

Department of Defense GPS Participant Guide

Higher Education

For Transitioning Service Members

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TAPS GPS Road Map



K – Capstone

Service members will attend Capstone which validates and verifies that the service member is prepared to be successful following their military service by producing documentation that they meet all Career Readiness Standards.

J - Entrepreneurship Track

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

I - Technical Training Track

Service members pursuing further technical training will receive guidance and help in selecting schools and technical fields.

H - Education Track

Service members pursuing college education will receive guidance to prepare for the college application process. The Education track addresses such topics as identifying one's educational goals, education funding, and researching and comparing institutions.

G - DOL Employment Workshop

Address the nine key factors that contribute to a successful employment transition.

F - VA Benefits I & II

Inform transitioning Service members of their Veterans benefits options.

E - MOC Crosswalk

Translates military skills, training, and experience into credentialing appropriate for civilian jobs

D - Financial Planning

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

C - Join Reserves

Afford Service member to continue their military service in a Reserve Component.

B - E-Benefits Registration

Provide Service members, Veterans, and their family's access to benefits, information, other services, and support.

A - Pre-Separation Counseling and Assessment

Introduce Service Member to full range of programs and services.

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Higher Education Track Overview

By selecting this track you have decided that higher education will be part of your career development path. This course is designed to guide you through the variety of decisions involved in choosing a degree completion program, college institution, and funding, as well as completing the admissions process. The expected outcome is you will create a customized plan for a successful transition to a higher education institution.

One of the primary benefits of military service is financial assistance to pay for a higher education. This benefit can have some lifelong implications to those who seek a college education. Without guidance, you may spend years and benefit dollars on a degree program that doesn't provide a satisfying career path.

Individual Transition Plan Roadmap:

You will meet the Education Career Readiness Standards and complete your Individual Transition Plan (ITP). This includes:

1. Submit completed application package to admissions department
2. Keep copy (digital and/or paper) of package and date sent
3. Update your ITP
4. Must show evidence of a completed assessment selected by your military service.

Materials Service member should bring:

1. Results from Military Occupation Code (MOC) Crosswalk Gap Analysis
2. Verification of Military Experience and Training (VMET)
3. Military transcripts and other educational transcripts - (unofficial)
4. Individual Transition Plan (ITP)

Section 1: Personal Goals and Requirements that Contribute to Selection of Higher Education Institution

1.1 Career Goals

Your career goals are the foundation of your choices for higher education. Although education can be beneficial outside of a career goal, a direct connection to your career goal contributes to motivation, satisfaction, and personal success. The next steps will confirm your career goal and the education requirements to attain that goal. This course will begin your customized higher education plan. We will start to complete Appendix B: Institution Selection Matrix. After this course is completed, you will know next steps to meet the Career Readiness Standards for your capstone event.

1.1.1 Career Interest Inventory Results

During Pre-separation counseling you were directed to complete a career interest inventory. Your results identify a broad view of the types of careers that may suit you. Your Pre-separation counselor should have discussed the interpretation of these results.

ACTIVITY: Attach these results to Appendix A: Career Goal and Degree Program Worksheet

1.1.2 MOC Crosswalk

In the MOC Crosswalk course, you determined occupations that may be a good fit for your military experience, training, and skills.

ACTIVITY: Attach these results to Appendix A

1.1.3 DOL Employment Workshop

The Department of Labor's Employment Workshop gave you the tools to research your desired occupation to understand the knowledge, skills, abilities, and requirements to be hired. The workshop also demonstrated how to verify that your chosen occupation is trending positively, as well as where the 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:

1. <http://www.bls.gov/ooh/>
2. <http://www.careeronestop.org/>

From the DOL Employment Workshop, 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.

ACTIVITY: Attach these results to Appendix A

1. Occupation
2. Education Requirements

1.2 Personal Goals

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

ACTIVITY: Check the box on Appendix A and prioritize items on Appendix B: Institution Selection Matrix

1. In the priority category use numbers 1-5 to indicate how important this item is in your decision regarding institution selection, 1 = Highest Priority, and 5 = Lowest Priority
2. Add detail to each item for reference when reviewing potential institutions

1.2.1 Location

For some Service members, the location of the institution is a high priority and for others, it is not of primary concern. 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, such as utilizing an online learning program, a local community college, a local university, etc.

ACTIVITY: Log results in Appendix B

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.

ACTIVITY: Log results in Appendix B

1.2.3 Budget – Personal Finance for Transitioning Service Members

Be sure to utilize your 12-month 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, determine if you will be looking for a full-time or a part-time program or an accelerated program. Be sure you identify whether or not you will be working in addition to attending a degree program.

ACTIVITY: Prioritize the items in Appendix B, section “Funding Your Education”

1.3 Academic Readiness

There are several aspects to determining academic readiness—whether or not you are sufficiently prepared for continuing your education. Identify any situations that may need to be addressed prior to submitting your application package to admissions.

1.3.1 Remedial Classes Required

Many individuals with a high school level education require additional foundational classes in math, reading, or writing. This may be due to many factors, including length of time away from studying. You can take an assessment as determined by your military service. If you have the opportunity, you may 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 a local/community college in your transition location that will provide these classes.

ACTIVITY: Record any remedial requirements information in your ITP and Appendix B

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 for these Service members to identify whether or not completion of the program is possible through the current institution or if the credits will be accepted towards the degree program if transferred to another institution.

1.3.3 Graduate level pursuit

To apply for admission into a graduate level program, there may be some

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.

tests that you must pass to gain entrance into a program. Identifying these tests early and acquiring the appropriate study aids will contribute to your acceptance into your institution of choice. This will be discussed in detail in Section 4 of this course.

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

There are several factors that will 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 best for you.

Some of the typical factors that influence selection of a higher education institution may be:

1. Transfer of Recommended Military Credit
2. Degree Program
3. Service members Opportunity Colleges (SOC) Consortium
4. Graduation/Retention Rates
5. Accreditation
6. Culture
7. Methods of Instructional Delivery
8. Guard and Reservists
9. Veterans Support

There are some broad categories of higher education institutions, including public institutions, (2-year and 4-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. Some public universities have a considerable degree of financial, research and academic autonomy.

Private universities are privately funded. They may have a broader independence from state policies but also rely on state support to certain degree.

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

Non-profit institutions are more likely to be regionally accredited while for-profit institutions are more likely to be accredited by national accrediting bodies. We will cover the benefit of accreditation in this section.

For additional help in selecting an institution, please refer to “Factors to Consider When Choosing a School” prepared by the VA and located at: http://www.gibill.va.gov/documents/factsheets/Choosing_a_School.pdf

2.1 Transfer of Recommended Military Credit

One factor will be whether or not your recommended military credits will be awarded as credit toward the educational program you select. 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.

You may already have an idea of your recommended military credit from the MOC Crosswalk course or your Pre-separation counseling. Some Service members have attended the Community College of the Air Force (CCAF). CCAF is an institution of higher learning dedicated to the enlisted member. The college is one of several federally chartered degree-granting institutions; however, it is the only 2-year institution exclusively serving enlisted personnel. The college awards the associate in applied science degree after a student successfully completes a degree program designed for an Air Force specialty.

CCAF is a regionally accredited college sharing in Air University's accreditation through the Southern Association of Colleges and Schools - Commission on Colleges (SACSCOC). Degree-specific program goals and learning outcomes can be found in the Web version of the CCAF General Catalog at <http://www.au.af.mil/au/ccaf/> under the Degree Programs section.

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 or 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.

A student with several credit recommendations in a technical area such as electronics who is enrolled in a Bachelor of Science in Psychology program will find that very few, if any, of these credit recommendations will result in the award of transfer credit. Students should not be discouraged by the prospect that credit recommendations may not be comparable or appropriately applicable. In

many cases, these recommendations may result in the award of free elective credit.

In a few minutes we will be using the following reference from the American Council on Education to explore transferring of credits.

A Transfer Guide: Understanding Your Military Credit Recommendations
www.acenet.edu/militaryprograms/transferguide

2.2 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 have successfully completed 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, 1st 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 (or successful completion of the English requirements of your undergraduate institution)

Sample #2 Degree Program: Undergraduate Sociology

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

Lower Division Requirements (9 SH)

SO 200--Introduction to Sociology (3 SH)

SO 203--Social Problems (3 SH)

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

Upper Division Requirements (24 SH)

SO 403--Sociology Theory (3 SH)

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

SO 499--Majors Seminar (3 SH)

Upper Division Sociology Electives (15 SH)

ACTIVITY: Identify Institutions to Research on the Degree Comparison Worksheet

ACTIVITY: College Navigator

1. Login to College Navigator <http://nces.ed.gov/collegenavigator/>
2. Select state
3. Browse for Programs>Select Program/Major>Select Category>Add Specific
4. Select level of Award – Certificate, Associate Degree, Bachelor Degree, Advanced Degree
5. Institution type
6. Search Results include Institution names
7. Select one
8. General information>school website
9. Link to school website
10. Find degree program and enter information into the comparison worksheet below.

Degree Comparison Worksheet

		Institution #1	Institution #2	Institution #3
	Military Recommended Credits	No. of Credits Required	No. of Credits Required	No. of Credits Required
General Ed. Credits				
English/Communications				
Humanities				
Social Sciences/History				
Mathematics				
Natural Science				
Major Requirements and Electives				
Free Electives				
TOTALS				

NOTE: The American Council on Education (ACE) may propose the same credit recommendations for more than one accomplishment (EX: AC/DC theory earned in school, and AC/DC theory awarded for MOC). In these instances the credits are not added together, but are considered duplicate credits.

NOTE: Some colleges or universities, even those affiliated with SOC, will not identify the number of military credits they will accept until after you have been admitted to their institution.

ACTIVITY: Research American Council on Education Transfer Credits

1. Logon to
http://www.acenet.edu/Content/NavigationMenu/ProgramsServices/MilitaryPrograms/TransferGuide_Updated2011.pdf
2. Scroll to page 6 “How do I research and understand transfer policies?” and to page 9 for example of a comparison
3. Using internet resources to compare higher education universities and find the Military Guide Online at www.militaryguides.acenet.edu
4. Continue to complete the comparison worksheet. Another comparison worksheet is provided at the back of this participant guide, Appendix C.

2.3 Service Members Opportunity Colleges (SOC) Consortium

Service Members Opportunity Colleges (SOC) is a consortium of more than 1900 colleges and universities that provide educational opportunities for Service members and their families.

Military students may enroll in associate, bachelor, and graduate-level degree programs on school campuses, military installations, and armories within the United States and overseas. SOC coordinates associate and bachelor's degrees in a variety of curriculum areas for the Army (SOCAD), Navy (SOCNAV), Marine Corps (SOCMAR), and Coast Guard (SOCCOAST). These degree programs are offered by colleges and universities and are accessible to Army, Navy, Marine Corps, and Coast Guard installations worldwide. Within each curriculum or degree network, member colleges agree to accept each other's credits in transfer. Even service members and their family members in isolated locations can take courses through such "distance learning" methods as the Internet, correspondence, computer, or video.

Some of the SOC Criteria apply equally to the institution's treatment of veterans—admission practices, transfer of credit, and recognition of other forms of learning, including military experience. Although broader instructional offerings and services may be available to returning veterans, counseling, evaluation, and planning are of particular importance in assisting them to reach their personal and career goals.

SOC Consortium Institutions:

- Encourage veterans to continue or complete study started during service or interrupted by duty requirements
- Offer opportunities to veterans similar to those extended to Service members under the SOC Criteria, including provision of information and counseling services to ensure that veterans are aware of the benefits, regulations, and potential problems of veterans' assistance programs
- Comply with the provisions of 38 USC 1775 pertaining to veterans' education assistance

- Provide veterans, previously admitted as SOC Degree Network System students, with opportunities to complete their programs under the conditions of their Student Agreements

In 2006 a new SOC Consortium agreement was enacted requiring member schools to adhere to a *Military Bill of Rights*. This document ensures that all military students have basic rights to satisfactory college marketing, admissions, and student services practices.

SOC Consortium members commit to the following criteria:

- **Reasonable Transfer of Credit:** avoid excessive loss of previously earned credit and avoid course work duplication
- **Reduced Academic Residency:** limited to no more than 25% of degree requirements with no final year or semester in residence (may require 30% for undergraduate degrees offered 100% online)
- **Credit for Military Training and Experience:** recognize and use ACE Guide to the Evaluation of Educational Experiences in the Armed Services in evaluating and awarding academic credit for military training and experience
- **Credit for Nationally-Recognized Testing Programs:** award credit for at least one nationally-recognized testing program such as College Level Examination Program (CLEP), DSST (DANTES Subject Standardized Tests) Examinations, Excelsior College Examinations (ECE)

For more information use the online website resource: <http://www.soc.aascu.org>

TIP: Because SOC schools agree to military-friendly policies they may be a good choice in determining which school to attend.

SOC Consortium
Providing Educational Opportunities for Servicemembers

Area Last Updated February 28, 2012

SOC Consortium
Providing Educational Opportunities for Servicemembers

Key Features of the SOC Consortium

- Member commitment to the following from the [SOC Criteria](#):
 - Reasonable Transfer of Credit:** avoid excessive loss of previously earned credit and avoid course work duplication
 - Reduced Academic Residency:** limited to no more than 25% of degree requirements with no final year or semester in residence (may require 30% for undergraduate degrees offered 100% online)
 - Credit for Military Training and Experience:** recognize and use ACE Guide to the Evaluation of Educational Experiences in the Armed Services in evaluation and

Highlights include:

- Approximately 1,900 appropriately accredited colleges and universities providing associate, bachelor's and master's degrees for servicemembers and their adult dependent family members
- Military-friendly institutions with flexible policies that allow mobile servicemembers and their families to complete degrees rather than just accumulate course credit
- SOC Consortium Guide on CD or SOC

Contact Information:
Kathy Sheard
SOC Consortium President and SOC Director
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For More Information:
Servicemembers Opportunity Colleges
1307 New York Avenue, NW
Fifth Floor
Washington, DC 20005-4701
Phone: (202) 867-0079
(800) 368-5622
Fax: (202) 867-0622
E-mail: socmail@socsoi.org

ACTIVITY: Note on Appendix B which Colleges are SOC

1. Logon to:
http://www.soc.aascu.org/pubfiles/socmisc/SOCConsort_Schools.pdf
2. Search by State for those colleges and universities that are members of SOC

NOTE: To emphasize the value that the Department of Defense (DOD) places on SOC, the DOD Standardized Memorandum of Understanding (S-MOU) requires all schools receiving Military Tuition Assistance to abide by the criteria of the SOC

2.3.1 Principles of Excellence

On April 27, 2012 the President signed Executive Order 13607, the Principles of Excellence for Educational Institutions Serving Service members, Veterans, Spouses, and Other Family Members. The Department of Defense, Veterans Affairs, Education, and Justice, in consultation with the Consumer Financial Protection Bureau are charged implementing these principles. The VA, through its State Approving Agencies, asked educational institutions to indicate their agreement to comply with these principles during the summer of 2012. The implementation of these principles will ensure that military personnel will have access to needed information, support, and protections to make informed choices concerning the use of their well-earned educational benefits.

To read the complete text of the Executive Order, visit:

www.gpo.gov/fdsys/pkg/FR-2012-05-02/pdf/2012-10715.pdf

You may also wish to refer to a listing of the educational institutions who agree to comply with the Principles of Excellence at:

http://gibill.va.gov/resources/education_resources/Principles_of_excellence/poe_list_2012.html to determine if the institution(s) you are considering have agreed to comply.

2.4 Graduation/Retention Rates

Graduation rates can be affected by factors such as: full-time vs. part-time status, students transferring into and out of programs, and students pursuing non-degree goals. Graduation rates may not always be indicative of the quality (or lack thereof) in educational programs, but they are a measure of comparison between schools.

ACTIVITY: Find graduation rate information for the institutions you've targeted and log in Appendix B

1. Login to College Navigator: <http://nces.ed.gov/collegenavigator/>
2. Find your institution retention and graduation rates and log in Appendix B

The screenshot shows the College Navigator website interface. At the top, there are navigation tabs: Publications & Products, Surveys & Programs, Data & Tools, Fast Facts, School Search, News & Events, and About Us. The main header includes the College Navigator logo and utility links: Back to Results, Print, Export Compare, Save, and MY FAVORITES (3).

The search filters on the left include:

- Name of School: Type name of school here
- States: Vermont, Virginia, Washington (selected), Use Map
- ZIP Code: [] Miles from: []
- Programs/Majors: 0 Items Selected, Browse for Programs
- Level of Award: Certificate, Bachelors (checked), Associate's, Advanced
- Institution Type: Public (checked), Private non-profit, Private for-profit, 4-year (checked), 2-year, < 2-year
- MORE SEARCH OPTIONS
- Show Results button

The search results table displays the following information:

City, State	Type	Campus setting
CITY UNIVERSITY OF SEATTLE Bellevue, Washington	4-year, Private not-for-profit	City: Midsize
GONZAGA UNIVERSITY Spokane, Washington	4-year, Private not-for-profit	City: Midsize
NORTHWEST INDIAN COLLEGE Bellingham, Washington	4-year, primarily associate's, Public	Rural: Fringe

Below the table, there are expandable sections for:

- ESTIMATED STUDENT EXPENSES (BEFORE AID)
- FINANCIAL AID
- NET PRICE
- ENROLLMENT
- ADMISSIONS
- RETENTION AND GRADUATION RATES

There are other college comparison resources, such as:

http://collegemeasures.org/4_year_colleges/reporting/state/compare/states/ca.asp

2.5 Accreditation

Definition: 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 meets acceptable levels of quality. This does impact transfer of recommended credits mentioned in 2.1.

Types of Accreditation:

There are two basic types of educational accreditation, one identified as “institutional” and one referred to as “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.

Specialized accreditation normally applies to the evaluation of programs, departments, or schools which usually are parts of a total collegiate or other postsecondary institution. The unit accredited may be as large as a college or school within a university or as small as a curriculum within a discipline. Most of the specialized accrediting agencies review units within a postsecondary institution which is accredited by one of the **regional accrediting commissions**. However, some of the specialized accrediting agencies accredit professional schools and other specialized or vocational or other postsecondary institutions which are free-standing in their operations. Thus, a "specialized" or "programmatic" accrediting agency may also function in the capacity of an "institutional" accrediting agency. In addition, a number of specialized accrediting agencies accredit educational programs within non-educational settings, such as hospitals.

Regional Accreditation:

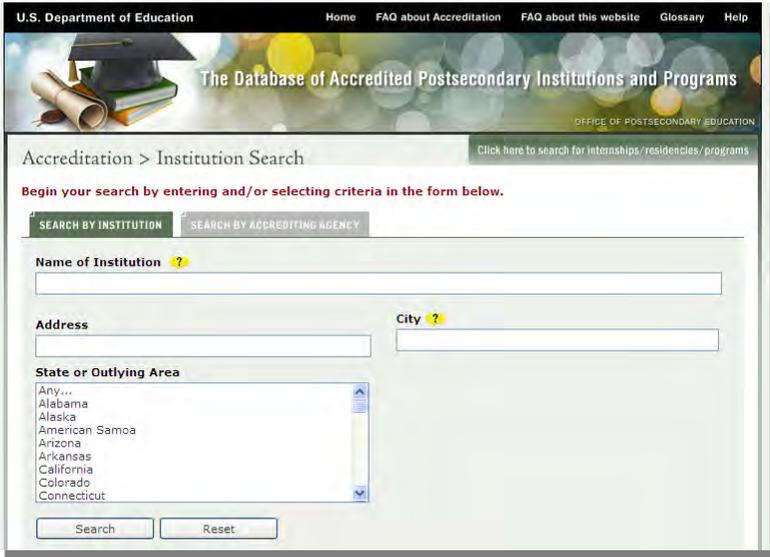
- Regional Accreditation is evaluated by the regional agency that presides over its home state. They are all recognized by the U.S. Department of Education and the Council for Higher Education Accreditation (CHEA).
- Regional accreditation agencies cover specific regions within the U.S. The regions are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

National Accreditation:

- National accreditation is not based on geography. National accreditation was evaluates specific types of schools and colleges. For example, the Accrediting Commission of Career Schools and Colleges of Technology (ACCSCCT) evaluates career schools and technology programs while the Distance Education and Training Council (DETC) accredits colleges that offer distance education. Often, schools apply for national accreditation when their model of instruction or their course content is different from most "traditional" degree programs.
- National accreditation agencies recognize institutions across the U.S. and some schools abroad.
- National accreditation agencies started as associations of schools with a common theme.

ACTIVITY: Search database of Accredited Postsecondary Institutions and Programs

1. Login to <http://ope.ed.gov/accreditation/>
2. Choose option in right box to search for a particular institution
3. Choose FAQ at top menu



The screenshot shows the website's search interface. At the top, there is a navigation menu with links for 'Home', 'FAQ about Accreditation', 'FAQ about this website', 'Glossary', and 'Help'. Below the navigation is a banner with the text 'The Database of Accredited Postsecondary Institutions and Programs' and 'OFFICE OF POSTSECONDARY EDUCATION'. The main content area is titled 'Accreditation > Institution Search' and includes a link to search for internships/residencies/programs. A red instruction reads: 'Begin your search by entering and/or selecting criteria in the form below.' There are two search tabs: 'SEARCH BY INSTITUTION' (selected) and 'SEARCH BY ACCREDITING AGENCY'. The search form includes a text input for 'Name of Institution', a text input for 'Address', a text input for 'City', and a dropdown menu for 'State or Outlying Area' with a scrollable list of states including Any..., Alabama, Alaska, American Samoa, Arizona, Arkansas, California, Colorado, and Connecticut. At the bottom of the form are 'Search' and 'Reset' buttons.

2.6 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 to your best purpose to explore various college environments to determine the best fit for you.

Some factors to consider:

CAUTION: Be aware that credits don't easily transfer between institutions. It is sometimes easier to transfer credits within a regional accreditation system. Always check to see how many credits will transfer before making your final decision.

1. Ideology of faculty
2. Size of student body
3. Size of town, city
4. Number of veteran students
5. Mission and vision
6. Reputation and history
7. Student activities
8. Sports and recreation
9. Other

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 orientations
6. Video
7. Website
8. News
9. Other students

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

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 have duties surrounding student tuition billing.

Dean. The dean is 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. This is an 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.

Career center. This service can provide job search assistance, internships, and resume writing workshops. Research the higher education institution's career center to find out what services are offered.

Health services. This is to assist students with health issues. Research each institution for information on what health services are provided.

Learning Center. Learning centers provide services and resources designed to assist students academically. They frequently provide:

- Tutoring services
- Educational resources
- Workshops
- Placement testing and Proficiency testing
- Counseling services (career counseling)

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 who can refer the veteran research to the appropriate resources.

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.

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.

ACTIVITY: College Navigator

1. Login to College Navigator <http://nces.ed.gov/collegenavigator/>
2. Select state
3. Browse for Programs>Select Program/Major>Select Category>Add Specific
4. Select level of Award – Certificate, Associate Degree, Bachelor Degree, Advanced Degree
5. Institution type
6. Search Results include Institution names
7. Select one
8. General information>school website
9. Link to school website
10. Find ways to learn about the institution

2.7 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 (eLearning), 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 as "easier", however this method can require more reading, research, discipline, and self-motivation than courses that meet face-to-face.

Below are two methods to use to determine how well online learning might work for you. The first method is to consider the benefits and challenges of online learning (chart). The other method is to consider your learning needs, professional priorities, and personal circumstances to help you decide what is best for you (DLRSA).

DANTES Distance Learning Readiness Self-Assessment (DLRSA)

A useful tool for service members prior to leaving the service, the DANTES (Defense Activity for Non-Traditional Education Support) Distance Learning Readiness Self-Assessment (DANTES DLRSA) was developed to help prospective distance learners self-assess their readiness for distance learning.

Taking a distance learning (online, eLearning) 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.

These include:

- Adequate computer skills and access to computers and perhaps internet
- Good study habits
- Prior educational experiences
- Goal setting
- Compatible life circumstances
- Self-motivation
- Good organization skills
- Good work habits

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

2.8 Guard and Reserve Mobilization

When selecting an academic institution, be sure to ask questions about completing coursework in the event you are called to duty. 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 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.

2.9 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 in 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 and Reserve scheduling, physical therapy, and general liaison support.

2.9.1 Veteran's Service Office / Veteran's Liaison

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, applying for financial aid and U.S. Department of Veterans Affairs education benefits, academic assistance, as well as, preparing to re-enter the workforce.

The Veterans 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

VA Certifying Official (Financial Aid)

The Veterans Representative serves as a liaison between the college and the U.S. Department of Veterans Affairs. The VA School Certifying Official may be located within the Financial Aid Office, Registrar's Office, the Admissions Office, or the Enrollment Office.

2.9.2 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 come together with other veterans. They help veterans navigate the school and provide a welcoming space, mentoring from student veterans, guidance on educational benefits, and tools to succeed academically and personally.

Veterans Success on Campus (http://www.vetsuccess.gov/vetsuccess_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.



Student Veterans of America (SVA) (www.studentveterans.org.)

Founded in 2008, Student Veterans of America is a coalition of student veterans groups on college campuses across the United States. SVA has two major components, executive staff and student veteran groups.

SVA member chapters are student groups that have formed on college and university campuses to 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.

Centers of Excellence for Veteran Students Success

The Department of Education has awarded grant funding to various schools to encourage model programs to support veteran student success in postsecondary education by coordinating services to address the academic, financial, physical, and social needs of veteran students. The locations of these schools can be found at:

<http://maps.google.com/maps/ms?ie=UTF8&hl=en&msa=0&z=4&msid=100225427964936134608.000491cf67e5f1342b238>

Other Support Organizations

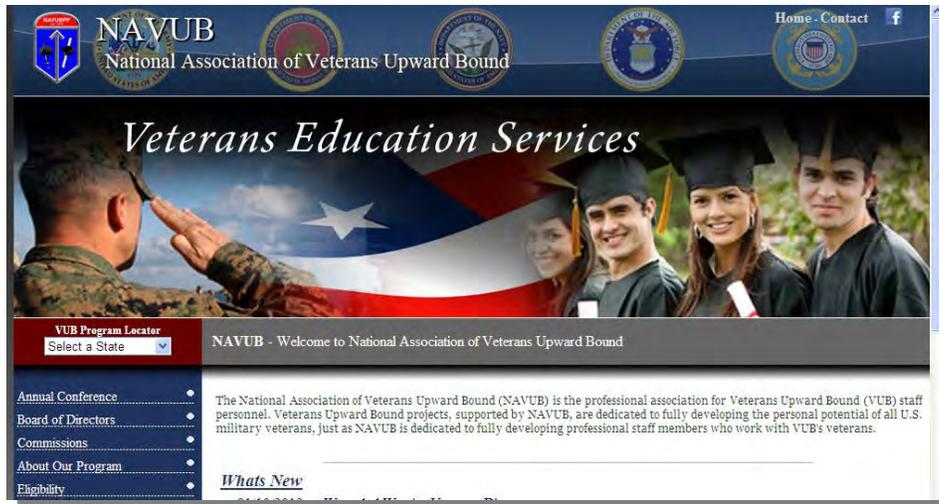
Medical and Physical Support

In addition to campus medical facilities, additional 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.

NOTE: The VA Representative at the school is a school employee, not a VA employee. In all VA matters any final decision should come from the Department of Veterans Affairs, not the school representative.



The Veterans Upward Bound Program (VUB) (www.navub.org)

VUB is a free U.S. Department of Education program designed to help eligible veterans refresh their academic skills so they can successfully complete the college program of their choosing.

VUB Eligibility

To participate in VUB, you must meet all of the following criteria:

- Be a U.S. military veteran with 181 or more days of active duty service and discharged on/after January 31, 1955, under conditions other than dishonorable
- Meet the criteria for low income, according to guidelines published annually by the U.S. Department of Education, and/or be a first generation potential college graduate
- Demonstrate academic need for VUB
- Meet other local eligibility criteria as noted in the local VUB Program's Approved Grant Proposal, such as county of residence, etc.

2.9.3 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 organization serve all veterans, others are service specific—catering to particular veterans or types of veterans.

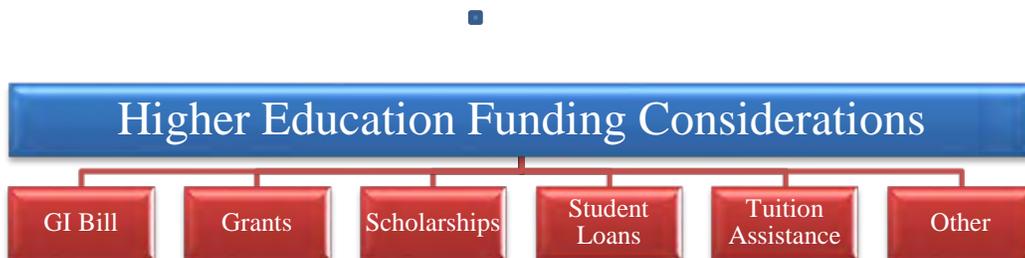
ACTIVITY: Find veteran's support at your selected institutions and locations and log in Appendix B

1. Find all veteran's support offices and veteran's liaisons and list contact information in Appendix B
2. Identify all veterans organizations on campus and list any contact information
3. Identify all medical and physical support services
4. Identify veterans support organizations in the communities

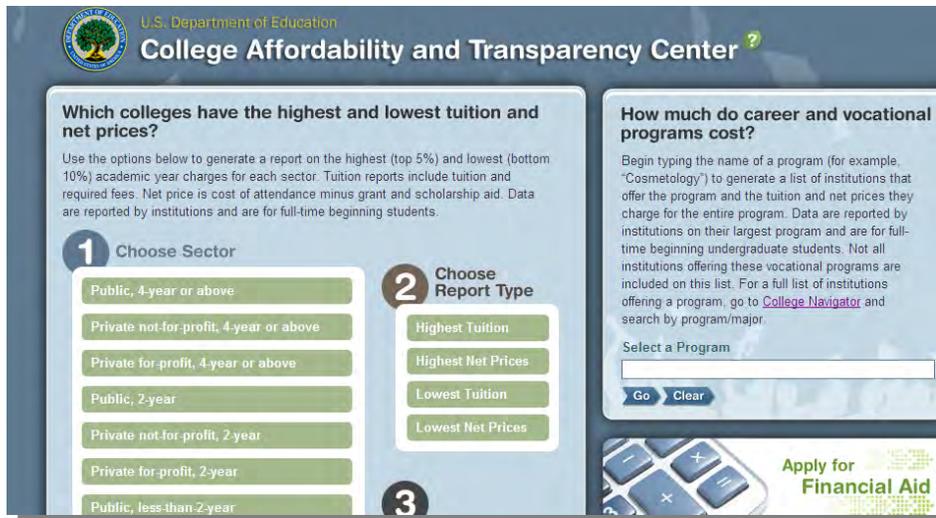
Section 3: Funding Factors for Selection of Higher Education Institution

Postsecondary education is considered an important investment. For students who need access to funding 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.



The College Affordability and Transparency Center can help to determine costs at specific schools. www.Collegecost.ed.gov



ACTIVITY: Identify if you will be paying in-state or out-of-state tuition costs and log in Appendix B

1. Check the websites for information regarding tuition costs and verifying in-state tuition eligibility
2. Check under the veteran information to see if you are considered in-state
3. If you have further questions about your status, write these questions down and transfer to your application for admissions checklist in Section four

3.1 GI Bill

Overview of Post-9/11 GI Bill

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



3.1.1 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 days

CAUTION: There are many websites, lenders, and even some institutions that have deceptive practices aimed at service members and veterans. Only use trusted resources, such as those sites with a .gov or .mil for GI Bill information.

3.1.2 Types of Training and Programs Covered

Approved training under the Post-9/11 GI Bill includes:

- Graduate and undergraduate degrees
- Vocational/technical training
- On-the-job training
- Flight training
- Correspondence training
- Licensing and national testing programs
- Entrepreneurship training
- Tutorial assistance

NOTE: You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

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

- Your 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.
- For those 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.

3.1.3 Find a Program or School that Accepts the GI Bill and Yellow Ribbon

<http://inquiry.vba.va.gov/weamspub>

The screenshot shows the 'WEAMS INSTITUTION SEARCH' interface. At the top, it features the 'UNITED STATES DEPARTMENT OF VETERANS AFFAIRS' logo and a search bar for 'Search All VA Web Pages'. Below the logo is a navigation menu with links: Home, Veteran Services, Business, About VA, Media Room, Locations, and Contact Us. The main search area is titled 'WEAMS INSTITUTION SEARCH' and includes a 'Search Filters' section with the following fields:

- Institution Name:** A text input field.
- Program Type:** A dropdown menu currently set to 'Institution of Higher Learning'.
- Yellow Ribbon School:** A dropdown menu.

Below these fields is a note: '(Yellow Ribbon is determined per academic year that spans from August 1 thru July 31)'. To the right of the filters is a box with the text 'To Search by Country, click here.' and a 'Country' button. At the bottom of the filter section is a 'Reset Filter' button.

NOTE: All training programs must be approved for GI Bill benefits.

Find a Yellow Ribbon School

http://gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.htm

The screenshot shows the 'Benefits Of The Yellow Ribbon Program' page. At the top, it features the 'UNITED STATES DEPARTMENT OF VETERANS AFFAIRS' logo and a search bar. Below the logo is a navigation menu with links: Home, Veteran Services, Business, About VA, Media Room, Locations, Contact Us, and GI Bill home. The main content area has a header image of three graduates and a 'POST 9/11 GI BILL It's Your Future' logo. Below the header is a navigation menu with links: GI BILL HOME, APPLY FOR BENEFITS, POST 9/11 GI BILL & OTHER PROGRAMS, RESOURCES, SUPPORT, COMMUNITY, and CONTACT. The main content area is titled 'Benefits Of The Yellow Ribbon Program' and includes the following text:

The Post-9/11 GI Bill will pay you:

- all resident tuition & fees for a public school
- the higher of the actual tuition & fees or \$17,500 per academic year for a private school
- an exception to this exists for students enrolled in private schools in AZ, MI, NH, NY, PA, SC or TX. In these cases we will pay the higher of the actual tuition & fees or the highest public in-state undergraduate tuition & fees

On the left side, there is a sidebar with the following text:

The Post 9/11 GI Bill
The Yellow Ribbon Program
Transfer of Post-9/11 GI-Bill benefits to Dependents (TEB)
Marine GYSGT John David Fry Scholarship
Date Information

On the right side, there is a sidebar with the following text:

Choosing a School
Apply For Benefits

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 Servicemember 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
- You were honorably discharged from active duty for a service connected disability and you served 30 continuous days after September 10, 2001
- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under the eligibility criteria listed above

Find a Participating School

You must be enrolled in an approved program offered by an Institution of Higher Learning. Use the links on the website to find a participating school.

Benefit

The portion of tuition and fees charges will be considered under the Yellow Ribbon Program is based on the difference of the amount charged to the student and what has been paid by VA as educational assistance. See the information on the website for more detail.

To receive benefits under the Yellow Ribbon Program:

- You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill
- You must not be on active duty or a spouse transferee of an active duty member
- Your school must agree to participate in the Yellow Program
- Your school must have not offered Yellow Ribbon to more than the maximum number of individuals stated in their participation agreement
- Your school must certify your enrollment to VA, including Yellow Ribbon program information Search for answers to commonly asked questions such as, "are GI Bill benefits taxable?"

<https://gibill.custhelp.com> > Click "Answers"

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”)

Networking about Post-9/11 GI Bill

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

www.facebook.com/gibillEducation

The screenshot shows the Facebook page for "The Post-9/11 GI Bill, U.S. Department of Veterans Affairs". The page header includes the text "POST 9/11 GI BILL It's Your Future" with a graduation cap icon. The main content area features a post titled "Transfer of Education Benefits (TEB) Waiver Process for Retirees" with a detailed announcement from the Department of Defense. The page also shows a "Wall" section with a "Write something..." input field, a "Share" button, and a "Like" button. On the right side, there is a "Want to like or comment on this page?" section with a "Sign Up" button and a "Government Agencies in Nearby Cities" section listing Arlington, Alexandria, and Fairfax Government Agencies.

3.1.4 What to Know Before You Apply For the GI Bill

By now, you have attended a VA briefing. During this briefing you received information about your benefits, including the Post- 9/11GI Bill. The following information is reiterating what you learned in the VA briefing.

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:

- Name
- Date of Birth

- Address
- Social Security Number
- Service Branch
- Service Dates
- Name of School and Degree Program (if known otherwise leave blank)
- Bank account and routing number

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

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 the Post-9/11 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 the 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.

For additional VA debt information: http://gibill.va.gov/benefits/debt_info.html

If the school refunds money directly to the VA, who 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 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

3.2 Types of Federal Student Aid

Students who meet basic eligibility requirements can receive financial aid regardless of age or family income. There are different categories of aid, including grants, scholarships, work-study, and loans. These are available through federal, state, and private sources.

Federal student aid is financial aid from the federal government to help you pay for education expenses at an eligible college, technical school, vocational school, or graduate school. There are three categories of federal student aid: grants, work-study, and loans.



Federal student financial aid is categorized into loans, grants, and work-study. Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you did not like the education you received, did not

get a job in your field of study, or are having financial difficulty. Loans are legal obligations, so before you take out a student loan, think about the amount you'll have to repay over the years.

The basic eligibility requirements along with complete Federal student aid program descriptions are included in the publication, *Funding Your Education: The Guide to Federal Student Aid*. Please consult the current edition at: <http://studentaid.ed.gov> for details.

3.2.1 Federal Grants

A grant is not a loan; it does not have to be repaid. A grant is student aid money that is given towards your tuition and related expenses.

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. Federal law establishes the maximum number of years you may receive a Pell Grant. Your school must tell you in writing how much your award will be and how and when you'll be paid. Your school can apply Pell Grant funds to your school costs, pay you directly (by check), or combine these methods. Schools must disburse funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

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) are considered first for a FSEOG. Just like Pell Grants, the FSEOG does not have to be repaid. You can receive between \$100 and \$4,000 a year, 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.

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.

CAUTION: If you accept a TEACH Grant and do not meet the terms of your Agreement to Serve, the TEACH Grant becomes a LOAN that you will be required to repay in full, plus accrued interest.

3.2.2 Federal Work-Study (FWS)

The Federal Work-Study (FWS) Program 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. No FWS student may be paid by commission or fee. Your school must pay you directly (unless you direct otherwise) and at least monthly. Wages for the program must equal at least the current federal minimum wage but might 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.

3.2.3 Federal Student Loans

This section explains the Federal student loan programs and will help you make informed financial decisions. As mentioned earlier, grants are issued by the government to those in need, and do not require repayment. Loans may also be need-based; however, they do require repayment typically after you graduate, leave school, or drop below half-time enrollment. For some loans, you will have a six-month grace period before you begin repayment.

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 loans have no credit checks.

NOTE: Not all schools participate in the Federal loan programs, so this may be a decision point for you when choosing your school. Contact the school's financial aid office to verify participation

Types of Federal Loans

Federal Perkins Loans

Low interest Federal Perkins Loans are awarded by the institution to eligible undergraduate or graduate students based on financial need. Undergraduates may receive up to \$5,500 annually and graduate students may receive up to \$8,000 annually.

Direct Stafford

Direct Stafford Loans, from the William D. Ford Federal Direct Loan (Direct Loan) Program, 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 (the Department) at participating schools.

Direct Stafford Loans include the following types of loans:

- **Direct Subsidized Loans**—Direct Subsidized Loans are for eligible undergraduate and graduate students with financial need. Your school will review the information reported on your Free Application for Federal Student Aid (FAFSA) which is covered later in this training and determine the amount you can borrow. Undergraduate students are not charged interest while in school at least half-time and during grace periods and deferment periods.
- **Direct Unsubsidized Loans**—Direct Unsubsidized Loans are awarded to eligible undergraduate and graduate students regardless of financial need. Like subsidized loans, your school will determine the amount you can borrow. 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 student borrowers only)** Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses. The terms and conditions applicable to PLUS Loans conditions include:
 - A determination that you (the applicant) do not have an adverse credit history
 - A fixed interest rate of 7.9% for Direct PLUS Loans

Before you can receive a PLUS Loan, you are required to complete the Free Application for Federal Student Aid (FAFSA) and your school must determine your maximum eligibility for Direct Subsidized and Unsubsidized Stafford Loans.

- **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.

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, certain circumstances might lead to your loans being forgiven, canceled, or discharged.

For complete information about these circumstances, please consult:

<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>.

For details about managing your loan repayment, see:

<http://studentaid.ed.gov/repay-loans>.

3.2.4 Federal Financial Aid: FAFSA

The FAFSA is the **Free Application for Federal Student Aid**, which you will complete to receive this aid. Complete the FAFSA, online or in print, to have access to financial aid to help pay for college. The simplified **FREE** online application is available at www.fafsa.gov.

On this application you will provide information about your family and your financial circumstances and select the institutions that you want to receive your Student Aid Report. The results of the FAFSA are sent to those institutions for calculation of student aid qualification.

NOTE: Be familiar with these types of predatory practices

- Websites that purport to be approved by the federal government as an “official” lender
- Business that call or email you asking you to apply for “financial aid”
- Scholarship searches that ask you to pay upfront
- Schools that promise a degree with little to no class-time
- Unaccredited schools claiming accreditation

If you think you are the victim of a predatory practice, report this to the Consumer Financial Bureau at: <http://www.consumerfinance.gov/complaint/>

START HERE
GO FURTHER
FEDERAL STUDENT AID

Federal Student Aid PIN

English | Español

Apply For A PIN
Check PIN Status
Request A Duplicate PIN
Access My PIN E-mail
Change My PIN
Update My Personal Information
Disable My PIN
Reestablish My PIN
Activate My PIN

Helpful Links
[Student Aid on the Web](#)
Information you will need to receive aid for school. [Go >](#)
[Links to Federal Student Aid Electronic Services](#)
[FAFSA on the Web](#)

This Web site is your source of information for the Federal Student Aid PIN.
Your PIN can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. If you receive a PIN, you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place.

Apply For A PIN
The PIN Application is for students and parents who want to apply for a Federal Student Aid PIN.
[APPLY NOW](#)

Site Last Updated: Sunday, February 12, 2012

FOIA | Privacy | Security | Notices | WhiteHouse.gov | USA.gov | ED.gov

You will use your Federal Student Aid PIN, an electronic access code that serves as your personal identifier and signature, on the FAFSA website. Your Federal Student Aid PIN allows you to sign your FAFSA electronically, complete the student aid process completely paperless, and access your federal student aid records online.

ACTIVITY--Create PIN

1. Login to www.pin.ed.gov

NOTE: Be sure you link to the official U.S. Department of Education website. **You should not pay anyone** to complete your FAFSA. This is the site that you will use to complete your FAFSA outside of class:

www.fafsa.gov

2. Create 4 digit PIN

Outside of Class-- Complete your FAFSA

You will need:

- Social Security number
- Your driver's license number (if any)
- Most recent W-2 forms
- Most recent federal income tax returns (or estimates)
- Bank statements
- Alien registration number (if you are not a U.S. citizen)
- A Federal Student Aid PIN

Help Complete My FAFSA

Help is available and accessible for every question on the FAFSA if you apply online using *FAFSA on the Web*. Find more free help:

- Online at www.studentaid.ed.gov/complefafsa
- From the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)** for any questions on either the paper or online FAFSA
- From your college financial aid office

Transition Directly to College: Your Financial Aid Dependency status

As a veteran you are automatically able to apply for federal student aid as an independent student as opposed to a dependent. You will provide your financial information (and that of your spouse) on the FAFSA. If you will be attending college straight from military service, your financial aid eligibility is based on your military income. **Once you leave the military you may 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.** Explain your circumstances to see what options there are for you.

Understand your Expected Family Contribution

NOTE: Your PIN is confidential. Keep it on file in a safe place. If you misplace your PIN, you may request a duplicate PIN on the website.

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 will appear on the *Student Aid Report (SAR)* you receive from the Department 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.

Calculating your unmet need

Your Expected Family Contribution (EFC) is used to determine your financial need:

Cost of Attendance
Minus
Expected Family Contribution
Equals
Financial Need

NOTE: You can get all the help you need for **FREE** from one of these sources. **NEVER** 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.

Complete a FAFSA Every Year

You must reapply for federal student aid every year. You will use your PIN to apply for the new financial aid year. Your financial circumstances may change 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.

Student Aid Report (SAR)--the processed FAFSA results

When you complete and submit your online application, be sure to print:

- Summary page of your *FAFSA on the Web* data
- Confirmation page

Once your FAFSA is processed, you will receive a paper or electronic *Student Aid Report (SAR)*. The SAR summarizes all the information you provided on your FAFSA and will usually contain your Expected Family Contribution (EFC). As we indicated earlier, the SAR will be sent to the institutions you identified on the 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.

The delivery of your SAR depends on whether you provide your current e-mail address when you apply for aid on the FAFSA:

- You will receive your SAR by e-mail within three to five days after your FAFSA has been processed if you provided an e-mail address when you applied.
- You will receive a paper SAR by mail within seven to 10 days after your FAFSA has been processed if you do not provide an e-mail address when you apply.
- Your **Data Release Number (DRN)** also will be on the SAR, and if you applied for a PIN during the *FAFSA on the Web* signature process, you'll receive information about the status of your PIN.

Review SAR

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

The school(s) you've selected to receive your SAR will use this information to determine if you're eligible for federal—and possibly nonfederal—financial aid. If the school you want to attend is not listed on your SAR, you must add that school to your FAFSA, so that the school can receive your data.

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 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. Use of the Shopping Sheet is voluntary however, it will help institutions that agree to comply with the Principles of Excellence in Executive Order 13607 (as described earlier) to meet a disclosure requirement that is part of the Executive Order.

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.

Remember these tips when reviewing your financial aid award letter:

- Accept scholarships and grants you are eligible for 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.
- Talk to your financial aid office before you apply for *any* student loan.

3.3 Non-federal Grants and Scholarships

Undergraduate scholarships and graduate fellowships are forms of aid that help students pay for their education. Unlike student loans, scholarships and fellowships do not have to be repaid. Hundreds of thousands of scholarships and fellowships from several thousand sponsors are awarded each year on the basis of academic merit or special skill or talent.

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

- Academic achievement
- Religious affiliation
- Ethnic or racial heritage
- Community activities
- Athletic ability
- Hobbies and special interests
- Military/Veteran affiliations and organizations

The Federal Student Aid website at:

<http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships> offers detailed information about finding and applying for scholarships.

NOTE: You also might be able to get financial aid from your state government, your school, or a private scholarship. Be sure to begin your research for nonfederal aid early. You can find a free scholarship search at

www.studentaid.ed.gov/scholarship

Be sure to meet all application deadlines.

3.3.1 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.

NOTE: Now isn't too early to begin searching for scholarships.

ACTIVITY: Search for Veteran Scholarships and Aid

1. Login to www.va.gov/statedva.htm
2. Search by service to list very specific scholarships
3. Identify which scholarships you will research
4. Log scholarships in Appendix B

Free Scholarship Search Sites

There are several available: Fastweb.com, Petersons, the College Board are examples of services that are free, that keep your information confidential unless you release it, and notify you later if they add a scholarship for which you're eligible.

- www.FastWeb.com
- www.CollegeBoard.org
- www.petersons.com/college-search/scholarship-search.aspx

3.3.2 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 www.ed.gov/sgt

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.

Education
Resource
Organizations
Directory

Inside EROD

- EROD Home
- Advanced Search
- State/Territory Search
- Organizations By Type
- Using EROD
- Organization Form
- Criteria for Inclusion
- Contact Us

Organizations By Type

Provides information on grants, scholarships, and other financial aid for college students from Assistance Partnership) grants.

This web page contains hypertext links or pointers to information created at user's convenience. The U.S. Department of Education does not control or inclusion of links or pointers to particular items in hypertext is not intended offered, on these outside sites, or the organizations sponsoring the sites.

[A](#) [C](#) [D](#) [E](#) [G](#) [H](#) [I](#) [J](#)

States

Alabama 

Alabama Commission on Higher Education
Office of Student Assistance
P.O. Box 302000
Montgomery, AL 36130-2000
Phone: (334) 242-2273
Fax: (334) 242-2269
Email: cheryl.newton@ache.alabama.gov
Website: <http://www.ache.alabama.gov/StudentAsst/Index.htm>

Kentucky Higher Education Assistance Authority
P.O. Box 798
Frankfort, KY 40602-0798
Phone: (502) 696-7200
Toll-Free: (800) 928-8926
Toll-Free Restrictions: KY residents only

CAUTION: Beware of commercial services who charge for scholarship sources.

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

3.3.3 Scholarships through your Higher Education Institution

The colleges or universities to which you'll apply may 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.

Well Written Scholarship Application

A well-written scholarship application conveys who a person is and it talks about the unique background of the student 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 may be 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.

ACTIVITY: Search for Scholarships

1. Login to www.studentaid.ed.gov/
2. Click on Search for Scholarships
3. Search by keyword – enter your field of study
4. Review the different opportunities
5. Identify if those opportunities are school specific awards
6. Update information in Appendix B

3.3.4 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, as well as 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. 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. Be sure to compare the interest rate, repayment terms, and other factors so you are making an informed decision for your future.

NOTE: Certain employers and some professional organizations may provide additional financial assistance.

3.4 Plan Ahead, Graduate with Less Debt

Reduce your cost of attending college by planning and perseverance. You may want to 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.

ACTIVITY: To review student loan repayment information:

1. <http://www.direct.ed.gov/inrepayment.html>
2. <http://www.consumerfinance.gov/>

Public Service Loan Forgiveness

Public Service Loan Forgiveness information can be found at:

www.studentaid.ed.gov/publicservice

This is designed to encourage college grads to enter into and continue to work full-time in public service jobs. Your loan must be a Direct Loan to qualify. Listing of careers is on the website.

Additional Resource: The document “Your Federal Student Loans” is available as a .pdf file downloadable from the website:

<http://studentaid.ed.gov/students/attachments/siteresources/11-12YFSL.pdf>

Section 4: Admission Requirements



4.1 Develop Admission Application Packages (Undergraduate)

Each academic institution has their own admissions application and process. Be sure to familiarize yourself with all requirements specific to the school(s) of your choice.

ACTIVITY: Gather Information and Organize into Plan

Retrieve school information as documented on the **Appendix B**. Complete any information needed to complete the application process.

Using the selected institution's web site:

1. Bookmark and/or identify key pages
 - Admissions
 - Financial Aid
 - Military Services
 - Disabilities services and special accommodations
2. Locate the admission application and/or submission guidelines on the academic institution's website.
3. List key dates and deadlines in Appendix B

- a. Application deadline
 - b. Financial Aid deadline
 - c. Testing date
 - d. Other
4. Connect with veterans support group (if available on campus)
 - a. Email
 - b. Chat
 - c. Call
 - d. Facebook/Twitter

4.1.1 Required Admissions Exams

Participants should consult the list of exams identified in Appendix B, or from the admissions requirements of the institution website. Track completion of admission requirements on Undergraduate Application for Admissions checklist.

4.1.2 Undergraduate Application for Admission Checklist

	Undergraduate Application for Admission Checklist
	Determine submission deadlines and review the institution's academic calendar <ul style="list-style-type: none"> • Write down key dates • Red-flag any concerns
	Determine if you are considered a transfer student to mitigate the need for admissions examinations
	Complete the FAFSA Record date completed on calendar
	Find the application or identify if you can use the Master Application
	Identify the application for admission components: <ul style="list-style-type: none"> • Essay • Interview • References • Transcripts (military and civilian) • Standardized tests

	<ul style="list-style-type: none"> • Other
	<p>Schedule required admissions tests</p> <ul style="list-style-type: none"> • English or Math Placement • SAT – formerly Scholastic Aptitude Test • SAT Subject Tests • ACT – formerly American College Testing Program or American College Test • TOEFL – Test of English as a foreign language (for international students)
	Undergraduate Application for Admission Checklist Continued
	Identify test preparation materials that you will use:
	Schedule time to prepare for test.
	Contact the admissions advisor <ul style="list-style-type: none"> • Ask questions about submission
	Contact the financial aid office <ul style="list-style-type: none"> • Ask questions about other types of aid • Ask about change in employment status
	Contact the Veteran’s Liaison <ul style="list-style-type: none"> • Ask questions about groups • Best practices for transitioning to that institution
	Research transfer credit policies and processes <ul style="list-style-type: none"> • Are there other forms of applying credit such as CLEP*, DSST, departmental exams, or portfolio assessment?
	Compare your transcript with your intended program of study
	Update your ITP

4.1.3 Program of Study (Undergraduate)

Review materials from Sections 1 and 2 of this participant guide regarding your military transcripts and transfer of credit. Review your selected degree program. If you completed the generic degree program sheet, use it to compare. If you haven't already evaluated your military transcripts, this is a reminder to do so and log in Appendix B.

- *A Transfer Guide: Understanding Your Military Credit Recommendations*
www.acenet.edu/militaryprograms/transferguide
- Read institution's catalog or program bulletin
- Research transfer credit policies and processes at selected institutions; determine if there are other forms of applying credit such as CLEP, DSST, departmental exams, or portfolio assessment
- Compare your transcript with your intended program of study
- Contact key departmental personnel (advisors, chair, faculty, School Certifying Official) and request a pre-evaluation of transcripts if school policy permits

***NOTE:** Check with your school, since many don't accept CLEP or limit the number of CLEP awards.

CAREER READINESS STANDARD REQUIREMENT--Mandatory

1. Submit completed application package to admissions for one or more colleges, or your acceptance letter to the academic institution
2. Keep copy (digital or paper) of package and date sent
3. Update your ITP
4. Must show evidence of a completed assessment selected by your military service.

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

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 3 weeks depending on external factors (i.e., requesting civilian transcripts, test scores, etc.) and connectivity.

4.2 Develop Application for Admissions (Graduate)

ACTIVITY: Identify Application for Admission Elements and Organize

Use the Graduate Application for Admission Checklist after this page to track completion of each task. Utilize Appendix B to complete the following:

1. Identify and mark admission deadlines on calendar
2. Identify appropriate testing facility
3. Mark calendar with test dates
4. Identify testing prep tools

4.2.1 Graduate Application for Admission Checklist

	Graduate Application for Admission Checklist
	<p>Determine submission deadlines and review the institution's academic calendar</p> <ul style="list-style-type: none"> • Write down key dates • Red-flag any concerns
	Determine if you are considered a transfer student to mitigate the need for admissions examinations
	Find the application
	<p>Identify the application components</p> <ul style="list-style-type: none"> • Essay • Interview • References • Transcripts (military and civilian) • Standardized tests • Letters of Recommendation • Presentation/interview: if required for admission • Other
	Graduate Application for Admission Checklist Continued

	<p>Schedule required graduate level admissions tests</p> <p>Consult the list of exams identified on Appendix B.</p> <p>Prepare and take any required admissions tests:</p> <ul style="list-style-type: none"> • Miller Analogies Test (MAT) • Graduate Record Examination (GRE) • Graduate Management Admission Test (GMAT) • Medical College Admission Test (MCAT) • Dental Admission Test (DAT) • Optometry Admission Test (OAT) • Pharmacy College Admission Test (PCAT) • Allied Health Professions Admission Test (AHPAT) • Law School Admission Test (LSAT) • TOEFL – Test of English as a foreign language (for international students) <p>References: Peterson’s Portal www.nelnetsolutions.com/dod/</p>
	<p>Contact the admissions advisor</p> <ul style="list-style-type: none"> • Ask questions about submission
	<p>Contact the financial aid office</p> <ul style="list-style-type: none"> • Ask questions about other types of aid • Ask about change in employment status
	<p>Contact the Veteran’s Liaison</p> <ul style="list-style-type: none"> • Ask questions about groups
	<p>Update your ITP</p>

4.2.3 Program of study (Graduate)

Review materials from Sections 1 and 2 of this participant guide regarding your military transcripts and transfer of credit.

- ***A Transfer Guide: Understanding Your Military Credit Recommendations***
www.acenet.edu/militaryprograms/transferguide
- Read institution's catalog or program bulletin
- Research transfer credit policies and processes at selected institutions; determine if there are other forms of applying credit such as CLEP, DSST, departmental exams, or portfolio assessment
- Compare your transcript with your intended program of study
- Contact key departmental personnel (advisors, chair, faculty, School Certifying Official) and request a pre-evaluation of transcripts if school policy permits

Investigate program of study requirements and expectations; determine if there are special program needs, such as:

- Writing clinics
- Experiential requirements
- Field experiences
- Thesis subject if appropriate

Determine submission deadlines and review the academic calendar; identify strategies to meet the deadlines.

4.2.4 Graduate Admissions Committees

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

- Technical criteria of tests
- 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
- Admissions essay

CAREER READINESS STANDARD REQUIREMENT--Mandatory

1. Submit completed application package to admissions for one or more colleges, or your acceptance letter to the academic institution
2. Keep copy (digital and/or paper) of package and date sent
3. Update your ITP
4. Must show evidence of a completed assessment selected by your military service.

REMINDER: Completing required forms, tests, and tests outside class, could take up to three weeks.

APPENDIX A: Career Goal and Degree Program Worksheet

Career Goal

- Pre-separation Counseling Results
- MOC Crosswalk Results
- Insights from DOL Employment Workshop

Degree Program

- Career Education Requirements
- Personal Finance Budget
- Personal Goals

APPENDIX B: Institution Selection Matrix

Priority 1-5		Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines
	Will this institution meet your education needs as aligned with your career goal?						
	Career Goal						
	Management in Finance						
	Personal Factors & Requirements						
	Location						
	Course Delivery (classroom, online, hybrid, guided independent study) Classroom, Hybrid						
	Family/Other Considerations						
	Full time/Part time attendance						
	Health						
	Veterans' Support Needs						
	Academic Readiness (Remedial Exams)						

Priority 1-5		Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines
	Comfort with Institution Culture						
	Guard & Reserve Impact						
	Other						
	Institution Factors						
	Campus						
	Location						
	Acceptance of Military Recommended Credits (How many?)						
	Acceptance of Recommended Transfer Credits (how many?)						
	Accredited - Type of Accreditation?						
	Faculty						
	Degree Program Offered						
	Student Services & Support						
	Veteran Student						

Priority 1-5		Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines
	Services & Support						
	Research and other value added activities						
	Graduation and/or Retention Rate						
	Career Center-- internships, placement programs						
	Private /Public For Profit/Not for Profit						
	Service members Opportunity Colleges (SOC)						
	Work-study available? Y/N						
	Funding Your Education						
	In-state or Out-of-state residency? (I) or (O) along with \$						
	Cost per Semester Hour						
	Post 9/11 GI Bill						
	Yellow Ribbon Program Benefit						

Priority 1-5		Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines
	Grant						
	Work Study (indicate Yes/No) and contribution \$						
	DIRECT Loans						
	Federal Subsidized Loan						
	Federal Unsubsidized Loan						
	Scholarship						
	FAFSA						
	Other						
	Cost of College before Funding Sources	\$		\$		\$	
	Total of Funding sources	\$		\$		\$	
	Difference	\$		\$		\$	
	Budget	\$		\$		\$	
	Admissions Requirements						
	Fee	\$		\$		\$	
	Essay						
	Tests						

Priority 1-5		Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines	Institution Name & Website	Key Dates and Deadlines
	Transcripts Official/Unofficial						
	Letter of Recommendation						
	Advisor Contact Info.						

APPENDIX C: Degree Comparison Worksheet

		Institution #1	Institution #2	Institution #3
	Military Recommended Credits	No. of Credits Required	No. of Credits Required	No. of Credits Required
General Ed. Credits				
English/Communications				
Humanities				
Social Sciences/History				
Mathematics				
Natural Science				
Major Requirements and Electives				
Free Electives				
TOTALS				