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Connecting, supporting, honoring, and serving
our modern military families.

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Navigating Your Education Benefits

Introductions



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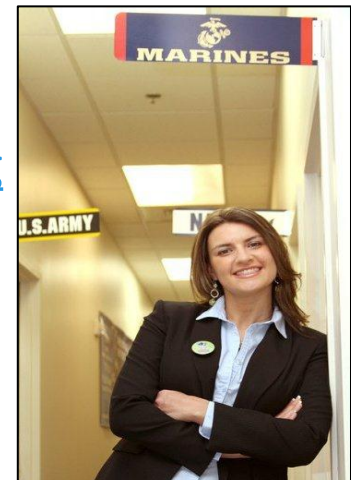
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Disclaimer

With the repeal of the Defense of Marriage Act (DOMA), same sex military spouses will be receiving their military ID cards in the coming weeks. Along with the ID card, doors to many benefits open, to include educational benefits. The purpose of this webinar is to prepare you for your path to education, regardless of what your end goal is.

Because of the portability of military life, some spouses seek to earn licenses or certifications for careers that can move with them. Others may aspire to pursue degree programs. The information in this brief can be applied to any education program.

Please note, the current guidance from various federal agencies is evolving in regards to the repeal of DOMA. We utilized the most current information provided, but it is subject to change.

AMPA reached out to various departments, to include the Department of Education and the Veterans Affairs for specific information, and in most cases we were told benefits are still being reviewed by general counsel. AMPA will continue to monitor and update members as information becomes available.

Getting Started



Congratulations! You have decided you want to start school or continue on your education path. With the vast amount of resources and information, it is important that you research your options so that you can find the best school for your needs. Where to begin:

- What do you want to study? What is your goal?
- Are you interested in attending online or brick & mortar?
- Review the list of 1900 Servicemembers Opportunity College (SOC) schools
- Check that the schools you are interested in have proper accreditation
- Meet with an advisor to create a successful academic plan
 - Full time schedule vs. Half time schedule
- Explore the various funding options
- Fill out your FAFSA
- Evaluate if you have prior learning that can count for credit

Servicemembers Opportunity College (SOC)

According to the Military Child Education Coalition (MCEC), the average military family moves every 2-3 years. With most degree programs being 4 years or more, you will likely transfer during your time as a student. SOC is a consortium of schools that work with the portability of military life. Over 1900 schools have pledged to ensure transferability does not delay your learning.

Why choose a SOC school?

1. Approximately 1,900 appropriately accredited colleges and universities providing associate, bachelor's and master's degrees for service members and their adult dependent family members
2. Military-friendly institutions with flexible policies that allow mobile service members and their families to complete degrees rather than just accumulate course credit
3. Reasonable Transfer of Credit: avoid excessive loss of previously earned credit and avoid course work duplication
4. Accept credit for nationally recognized tests, such as CLEP

Complete listing of consortium schools: <http://www.soc.aascu.org/>

Understanding Accreditation

“Accreditation is review of the quality of higher education institutions and programs. In the United States, accreditation is a major way that students, families, government officials and employers know that an institution or program provides a quality education.” –Tim Willard, Senior Director of COM for Council of Higher Education Accreditation

It is one of the most important items that you should research when choosing a school. If you do not attend a school with proper accreditation, the value of your degree can be diminished. It can affect transferability and getting hired.

Regional Accreditation

National Accreditation

How to search:

Department of Education: www.ed.gov

Council of Higher Education Accreditation: <http://chea.org/>

Prior Learning Assessment (PLA)

PLA allows you to earn college credit for previous knowledge and/or employer training. It is a valuable way to earn credits before stepping inside the classroom.

- Credit by examination
- ACE evaluated employer training (i.e military training or OTJ)
- Some certifications (ex, FAA)

Additional Information: <http://www.militaryspouse.com/articles/college-credit-earned-outside-the-classroom/>

CLEP and DSST

- ❑ Free for Active Duty, Reserves, National Guard
- ❑ Free for Spouses and civilian employees of: Air Force Reserve, Air National Guard, Army National Guard, Army Reserve, Coast Guard (active and reserve)
- ❑ For all others, exams cost approximately \$80 and can be taken at some base education centers
- ❑ College level credits (typically 3) for subject exams

www.clep.collegeboard.org

www.getcollegecredit.com



Exams Offered By Colleges

- ❑ TECEP® exams (<http://www.tesc.edu/degree-completion/Testing.cfm>) are offered through Thomas Edison State College (www.tesc.edu)
- ❑ Excelsior College® Examinations (ECE)
 - (<http://www.excelsior.edu/ecapps/exams/creditByExam.jsf?gw=1#browse>)
 - UExcel offered through Excelsior College (www.excelsior.edu)



Credit Through Employment Experience

American Council on Education (ACE) accredited training such as Military or professional training.

Colleges and universities can also award credit for knowledge gained outside of the classroom by offering the option of putting together a portfolio, which showcases a student's past work experience, volunteer experience and/or professional training. Students typically develop portfolios with a content matter expert. A portfolio documents the college-level knowledge a student possesses and how that knowledge matches the learning outcomes in a college course. This is becoming more popular with adult learners and the colleges that serve them.

Reference: <http://www.acenet.edu/higher-education/Pages/Military-Students-and-Veterans.aspx>

Federal Financial Aid

Do you qualify for in-state tuition?

Effective July 1, 2009, public institutions of higher education must charge in-state tuition to active duty military service members and their families, whose residence or permanent duty station is in a state that receives assistance under the Higher Education Act of 1965 (HEA), as amended. To qualify, the individual must be continuously enrolled, even if there is a change in the permanent duty station to a location that is in a different state.

- The in-state rate can save you thousands of dollars on tuition

Always, always, always file your FAFSA with the Department of Education. The FAFSA is required for the Pell Grant, student loans, and most private organizations require it for grants.

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

Federal Financial Aid (continued)

Official guidance from the Department of Education:

The Department of Education is reviewing the recent Supreme Court decision on DOMA and its impact on the federal student aid programs. We will provide information and guidance on this matter as soon as it is available.

Military Spouse Education Benefits

My Career Advancement Account for the Junior Ranks (MyCAA)

- Provides \$4000 in tuition assistance to eligible spouses of Army, Air Force, Navy, and Marine Corps
- Must be ranks of E1-E5, W1-W2, O1-O2
- Must be pursuing an Associate's degree, licensure or certification

Why It Was Created?

- Recruiting Tool
- Provide education for portable careers

Link to apply: <https://aiportal.acc.af.mil/mycaa/default.aspx>

Military Spouse Education Benefits

Globally, at most military installations, exist Spouses' Clubs for both Enlisted and Officers. Annually, the clubs open up scholarship programs for military spouses and children.

- Amounts vary
- Must apply at Club where you are stationed
- Some clubs allow for both Enlisted & Officer spouses to apply, regardless of what type of club it is
- Membership is not always a necessary guideline for applying
- Application period normally opens in January

Tip: Research your local spouse club early to know where to check for application information. Complete listing here: <http://www.milspouseeducation.org/spouse-club-scholarships>

Military Spouse Education Benefits

All 5 branches have an aid society that offer education assistance for spouses, varying from grants to scholarships to loans. Annually, they open up their application periods.

Air Force: Air Force Aid Society (<http://www.afas.org/education-grants>)

- Must be the spouse of Active Duty or on Title 10 orders; or the Surviving Spouse

Army: Army Emergency Relief (<http://www.aerhq.org/dnn563/Scholarships/Spouses.aspx>)

- Must be the spouse of Active Duty, Retiree, or the Widow of a Soldier who died on active duty or in Retired Status.
- Be pursuing an Undergraduate degree.

Coast Guard: (<http://www.cgmahq.org/Assistance/Programs/edu.html>)

- Must be the spouse of an Active Duty Coast Guardsman, Retired, members of the Coast Guard Selected Reserve, Coast Guard Civilian employees, Coast Guard Auxiliarists, and Public Health Officers serving with the Coast Guard.
- Spouses can apply for a grant to assist with up to \$250 towards textbooks or other approved educational costs (not tuition).

Marines/Navy: NMCRS (<http://www.nmcrcs.org/pages/education-loans-and-scholarships>)

- Must be the spouse of a Sailor or Marine on Active Duty or Retired. Additional scholarships for Gold Star Spouses & Spouses of Divers
- Opens November 1, 2014

Post 9/11 GI Bill Transferability

Introduced in 2009, the Post 9/11 GI Bill (Chapter 33) is probably the most common Veterans program utilized by spouses and dependents.

Eligible service members have the option of transferring their benefit to their immediate family members; however, as always, there are rules and caveats (and confusion) associated with the transfer.

For information on the Transfer of Education Benefit (TEB), visit:

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

Post 9/11 GI Bill Transferability

Is....

- the service member eligible for the Post 9/11 GI Bill? (Contact the VA- www.gibill.va.gov)
- A member of the Armed Forces (active duty or Selected Reserve, officer or enlisted)
- Has the service member elected to give up their MGI Bill (if applicable) in order to be eligible for the Post 9/11 GI Bill? (Contact the VA- www.gibill.va.gov)
- If the service member is eligible for the Post 9/11 GI Bill, do they have at least 6 years of service in the Uniformed Services on the date they elect to transfer the Post-9/11 GI Bill and agree to serve an additional 4 years in the Uniformed Services from that date?

Financial Assistance (Private Org.)

Council of College & Military Educators (CCME): <http://www.ccmeonline.org/scholarships>

- Accepting scholarship applications until October 1, 2013

ACMEs (14 states): <http://www.ccmeonline.org/acme>

Pat Tillman Foundation: <http://www.pattillmanfoundation.org/tillman-military-scholars/>

National Military Family Association:

<http://www.militaryfamily.org/our-programs/military-spouse-scholarships/>

- Opens December 1, 2013

Veterans United: <http://www.enhancelives.com/scholarships>

- Opens September 15, 2013

Hope for the Warriors: <http://www.hopeforthewarriors.org/>

Blue Star Families: [http://bluestarfam.org/Policy/Blue Star Scholarship](http://bluestarfam.org/Policy/Blue_Star_Scholarship)

Childcare Assistance

Childcare Subsidies: (<http://www.naccrra.org/military-families>)

NACCRRRA is a program provided through the Department of Defense to assist with childcare costs while spouses are enrolled in school or are working

Amount of assistance varies per branch

Eligibility varies

SitterCity: FREE membership for military families (www.sittercity.com/dod)

Allows you to find qualified babysitters and tutors

Provided by Department of Defense

Childcare Grants at Schools

Some schools provide grants to assist with your childcare costs or on site childcare

Other Resources

Military OneSource: Spouse Education & Career Opportunities

Contact: 1-800-342-9647 or <http://www.militaryonesource.mil/>

Tutor.com: <http://www.tutor.com/military>

- Partnership with the DOD to provide FREE tutoring to the following:
 - Spouses of Army Active, Army Reserve, Army Guard and Spouses of Navy

(Please note: Most colleges/universities provide FREE tutoring)

Installation Education Centers



Summary

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Why You Should Consider a SOC School

Understanding Accreditation

Utilizing CLEP/Prior Learning Assessment

Federal Financial Aid

Benefits Specifically for Military Spouses

Post 9/11 GI Bill Transferability

Childcare Assistance & Other Resources

Questions

I think I can.
I think I can.
I know I can.

Points of Contact

For additional questions on any of the content discussed today or any educated related information, submit your inquiries to partners@militarypartners.org.