- **Know the lender.** Be mindful of direct marketing tactics, which use names and logos to give the appearance of federal government affiliation. The federal government doesn't send advertisements or solicit people to borrow money.
- **Don't let promotions or incentives sway your decision.** Taking on college debt is a serious and long-term obligation; don't allow a small gift to be the determining factor in your decision.
- **Don't be a victim of identity theft.** Don't provide personally identifiable information over the phone or Internet to someone who contacts you. Always verify that the company you are dealing with is a legitimate one.

Know your rights under the Servicemembers Civil Relief Act. If you're put on orders you are eligible to have your interest rate lowered to 6 percent on loans acquired before active duty for both federal and private student loans.

Contact your loan servicer to ask about this option. You will need to submit a written request and copy of orders. You can submit your request anytime during active-duty service or up to 180 days after leaving active duty. The interest rate reduction must be applied retroactively for the period of active-duty service.

Exploring the civilian job market

Starting a civilian career should be an exciting time in your life. However, fraudulent job listings and scams can be directed at any job seeker. Knowing the signs of a scam can be useful before you provide your personally identifiable information or pay a fee to secure a job. Here are some clues that a potential job posting may be a scam.

- You're asked for an upfront fee to secure your position. A scammer may guarantee you a job if you pay a fee in advance for certification, training materials or for placement expenses.
- You're asked for credit or bank account information over the phone.
- The job listing claims to be a "previously undisclosed" federal job. All federal positions are announced on www.usajobs.gov; otherwise it is not a legitimate federal listing.
- Work at home businesses claiming you can earn thousands of dollars a month. They're often scams, or don't include details of the business or costs of operating.

Using a job placement service

There are many valid job placement services. However, some mislead job seekers by advertising outdated jobs, charging upfront fees that do not lead to a job, or not returning your calls once you've paid.

Before you pay, get the details of the agreement in writing. What's the cost? What do you get? Does the employer pay the fee if you're hired? Is there a refund if you don't get placed within a certain time frame? Ensure it is job placement, not job counseling.

Veterans Crisis Hotline:
1-800-273-8255

PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL

Transition Guide for EDUCATION and CIVILIAN EMPLOYMENT

Office of Military and Veteran Affairs
www.attorneygeneral.gov
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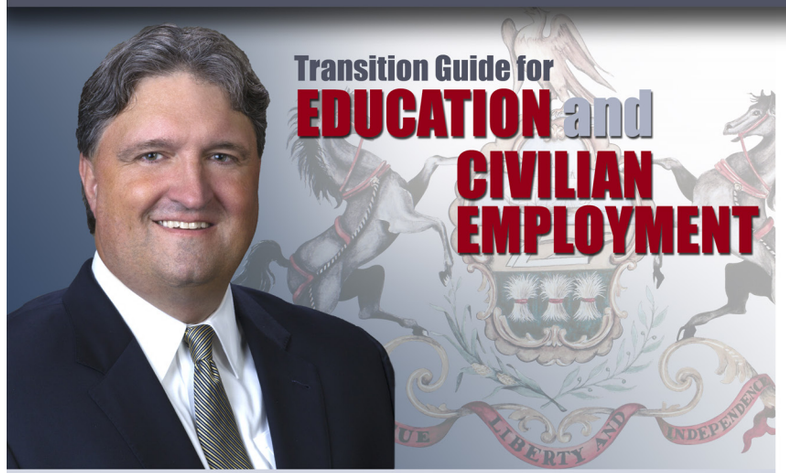
Attorney General



Congratulations, you're ready to enhance your education or look for a new job. While choosing a college or starting a new career is an exciting endeavor, there are some people who will try to take advantage of you. Understanding the higher education marketplace and knowing the signs of a deceptive job listing can help you in pursuing your degree or finding the right career.

Transitioning from the military to college or a civilian career can be challenging, so it is important to plan the right course of action whether you want to go to college, study online or find a job using the skills you developed in the military. Read below for tips on recognizing questionable college or job recruiting tactics.

Bruce R. Beemer
Attorney General

Knowing your options

The options for advancing your education are limitless. Whether you're considering a local community college, professional school, traditional four-year university or an online degree, there are programs to meet every student's needs. But similar to any significant purchase, a consumer should do their homework and understand their options.

For-profit colleges

For-profit colleges comprise a growing share of the postsecondary education market. Their flexible scheduling and online courses make them an attractive option for many nontraditional students, including military personnel and veterans. For-profit colleges are the right fit for many transitioning service members.

Some for-profit colleges actively recruit veterans because of a provision in the Higher Education Act, which allows them to qualify for additional federal funds by enrolling students using the Post-9/11 GI Bill or the Defense Department's Tuition Assistance Program.

The U.S. Senate's Committee on Health, Education, Labor and Pensions found that some use aggressive recruiting tactics, and mislead potential students about costs, transferability of credits and job placement rates.

A bachelor's degree from a for-profit college runs 20 percent more on average than a degree from a public college. Ninety-six percent of for-profit students, including veterans, take out student loans, and low completion rates at some for-profits can mean a student accumulates debt without increasing earnings potential.

Bottom line, students have to make the choice that is right for them -- college is an investment in their future. The flexibility offered by some for-profit schools make them the right choice for many veterans and military members, but like any significant investment a student and their family should evaluate their options and make the right choice for them, not because of pressure or misinformation from a recruiter.

Don't be apprehensive to ask some important questions before you enroll…

> ***Does the school accept military transfer credits? Ask about the school's policies regarding credits from military training, nontraditional learning (CLEP, DANTES, etc.), and previous colleges. Have your transcripts ready, and provide them to the school before you begin classes.***
>
> ***Is the school military friendly? How many veterans are currently enrolled? Is the class schedule flexible for military students? Is there academic and health support on campus?***

Paying for college

Once the decision is made on where to attend school, the next step is how to pay for it. Seventy percent of Pennsylvania college students take on student loan debt. Comparing financing options is an important part of being a smart consumer.

Funding options such as the Post-9/11 GI Bill, scholarships, grants, work study and federal loans are attractive. But if those don't make ends meet, private loans - often offered through banks with higher interest rates- may need to be considered. Here are some tips when shopping for a private college loan.

- **Talk to the school's financial aid office.** Most legitimate lenders require a form certifying the need for additional aid to cover the cost of attendance.
- **Shop around.** Look for lower interest rates and loans that offer flexibility if you have trouble making payments.
- **Know your rate.** Some private lenders advertise very low interest rates - but few borrowers qualify.
- **Find your co-signer.** Most private student loans require a co-signer, who will be legally obligated to repay the loan if you can't or don't.