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# ACCESSING HIGHER EDUCATION

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Translating Your Training and Experiences



# 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](http://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.

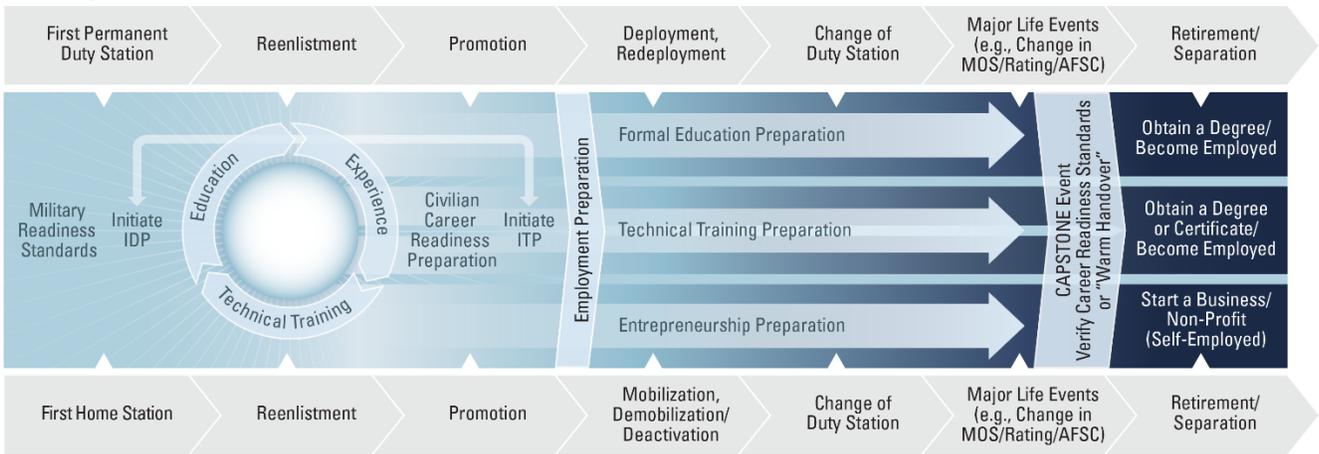
**E-Benefits Registration**

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

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### **Accessing Higher Education Curriculum Icons**

## 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:** *You may not necessarily complete all of these standards as part of the two-day class, but all elements must be completed 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.



**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.

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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.

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.

### 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?

### 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.



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## 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/](http://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/](http://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 Goals and Personal Factors chart 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.

## 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

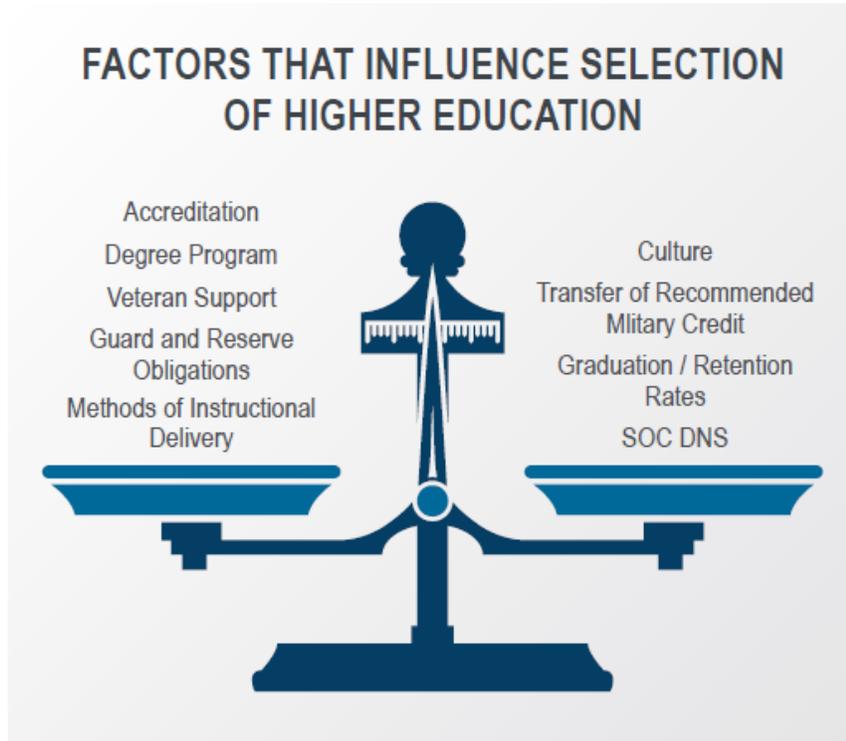
Participants will be able to:

- 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.

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.

### 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: Questions to Ask" [www.consumer.ftc.gov/articles/0395-choosing-college](http://www.consumer.ftc.gov/articles/0395-choosing-college). This provides questions you need to consider before choosing a school.

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/>

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/>

**COLLEGE**Navigator

English [Español](#) [About](#)

Name of School

States (use map for more than 1 state)  
 No Preference  
 Alabama  
 Alaska  
 Arizona 

ZIP Code  Miles from

Programs/Majors  
 0 Items Selected 

Level of Award   
 Certificate  Associate's  
 Bachelor's  Advanced

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

**MORE SEARCH OPTIONS**

 **Show Results**

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

**Find** the right college for **you**



**Guide Me**

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

**College Affordability and Transparency Center**

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

**ADDITIONAL RESOURCES**

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

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

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

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



**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."

## 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.

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.
  - This page also has links that allow you to view your transcript.
  - 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.

### **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](http://www.jst.doded.mil). For corrections to the CCAF, visit your local education office.*

## 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

## 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)

## 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](http://www.soc.aascu.org)

#### Web Exploration Instructions: SOC Degree Network System



1. Go to [www.soc.aascu.org](http://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.

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](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](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

## 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.

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 (ACCSCCT) 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.

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](http://www.chea.org).

**Web Exploration Instructions:** Determine Accreditation using CHEA and GI Bill Comparison Tool



Comparison Tool

[http://www.chea.org/pdf/CHEA\\_USDE\\_AllAccred.pdf](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 9<sup>th</sup> 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.
4. View your school’s accreditation status and update the College Comparison Chart

### ACTIVITY: Comparing Schools

**Instructions:** 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.

### ACTIVITY: Web Exploration Activity and College Comparison Chart Updates

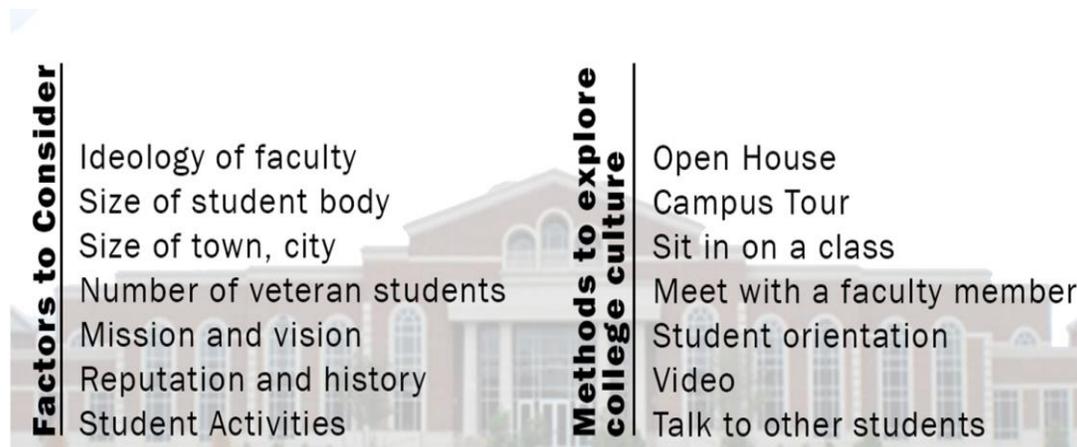
**Instructions:** After determining the schools you wish to consider, research the following questions and update the College Comparison Chart.



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.

## 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.



<b>Factors to Consider</b>	Ideology of faculty	Open House
	Size of student body	Campus Tour
	Size of town, city	Sit in on a class
	Number of veteran students	Meet with a faculty member
	Mission and vision	Student orientation
	Reputation and history	Video
	Student Activities	Talk to other students

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

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.

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.

There are multiple resources available to assist students with challenges. These include disability, mental health, and Veterans services. Counseling services are offered and provided confidentiality. 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>)?

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.

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 using a 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.

**Web Exploration Instructions: DANTES Distance Learning Readiness Self-Assessment**



1. <https://dlrsa.dodmou.com>
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.



## 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 or 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.

## 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

**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.

### 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.  
<https://dlrsa.dodmou.com/>

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## 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.

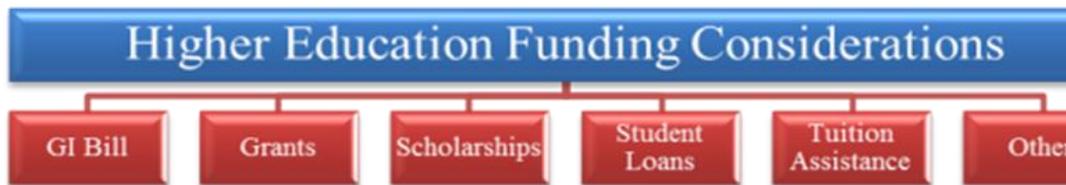
### 3.0 Learning Objectives

- 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.



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:

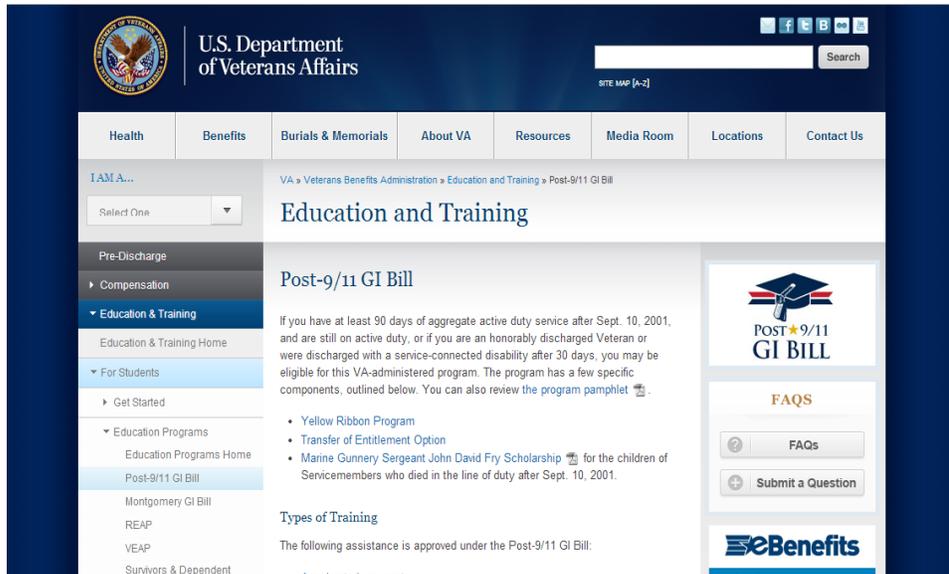
[http://www.benefits.va.gov/GIBILL/docs/factsheets/Section\\_702\\_Factsheet.pdf](http://www.benefits.va.gov/GIBILL/docs/factsheets/Section_702_Factsheet.pdf)

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.

## 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](http://www.benefits.va.gov/gibill/post911_gibill.asp)



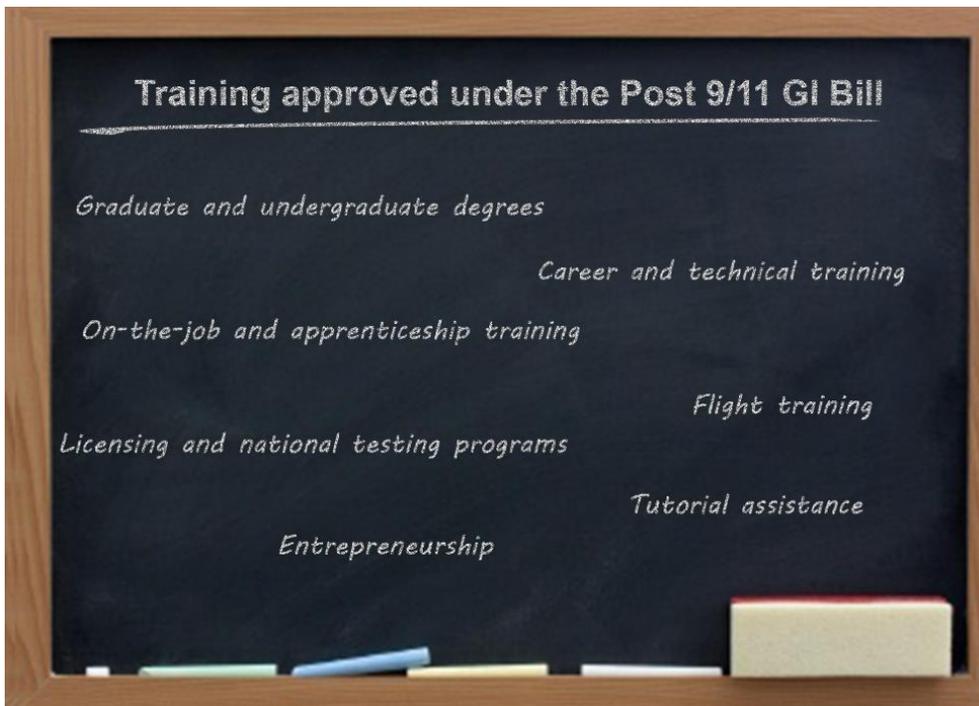
The screenshot shows the U.S. Department of Veterans Affairs website. The header includes the VA logo, the text "U.S. Department of Veterans Affairs", and a search bar. A navigation menu at the top lists: Health, Benefits, Burials & Memorials, About VA, Resources, Media Room, Locations, and Contact Us. The main content area is titled "Education and Training" and features a sub-section for "Post-9/11 GI Bill". The text explains eligibility: "If you have at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if you are an honorably discharged Veteran or were discharged with a service-connected disability after 30 days, you may be eligible for this VA-administered program. The program has a few specific components, outlined below. You can also review the program pamphlet." Below this, a list of components includes: Yellow Ribbon Program, Transfer of Entitlement Option, and Marine Gunnery Sergeant John David Fry Scholarship for the children of Servicemembers who died in the line of duty after Sept. 10, 2001. A "Types of Training" section follows, stating "The following assistance is approved under the Post-9/11 GI Bill:". On the right side, there is a "POST 9/11 GI BILL" logo, a "FAQS" section with a "FAQs" button and a "Submit a Question" button, and a "Benefits" logo at the bottom.

### 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

### 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.

### 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](http://www.facebook.com/gibillEducation)



### 3.2.4 Montgomery GI Bill (MGBI – Ch 30)

#### Overview of MGBI

[http://www.benefits.va.gov/gibill/mgib\\_ad.asp](http://www.benefits.va.gov/gibill/mgib_ad.asp)

The MGBI-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:

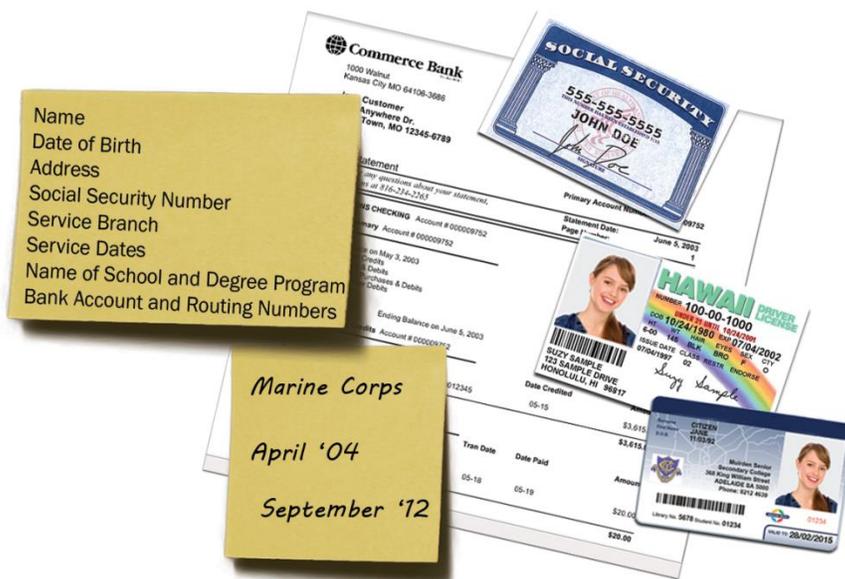
Assistance may be used for college degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses. Along 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:



### 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](mailto:dmc.ops@va.gov)

**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.

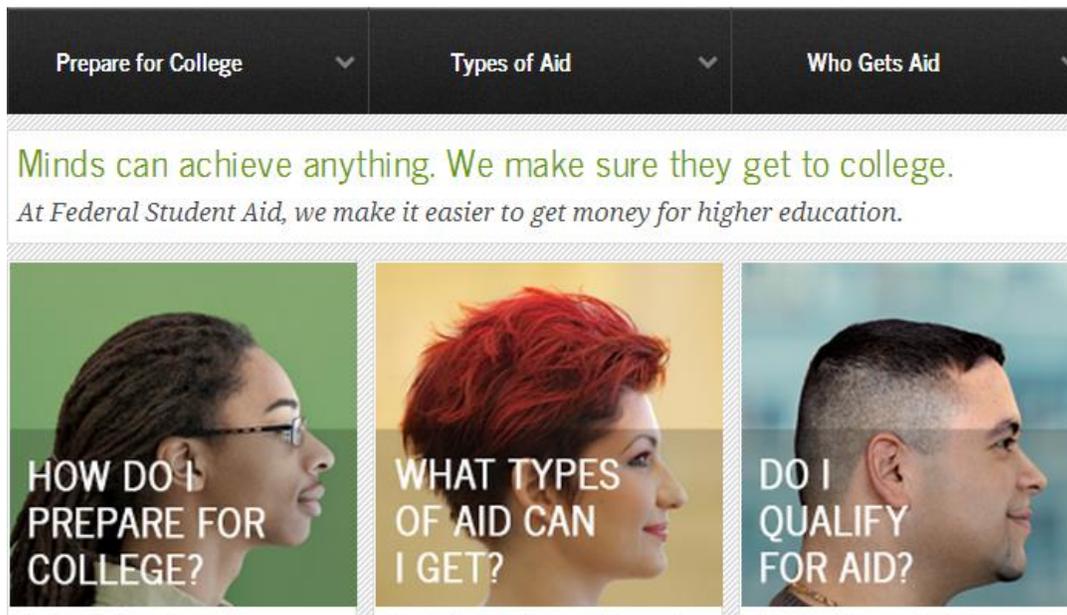
### 3.3 Types of Federal Student Aid

**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](http://StudentAid.gov/types).

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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

Additional resources about financial aid are available at: [StudentAid.gov/resources](http://StudentAid.gov/resources).

### **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](http://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](http://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](http://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](http://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](http://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](http://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/](http://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 1<sup>st</sup>. 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 identity 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](http://www.nsls.ed.gov), [StudentLoans.gov](http://StudentLoans.gov), or [StudentAid.gov](http://StudentAid.gov).

### 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.

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](http://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/>.

## 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



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### 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](http://StudentAid.gov/complete) 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](http://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.



**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](http://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.

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](http://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>.

MM / DD / YYYY

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

Download

**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 (GDI* 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
<small>(Cost of attendance minus total grants and scholarships)</small>		

**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

\*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

**Other options**

Family Contribution		\$ 5,330 /yr
<small>(As calculated by the institution using information reported on the FAFSA or to your institution.)</small>		
<ul style="list-style-type: none"> <li>• Payment plan offered by the institution</li> <li>• Parent or Graduate PLUS Loans</li> </ul>	<ul style="list-style-type: none"> <li>• Military and/or National Service benefits</li> <li>• Non-Federal private education loan</li> </ul>	

**Graduation Rate**

Percentage of full-time students who graduate within 6 years

70.8%

Low
Medium
High

**Loan Default Rate**

Percentage of borrowers entering repayment and defaulting on their loan

5.4%

14.7%

This Institution
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 \$3,000 per month. Your 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/repay-loans/understand/plans>

**For more information and next steps:**

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

Decide which school to attend based on a combination of:

- (a) How well the school suits your needs
- (b) 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 that 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](https://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](http://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](http://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.

#### **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:

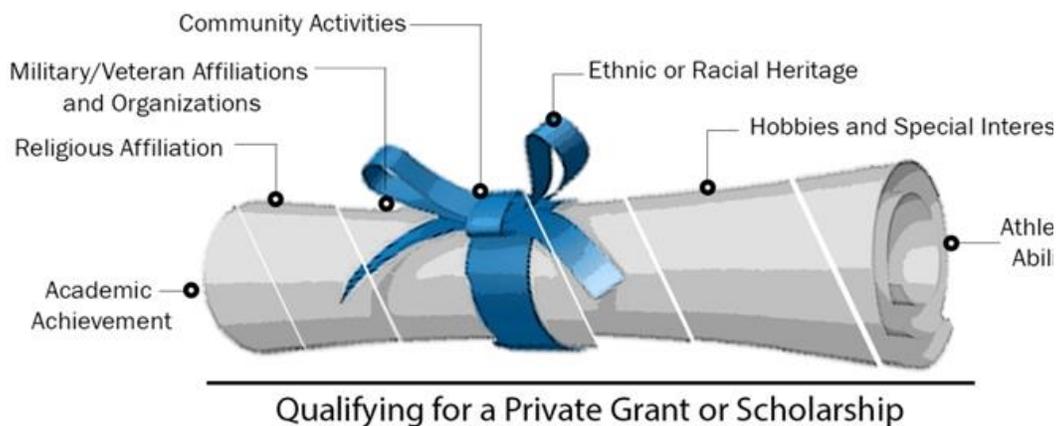


1. Create a FSA ID at [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov)
2. Complete the FAFSA or review the Financial Aid Shopping Sheet for your school
3. Research federal student loan interest rates [www.StudentAid.gov/interest](http://www.StudentAid.gov/interest)

### 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](http://StudentAid.gov/scholarships). You can find information about military specific scholarship programs at [StudentAid.gov/military](http://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.**

### 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](http://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](http://www.petersons.com/college-search/scholarship-search.aspx)
- [www.collegeboard.org/](http://www.collegeboard.org/)

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

### 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>.

The screenshot shows the U.S. Department of Education website. At the top left is the ED logo and the text "U.S. Department of Education". To the right is a search bar labeled "Search...". Below this is a navigation bar with four tabs: "Student Loans", "Grants", "Laws", and "Data". The main content area is titled "ABOUT ED / CONTACTS" and "State Contacts". It includes a dropdown menu "Choose a State" with a "GO" button. Below the dropdown is a map of the United States with state abbreviations. At the bottom left of the map are icons for Alaska (AK) and Hawaii (HI), with the text "Commonwealths and Territories" below them. On the right side of the page, there are two sections: "How Do I Find." with a list of links (Student loans, forgiver, College accreditation, No Child Left Behind, FERPA, FAFSA, 2015 Budget Proposal) and "Information Ab" with a list of links (Transforming Teaching, Family and Community, Early Learning, K-12 Reforms). At the bottom right, there is a "Connect" section with Facebook and Twitter icons.

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.

### 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](http://StudentAid.gov/federal-vs-private).

### 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**

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



1. Review the different scholarship opportunities
2. Identify if those opportunities are school specific awards
3. Visit [StudentAid.gov/repay](http://StudentAid.gov/repay) to review repayment options
4. 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 questions that can help you avoid pitfalls as you pick the college that's right for you. View “Choosing a College: Questions to Ask”, <http://www.consumer.ftc.gov/articles/0395-choosing-college> to review these questions and answers.

## 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](http://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](http://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](http://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.

### Reduce Your Risk When Applying for Aid

- Apply for federal student aid by filling out the FAFSA at [www.fafsa.gov](http://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](http://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.

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](mailto:Compliancecomplaints@ed.gov).

Complaints can also be filed with the Consumer Financial Protection Bureau at: [www.cfpb.gov](http://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](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](http://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

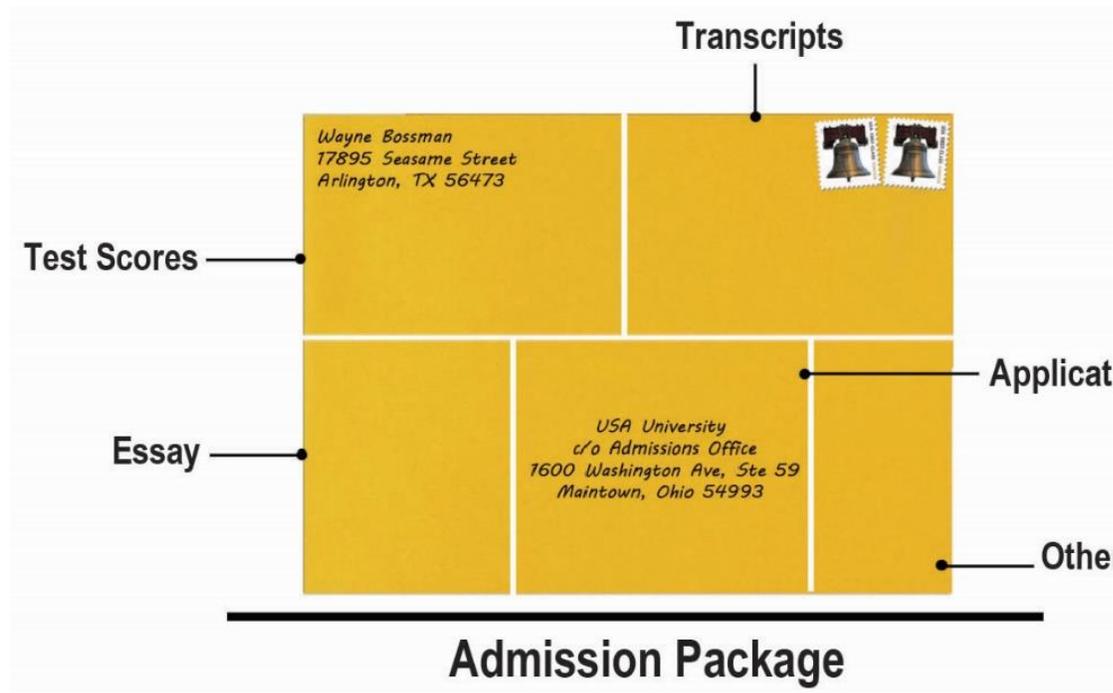
- Research criteria for admission
- Identify contact information for admissions staff and Veterans liaison
- Begin drafting an application package

### 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.

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.



## 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

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](http://www.dantes.doded.mil/service-members)

Exam preparation websites:

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

*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 aware 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.

### 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?

- *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*

## 4.4 After Acceptance

### What to do after acceptance:

- 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 3, Section V**

**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.

## Transition GPS Participant Assessment

[www.dmdc.osd.mil/tgpsp/](http://www.dmdc.osd.mil/tgpsp/)

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

The 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 items were changed due to Service member feedback:

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

Please take the time to complete the assessment, provide any necessary feedback and know that your comments could make a difference in improving the Accessing Higher Education module.

Thank you!

## 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'?				
<b>Funding Your Education</b>				
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"> <li>○ Application Deadline: _____</li> <li>○ Start Date (Month/year): _____</li> </ul>	
	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"> <li>○ Maximum number of credits allowed to transfer in: _____</li> <li>○ Accept alternative forms of credit: _____</li> <li>○ Provide transfer credit evaluation: _____</li> </ul>	
	Compare your transcripts with your intended program of study <ul style="list-style-type: none"> <li>○ Use the College Comparison Chart to compare</li> </ul>	
	Contact Admissions Advisor: Phone: _____ Email: _____	
	Identify Additional Application Components: <ul style="list-style-type: none"> <li>○ Essay</li> <li>○ Transcripts (military and civilian)</li> <li>○ Standardized tests, entrance exams</li> <li>○ Interview</li> <li>○ References</li> <li>○ _____</li> </ul>	
	<u>Undergraduate Admission Tests</u> <ul style="list-style-type: none"> <li>○ English or Math Placement</li> <li>○ SAT</li> <li>○ ACT</li> <li>○ TOEFL</li> <li>○ _____</li> </ul>	<u>Graduate Admission Tests</u> <ul style="list-style-type: none"> <li>○ GRE</li> <li>○ GMAT</li> <li>○ Degree Specific Exam LSAT, MCAT, DAT</li> <li>○ TOFEL</li> <li>○ _____</li> </ul>
	Identify test preparation materials and timeline for preparation Take test no later than _____ Preparation website/book: _____	

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

## 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)
<b>ELIGIBILITY</b>	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.
<b>BENEFITS FOR SERVICE</b>	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
<b>ENTITLEMENT</b>	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.

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

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/](http://www.nelnetsolutions.com/DANTES/)

## **Section 2: Institutional Factors**

**“Choosing a College: Questions to Ask”:**

[www.consumer.ftc.gov/articles/0395-choosing-college](http://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](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](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](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](http://www.facebook.com/gibillEducation)

**Montgomery GI Bill Overview:** [http://www.benefits.va.gov/gibill/mgib\\_ad.asp](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](mailto: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](http://StudentLoans.gov); [StudentAid.gov](http://StudentAid.gov); [www.nsls.ed.gov](http://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](http://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](http://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](http://www.nelnetsolutions.com/dod); [www.actstudent.org/testprep](http://www.actstudent.org/testprep); [www.collegeboard.org/mysat](http://www.collegeboard.org/mysat);

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