Making the Right Choice on Schools and Programs
Erika Pickens, SECO Career Coach
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Session Transcript

[Eddy]
Alright thanks so much everybody for joining us on day one of the plan your path track. This is our sixth session of the day. It has been an amazing day, continued information, the interactions among military spouses in the chat pods has been great. I've talked time and time again how important it is for, not just the, use the chat pod to ask questions but also to share our experiences as military spouses because we each have different experiences. It has been awesome to see people joining us from all over the world, literally. We've got people at four o'clock in the morning in the Pacific and we've got folks at eleven o'clock at night in Europe that have been with us all day. We really appreciate you sticking with us, great information here. We started off hearing about personal branding and how important that is, and then we had the Small Business Administration on for entrepreneurial resources. Our SECO career coaches have knocked it out of the park time and time again, and now we're going to get to hear another one of our career coaches talk about these challenges that we have when we try to decide what type of education we want to pursue. So our next speaker is Erika Pickens and she is a SECO career coach, and we're gonna talk about schools and education and picking the right program that you need. This can often be a challenge for anyone, let alone military spouses, and if you're with us for the last session I talked a little bit about how we don't always think of a school as a business, but they are, and quite often a school's intent and goal is to get people enrolled, so while they don't necessarily make promises that they can't keep, that is their interest, is making sure that they are getting people to enroll and pay tuition, and the great thing about our career coaches is we have no affinity whatsoever to any school or institution and our goal is to provide you with the tools you need so you can make the best decision on what school is going to provide for you. So with that I want to turn it over to Erika, so she can knock another one out of the park. Erika, it's all yours!

[Erika]
Thank you, Eddy, and welcome to everyone that has joined the webinar. I'm Erika Pickens and I'm very excited to be discussing an important topic with you all today. The points that we're going to cover will help make you more successful in your educational endeavors. Two of the most important decisions that you'll make about your education are choosing your school and choosing your program, and knowing what to look for in a school and program can be complicated and confusing. You might be wondering what are the most important criteria for me to evaluate and what questions should I ask myself and the school. Today, you're going to get answers to these questions because selecting the best school and program to fit your needs are the first steps towards achieving a portable career. So we've already gotten some audience participation on our poll questions, so if you haven't already please go ahead and provide a response at the top side of your screen. I'd like to know which factors are most important to you when choosing a school or program. So you can select multiple answers, everything that applies, so take a moment to go ahead and give us some feedback there. Okay, so, it looks like accreditation is really important, ooh, numbers are changing, uh, cost, okay, and credentials earned. So you guys are already familiar with some key factors to consider, awesome responses there, and we're gonna talk about this a little bit more. So those key factors
are, overall, your interests, accreditation, credentials earned, shopping around, comparing costs, evaluating marketability and portability, and examining a program's teaching methods, duration, and opportunities for hands-on experience. We'll only be able to cover a snapshot of each of these, but if we have time at the end I'll be able to answer questions that you may have.

First, let's discuss your career interests. Ideally, pursuing a career will be largely based on what interests you. What do you see yourself being able to do every day and really enjoying? From my five years of experience working as a SECO career coach, I've noticed that most people have ideas about what comes naturally to them and things that they've always found interesting. Sometimes they're interested in a field that they've researched or in which they've shadowed, volunteered, or have some work experience. We see over time that career decisions aren't always primarily based on interests, as other factors may need to take precedence, such as how well does this career fit with my family life, or how portable is this career? Or you may have already identified several career interests and are having a hard time choosing between them. It may be helpful to research the careers so that you have more information upon which you can base your decision. Two websites that will be discussed several times throughout this presentation are very helpful in career research. These are the Bureau of Labor Statistics website, and the Occupational Information Network, or "O*NET." We'll be discussing many different website resources, all of which I have linked on the slides, and at the end of the presentation these slides will be available for download, so you'll have access to all of the website links that way. SECO career coaches are also available to help you select your career assessments and interpret it as well as provide career exploration coaching sessions.

Alright, now that we've discussed interests, we'll discuss accreditation and its importance. Accreditation can be one of the more complex aspects to consider in this process. Accreditation is the way that a school or program demonstrates their academic quality. This is one that you guys said was really important, and it definitely is. Schools and programs become accredited by undergoing an accreditation review, and there are many different accrediting bodies with varying levels of legitimacy, which is why if a school states that they are accredited, it's extremely important to understand what that means. Also, no school can guarantee that their credits will transfer to every other possible school to which you may consider transferring. You can visit the Department of Education's website to do an accreditation search. If you really want to understand accreditation, definitely visit the Council for Higher Education Accreditation, or CHEA, website. Here you can access a lot of great information all about accreditation. You can read about accreditation types, which accreditors are legitimate, what questions to ask schools if you have any concerns about their legitimacy, and so much more. They have various videos and articles about accreditation as well as various accreditation search functions. We talked just a bit ago about researching your occupation of interest on the Bureau of Labor Statistics website. That site will mention when an occupation requires a state license and provide links to read more about state licensure. By following the links you can learn about the educational requirements to get licensed. It may seem backwards to research state occupational licensure before even starting a program. However, since many state occupational licenses have eligibility requirements regarding education, it is important that those requirements are considered in the school and program selection process. To learn if the occupation of your choice requires a state license, you can also search for it on the Career One Stop License Finder tool. On the left here you can see that search function. You just type in the name of the occupation and select your state. As an example I put in Registered Nurse and I selected Georgia, and on the right, you can see the summary of the registered professional nurse licensure requirements in Georgia along with a link at the bottom to the Georgia Board of Nursing website. So this is a quick little tool that you can use to look up state licensure information and get informed about what you'll be looking for in your educational program.

Speaking of state licensure, let's move into the topic of national certification which is not the same as a certificate of completion. A certificate of completion is granted by a school and indicates that a student completed an educational program. National certification is granted by an industry-recognized certifying organization. Getting nationally certified is a step beyond a certificate of completion because it indicates that certain industry standards have been met. There are usually specific eligibility requirements to get
certified. Requirements vary greatly but can include completing an approved program, completing a certain amount of occupation-specific work experience, passing an approved certification exam, and completing continuing education credits to keep the certification current. To find marketable, industry-recognized certifications, search by job title using the Career One-Stop Certification Finder tool. Here you can see the results that I find when I search for national medical coder certification. Be sure to note that national certification does not necessarily equate to being able to work in every state because national certification alone won't necessarily meet every state's licensure requirements. Some national certifications are largely in demand by employers across the country and some are not. On this Career One-Stop Certification finder tool, it indicates in-demand certifications with a little red pepper icon that you'll see next to the certification names if it's a certification often required by employers, and if you click on the name of the certification, you can read about the requirements to earn it. In a second column you'll see the certifying organization that issues that certification.

Now let's get some audience feedback again before we talk about shopping around. So in the top center of your screen, you'll have a button that looks like someone raising their hand. So go ahead and raise your hand by pressing that button if you have seen any kind of post or advertisement on social media, Instagram, Facebook, Twitter, any kind of social media, about using your My Career Advancement Account or MyCAA benefits to go back to school.

[Eddy]
Hey Erika, this is Eddy, I'm gonna interrupt real quick. Some folks are having some

[Erika]
Sure.

[Eddy]
Challenges hearing you on the phone so if you could try speaking a little louder or directly into the mic that would be really helpful.

[Erika]
Oh, yeah, sure. Okay guys, is this better? Yes, oh sorry guys! Oh no, sorry. I have a headset, so my mic was just an inch or two away from my mouth. Sorry about that guys. Alright, so I did see a lot of hands about MyCAA partner schools, so you guys already know what that looks like so we're gonna talk about it some more. It's become really popular for some MyCAA partner schools to use social media platforms to advertise the MyCAA scholarship. However, schools do not grant the MyCAA scholarship to students because it's a component of the Department of Defense SECO program for spouses that meet eligibility criteria. As a military spouse you might be contacted via social media by school representatives as they are aware that many young military spouses are eligible for the My Career Advancement Account or MyCAA scholarship. These school representatives are not going to present a full explanation of approved MyCAA school and program options because they only represent one school or group of schools. School representatives that contact potential students can be very persistent in their recruiting efforts but keep in mind that choosing a school and program is a process and taking your time to make the best choice for you is ultimately going to be your most beneficial approach. For this reason, take the time and energy to shop around. Choosing a school is like shopping for a car. Don't sign up for the first school that sends you a Facebook message without first considering these factors that we're discussing right now.

There are a few ways to explore program options on the MyCAA website. On the left, you can see many of the industries that MyCAA approved programs are a part of, and on the right, you'll see what it looks like when you click on, as an example, the business finance and administration link. It shows a list of specific occupations within that industry. You can then click on the different occupations and see actual programs from different partner schools. All of these options are approved by MyCAA and you can click on any of the industry categories to see specific occupation and program options. You can also use the MyCAA website
in other ways including doing school and program searches. SECO career coaches can help you navigate the various functions on the MyCAA site and use alternative school searching methods as well as needed. Alright, so let’s hear from our audience again. So we’re gonna use that same raise your hand button, so let me know, I know a lot of you said cost was important, would you say it’s a make-or-break factor that if a school is too expensive you will not go there? Let me know what you guys think. Okay, so looks like cost is definitely important to a lot of you, see a lot of hands for that, awesome, I completely agree, cost is such an important factor whether or not you have the MyCAA scholarship available to use. Program costs can affect your overall budget for a long time. With each school, the cost of tuition, fees, and other expenses can vary greatly. Determine what your out of pocket and/or loan expenses will be with each program option and consider what will be the best value. If you need to take out a loan, ask when the loan payments will become due and what your monthly payments will be. Consider how accumulating debt will affect your monthly budget. Don’t pay more for a program than it’s worth. A good rule of thumb is to avoid paying more for a program than you would earn in your first year on the job after the program completion. If you're pursuing a program in which tuition is charged per credit hour, pay close attention to the cost per credit. By weighing multiple options and doing research, you could save tens of thousands of dollars. A perfect example of that, I was working with a spouse who was in California and she had selected an online school to pursue an associate’s degree because she had seen one of the school’s commercials and the school was really marketed as being military-friendly because it was online. So when I spoke to this spouse I let her know that because she was in California she could actually attend community college for $46 per credit which is the cost of all community colleges in California right now. So rather than paying $250 per credit for the online school, which is a very typical cost for online schools, and would have turned out to be $15,000 for the 60 credit associate’s degree, she was going to be able to do her entire associate's degree for a total tuition price of $2,760, which of course, her MyCAA scholarship could fully cover, and she would still have a fair amount of money left over since the MyCAA scholarship is $4,000. The great thing about calling in to speak with a SECO career coach is that your consultation will focus on your location, schools near you, what your needs are, and your goals.

So let's do another poll. You'll see it at the top of your screen here. I want to know if anyone has a move coming up. This could be for any reason, permanent, temporary, just let me know when or if this is happening. Okay so we’ve got some, of course, that aren’t sure and then we’ve got kind of a mix. Most of you by a slight majority are moving in the next four months to a year, and then others of you are moving in three months, one to four years. A small amount of you won't be moving for a long time. So you guys already know that, as a military spouse, you have a lifestyle that does move so it’s really important to find a program that moves with you. So we'll explore why marketability and portability should be part of your program selection consideration. Some industries are growing at a faster than average rate while other industries are declining. Learn about marketability trends and projections by using the Bureau of Labor Statistics and O*NET websites. If you're open to various job titles within an industry, it can be helpful to have an idea of the growth of all of your occupations of interest as well as the industry as a whole. For example, if you're interested in majoring in elementary education, and in your state this means that you could work in public schools teaching elementary or middle school, research both occupations. By getting facts about similar careers, you can have a greater understanding of jobs that may be available to you upon program completion. The more jobs that you'll qualify for at the end, the more marketable you are. So marketability is an important consideration for anyone looking to further their education, but as a military spouse, career portability will be a determining factor in how easily you can secure new work opportunities with each move. Portable careers are ones with high national demand, and are unregulated by state licensure laws. For careers that require a state license, the requirements are often somewhat different in every state, so you may experience a problem with portability if you move to a state that has different requirements. Now we'll discuss why education level is an important part of school and program selection. Different occupations require different levels of education. Ensure that the type of program that you’re pursuing matches the typical entry-level education for that occupation. You can find this information also on the Bureau of Labor Statistics and O*NET websites. Some schools advertise things like, "start your career fast!", in which certificate-level programs claim to prepare students for high-paying,
marketable, portable careers. In reality, some of these programs are simply offering the wrong level of education. One example of this would be an online certificate program claiming to put students on a fast track to be an office manager. In researching this career, you might visit the Administrative Services Managers Occupational Outlook Handbook page here on the Bureau of Labor Statistics website. On this slide, you’ll see the summary tab opened, but each of these tabs goes into really helpful details, especially the "How to Become One" tab, which expands on the educational requirements. Although the school may state that their online certificate program teaches important information about office management, the reality is that most entry-level office manager positions require a bachelor's degree, as we see here. And this is data collected by the Department of Labor, and if that's the education level that employers are requiring applicants to have, and the applicant has completed only a shortcut or fast track certificate program, it just won't be recognized by the employer. So research your occupation of interest before starting an educational program, not the other way around.

This brings us to program duration. Do your best to commit to the full duration of a program before getting started. Think long term as you decide what the best time to attend school may be. Consider if now is an ideal time to pursue your education. Examine your existing family and work obligations. Your education choices affect the rest of your life, so take charge. Now we’ll talk about teaching methods. Ask the school about how the instruction is carried out. Does your class meet in a physical classroom or laboratory? Is it live stream video instruction? Self-paced instruction, or something else? Also, inquire if the school provides tutoring or office hours with instructors. For online classes, be sure to distinguish between technical assistance that the school offers versus actual academic tutoring to ensure that you will receive the support that you may need. If your school does not offer academic tutoring, use tutor.com, it's free online tutoring. If you have school-age children, they can use tutor.com for free as well. You access that when you register using the For Military button on the top of their website. Online classes can be a great way to continue your education while managing other responsibilities. Attending school on campus is an excellent option for learners who prefer a live, interactive setting, and this is the ideal setting for certain types of programs, including clinically-focused programs such as healthcare careers.

Our last point covers why and how to get hands-on experience. As you go about your search, look for programs that include real-world hands-on internships or externships to develop the practical occupation-specific skills that employers are seeking. Many job openings require experience, so ask school advisors if an internship or externship is part of the program. Ask for details such as how many hours the internship is and if the school arranges it for you or is it up to you to reach out to an internship site and be accepted as an intern. Relevant internship, externship, practicum, and volunteer experiences should always be included on your resume. Use the military installations website to look up your base or post-employment readiness center. There you can ask about local employment opportunities in the industry, and possibly be connected to opportunities to volunteer, shadow or intern on or off base, and if you’re not located near a military base or post, you can also check out volunteer.gov, as well as the SECO website which has various articles and information about volunteering. In conclusion, pursuing an educational program is a big decision and encompasses a lot of factors. Remember, to identify goals for the future, utilize tools to reach your education goals and connect with SECO career coaches for support. Okay, so we do have some time for questions, so if you have a question, feel free to type it into the chat pod.

[Eddy]
Alright, that is another great session with a wealth of information. There have been a lot of conversation going on in the chat pod but of course the team is standing by to answer any questions. I think one of the things that I saw up above was MyCAA is a great resource for the spouses that are eligible but reiterating some of those different resources out there in regards to helping with the tuition assistance. Of course we have on the MySECO site the spouse scholarship finder, which is a great resource for military spouses to go out and look for financial assistance, and then some of our great partners through the military spouse employment partnership provide scholarships as well, so one that I always encourage folks to go out and
look for is the National Military Family Association's scholarship, but there's a lot out there and you can explore those on the MySECO website. Erika, anything to add to that?

[Erika]
I see one question from Sarah. Is it better for us to have some options of schools we're interested in before we reach out for assistance or is it better to have a baseline plan and connect for direction on which schools to look at? So we can really help you with anywhere you are in your process. Sometimes I'll start talking to a spouse and they have picked a plan and school. I start talking to them and it turns out they saw it on Facebook and the plan is nothing what they want to do at all and then we start over. Sometimes they don't know what they want to do, we can do career exploration, we can look for schools in your area, we can look for schools online, so really guys anything you need, career or education, we can pretty much help with, so you do not have to start looking for a school on your own and wait until you get stuck to call us. We can help give you those resources, show you the websites to use, and go over so much more in depth about things to look for with accreditation, with some careers you really want to look at those licensure requirements, so it really does depend on the type of program that you're doing, what things you're going to look for in a school and that is where I definitely say call us because some people are, they just might not be focused on the right thing. They might pick a school that's great but it's not necessarily great for the program that they want to do or it's not necessarily great for transferring credits. That's where, when you talk to us, we can really figure out your goals and then go from there so call us anytime.

[Eddy]
That's great advice again and I can't say enough how much information our career coaches have. We have Lorena in Brooklyn that had the exact same question at the exact same time, asking about the My Career Advancement Account and if they have a bachelor's degree could they utilize the My Career Advancement Account to pursue a certificate.

[Erika]
Of course, yes, and those can always kind of get sticky, but yes, long story short, you can use it for a certificate. Sometimes people are doing certificate programs when they already have a bachelor's degree and I would say, I don't know if that's the best option, so yeah, call us, and we're gonna help you look at is this a certificate that is adding to what you have as a bachelor's degree? So, is it in demand, is it gonna travel with you, all that kind of stuff. But yes, you can use your MyCAA for a certificate.

[Eddy]
Great, thanks. Alright, looking to see if there's any other questions popping up there and we'll start to wrap this session up, the sixth session of the first day of the Virtual Military Spouse Symposium in 2018. When you look across the board, everything that we have accomplished today, and we've still got two more days. I love seeing all the great feedback from all of you that have attended, and we've got folks that have been with us in every session, all day long, so continue to give us that feedback and that input on how we can make this better. Specifically, there's an opportunity for you to provide direct feedback at the resource links which you can find at the top of the page. That is important. If you've been with us you've heard me say that the input we get from you not only helps us make this a better program for military spouses, but it also lets our leadership know that it's important to you as military spouses. So you can connect to the resource links or we have put the link in the chat pod there. You can also get the link for the certificate of participation, and then on the left side you can download information about the SECO program as well as this presentation. We have been recording these presentations and we will have them available for you on the MySECO website, so you can come back and watch it as often as you want to.

Two days left in the symposium and I'll throw a challenge out there to you because you may have noticed that as the day progressed, the participation decreased throughout the day, and sometimes that might be things that may not be specific to individuals but let other military spouses know that this is going on because they can still register, they can still sign up, they can sign up literally two minutes before the
session starts, but if you're on social media, if you're in different spouse groups at your installation, if you're connected to spouses that you've been stationed with in the past, push the word out, push the information out. We'll even put a link to the symposium webpage right into the chat pod right now. I am copying it and pasting it so then you can cut and paste it and you can send it to other military spouses so that we can get more people joined in. Again I appreciate all of our career coaches, there's an entire team behind this symposium that has put all this together, been working for the last couple of months to make it as seamless as possible and it's just been amazing, so with that we will wrap it up from here. If you want to join us at four o'clock on the MySECO or on the SECO Facebook page, I'll do a little wrap up of the day and talk about what we're gonna talk about, all the sessions we'll talk about tomorrow. I would definitely highly recommend that you attend the LinkedIn session that's gonna kick off the day at ten o'clock. Got some great information coming from Dan Savage at LinkedIn, going to provide us with an overview of how to best utilize the LinkedIn for your employment needs and some other opportunities that are coming down the pipeline when it comes to LinkedIn specifically for military spouses. So again thanks everybody and we will see you tomorrow.