

# Navy Medicine Education & Training Command

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## Ombudsman Newsletter



February 2013

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*From the Desk of Marité:*

*I hope everybody had a great summer. I would like to thank CAPT Hathaway for the opportunity to continue serving NMETC as your Ombudsman and Mr. Coffey for reviewing my newsletters. Also, I would like to thank HMCM Perry and HMCM Bjornson for their constant support and encouragement. I should also recognize the MWR committee and especially HMC Ivey for always inviting me to share special events at the command. Without a doubt, their support is invaluable and it makes my job much easier.*

*I know that tax season is here. Therefore my newsletter contains referrals to help you with that painful yearly task. It also happens to be that time of the year, if you have children in or going to college, to start working on their FAFSA and other forms to maintain scholarships for the next academic year. Consequently, I added to my newsletter some information regarding college tuition assistance for active duty military members and their families.*

*Please remember that any contact with me as your Ombudsman will be treated as described in OPNAVINST 1750.1G- the Navy Family Ombudsman instruction. This instruction establishes very strict guidelines and a code of conduct that all Ombudsmen must follow. Therefore, with the exception of suspected domestic violence, child abuse, suicidal and homicidal situations and extreme money hardship, which require the Command's action to initiate immediate assistance to those involved, **all other situations, will be kept confidential between the family member and me.***

*Please contact me by phone at (904) 402-3511. My "normal" phone hours (for referrals and*

*non-emergency situations) are between 4:00 PM and 8:00 PM. **For emergency situations, I'm here 24 hours.** If you get the answering service, please leave a message and a phone number. I'll return your call as quickly as possible. Or you can reach me at*

[NMETCOmbudsman@yahoo.com](mailto:NMETCOmbudsman@yahoo.com)

### **TAX COUNSELORS AVAILABLE THROUGH MILITARY ONESOURCE**

Military OneSource tax counselors can assist you by locating and referencing specific tax information assisting you in making decisions about your taxes. Knowledge of unique tax requirements and issues related to military personnel and their families will be incorporated into counseling sessions when applicable.

Military OneSource tax counselors can:

- review IRS regulations/state tax regulations and forms to locate the definition or information related to your questions
- locate and reference military-specific tax information
- help you determine what information should be entered into which fields of particular form(s)
- provide electronic copies of needed IRS or state tax forms
- explain additional tax services available to the military community such as VITA Clinics on base and H&R Block at Home®
- review options for using your refund—savings, paying down debt
- connect you to other Military OneSource provided non-medical counseling or work-life services

Military OneSource tax counselors cannot:

- answer H&R Block technical questions
- answer questions related to Trusts and LLCs (other "tax shelter" options)

- prepare or file your state and/or Federal taxes for you
- provide advice or "directives/declarative statements" to you, i.e., "you should do....."; "you must do..."

Don't put your tax filing off to the last minute. Take advantage of the resources available for military families that can make tax time stress-free.

### **Eligibility**

The following are eligible for the Military OneSource tax service:

- All Active-duty service members of the U.S. Army, U.S. Marine Corps, U.S. Navy, and U.S. Air Force.
- National Guard and members of the Reserve (regardless of activation status), includes members of the Coast Guard Reserve activated as part of the Department of the Navy under Title 10 authority.
- Spouses and dependent children of eligible service members, and who are authorized in DEERS.
- A family member who is taking care of the affairs of an eligible service member when the service member is deployed.
- A severely injured service member of one of the services noted above, or a designated family member of a severely injured member who is incapable of handling his or her own affairs. Medically retired individuals are eligible until 180 days past their End of Tour of Service, retirement date, or discharge date.

For more information please call 1-800-342-9647. You can also find help visiting [www.irs.gov/Individuals/Military](http://www.irs.gov/Individuals/Military)

## **SCHOLARSHIPS**

At this time of the year another financial issue that comes up is how to improve the future of our children. As many of us are aware, the cost of education is rising exponentially. One way to help pay for college is to apply for as many scholarships as you can. Scholarships are great because they do not need to be repaid and many different types exist. You can get a scholarship for excelling academically of course. But scholarships are also available for being good at athletics or art, being a dedicated volunteer in your community, being a military kid, for being part of The Junior Reserve Officers' Training Corps (**JROTC**), etc.

**One of the best sources for scholarship information is the school guidance counselor.** That person should be able to help you find several for which your child may qualify based on their strengths/talents.

In addition, many schools and organizations put their scholarship opportunities online. Search by your

local area or state, your potential college choices, and or your child's abilities.

As you search and apply for scholarships, apply for financial aid as well. To be considered, you must complete the U.S. Department of Education's Free Application for Federal Student Aid (FAFSA) [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Reapply every year that you or your son or daughter attends college.

## **G.I. BILL BENEFITS**

The Post-9/11 G.I. Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 G.I. Bill. This benefit provides up to 36 months of education benefits.

Approved training under the Post-9/11 G.I. Bill includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, and tutorial assistance. All training programs must be approved for G.I. Bill benefits. The Post 9-11 G.I. Bill education benefits will pay eligible individuals:

- Full tuition and fees paid directly to the school for all public school in-state students. For those attending private or foreign schools tuition and fees are capped at \$17,500 per academic year.
- For those attending a more expensive private school or a public school as a nonresident out-of-state student, a program exists which may help to reimburse the difference. This program is called the *Yellow Ribbon Program*. Only veterans entitled to the maximum benefit rate (based on service requirements) or their designees may receive this funding. Active duty service members and their spouses are not eligible for this program (child designees of active duty service members may be eligible if the service member is qualified at the 100% rate). Therefore, you may be eligible if  
You served an aggregate period of active duty after September 10, 2001, of at least 36 months.  
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 G.I. Bill based on a veteran's service under the eligibility criteria listed above.

- A monthly housing allowance (MHA) based on the Basic Allowance for Housing (BAH) for an E-5 with dependents at the location of the school
- An annual books and supplies stipend of \$1,000 paid proportionately based on enrollment
- A one-time rural benefit payment for eligible individuals

This benefit provides up to 36 months of education benefits, generally benefits are payable for 15 years following your release from active duty.

The Post-9/11 G.I. Bill also offers some service members the opportunity to transfer their G.I. Bill to dependents. An eligible dependent is an individual approved to transfer an entitlement to educational assistance under this section may transfer the individual's entitlement to

- The individual's spouse
- One or more of the individual's children
- Any combination of spouse and child

A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits, at the time of transfer to receive transferred educational benefits.

For more information visit [www.gibill.va.gov](http://www.gibill.va.gov)

As stated before, many private universities have a program called *Yellow Ribbon Program*, where they accept the government payment and waved the rest of their fees. My son is a sophomore in Embry Riddle University and they have an exceptional VA department that guides students using their GI Bill benefits. In addition, since Derek was an International Baccalaureate Diploma recipient, he also was eligible for the Bright Futures scholarship which gives a discount on this room and board expenses. The scholarship requires a combination of GPA, SAT and ACT scores and community services hours. We were very fortunate that the International Baccalaureate Program had all the requirements built in into their platform, so for him was not a problem qualifying.

## **BRIGHT FUTURE SCHOLARSHIP**

The Florida Bright Futures Scholarship helps students across the state with funding for college. In our case we use it in combination with the GI Bill.

The program is split up into various awards, based on the student's academic track, grades, and test scores.

Students must apply during their last year in high school (after December 1 and prior to graduation) or forfeit all future eligibility for a Bright Futures Scholarship. In order to receive funding for a Florida Bright Futures Award, a student must:

- Be a Florida resident and a U.S. citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Earn a standard Florida high school diploma or its equivalent.
- Be accepted by and enroll in an eligible Florida public or independent postsecondary education institution within 3 years of high school graduation. If you enlist directly into the military after graduation, your three-year period begins on the date you separated from active duty.
- Grade Point Average: 3.0 weighted in 15.5 "core credits" and 3.5 in 3 credits of vocational classes
- Standardized Test Scores: 440 in BOTH the Math and Critical Reading Sections of the SAT; OR ACT scores greater than or equal to a 17 in English, an 18 in Reading, and a 19 in Math.
- All initial applicants must meet the **community service requirement**, as approved by the school district, or the administration of the private high school, or the Florida Department of Education for home-educated students.
- Once in college the student MUST be enrolled for at least 6 semester credit hours.
- Not have been found guilty of, or plead nolo contendere to, a felony charge, unless the student has been granted clemency by the Governor and Cabinet sitting as the Executive Office of Clemency.
- Apply for a scholarship from the program by high school graduation.
- **Home-educated students and students who are dependents of military or public service personnel on an active duty outside of Florida**

must provide a letter from the agency or agencies where the community service hours were earned. The documentation must be on agency letterhead and include the number of hours and dates of service completed.

For more information please visit [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org)

## **THE INTERNATIONAL BACCALAUREATE**

The International Baccalaureate Organization, headquartered in Geneva, Switzerland, offers high-quality education and assessment programs to schools in 144 countries around the world.

In the United States the IB curriculum is usually offered only in **High School** in at least **ONE** public school per county. One word of caution here, due to budget cuts most schools **don't offer bus services** to students that live outside the boundaries of the school, so students would need to car pool or parents drive them to school until they are old enough to drive themselves. I know this seems to be a big problem but when you fill out forms for college acceptance or scholarships you realize that EVERYTHING that your child needs to be successful was built in the IB program.

The IB Diploma Program prepares students for effective participation in a rapidly evolving and increasingly global society as they develop physically, intellectually, emotionally and ethically. The **Creativity, action, service (CAS)** involves students in a range of activities alongside their academic studies throughout the Diploma Program. Creativity encourages students to engage in the arts and creative thinking. Action seeks to develop a healthy lifestyle through physical activity. Service with the community offers a vehicle for a new learning with academic value. The three elements of CAS enhance personal and interpersonal development through experiential learning and enable journeys of self-discovery.

Meeting CAS mandatory requirements helps when you are ready to fill out applications. Because of the program, our son exceeded all entrance requirements (including the standardized test) for each school he wanted to attend and was fortunate enough to be accepted by all and qualified for many scholarships, which is always a good thing.

Once in college their experiences in IB help them effectively cope with stress, effectively budget their time, juggle projects and due dates, and avoid procrastination. Additionally, our son Derek's math and physics classes taken during IB has prepared him for honor track courses well into his sophomore year in the Aerospace Engineering program in Embry Riddle, which is quite an achievement.

Another reason that IB was appealing to us as a military family was academic consistency, no matter if

we lived in Virginia (where he started) to Florida (where he finished). The IB program ensures that throughout the world and obviously all through the US, the level of education is maintained. You can transfer from one IB school to another as long as there are vacancies. We transferred from Oscar Smith High School in Chesapeake, VA to Ridgeview High School without a problem. In addition to academics, Derek was able to complete hundreds of community service hours and learned to dance the tango and many other dances as part of his creativity requirements. Needless to say, we're fans of the program

## **IB MISSION STATEMENT**

"The International Baccalaureate aims to develop inquiring, knowledgeable and caring young people who help to create a better and more peaceful world through intercultural understanding and respect. To this end the organization works with schools, governments and international organizations to develop challenging programs of international education and rigorous assessment. These programs encourage students across the world to become active, compassionate and lifelong learners who understand that other people, with their differences, can also be right".

For more information and school locations please go to [www.ibo.org](http://www.ibo.org)

## **RELOCATION TIP**

You can never be too financially ready for your move. The government ships your household goods and even a dislocation allowance, but it may not be enough to cover all your expenses. While advance pay may seem like a great solution, remember that you must pay this advance back within 12 months, and the temporary hardship of relocating may impact your family for a long time. Moving expenses you can expect include rent (including deposits), vehicle licenses and registration, car rental, temporary lodging, and meals. Plan ahead! Visit your local FFSC for financial advice and planning.

## **Discounts !!!! TroopID**

This recently launched website uses new technology to authenticate military service and military family membership online. Founded by two former Army Rangers, TroopID allows individuals to verify their eligibility at TroopID.com, and once verified, they can access deals and discounts online from various national companies. As a result, businesses are more likely to offer military specials online without concern for misuse by ineligible users.

I used this discount service while purchasing online gifts for my family from Under Armour's website. It was easy and took a few seconds to confirm us as military family and start enjoying many other retailers' discount.

For more information visit [www.troopid.com](http://www.troopid.com).

## **IMPORTANT WEB SITES**

### **HEALTH**

- Tricare claim forms  
[www.tricare.osd.mil](http://www.tricare.osd.mil)
- Active Duty Family Member Dental Program  
Plan until April 30<sup>th</sup>, 2012  
[www.ucci.com](http://www.ucci.com)
- Active Duty Family Member Dental Program  
Plan after May 1<sup>st</sup>, 2012  
[www.mybenefits.metlife.com/tricare](http://www.mybenefits.metlife.com/tricare)

### **EMPLOYMENT**

- Florida Job Seekers  
[www.floridajobs.org](http://www.floridajobs.org)
- Federal employment  
[www.USAjobs.com](http://www.USAjobs.com)
- Military Spouse Job Assistance Programs  
[www.msepjobs.militaryonesource.mil](http://www.msepjobs.militaryonesource.mil)  
[www.whitehouse.gov/joiningforces](http://www.whitehouse.gov/joiningforces)  
[www.aiportal.acc.af.mil/mycaa](http://www.aiportal.acc.af.mil/mycaa)

### **HOUSING**

- Navy/Marine Corps housing/Rental Partnership  
Program  
[www.housing.navy.mil](http://www.housing.navy.mil)
- NE Florida Assn. of Realtors  
[www.nefar.com](http://www.nefar.com)

### **FINANCIAL MATTERS**

- Northeast Florida Chapter  
[www.nefloridarecross.org](http://www.nefloridarecross.org)
- Navy Marine Corps Relief Society  
[www.nmcrs.com](http://www.nmcrs.com)
- Operation Homefront Florida  
[www.operationhomefront.net/Florida](http://www.operationhomefront.net/Florida)

### **BABBY SITTER**

[www.sittercity.com/DOD](http://www.sittercity.com/DOD)

### **RETURNING WARRIOR WORKSHOP**

[matthew.davis2@nany.mil](mailto:matthew.davis2@nany.mil)

[www.navyreserve.navy.mil/PHOP%20Documents/RW%202013-2014.pdf](http://www.navyreserve.navy.mil/PHOP%20Documents/RW%202013-2014.pdf)

### **VOLUNTEERING IN JACKSONVILLE, FL.**

[www.handsonjacksonville.org](http://www.handsonjacksonville.org)