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

- Nelson Mandela

4000+ Higher Education Institutions

200,000 Service Members Transition Annually

$148,972 Average Worth of GI Bill Benefits
DISCLAIMER

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Managing Your (MY) Transition

DoD Transition Day

Individualized Initial Counseling (IC)

Pre-Separation Counseling

VA Benefits and Services

Financial Planning for Transition

MOC Crosswalk

Capstone

2-Day Tracks

Continuum of Service

NLT 365 days

NLT 90 Days

DOL Employment Fundamentals of Career Transition

Employment

Vocational

Education

Entrepreneurship

You are here

You are here
MANAGING YOUR (MY) EDUCATION

COURSE OVERVIEW

1. Getting Started
2. Learning the Basics
3. Choosing a Field of Study
4. Choosing an Institution
5. Gaining Admission
6. Funding Your Education
LEARNING OBJECTIVES:

- Explore the benefits of earning a degree
- Understand higher education vocabulary
- Compare military training and higher education
- Identify a potential career and degree
- Discuss factors for choosing an institution
- Determine admission requirements
- Identify funding sources
- Compare two institutions*
WHO ARE YOU?

My plans for continuing my education after the military are...

My college history is (if any)...

During this workshop, I would like to learn more about...
What are some reasons to earn a college degree?
HIGHER EARNINGS

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Median Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Degree</td>
<td>$120,500</td>
</tr>
<tr>
<td>Doctoral Degree</td>
<td>$102,300</td>
</tr>
<tr>
<td>Master's Degree</td>
<td>$80,200</td>
</tr>
<tr>
<td>Bachelor's Degree</td>
<td>$65,400</td>
</tr>
<tr>
<td>Associate Degree</td>
<td>$50,100</td>
</tr>
<tr>
<td>Some College, No Degree</td>
<td>$46,300</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>$40,500</td>
</tr>
<tr>
<td>Less than High School Diploma</td>
<td>$30,800</td>
</tr>
</tbody>
</table>

Source: National Center for Education Statistics (May 2020): 2018 Annual Median Earnings for Full-Time Year-Round Workers Age 25 and Older
HIGHER EMPLOYMENT RATES

MORE REASONS TO EARN A COLLEGE DEGREE

- Increased employee benefits
- Improved health outcomes
- Increased civic participation
- Networking
WHY ARE YOU EARNING A GRADUATE DEGREE?

- Intellectual growth or self improvement
- Required by employer for job advancement
- To become more competitive in the job market
COMPETITIVE JOB MARKET

Is a graduate degree required?

Is the job market experiencing growth or declining in your geographic area? Are you geographically flexible?

Would courses or certifications be a better investment?
LEARNING OBJECTIVES:

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

- Reflect on **college student** and **college degree**
- Use words, symbols, and pictures to express your ideas
- Reflect on **veteran**
TYPES OF STUDENTS

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

- How can your life experiences contribute to the classroom?
- What makes you unique?
- How might your uniqueness affect your educational experience?
TYPES OF INSTITUTIONS

- College
- Community College
- Junior College
- Career Technical School
- Liberal Arts College
- Professional School
- Research University
- University
- Private University/College
- Public University/College
- Nonprofit Institution
- For-Profit Institution
PUBLIC, NON-PROFIT, AND FOR-PROFIT COMPARISON

- Graduation Rate
- Salary After Completing Degree
- Percentage Who Return After First Year
- Median Total Debt After Graduation

College Scorecard: https://collegescorecard.ed.gov
## ACADEMIC CALENDAR SYSTEM

<table>
<thead>
<tr>
<th>System</th>
<th># of sessions/year</th>
<th># of weeks/session</th>
<th># of courses/session</th>
<th># of courses/year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarter</td>
<td>3*</td>
<td>10</td>
<td>3-4</td>
<td>9-12</td>
</tr>
<tr>
<td>Semester**</td>
<td>2*</td>
<td>16</td>
<td>4-6</td>
<td>8-12</td>
</tr>
<tr>
<td>Online Term</td>
<td>4-6</td>
<td>6-16</td>
<td>1-4</td>
<td>6-12</td>
</tr>
</tbody>
</table>

*Optional winter break and/or summer sessions

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

- Classroom
- Online (Distance, Remote, Virtual, eLearning, MOOC)
  - Asynchronous
  - Synchronous
- Hybrid or Blended
- Guided Independent Study
IN-PERSON AND ONLINE COURSE COMPARISON

- Classroom Setting
- Interaction
- Skills and Technology
- Cost
- Pacing
KEY PLACES

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

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

*Dual appointment:
usually serves as members of both the faculty and administration
WHERE TO GO FOR HELP

Administrative Offices

Admissions
Financial Aid
Registration & Records
Student Accounting/Finance

Student Services

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

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

- History and Mission
- Student Body Composition
- Enrollment Size
- Location
- Type of Campus
WAYS TO EXPLORE CULTURE

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

- Personal Choice
- Personal Accountability
- Attendance/Completion
- Course Content and Structure
- Attire
- Requesting Help
- Housing
- We vs. I
- Peer Interaction
- Language—Written/Verbal
- Recommendations
- Networking
LEARNING OBJECTIVES:

- Identify a career interest and corresponding field of study
- Analyze the various components of a degree program
- Consider the possibility of transfer credits
FIELD OF STUDY VOCABULARY

- GENERAL EDUCATION REQUIREMENTS
- PREREQUISITE
- MAJOR
- DOUBLE MAJOR
- MINOR
- DUAL/DDOUBLE DEGREE
- ELECTIVES
- UNDECLARED MAJOR
CHOOSING A MAJOR

MAJOR (OR CAREER)

INTERESTS
- What do you like?

ABILITIES
- What are your strengths and weaknesses?

VALUES
- What’s important to you?

What if you aren’t sure about your choice?

How can you avoid using all your GI Bill® funds before earning your degree?
CHOOSING A MAJOR

Will you be able to easily and readily find employment in a related field in your desired location after you earn the degree?

Are you able to meet the requirements of the career?

Is it a career that will continue to be in demand in the future?

Is it a field that changes rapidly and will require continued education and training?

Does the earning potential of the career match your needs and expectations?
1. Go to [www.dantes.kuder.com](http://www.dantes.kuder.com)

2. Create an Account or Log In

3. On the home page, click Kuder Career Interests Assessment® and answer the questions. Avoid choosing “Neutral”, if possible.

4. Select **Complete** to see the results

5. Review **Occupations to Explore**; record **Quick Facts**

6. Select **Salary & Outlook**; add **State/Region**; record salary range

7. Select **Majors to Explore**; review **Overview** and **Schools Offering This Major**
Your profile of results from the kcia shows that **Enterprising (E)** interests are highest for you. Second highest is **Social (S)** interests, and third highest is **Artistic (A)** interests.

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

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

## Filter Options

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

<table>
<thead>
<tr>
<th>Quick Facts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>National Annual Salary Range</td>
<td>$40,480 To $108,470</td>
</tr>
<tr>
<td>Entry-Level Education</td>
<td>Bachelor's degree</td>
</tr>
<tr>
<td>Number of Jobs in 2018</td>
<td>23,500</td>
</tr>
<tr>
<td>Expected Job Openings (2018 - 2028)</td>
<td>1,900</td>
</tr>
<tr>
<td>National Outlook (2018 - 2028)</td>
<td>4.7% increase</td>
</tr>
</tbody>
</table>
## SALARY AND OUTLOOK

<table>
<thead>
<tr>
<th>Overview</th>
<th>Tasks &amp; Conditions</th>
<th>Interests, Skills &amp; Work Values</th>
<th>Education &amp; Experience</th>
<th>Salary &amp; Outlook</th>
<th>Related Occupations</th>
<th>Additional Information</th>
</tr>
</thead>
</table>

### State

- Maryland

### Region

- Baltimore-Columbia-Towson, MD

### Yearly Salary

<table>
<thead>
<tr>
<th>Percentile</th>
<th>Statewide</th>
<th>Baltimore-Columbia-Towson, MD</th>
<th>Nationwide</th>
</tr>
</thead>
<tbody>
<tr>
<td>10th Percentile</td>
<td>$69,020</td>
<td>$69,650</td>
<td>$59,170</td>
</tr>
<tr>
<td>25th Percentile</td>
<td>$90,980</td>
<td>$89,590</td>
<td>$79,740</td>
</tr>
<tr>
<td>Median</td>
<td>$121,630</td>
<td>$119,760</td>
<td>$108,250</td>
</tr>
<tr>
<td>75th Percentile</td>
<td>$155,440</td>
<td>$148,150</td>
<td>$143,920</td>
</tr>
<tr>
<td>90th Percentile</td>
<td>$200,120</td>
<td>$173,730</td>
<td>$187,670</td>
</tr>
</tbody>
</table>
MAJORS TO EXPLORE

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

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

Show 10 entries

Majors:
- Administration of Special Education
- Adult and Continuing Education Administration
AM I ELIGIBLE?
• Any beneficiary eligible for GI Bill®
• OR Six Months Before Discharge
• OR One Year After Other than Dishonorable Discharge

WHAT BENEFITS CAN I GET?
• Career Choice Assistance
• Benefits Coaching
• Personalized Support

HOW DO I APPLY?
• Apply online at www.va.gov
• Apply by mail using VA Form 28-8832
• Take your application to your nearest regional office
DEGREE REQUIREMENTS

EXPERIENCE
• Internship
• Fieldwork
• Clinicals
• Practicum
• Rotations

TESTING
• Exams
• Orals
• Defense

FINAL PROJECT
• Capstone
• Thesis
• Dissertation

CREDENTIALALING
• License
• Certification
• Certificate
TYPES OF DEGREES

- ASSOCIATE
- BACHELOR
- MASTER
- 4 + 1/3+2
- PROFESSIONAL
- DOCTORATE
ARTICULATION AGREEMENTS

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

Two Years at Community, Technical, or Junior College

Two Years at College or University

Four Year Degree
REASONS TO START AT A COMMUNITY COLLEGE

- Weak Grades or Test Scores
- Career Planning
- Cost
- Convenience
- Culture
### UNDERGRADUATE DEGREE PROGRAM

**Bachelor of Science in Business Finance—1\textsuperscript{st}/2\textsuperscript{nd} Year**

<table>
<thead>
<tr>
<th>First Year Fall Semester</th>
<th>First Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENG 101 College Reading and Writing*</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>HIST 121 Us History to 1877*</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>MATH 134 Math for Business Application I*</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>BUSA 128 Business and Computer Systems</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Lab Science*</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Second Year Fall Semester</th>
<th>Second Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSci 231 The US Government*</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>ACCT 221 Principles of Accounting I</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>ECO 201 Principles of Macro Economics</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>SPC 141 Business &amp; Professional Speaking*</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>LIT, Philosophy and Culture*</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

*General Education Requirement*
## Undergraduate Degree Program

### Bachelor of Science in Business Finance—3rd/4th Year

<table>
<thead>
<tr>
<th>Third Year Fall Semester</th>
<th>Third Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 304 Intro to Business Finance</td>
<td>3</td>
</tr>
<tr>
<td>MGT 301 Legal Environment of Business</td>
<td>3</td>
</tr>
<tr>
<td>ECO 302 Business &amp; Economic Statistics</td>
<td>3</td>
</tr>
<tr>
<td>MGT 303 Business Communication</td>
<td>3</td>
</tr>
<tr>
<td>MGT 305 Principles of Management</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fourth Year Fall Semester</th>
<th>Fourth Year Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 400 Principles of Investments</td>
<td>3</td>
</tr>
<tr>
<td>FIN 430 or FIN 450</td>
<td>3</td>
</tr>
<tr>
<td>BUSA 326 Data &amp; Information Mgmt.</td>
<td>3</td>
</tr>
<tr>
<td>ACCT Elective (300/400 level)</td>
<td>3</td>
</tr>
<tr>
<td>FIN Elective (400 level)</td>
<td>3</td>
</tr>
</tbody>
</table>
## GRADUATE DEGREE PROGRAM—FULL TIME

### Masters of Business Administration (Finance Specialization)

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

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

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

*Finance Specialization Courses
## Masters of Business Administration (Finance Specialization)

<table>
<thead>
<tr>
<th>First Year Fall Semester</th>
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<tr>
<td>ECON 5000 Managerial Economics</td>
<td>MBA 6022 Global Economic Environment</td>
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<td>MBA 5000 Financial Accounting</td>
<td>STAT 6015 Managerial Statistics</td>
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<table>
<thead>
<tr>
<th>First Year Summer Semester</th>
<th>Second Year Fall Semester</th>
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<tbody>
<tr>
<td>MBA 6105 Leadership and Teamwork</td>
<td>MBA 6029 Operations Management</td>
</tr>
<tr>
<td>MBA 5830 Investment Theory and Practice*</td>
<td>MBA 6050 Corporate Finance</td>
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</tbody>
</table>

*Finance Specialization Courses*
WAYS TO EARN TRANSFER CREDIT

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

1. Have official transcripts and test scores sent to IHE
2. Request a review of transfer credits

CCAF: https://go.usa.gov/xAqdh/

JST: https://jst.doded.mil/jst/

IHE determines which credits are accepted and how they apply to the degree program.
LEARNING OBJECTIVES:

- Consider factors for choosing an institution
  - Location
  - Quality
  - Student Outcomes
  - Student Veteran Support
  - Cost

- Compare the factors of two institutions
FACTOR: LOCATION

- Reside near family
- Near a VA medical facility
- Residency in a state with free tuition
- Employment for you/family members
- Urban, suburban, or rural environment
FACTOR: QUALITY

- Degrees offered
- Accreditation
- Access to internships/study abroad/research
- Job placement
- Complaints against the institution
DEFINITION:
Official recognition that an institution meets the standards of an accrediting agency recognized by the Secretary of Education.

Types of Accreditation:
Institutional and Specialized (or Programmatic)
INTERNSHIPS, STUDY ABROAD, RESEARCH

- Apply classroom learning
- Gain exposure to chosen field
- Build professional network
- Experience a new culture
- Expand understanding of the world
- Gain hands-on experience
FACTOR: STUDENT OUTCOMES

- Return rate after first year
- Graduation rate
- Average salary after graduation
- Loan repayment rate
- Veteran success
FACTOR: STUDENT VETERAN SUPPORT

- Veteran Demographics
- Veteran Support Center
- Disability Services
- Guard/Reserve Obligations
- Veterans Upward Bound
- VetSuccess on Campus
- VITAL
- Student Veteran Groups
- 8 Keys to Veterans’ Success
- Principles of Excellence
Do not eliminate a school based solely on the cost until you have researched all potential funding options.
FIND THE RIGHT FIT.
Search and compare colleges: their fields of study, costs, admissions, results, and more.

SEARCH SCHOOLS
SEARCH FIELDS OF STUDY
SHOW ME OPTIONS

Type to search

CUSTOM SEARCH

https://collegescorecard.ed.gov/
College Navigator: www.nces.ed.gov/collegenavigator
GI Bill® Comparison Tool: www.va.gov/gi-bill-comparison-tool
College Scorecard: www.collegescorecard.ed.gov
College Navigator: www.nces.ed.gov/collegenavigator
GI Bill® Comparison Tool: www.va.gov/gi-bill-comparison-tool

1. Rank the factors in order of importance to you
2. Choose two institutions to compare
3. Research factors: Location, Quality, Student Outcomes, Student Veteran Support
4. Note cautionary information
5. Search for complaints
LEARNING OBJECTIVES:

- Research criteria for admission
- Identify contact information for admission staff and transfer credit coordinator
- Compare the admission criteria for at least two schools
TYPES OF ADMISSION

ROLLING
Longer application period; applications reviewed as received; decision within 2 months

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

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

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

REACH
Meet qualifications but lower than academic profile; admission rate < 20%

SAFETY
Exceed requirements for admission
# ADMISSION PACKAGE GUIDELINES

1. Start early and submit before the deadline
2. Submit a complete package
3. Avoid military jargon, slang, and acronyms
4. Proofread for spelling and grammar errors
5. Apply online, if possible
6. Emphasize your uniqueness
7. Maintain a positive image on social media
8. Keep copies of everything you submit
ADMISSION APPLICATION

Common Application: www.commonapp.org

- Demographics, employment, volunteering, activities, previous schools
- Separate applications for first-time and transfer students
- May offer an additional form for veterans
- Mobile app available

TIPS:
- Know the application deadline
- Ask to have the application fee waived
- Print a copy for your records
Identify what they are asking

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

Be sincere and answer honestly

Include information about yourself not mentioned elsewhere

Tailor your answer to the institution
STATEMENT OF PURPOSE

Why this field of study and why this school?

What are your qualifications for this program?

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

What can you gain personally and professionally from this program?

Which professor’s field of research interests you most and why?

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

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

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

Undergraduate: SAT/ACT

Graduate: GRE/GMAT/LSAT/MCAT

SAT: www.collegereadiness.collegeboard.org/sat/practice

ACT: www.actstudent.org/testprep

GRE: www.ets.org/gre

GMAT: www.mba.com/exam-prep
Official means transcripts and scores are sent directly from the source to the institution.

Transcripts and scores required MAY include:

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

Who to ask

When to ask

How to ask

What to provide

Give feedback
ADMISSION INTERVIEW

Prepare for the interview.
Practice answering interview questions.
Make a list of questions to ask them.
Be your best self!
ADMISSIONS PROCESS

1. Create list of Dream, Safety, and Target schools
2. Research programs, admissions requirements, and deadlines
3. Take exams; have results sent to prospective schools
4. Write essays/personal statements tailored to each school and program
5. Request and obtain letters of recommendation
6. Request official transcripts
7. Be prepared to submit work samples and attend an interview

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GRADUATE SCHOOL ADMISSIONS COMMITTEE

YOUR STORY
- Who you are
- Obstacles overcome
- Benefit to program
- No military jargon

PAST PERFORMANCE
- Transcripts
- Internships
- Work experience
- Volunteer work

GOOD FIT
- Self-motivated
- Independent
- Accept criticism
- Strong work ethic
AFTER BEING ACCEPTED

- Accept/decline admission offers and financial awards
- Meet with academic advisor to review transfer credit and select courses
- Meet with the SCO to review GI Bill® requirements
- Complete enrollment process
- Purchase books and supplies
- Attend student orientation program
- Use campus resources for support
- Attend class and earn your degree
ACHIEVING ACADEMIC SUCCESS
IN GRADUATE SCHOOL

- Manage your time
- Get organized
- Learn it once
- Prepare to read
- Take good notes
- Build your community
- Ask for help
Instructions: Use the school’s website, catalog, and other websites to research the following and update your College Comparison Chart

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

- Explore education funding options
- Free Application for Federal Student Aid (FAFSA®)
- Compare the net cost of two institutions of higher education
EDUCATION FUNDING OPTIONS

SERVICE BENEFITS
- Tuition Assistance
- GI Bill
- Yellow Ribbon Program (YRP)
- Veteran Readiness & Employment (V&RE)

FEDERAL/STATE STUDENT AID
- Grants
- Scholarships
- Work Study
- Loans

INSTITUTIONAL FUNDS
- Scholarships
- Work Study
- Fellowships
- Assistantships
- Employment in Higher Education

PRIVATE FUNDS
- Scholarships
- Employer Education Benefits
- Loans

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SERVICE BENEFITS

- Tuition Assistance
- GI Bill
- Yellow Ribbon Program (YRP)
- Veteran Readiness & Employment (VR&E)
TUITION ASSISTANCE (TA)

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

VA EDUCATION BENEFITS MILITARY LIFE CYCLE (MLC)
https://www.TAPevents.mil/courses (select MLC courses)
GI BILL® BENEFITS

(SOME) OF THE BENEFITS AVAILABLE

- Co-op Training
- Entrepreneurship Training
- Flight Training
- Foreign Programs
- Tutorial Assistance
- Independent and Distance Learning
- Undergraduate and Graduate Degrees
- National Testing Reimbursement
- On-the-Job Training
- Vocation/Technical Training
ELIGIBILITY:

After September 10, 2001:

- At least 90 days of aggregate Service and on active-duty or honorably discharged
- Discharged honorably with a Service-connected disability after 30 continuous days of Service
- Purple Heart recipients
- Reservists who lost education benefits when REAP was sunset in November 2015 MAY qualify for benefits
POST-9/11 GI BILL® BENEFITS

- Tuition and Fees
- Monthly Housing Allowance based on location of most classes
- Books and Supplies Stipend
ELIGIBILITY:

- Maximum benefit rate under the Post-9/11 GI Bill®
- Active-duty Service members and spouses are NOT eligible currently
- NEW: Active-duty Service members eligible to use YRP effective August 1, 2022

THE SCHOOL MUST:

- Agree to participate in the YRP
- Have not offered the YRP maximum number
- Certify enrollment to VA and provide YRP information
PRIVATE NONPROFIT TUITION AND FEES = $55,036

GI Bill® = $26,043
YRP = $14,497
VA = $14,497

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

Is the YRP available for your level of study—undergraduate vs. graduate?

Is the YRP available for your major or is it limited to certain majors?

Is there a limit on the number of awards available?

Is there a limit to the amount of funds you can receive from YRP per year?

Is it renewable after the first year? Will you have to re-apply?
MONTGOMERY GI BILL® ACTIVE DUTY

ELIGIBILITY:

- At least 2 years of active-duty

- Separated with an honorable discharge

- High school diploma or GED AND

- Meet the requirements of one of the categories listed on the website:
  https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/
APPLY FOR GI BILL® EDUCATION BENEFITS

VA Form 22-1990, Application for VA Education Benefits

ONLINE

https://www.va.gov/education/how-to-apply/

OR

IN PERSON

Installation's Education Office, regional VA office, or your School Certifying Official (SCO)

Receive Certificate of Eligibility (COE)
AVOID DEBT

IF YOU:
- Decrease Credit Hours

THE SCHOOL:
- Refunds Money to You

YOU ARE RESPONSIBLE FOR REPAYING THE VA

Debt Management Center
1-800-827-0648 or www.va.gov/debtman
VETERAN READINESS AND EMPLOYMENT (VR&E)

ELIGIBILITY
• Honorable or Other Than Dishonorable discharge
• VA Service-connected disability rating of at least 10%

SERVICES
• Employment evaluation
• Vocational counseling
• Job accommodations
• OJT/apprenticeships
• Post-secondary training
• Rehabilitation services
GI Bill® accepted
- Maximum tuition benefit
- Annual in-state tuition and fees
- Housing allowance
- Book stipend
- Yellow Ribbon Program
- VR&E

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

- Grants
- Scholarships
- Work Study
- Loans
Failure to apply for Federal Student Aid by completing the Free Application for Federal Student Aid (FAFSA) will automatically limit your ability to receive grants, loans, work study, scholarships, and access to emergency funds

https://studentaid.gov/h/apply-for-aid/fafsa
FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

- Deadline to apply: October 1, 2021-June 30, 2023
- Must reapply every year or if changing schools
- Use IRS Data Retrieval Tool for financial information
- FAFSA is FREE—do not pay to apply
YOUR FEDERAL STUDENT AID AWARD IS DETERMINED BY:

- **Full time**: 12 hours per semester or quarter equivalent
- **Three-Quarters time**: 11-9 hours
- **Half time**: 8-6 hours
- **Less than half time**: 5 hours or less
- **Graduate School**: 9 hours (full time); 3-6 hours (part time)
myStudentAid MOBILE APP

INSTRUCTIONS:
Download the *myStudentAid* app by searching for *myStudentAid* in your mobile device’s application store.
Federal grants are based on financial need and no repayment is necessary if courses are completed.

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

**Federal Supplemental Education Opportunity Grant (FSEOG)**
- Exceptional financial need
- Award amount determined by school
The National Security Education Program (NSEP) sustains the connection between higher education and the national security community by meeting the need for experts in critical languages and regions.

https://nsep.gov/veterans/
TEACH GRANT

Teacher Education Assistance for College and Higher Education Grant

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

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

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

Federal Work Study

VA Work Study*

*Veterans with Service-connected disabilities of at least 30% may be given priority consideration.
FEDERAL STUDENT LOANS

- Made by the government based on need
- Terms and conditions set by law
- Include benefits not offered by private loans:
  - Fixed interest rates
  - Income-driven repayment plans
BEFORE TAKING A LOAN

DETERMINE HOW MUCH MONEY YOU SHOULD BORROW

ESTIMATE WHAT YOU MIGHT EARN AFTER GRADUATION

UNDERSTAND REPAYMENT
Any student loan taken out by the service member for educational purposes prior to serving on active duty will have the interest rate capped at 6%.

- Should happen automatically with federal loans
- Private loans — contact your student loan servicer and request the interest cap as part of the SCRA
STATE AID

1. US DEPARTMENT OF EDUCATION
   State Contacts

2. CENTER FOR NEW AMERICAN SECURITY
   State Benefit Finder

3. US DEPARTMENT OF VETERANS AFFAIRS
   State Veteran Scholarships
INSTITUTIONAL FUNDS

• Scholarships
• Work Study
• Fellowships
• Assistantships
• Employment in Higher Education
PRIVATE FUNDS

- Scholarships
- Employer Education Benefits
- Loans
Federal Loans

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

Private Loans

- Provided by private lender, bank, or credit union
- Can be fixed or variable interest rate
- Repayments can start as soon as loan is signed or at graduation
- Most private loans require a cosigner; credit worthiness based
ACCEPTING FINANCIAL SUPPORT

- Accept scholarships and grants—**NO REPAYMENT**
- Decline loans if not needed
- If loans are accepted, signing the promissory note means you promise to repay the loans
### Total Cost of Attendance 2021-2022

<table>
<thead>
<tr>
<th></th>
<th>On Campus Residence</th>
<th>Off Campus Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
<td>$X,XXXX</td>
<td>$X,XXXX</td>
</tr>
<tr>
<td>Housing and meals</td>
<td>$X,XXXX</td>
<td>$X,XXXX</td>
</tr>
<tr>
<td>Books and supplies</td>
<td>$X,XXXX</td>
<td>$X,XXXX</td>
</tr>
<tr>
<td>Transportation</td>
<td>$X,XXXX</td>
<td>$X,XXXX</td>
</tr>
<tr>
<td>Other education costs</td>
<td>$X,XXXX</td>
<td>$X,XXXX</td>
</tr>
<tr>
<td><strong>Estimated Cost of Attendance</strong></td>
<td>$X,XXXX / yr</td>
<td>$X,XXXX / yr</td>
</tr>
</tbody>
</table>

### Expected Family Contribution

- Based on FAFSA: $X,XXXX / yr
- Based on Institutional Methodology: $X,XXXX / yr

### Scholarship and Grant Options

- Scholarships: Scholarships from your school: $X,XXXX
- Grants: Federal Pell Grants: $X,XXXX

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**COLLEGE FINANCING PLAN**
Undergraduate and Graduate
FINANCIAL AID ACTION PLAN

1. Start Planning Early
   Explore All Options

2. Fill Out the FASFA® Form

3. Review Your Aid Offer

4. Receive Your Aid

5. Graduate and Start Repayment
- Locate school-specific FAFSA deadline
- Research institutional scholarships
- Find one state scholarship
- Find one private scholarship

For graduate students: research fellowships and assistantships at your chosen institutions
AVOID SCAMS AND MISINFORMATION

SAVE YOUR MONEY
Don’t pay for scholarships or the FAFSA

PROTECT YOUR IDENTITY
Keep personal information secure

REPORT FRAUD AND IDENTITY THEFT
SUCCESS STRATEGIES

• Meet with the VA Benefits Advisor to understand educational benefits.
• Create a budget including the full cost of the degree(s).
• Strategize how to use the GI Bill for both an undergraduate and graduate degree.
• Prepare for placement exams.
• Attend new student orientation.
• Ask for help—use resources like tutoring and counseling.
• Meet with professors early in the semester.
• Find your “tribe” by getting involved in a campus activity or visiting the Veterans Center.
• Complete the FAFSA every year.
• Find a mentor.

Network using LinkedIn and attending on-campus career events.
SUMMARY

- Completed a self-assessment to narrow career interests
- Conducted research on career choices
- Researched factors for choosing an institution
- Identified admission requirements and funding sources
- Gathered resources and contacts for more information
- Completed a comparison of two schools
- Reviewed strategies for success
We are here to help YOU! If you have any questions at any point during your transition, please let us know.
We want your feedback!

Your feedback is anonymous and very valuable to the success of TAP. Every comment is read and addressed as appropriate.

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

OR...SCAN THIS QR CODE WITH YOUR PERSONAL DEVICE TO BEGIN THE ASSESSMENT