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# FY25 ARNG EDUCATION BENEFITS HANDBOOK



*"Education, the Key to Strength and Readiness"*

**ARMY NATIONAL GUARD** ★

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***Important!***

***Application procedures for the programs described in this handbook may vary from State to State. Contact your State Education Services Office, unit full-time support personnel, or your Recruiting and Retention NCO for further information.***

***This handbook was developed by the Education Services Branch located at the National Guard Bureau in Arlington, VA. Send recommended changes to: [educationervicesbranch@army.mil](mailto:educationervicesbranch@army.mil)***

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill).

# Chapter 1: INTRODUCTION AND RESPONSIBILITIES



## 1.0 Overview

This guide provides information on application procedures and benefits for all Army National Guard (ARNG) education programs and services. For the most current information on ARNG education programs, as well as specific State programs, contact your State Education Services Office at [www.nationalguard.com/select-your-state](http://www.nationalguard.com/select-your-state).

## 1.1 Responsibilities

- **Education Services Branch, Army National Guard Bureau (ARNG-HRH-C)**
  - Provide policy, guidance, training, resources, oversight and relevant education programs and services to the 54 States and Territories to support lifelong learning, enhance force readiness, and develop the next generation of leaders.
- **State Education Services Office**
  - Administer ARNG education programs and services including; GI Bill programs, Federal and State Tuition Assistance, Credentialing Assistance, Army Personnel Testing, DANTES programs, and other support programs.
  - Coordinate with unit leaders and other stakeholders to conduct education briefings to Soldiers, family members, ARNG state leadership, colleges/universities and outside agencies as necessary.
  - Provide education counseling and support to Soldiers.
  - Coordinate with stakeholders regarding the planning, execution, and marketing of ARNG education programs and services.
  - Develop, implement, and monitor a marketing plan for the programs and services provided by the Education Services Office.



## Chapter 2: GI BILL® PROGRAMS



### 2.0 Overview

GI Bill Programs are statutory entitlements that are administered by the military services and the Department of Veterans Affairs (DVA). Soldiers may receive up to 36 months in any one DVA educational assistance program and a maximum of 48 months of combined benefits if eligible for two or more DVA educational assistance programs. For the most current GI Bill information visit the DVA web site located at: <https://benefits.va.gov/gibill/>. For ARNG specific GI Bill policy, please consult the latest ARNG Voluntary Education (VoEd) Policy PPOM. The following are the most common GI Bill educational assistance programs available to ARNG Soldiers:

- Montgomery GI Bill-Selected Reserve (Chapter 1606)
- Montgomery GI Bill-Selected Reserve Kicker Incentive (Kicker)
- Montgomery GI Bill-Active Duty (Chapter 30)
- Post-9/11 GI Bill (Chapter 33)
- Yellow Ribbon Program
- Transfer of Education Benefits (TEB) Program

### 2.1 Montgomery GI Bill – Selected Reserve (MGIB-SR), Ch 1606, Title 10 USC

**Overview.** Chapter 1606 is an educational program for Service members who are actively participating in the Selected Reserve. Eligibility for this program may be established only one time in a Soldier's career. The ARNG determines initial eligibility, notifies Soldiers, and funds the program while the DVA administers payments to the Soldier. The MGIB-SR program is available to Enlisted, Officer, and Warrant Officer Personnel who are participating members assigned to the Selected Reserve. For members of the Selected Reserve, benefits generally end on the date of separation. Chapter 1606 benefits are paid on a monthly basis directly to the Service Member.

## References

- Title 10 USC, Chapter 1606
- DoDI 1322.17, 15 January 2015
- AR 621-202, 26 September 2017
- FY24 Army National Guard (ARNG) Voluntary Education (VolEd) Policy

## How Do I Qualify?

- Complete the requirements of a secondary school diploma, or its equivalent.
- Agree to a six-year Selected Reserve obligation after June 30, 1985 (for enlisted this is accomplished using a DD Form 4 or DA Form 4836, officers use a DA Form 5447-R).
- Complete Initial Active-Duty Training (IADT) or Basic Officer Leadership Course (BOLC).
- Remain a member in good standing in the Selected Reserve.
- Soldiers mobilized on Title 10 Active-Duty may receive an extension of their period of eligibility for the length of the mobilization plus four months. This is a DVA process that occurs after the Soldier separates from the Selective Reserve.

## What Do I Get? Rates Effective 1 October 2024

Institutional Training		Apprenticeship and On-the-Job Training	
Training Time	Monthly rate	Training Period	Monthly rate
Full time	\$481.00	First six months of training	\$360.75
3/4 time	\$360.00	Second six months of training	\$264.55
1/2 time	\$240.00	Remaining pursuit of training	\$168.35
Less than 1/2 time	\$120.25		

**Correspondence and Flight** - Entitlement charged at the rate of one month for each \$481.00 paid.

**Cooperative** - \$481.00

**Correspondence Payments** - 55% of the approved charges

**Flight Payments** - 60% of the approved charges

Rates change every year on October 1. Go to <https://www.va.gov/education/benefit-rates/> for current rates.

## How Do I Apply?

- **Step 1.** Apply Online at; [www.va.gov](http://www.va.gov) to obtain your Certificate of Eligibility (CoE). After you apply on-line, the DVA will send you a CoE.
- **Step 2.** Take the CoE to the School Certifying Official (SCO) at the educational institution you are attending, or your place of employment if you are in a job-training program. The SCO will certify your enrollment and submit it to the DVA Regional Processing Office (RPO) for processing.
- **Step 3.** Verify Your Attendance. Students receiving VA Education benefits must verify their



attendance monthly by using one of the following methods:

- Text Message. The VA strongly recommends verifying enrollment via text message. Every student who has a current mobile number on file will receive an initial text message from the VA. Reply “Yes” to the text message to opt-in to verifying enrollment via text.
    - If you did not receive a message, call the VA Education Call Center (ECC) at 1-888-GIBILL-1 (1-888-442-4551) to opt-in.
    - Once you opt-in, you will receive a text message requesting enrollment verification on the last day of each month. You must submit your response within 6 days.
  - Call the VA ECC at 1-888-GIBILL-1 (1-888-442-4551) every month and ask the representative to verify your enrollment. The VA ECC is open Monday through Friday, 7am to 6pm CT.
  - International students will need to call the VA ECC at 001-918-781-5678.
- Important! If you are asked for a copy of your Notice of Basic Eligibility (NOBE), you will find a copy of in your iPERMS record. If a copy of your NOBE is not located in your iPERMS record, contact your State GI Bill Manager or Education Services Officer (ESO).

**Note:** *Non-Prior Service applicants enlisting under the OCS and ROTC enlistment option will not be entitled to receive the benefit until branch qualified. Officers/Officer Candidates should contact their State GI Bill Manager to verify their eligibility.*

## 2.2 Army National Guard Kicker Incentive Program

**Overview.** The Kicker Incentive is an additional monthly education payment used to encourage qualified Soldiers to enter specific units or skills to meet and sustain ARNG readiness requirements. ARNG Soldiers may be eligible for a Kicker Incentive at various times in their career. There are Enlisted and Officer Candidate Kicker Incentives available with each category of Kicker having specific criteria and rules for eligibility. A Soldier may only contract for a Kicker once in their career.

### **References**

- Title 10 USC, Chapter 1606, Section 16131(i)
- Title 10 USC, Chapter 103, Sections 2107 and 2107a
- Title 38 USC, Chapter 30, Section 3021-3023
- DoDI 1322.17, 15 January 2015
- AR 621-202, 26 September 2017
- FY25 Army National Guard (ARNG) Voluntary Education (VoEd) Policy, 3 September 2024

### **How Do I Qualify?**

Refer to the current ARNG Voluntary Education (VoEd) Policy for a detailed description of the qualification criteria, contracting requirements and standards for administration of this incentive. To be eligible for an MGIB-SR Kicker, all applicants/Soldiers must enlist/reenlist/extend to have a six-year service obligation. Before receiving payment, Soldiers must have a high school diploma or equivalent and must complete MOS or Area of Concentration (AOC) branch qualification. For FY25, the authorized Kickers are:

- **\$350 Enlisted Accessions (EA)**
  - Non-Prior Service
    - ASVAB score of 50 or above (Cat I-III A).
    - Critical Skill/Critical UIC Vacancy (Tier Level 1-7)
    - Includes; Civilian Acquired Skills Program (CASP) or Split-Training Option, applicants enlisting under the Foreign Language Recruiting Initiative (FLRI) or Future Soldier Preparatory Course (FSPC), and applicants enlisting under the ARNG Special Forces (18X) enlistment option. Note: Does not include Glossary NPS.

- Prior Service
  - ASVAB 50 or above (Cat I-III A).
  - DMOSQ E7 or below.
  - Critical Skill/Critical UIC Vacancy (Tier Level 1-7)
  - Meet RE and SPD code requirements for if affiliating from active duty.
  - If affiliating from a service other than Army, meet the requirement to be awarded a MOS at time of affiliation/enlistment and be coded DMOSQ in SIDPERS/GIMS.
- **\$350 Re-Enlistment/Extension (RE)**
  - Reenlist or extend DMOSQ grade E7 or below.
  - May extend any time after completing three continuous years of service in the ARNG, but prior to completing 14 total years of service.
  - Deployed Soldiers with a 999K excess code are eligible.
  - Soldiers in the Medical Management Activity (MMA) are not eligible while medically non-available.
- **\$350 Officer Commissioning (OC)**
  - Officer Candidate School (OCS). A Soldier enrolled in OCS may contract for the OC Kicker provided they:
    - Have previously completed IADT and have an enlisted MOS.
    - Complete MGIB-SR Kicker Addendum (NGB Form 5435) after completion of OCS Phase 1, and prior to commissioning.
    - Have a concurrent 6-yr service obligation from the date of the Kicker contract.
  - Reserve Officer's Training Corps (ROTC). A ROTC Cadet may contract for the OC Kicker provided they:
    - Have previously completed IADT and have an enlisted MOS
    - Enrolled in the Simultaneous Member Program (SMP)
    - Have not received a ROTC Scholarship (Title 10, Section 2107);
    - Complete SMP Agreement (NGB Form 594-1) and ROTC Cadet Contract (DA Form 597 series) prior to contracting for the Kicker.
    - Complete Kicker Addendum (NGB Form 5435) prior to commissioning.
    - Have a concurrent 6-yr service obligation from the date of the Kicker contract.
  - Warrant Officer Candidate (WOC). A Soldier on orders in the WOC program may contract for the OC Kicker provided they:
    - Have previously completed IADT and have an enlisted MOS
    - Complete Kicker Addendum after entry into commissioning program and prior to commissioning.
    - Have a concurrent 6-year service obligation from the date of the Kicker contract.
  - The Standard Officer Kicker (SOK). A Commissioned or Warrant Officer who is within one year after commissioning or recommissioning (as long as the recommissioning was in a different Area of Concentration/branch) may contract for the SOK provided they:
    - Complete the MGIB-SR Kicker Addendum and sign a DA 5447-R Officer Service Agreement for a period of six or more years on the same day.
    - Commissioned Officers without a bachelor's degree and Direct Commissioned Officers are eligible for this incentive.
  - Supplemental (Bump-Up). An Officer Candidate, or Commissioned or Warrant Officer who is within one year after commissioning may be eligible for an increase in their Kicker rate to \$350 provided they:
    - Previously contracted and established eligibility for a \$100 or \$200 MGIB-SR kicker.

- Have completed or agree to complete the original 6-year service obligation.
- Are enrolled into a commissioning program.
- Complete the Supplemental MGIB-SR Kicker addendum (NGB Form 5435-1) after entry into the Commissioning program, and within one year after commissioning.
- No additional service obligation is required for Soldiers who have completed the original MGIB-SR Kicker six-year obligation.

**Notes:**

*-Receiving a Dedicated Guard ROTC Scholarship (Title 10 USC Section 2107) will terminate a Soldier's MGIB-SR (Ch 1606) basic benefit and Kicker (if applicable). Receiving a Guaranteed Reserve Forces Duty (GRFD) Scholarship (Title 10 USC Section 2107a) has no effect on either MGIB-SR or Kicker*

*-Cadets who have not completed AIT and been awarded an enlisted MOS are not eligible for the OCS, ROTC, or WOC Kickers.*

**What Do I Get?**

- A Soldier may receive a maximum of 36 months of benefits under the Kicker program based on their contracted kicker rate (\$100, \$200 or \$350). Rates will not increase or decrease due to changes in policy. All payments are tax free.
  - A Soldier or applicant may contract for the Kicker if they are eligible or are establishing eligibility for the MGIB-AD or MGIB-SR.
  - The Kicker may be paid in conjunction with MGIB-AD, MGIB-SR, or PGIB.
  - When eligibility for the MGIB-SR/MGIB-AD benefit expires, so does eligibility for the Kicker.

**2.3 Montgomery GI Bill - Active Duty (MGIB-AD), Chapter 30, Title 38 U.S. Code**

**Overview.** Chapter 30 is generally an education program that applies to veterans who began active-duty service for the first time after June 30, 1985, or AGR service after November 29, 1989, contributed \$1,200, and received an Honorable Discharge.

**References**

- Title 38 USC, Chapter 30
- DoDD 1322.16, 18 June 2002
- AR 621-202, 26 September 2017
- FY25 Army National Guard (ARNG) Voluntary Education (VolEd) Policy, 3 September 2024

**How Do I Qualify?**

- Service Members are eligible to enroll in the MGIB-AD if they:
  - Served on Title 10 Active Duty after 30 June 1985.
  - Served on Title 32 AGR after 29 November 1989.
  - Complete a DD Form 2366.
  - Contribute \$1,200.
  - Receive an Honorable Discharge.
- Service Members meeting any of the below criteria are NOT eligible to enroll in the MGIB-AD:
  - Have ever declined the MGIB-AD.
  - Are a Service Academy Graduate.
  - Have an Initial active-duty period under Title 10 beginning on or before June 30, 1985
  - Have an Initial AGR period under Title 32 beginning on or before November 28, 1989
  - Are an ROTC scholarship recipient who completed ROTC on or before to Sep 30, 1996
  - Are an ROTC scholarship recipient on or after October 1, 1996 who received at least \$3,400 of ROTC scholarship benefits in any one year of ROTC participation.

Soldiers should contact the VA to verify their eligibility based on their actual periods of service.

## What Do I Get? Rates Effective 1 October 2024

- A monthly payment directly to you based on amount of active-duty time served. If you served at least 3 continuous years (without a break) on active duty/AGR, the following rates apply:

Training Time	Monthly Rate
Full time	\$2,438.00
3/4 time	\$1,828.50
1/2 time	\$1,219.00
Less than 1/2 time More than 1/4 time	**\$1,219.00
1/4 time or less	**\$609.50
<b>Apprenticeship and On-the-Job Training</b>	
1st six months	\$1,825.50
2nd six months	\$1,340.90
Remaining training	\$853.30
<b>Cooperative Training</b>	
Monthly Rates	\$2,438.00
** Tuition and Fees ONLY. Payment cannot exceed the listed amount Rates change every year on Oct 1. Go to <a href="https://www.va.gov/education/benefit-rates/">https://www.va.gov/education/benefit-rates/</a> for current rates	

- Payments are limited by several factors, including:
  - Years of active-duty service
  - Rate of pursuit (enrollment full-time/half-time, etc.)
  - Use of Federal Tuition Assistance
  - Active Duty/Drilling Status
- If on Active Duty, you may use the benefit as a Top-Up to your Federal Tuition Assistance
  - Top-Up means FTA will pay first, then Chapter 30 will pay the cost of tuition and fees not covered by FTA, not to exceed the monthly Chapter 30 rate
  - You have 10 years from the last day of qualifying Active-Duty service to use this benefit
  - Soldiers eligible for the MGIB-AD who are mobilized on Title 10 Active Duty for 90 days or more will have their 10-year delimiting date re-established if they have remaining benefit entitlement. To receive the additional time, Soldiers must send a copy of their DD Form 214 to their DVA RPO

## How Do I Apply?

- **Step 1.** Contact your State Education Services Officer for enrollment instructions.
- **Step 2.** Apply Online. Once you receive confirmation of enrollment from your State ESO, go to [www.va.gov](http://www.va.gov) to apply.
- **Step 3.** Obtain your Certificate of Eligibility (CoE). After you apply online, the DVA will send you a CoE in the mail. Take the CoE to the DVA representative (DVA Rep)/School Certifying Official (SCO) at your school, or your place of employment if you are in a job-training program.
- **Step 4.** Verify Your Attendance. Students receiving VA Education Benefits must verify their attendance monthly by using one of the following methods:
  - Text Message. The VA strongly recommends verifying enrollment via text message. Every student who has a current mobile number on file will receive an initial text message from the VA. Reply "Yes" to the text message to opt-in to verifying enrollment via text.
    - If you did not receive a message, call the VA Education Call Center (ECC) at 1-888-GIBILL-1 (1-888-442-4551) to opt-in.

- Once you opt-in, you will receive a text message requesting enrollment verification on the last day of each month. You must submit your response within 6 days.
- Call the VA ECC at 1-888-GIBILL-1 (1-888-442-4551) every month and ask the representative to verify your enrollment. The VA ECC is open Monday through Friday, 7am to 6pm CT.
- International students will need to call the VA ECC at 001-918-781-5678.

## **2.4 Montgomery GI Bill – Active-Duty \$600 Buy-Up Program**

**Overview.** This option allows Service Members currently serving on a qualifying period of Active Duty to contribute an additional amount up to \$600. The maximum \$600 additional contribution will increase the basic full-time MGIB-AD benefit by \$150 per month for a total of up to \$5,400 in additional benefits. Contributions into the Buy-Up Program are not refundable for those who relinquish MGIB-AD to use the PGIB program. AGRs may contribute by payroll deduction; mobilized Soldiers must submit a certified bank check or money order. On completion of enrollment requirements, the Soldier must notify the DVA of their eligibility for the Buy-Up program.

### **How Do I Qualify?**

- Be eligible for the MGIB-AD.
- Contribute up to \$600 in \$20 increments.

### **What Do I Get?**

- Up to \$150/month additional payment.
- For contributions less than \$600, payment of \$5/month for every \$20 contributed.

### **How Do I Apply?**

- **Step 1.** Contact your State ESO for enrollment instructions.
- **Step 2.** Go to [www.va.gov](http://www.va.gov) to complete the application process.
- **Step 3.** Obtain your Certificate of Eligibility (CoE). After applying online, the DVA will send you a CoE. Take the CoE to the DVA representative (DVA Rep)/School Certifying Official (SCO) at the college or your place of employment if you are in a job-training program.

## **2.5 Post-9/11 GI Bill (PGIB), Chapter 33, Title 38 U.S. Code**

**Overview.** The Post-9/11 GI Bill (PGIB) is an education program for veterans who serve a minimum of 90 cumulative days on active duty after September 10, 2001, and receive an honorable discharge. RC members can earn eligibility by serving on orders under certain Title 10 authorities, or Title 32 AGR, or on Title 32, Section 502(f) under limited circumstances.

### **References**

- Title 38 USC, Chapter 33
- DoDI 1341.13, Post 9/11 GI Bill, Change 1, 12 July 2018
- AR 621-202, 26 September 2017
- FY24 Army National Guard (ARNG) Voluntary Education (VolEd) Policy

### **How Do I Qualify?**

- Serve at least 90 cumulative days in a period of qualifying Active Duty on or after September 11, 2001. Qualifying Active-Duty service is:
  - Service in any Active Component.
  - Service under Title 10 USC Sections 688, 12301(a), 12301(d), 12301(g), 12301(h), 12302, 12304, 12304a, or 12304b.
  - AGR under Title 10 or Title 32.

- Title 32 U.S.C., Section 502(f) under a Declaration of National Emergency as follows:
  - Between Sep 11, 2001 – May 31, 2002 under Operation Noble Eagle
  - Between February 15, 2019 – 20 Jan 2021 in support of the Southwest Border Mission under Operation Guardian Shield
  - Effective March 22, 2020 – July 1, 2022 in response to the COVID-19 Pandemic
  - Between 14 Jan 2021 – 23 May 2021 in support of the Capitol Police / 59<sup>th</sup> Inauguration
- If Soldier has eligibility for another GI Bill program(s), one of the programs must be relinquished when electing PGIB.
- Basic Training and AIT can be added to qualifying time if the Soldier:
  - Attended all or a portion of IADT on or after September 11, 2001; and
  - Completed 24 months of other qualifying service.
- The following periods of service are NOT qualifying time for PGIB:
  - Any qualifying service during the four-year ADSO after commissioning from a Title 10 U.S.C. 2107 (Dedicated Guard) ROTC scholarship.
  - Any qualifying service during the five-year ADSO after attendance at or commissioning from a Service academy.
  - Service terminated due to defective enlistment agreement.
  - Any qualifying service during the three-year ADSO associated with accepting the Active-Duty Student Loan Repayment Program (Title 10 Section 109).
  - Any service period with less than an Honorable Discharge.
- Period of Eligibility.
  - For Soldiers whose last day of qualifying active-duty was prior to January 1, 2013, eligibility to use Chapter 33 benefits expires 15 years from the date of the last Honorable discharge or release from active duty of at least 90 consecutive days.
  - For Soldiers whose last day of qualifying active duty was on or after January 1, 2013, eligibility never expires.
  - Soldiers who are subject to the 15-year limit can eliminate the limit by completing a new period of qualifying duty of at least 90 continuous days on or after 1 January 2013.

**What Do I Get?**

- Post-9/11 payment tiers are calculated based on cumulative qualifying time a Soldier accrues.

Qualifying Service	Payment Tier
36 months* or more, or Purple Heart recipients	100%
At least 30 continuous days on active duty and discharged due to service-connected disability	100%
30 - 36 months*	90%
24 - 30 months	80%
18 - 24 months	70%
6 - 18 months	60%
90 days - 6 months	50%

\*Includes Basic Training and AIT

- There are three benefit payments for the PGIB: Tuition and Fees, a Monthly Housing Allowance, and a Book and Supply Stipend. All three are pro-rated by the Service member's payment tier. The Monthly Housing Allowance and the Book and Supply stipend are further pro-rated by the Service member's rate of pursuit (number of credit hours).

- Tuition and Fees
  - Up to 100% of in-state tuition if you are attending a public school.
  - Max \$28,937.09 per year for private or foreign school (effective August 1, 2024).
- Monthly Housing Allowance (MHA): (MUST be attending more than half-time)
  - Equivalent to BAH of E-5 with dependents.
  - Based on zip code where attending classes.
  - If attending only online classes: \$1,177.50 per month (effective August 1, 2024).
  - Subject to term start and end dates.
  - Soldiers serving on qualifying active duty for 30 consecutive days or more are NOT eligible for the MHA
- Book and Supply Stipend
  - \$41.67/credit hour.
  - Up to \$1,000 per academic year.
- PGIB may also be used for Non-College Degree (NCD) programs, Correspondence schools, Flight programs, Apprenticeships and On-the-Job Training (OJT), Independent Study programs, and National Test reimbursements.
  - Students at NCD institutions receive the same benefits as those attending traditional colleges and universities (see above).
  - Correspondence students will receive the actual net costs for tuition and fees, up to \$14,055.13 per academic year (effective August 1, 2024).
  - Flight students will receive the actual net costs for tuition and fees, up to \$16,535.46 per academic year (effective August 1, 2024).
  - Information on National Testing, Licensing and Certification tests is in Chapter 6 of this handbook.
  - Rates for Apprenticeship and OJT are based on length of time the student is in training:

Training Period	Monthly rate
First six months	100% of MHA
Second six months	80% of MHA
Third six months	60% of MHA
Fourth six months	40% of MHA
Remaining training	20% of MHA

- Students living in rural areas may qualify for a one-time, \$500 benefit if the student:
  - Resides in a county with fewer than 6 people per square mile; and,
  - Relocates at least 500 miles to attend school; or
  - Relocates any distance by air when no other land-based transportation exists.

### **How Do I Apply?**

- **Step 1.** Go to [www.va.gov](http://www.va.gov)
- **Step 2.** Obtain Certificate of Eligibility (CoE). The DVA will send you a Certificate of Eligibility (CoE). Take the CoE to the DVA representative (DVA Rep)/School Certifying Official (SCO) at the college (or your place of employment if you are in a job-training program). Monthly verification is not required.
- **Step 3.** Verify Your Attendance. Verify your attendance each month using one of the following methods:
  - Text Message. The VA strongly recommends verifying enrollment via text message. Every student who has a current mobile number on file will receive an initial text message from the VA. Reply "Yes" to the text message to opt-in to verifying enrollment via text.

- If you did not receive a message, call the VA Education Call Center (ECC) at 1-888-GIBILL-1 (1-888-442-4551) to opt-in.
- Once you opt-in, you will receive a text message requesting enrollment verification on the last day of each month. You must submit your response within 6 days.
  - Call the VA ECC at 1-888-GIBILL-1 (1-888-442-4551) every month and ask the representative to verify your enrollment. The VA ECC is open Monday through Friday, 7am to 6pm CT.
  - International students will need to call the VA ECC at 001-918-781-5678.

## 2.6 Yellow Ribbon Program

**Overview.** The Yellow Ribbon Program allows institutions of higher learning to enter voluntarily into an agreement with DVA to fund tuition expenses that exceed the annual PGIB tuition cap. Payment is made directly to the school on behalf of the student.

### References

- DVA: <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>

### How Do I Qualify?

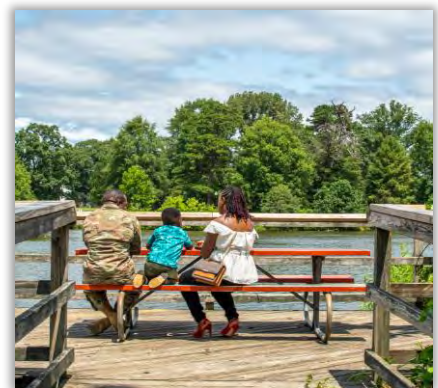
- Only individuals eligible for Post-9/11 GI Bill at the 100% benefit level, dependents using transferred entitlement, or Fry Scholarship recipients are eligible for Yellow Ribbon funding.
- See Section 2.5 for Post-9/11 GI Bill eligibility criteria.
- Beginning August 1, 2022, Active-Duty Personnel, AGRs, and their spouses using transferred entitlement will be eligible for the Yellow Ribbon Program.

### What Do I Get?

- The Yellow Ribbon Program provides additional funding to students for out-of-state tuition or tuition at a private school.
- If a school participates in the Yellow Ribbon Program, DVA will match each dollar the school contributes up to 50% of the difference between the PGIB tuition and fee payment and the amount charged to the student. The combined school and DVA contribution can't exceed the tuition and fee amount charged the student.

## 2.7 Transfer of Education Benefits (TEB)

**Overview.** The Department of Defense allows service members to transfer their PGIB benefits to their spouse or dependent children. Unlike the basic Post-9/11 GI Bill, TEB is NOT an entitlement, it is an incentive for further service and is intended to promote retention in the ARNG. Not every Soldier will qualify for TEB. Soldiers unable to commit to the required service obligation will not be able to participate in this program.



### References

- Title 38 USC, Chapter 33, Section 3319
- DoDI 1341.13, Post 9/11 GI Bill, Change 1, 12 July 2018
- AR 621-202, 26 September 2017
- FY25 Army National Guard (ARNG) Voluntary Education (VolEd) Policy

### How Do I Qualify?

- Be actively serving in the ARNG;
- Be entitled to the PGIB;



- Have completed six or more years of qualifying service in the Armed Forces (Active-Duty or Selected Reserve) at time of TEB request;
- Commit to serve at least four additional, continuous years in the Armed Forces (must have an ETS or MRD equal to or greater than four years from the TEB request date and not be in the IRR or ING); and
- Have no adverse action flags, including failure to maintain fitness or height/weight standards.

### **What Do My Dependents Get?**

- Dependent(s) receive the same tier payment as the Soldier.
- Spouse is subject to the same rules as the transferring Soldier:
  - For Soldiers whose last day of active duty was before January 1, 2013, the spouse's eligibility ends 15 years from the Soldier's last day of qualifying time.
  - For Soldiers whose last day of active duty was on or after January 1, 2013, the spouse's eligibility never expires.
  - Spouses of Soldiers serving on qualifying active duty are not eligible for the Monthly Housing Allowance.
- Children:
  - Can use the benefit after the transferring Soldier has completed ten years in the Armed Forces.
  - Always paid as if the Service Member was in a Non-Active-Duty Status.
  - Can begin using the benefit on their 18th birthday or completion of requirements for high school diploma or equivalency certificate, whichever comes first.
  - A child's eligibility ends on their 26th birthday unless you specify an earlier end date.
- You can transfer to a spouse at any time while you are actively serving. You must transfer to a child before their 21<sup>st</sup> birthday (23<sup>rd</sup> birthday if they are a full-time student).
- You can modify and/or revoke months between any dependent you originally transferred months to – even after you separate from service.
- You cannot add dependents after you separate from service. Soldiers should consider transferring months to each dependent.

### **How Do I Apply?**

- TEB requests are submitted on the DoD milConnect website at <https://milconnect.dmdc.osd.mil/milconnect/>.
- Other TEB approval criteria may apply. Refer to Army Regulation (AR) 621-202 or the current ARNG VolEd Policy for the most up to date guidance on the ARNG TEB Program.
- If you have questions about your eligibility for the TEB program, consult with your State or Territory Education Services Officer or GI Bill Manager.

**IMPORTANT! All ARNG Soldiers considering TEB should initiate the TEB process as soon as they meet the TEB eligibility requirements.**

## 2.8 Comparison of GI Bill Education Programs Chart

A comprehensive comparison can be found on the GI Bill website at the following link:

<https://www.va.gov/resources/compare-va-education-benefits/>

	CH 33	CH 30	CH 1606
<b>ELIGIBILITY</b>	Eligibility criteria are complex and vary by program. The following statements are general eligibility criteria. Students should file an application so the Regional Processing Office can determine if they are eligible and the conditions of their eligibility.		
	Serve on qualifying active duty for at least 90 aggregate days after 10 Sep 2001.  If you are eligible for other GI Bill	2 years active duty, 3 years active duty, or 2 years active duty plus 4 years reserves.	Completion of high school diploma and initial active duty for training. Must be active reservist with 6-year obligation.
<b>BENEFITS FOR IN-SERVICE STUDENT</b>	<i>Refer to the specific benefit for detailed information</i>		
	Eligible for payment after completing 90 days of aggregate service.	Eligible for payment after completing 2 years continuous active duty.	Eligible while actively serving in the ARNG
<b>ENTITLEMENT</b>	36 months. May extend to end of term if benefit expires during term.  Kickers do not extend.	36 months. May extend to end of term if benefit expires during term.  Kickers do not extend.	36 months. May extend to end of term if benefit expires during term.  Kickers do not extend.
	<b>48 months maximum under two or more programs</b>		
<b>DELIMITING DATE</b>	For separations on/after 1 Jan 2013, no expiration  For separations prior to 1 Jan 2013, 15 years from last Honorable discharge or separation	10 years from last Honorable discharge or separation.  May extend for subsequent period of active duty or disability that prevents completion of program.	14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.  May extend if disability incurred or aggravated by service in Selected Reserve prevents completion of program.

## 2.9 Uses for GI Bill

In addition to traditional college, technical, or vocational schools, the GI Bill can be used for a multitude of educational and vocational programs, including:

- On-the-job training and Apprenticeship programs. These programs allow you to learn a trade or skill through training on the job rather than attending formal classroom instruction. You typically would enter an employment contract with a specific employer or union, with the goal of gaining job certification or journeyman status. While in an approved program, you can use your GI Bill benefit to receive a monthly payment in addition to your regular wages.
- Licensing or certification costs. Often required for work in certain fields, tests to obtain professional licenses or certifications may be reimbursable by the VA. Test that may be reimbursable include licensing and/or certifications for a job as a mechanic, medical technician, therapist, computer network engineer, website developer, or other professionals. There is no limit to the number of tests you may take, or the number of times you may take the same test. The VA will reimburse for tests even if you fail them. The VA only pays the test costs, up to \$2,000 for each test. You can search for approved tests at <https://inquiry.vba.va.gov/weampub/buildSearch-LCCriteria.do>

- **Entrepreneurship training.** Entrepreneurship training allows eligible service members and veterans who own or want to own a business to use GI Bill benefits to take courses offered by Small Business Development Centers. To locate eligible courses, contact the SBDC directly, at <http://www.sba.gov/sbdc/> . Additional assistance for veteran entrepreneurs is available through the DVA at <https://www.va.gov/osdbu/>
- **Preparatory courses, remedial and refresher training.** Preparatory courses are training courses for tests or are used for admission to an undergraduate or graduate program. Remedial and refresher training are lower-level courses to correct a deficiency or to meet a prerequisite for a higher-level course.
- **National tests.** You can use your GI Bill to pay for registration and administrative fees for national test. Approved tests include those for:
  - admission to college programs such as SAT, ACT, TOEFL,
  - earning credit in lieu of attending college courses such as CLEP, DSST, ECE, PLA,
  - admission to graduate programs such as GMAT, GRE, LSAT, MAT
  - admission to health professional programs such as DAT, MCAT, OAT, PCAT

A complete list of tests and fees is available at:

<https://inquiry.vba.va.gov/weamspub/buildSearchNE.do>

- **Flight training.** You may be eligible for flight training if you currently have:
  - A private pilot's license, and
  - Either
    - A second-class medical certificate valid for second-class privileges, or
    - A first-class medical certificate if you want to pursue the Airline Transport Pilot (ATP) certificate.

A complete list of the types of training available is at:

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/>

## 2.10 General Application Process

Follow these steps to obtain your GI Bill and Kicker Benefits:

### Step 1: Apply for your Certificate of Eligibility (CoE)

- Be sure you have all required information before you start. You must complete the form in one session – there is no option to save and come back later. Required information:
  - Applicant's Social Security Number
  - Military history (Service Members only)
  - Sponsor's Social Security number (Dependents applying for PGIB only)
  - Information about the school you wish to attend
  - Bank account and direct deposit information
  - Education history
- Go to [www.va.gov](http://www.va.gov)
- Click on "Education and training"
- Click on "How to apply"
- Click on "Find your education benefits Form" and answer the questions. Click "Apply Now". Based on your answer, the system will select the correct form
- Answer the questions in each section:
  - Step 1: Applicant Information
  - Step 2: Benefits Eligibility
    - Select the program you are eligible for and wish to use.

- Step 3: Service History: Service Members and Veterans Only
  - If you are currently on Title 32 FTNGD (ADOS/ADSW), select 'No' for "Are you on active duty now".
  - ROTC Cadets: Confirm whether your scholarship is Section 2107 or Section 2107a. If 2107a, select no for both questions.
  - Student Loan: Do not check this box if your Student Loan Repayment contract was from the Guard/Reserves.
- Step 4: Education History
- Step 5: Employment History
- Step 6: School Selection
- Step 7: Personal Information
- Step 8: Review information and click "Submit Application"
- Normally, the VA will process your application within 30 days. You will receive a Certificate of Eligibility (CoE) electronically.
  - Call (888) GIBILL-1 (888-442-4551) to check the status of an application.

## **Step 2: Register for Classes**

- Register for classes as soon as your school's registration period opens.
- Visit your School Certifying Official (SCO). This is a school employee who typically works in the financial aid, admissions or Veterans affairs office.
  - The SCO will certify your registration. This tells the VA how many hours you are taking and the cost of tuition & fees and reports your rate of pursuit (1/2-time, 3/4-time, full time).
  - If a tuition payment is due before you receive your CoE from the VA, your SCO may be able to place your school account on hold to wait for payment from VA. Check with your school's finance office for their policies.
- When you receive your CoE from the VA, give a copy to your SCO.

## **Step 3. Verify Your Attendance.**

- Students receiving VA education benefits (Chapter 1606, 30, or 33) must verify their attendance monthly. Verify attendance monthly by using one of the following methods:
  - Text Message. The VA strongly recommends verifying enrollment via text message. Every student who has a current mobile number on file will receive an initial text message from the VA. Reply "Yes" to the text message to opt-in to verifying enrollment via text.
    - If you did not receive a message, call the VA Education Call Center (ECC) at 1-888-GIBILL-1 (1-888-442-4551) to opt-in.
    - Once you opt-in, you will receive a text message requesting enrollment verification on the last day of each month. You must submit your response within 6 days.
  - Call the VA ECC at 1-888-GIBILL-1 (1-888-442-4551) every month and ask the representative to verify your enrollment. The VA ECC is open Monday through Friday, 7am to 6pm CT.
  - International students will need to call the VA ECC at 001-918-781-5678

## **Step 4: Next Semester**

- Do not resubmit the application unless you are changing schools or degree plans.
- As soon as registration for the next term opens, register for classes early and make another appointment with your SCO.

## CHAPTER 3: FEDERAL TUITION ASSISTANCE (FTA)



### 3.0 Overview

ArmyIgnitED <https://www.armyignited.army.mil> is the one-stop virtual gateway for Soldiers to request Federal Tuition Assistance (FTA) online, anytime, for both classroom and distance learning college courses. It is a dynamic online portal which automates most of the enrollment and application process. ArmyIgnitED allows access to regionally and nationally accredited colleges and universities with thousands of degree plans. ArmyIgnitED is used by all three Army components, Active Army, Army National Guard, and Army Reserve Soldiers to request FTA.

Soldiers may use FTA to receive one degree from each of the following levels:

- High school diploma or its equivalency
- Associate, Bachelor's, and Master's degree
- One academic certificate (either undergraduate or graduate) during their career

FTA cannot be used for courses or programs leading to a lower or lateral post-secondary credential that is validated in the Soldier's official military personnel record. FTA cannot be used to pay for First Professional degrees (i.e., doctoral degrees, juris doctorates).

### References

- Title 10, USC, Section 2007, Payment of Tuition for Off-Duty Training or Education
- Title 10, USC, Section 2005, Advanced Education Assistance: Active-Duty agreement; reimbursement requirements
- DODI 1325.25, Voluntary Education Programs (Incorp. Change 3, 7 July 2014), 15 July 2015.
- AR 621-5, Army Continuing Education System (ACCESS ARMYU), 28 October 2019.
- AR 600-8-2, Suspension of Favorable Personnel Actions (Flags), 23 October 2012.
- Army TA Directive, dated 6 June 2018
- Lates policy update from ACCESS Army University

## **How Do I Qualify?**

- **Eligibility:**
  - Be currently serving in the ARNG and have a common access card (CAC). Note, completion of IADT, BOLC, and/or WOBC are no longer required.
- **Service Requirement/Obligation:**
  - Enlisted Soldiers: Are not eligible for TA for courses with term end dates less than 60 days from their separation date
  - Officers and Commissioned Warrant Officers are subject to a four-year Reserve Duty Service Obligation (RDSO) OR a two-year Active-Duty Service Obligation (ADSO).
- **Additional Criteria:**
  - The college is regionally or nationally accredited AND is a participant in ArmyIgnitED.
  - The funded course(s) meets a requirement listed in your personalized degree plan provided by the school (this can include prerequisite courses).
  - An evaluated degree plan/audit is required after requesting TA funding for 2 courses in ArmyIgnitED
  - Maintain an undergraduate GPA of 2.0 or a graduate GPA of 3.0 for FTA-funded courses.
  - You must submit your FTA request at least 8 business days prior to course start date.

## **What Do I Get?**

- Funding for required courses listed on an approved personalized degree plan.
- Cost of tuition (no fees) up to \$250 per semester hour.
- Up to 16 semester hours per fiscal year.
- Up to 130 semester hours of undergraduate coursework.
- Up to 39 semester hours of graduate coursework.

## **How Do I Apply?**

- **Step 1.** Go to <https://www.armyignited.army.mil> and sign in with your CAC card.
- **Step 2.** Once the student account is established, select the education goal. Select education level, school, and degree you want to pursue.
- **Step 3.** Once your education goal has been approved by your ESO/ESS, click on the Virtual Benefits Training link, after that is completed, click on TA Requests and issue funding.
- **Step 4.** Your assigned education counselor will review your tuition assistance request (TAR) and approve or reject it. You will receive an email stating the status of the TAR and the steps to follow, if necessary.
- **Step 5.** Register with your school.
  
- If assistance is required, you can send a message directly to your assigned counselor in the system or reach out to your state education office outside of the system.

### **3.1 Recoupment**

Course costs will be recouped from a Soldier's military pay account for:

- Receiving a course grade lower than C for undergraduate or a course grade lower than B for graduate students.
- Failing to resolve an incomplete ("I") grade within 120 days.
- Dropping courses for personal reasons on or after the course start date.

- Transferring to Inactive National Guard (ING) or Individual Ready Reserve (IRR) prior to the course end date.

### 3.2 Duplication of Benefits

Soldiers may not receive a duplication of federal funds in contradiction to law, regulation or policy. SMs may use FTA in addition to other funding sources (i.e. ARNG State-funded programs, loan programs, scholarships etc.) to fund their educational expenses based on the following limitations:

- ARNG State-funded programs generally do not have an impact on FTA and should not be a factor in determining FTA; subject to any State laws or directives. FTA may be used concurrently with State TA subject to State laws or directives but **may not exceed** 100% of tuition costs.
- The ARNG's Student Loan Repayment Program (SLRP), Health Professional Loan Repayment Program (HPLRP), and Chaplain Loan Repayment Program (CLRP) are education incentives and have no impact on receiving funds from the FTA program. See Chapter 8 of this handbook for further information about those programs.
- In the case where an applicant is eligible for both FTA and a Pell Grant, it is recommended that FTA be applied first to allow maximum use of Pell Grant funds.
- Soldiers receiving an ROTC scholarship under USC Sections 2107 or 2107a **are not** eligible to receive FTA.

### 3.3 Use with GI Bill

Soldiers who receive education benefits from the DVA and FTA from the military may have a duplication of benefits issue. Potential duplication issues are;

- **MGIB-SR (Chapter 1606) Recipients.** FTA may be used concurrently with MGIB-SR (Chapter 1606) for the same course when attending half-time or more.
- **Chapter 33 Recipients.** Active duty, National Guard, and Reserve Service Members may receive Chapter 33 benefits for the same courses for which they receive FTA from the military. Depending on their mobilization time, National Guard and Reserve Service Members may have varying percentages of Chapter 33 benefits ranging from 50% to 100%. Schools must deduct FTA benefits from the net tuition and fees submitted to DVA, and Chapter 33 is used to pay toward the remaining out-of-pocket costs.
- **Chapter 30 Recipients.** Active-duty Service Members and National Guard and Reserve AGRs may not receive standard Chapter 30 benefits for the same courses for which they receive FTA from the military (except for Top-up). If a student takes several courses, the student cannot receive Chapter 30 benefits for the courses for which FTA is paid. The student may, however, receive Chapter 30 benefits up to the cost of tuition for courses for which FTA has not paid.
- **Chapter 30 and "Top-up"** Service Members who are serving on Active Duty or AGR and are eligible for Chapters 30 and approved for FTA are eligible for Top-up. Top-up allows DVA to pay the difference between what FTA pays and the cost of the course. The law prohibits Active duty or AGR students from receiving regular Chapter 30 benefits and FTA for the same course.
- **Important! Former Active-duty Service Members, who earned Chapter 30 benefits while on Active duty and are currently M-day members of the National Guard or Reserve,** may receive Chapter 30 benefits for the same courses for which they receive FTA and are not subject to 'Top up'.

### 3.4 State Tuition Assistance

Many states offer State TA programs that vary from covering full tuition and fees, to partial waivers, to reimbursements. To find out what different states offer, go to Appendix A of this handbook or visit <https://www.nationalguard.com/select-your-state>.

## Chapter 4: CREDENTIALING ASSISTANCE



### 4.0 Overview

Credentialing Assistance allows Soldiers to develop marketable skills, not necessarily aligned to their military occupational specialty, which will help them find civilian employment post-service. The program supplements the Army's current credentialing programs offered through Army schools as part of institutional training. Credentials offered through this program will have a military nexus to ensure the Army benefits from the program during the Soldier's service. The Army's Credentialing Assistance (CA) Program provides Soldiers with funding for more than 1,800 credentials.

### References

- Army Regulation 621-5 (Army Continuing Education System), 22 July 2006, Including Rapid Action Revision Issued 6 September 2009.
- Army Regulation 350-1 Training (Army and Leader Development), 10 December 2107.
- Secretary of the Army Directive 2018-08, 6 June 2018, subject: Army Credentialing Assistance Program.
- Memorandum, AHRC-PDZ-A, 17 Sep 2018, subject: Army Credentialing Assistance (CA) Implementation Guidance.
- Latest policy update issued by ACCESS Army University

### How Do I Qualify?

- Be currently serving in the ARNG and have a common access card (CAC). Note, completion of IADT, BOLC, and/or WOBC are no longer required.
- Soldiers cannot be flagged.
- Soldiers cannot be on hold in ArmyIgnitED except for: CivEd, Student Agreement, Tier and GPA.



### **What Do I Get?**

- CA will provide Soldiers up to \$4,000 each year to pay for an eligible credential.
- Soldiers may use both Federal Tuition Assistance (FTA) and Army Credentialing Assistance (CA); however, the combined usage shall not exceed \$4,000 per FY.
- CA can be used for any credential listed on Army COOL at: <https://www.cool.osd.mil/army/index.html> but does not have to be related to the Soldier's MOS.
- CA will pay expenses for classroom, hands-on, online/blended training and associated materials to include manuals, study guides, textbooks, processing fees, test fees, related fees for continuing education requirements, and recertification of credentials.

### **What Are Some Popular Certifications?**

- CompTIA A+
- CompTIA Security +CE
- Project Management Professional (PMP)
- Certified Personal Trainer (CPT)
- Associate Professional in HR (APHR)
- Certified Logistics Technician (CLT)
- Certified Welder (CW) Commercial
- Commercial Driver License (CDL)
- Emergency Medical Technician (EMT)
- Lean Six Sigma
- Private Pilot, Airplane Single Engine

### **How Do I Apply?**

- Contact your State ESO/ESS to discuss the CA application process and verify eligibility.
- Ensure your credential is listed on Army COOL at: <https://www.cool.osd.mil/army/index.html>
- Establish your ArmyIgnitED account at: <https://www.armyignited.army.mil>

### **Where Can I Go for Testing?**

- There are two major companies that offer certification and licensure exams. You can find local test centers on their websites.
  - Pearson VUE: <https://home.pearsonvue.com/>
  - Prometric: <https://www.prometric.com/>

## Chapter 5: FINANCIAL AID AND SCHOLARSHIPS



### 5.0 Overview

Financial Aid is any grant or scholarship, loan, or paid employment offered to help a student meet his/her college expenses. Such aid is usually provided by various sources such as federal and state agencies, colleges, high schools, foundations and corporations. Financial aid enables millions of students across America to attend college, university or trade school.

### 5.1 Types of Aid Available

#### 5.1.1 Government Financial Aid (<https://studentaid.gov/understand-aid/types/military>)

For military service members or dependent family members of military:

- Reserve Officers' Training Corps (ROTC) Scholarships (*see Paragraph 9.2 for more information*)
- Department of Veterans Affairs (VA) Education Benefits (*see Chapter 2 for more information*)
- Iraq and Afghanistan Service Grant or Additional Federal Pell Grant Funds
- Limited Interest Rates, No Accrual of Interest, and Deferment of Student Loans

#### 5.1.2 Grants (<https://studentaid.gov/understand-aid/types/grants>)

Grants are often called “gift aid” or free money because most grants are financial aid that doesn't have to be repaid (unlike loans). Grants are often need-based, versus scholarships which are usually merit-based.

- Federal Pell Grants (<https://studentaid.gov/understand-aid/types/grants/pell>)
  - Usually awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.
- Federal Supplemental Educational Opportunity Grants (FSEOG: <https://studentaid.gov/understand-aid/types/grants/fseog>)
  - Administered directly by the financial aid office at each participating school. *Not all schools participate.* Check with school's financial aid office to find out if the school offers the FSEOG.

- Teacher Education Assistance for College and Higher Education (TEACH) Grants (<https://studentaid.gov/understand-aid/types/grants/teach>)
  - Requires agreement to serve teaching service obligation. Failure to complete service obligation results in TEACH Grant loan conversion that must be repaid with interest.
- Iraq and Afghanistan Service Grants (<https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service>)
  - Must meet special eligibility criteria:
    - Student is not eligible for a Federal Pell Grant due to Expected Family Contribution, but
    - However, meets remaining Federal Pell Grant eligibility requirements, and
    - Parent or guardian was a Service Member who died as a direct result of military service performed in Iraq or Afghanistan after the events of 9/11, and
    - Student is under 24-years old or enrolled in college at least part-time at the time of Service Member's death.

### 5.1.3 Work-study (<https://studentaid.gov/understand-aid/types/work-study>)

Work-study is a work program to earn money and help you pay for school. It provides part-time employment while you are enrolled in school.

- Available to undergraduate, graduate, and professional students with financial need.
- Available to full-time or part-time students.
- Administered by schools participating in the Federal Work-Study Program. Check with your school's financial aid office to find out if your school participates.

### 5.1.4 Loans

Loans consist of money that is borrowed for college or career school. This money is provided by the lender along with interest charged for its use. If you apply for financial aid, your school will likely include student loans as part of your financial aid package. Generally, there are two types of student loans—federal and private.

- Direct Federal student loans are funded by the federal government under the Department of Education. Federal Student Loans generally fall into four categories.  
*NOTE: Please see Paragraph 5.2.4 (How Do I apply) for a link and information concerning the Free Application for Federal Student Aid (FAFSA).*
  1. Direct Subsidized Loans are made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.
  2. Direct Unsubsidized Loans are made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.
  3. Direct PLUS Loans are made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify.
  4. Direct Consolidation Loans allow you to combine all your eligible federal student loans into a single loan with a single loan servicer.
- Private student loans: These loans are nonfederal loans, made by a lender such as a bank, credit union, state agency, or a school. You should keep in mind that federal student loans usually have more benefits than loans from banks or other private sources. For more information, please use the following link: <https://studentaid.gov/understand-aid/types/loans>

### 5.1.5 Other Sources (State Aid, College Aid, Nonprofit/Private Orgs)

- Aid from your state government—even if you're not eligible for federal aid, you might be eligible for financial aid from your state. Many states have special grants or Student Loan Repayment Programs that will forgive loans based upon service in designated areas within their respective state. Please use the following links for more information on your state:
  - ARNG State Education Offices: <https://www.nationalguard.com/select-your-state>
  - State Department of Education: <https://www2.ed.gov/about/contacts/state/index.html>
- Some States also offer a lottery scholarship with varying eligibility requirements. Check with your school's financial aid office to see if your State has one.
- Aid from Your College or Career School - Many schools offer financial aid from their own funds. Find out what might be available to you
- Aid from a Nonprofit or Private Organization - Many organizations offer scholarships or grants to help students pay for college or career school. This free money can make a real difference in the affordability of your education.

### 5.2 Scholarships

- Scholarships are grants or payments made to support a student's education, awarded, typically, based on academic or other achievement. Eligibility for scholarships vary greatly as eligibility can be based on intellectual or personal achievement, religion, ethnicity, geographic area, area of study, hobbies, interests, volunteerism, club based—the list is endless. Most scholarships have criteria you must meet by a deadline and usually require a written essay.
- Websites: “.ORG” websites are typically nonprofits, foundations, philanthropic and cultural institutions, religious, civic, arts, social and fraternal organizations, health and legal services, clubs and community volunteer groups. These are generally considered very reputable and safe. “.Com” websites are typically for-profit organizations. Use all scholarship search engines only after reviewing their terms of agreement.
- NOTE: Be careful which websites you choose as you could be bombarded with unsolicited correspondence due to schools that sell your information by entering your data into data collection sites.

#### 5.2.1 “.ORG” Websites Hosting Scholarships

Below are several scholarships hosted by “.org” websites to help you in your search.

Note: NGB does not endorse any of these websites.

**Fisher House:** <https://www.fisherhouse.org/programs/scholarships-programs/>

- *For: Service Member, Spouse & Children*
  - The Fisher House has awarded more than \$35 million dollars in the last 19 years.
  - This site also links you to the National Military Family Association (NMFA) scholarships specifically for military spouses:  
<https://www.militaryfamily.org/programs/spouses-scholarships/>

**Enlisted Association of the National Guard:**

<https://eangus.org/we-care-for-america/scholarship-information/>

- *For: Members of ENGAUS*
  - CSM Virgil R. Williams Scholarship
  - Patriot Scholarship
  - Indiana Wesleyan University
  - Columbia Southern University
  - Colorado Technical University
  - Sonoran Desert Institute
  - University of Phoenix
  - USAA
  - Grand Canyon University

**National Guard Association of the United States (NGAUS):**

<https://www.ngaus.org/membership/member-benefits/scholarships>

- *For: Members of NGAUS*
  - Armed Forces Benefit Association (AFBA) Active Life Member Scholarship - \$5k
  - The Van Hipp Heroes Scholarship Fund for WIA (*during Global War on Terrorism*)
  - Leonardo DRS Guardian Scholarship Fund for children of KIA (*during Global War on Terrorism*)

**National Guard Bureau Spouses' Club (NGBSC):** <https://www.ngbsc.org/scholarships>

NGBSC offers both Academic and Need-Assessed scholarships each year. The applicant must be a high school senior *OR* presently enrolled as a full-time college student. The applicant's parent, spouse, or guardian must be an individual, either officer, enlisted, or civilian, affiliated (*stationed/assigned to work: NGB Herbert R. Temple Jr. Army National Guard Readiness Center (TARC) in Arlington, VA, the Pentagon, and the Air National Guard Readiness Center (AN-GRC) at Joint Base Andrews, MD*) with the National Guard Bureau (NGB) in the VA / MD / DC area in one of the following categories:

- a. Title 10 Active Guard Reserve (T10 AGR) Army or Air National Guard assigned to the NGB or representing the NGB in the National Capital Region
- b. Active Army or Air Force personnel assigned to the NGB
- c. Retired from the T10 AGR program with the NGB
- d. Deceased personnel (military or civilian) whose previous assignment was the NGB
- e. Civilian personnel (GS / NSPS civilians only)

**The American Legion:** <https://www.legion.org/scholarships>

- *For: Dependent children of American Legion members*
  - President Donald J. Trump signed into law the Legion Act on 30 July 2019 opening membership (and scholarships) to any of the six million living veterans who served during so-called peacetime eras.
  - Legacy Scholarship for military children

**Veterans of Foreign Wars:** <https://www.vfw.org/assistance/student-veterans-support>

- *For: Service Members and Veterans, up to \$5k*
  - Sports Clips Help a Hero Scholarship
  - Student Veteran Support Grant

**AMVETS:** <https://amvets.org/scholarships>

- *For: Veterans and dependents of veterans*
  - Two scholarships specific to Veterans, AD, Guard/Reserves \$4k
  - One scholarship specific to Spouses of Veterans, AD, Guard/Reserves \$12k
  - Two scholarships are specific to children/grandchildren of Veterans, Active Duty, Guard/Reserves who are currently high school seniors \$4k & \$1k

**Folds of Honor:** <https://foldsofhonor.org/scholarships/>

- *For: Children K-12 & those seeking a first bachelor's degree – up to \$5k*

## **25 Great Scholarships for Members of the Military and Their Families:**

<https://www.top10onlinecolleges.org/scholarships-for/members-of-the-military/>

### **Student Veterans of America:**

<https://studentveterans.org/programsevents/scholarships/>

- Raytheon Patriot Scholarship
- Google-SVA Scholarship
- Comcast NBC Universal Scholarship

**ScholarshipAmerica.org:** <http://scholarshipamerica.org/>

### **STEM Opportunities:**

<https://www.dodstem.us/participate/opportunities/?type=Scholarship>

- Science, Mathematics and Research for Transformation (SMART) Scholarship Program
- Stokes Educational Scholarship Program

### **5.2.2 “.COM” Websites Hosting Scholarships**

Below are several scholarships hosted by both “.com” websites to help you in your search.

Note: NGB does not endorse any of these web sites.

**Army Educational Outreach Program (AEOP)–Science, Technology, Engineering and Math (STEM):** <https://www.usaeop.com/type/scholarships/>

### **Scholarships.com:**

<https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/military-scholarships/>

### **5.2.3 Scholarship Search**

The databases below contain a wealth of scholarship information, including scholarships offered by specific schools.

- Peterson's Scholarships, Grants, and Prizes  
(<https://www.petersons.com/scholarship-search.aspx>)
- CollegeBoard Scholarship Search  
(<https://bigfuture.collegeboard.org/scholarship-search>)
- DANTES Financial Aid & Scholarships  
(<https://www.dantes.doded.mil/service-members/federal-financial-aid-scholarships.html>)
- The U.S. Veterans Magazine  
(<https://www.usveteransmagazine.com/list-of-military-scholarships-for-service-members-spouses-and-dependents/>)  
Includes a list of over 100 Scholarships available to Veterans, Spouses and Families.
- StudentScholarshipSearch.com: <http://www.studentscholarshipsearch.com/>
- FastWeb.com: <https://www.fastweb.com/>

### **5.2.4 How Do I Apply**

- Military Financial Aid – See your local education office, Recruiting & Retention recruiter, AMEDD recruiter or visit the DAN TES website for TTT.
- Grants and Student Loans (Federal and State) - Complete the Free Application for Federal Student Aid (FAFSA); <https://studentaid.gov/h/apply-for-aid/fafsa>. Colleges usually use the FAFSA to determine your eligibility for additional State financial aid available to you. Check with your college financial aid office for more information.
- Scholarships – follow the directions provided in the links associated with the specific scholarship you are interested in.

### **5.2.5 Helpful Articles:**

Affordable Colleges.com: <https://www.affordablecolleges.com/resources/scholarships-for-military/>

CollegeRecon: <https://collegerecon.com/military-veteran-scholarships/>

FinAid.Org: <http://www.finaid.org/>

CareerOneStop.Org: <https://www.careeronestop.org>



## Chapter 6: TESTING PROGRAMS



### 6.0 Overview

Testing services are available at your ARNG State Education Services Office, National Test Centers, Active Army Education Services Offices, and other approved Testing Sites based on the type of test needed. Tests available to Soldiers range from Army Personnel Testing (language, aptitude, and military classification tests) to DANTES sponsored exams (college credit by examination). The day-to-day administration of Army Personnel Testing programs for the ARNG are provided at the State Education Services Office. Although not all ARNG Education Offices administer DANTES sponsored exams, they do provide counseling services and testing resources for DANTES exams.

### 6.1 Army Personnel Testing (APT)

The APT Program offers standardized tests to determine eligibility for specialized training and to support the Army's personnel selection and classification process including language proficiency testing.

#### References

- AR 611-5, Army Personnel Selection and Classification Testing, 25 April 2022
- AR 621-5, Army Continuing Education System, 28 October 2019
- AR 11-6, Army Foreign Language Program, 9 May 2024
- AR 350-20, Management of the Defense Language Program, 12 March 2018
- ARNG APT Handbook, 12 Jul 2024



### **How Do I Qualify? (Eligibility Criteria)**

- Actively drilling ARNG Soldiers with a valid Common Access Card (CAC) are eligible for this benefit.
- Please review additional eligibility criteria under specific programs below.

### **What Test are Available?**

- Armed Forces Classification Test (AFCT)
- Selection Instrument Flight Training (SIFT)
- Defense Language Proficiency Test (DLPT)
- Defense Language Aptitude Battery (DLAB)
- Oral Proficiency Interview (OPI)

### **How Do I Apply?**

Contact your desired testing office for specific scheduling procedures and a sample DA 4187. The Unit Commander approves and signs the DA4187 (Readiness NCO and Unit Admin can only sign if DA 4187 is accompanied by a Memo of Signature Authority in the Absence of the Commander) and the Soldier forwards the document to the State education office.

The ESO and/or TCO will verify that the Soldier is eligible for testing using DMDC and will then coordinate a testing date, place and time with the Soldier.

Upon completion of testing, the TCO provides the Soldier, the ESO, and the Unit Administrator a copy of the score for record update (the Unit Administrator sends a copy of the test score document to the MILPO for records maintenance and finance for pay update).

Approval for re-testing is set forth in the applicable regulations.

- Request for re-testing as an exception to policy will be forwarded through the Soldier's assigned state Education Services Officer to the Testing Program Manager at National Guard Bureau through MS Teams.

## **6.1.1 Armed Forces Classification Test (AFCT)**

The AFCT is administered to Service Members desiring to improve their enlistment ASVAB or previous AFCT scores. The General Technical (GT) score is one of the ten aptitude scores of the AFCT. These scores qualify a Soldier to perform a particular military occupation, attend an Army formal school, become a Warrant Officer/Officer or attend a Reserve Officers' Training (ROTC) program. The Army's GT Score range is 58 - 144.

**AFCT Retests.** There is no limit on how many times a Soldier can retake the AFCT however, the AFCT may not be taken any earlier than six months from the previous AFCT/ASVAB unless you have an approved Exception to Policy (ETP). The new scores obtained upon completion of the AFCT will replace your previous ASVAB/AFCT.

**Exceptions to Policy (ETPs).** Soldiers may request an exception to the six-month wait policy. To be considered for an ETP, Soldiers must provide justification as to why the Army needs the Soldier to test prior to the six-month wait. Proof of study must accompany the ETP request. The two forms of study Soldiers may use include the Online Academic Skills Course (OASC) or a Basic Skills Education Program (BSEP) certificate of completion. All ETPs for ARNG Soldiers ***MUST*** be processed through the Soldier's State Education Office to NGB. Contact your Education Office for a current copy of the ETP sample memo.

**Study/Improvement Courses.** The two primary AFCT improvement courses available to Soldiers are the Online Academic Skills Course (OASC) and Basic Skills Education Program (BSEP).

**Online Academic Skills Course (OASC).** The OASC is designed to help Soldiers prepare for the AFCT. This course is self-paced and customized based on your answers on a pre-assessment. Lessons utilize interactive exercises such as drag-and-drop matching, video games style multiple choice, and dynamic flash cards. Quizzes and practice problem sets also help students gauge their mastery of the material. Lessons include the following areas: Reading comprehension, math and vocabulary. OASC is available to all ARNG Soldiers at <https://dantes.petersons.com/>

**Basic Skills Education Program (BSEP).** BSEP courses are available at all Active Army and some National Guard Education Offices. BSEP is a resident class that provides lessons addressing three specific Armed Forces Classification Test (AFCT) subtests that comprise the GT score: Word Knowledge, Paragraph Comprehension, and Arithmetic Reasoning.

### **6.1.2 Selection Instrument Flight Training (SIFT)**

The SIFT test is used to select Soldiers for aviation training. Soldiers must have a 110 GT to be administered the SIFT. The SIFT may only be administered twice total (no exceptions). Soldiers must wait 45 days before they may be administered SIFT the second time.

### **6.1.3 Defense Language Proficiency Test (DLPT)**

These tests are used to evaluate language proficiency or to add a language Identifier to a Soldier's MOS. Soldiers holding a Language Identifier and working in their MOS using that language are eligible for Foreign Language Proficiency Bonus (FLPB) with the required score. Linguist MOS or FLIP qualified must test once every 12 months (24 months if the linguist scores 3/3 or higher on their DLPT/OPI). No more than two iterations of the same DLPT may be administered in 12 months

### **6.1.4 Defense Language Aptitude Battery (DLAB)**

This test is used to determine language aptitude for Soldiers applying for language training and certain MOS such as Special Forces and military intelligence career management fields. The DLAB score range is 12 - 164. Examinees with a DLAB score of 95 or above are not eligible to re-test.

### **6.1.5 Oral Proficiency Interview (OPI)**

The OPI is an interview given electronically by a Defense Language Institute Foreign Language Center approved interviewer. This test is given when there is no DLPT available in a given language and the language is on the strategic language list eligible for FLPB. Soldiers who have a justifiable military reason for measuring speaking proficiency may also take OPIs. The OPI cannot be taken in place of the DLPT for FLPB purposes.

## 6.2 DANTES-Supported Examinations

Soldiers may benefit from free testing opportunities sponsored by DANTES. These college examinations can help you earn college credit for information you already know; save time and money toward your college degree; and bypass introductory classes.

### **How Do I Qualify?**

Be an actively drilling ARNG Soldier with a valid Common Access Card (CAC).

### **What Do I Get?**

Available DANTES Sponsored Tests:

- College Level Examination Program (CLEP)
- DANTES Standardized Subject Test (DSST)

**NOTE: DANTES no longer supports the reimbursement of SAT, ACT, GMAT, GRE, or Praxis exams. However, both CLEP & DSST Exams can be administered via remote proctor so you can take the test from the comfort of your own home.**

### **Funding For DANTES-Supported Testing**

- DANTES authorizes up-front funding of the CLEP and DSST exams however, some sites may charge an administrative fee up to \$30 or more.
- For more information, consult your State Education Office or visit the DANTES web site at: <https://www.dantes.mil/>

### **How Do I Apply?**

- To find your desired test center and specific registration information go to; <https://getcollegecredit.com/find-a-test-center/>

## 6.2.1 College Credit by Examination Programs (CLEP/DSST)

The college credit examinations, CLEP and DSST, are widely accepted by colleges and universities. By passing these examinations, you may earn one-third or more of the credits required for a college degree. These examinations are available in more than 70 subject areas and are similar to end-of-course tests offered by colleges and universities. Colleges and universities individually determine what American Council on Education (ACE) recommended credit may be awarded for these exams, in lieu of traditional course requirements for their degree programs. Prior to testing, you are responsible for verifying your institution's credit awarding policy and minimum passing score requirements.

## 6.2.2 College Level Examination Program (CLEP) Examinations.

CLEP offers you the opportunity to earn college credit for what you already know by taking any of over 30 introductory-level college subject exams. Because the exams are funded by DANTES, you could save hundreds or even thousands of dollars towards your degree.

### **Funding Eligibility**

Visit the College Board website at <https://clep.collegeboard.org/clep-military-benefits> and select "Select your CLEP exam to begin registration." Review the information page and "Next Steps" to verify DANTES-funded eligibility. MyCAA eligible military spouses can now take CLEP exams for free thanks to funding from MyCAA through contracts with DANTES and College Board. More information is available at <https://mycaa.militaryonesource.mil/mycaa/>.

### **CLEP National Test Centers**

Prior to testing, determine if the college or university you're enrolled in awards credit for CLEP exam here <https://clep.collegeboard.org/school-policy-search>.

Select a CLEP NTC nearest you by going to; <https://clep.collegeboard.org/clep-test-center-search>.

Note: There is no cost for the CLEP exam, however, some NTCs may charge a non-reimbursable administrative fee up to \$30 or more. Only fully funded DANTES sites waive the administrative fee.

### **Online Registration**

Follow these steps:

Visit the College Board's website. <https://clep.collegeboard.org/register>

If you don't already have one, create a new account in "Sign In to MyCLEP" at <https://myclep.collegeboard.org>.

Identify during the registration process, DANTES-funding eligible if applicable. You will see the price for the exam adjusted to \$0.00 if fully funded eligible.

Present the printed "ticket," authorized government ID and a second form of ID to the Test Administrator at the selected CLEP Test Center.

If selecting remote proctoring, go to the Proctortrack website at <https://testing.verificient.com/clep/#!/welcome/>, [set up an account, and schedule your exam.](https://testing.verificient.com/clep/#!/welcome/)

**\*\*You must clearly specify your military status during the MyCLEP process.** When purchasing an exam in MyCLEP, you will be asked if you are eligible for DANTES funding in the "Edit Personal Details," section of the process. Military test takers must correctly designate themselves as DANTES funded and answer questions about their military status in order to receive DANTES funding.

### **Retest Policy**

DANTES only funds test fees for the first attempt on all CLEP titles.

Examinees may not repeat an examination of the same title within three months of the initial testing date and must retest on a self-paid basis.

### **Scoring and Reporting**

Visit <https://clep.collegeboard.org/scores/get-scoresfor> score receipt and reporting information.

- Scores for all DANTES-funded CLEP exams taken by ARNG Soldiers are automatically reported to their Joint Services Transcript (JST).
- Scores for self-funded CLEP exams are **NOT** reported to JST. Ask the CLEP administrator for score report instructions.

## **6.2.3 DANTES Standardized Subject Test (DSST) Examinations**

### **Funding Eligibility**

Visit Prometric's DSST website at <https://getcollegecredit.com/test-takers/active-duty-veteran> and select DSST Exams or, refer to *DANTES Funding Eligibility Requirements* in this guide.

### **DSST Testing Sites**

Prior to testing, determine if the college or university you're enrolled in awards credit for DSST exams. Select a National Test Center nearest you by going to; <https://getcollegecredit.com/search/>

Note: there is no cost for the DSST exam, however, some NTCs may charge a non-reimbursable administrative fee up to \$30 or more. Only fully funded DANTES sites waive the administrative fee.

### **Scheduling a DSST Exam**

Review the DSST information for testing and scheduling an exam at <https://getcollegecredit.com/test-takers/>. Present an authorized government ID and a second form of ID to the Test Administrator.

### **Retest Policy**

Important! DANTES only funds fees for the first attempt on all DSST titles. Examinees may retest on a self-paid basis after a three-month waiting period has elapsed.

### **Scoring and Reporting**

Refer to DSST SCORING POLICIES in the "Get Your Transcripts" bullet at <https://www.dantes.mil/dsst>. Scores for all DANTES-funded DSST exams taken by ARNG Soldiers are automatically reported to their Joint Service Transcript (JST). Scores for self-funded DSST exams are not reported to JST. Ask the DSST Test Administrator for score reporting instructions.

## **6.3 Study Guides and Support Materials**

**OASC:** <https://dantes.petersons.com/>

Online Academic Skills Course (OASC). The OASC focuses on preparing you with the academic skills needed to improve your scores via the Armed Forces Classification Test (AFCT).

**Free College Board CLEP Study Material:**

Upon registration, military members will receive a free eGuide.

Available at: <https://clep.collegeboard.org/prepare-for-an-exam/practice-questions-study-guides>

**Free CLEP Prep:** <http://www.free-clep-prep.com/index.html>

This website tells you what to expect for many CLEP and DSST exams, offers test-taking tips, study guides, and resources, plus it's 100% free.

**Modern States:** <https://modernstates.org/course>

Free online courses taught by professors from leading institutions, have no prerequisites or restrictions for enrolling and cover all CLEP exam subjects.

**Harvard College Writing Center:** <https://writingcenter.fas.harvard.edu/pages/resources>

An overview of the college essay, how to cite sources, and strategies for outlining. Perfect for studying for the College Composition CLEP.

**Free DSST Practice Exams:** <https://getcollegecredit.com/prepare-for-a-test/>

**DSST Test prep (fee):** <https://getcollegecredit.com/prepare-for-a-test/>

**Khan Academy:** [www.khanacademy.org](http://www.khanacademy.org)

Comprehensive videos and practice quizzes to help with college level mathematics, science, and history tests.

**Coursera:** [www.coursera.org](http://www.coursera.org)

Online classes in real time with real teachers for free. Browse the catalog for classes that fit your schedule and your interests. Classes are offered on a broad base of subjects including; history, religion, public speaking and many others.

**MWR Library:** <https://www.dodmwrlibraries.org/>

A variety of online resources can be found on the MWR library to assist you with your testing preparation needs including:

**Mango Languages:** Digital language learning program for learners of all levels, with courses in over 70 different foreign languages, 21 English Language Learning courses, and 44 specialty courses.

**EBSCO Learning Express:** EBSCO's DoD Learning Express Test Prep Library provides eLearning tutorials, practice tests, e-books, flashcards and articles that help users build their skills in a wide array of core subjects for success in the classroom, on the job, and in life, including preparation for CLEP, DSST, ACT, GRE and more. Access the DoD MWR Digital Library online by using the following steps:

- Visit the following link: <https://www.dodmwrlibraries.org/>
- Login by selecting the "Login" link in the top right-hand corner of the page. You will need to have the following information ready to enter: DoD ID Number and date of birth.
- Use the "Find a Resource" drop-down menu at the top of the page to locate and select the "A to Z List."
- At this point, you can either enter the term "EBSCO" in the search box at the top of the left column or you can just scroll down to it on the page followed by selecting the associated "Access" link.

If you do not already have an account you will need to register for one to have access to the EBSCO Learning Express.

#### **NOTES:**

Service Members should visit their state Education Services Office or nearest active-duty installation library for additional information regarding free and low-cost test preparation alternatives. Other resources may be available through local, used college textbook stores.

Prospective examinees should also be aware of test prep scams. Before you invest in any prep service, the respective national testing agencies do not endorse materials not identified on their websites, nor are they responsible for score results when materials are purchased from unaffiliated, third-party resources.

### **6.4 Using GI Bill for Testing, Licensure, and Certifications**

- The DVA may reimburse the cost of approved licensing, certification, and national tests. Students are reimbursed the actual cost of the test, up to \$2,000.
- Benefits can be paid for tests that are not passed, for tests retaken if not passed, and for tests required to be recertified or to renew a license.
- Students must be eligible for GI Bill benefits to receive test reimbursement; have remaining entitlement and their delimiting date must not have passed.
- Information about test fee reimbursement can be found on the DVA website: <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/test-fees/>

#### ***Entitlement Charge***

- **MGIB-AD:** Your entitlement is charged one month for every \$2,358 received (FY23). Entitlement is prorated for tests that cost less than \$2,210.
- **MGIB-SR:** Your entitlement is charged one month for every \$466 received (FY23).

Entitlement is prorated for tests that cost less than \$466.

- **Post-9/11 GI Bill:**
  - **For tests taken before August 1, 2018**, if you were reimbursed for testing under the Post-9/11 GI Bill, you were charged at least a month of entitlement.
  - **For tests taken after August 1, 2018**, the DVA will prorate the entitlement charges under the Post-9/11 GI Bill based on the cost of the test. Your entitlement will be charged one month for every \$2,262.59 received (Effective 1 Aug 2023).

### **Available Tests**

- A sample list of available tests is provided below. A list of all approved national tests and approved charges can be found through the following link: <https://inquiry.vba.va.gov/weamspub/buildSearchNE.do>
  - ACT (American College Testing Program)
  - AP (Advanced Placement Exam)
  - BAR EXAM
  - CERTIFIED ANTI-MONEY LAUNDERING SPECIALIST
  - CLEP (College-Level Examination Program)
  - CWP Certification Exam (Certified Wellness Practitioner)
  - CAT (Connecticut Administrator License)
  - DAT (Dental Admissions Test)
  - DSST (DANTES Subject Standardized Tests)
  - ECE (Excelsior College Examinations)
  - FOOD SAFETY MANAGER
  - GMAT (Graduate Management Admission Test)
  - GRE (Graduate Record Exam)
  - LSAT (Law School Admission Test)
  - LC-PA (Learning Counts Portfolio Assessment)
  - MAT (Miller Analogies Test)
  - MCAT (Medical College Admissions Test)
  - MICHIGAN BAR EXAMINATION
  - MIG (GMAW) American Welding Certification
  - NATIONAL HOME INSPECTOR CERTIFICATION
  - OAT (Optometry Admissions Testing)
  - PCAT (Pharmacy College Admissions Test)
  - SAT (Scholastic Assessment Test)



## Chapter 7: EDUCATION SUPPORT PROGRAMS



### 7.0 Overview

Numerous federal agencies and civilian companies offer free programs to help you succeed in your education endeavors. Some of these programs are described below.

### 7.1 Joint Services Transcript (JST)

The JST is intended to contain a record of your military educational experiences, including those for which there are evaluated college credit recommendations. The acceptance of American Council on Education (ACE) credit recommendations varies depending on an institution's policies, procedures, and degree requirements. To request a transcript, visit the JST Web site at <https://jst.doded.mil/jst/>

- What is the JST?
  - JST is an academically accepted document approved by ACE to validate a service member's military occupational experience and training along with the corresponding ACE college credit recommendations. It replaced the Army/American Council on Education Registry Transcript System (AARTS), the Coast Guard Institute Transcript, and the Sailor/Marine American Council on Education Registry Transcript (SMART).
- Who is eligible for a JST?
  - All enlisted, officers and warrant officers, both active and veterans from all Army components, Coast Guard, Marine Corps and Navy.



- What benefit does JST provide?
  - It provides a description of military schooling and work history in civilian language.
  - It serves as a counseling tool for academic and career counselors in advising Service members and veterans.
  - It serves as an aid in preparing resumes and explaining Army, Coast Guard, Marine Corps, National Guard and Navy work experience to civilian employers.
  - It also saves time and money by awarding academic credits, which means less tuition to pay and less time spent in the classroom.
  
- How do you view and print your personal/unofficial transcript?
  - Once you have logged into the JST website, click on the link at the top that says "Transcripts". From there, you can view your transcript by using the "Transcript" link. This page also has links that allow you to view your transcript. The transcript contains sections for Military Course Completions, Military Experience and College Level Test Scores. You can print or save the transcript for your records.
  
- What do you have to do to have your official JST sent to a school?
  - After you log on to the JST website you will click the "Transcript" link at the top of the page and then on the "Transcripts menu" you will click the "Official Transcript Request". On the next page, search for the school and select the institution from the list. Select the correct institution (verify spelling and location are correct) in the resulting search results. On the next page, acknowledge the consent statement and click "Yes". There is no charge to have a JSY sent to a college/university.
  
- Do all colleges/universities accept the recommend credit listed on JST?
  - It is up to each institution to decide what ACE credit recommendations can be accepted, modified, or rejected. Whether an academic institution accepts the credit recommendations depends on its policies and procedures for transfer credit, your program of study, and your degree requirements.
  
- Is there a limit to the number of official transcripts you can have sent out?
  - Delivery method (indicated on screen when you order) determines how many transcripts can be ordered/sent out. If the delivery method is electronic then there is no limit but you can only order to colleges that accept electronic delivery.
  - If the delivery method is US Postal Service (USPS) then only 2 transcripts can be ordered within a 30-day period due to the cost associated with generating and mailing.
  
- How far back does the data on JST go?
  - The JST receives its data from underlying Army personnel systems data and can go back as far as 1976. However, data older than 1994 may be missing or incomplete. The JST can include training on your transcript that was taken prior to 1976. The older the data, the greater the chance something could be missing.

## 7.2 Tools to Help Make Your Educational Decisions

### 7.2.1 Kuder Journey: <https://dantes.kuder.com/landing-page>

Kuder Journey is a one-stop-shop to help SMs plan, prepare, and transition to civilian employment. Users provide their military background, needs and barriers to create a custom menu of resources that facilitate a personalized approach to career development.

This easy step-by-step development process begins with the completion of three assessments that provide a reliable planning foundation for military members:

- 1) The Kuder Career Interests Assessment.
- 2) Kuder Skills Confidence Assessment – Adult
- 3) Kuder Work Values Assessment.

### **7.2.2 MilGears:** <https://milgears.osd.mil/>

- What is MilGears?
  - MilGears is a decision support tool that can assist you in researching options before selecting credentials and/or degrees by completing an interest inventory. This tool will analyze your input into the interest inventory, provide you with related civilian occupations you may be interested in, and will show the related credentials and/or academic degrees that support your career choices. If you find an occupation and credential you are interested in, you'll have the option to download and save a summary page of those selections that you can keep as a reference.
- What will MilGear do for me?
  - MilGears provides a Soldier with the “best fit” credentials and/or degrees and schools that match their career goal.
  - Downloadable summary page of the credential and/or degrees for the selected career choice.
- What makes MilGears unique?
  - MilGears is an interactive Army Decision Support Tool (DST) so Soldiers can research potential career choices and their credential and/or degree requirements prior to selecting to pursue a degree or credential.
  - MilGears uses data input from Soldiers and the Department of Labor to further personalize recommendations.
  - MilGears guides Soldiers through a complete decision process, linking career goals to degree/credential requirements and to personalized career recommendations.
  - MilGears provides Soldiers a ‘Military Pay Calculator’ link to best assess your military income in the civilian sector.
- What are the benefits of MilGears?
  - Personalized data used to help you visualize impacts of your career and education choices on future salary potential.
  - MilGears recommends civilian career paths, enables you to conduct your own searches, and compare options.
  - MilGears also recommends degrees that align with your career goal and best fit/best value schools offering the selected degree.
  - You will be able to review your selections and view personalized success tips.
  -

### **7.2.3 TA DECIDE:** <https://www.dodmou.com/tadecide/>

TA DECIDE is an online information and comparison tool tailored to the unique educational needs of Service members. Launched by the Department of Defense (DoD) in April 2015, this program is designed to support decision-making when it comes to selecting schools, choosing the right program and making decisions that are aligned with unique personal goals.

- TA DECIDE works for everyone, whether pursuing education full or part-time. By entering personal parameters such as preferred degree level, program area and residential area, TA DECIDE provides vital information. This information includes number of Service members using DoD tuition assistance, annual tuition costs, graduation rates, comparisons of schools and programs, and much more.
- One of the greatest benefits of using TA DECIDE is that all the schools included in this tool have been vetted by the DoD. More than that, all the schools signed a Memorandum of Understanding (MOU) conveying the commitments and agreements between the educational institution and DoD prior to receiving funds from a service's TA program. The TA DECIDE engine is fueled by more than 10 recognized and trusted data sources from across the departments of Defense, Education, and Veterans Affairs.
- There are thousands of schools included in TA DECIDE, and all are eligible for military tuition assistance. You can use TA DECIDE on your own or utilize it while working with an educational counselor. It's an additional resource that can help you start a conversation or launch right into your own search.

**7.2.4 Career Path DECIDE:** <https://careerpathdecide.org/career-planning/quick-match>

Career Path DECIDE is a decision support tool provided by the Department of Defense to help Service members and Veterans identify, prepare for, and become increasingly qualified for employment as they transition military service to the civilian workforce. This tool will assist Service members with identifying potential best fit careers based on their military occupation, education level and prior civilian work experience. It will also help Service members find the right Credential and/or Degree programs needed to fill identified experience and education gaps they may have to make them even more qualified, prepared, and marketable for those careers.

**7.2.5 College Navigator:** <http://nces.ed.gov/collegenavigator/>

The National Center for Education Statistics' College Navigator website provides important data to help refine a college search. The interactive site allows you to explore and compare features of different institutions, including programs and majors, degree levels, institution type, and admissions considerations, pinpoint school locations with an interactive map, and export search results into a spreadsheet file format.

**7.2.6 College Scorecard:** <https://collegescorecard.ed.gov/>

College Scorecard is a U.S. Department of Education webpage designed to assist prospective students in determining which school to attend. Using this site, a person can run a search based on the degree, location, size of student body, specialized school missions, whether a school is public, private nonprofit, or private for-profit, or religious affiliation. The site's search function provides graphic results that are easy to filter and sort allowing for easy comparisons of schools.

**7.2.7 CollegeRecon:** <https://collegerecon.com/>

CollegeRecon is a virtual tool providing an unbiased and secure environment for current and former military personnel to connect with over 3,000 not-for-profit colleges and universities from across the country. CollegeRecon is an innovative and revolutionary new platform for those who have served, those currently serving, and their families to search for and connect with post-secondary educational opportunities. The platform is completely free to use and has been built and tailored specifically for college-bound military-connected students. CollegeRecon allows users to search for schools based on 50+ different filters to narrow down a list of "top choices."

### **7.2.8 GI Bill Comparison Tool:** <https://www.va.gov/gi-bill-comparison-tool>

The U.S. Department of Veterans Affairs' GI Bill Comparison Tool enables users to calculate benefits and research approved programs of study. Users enter their military status; the GI Bill benefit they plan to use and information about their school or employer (for approved apprenticeship/on-the-job training programs). A benefit estimator function provides the user with the expected payment rate information:

### **7.2.9 Coalition for College:** <https://coalitionforcollegeaccess.org/>

The Coalition for College is a group of more than 150 distinguished colleges and universities across the U.S. that joined to increase students' access to higher education. This site helps to make college a reality for all students through a set of free, online college-planning tools that helps students learn about, prepare for, and apply to college. The Coalition offers fee waivers for veterans and those currently serving that allows eligible students to apply to most member schools without paying any application fees.

### **7.2.10 Occupational Outlook Handbook (OOH):** <https://www.bls.gov/ooh/>

The OOH is a career resource offering information on the hundreds of occupations that provide the overwhelming majority of jobs in the United States. Each occupational profile describes the duties required by the occupation, the work environment of that occupation, the typical education and training needed to enter the occupation, the median pay for workers in the occupation, and the job outlook into the next 10 years for that occupation. Each profile is in a standard format that makes it easy to compare occupations.

### **7.2.11 O\*NET OnLine:** <https://www.onetonline.org/>

O\*NET is the nation's primary source of occupational information. Central to the project is the O\*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation. Information from this database forms the heart of O\*NET OnLine, an interactive application for exploring and searching occupations. The database also provides the basis for our Career Exploration Tools, a set of valuable assessment instruments for workers and students looking to find or change careers.

### **7.2.12 The College Financing Plan**

<https://www2.ed.gov/policy/highered/guid/aid-offer/index.html>

The College Financing Plan is a U.S. Department of Education webpage that provides students with a tool that assists prospective students in understanding the total costs of attendance. The site factors in tuition, fees, housing, meals, books and supplies, transportation, other education costs, grants and scholarships, work-study possibilities, student loans, military education benefits, and other potential factors.

## **7.3 Online Resources to Help While You Are in School**

### **7.3.1 HERC and DegreeQuest:** <https://www.degreequickly.com//nationalguard.html>

The Higher Education Resource Center (HERC) offers free guidance and support to all National Guard Soldiers and their family members, including spouses and dependent children of college age, using their patented degree exploration system, DegreeQuest®. To access this free support, you must first submit an online application by clicking on the button at the bottom of this web page: <https://www.degreequickly.com//nationalguard.html>

A “Welcome” e-mail will be sent to you with a link to the JST and a reminder that an unofficial transcript needs to be sent to HERC from the college(s) previously attended, college level exam scores, and copies of professional certificates or licenses.

HERC counselors will build an electronic education record which includes every potential source of credit earned in the past. Counselors then digitally stream your credits into the curricula requirements of degrees in the field of study desired, identifying the optimal degrees for consideration while minimizing loss of transfer college credits taken in the past. Afterwards, HERC counselors send notification to the colleges and universities, enabling logon access into the DegreeQuest system to review the placement of your credits toward their degree requirements.

### **7.3.2 Tutor.com:** <https://military.tutor.com/home>

Funded by the DoD MWR Library Program, Yellow Ribbon Reintegration, Army General Library Program, and Navy General Library Program. Tutor.com provides homework and study help from a professional tutor any time you need it. It is FREE for all Service Members and their families National Guard Soldiers. Expert tutors are online 24/7 and available to help in more than 16 subjects, including test prep, proofreading, Math, Science, English, and Social Studies.

### **7.3.3 Evernote:** <https://www.evernote.com>

Evernote is an on line note taking software available to help you: digitize, organize, and sync your notes across devices. The free version allows up to 50 notes in 1 notebook w/ the ability to attach pdfs, files, photos, and more.

### **7.3.4 GoConqr:** <https://military.tutor.com/home>

GoConqr is a freemium platform that provides you with the tools and materials to create revision materials that work for you. With millions of users creating online resources for students – on topics from Algebra to Zoology- the digital library can help no matter what you’re studying. The library presents material relevant to you based on your learning interests, or simply type your search terms in the search bar. GoConqr also allows you to put together stunning online resources to suit your own learning style. Create media-rich study materials that display old information in vibrant new ways. You can choose from Flashcards, Flowcharts, Notes, Slides, Quizzes, and Mind Maps, or combine them all to make a complete Course.

### **7.3.5 Grammarly:** <https://military.tutor.com/home>

Grammarly is cloud-based typing assistant. It reviews spelling, grammar, punctuation, clarity, engagement, and delivery mistakes in English texts, detects plagiarism, and suggests replacements for the identified errors.

### **7.3.6 Department of the Army University:** <https://dau.edu/>

DAU is a modern learning platform delivering continuous learning and support tailored to the needs of the Defense Acquisition Workforce. It is a resource open to DoD employees, with offering that include formal in-person and online events and workshops, job support tools, and consulting.

### **7.3.7 DANTEs MilEd Benefits Mobile App:** <https://www.dantes.mil/app/>

The DANTEs MilEd Benefits Mobile App makes it easy to get started and map out a plan to reach your education and career goals. The mobile app includes the following features and capabilities:

- eGuides designed for quick access to learn about recommended military educational programs
- Military Services' Education Program Information provided to support the Services' Voluntary Education (VoEd) communities and individual service members by focusing on specific Service education and career planning resources
- DANTES Education Program Information provided to support a member's pursuit of their educational and career goals
- Tools for Professional Education Counselors designed to help the Services' Voluntary Education (VoEd) community of professionals assist military students with their education journey
- News and Updates, Videos, and Encouragement to keep you informed

## 7.4 Online Courses to Enhance Learning and Earn College Credit

### 7.4.1 Khan Academy: <https://www.khanacademy.org/>

Khan Academy is a nonprofit organization with the goal of changing education for the better by providing a free world-class online education for anyone anywhere. All the site's resources are available to anyone. It doesn't matter if you are a student, teacher, homeschooler, principal, or an adult returning to the classroom after 20 years. Khan Academy's materials and resources are available to you completely free of charge. Course offerings are continually expanding; courses are available in Math, Science, Economics and Finance, Humanities, and Computer programming. Students can make use of their extensive library of content, including interactive challenges, assessments, and videos from any computer with access to the web.

### 7.4.2 Online Academic Skills Course (OASC): <https://dantes.petersons.com/>

OASC is available to Service Members, DoD civilians, and family members, to help build academic skills and prepare for exams such as CLEP or DSST. This course provides instructional modules with lessons, videos, activities, flashcards, quizzes, and practice tests to help you improve your academic skills and improve your standardized test scores. And OASC is being continually updated to offer new features such as automatically inputting your diagnostic assessment into the My Academic Predictor (MAP) tool so you can better understand how you would score on standardized exams like the AFCT. Another new feature is that all Servicemembers are eligible to use live, on-demand tutoring, which is available 24/7 and completely free!

### 7.4.3 Federal Academic Alliance: <https://www.opm.gov/wiki/training/Federal-Governmentwide-Academic-Alliances.ashx>

The US Office of Personnel Management partnered with colleges and universities to provide additional learning opportunities to the federal workforce (including military personnel) by arranging reduced tuition rates. Furthermore, some schools in this alliance extend these reduced rates to spouses and dependents. Many of these schools offer online programs.

### 7.4.4 Coursera: <https://www.coursera.org/>

Coursera is an education company that partners with over 200 top universities and organizations in the world to offer courses online for anyone to take, for free. Technology enables Coursera's partners to teach millions of students rather than hundreds. Classes offered on Coursera are designed to help you master the material. When you take one of Coursera's classes, you will watch lectures taught by world-class professors, learn at your own pace, test your knowledge, and reinforce concepts through interactive exercises. Coursera offers courses in a wide range of topics, spanning the Humanities, Medicine, Biology, Social Sciences,

Mathematics, Business, Computer Science, and many others. Whether you're looking to improve your resume, advance your career, or just learn more and expand your knowledge, Coursera offers multiple courses that you may find interesting.

#### **7.4.5 Massive Open Online Course (MOOC):** <https://www.mooc.org/>

MOOCs are online courses that provide traditional course materials such as filmed lectures, readings, and problem sets, as well as providing interactive user forums to support community interactions between students, professors, and teaching assistants. MOOCs are a relatively new and have emerged as a popular mode of learning. MOOCs can especially be useful when preparing for CLEP and DSST exams.

#### **7.4.6 Modern States Education Alliance (MSEA):** <https://modernstates.org>

MSEA is a non-profit organization that offers free college courses to help students prepare for CLEP and Advanced Placement (AP) exams. MSEA offers over 70 high quality CLEP and AP prep courses from top institutions that cover almost all CLEP exams. Through MSEA Soldiers can earn college credit by taking free online college prep courses and a corresponding CLEP exam at no cost at a nearby National Test Center (NTC).

#### **7.4.7 Class Central:** <https://www.classcentral.com/>

Class Central aggregates courses from over 3,000 universities, providers, and institutions to help you find the best courses on almost any subject. You can use Class Central's to find courses in your topic of interest, read course descriptions and go through reviews to help you decide which courses to try. Use the filter to help refine the search by level, durations, language, and whether it's free or not, or you earn a free certification at the completion of the course.

### **7.5 Time Management and Test Taking Tools**

Good study tips and habits can make a critical difference in achieving your academic success. Study tips can assist you in understanding academic subject matter and improving your test scores. Some of these tips you may have already been exposed to and use or never applied. Many successful students create their own personal methods to absorbing classroom material by modifying established methods of learning. Regardless of your learning style, understanding how to absorb and articulate knowledge is a necessity for all people involved in the learning process, in and outside of the classroom. Below is a list of tips that may be beneficial to you as you seek your academic success.

- Test Taking Skills and Strategies: [www.testtakingtips.com/note/index.htm](http://www.testtakingtips.com/note/index.htm)
- Cramming Techniques for Exams: [www.testtakingtips.com/cramming/index.htm](http://www.testtakingtips.com/cramming/index.htm)
- Reducing Test Taking Anxiety: [www.testtakingtips.com/anxiety/index.htm](http://www.testtakingtips.com/anxiety/index.htm)
- Study Skills Help & Study Tips: [www.testtakingtips.com/study/index.htm](http://www.testtakingtips.com/study/index.htm)
- Test Preparation Tips: [www.testtakingtips.com/test/genpre.htm](http://www.testtakingtips.com/test/genpre.htm)
- Time Management and Organization Tools to Improve Your Time Management: <https://students.dartmouth.edu/academic-skills/learning-resources/time-management-tips>
- Improve Note Taking Skills, Learning Styles and Strategies:
  - <https://www.oxfordlearning.com/note-taking-tips-for-every-learning-style/>
  - <https://www.pearlandisd.org/cms/lib/TX01918186/Centricity/Domain/1881/different%20learning%20styles.pdf>
  - <https://smiletutor.sg/how-to-make-effective-notes-matching-your-learning-preference/>

## 7.6 Registered Apprenticeship and On-the-Job Training Programs

### 7.6.1 GI Bill Funded Registered Apprenticeship and On-the-Job Training Programs

Employer-sponsored Registered Apprenticeship (RA) and On-the-Job training programs provide a unique opportunity to earn full-time wages, collect GI Bill benefits, and attain a nationally recognized credential in over 1,300 officially recognized occupations. Key RA industries include aerospace, biotechnology, construction, energy, geospatial, health care, information and communications technology, advanced manufacturing, and transportation and logistics.



- Registered Apprenticeship Programs. To identify RA programs approved for the use of GI Bill benefits, visit this website: <http://inquiry.vba.va.gov/weamspub/buildSearchInstitution-Criteria.do>. Select “On-the-Job Training/Apprenticeship” from the “Program Type” dropdown menu and click your preferred state.
- Industry and Career Research. To conduct an industry/career research and MOS-matching, visit this website: [www.mynextmove.org/vets/](http://www.mynextmove.org/vets/)
- Current Vacancies.
  - To identify current apprenticeship vacancies available at over 16,000 employers nationwide, visit this website: <https://www.apprenticeship.gov/apprenticeship-finder>.
  - Current vacancies can also be found using this website: <https://www.glassdoor.com>.

### 7.6.2 No-Cost Registered Apprenticeship and On-the-Job Training Programs through the United States Military Apprenticeship Program (USMAP)

#### What is USMAP?

USMAP is a formal military training program that provides Active-Duty, Active Guard Reserve (AGR) and some extended ADOS Soldiers the opportunity to improve their job skills and to complete their civilian apprenticeship requirements while they are on Active-Duty orders. The U.S. Department of Labor (DoL) provides the nationally recognized “Certificate of Completion” upon program completion.

#### What are the requirements for an Apprenticeship?

- Soldiers on Active-Duty or Active Guard Reserve (AGR).
- Minimum of 1-year left on current enlistment.
- Assigned to and performing duties in a designated military occupational specialty.
- Must have completed the required formal classroom instruction (training) for the trade.
- Selected trade must be your current primary job at your current assigned command, NOT a collateral duty or in a temporary duty assignment.

Reservists are eligible to participate in USMAP only if on Active-Duty Orders (ADT, ADOS, MOB, ADSW, etc.) for at least one full year. A copy of the Active-Duty Orders must be submitted to the USMAP Office for review prior to enrollment being approved.

#### What are the USMAP and DoL established standards?

All apprenticeships must adhere to specific standards set by the DoL. These requirements and standards ensure the validity of apprenticeships and enhance their value.



The DoL is the federal agency responsible for the administration of the National Apprenticeship System in the United States. USMAP is the DoL sponsor for all military apprenticeships. All DoL sponsors have a set of standards that established the guidelines for apprenticeships. These standards are specifically tailored to fit USMAP's military mission.

The USMAP Office further provides detailed program guidance, definitions, instructions and requirements in the **USMAP Program Guide** which is found on the USMAP website under the Resources tab.

#### **What are the benefits of USMAP?**

- There is no out-of-pocket cost to the Soldier.
- No off-duty hours are required to earn apprenticeship.
- It provides proof of a nationally recognized certificate.
- It provides documented work experience.
- It helps build self-esteem.
- It provides a way to gain work experience.
- Soldiers receive the same credit for military experience and training as their civilian counterparts.
- National recognition in the form of a DoL Certificate of Completion lasts for a lifetime and never needs to be renewed.
- It helps Soldiers become more marketable for the future transition to civilian employment.

#### **Why is it important to achieve a DoL Certificate of Completion?**

U.S. DoL and industry studies show that participation in apprenticeship programs leading to Journeyman status results in greater hiring rates, more working hours, and higher wages. Average wages of apprenticed and license holders is 60% or greater compared to non-apprenticed and unlicensed workers. Civilian employers recognize the value of a U.S. DoL Certificate of Completion of Apprenticeship. Visit the DoL CareerOneStop website for more information (<https://www.careeronestop.org/Veterans/default.aspx>).

Many civilian employers recognize the rigor and training required to complete a DoL Registered Apprenticeship program. Highlighting the earning of a DoL Certificate of Completion of Apprenticeship and Journeyworker Card on a Soldiers' resume shows employers that the Soldier is highly skilled and can qualify for better jobs with significantly higher pay.

#### **7.7 The College Financing Plan**

<https://www2.ed.gov/policy/highered/guid/aid-offer/index.html>

The College Financing Plan is a U.S. Department of Education webpage that provides students with a tool that assists prospective students in understanding the total costs of attendance. The site factors in tuition, fees, housing, meals, books and supplies, transportation, other education costs, grants and scholarships, work-study possibilities, student loans, military education benefits, and other potential factors.

## Chapter 8: LOAN REPAYMENT PROGRAMS



### 8.0 Overview

ARNG loan repayment programs are part of the Selective Reserve Incentive Program (SRIP) and Army Medical Department Incentives Program (AMEDD SRIP). The programs assist the ARNG leadership and personnel managers in meeting the strength and readiness requirements for the ARNG with financial educational assistance.

### 8.1 ARNG Health Professional Loan Repayment Program (HPLRP)

**Overview.** For Army Medical Department (AMEDD) officers on the critical war time shortage list who have qualifying student loans upon joining the ARNG or acquired during their time as a member in the Army National Guard for continued qualifying education, this program may pay up to \$250,000 while they are a member of the ARNG. Current ARNG officers who extend their initial military service obligation may also be eligible for this program providing they meet certain requirements. An Army National Guard AMEDD Recruiter or your State Incentives' Office personnel can provide more details. Be sure to reference current policy and inquire with your State's AMEDD Recruiter for up to date details on this program.

### **How Do I Qualify?**

Be sure to reference current policy and inquire with your State's AMEDD Recruiter and Incentives Manager for up-to-date details on this program. To be eligible, AMEDD Officers must meet all the requirements for accessioning and commissioning as an AMEDD Officer in the ARNG. Some requirements include:



- Graduates of the Inter-Service Physician Assistant Program (IPAP) and the University of Kentucky College of Social Work Program (Army-UK MSW) are not eligible to participate in HPLRP until they satisfy their 6-year contractual obligation.
- Must be on the critical wartime shortage list in a position identified on the RC Health Professions Special & Incentive (HPS&I) Pay Plan (see current AMEDD Policy).
- Must be assigned to an authorized TDA/MTOE unit.
- Soldier must possess outstanding educational loans toward the qualifying degree of AOC.
- Program participants must remain in a qualifying (AOC) duty position in order to receive loan repayments, monthly stipend, or special pay.
- Must be in an authorized duty position, or authorized duty position on the substitution list.
- HPLRP contractual obligation depends on AOC.

### **May Qualify For:**

- Medical Corps, Dental Corps, and Clinical Psychologists: \$40,000 per year, with a \$250,000 lifetime cap.
- Social Workers: \$25,000 per year with a \$75,000 lifetime cap.
- Physician Assistants and Veterinarians: \$20,000 per year with a \$60,000 lifetime cap.

### **How Do I Apply?**

- AMEDD officers on the critical wartime shortage list (see current AMEDD Policy—Soldier must be in a position identified on the RC Health Professions Special & Incentive (HPS&I) Pay Plan) interested in HPLRP will need to speak to their State's AMEDD Recruiter or AMEDD Incentives Manager to find out if they are qualified for HPLRP and what loans may be eligible for repayment. Once found qualified, the AMEDD Recruiter will initiate the HPLRP contract in the Guard Incentives Management System and the requested document will be submitted for approval.

## **8.2 ARNG Chaplain Loan Repayment Program (CLRP)**

**Overview.** The ARNG Chaplain Loan Repayment Program is offered for the purpose of maintaining adequate numbers of qualified chaplains within the ARNG.

### **How Do I Qualify?**

Individuals enrolled in the Chaplain Candidate Program are NOT eligible to participate in the ARNG CLRP but may become qualified to participate in CLRP upon becoming fully qualified as

a Chaplain. Be sure to reference annual policy and inquire with your State's Incentives Manager for up to date details on this program. Chaplains must meet all the requirements for affiliating as a Chaplain in the ARNG, and

- Must not be simultaneously receiving an Officer Accession Bonus (OAB), Officer Affiliation Bonus (OAFB), Student Loan Repayment Program (SLRP) or any enlisted bonus incentive.
- Must be Duty Area of Concentration Qualified (DAOCQ) as a 56A and assigned in the authorized military grade commensurate for AOC 56A as a Chaplain coded in GIMS.
- Chaplains coded as "9993" in GIMS are not eligible.
- Must be assigned to an authorized Unit Identification Code (UIC).
- Must not have been a two-time non-select for promotion.
- Must possess outstanding educational loans secured on or after 1 October 1975; loans must have been applied towards a graduate education or professional qualifying degree courses resulting in a Master of Divinity Degree or equivalent.
- State and private loans are not eligible.
- Must possess a degree from an accredited theological seminary listed as a National Faith.



Related Accrediting Organization in the Council for Higher Education Accreditation (CHEA) or approved by the Armed Forces Chaplains Board.

- Must have the National Student Loan Data System (NSLDS) documents to verify authorized eligible loans.
- Must sign an agreement to serve not fewer than three years as a Chaplain in the ARNG.

### **May Qualify For:**

The maximum lifetime benefit of the ARNG CLRP cannot exceed \$80,000 (up to \$20K for each 3-year period of obligation) by law and covers the loan's principle and interest. The maximum annual payment, inclusive of interest, made for eligible participants under the CLRP may not exceed one-third of the \$20K contracted amount.

### **How Do I Apply?**

- Provide the State Officer Strength Manager (OSM) copies of the National Student Loan Data System (NSLDS) Summary Aid and Detailed Loan Information Sheet(s) or copies of promissory note(s) and disbursement sheet(s) for any Title IV loan(s) not listed on the NSLDS documentation.
  - These documents must be dated within 30-days of the CLRP Pre-Approval request.
- Once the State OSM has submitted the CLRP and it is approved by the State Incentive Manager, the State OSM will then have to establish and identify internal review of the NSLDS documents.
- Once GIMS determines that the Chaplain meets CLRP eligibility, the OSM will print out the CLRP agreement and sign it with the Chaplain.
- The date on the CLRP agreement establishes the 3-year service obligation period.
- In order to complete a new 3-year CLRP agreement, the Chaplain must repeat the application process and sign a new CLRP agreement once approved.

### 8.3 ARNG Student Loan Repayment Program (SLRP)

**Overview.** The ARNG Student Loan Repayment Program (SLRP) is offered as an enlistment incentive for Non-Prior Service (NPS) enlistees, for Prior Service (PS) who have not previously received the Enlisted Loan Repayment Program and as a retention tool for current Guard Soldiers who have eligible student loans.

#### **How Do I Qualify?**

- Must have authorized pre-existing eligible loans listed on the NSLDS documents with a print date no greater than 30 days prior to date of enlistment.
- Federal Parent Loans for Undergraduate Students (PLUS loans) are eligible for repayment if the Soldier is the borrower and the loans(s) are in the Soldier's name.
- State and private loans are not eligible.
- In order to be eligible for payment, must be enlisting or reenlisting/extending for a minimum period of 6-years in an active status.
- Loan(s) that are in default on the SLRP contract signature date are never eligible for repayment, regardless if default status is removed afterwards.
- Must not be enlisting as a Glossary Non-Prior Service (GNPS), 09R Simultaneous Membership Program (SMP) Cadet, or 09S Officer Candidate School (OCS) Candidate (See 8.4 for more details).
- Must not be enlisting into the Recruit Force Pool (RFP), ROTC program or have or will receive a Guaranteed Reserve Forces Duty (GRFD) scholarship.
- Must not have previously received ELRP (aka SLRP).
- If enlisting with loans, state must review and calculate for addendum information. State establishes their own internal management process to make sure eligible loans are authorized. Must have pre-existing loans for all SLRP programs and cannot add loans. May add only when extending
- The annual payment is 15 percent of the eligible Disbursed amount or \$1000, whichever is greater, the annual payment sum may not exceed maximum payment cap of \$8,333.
- Maximum annual payment cap is \$8,333.
- The annual payment is inclusive of interest if the combined principal and interest payment does not exceed the maximum amount authorized by DoDI.
- 50K is a lifetime max and eligible Soldiers may extend/continue existing agreement IOT reach full entitlement.
- Enlisted Soldiers receiving SLRP will remain eligible while attending OCS or WOCS or after contracting into the ROTC/SMP programs as a non-scholarship participant.
- Soldiers may also remain eligible upon commissioning or appointment, subject to the original terms and conditions within their incentive agreement.
- ARNG Recruiters/Reserve Component Career Counselors (RCCC)/Incentive Managers determine loan eligibility using NSLDS and/or applicable promissory notes/disbursement sheet(s) for enlistees who meet the following criteria:
  - NPS & PS SLRP recipients must enlist/affiliate into a Critical Skill (CS) and of an authorized UIC vacancy that matches the authorized skill level position within Tier Levels 1-7. Note: NPS must be in grade E-4 and below and PS must be in grade E-7 or below.
  - Must enlist/affiliate into a valid, authorized UIC vacancy as per ARNG SRIP policy.
  - NPS applicant must have an Armed Forces Qualification Test (AFQT) score of 50 or higher.
  - PS applicant must be Duty Military Occupational Specialty Qualified (DMOSQ) in the contracted SLRP MOS at time of enlistment/affiliation.

- o PS applicant must have less than 16-years' Time-in-Service (TIS) on contract start date.
  - o PS Soldier must have received an Honorable Discharge or an Honorable release at the conclusion of all periods of prior military service.
  - o A General under Honorable conditions discharge for any period of service is ineligible (Exception: Soldiers who completed IADT with an uncharacterized discharge).
  - o PS Soldier must not be enlisting under the provisions of a Conditional Release (DD Form 368) from a Selected Reserve (SELRES) component other than the United States Army Reserve (USAR), if already having the SLRP.
  - o NPS/ PS applicants' contract at MEPS; Soldiers affiliating from AD contract with an RCCC in GIMS.
- ARNG Unit Readiness NCOs/Retention NCOs/Incentive Managers determine current Soldiers' eligibility SLRP eligibility using NSLDS documentation. To reenlist/extend for SLRP, Soldiers must meet the following criteria:
    - o Must be in Pay Grade E-3 to E-7.
    - o Must be DMOSQ and assigned as the primary position holder.
    - o Must reenlist/extend in an authorized UIC per annual ARNG SRIP policy.
    - o Must have less than 16 years TIS at time of current ETS date.
    - o Must reenlist/extend within 365-0 days of his or her ETS date.
    - o Must not be in an AGR or Dual Status MILTECH on contract signature and start dates.
    - o Must not be under any type of Suspension of Favorable Personnel Action (SFPA).
    - o Soldiers who enter the program after 1 March 2009 may extend beyond his/her initial 6-year SLRP contract until such time as he/she reaches the maximum dollar amount that was authorized on the date of the initial SLRP contract. This does not currently apply to officers.

**Note:** *Be sure to reference current policy and inquire with your State's Incentives Manager for up to date details on this program.*

### **What Do I Get?**

- The maximum lifetime amount (currently) of the ARNG SLRP is \$50,000.00.
- The maximum annual payment made for eligible participants under the SLRP may not exceed \$8,333 for each anniversary year of the incentive term, inclusive of interest.
- Soldier must meet all payment eligibility requirements per the annual ARNG SRIP policy.

### **How Do I Apply?**

- The Applicant/Soldier must provide the Recruiter, RCCC or RNCO copies of the National Student Loan Data System Summary Aid and Detailed Loan Information Sheet(s) or copies of promissory note(s) and disbursement sheet(s) for any Title IV loan(s) not listed on the NSLDS documentation.
- These documents must be dated within 30-days of the contract issuance.
- Once an eligible loan is verified by the NSLDS documents prior to issuance the MEPS Guidance Counselor (GC), Recruiter, RCCC or Unit Readiness NCO will complete the eligibility process within the Recruit Quota System (REQUEST)/GIMS and upon eligibility being determined, the MEPS Guidance Counselor (GC), Recruiter, RCCC or Unit Readiness NCO will print out the SLRP agreement out of the Guidance Counselor Resource

- Center (GCRC)/GIMS and sign it with the Applicant/Soldier.
- The contract signature date on the SLRP addendum establishes the 6-year service obligation period for all NPS/PS Applicants/Soldiers (Exception for Soldiers transitioning off AD which the contract start date is the day after REFRAD).
- The 6-year service obligation for a current Service member begins one-day after Service member's current ETS date.
- Current Service member's reenlisting/extending under and continuing a SLRP contract executed after 1 March 2009, do not complete a new SLRP addendum.

## **8.4 ARNG 09S SLRP**

**Overview.** The ARNG 09S SLRP is offered as an enlistment incentive for *PS and NPS enlistees* who have eligible student loans and meet the eligibility requirements.

### **How Do I Qualify?**

- Possess one or more qualifying/disbursed Title IV Federal loans (not currently in default).
- PLUS loans are eligible for repayment if the Soldier is the borrower and the loans(s) are in the Soldier's name; State and private loans are not eligible.
- Must enlist for a minimum period of 6-years in an active drilling status.
- Loan(s) that are in default on the SLRP 09S contract signature date are never eligible for repayment, regardless if default status is removed afterwards.
- Must enlist into a created 09S vacancy processed through AUVS, RPM and REQUEST in order to receive SLRP. It will display a vacancy management score of 8. An override will be required. Only available to NPS & PS applicants who enlist at MEPS.
- Must enlist as 09S OCS Candidate.
- Both NPS and PS 09S Applicant's must have an AFQT score of 50 or higher.
- Must have 90 semester hours or more or a bachelor's degree or higher.
- Must not be enlisting into the RFP, ROTC or have or will receive a GRFD scholarship.
- Must not have previously received SLRP.
- Must be approved by the State Incentive Mgr.
- The max annual payment is 15% of the eligible principle(s) or \$1000, whichever is greater, plus accrued interest.
- Payments are capped at \$8,333 annually.
- The current year's annual payment shall include interest if the combined principal and interest payment does not exceed the maximum amount authorized by law.
- Must complete BOLC within 2-years from date of graduation from OCS.
- Must be commissioned with 3-years from date of enlistment.
- Is eligible to retain 09S SLRP upon being commissioned.
- Is not eligible to contract for the OAB incentive.
- Not eligible to extend SLRP beyond the initial contract obligation period.

### **What Do I Get?**

- The lifetime maximum amount of the ARNG 09S SLRP is \$50,000.00.
- The maximum annual payment made for eligible participants under the 09S SLRP may not exceed \$8,333, inclusive of interest for each anniversary year of the incentive term.
- Soldier must meet all payment eligibility requirements per the annual ARNG SRIP policy.

### **How Do I Apply?**

- Obtain a copy of the NSLDS Summary Aid and Detailed Loan Information Sheet(s) or promissory note(s) and disbursement sheet(s) for any Title IV loan(s) not listed on the

NSLDS documentation.

- These documents must be dated within 30-days of the contract signature date in GIMS. Once an eligible authorized loan is verified by the NSLDS documents and prior to issuance the Applicant/Soldier must be projected to enlist at MEPS, whereby the MEPS GC will complete the eligibility processing.
- The MEPS GC will print out the GCRC 09S SLRP addendum and sign it with the Applicant/Soldier. The signature date on the 09S SLRP addendum establishes the six -year service obligation period for all NPS/PS 09S SLRP Applicants/Soldiers.



## Chapter 9: COMMISSIONING PROGRAMS



### 9.0 Overview

Soldiers who want to increase their leadership potential, may want to consider entering one of the commissioning programs. Some of these programs cover tuition costs and provide an extra stipend for other expenses. Upon graduation, Soldiers may receive a commission as an officer. Visit Cadet Command's Web site at <https://www.goarmy.com/rotc.html> for details.

### 9.1 Reserve Officers' Training Corps (ROTC)

**Overview.** Over 1,100 colleges and universities across the nation have a Senior ROTC program as part of their curriculum. Army ROTC is a 2- to 4-year program that emphasizes basic military skills and officer leadership education. This college elective program designed for undergraduate and graduate students provides unrivaled leadership training. If you have a passion for it, you can find a place to fit in the Army National Guard (ARNG) as an officer.



*\*The ARNG now offers a 4YR. Dedicated Scholarship called the Minuteman Scholarship (Guidance for the Minuteman Scholarship Campaign will be sent each year in an operations order from U.S. Army Cadet Command (USACC)). Cadets are still required to participate in the Simultaneous Membership Program (SMP) with an ARNG unit and drill monthly. All SMP Cadets that leave the ROTC program still have a remaining MSO with the respective component to serve in enlisted status.*

## 9.2 ROTC Scholarships

**Overview.** ROTC offers various ARNG and campus-based scholarships, to include Line, Guaranteed Reserve Forces Duty (GRFD) Scholarships and Dedicated ARNG (DEDNG) scholarships. GRFD and DEDNG scholarships will ensure your service is with the Army Reserve Component. Students who serve in the SMP may use state tuition assistance in addition to any scholarships received.

### How Do I Qualify?

- Must be a U.S. Citizen.
- Must be accepted to the College/University with a ROTC program.
- Must have a 2.5 cumulative GPA and maintain a 2.0.
- Incoming freshman must have taken the ACT or SAT to qualify for the 4YR. Minuteman Scholarship (*no minimum score requirement*).
- Must be under 31 years of age for the entire year of commissioning.
- Must pass the Army Combat Fitness Test (ACFT).
- Must pass MEPS physical for enlistment and DoDMERB physical to contract.
- Must meet Army height/weight standards.
- Must be a full-time student and be of good moral character.
- Scholarship Cadets will serve an eight-year Military Service Obligation (MSO) as a drilling Officer upon commissioning.
- Contact the Professor of Military Science (PMS) at your school's Army ROTC department to determine eligibility.

### What Do I Get?

- These scholarships pay full time tuition and mandatory fees or can pay room & board (flat rate of \$10,000 per year) at either Private or Public Universities.
- Room & board payment option pays flat rate of \$10,000.
- All scholarships come with a \$1,200 per year book allowance paid directly to the student.
- National Guard scholarships can be used with any type of State Tuition Assistance; however, GRFD and Dedicated National Guard scholarships cannot be used with Federal Tuition Assistance.
- All Cadets are also paid a monthly stipend of \$420 per month for 10 months each year.
- If eligible for Chapter 1606 Montgomery GI Bill (MGIB) the student may qualify for an additional \$350 per month MGIB "SMP" kicker.

**Note:** All Dedicated ARNG (DEDNG) scholarship students must participate in the Simultaneous Membership Program (SMP) with an ARNG unit when in school. The Cadet drills with an ARNG unit and is paid at the rank of E-5, approximately \$364 per month, unless already in the ARNG and holds a rank higher than E-5. For additional information and details, contact your local ROTC battalion or the ARNG ROTC Support Advisor.

## 9.3 Early Commissioning Program (ECP)

**Overview.** The ECP allows graduates of a military junior college to become commissioned Officers in two years, instead of the usual four. Once commissioned, the Officer is required to complete a bachelor's degree per ARNG contract entry requirements (normally this is a three-year contract). The program is a financial incentive for students to commission early and serve as Officers while attending college and earning time for promotions and retirement.

### **What Do I Get?**

- Commissioned as a Second Lieutenant in two years.
- Begin earning service time toward promotions and retirement following sophomore year in college.

**Note: Consult your Education Services Officer or Officer Strength Manager for current rates and benefits**

### ***Military Junior College Participants in the Early Commissioning Program:***

**-Valley Forge Military Academy and College**, Wayne, Pennsylvania. Valley Forge Military Academy was founded in 1928 by Lieutenant General Milton G. Baker, who modeled many of the Academy's drills, customs, and ceremonies after a British motif. Valley Forge offers a co-ed two-year junior college program, as well as a military boarding school for young men grades seven through twelve.

**-New Mexico Military Institute**, Roswell, New Mexico. Founded in 1891 by Col. Robert S. Goss as the Goss Military Institute, and inspired by Virginia Military Institute, NMMI includes a four-year high school and a two-year junior college.

**-Marion Military Institute**, Marion, Alabama. Marion Military Institute is the State military college of Alabama. Founded in 1842 as Howard English & Classical School by the Alabama Baptist Convention, the school reorganized as Marion Military Institute in 1887.

**-Georgia Military College**, Milledgeville, Georgia. Georgia Military College, founded in 1879, includes a liberal arts junior college, a high school, and a middle school.

Upon graduating from an MJC, the ECP 2LT is eligible for the EAP (Education Assistance Program) that pays either full tuition and mandatory fees or room and board (\$10,000 max per year) to be used at the 4-year institution while pursuing a baccalaureate degree.

The ECP 2LT gets 36 months maximum to complete their baccalaureate degree

## **9.4 Simultaneous Membership Program (SMP)**

**Overview.** Students attending college and enrolled in the ROTC program may be eligible for the SMP option. ROTC provides SMP Cadets with a monthly stipend. Students may also apply for a Two-Year Guaranteed Reserve Forces Duty Scholarship or a Two- or Three-Year Dedicated Army National Guard (DED-ARNG) Guaranteed Reserve Forces Duty Scholarship. Scholarships in ROTC programs pay for full tuition and fees or a room and board option. The scholarship also covers a flat rate for textbooks, classroom supplies, and equipment. Graduates (except Dedicated ARNG scholarship recipients who must serve in the ARNG) will be offered a commission as a second lieutenant in the Army, Army Reserves (USAR), or Army National Guard. Basic and Advanced Individual Training (AIT) are deferred pending completion of SMP and commissioning. Basic Training and/or AIT is not a prerequisite, meaning you don't have to be MOSQ to contract with ROTC. Ask your recruiter for information and a list of colleges offering Army ROTC.

**Important:** Program is 4, 3.5, 3, 2.5 or 2 years depending on the Cadet's academic alignment.

### **How Do I Qualify?**

- Army National Guard Soldiers attending colleges with ROTC units are eligible to apply for scholarships under the SMP option.
- Contracted advanced course Cadets are also eligible to participate in SMP.
- Basic course qualification (Basic training, ROTC Basic Camp, JROTC or progression Cadets).

### **How Do I Apply?**

- In addition to the necessary contracting forms from Cadet Command and ARNG, participants must complete the NGB Form 594-1 (SMP Agreement between Cadet Command and the ARNG Unit).
- To ensure service in the ARNG upon commissioning, the SMP Cadet must obtain a Guaranteed Reserve Forces Duty (GRFD) control number from Cadet Command and complete Cadet Command Form 202-R (Guaranteed Reserve Forces Duty Non-Scholarship Endorsement) or Cadet Command Form 203-R (Guaranteed Reserve Forces Duty Scholarship Endorsement).

## **9.5 Federal Officer Candidate School (Active Component)**

**Overview.** A twelve-week program conducted at Fort Moore, Georgia. The mission of OCS is to train selected personnel in the fundamentals of leadership; basic military skills; instill professional ethics; evaluate leadership potential; and commission those who qualify as second lieutenants in all sixteen basic branches of the Army. Candidates attend the course with Active-Duty Soldiers and Soldiers from the United States Army Reserve. This program is steeped with a rich heritage and much tradition.

### **How Do I Qualify?**

- Candidates must have a bachelor's degree from an accredited college or university and must furnish a copy of their official transcripts.
- Achieve a General Technical Aptitude Test (GT) score of 110 or higher on the ASVAB.
- Candidates must be no more than 33 years, 364 days of age at the time of commissioning; Minimum age requirement to enroll is 18.
- In-service applicants must have successfully completed Basic Combat Training and AIT.
- Soldiers enlisting under the OCS Option must successfully complete BCT.
- To enroll, Candidates must be a US citizen.
- For information on testing procedures, contact your State ESO.
- For information on application procedures, contact your chain of command or local recruiter.

## **9.6 State Officer Candidate School (OCS)**

**Overview.** The State OCS option is a 16 to 18-month course of instruction (some school-houses may accelerate this timeline) conducted in four phases. This option is delivered over drill weekends and annual training in lieu of drilling with individual until. Upon commissioning, each officer will attend an Basic Officer Leader Course (BOLC) within 24 months in the branch to which they are assigned.

### **How Do I Qualify?**

- In-Service Applicants must have successfully completed BCT and AIT.
- Soldiers enlisting under the OCS Option must successfully complete BCT
- Candidates must have a minimum of 90 semester hours from an accredited college or university annotated on an official transcript **prior to enrollment into the program, along with an approved plan for degree completion.**
- Applicants with a 4-year degree must submit an official transcript (from the Institution's Registrar's Office through the State Education Office) confirming graduation.
- Achieve a General Technical Aptitude Test (GT) score of 110 or higher on the ASVAB.
- Commissioning must occur before 42 years of age (this is not waivable).

- Soldiers enlisting under the OCS option with no prior service must be able to graduate Basic Combat Training before their 35<sup>th</sup> birthday. Soldiers with Prior Service must complete all commissioning requirements before their 42<sup>nd</sup> birthday.
- Candidates must sign an Officer Service Agreement.
- Candidates must provide proof of citizenship (naturalized or by birth). US citizenship is required for commissioning.
- For information on testing procedures, contact your State ESO.
- For information on application procedures, contact your chain of command or local recruiter.

## 9.7 Accelerated Officer Candidate School (OCS)

**Overview.** The Army National Guard conducts an eight-week accelerated OCS program for qualified personnel, in both winter and summer months at Fort McClellan, AL. Candidates are eligible for commissioning upon course completion pending Federal recognition.

### How Do I Qualify? (Eligibility Criteria)

- Candidates must complete 90 semester hours towards a bachelor's degree on an official transcript and provide a copy of their approved bachelor's degree plan **prior to enrollment**.
- Applicants with a 4-year degree must submit an official transcript (from the Institution's Registrar's Office through the State Education Office) confirming graduation.
- Achieve a GT score of 110 or higher on the ASVAB.
- Candidates must commission before their 42<sup>nd</sup> birthday; Minimum age requirement to enroll is 18.
- In-service applicants must have successfully completed BCT and AIT
- Soldiers enlisting under the OCS Option must successfully complete BCT
- Candidates must sign an Officer Service Agreement.
- For information on testing procedures, contact your State ESO.
- Candidates must be a US citizen to enroll.
- For application information, contact your chain of command, or local recruiter.

## 9.8 Warrant Officer Candidate School (WOCS)

**Overview.** The Reserve Component Warrant Officer Candidate School (RC-WOCS) is conducted at Fort Novosel, AL, over a four-week period and must be completed for the Soldier to be appointed. State Regional Training Institutes also offer a five-month WOCS program on IADT weekends.

### How Do I Qualify? (Eligibility Criteria)

- Basic eligibility requirements vary among MOS. You may find this information at [www.usarec.army.mil/hq/warrant/index.shtml](http://www.usarec.army.mil/hq/warrant/index.shtml). The items listed below are universal for all applicants or applicable as indicated:
- US Citizenship (No Waivers)
- GT score of 110 or higher (No Waivers)
- High school graduate or have a GED (No Waivers)



- Final Secret or Top-Secret Security Clearance (No Waivers)

**Note: Interim clearances do not satisfy the requirement!**

- Pass the standard 6-event Army Combat Fitness Test (ACFT) and meet height/weight standards.
- Pass the commissioning physical for technical specialties or the Class 1 flight physical for Aviators.
- All applicants must have 12 months remaining on their enlistment contract.
- Age Requirements:
  - For Aviators, must be 18 but have not reached their 33rd birthday at the time of the board selection.
  - For Technical Warrants, must be 18 years of age, and not more than 46 years of age on the effective date of initial appointment to WO1.

### **9.9 Direct Commission**

The intent of this program is to offer an alternate-commissioning source to exceptionally qualified individuals. An individual will not request a direct appointment; rather, an individual must be nominated and selected for consideration by the chain of command. Currently serving members must have served a minimum of twenty-four months active military status including twelve months in the Army National Guard. The nominated Soldier must have completed their baccalaureate degree and achieve an ASVAB GT score of 110 or higher. Each respective State Military Personnel Officer (MILPO) is the POC for direct commissioning. Non-prior service civilians may be eligible for direct commission as medical professionals, JAG Lawyers or Chaplains depending on civilian experience.



## Chapter 10: SPOUSAL EDUCATION SUPPORT PROGRAMS



### 10.0 Overview

Spouses are essential to the military and a strong nation as they support the Soldier. Since the Army's inception, spouses have supported their Soldiers on the field and on the home front. They are community leaders, mothers, fathers, and sometimes even Soldiers themselves. While juggling all of these hats, they also actively pursue careers. Because of their sacrifice, the Department of Defense, as well as many other federal and civilian agencies/organizations offer programs specifically designed to help military spouses succeed in their educational endeavors.

### 10.1 Post 9/11 GI Bill® Transfer of Education Benefit (TEB)

One of the most lucrative benefits available to spouses and dependents to pursue a college degree is the Post-9/11 GI Bill via the TEB program. ARNG Soldiers who qualify for the Post-9/11 GI Bill, have served a minimum of six years of service, and agree to serve four additional years from the date of their TEB request, may qualify to transfer up to 36 months of their Post-9/11 GI Bill benefits to their eligible dependents under the TEB program. Once approved, Soldiers can assign months of benefits among their eligible dependents. The transfer is initiated by the Soldier, using the following website: <https://milconnect.dmdc.osd.mil/milconnect/>. See para 2.7 (page 16-17) of this handbook for further information on the TEB program.

## 10.2 Marine Gunnery Sergeant John David Fry Scholarship

A scholarship for children and spouses of certain Veterans. If your parent or spouse died in the line of duty on or after September 11, 2001, while serving in one of the Armed Forces, or was a member of the Selected Reserve who died from a service-connected disability, you may qualify for this benefit. Eligible dependents will each receive 36 months of the Post-9/11 GI Bill. To learn more about this program, please use the following link: <https://www.va.gov/education/survivor-dependent-benefits/fry-scholarship/>.

## 10.3 Active-Duty Army Education Centers

Active-Duty Army Installations host Army Education Centers that offer in-person adult education opportunities to all Soldiers and adult family members. Services include educational counseling, resume assistance, testing, Functional Academic Skills Training (FAST), Multi-Use Learning Facility (MLF), facility space management, and On-post undergraduate and graduate college programs. To locate an Active-Duty Army Installation, go to the following site and search for Army Education Center: <https://www.military.com/base-guide/browse-by-service/army>.

## 10.4 Military OneSource for Spouses: <https://myseco.militaryonesource.mil/portal/>

The Department of Defense established the [Spouse Education and Career Opportunities \(SECO\)](#) Program to provide education and career guidance to military spouses worldwide, offering comprehensive resources and tools related to career exploration, education, training and licensing, employment readiness and career connections.

## 10.5 My Career Advancement Account Scholarship Program (MyCAA)

<https://mycaa.militaryonesource.mil/mycaa/>

The MyCAA Scholarship is a workforce development program that provides eligible military spouses with up to \$4,000 in financial assistance for the pursuit or maintenance, including continuing education courses, of a license, certification or associate degree necessary to gain employment in an occupation or career field. Spouses can also use funds for national tests to earn course credits required for the degree approved under the program, including the College Level Examination Program (CLEP) and DANTES Subject Standardized Tests (DSST). Below are the requirements to qualify for MyCAA:

- Be a spouse of an Servicemember on active duty/AGR or mobilized on Title 10 orders in pay grades E-1 to E-6, W-1 to W-2, and O-1 to O-3.
- Have successfully completed high school.
- Have the ability to request tuition assistance while military sponsor is on qualifying orders.

## 10.6 State Licensure Reimbursement

Spouses of ARNG Soldiers that were reassigned from one state to another on or after 12 December 2017, and movement of dependents is authorized, qualify for up to \$1,000 reimbursement in qualified relicensing costs. This program only applies to Title 10/32 AGR/AD (IDT not authorized). The program pays exam, license/certification, and registration fees. Spouse must have held the license/certification at a previous duty station.

- Overview: <https://myseco.militaryonesource.mil/portal/article/licensure-reimbursement-pcs-moves>
- Reimbursement Fact Sheet: <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Reimbursement-for-State-Licensure-and-Certification-Costs-for-the-Spouse-of-a-Soldier?serv=122>
- License Recognition: <https://www.dol.gov/agencies/vets/veterans/military-spouses/license-recognition>



## 10.7 Scholarships

Below is a list of the numerous scholarships spouses may be eligible for as a spouse of a service member.

- **Army Scholarship Foundation:** <https://armyscholarshipfoundation.org/scholarships/>  
Dependents (sons, daughters or spouses) of individuals who currently or previously served on active duty in the U.S. Army or with the Army Reserve or National Guard may apply. The program requires a minimum 2.0 GPA.
- **Allied Van Lines Military Scholarship:** <https://www.allied.com/military-scholarship>  
Military family members seeking a career in logistics or supply chain management are the focus of this scholarship. The application requires a brief essay. Allied Van Lines awards two scholarships annually.
- **Army Nurse Corps Association Scholarship:** <https://e-anca.org/Scholarships>  
This scholarship supports spouses of personnel who currently or previously served in the U.S. Army through active service, the Army Reserve, or the Army National Guard, and are currently enrolled in an accredited baccalaureate or advanced nursing program. However, applicants must not receive educational funding from the U.S. Army, such as GI Bill benefits.
- **Enlisted Association of the National Guard of the United States (EANGUS)**  
<https://eangus.org/we-care-for-america/scholarship-information/>  
ENGAUS offers several scholarships to their members and their dependents.
- **National Guard Association of the United States (NGAUS)**  
<https://www.ngaus.org/membership/member-benefits/scholarships>  
NGAUS offers several scholarships to their members and their dependents.
- **AMVETS (American Veterans):** <https://amvets.org/scholarships>  
AMVETS offers a scholarship specific to Spouses of Veterans, AD, Guard/Reserves
- **The National Military Family Association (NMFA) Spouse Scholarships**  
<https://www.militaryfamily.org/programs/spouses-scholarships/>  
NMFA is one of the nation's leading non-profit organizations geared towards military family advocacy. Since 2004, NMFA has cheered on military spouses by awarding scholarships to help pay for everything from GED's to PhD's, professional licenses and certifications, including re-licensure, business and entrepreneurial expenses, supervised clinical hours, continuing education courses, and more.
- **ThanksUSA:** <https://usascholarships.com/the-kaplanthanksusa-scholarships/>  
ThanksUSA offers military spouse scholarships annually to provide need-based college, technical and vocational school scholarships and pathways to meaningful employment for children and spouses of military members. Since 2006, ThanksUSA has awarded approximately 5,000 scholarships valued at more than \$16 million to recipients from all 50 states and representing every branch of the military.
- **SMART Scholarship Program:** [https://www.smartscholarship.org/smart?id=smart\\_index](https://www.smartscholarship.org/smart?id=smart_index)  
Science, Mathematics, and Research for Transformation (SMART) Scholarship-for-Service Program: an opportunity to receive a full scholarship (from college through PhD)

and be gainfully employed upon degree completion. Students pursuing degrees related engineering, science, mathematics, architecture, oceanography and operations research are encouraged to apply. SMART facilitates a highly skilled Department of Defense (DoD) STEM workforce that competes with the dynamic trends in technology and innovation to protect national security.

- **NDSEG Fellowship** (<https://www.usaeop.com/program/ndseg/>) National Defense Science and Engineering Graduate (NDSEG) fellowship: For those pursuing a doctoral degree in a STEM discipline, the NDSEG Fellowship confers high honors upon its recipients, and allows students to attend the U.S. institution of their choice to pursue a doctoral degree in a supported STEM discipline. NDSEG Fellowships last for three years and pays for full tuition and all mandatory fees, a monthly stipend and up to \$1,000 a year in medical insurance (this excludes dental and vision insurance).
- **The AOC STEM Student of the Year:** <https://www.crows.org/page/scholarshipprogram> Association of Old Crows STEM scholarship awards \$12,500 to one male and one female student studying in the fields of engineering or engineering technology and interested in working in the Aerospace and Defense Industry. These scholarships are funded by a generous \$25,000 donation from Raytheon Intelligence & Space.

## 10.8 Scholarship Search

The databases below contain a wealth of scholarship information, including scholarships offered by specific schools.

- Peterson's Scholarships, Grants, and Prizes  
(<https://www.petersons.com/scholarship-search.aspx>)
- CollegeBoard Scholarship Search  
(<https://bigfuture.collegeboard.org/scholarship-search>)
- DANTES Financial Aid & Scholarships  
(<https://www.dantes.doded.mil/service-members/federal-financial-aid-scholarships.html>)
- The U.S. Veterans Magazine  
(<https://www.usveteransmagazine.com/list-of-military-scholarships-for-service-members-spouses-and-dependents/>)  
Includes a list of over 100 Scholarships available to Veterans, Spouses and Families.

## 10.9 Career Spark

(<https://mycareerspark.com/#/>)

Hiring Our Heroes has a program that is specifically designed for military spouses called **Career Spark**: This program offers a four-step process to help military spouses attain their career goals:

- **Discover** your expertise by creating a skills-based resume to maximize work and volunteer experience toward making resumes searchable to thousands of military friendly employers in their database.
- **Explore** your options when it comes to the job search process.
- **Prepare** for success by practicing and knowing what to expect.
- **Track** your progress and overcome common obstacles.

**10.10 HERC:** <https://www.degreequickly.com//nationalguard.html>

The Higher Education Resource Center (HERC) offers free guidance, support and degree plans to all ARNG Soldiers and their family members, including spouses and dependent children of college age. To take advantage of their free support, first submit an online application for assistance by clicking on the button at the bottom of the web page above.

**10.11 Federal Academic Alliance**

<https://www.opm.gov/wiki/training/Federal-Governmentwide-Academic-Alliances.ashx>

The US Office of Personnel Management (OPM) partnered with several colleges and universities to provide additional learning opportunities to the federal workforce (including military personnel) by arranging reduced tuition rates. Furthermore, some schools in this alliance extend these reduced rates to spouses and dependents. Many of these schools offer online programs.

**10.12 MWR Library:** <https://www.dodmwrlibraries.org/>

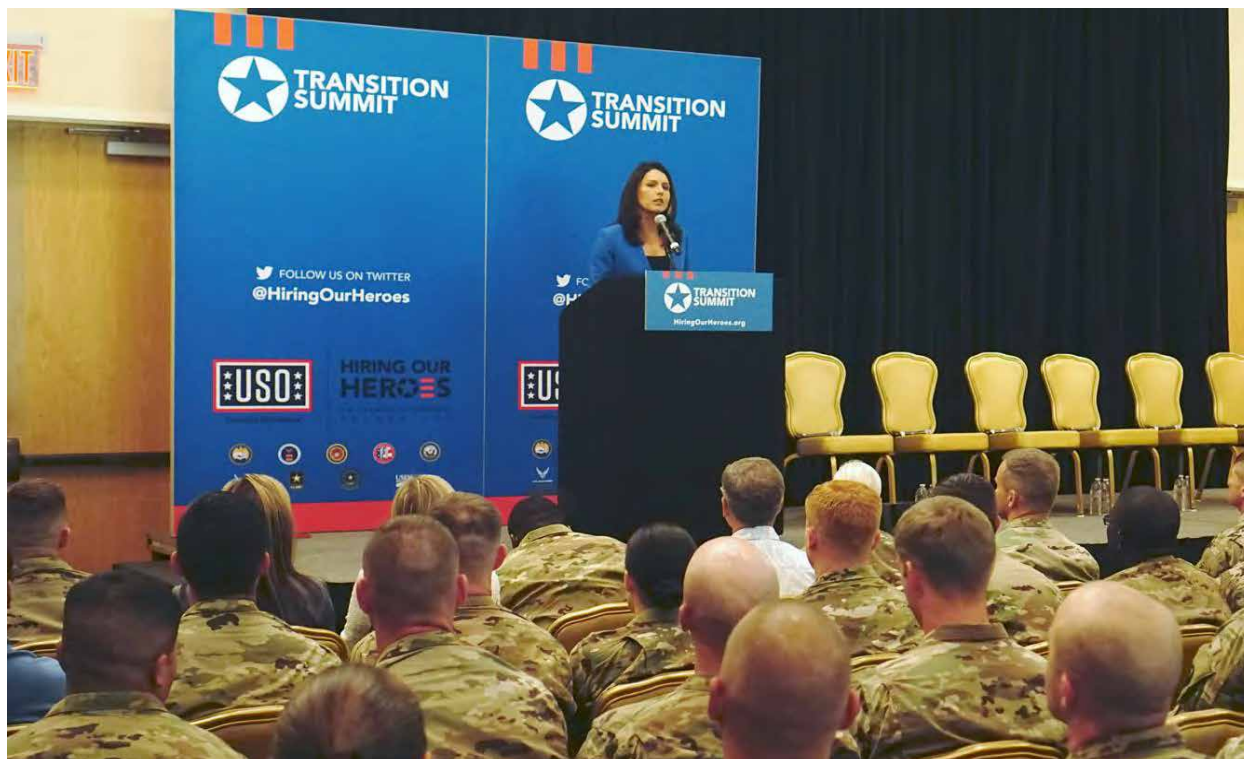
The MWR library offers a variety of online resources to assist with testing preparation needs, including the following:

- **EBSCO Learning Express:** EBSCO's DoD Learning Express Test Prep Library provides eLearning tutorials, practice tests, e-books, flashcards and articles that help users build their skills in a wide array of core subjects for success in the classroom, on the job, and in life, including preparation for CLEP, DSST, ACT, GRE and more. Access the DoD MWR Digital Library online by using the following steps
  - 1) Visit the following link: <https://www.dodmwrlibraries.org/>
  - 2) Login by selecting the "Login" link in the top right-hand corner of the page. You will need to have the following information ready to enter: DoD ID Number and date of birth.
  - 3) Use the "Find a Resource" drop-down menu at the top of the page to locate and select the "A to Z List."
  - 4) At this point, you can either enter the term "EBSCO" in the search box at the top of the left column or you can just scroll down to it on the page followed by selecting the associated "Access" link.
  - 5) If you do not already have an account you will need to register for one to have access to the EBSCO Learning Express.
  
- **Mango Languages:** Digital language learning program for learners of all levels, with courses in over 70 different foreign languages, 21 English Language Learning courses.

**10.13 Tutor.com:** <https://military.tutor.com/home>

Tutor.com for U.S. Military Families, is funded by the U.S. Department of Defense and provides on-demand, online tutoring and homework help at no cost to Service Members and their dependents. With live, expert tutors available 24/7, military-connected students can receive academic help at their moment of need—anywhere they have an internet connection.

## Chapter 11: TRANSITION PROGRAMS



### 11.0 Overview

Transitioning from active or reserve duty to being a full time civilian can be a challenging time. Below are several resources to help you prepare for your transition to civilian life.

#### 11.1 Hiring Our Heros (HOH) [www.hiringourheroes.org](http://www.hiringourheroes.org)

The U.S. Chamber of Commerce Foundation's HOH initiative launched in March 2011 as a nationwide effort to connect veterans, service members, and military spouses with meaningful employment opportunities. Their first effort was holding 100 hiring fairs in communities throughout the United States in 2011. HOH followed up their launch with more hiring fairs in 2012, including one aboard the USS Intrepid in New York City and their first military spouse-focused hiring fair at Fort Cavazos (formerly Fort Hood). Before their fifth anniversary, HOH hosted more than 1,000 hiring events at locations throughout the world. From those hiring events alone, more than 28,200 veterans and spouses were hired by companies of all sizes.

Working with the U.S. Chamber of Commerce's vast network of state and local chambers and strategic partners from the public, private, and non-profit sectors, the goal is to create a movement across America in hundreds of communities where veterans and military families return every day. HOH maximizes strategic partnerships to highly encourage businesses to "start, run and grow with HOH."

HOH offers numerous programs and resources to help SMs transition including world class hiring events (50+ annually, both virtual and in-person) and numerous transitional programs including;

- **Certification Based Training Programs:** Offers Service Members, spouses and veterans opportunity to earn licenses and certifications to help them in their chosen civilian career path. National Security Services (NS2) Serves (<https://ns2serves.org/>), Microsoft Software and Systems Academy (MSSA) (<https://military.microsoft.com/mssa/>), Salesforce Military (<https://www.hiringourheroes.org/career-services/fellowships/industry-focus/salesforce/>), Home Builders Institute (HBI) (<https://hbi.org/>).
- **Apprenticeships:** Employer-sponsored Registered Apprenticeship (RA) programs are more formal company training programs administered by the Department of Labor (DOL). Apprenticeships allow veteran's an alternate means to learn a trade or specific career skills rather than going through a formal education process. RA is a proven and DOL validated structured employee-training program that combines well-defined on-the-job learning with additional classroom-based, industry-related technical instruction (RTI). One example is Amazon Web Services (AWS) Military Apprenticeship Program. <https://www.amazon.jobs/content/en/career-programs/military/fellowships>.
- **On-the-Job Training Programs:** Offers participants opportunity to learn in less structured training environment (compared to RA). Two different types of HOH Fellowships (internships and industry-focused programs) are best-in-class workforce development programs that place highly skilled and educated participants with employers committed to hiring them. <https://www.hiringourheroes.org/career-services/fellowships/#>.
- **Career Building Programs:** Helps Service Members, spouses and veterans develop new skills. These programs usually focus on soft skills, including leadership, career preparation, resume creation and review, interviewing skills and more. <https://www.hiringourheroes.org/digital-tools/>.

## 11.2. Onward to Opportunity (O2O)

With no-cost training and certification in over 40 top-paying career fields and direct connections to military friendly employers through their national partner Hire Heroes USA, this career transition program utilizes both online and in-person learning options.

What Do I get?

- Career Training and access to online learning pathways—direct connections to 850+ national employer partners through Hire Heroes USA
- Networking opportunities and connections
- One FREE industry certification exam
- Resume assistance, interviewing techniques, matching to employers in your industry
- Non-credit certificate of completion from the IVMF at Syracuse University
- IVMF Alumni Services Support
- O2O & Google.org are working together. If you're a military spouse that's interested, you can apply now and start your journey to gaining employment no matter where the military moves you next.

*How Do I apply?*

- Start the application process:
- O2O Info Page: <https://ivmf.syracuse.edu/programs/career-training/>
- O2O Enrollment: <https://ivmf.syracuse.edu/programs/career-training/o2o-admission/>
- O2O Learning Pathways: <https://ivmf.syracuse.edu/programs/career-training/learning-pathways/?q=/programs/career-training/concentrations/&>

### **11.3 My Next Move:** <https://www.mynextmove.org/vets/>

My Next Move provides extraordinary tools including a quick search function, MOS translator to find related careers (Through the O\*NET Interest Profiler), connection to Bureau of Labor Statistics and O\*NET Online, and the ability to print or email the results.

## **11.4 Programs for Soldiers Serving on Active Duty/AGR**

### **11.4.1 Army Career Skills Program**

[www.home.army.mil/imcom/customers/career-skills-program](http://www.home.army.mil/imcom/customers/career-skills-program)

The Army Career Skills Program (CSP) is a component of the Transition Soldier Life Cycle model that encourages Soldiers to capitalize on training and development opportunities throughout their military careers so that they grow and develop as Soldiers fully capable of serving our Nation—both in uniform and as civilians beyond their military service. CSP provides Soldiers the opportunity to participate in skills training, during their transition period, in order to improve their civilian employment options. CSPs are conducted while Soldiers are still on active duty. Functions essential to successful employment and rewarding careers.

Soldiers are authorized to participate in one Army Career Skills Program during their last 180 days in the Service. They can either participate in a CSP, DoD SkillBridge Program, or an Individual Internship Program. The CSP is a Commander's program and a Soldier's participation in a CSP must be approved by the first field grade officer with UCMJ authority in the Soldier's chain of command.

- Soldier must be within 180 days of their separation/retirement date
- Soldier must have completed TAP Career Readiness Standards requirements.
- Soldier must have Commander approval.
- Programs may have additional requirements.

To get started visit your local TAP office or state HRO for installation specific processes and complete the steps below.

- Step 1: Contact the DoD SkillBridge or Individual Internship POC and ask about their specific application process.
- Step 2: Complete the Individual Internship/ DoD SkillBridge packet.
- Step 3: Send the completed packet with supporting documentation to the local TAP office or Regional Coordinator.

### **11.4.2 DOD SkillBridge:** <https://skillbridge.osd.mil>

The DOD SkillBridge Program provides transitioning service members with opportunities to participate in training and development with potential employers. For service members, DOD SkillBridge provides an invaluable chance to work and learn in civilian career areas. For industry partners, DOD SkillBridge is an opportunity to access and leverage the world's most highly trained and motivated workforce at no cost. Service members participating in DOD SkillBridge programs continue receiving their military compensation and benefits, while industry partners provide the civilian training and work experience.

SkillBridge is an excellent opportunity as you plan for your life after the military. SkillBridge matches civilian opportunities to your job training and work experience at the end of your military duty. In addition to taking advantage of resources like Tuition Assistance and the GI Bill program, you can enhance your marketability and career prospects by participating in a SkillBridge opportunity.

Any rank, enlisted or officer, may apply for SkillBridge. SkillBridge permits you to use up to the last 180 days of service to train and learn with an industry partner. During SkillBridge participation you continue to receive military compensation and you are covered by your military benefits. Release for SkillBridge is always mission-dependent, however, and your unit commander must authorize participation prior to entering into any agreement with interested industry employment partners.

There are many industry partners with opportunities in a variety of fields, such as energy, information technology, manufacturing, retail, transportation, civil service and more, who have developed SkillBridge programs for service members because they value your expertise, dedication, and service.

You may be eligible to participate in SkillBridge if you:

- Have 180 days of service or fewer remaining prior to your date of discharge and you have at least 180 continuous days of active service.
- Obtain approval from your unit commander.
- Agree that participation in SkillBridge can be terminated at any time by the service if mission requirements dictate.

## APPENDIX A

### State Tuition Assistance Programs

STATE	PROGRAM DESCRIPTION	SCHOOLS AUTHORIZED (Public, Private, Both)
AK	Two programs; Scholarship: 100% tuition & fees. Up to 36 credits per State FY for University of Alaska. Tuition Assistance: Up to \$4,000 per State FY. \$2,500 for certificates. Associate thru doctoral degree plus certifications.	Public, & private schools w/ local presence in the State
AL	Up to \$6,017.50 per semester or \$4,011.67 per quarter for tuition and fees. Associate thru doctoral degree plus certifications.	Both
AR	100% tuition and fees after other state/federal funding are applied. Up to Bachelor's degree only.	Public Only
AZ	Up to \$250 per semester hour up to \$5,250 per fiscal year (1 July to 30 June). Associate thru doctoral degree plus certifications.	Both
CA	Depending on type of school, the maximum 9-month award amount for an undergraduate is \$13,752. Associate thru doctoral degree plus certifications.	Both
CO	Up to \$5,000 paid per semester/trimester/quarter. Cap of 132 semester hours or 8 calendar years whichever is reached first. Associate thru doctoral degree plus certifications.	Public Only
CT	100% Tuition. Associate thru doctoral degree plus certifications.	Public Only
DC	Up to \$15,000/ year for tuition (less \$4,000 if eligible for TA) and \$500/year for fees. Associate thru doctoral degree plus certifications.	Both
DE	Up to the in-state tuition rate 100%. Associate thru master's degree plus certifications	Both
FL	100% tuition. Associate thru master's degree plus certifications. Subject to availability of funds.	Both
GA	100% tuition at state schools (or up to \$2,174/sem. at other approved schools) for undergrad. Less than 100% for master's and doctoral degrees and certifications. Georgia Hero Scholarship up to \$2,000/year for 4 years.	Both
GU	No Program	N/A
HI	50% for tuition at university, 100% for community college/semester. Up to bachelor's degree.	Public Only
IA	Award amount is based on the current budget. Will not exceed 100% or be less than 50% of the State Regent's current average tuition rate. Up to bachelor's degree.	Both
ID	Up to \$8,000/Fiscal Year for E-6 and below, O-1 to O-3, and W1 to W-3 and up to \$4,000 for E-7 and above, O-4 and above, and W4 and above. Up to \$20K per Technical Program not covered with FTA. Associate thru doctoral degree plus certifications.	Both
IL	100% tuition (max of 180 credit hours). Associate thru doctoral degree, plus certifications.	Public Only
IN	Up to 100% Tuition (up to 15 SH) and certain fees after FTA is used. Associate thru master's degree. Master's degree is capped at the Undergraduate tuition rate. Private Universities: \$5,000 annual cap (\$2,500 per semester) currently allotted.	Both
KS	100% tuition and required fees for 15 credit hours per semester. Capped at the highest public in-state rate. Associate thru bachelor's degree plus certifications.	Both
KY	Pays 100% in-state tuition at any KY public college. Participating private schools eligible, paid up to average cost of 4-year public college (currently \$5,472/semester), up to bachelor's degree.	Both
LA	100% tuition (mandatory fees for undergraduate). Associate thru master's degree.	Public Only
MA	100% tuition and academic fees (up to 130 credits). Associate thru doctoral degree.	Public Only
MD	Up to 50% of tuition and fees for waiver and up to \$8,500 per SM, per year or 50% of remaining balance after applying all other applicable benefits. Associate thru doctoral degree plus certifications.	Both
ME	100% tuition only. Associate thru bachelor's degree plus certifications.	Both
MI	\$600 per SH, up to \$14,400/year undergraduate, 144 SH. Graduate and certifications up to \$6,00/year, 45 SH.	Both
MN	Up to 100% of tuition based on the University of MN undergrad SH rate (\$557.55) for undergraduate, up to 75% (\$1,194.75) for graduate and doctoral. MN GI Bill grant program \$5,000/year if full time.	Both
MO	Rate is the University of Missouri rate (currently \$346.00 SH). Associate thru bachelor's degree.	Both
MS	\$2,500 per semester not to exceed \$5,000/year at four-year schools. \$1,250 per semester not to exceed \$2,500/year at 2-year schools. Must use FTA first if eligible. Associate thru bachelor's degree.	Both
MT	100% tuition. Associate thru graduate degree	Public Only
NC	Up to 100% tuition and fees at NC Community Colleges and NC Promise Universities. Up to \$280 per semester hour for all other in state schools and training programs for a max of \$3,360. Associate thru doctoral degree.	Both (only those approved by the NC State Approving Agency)



ND	Up to 100% tuition. Rate capped at the highest rate of ND state school. Associate thru doctoral degree plus certifications. Private schools must agree to waive 35% of tuition. Capped at 130 undergraduate credits and 39 graduate credits	Both
NE	100% tuition up to UNL base in-state rate for associate and bachelor's degree, 50% of tuition for graduate and doctoral degrees.	Both
NH	100% tuition. Must use FTA first. Associate thru doctoral degree plus certifications.	Public Only
NJ	100% tuition up to 16 credits per semester (undergraduate & graduate). Associate thru doctoral degree.	Public Only
NM	No Program	N/A
NV	100% tuition only. Through PhD for Service Members and bachelor's degree for dependents.	Public Only
NY	100% of SUNY tuition rate. Associate thru bachelor's degree.	Both
OH	100% tuition for Ohio public schools. Private schools is average cost of public schools. Associate thru bachelor's degree.	Both
OK	100% tuition and fees at public in-state schools. Up to 18 credits per semester. Associate thru master's degree. Capped at 120 credits undergraduate and 40 credits graduate	Public Only
OR	100% tuition and universal fees at public schools. \$251/per credit at private schools. \$1,000 book stipend/year. Must use FTA first. Associates thru bachelor's degree plus certifications.	Both
PA	Up to \$3,858/semester plus a \$239 technology fee for full time students or \$322 per credit and a \$20 technology fee per credit for part time students (100% tuition at PA State System of Higher Education schools). Associate thru doctoral degree plus certifications for both EAP/MFEP.	Both
PR	Up to \$50/credit or \$900/year for certificate or bachelor's degree, up to \$75/credit, up to \$18 credits/year for master's or doctoral degree, up to \$900/yr. Studies to obtain a Medical Specialty, up to \$1,000 per year (max 2 years). Veterans who have served on active duty for 180 days or more attend public schools for free and dependents are 50%.	Both
RI	100% tuition, five classes per semester at three state colleges. Associate thru master's degree plus certifications	Public Only
SC	\$2,750 per semester, maximum of \$5,500 per academic year not to exceed \$22,000. Funds may not exceed \$22,000 a lifetime and the cost of attendance when applied with all other grants and assistance. Associate thru bachelor's degree plus certifications.	Both
SD	100% off tuition at six SD Board of Regents public Universities and 100% off tuition at four SD Department of Education Technical Institutes. Associate thru master's degree plus certifications	Public Only
TN	Up to 100% tuition at state schools for undergraduate/graduate. 120 hour cap for undergraduate; 40 hour cap for graduate. Up to 140 hours for ROTC students. Funds may also be used at TN Colleges of Applied Technology.	Both
TX	Up to \$10,000 per semester for tuition and fees, up to 12 SHs. Can be used up to 10 semesters. Associate thru doctoral degree.	Both
UT	Two Programs; 100% waiver at public schools plus up to \$1,000 for fees toward a bachelor's degree. STA covers up \$250/SH up to \$7,000/year for tuition, up to \$7,000 for STEM or Cyber including fees. Soldiers may use FTA for tuition and STA for fees if in a verified STEM-C program. Associate thru doctoral degree plus certifications. Subject to the availability of funds.	Both
VA	Up to \$10K per semester with a \$20K cap per fiscal year. Subject to the availability of funds. Associate thru doctoral degree plus certifications.	Public Only
VI	100% tuition waiver, not to exceed 32 semester hours. Associate thru doctoral degree.	Public Only
VT	Forgivable loan to any State School, or the amount the University of Vermont charges for in-state students to any Vermont Private School. Bachelor's or 2nd bachelor's thru master's degree.	Both
WA	Up to 100% tuition and fees based on rate at the University of Washington, plus a \$500 annual book stipend. Associate thru master's degree plus certifications.	Both
WI	Three programs. 100% tuition remission at any UW or WI Technical College up to 128 credits, additionally awarded to dependents if SM has 30% service-connected disability or more (associate through doctoral). \$2,000 grant towards Wisconsin private schools for up to 8 semesters (associate through doctoral). Tuition reimbursement up to UW Madison rate (\$5,600/semester) (associate through first bachelors).	Both (Grant program only at private schools)
WV	Up to \$10,000/year. Associate thru master's degree plus certifications.	Both
WY	100% tuition and mandatory fees at public schools. \$1,500/semester for private schools. Associate thru doctoral degree plus certifications.	Both

## APPENDIX B: Helpful Links

**ARNG BENEFIT WEB SITE**.....<http://www.nationalguard.com/education>

### **GI BILL**

General Benefit Information.....<http://www.benefits.va.gov/gibill/>  
DVA Online Application for Benefits .....<https://www.va.gov>  
Transfer of Education Benefit Web site.....<https://milconnect.dmdc.osd.mil/milconnect/>  
Registered Apprenticeship.....<https://www.apprenticeship.gov/apprenticeship-job-finder>

### **TUITION/CREDENTIALING ASSISTANCE**

ArmyIgnitED.....<https://armyignited.army.mil>  
Army COOL.....<https://www.cool.osd.mil/army/index.html>

### **TESTING & STUDY AIDS**

Certification and Licensures.....<https://www.cool.osd.mil/army/index.html>  
DANTES, Testing, Certification, Licensing.....<https://milconnect.dmdc.osd.mil/milconnect/>  
Free Military Transcripts.....<https://jst.doded.mil/>  
Modern States.....<https://modernstates.org/>  
National Test Centers.....<https://clep.collegeboard.org/search/test-centers>

### **COLLEGE SEARCH TOOLS**

Tuition Assistance Decide.....[www.dodmou.com/TADECIDE/](http://www.dodmou.com/TADECIDE/)  
Career Path Decide.....<https://careerpathdecide.usalearning.gov/>  
College Navigator.....<http://nces.ed.gov/collegenavigator/>  
College Scorecard.....<https://collegescorecard.ed.gov/>  
College Recon.....<https://app.collegerecon.com/>  
GI Bill Comparison Tool.....<https://www.va.gov/gi-bill-comparison-tool>  
Kuder Journey.....<https://journey.kuder.com/account/adult-login-register>  
Coalition for Colleges.....<http://coalitionforcollegeaccess.org/>  
Occupational Outlook Handbook.....[www.bls.gov/ooh](http://www.bls.gov/ooh)  
O\*Net Online.....<http://www.onetonline.org/>

### **TOOLS WHILE IN COLLEGE**

Joint Services Transcript (JST).....<https://jst.doded.mil/jst/>  
Verification of Military Exp and Trng (VMET).....<https://milconnect.dmdc.osd.mil/milconnect/>  
Army eLearning.....<https://www.atrs.army.mil/selfdevctr/eLearningWelcome.aspx>  
Khan Academy.....[www.khanacademy.org](http://www.khanacademy.org)  
Academic Alliance.....<https://www.opm.gov/wiki/training/Federal-Governmentwide-Academic-Alliances.aspx>  
Coursera.....[www.coursera.org](http://www.coursera.org)  
Massive Open Online Courses (MOOC).....<https://www.classcentral.com/>  
Tutor.com.....<https://military.tutor.com/home>

## **FINANCIAL AID/SCHOLARSHIPS**

<b>Adventures in Education</b> .....	<a href="http://www.aie.org/">http://www.aie.org/</a>
<b>Affordable Colleges.com</b> .....	<a href="https://www.affordablecolleges.com/resources/scholarships-for-military/">https://www.affordablecolleges.com/resources/scholarships-for-military/</a>
<b>American Legion</b> .....	<a href="https://www.legion.org/scholarships">https://www.legion.org/scholarships</a>
<b>AMVETS</b> .....	<a href="https://amvets.org/scholarships">https://amvets.org/scholarships</a>
<b>College Board</b> .....	<a href="https://bigfuture.collegeboard.org/">https://bigfuture.collegeboard.org/</a>
<b>College Net</b> .....	<a href="http://www.collegenet.com/elect/app/app">http://www.collegenet.com/elect/app/app</a>
<b>College Recon.com</b> .....	<a href="https://collegerecon.com/military-scholarships-2019/">https://collegerecon.com/military-scholarships-2019/</a>
<b>EANGUS</b> .....	<a href="https://eangus.org/we-care-for-america/scholarship-information/">https://eangus.org/we-care-for-america/scholarship-information/</a>
<b>NGAUS</b> .....	<a href="https://www.ngaus.org/membership/member-benefits/scholarships">https://www.ngaus.org/membership/member-benefits/scholarships</a>
<b>Scholarships.com</b>	<a href="https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/military-scholarships/">https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/military-scholarships/</a>
<b>Smart Guide to Financial Aide</b> .....	<a href="http://www.finaid.org/">http://www.finaid.org/</a>
<b>Spouse Education &amp; Career Opportunities</b> .....	<a href="https://myseco.militaryonesource.mil/portal/">https://myseco.militaryonesource.mil/portal/</a>
<b>Spouse Free Online Career Development</b> .....	<a href="https://myseco.militaryonesource.mil/portal/article/udemy-free-online-courses">https://myseco.militaryonesource.mil/portal/article/udemy-free-online-courses</a>
<b>Student Scholarship Search</b> .....	<a href="http://www.studentscholarshipsearch.com/">http://www.studentscholarshipsearch.com/</a>
<b>Student Veterans of America: Raytheon Patriot Scholarship</b> .....	<a href="https://studentveterans.org/programs/scholarships?layout=edit&amp;id=752">https://studentveterans.org/programs/scholarships?layout=edit&amp;id=752</a>
<b>Google-SVA Scholarship</b> .....	<a href="https://studentveterans.org/programs/scholarships?layout=edit&amp;id=733">https://studentveterans.org/programs/scholarships?layout=edit&amp;id=733</a>
<b>U.S. Veterans Magazine</b> .....	<a href="https://www.usveteransmagazine.com/list-of-military-scholarships-for-service-members-spouses-and-dependents/">https://www.usveteransmagazine.com/list-of-military-scholarships-for-service-members-spouses-and-dependents/</a>
<b>Veterans of Foreign Wars</b> .....	<a href="https://www.vfw.org/assistance/student-veterans-support">https://www.vfw.org/assistance/student-veterans-support</a>
<b>25 Great Scholarships for Members of the Military and Their Families</b> .....	<a href="https://www.top10onlinecolleges.org/scholarships-for/members-of-the-military/">https://www.top10onlinecolleges.org/scholarships-for/members-of-the-military/</a>

## APPENDIX C: Acronyms

<b>ACCESS AU</b>	Army Credentialing and Continuing Education Services for Soldiers Army University
<b>ADSO</b>	Active Duty Service Obligation
<b>AFCOS</b>	Automated Fund Control Orders System
<b>AFQT</b>	Armed Forces Qualification Test
<b>AGR</b>	Active Guard Reserve
<b>AMEDD</b>	Army Medical Department
<b>AMEDDIP</b>	Army Medical Department Incentives Program
<b>APFT</b>	Army Physical Fitness Test
<b>APT</b>	Army Personnel Testing
<b>AR</b>	Army Reserve
<b>ARNG</b>	Army National Guard
<b>ASVAB</b>	Armed Services Vocational Aptitude Battery
<b>BCT</b>	Basic Combat Training
<b>BOLC</b>	Basic Officer Leadership Course
<b>CHEA</b>	Council for Higher Education Accreditation
<b>CLRP</b>	Chaplain Loan Repayment Program
<b>CoE</b>	Council on Education
<b>CS</b>	Critical Skill
<b>DAOCQ</b>	Duty Area of Concentration Qualified
<b>DC</b>	Direct Commission
<b>DEDNG</b>	Dedicated ARNG
<b>DESP</b>	Deployment Extension Stabilization Pay
<b>DMDC</b>	Defense Management Data Center
<b>DMOSQ</b>	Duty Military Occupational Specialty Qualified
<b>DoDI</b>	Department of Defense Instruction
<b>DoDMERB</b>	Department of Defense Medical Review Board
<b>DVA</b>	Department of Veteran Affairs
<b>DVA Rep</b>	Department of Veterans Affairs Representative
<b>EAP</b>	Education Assistance Program
<b>ECP</b>	Early Commissioning Program
<b>ESO</b>	Education Services Officer
<b>FTA</b>	Federal Tuition Assistance
<b>GIMS</b>	Guard Incentive Management System
<b>GNPS</b>	Glossary Non-Prior Service
<b>GRFD</b>	Guaranteed Reserve Forces Duty
<b>GT</b>	General Technical Aptitude Test
<b>HPLRP</b>	Health Professional Loan Repayment Program
<b>IADT</b>	Initial Active Duty Training
<b>iPERMS</b>	Interactive Personnel Electronic Records Management System
<b>IVR</b>	Interactive Voice Response
<b>MEPS</b>	Military Enlistment Processing Station
<b>MEPS GC</b>	MEPS Guidance Counselor
<b>MGIB-AD</b>	Montgomery GI Bill - Active Duty
<b>MGIB-SR</b>	Montgomery GI Bill-Selected Reserve
<b>MILPO</b>	Military Personnel Office
<b>Mil-Tech</b>	Military Technician
<b>MMA</b>	Medical Management Agency

<b>MTOE</b>	Modified Table Of Organization & Equipment
<b>NGB</b>	National Guard Bureau
<b>NOBE</b>	Notice of Basic Eligibility
<b>NPS</b>	Non-Prior Service
<b>NSLDS</b>	National Student Loan Data System
<b>OAB</b>	Officer Accession Bonus
<b>OAFB</b>	Officer Affiliation Bonus
<b>OCS</b>	Officer Candidate School
<b>OSA</b>	Officer Service Agreement
<b>OWD</b>	Officers Without a Degree
<b>PLUS loans</b>	Federal Parent Loans for Undergraduate Students
<b>PMS</b>	Professor of Military Science
<b>PS</b>	Prior Service
<b>RA</b>	Registered Apprenticeship
<b>RCCC</b>	Recruiters/Reserve Component Career Counselors
<b>RC-WOCS</b>	Reserve Component Warrant Officer Candidate School
<b>RDSO</b>	Reserve Duty Service Obligation
<b>RE</b>	Re-Enlistment
<b>REAP</b>	Reserve Educational Assistance Program
<b>RFP</b>	Recruit Force Pool
<b>ROTC</b>	Reserve Officer Training Corps
<b>RPO</b>	Regional Processing Office
<b>SCO</b>	School Certifying Official
<b>SELRES</b>	Select Reserve
<b>SFPA</b>	Suspension of Favorable Personnel Action
<b>SIDPERS</b>	Standard Installation/Division Personnel System
<b>SLRP</b>	Student Loan Repayment
<b>SMILPO</b>	State Military Personnel Officer
<b>SMP</b>	Simultaneous Membership Program
<b>SPD</b>	Separation Program Designator
<b>SRIP</b>	Selective Reserve Incentive Program
<b>TAG</b>	The Adjutant General
<b>TAPDB-G</b>	Total Army Personnel Database - Guard
<b>TDA</b>	Table of Distribution Allowances
<b>TEB</b>	Transfer of Benefits
<b>TIS</b>	Time-in-Service
<b>UIC</b>	Unit Identification Code
<b>USAR</b>	United States Army Reserve
<b>USP&amp;FO</b>	United States Property & Fiscal Office
<b>VA</b>	Veterans Administration
<b>VONAPP</b>	Veterans Online Application
<b>WAVE</b>	Web Automated Verification of Enrollment
<b>WOC</b>	Warrant Officer Candidate
<b>WOCS</b>	Warrant Officer Candidate School