award the credit. An official copy can only come from the official credit source and be sent directly to the school. Some schools may waive the requirement to provide a high school or GED transcript if you have successfully completed college coursework.

TIP: Sending official transcripts can take time and may include a small fee. It can take up to 6 weeks for an official transcript to reach the institution.

Exams:

Many institutions will require you to take an entrance exam. For undergraduate students, the test required is normally the SAT or ACT. Sometimes this requirement will be waived if you have successfully completed college-level courses. Open enrollment schools usually give you a placement test instead to determine if you need remedial courses or which courses you are academically ready to enroll in. For graduate admission, the GMAT and GRE are the two most common entrance exams. However, degree programs may have a specific entrance exam for that specific field, for example LSAT (law), MCAT (medical), or DAT (dental).

TIP: Most military education offices offer these tests for little or no charge and there are free websites available to assist in test preparation. Also, be aware it may take a few weeks for your scores to reach the institution.

Policies on funding and testing through a military education office:

www.dantes.doded.mil/service-members/prep-for-college/examinations

Exam preparation websites:

- SAT: <https://sat.collegeboard.org/practice>
- ACT: www.actstudent.org/testprep
- GRE: www.ets.org/gre
- GMAT: www.mba.com



Required Admissions Exams Undergraduate

- Identify Types of Exam Accepted for Admissions
 - SAT, ACT, Wonderlic Cognitive Ability Test
 - Determine if you are exempt
 - Prepare for exam, if needed for admission
 - Study guide available to Service members:
 - www.nelnetolutions.com/dod
 - www.actstudent.org/testprep
 - www.collegeboard.org/mysat

- Test scores may be required for admission, such as: SAT or ACT. Explain there may be others which are required but these are the two most common.



Required Admissions Exams Graduate

Determine which Exam is Required for Application to Graduate Program

- Graduate Record Exam (GRE)
- Graduate Management Admission Test (GMAT)
- Praxis
- Medical College Admission Test (MCAT)
- Law School Admission Test (LSAT)
- Dental Admission Test (DAT)

Many testing agencies have study guides available.
www.ets.org/gre; www.mba.com; www.ets.org/praxis

- The education office has access to study materials for the GRE and GMAT, free of charge.

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

Essay:

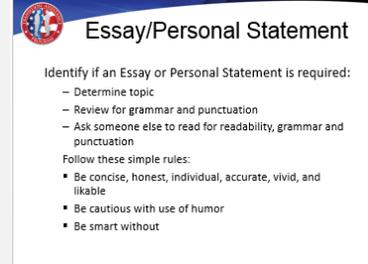
An admission essay or a personal statement can be an important part of your application. This is your chance to tell something unique or interesting about yourself that gives the committee a reason to admit you. For the essay, there are generally only a few topics to choose from: most influential person, favorite place, significant achievement, topic of personal, national or international concern to you, or a question of your choice. There is usually a word maximum, between 500 and 600 words. Be sure to not exceed it. For graduate students, this can be called a 'Statement of Purpose', 'Personal Statement' or 'Professional Statement'. The intent for this statement is to answer these questions:

- "What do you offer which 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?"
- "Why is field of study and why this school?"

TIP: Be careful of OPSEC and sharing too much personal information.

Other Requirements:

It can vary as to what else a school will require for the admission package, it largely depends on the type of school. There may be an extra entrance exam for entrance into a specific program, portfolio of previous work, letters of recommendations, and even an interview. For graduate level, a resume is generally required.



Essay/Personal Statement

Identify if an Essay or Personal Statement is required:

- Determine topic
- Review for grammar and punctuation
- Ask someone else to read for readability, grammar and punctuation

Follow these simple rules:

- Be concise, honest, individual, accurate, vivid, and likable
- Be cautious with use of humor
- Be smart without

- Graduate candidate personal statement may be generic or the request may be specific. Stress to the students the importance of following the request of the statement and answering the question asked.

Optional Activity: Essay Writing Activity

Time: 20 minutes

Instruction: Explain there are generally limited topics for the essay. Have the participants choose a topic; put a circle on the board, in the circle write the topic and the more specific focus of the topic. Draw 6 legs out from the circle, with who, what, when, where, why and how on each leg. Under each leg answer the question. Use the answers to write the essay.

Optional Activity: Additional Admission Requirements Word Bubble

Time: 5 minutes

Instruction: Have participants create a word bubble of additional admission requirements for 2 minutes, write them on the board or chart paper. After 2 minutes, go over the list, discussing the items written down.

4.3 Gather, Organize and Plan

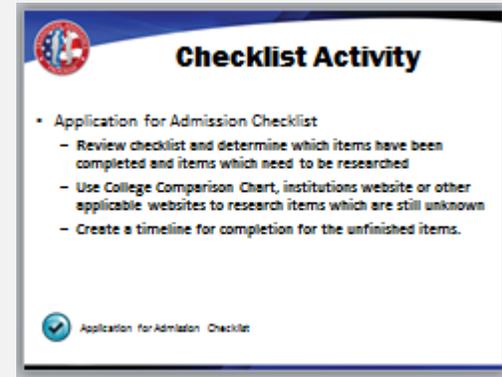
Before beginning the application it is better to be organized and plan ahead. Begin by using the College Comparison Chart and the Admission Checklist to know what information you need to gather, organize this information into a usable format and then plan your way into the college of your choice.



ACTIVITY: Admission Checklist

Instructions: Use the school's website, catalog and College Navigator to research the necessary information and document on the Admission Checklist (in the Appendix).

- Locate the school website and school catalog*
- Locate the admission application and submission guidelines*
 - What is the admission deadline date?
 - For which semester is this deadline?
 - Is there an application fee? Can this fee be waived for veterans?
 - Does the school accept the Common Application?
- First-Time or Transfer Student:*
 - According to the information provided, can you determine if you meet the qualification to be considered a transfer student or will you be a first-time student? (Contact the Admissions Office if this is not clear)
- Transfer Credit Policies:*
 - How many credits are allowed to be transferred in?
 - Does the school accept alternative forms of credit, such as military credit, CLEP, DSST, and AP?
 - Will the school provide a transfer credit evaluation?
 - Any guidelines for submitting transcripts?



Activity: Admission Checklist Lab

Time: 1- 1.5 hour

Instructions:

- Use the admission checklist here in conjunction with the checklist in the appendix as a guide for the discussion.
- Go through each section of the admission checklist; ask participants if they have completed the task or have found pertinent information necessary to completing the task.
- Give them time to complete the Admission Checklist and the College Comparison Chart.
- Included in this activity is a degree plan comparison; have two degree plans available to show how to perform a comparison.
- Encourage participants to call the schools they are interested in to speak with an admission counselor, academic advisor or student veteran service representative

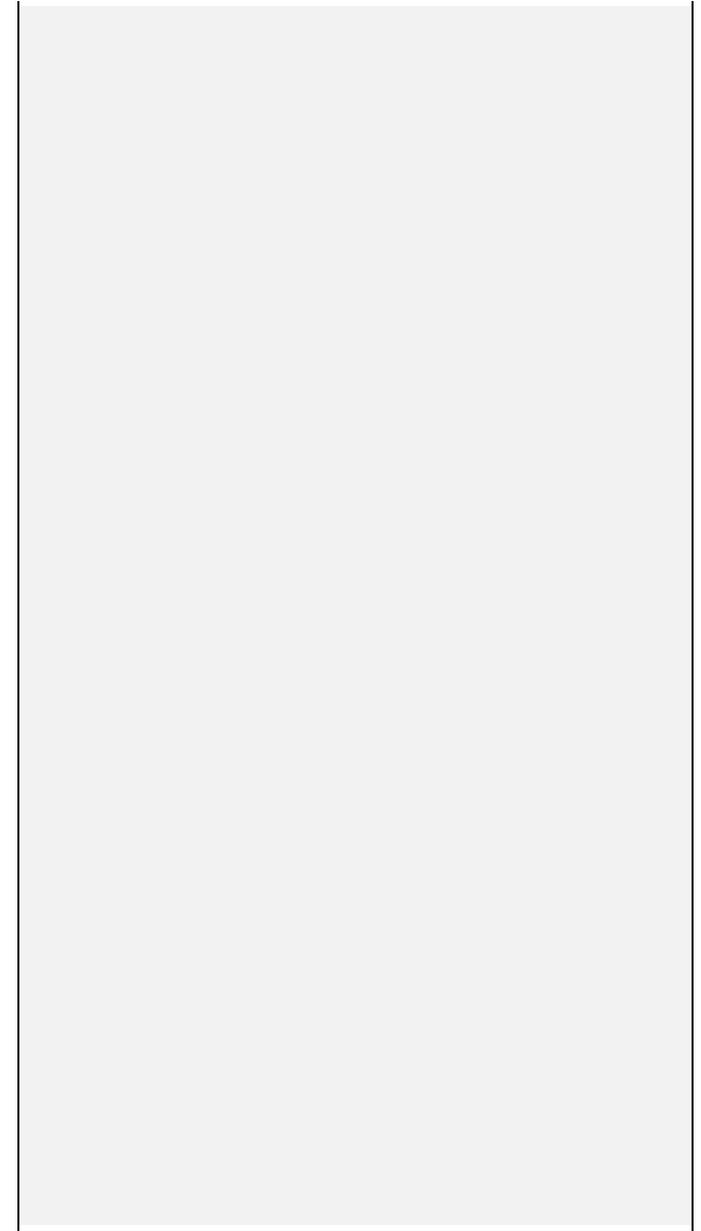
- *Compare transcripts and intended program of study:*
 - Locate your intended program of study (degree plan)
 - Using the College Comparison Chart compare degree programs between schools and against your transcripts.
 - Does there appear to be similar courses?

- *Admission Advisor:*
 - Find the contact information for an admission counselor
 - Contact the Admission Advisor and ask questions about any of these that you were unable to determine:
 - if this application fee can be waived for veterans
 - if you will be considered a transfer student
 - transfer credit policy
 - if the school accepts alternative forms of credit
 - how to obtain a transfer credit evaluation

- *Identify Additional Application Components:*
 - What else is needed to complete your application package?
 - Is there an entrance exam or placement exam required?
 - When does the test need to be taken to ensure the school receives the score before the deadline?
 - How can you prepare for the exam?

- *Funding:*
 - Apply for VA Education Benefits:
 - Received educational counseling from VA?
 - Post 9/11 or MGBI?
 - Received Certificate of Eligibility?
 - Have you created your FSA ID?
 - Have you completed the FAFSA?
 - What is the contact information for the school's Financial Aid Office?
 - Ask about revising your FAFSA when your income changes?

- Does the school have scholarships for Veterans?
 - Does the state have scholarships for Veterans?
 - Where is the VA certifying official located?
- Connect with Veteran Service Organizations/Veteran support groups/Veteran Liaison*
- Find the contact information for the Veteran Liaison or Student Veteran group on campus
 - Inquire as to Student Veteran Organizations
 - Any suggestions or helpful hints for a student Veteran
 - Connect with Facebook/Twitter/Social media
- Final Steps for Admission*
- Finalize application for admission and submit
 - Request Official Transcripts be sent to the school
 - Submit FAFSA to the school





4.3.1 Graduate Admissions Committees

Admission for Graduate school is frequently completed through a committee. After completing your College Comparison Chart and Admission Checklist, determine what qualities, characteristics, and accomplishments do graduate admissions committees look for in applicants for their programs?

Characteristics and Accomplishments
Graduate Admissions Committees look for:

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

- Use the following activity if there is interest in graduate level work. If, there is very little interest you may skip this activity and reference the differences between undergraduate admission and graduate admission.

Optional Activity: Graduate Admission Committee

Time: 10 minutes

Instruction: Show the slide of Graduate Admission Committees on the board. Have a discussion surrounding the list. Why are these characteristics important to a Graduate committee? Why are the entrance requirements more stringent? How can you express 'valued' skills they desire?

Graduate Admissions Committees

What qualities, characteristics, and accomplishments do graduate admissions committees look for in applicants?

Characteristics and Accomplishments
Graduate Admissions Committees look for:

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

4.4 After Being Accepted

What to do after being accepted:

- Respond to acceptance notification
- Review financial aid shopping sheet or award letter; accept or decline financial awards as necessary
- Meet with Academic Advisor to review degree plan and placement of accepted transfer credits
- Meet with VA certifying official to ensure all courses meet degree plan requirements for using GI Bill
- Provide necessary GI Bill paperwork to proper location/office
- Enroll in classes, obtain books and necessary supplies
- Attend class and get your degree!!

4.5 Career Readiness Standard—Mandatory

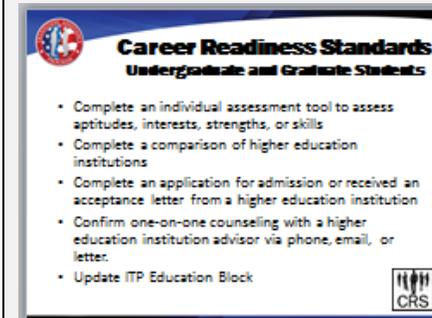
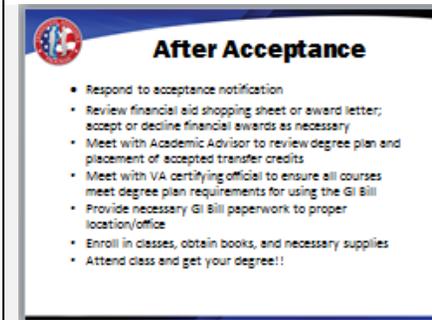


1. A completed standardized individual assessment tool, selected by the Military Departments, to assess aptitudes, interests, strengths, or skills used to inform a Service member's decisions about selecting higher education toward a desired future career field.
2. A completed comparison of higher education or career technical training institution options.
3. A completed application or received acceptance letter from a higher education or career technical training institution.
4. A confirmed one-on-one counseling with a higher education institution advisor via telephone, e-mail, or letter.
5. Updated ITP Education Block

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

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

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



- Capstone event is covered as part of the core curriculum, so the participants should be familiar with this concept.
- If participants are not familiar with the Capstone event, direct them to make an appointment with their Transition Counselor so they understand it for their Service

Transition GPS Participant Assessment

www.dmdc.osd.mil/tgpsp/

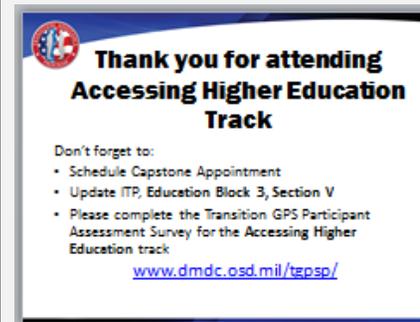
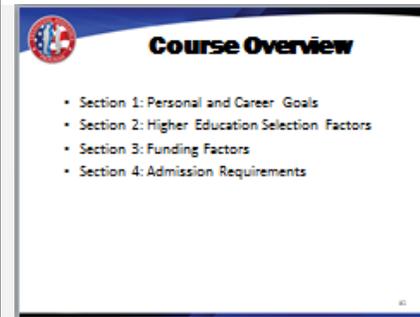
Please take a few minutes to take the Transition GPS Participant Assessment located at the website above.

The Transition GPS Participant Assessment is an integral part of our curriculum review process. Every answer and comment provided by a Service member is taken into consideration when reviewing the curriculum. For FY 15 review the following things were changed due to Service member feedback:

- Provide a list of websites and resources used during class.
- Include more information on the Application process.

Please take the time to complete the survey, provide any necessary feedback and know that your comments could make a difference when the Assessing Higher Education module is reviewed.

Thank you!



- Please provide enough time (10 minutes) and encourage the participants to complete the participant assessment. Reiterate their comments and suggestions are reviewed and changes are made based on their comments during the yearly review process.

APPENDIX

Career Goals and Personal Factors Chart

	What is your Career Goal?	
Priority 1-5	Personal Factors	Write details to explain the reason for this priority level.
	Location (State or Region)	
	Family/Personal Considerations	
	Budget/Funding	
	Culture/Veteran Support	
	Academic Readiness	

College Comparison Chart

Institution Factors	Institution #1	Key Dates	Institution #2	Key Dates
Name of Educational Institution and Website:				
Is the School Private or Public?				
Is the School For Profit or Not for Profit?				
Has the school signed the Principles of Excellence?				
How many credits can you transfer into this School?				
Does the School accept military recommended credits? If so, how many?				
Does the School offer your desired Degree Program?				
Is the School a Service Members Opportunity Colleges (SOC)?				
What is the Graduation Rate of the School?				
What type of accreditation does this School have (Regional vs. National)?				
What type of location (Urban, College Town, etc...) is the School?				

What is the size of the school (small, medium or large)?				
Does the School have a Career Center and offer Internships, Placement Programs, etc...?				
Does the School offer Veteran Student Services & Support?				
Does the School offer quality Student Services & Support?				
What are the methods of instructional delivery (online, in-person, combination)?				
Has the school signed the '8 Keys to Veteran Success'?				
Funding Your Education				
Do you qualify for in-state tuition under the Choice Act? If not, how can you qualify?				
What is the Cost per Semester/Quarter Hour?				
What GI Bill program(s) do you qualify for?				
Does the School accept the GI Bill?				
Are there Yellow Ribbon Program Benefits available at the School?				
Have you completed your FAFSA? If not, do so as quickly as possible.				
Are you interested in any loans? Which type- Federal Subsidized or Unsubsidized? Perkins?				
What scholarships are you eligible for to help pay for your education?				

Admission Requirements				
Is the school competitive or open enrollment?				

Degree Plan Comparison	Degree Plan from _____	Degree Plan from _____	Similar Classes on Transcript (VMET, JST, CCAF, CLEP, AP)
How many total credit hours are required for graduation? (semester hours or quarter hours?)			
How many English credits?			
How many Communications credits?			
How many Humanities credits?			
How many Social Sciences/History credits?			
How many Mathematics credits?			
How many Natural Science credits?			
How many Elective credits?			
Lower level credits in Major?			
Upper level credits in Major?			



Application for Admission Checklist

	Determine submission deadlines and review the institution's academic calendar <ul style="list-style-type: none">○ Application Deadline: _____○ Start Date (Month/year): _____		
	Bookmark the application or determine if the Common Application is used Application Fee: _____ Can it be waived? _____		
	Determine if you are considered a transfer student		
	Research transfer credit policies and process for having credits evaluated <ul style="list-style-type: none">○ Maximum number of credits allowed to transfer in: _____○ Accept alternative forms of credit: _____○ Provide transfer credit evaluation: _____		
	Compare your transcripts with your intended program of study <ul style="list-style-type: none">○ Use the College Comparison Chart to compare		
	Contact Admissions Advisor: Phone: _____ Email: _____		
	Identify Additional Application Components: <ul style="list-style-type: none">○ Essay○ Transcripts (military and civilian)○ Standardized tests, entrance exams○ Interview○ References○ _____		
	<table border="1"><tr><td><u>Undergraduate Admission Tests</u><ul style="list-style-type: none">○ English or Math Placement○ SAT○ ACT○ TOEFL○ _____</td><td><u>Graduate Admission Tests</u><ul style="list-style-type: none">○ GRE○ GMAT○ Degree Specific Exam LSAT, MCAT, DAT○ TOFEL○ _____</td></tr></table>	<u>Undergraduate Admission Tests</u> <ul style="list-style-type: none">○ English or Math Placement○ SAT○ ACT○ TOEFL○ _____	<u>Graduate Admission Tests</u> <ul style="list-style-type: none">○ GRE○ GMAT○ Degree Specific Exam LSAT, MCAT, DAT○ TOFEL○ _____
<u>Undergraduate Admission Tests</u> <ul style="list-style-type: none">○ English or Math Placement○ SAT○ ACT○ TOEFL○ _____	<u>Graduate Admission Tests</u> <ul style="list-style-type: none">○ GRE○ GMAT○ Degree Specific Exam LSAT, MCAT, DAT○ TOFEL○ _____		
	Identify test preparation materials and timeline for preparation Take test no later than _____ Preparation website/book: _____		

	<p>Apply for VA Education Benefits www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal</p> <ul style="list-style-type: none"> ○ Received educational counseling from VA first? _____ ○ Choosing Post-9/11 or Montgomery? _____ ○ Date Applied _____ ○ Certificate of Eligibility received _____ ○ If using Yellow Ribbon, school's application process _____
	<p>Apply on FAFSA: Free Application for Federal Student Aid (www.fafsa.gov)</p> <ul style="list-style-type: none"> ○ Created a FSA ID on: _____ ○ Completed the FAFSA on: _____
	<p>Apply for additional scholarships and grants</p> <ul style="list-style-type: none"> ○ Veteran-related _____ ○ State Programs _____ ○ Other _____
	<p>Contact Financial Aid Office</p> <p>Phone: _____</p> <p>Email: _____</p> <ul style="list-style-type: none"> ○ Ask questions about types of aid/scholarships ○ Ask about change in employment status ○ Location of VA Certifying Official
	<p>Contact Veterans Liaison</p> <p>Name: _____</p> <p>Phone: _____</p> <p>Email: _____</p> <ul style="list-style-type: none"> ○ Ask questions about student organizations ○ Inquire about best practices for transitioning to that institution
	<p>Final Steps for Admission:</p> <ul style="list-style-type: none"> ○ Finalize Application and submit ○ Request Official Transcripts be sent to school ○ Submit FAFSA to the school

GI Bill Addendum: Compare Educational Benefits

	Post-9/11 GI Bill (Ch33)	Montgomery GI Bill AD (Ch30)	DEA (Ch35)	Montgomery GI Bill Selective Reserve (1606)	REAP (1607)
ELIGIBILITY	Eligibility criteria are complex. The following statements are general snippets about eligibility criteria. Students should file an application so the Regional Processing Office can determine if they are eligible and the conditions of their eligibility.				
	Service members who served on active duty for at least 90 aggregate days after 9/10/01	2 years active duty, 3 years active duty, or 2 years active duty plus 4 years reserves	Veteran's death or permanent and total disability result of service.	Completion of initial active duty for training. Must be active reservists with 6-year obligation	90 days or more active duty support of contingency operation or full-time National Guard responding to national emergency.
BENEFITS FOR SERVICE	Ch 33 Tuition and fee payments are based on the school's net charges, and are prorated if eligible at less than the 100% benefit level. Benefits at private, foreign, or non-degree schools are also subject to an academic year cap. Other education benefits are paid at a statutorily set monthly rate base on the student's training time (e.g. full time, three-quarter time, one-half time, etc.). Service members are paid the lesser of the statutory rate or the amount required to reimburse tuition and fees. Service members often apply for benefits a few days or weeks before their discharge from active duty. Service members on terminal leave before discharge do not have to obtain their education officer's signature on the Application for VA Education Benefits. Also, they are paid as Service members while on terminal leave and as Veterans after discharge.				
	Eligible after completing 90 days of aggregate service.	Payable after 2 years continuous active duty.	No	Yes	Yes
ENTITLEMENT	48 months maximum under two or more programs				
	36 months. May extend to end of term if expires during term. Note: If there is a kicker, the kicker does not extend.	36 months. May extend to end of term if expires during term. Note: If there is a kicker, the kicker does not extend.	45 months. No extensions expect for child in special restorative training.	36 months. No extensions.	36 months. No extensions.
DELIMITING DATE	15 years from last discharge or separation.	10 years from last discharge or separation. May extend for later period of active duty or disability that prevents completion of program.	Child: 8 years. Spouse: 10 years. 20 years if vet rated permanent and total within 3 years of discharge. Surviving Spouse: 10 years. 20 years if death while on active. Eligibility rules are complex. Claimant should carefully read eligibility letter and call VA if questions.	On the day you leave the Selected Reserves, unless separated because of a disability not due to misconduct or due to a unit deactivation or involuntary separation. May extend if disability prevent pursuit of program.	10 years from the separation date if separated after completing service contract and discharge isn't dishonorable. 10 years from Chapter 1607 eligibility date if separated for disability.

Federal Student Aid: Find the Information You Need

Financial aid is a complicated topic, so finding your way through the process can be challenging. But we've got resources to help.

Topic	Resource
FAFSA	FAFSA
Fill out the FAFSA	www.fafsa.gov
Basic FAFSA info: what is it and how do you fill it out	StudentAid.gov/fafsa and StudentAid.gov/complete
Dependency status for FAFSA purposes	StudentAid.gov/dependency
Determining which parent's info to report on the FAFSA	StudentAid.gov/fafsa-parent
How aid is calculated (including link to detailed EFC info)	StudentAid.gov/how-calculated
Types of Aid/Getting Aid	Types of Aid/Getting Aid
Types of financial aid	StudentAid.gov/types
Who can get federal student aid	StudentAid.gov/eligibility
Pell Lifetime Eligibility Used	StudentAid.gov/pell-limit
Finding and applying for scholarships	StudentAid.gov/scholarships
Loan interest rates and fees	StudentAid.gov/interest
Aid for military families	StudentAid.gov/military
Avoiding financial aid scams	StudentAid.gov/scams
Repaying Loans	Repaying Loans
Loan repayment	StudentAid.gov/repay
Repayment Estimator (helps you compare repayment plans)	StudentAid.gov/repayment-estimator
Pay As You Earn	StudentAid.gov/PayAsYouEarn
Public Service Loan Forgiveness	StudentAid.gov/publicservice
Loan forgiveness in general	StudentAid.gov/forgiveness
Loan forgiveness for teachers	StudentAid.gov/teach-forgive
Preparing for College	Preparing for College
College Preparation Checklist: checklists for academic and financial preparation, for elementary school through adult students	StudentAid.gov/checklist
Why go to college (education and pay/unemployment rates)	StudentAid.gov/whycollege
Middle school preparation	StudentAid.gov/early
Special Audiences	Special Audiences
Info for parents (tax benefits, support your child, college costs)	StudentAid.gov/parent
Graduate school funding	StudentAid.gov/grad
Going to college in another country	StudentAid.gov/international
Publications	Publications
Fact sheets, infographics, brochures on all topics	StudentAid.gov/resources
Publication: Do You Need Money for College—Federal Student Aid at a Glance	StudentAid.gov/needmoney
Publication: Funding Your Education	StudentAid.gov/funding
Social Media	Social Media
@FAFSA Twitter feed	www.twitter.com/FAFSA
Federal Student Aid YouTube channel	www.YouTube.com/FederalStudentAid
Federal Student Aid Facebook page	www.Facebook.com/FederalStudentAid

Got questions about federal student aid and want to talk to a real person? Call 1-800-4-FED-AID (1-800-433-3243).

Accessing Higher Education Resource Guide: September 2015

Section 1: Career and Personal Goals

Bureau of Labor Statistics Occupational Outlook Handbook: Profiles hundreds of jobs with descriptions, pay, and employment projections.

<http://www.bls.gov/ooh/>

Career One Stop: This is a source for employment information to aid you on your path to career success. There are tools available to help job seekers, students, businesses and career professionals.

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

KUDER Journey: Provides a quick assessment of your skills and abilities and provides suggestions for career or educational choices.

<http://dantes.kuder.com>

My Next Move Interest Profiler: Provides a quick assessment of your skills and abilities and provides suggestions for career or educational choices.

<http://www.mynextmove.org/explore.ip>

OASC and CPST: Educational assessments to determine educational readiness and provide educational support to boost reading comprehension, vocabulary and math skills.

www.nelnetsolutions.com/DANTES/

Section 2: Institutional Factors

“Choosing a College: 8 Questions to Ask”:

www.consumer.ftc.gov/articles/0395-choosing-college

GI Bill Comparison Tool: Provides key information about colleges, including veterans’ service and cost.

<http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>

College Navigator Website: This website consists of the latest information from the Integrated Postsecondary Education Data System. It includes information specific to individual higher education institutions pertaining to admissions details, program information, retention rates, varsity sports, campus security as well as important phone numbers and addresses.

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

JST: Joint Services Transcript registration page

<https://jst.doded.mil/smart/dodMandatoryBannerForm/submit.do>

Community College of the Air Force (CCAF)

<http://www.au.af.mil/au/ccaf/>

SOC: Service members Opportunity Colleges and Degree Network System

<http://www.soc.aascu.org/>

8 Keys to Veterans Success:

<http://www.ed.gov/veterans-and-military-families/8-keys-success-sites>

DANTES Distance Learning Readiness Self-Assessment

<http://www.dantescatalogs.com/DIDemo/DIDemoIntro.aspx>

CLEP: College Level Examination Program: This is the official site to access resources to study for or sign up to take a CLEP exam.

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

Council for Higher Education Accreditation (CHEA): Review the different types of accreditation, determine accrediting associations and determine the accreditation of a school.

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

Navy College Program

https://www.navycollege.navy.mil/smart_info.aspx

ACES: Army Continuing Education System programs and services

<http://www.goarmyed.com/login.aspx>

ARMY COOL: Credentialing Opportunities On-Line

<https://www.cool.army.mil>

Navy COOL: Navy Credentialing Opportunities On-Line

<https://www.cool.navy.mil/index.html>

Marines COOL: Marine Credentialing Opportunities On-Line

<https://www.cool.navy.mil/usmc/index.htm>

Air Force COOL: Air Force Credentialing Opportunities On-Line

<https://afvec.langley.af.mil/afvec/Public/COOL/Default.aspx>

College Factual: provides information on compare different aspects of college

<https://collegefactual.com>

Section 3: Funding Factors

eBenefits: A portal for Veterans, Service members, and their families to research, find, access, and manage their benefits and personal information.

<https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>

Choice Act Fact Sheet: http://www.benefits.va.gov/GIBILL/docs/factsheets/Section_702_Factsheet.pdf

Post-9/11 GI Bill Overview: http://www.benefits.va.gov/gibill/post911_gibill.asp

Support Home Page: This website provides assistance and support for any Veterans Affairs programs, including the GI Bill.

<https://gibill.custhelp.com>

Networking about Post 9/11 GI Bill: www.facebook.com/gibillEducation

Montgomery GI Bill Overview: http://www.benefits.va.gov/gibill/mgib_ad.asp

VA Education and Career Counseling: <http://www.vba.va.gov/pubs/forms/VBA-28-8832-ARE.pdf>

Debt Management Center - 1 (800) 827-0648, E-Mail dmc.ops@va.gov: Visit this website for more information on debt and debt management concerning the Department of Veterans Affairs.

<http://www.va.gov/debtman/>

Federal Student Aid: This is the official homepage of Federal Student Aid. It provides a wide range of information on qualifying, types, and applying for financial aid as well as repaying loans.

<http://studentaid.ed.gov/>

Federal Student Aid Resources: This site provides online PDF, worksheets, and various tools to help you prepare and pay for college.

<http://www.studentaid.ed.gov/resources>

Troops to Teachers (TTT): Counseling and referral program to encourage veterans to become teachers

<http://www.dantes.doded.mil/service-members/troops-to-teachers/index.html>

FSA ID: to create a FSA ID the use one of the following websites:

<https://fsaid.ed.gov>; StudentLoans.gov; StudentAid.gov; www.nsls.ed.gov;

Free Application for Federal Student Aid: Information is provided on obtaining grants, loans and work-study funds. **Complete the FAFSA from this website.**

<http://fafsa.ed.gov/>

Completing the FAFSA: a guide to completing the Free Application for Federal Student Aid

<https://StudentAid.gov/complete>

Financial Aid Shopping Sheet Guide: guide on how to compare financial aid award offers

<https://studentaid.ed.gov/fafsa/next-steps/comparing-aid-offers>.

Loan Repayment: information on how to repay loans and manage loan repayment

<https://StudentAid.gov/repay>

Loan Forgiveness: <https://StudentAid.gov/forgiveness>

Public Service Loan Forgiveness: <https://StudentAid.gov/publicservice>

CFPB – Get Assistance Paying for College: <http://www.consumerfinance.gov/paying-for-college/>

Scholarship Information: <http://StudentAid.gov/scholarships>

State Aid: Comprehensive list of state aid for education.
www.ed.gov/sgt

Peterson's: Sign up and create a profile to assist in finding, applying, and paying for a higher education institution. This site also contains a scholarship search and test preparation resources.

<http://www.petersons.com/college-search>

College Board: This is a non-profit organization that helps with preparation, readiness and funding for education.
<http://www.collegeboard.org/>

Smart Student Guide to Financial Aid: Information on all types of financial aid, including scholarships.
www.finaid.org

GI Bill Feedback: A place for GI Bill recipients to provide feedback and complaints about the GI Bill process or school.

<http://www.benefits.va.gov/gibill/feedback.asp>

Consumer Financial Protection Bureau: This website allows you to submit and track a complaint about a consumer financial product or service.

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

Section 4: Admission Requirements

Common Application: One application for college admittance
<https://www.commonapp.org>

Study Guides for Admission Exams: (ACT,SAT)
www.nelnetsolutions.com/dod; www.actstudent.org/testprep; www.collegeboard.org/mysat;

Study Guides for Graduate Exams: (GRE, MCAT, LSAT, GMAT)
www.ets.org/gre; www.mba.com; www.ets.org/praxis;