

# Thinking Through Your Benefits (Instructor Guide)

**FOR INSTRUCTORS ONLY:** this guide is intended to guide Instructors through presenting the scenario activities in the Education Benefits module. It includes rubrics to help you determine whether or not TSMs respond with sufficient information to each scenario.

---

## SCENARIO 1

### Setting up

5 mins

---

The instructor should gauge the size of the class to divide students into appropriately sized groups for collaboration. Actively direct the participants to physically move closer to their chosen groups and encourage them to feel free to move around the room and bring their participant material handout and a pen/pencil with them.

---

### Instructions to Class and Activity

15 mins

---

**Once the class is organized display the 1st scenario slide re: Jared on the class projection**

(Slide 43 in the slide deck)

SAY TO THE CLASS: “We are going to use some of the things we just talked about regarding education offerings, payments and deadlines and put it into action. We are going to go over a few hypothetical scenarios that may be very helpful to thinking through your own education considerations. After I read this to you—you and your group will have 15 minutes to discuss the best choice of education benefits for this service member. Turn to page \_\_\_ in your materials packet. There you will find some helpful decision points. When you're done—your group will choose one person to present your findings to the whole class. “

READ THE SCENARIO ALOUD:

Jared is an Army W-3 that has served on active duty for 22 years and is ready to retire. He has a bachelor's degree and is considering getting a Masters Degree and a PMP certification. He used some (10 months) of his Montgomery GI Bill in the service. The job of your group is to decide what education program should Jared think about using next and why.

---

### Debriefing the material

1-2 mins each group

15 minutes total with instructor feedback

---

**After 15 minutes**

“Our time is up, so let's get a feeling for where all our groups are. Let's take a poll with a show of hands: Who chose Post 9/11 GI Bill?”

**Pause for answers**

“Ok, show of hands who chose Montgomery GI Bill? “

**Pause for answers**

**Choose a group to address first: Post/911 or Montgomery Benefits**

“Let's start with Group \_\_\_\_: explain your decision”

**After 2 minutes or less, either summarize or pivot to the next group, and ask if they agree or disagree with that decision. Correct any misinformation or poor choices immediately before moving on.**

# Thinking Through Your Benefits (Instructor Guide)

---

## Summary and Closure

If flip chart is available, write some highlights from group responses.

---

End the activity by outlining the choices that all the groups made and reassuring the group which ones are correct and possible and making sure to direct them to consider all the important decision points by using the instructor rubric.

Use this rubric to decide on the feedback you offer your group for Scenario 1:

<b>0 level-corrections needed from instructor</b>	<b>1 level minor missing input/instructor suggestions only</b>	<b>2 level-superior/little to no instructor redirection</b>
Students say Jared should use both programs or just Montgomery. (correct with irrevocable election" information and Post 9/11 being the best choice)	Students suggest choosing Post 9/11 (suggest discussion of ways to use the months effectively to pay for both Grad school and PMP)	Students discuss converting to 9/11 with exact number of months remaining and mention "irrevocable election"
Students seem unaware Jared will only receive 26 months under 9/11 (correct with subtraction of months used and dollar amounts available under 9/11)	Students give correct conversion info--but do not talk about different amount totals possible (correct with: yellow ribbon/resources for deciding month uses/and Comparison tool)	Students offer ways to investigate which programs offer a complete masters and follow on PMP within the 26 months remaining. Yellow ribbon program is also mentioned.

End the activity by thanking the group and directing them to the next scenario (2).

---

## SCENARIO 2

### Instructions to Class and Activity

15 mins

---

*Once the class is quiet display the 2nd scenario slide re: Dee on the class projection*

(Slide 44 in the slide deck)

SAY TO THE CLASS: "Let's tackle another one the same way, just a little bit different scenario."

# Thinking Through Your Benefits (Instructor Guide)

Turn to page \_\_\_\_ in your materials packet. There you will find some more helpful decision points. When you're done—your group will choose one person to present your findings to the whole class. "

READ THE SCENARIO ALOUD: "Dee is Petty Officer that has served on active duty for 32 months and is leaving the Navy honorably. She is going to a full time job next and is considering finishing up her bachelors degree part time (she already meets her associates credentials)" Direct the class to start.

---

*After 15 minutes*

"Our time is up, which education benefit did your group choose for Dee?"

*Pause for answers*

"Ok, so based on your feedback let's start over here:

**Choose a group to address first: choose the one that says the correct answer of "Montgomery" possibly to start.**

"Let's start with Group \_\_\_\_: explain your decision"

---

After 2 minutes or less, either summarize or pivot to the next group, and ask if they agree or disagree with that decision. Correct any misinformation or poor choices immediately before moving on to another group.

Use this rubric to decide on the feedback you offer your group for Scenario 2:

<b>0 level-corrections needed from instructor</b>	<b>1 level minor missing input/instructor suggestions only</b>	<b>2 level-superior/little to no instructor redirection</b>
Students say Dee should use both Montgomery of 9/11 or don't understand the eligibility requirements (correct with pointing out Dee's prorated 9/11 amount for less than 36 mos service)	Students suggest choosing Montgomery GI Bill because of less than full 9/11 offerings (Suggest further exploration based on minimal enrollment level as well, which could be bellow BAH payment level)	Students discuss keeping Montgomery GI Bill instead of 9/11 due to prorated amount for less than 36 mo service, and Dee's low enrollment levels.

---

## Debriefing the material

1-2 mins each group  
15 minutes total with instructor feedback

---

## Summary and Closure

If flip chart is available, write some highlights from group responses

# Thinking Through Your Benefits (Instructor Guide)

Students seem unaware Dee will not get full amounts due to part-time enrollment (suggest considering enrollment levels and level of payment)	Students give correct conversion info--but do not talk about different amount totals (correct with: yellow ribbon LOSS/resources for deciding month uses/and Comparison tool)	Students also note that the yellow ribbon scholarship will not be possible for Dee as she is not at the 100% level--another reason 9/11 is not attractive choice. They note cash payment attractive for Dee.
--	---	--

---

## SCENARIO 1

### Instructions to Class and Activity

15 minutes

---

**Once the class is quiet display the 3rd scenario slide re: Eleanore on the class projection**

(Slide 45 in the slide deck)

SAY TO THE CLASS: "Let's tackle a final scenario, but this one has to do with transferring benefits.

Turn to page \_\_ in your materials packet. There you will find some more helpful decision points. When you're done--your group will choose one person to present your findings to the whole class. "

READ THE SCENARIO ALOUD: " Eleanore is a retiring Colonial in the Air Force. She has achieved all her education needs but is more interested in the education of Mini Eleanore (age 16) and Chuck (age 10). She remembers successfully transferring her education benefits to her kids around 4 years ago by signing up for additional service. " Instruct the class to start the discussion.

---

**After 15 minutes**

"Our time is up, so can Eleanore transfer her education benefit?"

**Pause for answers**

"Ok, so based on your feedback let's start over here:

**Choose a group to address first: choose the one that says "if she's sure she did the paperwork and service all her days!"**

"Let's start with Group \_\_\_\_: explain your decision"

---

### Debriefing the material

1-2 minutes per group

15 minutes total with instructor feedback

---

End the activity by outlining the choices that all the groups made and reassuring the group which ones are correct and possible and making sure to direct them to consider all the important decision points by using the instructor rubric.

---

### Summary and Closure

If flip chart is available, write some highlights from group responses

Use this rubric to decide on the feedback you offer your group for Scenario 3:

# Thinking Through Your Benefits (Instructor Guide)

0 level-corrections needed from instructor	1 level minor missing input/instructor suggestions only	2 level-superior/little to no instructor redirection
Students say Eleanore can transfer no problem without discussing eligibility (correct with service requirement paperwork and implications as well as DEERS info needs)	Students suggest double checking on the exact service requirement. (encourage them to discuss DEERS and transferring 1 month for safety) Also suggest talk of mo	Students discuss meeting service requirement exactly, as well as implications of being in DEERS. They also discuss transferring at least 1 month to every beneficiary before leaving service.
Students seem unaware that Eleanore may want to consider Yellow Ribbon, or that the months can be moved once they leave service (Correct with flexibility of use after separation information based on specific child education)	Students give correct conversion info--but do not talk about Yellow Ribbon Scholarship (suggest looking at the child with the most expensive education as priority due to cost)	Students also note that the yellow ribbon scholarship will be possible for the children and to consider the options of 1/2 allocation. They note than months can be moved around at will based on this additional funding info.

End the activity by reminding participants to use the GI Comparison Tool to help answer these questions of which benefit has more money associated with it in a particular situation.

## Personal Choice

Direct students to page \_\_\_ of their Action Plan handout to mark which Benefit seems best for them.

SAY: "Every veteran has these benefits, but they are not one size fits all. You must choose to stay informed and use these tools to assess your own needs and make a decision:

LETS MOVE TO START WRITING DOWN YOUR OWN DECISION POINT ANSWERS IN YOUR PERSONAL ACTION PLAN.