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FY26 ILARNG EDUCATION BENEFITS HANDBOOK



"Education, Empowering Readiness, Advancing Futures!"

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

ILLINOIS ARMY NATIONAL GUARD EDUCATION OFFICE CONTACT INFORMATION

Office email: *ng.il.ilarng.list.g1-education@army.mil*

****Official Transcripts:** Electronic transcripts sent by the school to:

ng.il.ilarng.list.g1-education@army.mil

Or Physical transcript in a sealed envelope can sent to:

ILARNG Education Office

1301 N MacArthur Blvd

Springfield IL 62702

Chapter 1: INTRODUCTION AND RESPONSIBILITIES

1.0 Overview

This handbook provides information on eligibility, 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 Education Services Office at www.nationalguard.com/select-your-state.



1.1 Responsibilities

- **Education Services Branch, Army National Guard Bureau (ARNG-HRH-C)**
 - Provides 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**
 - Administers ARNG education programs and services including; GI Bill programs, Federal and State Tuition Assistance, Credentialing Assistance, Army Personnel Testing, DAN- TES programs, and other support programs.
 - Coordinates with unit leaders and other stakeholders to conduct education briefings to Soldiers, family members, ARNG state leadership, colleges/universities and outside agencies as necessary.
 - Provides education counseling and support to Soldiers.
 - Coordinates with stakeholders regarding the planning, execution, and marketing of ARNG education programs and services.
 - Develops, implements, and monitors a marketing plan for the programs and services provided by the Education Services Office.

Chapter 2: COLLEGE PLANNING AND ASSISTANCE

2.0 Overview

To get started on your college/career journey, contact your state education office to obtain personal education counseling and assistance. Contact your state education office by going to the following link: www.nationalguard.com/select-your-state.



2.1 Steps For College Planning

■ Download your JST

- Find out how much college credit you may be eligible for from your military training and experience by downloading your Joint Services Transcript (JST) at <https://jst.doded.mil/jst>

■ Choose your Major/School

- Choosing a field of study and school can be challenging, so try these free resources to help make your choice:
- Kuder Journey: <https://journey.kuder.com/account/adult-login-register>
- TA Decide: <https://www.dantes.mil/tadecide/>
- College Navigator: www.nces.ed.gov/collegenavigator
- GI Bill Comparison Tool: www.va.gov/gi-bill-comparison-tool
- MILGEARS: <https://milgears.osd.mil>

■ Get Financial Assistance

- There are numerous education programs and services available to ARNG Soldiers. This handbook provides detailed information on all ARNG education programs and services to include State and Federal Tuition Assistance and GI Bill programs as well as numerous other scholarships and financial aid opportunities.

■ For More Information

- View a short video of all ARNG education benefits at: <https://www.youtube.com/watch?v=3P-gK2oPWQo>
- Contact your State Education Services Office: www.nationalguard.com/select-your-state
- Contact the Education Support Center: 866-ARNGEDU (276-4338) or arng.esc@army.mil
- Visit Us Online: www.nationalguard.com/education

State Tuition Assistance

State Education Office: 217-761-3406 Email: ng.il.ilarng.list.g1-education@army.mil

Illinois National Guard Grant

What: The Guard Grant is tuition waiver entitlement programs for 2 and 4 year Illinois public colleges and universities. Illinois public institutions of higher learning are required to waive any eligible tuition and allowable fees that are not covered by state appropriations. Eligible recipients will receive their awards regardless of annual appropriations by the Illinois General Assembly and the Governor.

Who: Current Illinois National Guard Soldiers that have served at least 1 year are eligible to apply.

Benefits: 100% of tuition is waived at all Illinois supported education institutions. 120 units/ credit hours are allotted for the Illinois National Guard Grant, equivalent to 4 academic years of full-time enrollment.

After 10 years of service Illinois National Guard Soldiers are allotted an additional 60 units/ credit hours equivalent to 2 academic years of full-time enrollment.

How: Applications for the Guard Grant on-line at <https://studentportal.isac.org/>

Applications are due for the following deadlines:

October 1st for full year consideration

March 1st for second semester

June 15th for only summer term

ISAC Phone: 1-800-899-4722 / Website: www.isac.org

State Tuition Assistance

State Education Office: 217-761-3406 Email: ng.il.ilarnng.list.g1-education@army.mill

Illinois Veterans Grant

What: The Veterans Grant is tuition waiver entitlement programs for 2 and 4 year Illinois public colleges and universities. Illinois public institutions of higher learning are required to waive any eligible tuition and allowable fees that are not covered by state appropriations. Eligible recipients will receive their awards regardless of annual appropriations by the Illinois General Assembly and the Governor.

Who: Illinois National Guard, Army Reserve and Active Duty Soldiers no longer severing and meet the eligibility requirements listed: <https://www.isac.org/students/during-college/types-of-financial-aid/grants/ivg-program.html#eligibility>

Benefits: 100% of tuition is waived at all Illinois supported education institutions. 120 units/ credit hours are allotted for the Illinois National Guard Grant, equivalent to 4 academic years of full-time enrollment.

How: Applications for the Guard Grant online at https://www.isac.org/students/during-college/applying-for-financial-aid/applications/ivg_applying/index.html

Applications are due for the following deadlines:

October 1st for full year consideration

March 1st for second semester

June 15th for only summer term

ISAC Phone: 1-800-899-4722 /

Website: <https://www.isac.org/students/during-college/types-of-financial-aid/grants/ivg-program.html#eligibility>



Chapter 3: GI BILL® PROGRAMS

3.0 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, consult the latest ARNG Voluntary Education (VoEd) Policy PPOM. Below 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

3.1 Montgomery GI Bill – Selected Reserve (MGIB-SR), Title 10 USC, Chapter 1606

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 once 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 monthly, directly to the Service Member.

References

- Title 10 USC, Section 16131 et seq, (Chapter 1606)
- DoDI 1322.17, 15 January 2015
- AR 621-202, 26 March 2025
- FY26 Army National Guard (ARNG) Voluntary Education (VoEd) 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.

What Do I Get? Rates Effective 1 October 2025

Institutional Training		Apprenticeship and On-the-Job Training	
Training Time	Monthly rate	Training Period	Monthly rate
Full time	\$493.00	First six months of training	\$369.75
3/4 time	\$369.00	Second six months of training	\$271.15
1/2 time	\$246.00	Remaining pursuit of training	\$172.55
Less than 1/2 time	\$123.25		

Correspondence and Flight - Entitlement charged at the rate of one month for each \$493.00 paid.

Cooperative - \$493.00

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.

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.

How Do I Apply?

- See Section 3.10

3.2 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, Section 16131(i) (Chapter 1606)
- Title 10 USC, Sections 2107 and 2107a
- Title 38 USC, Section 3021-3023 (Chapter 30)
- DoDI 1322.17, 15 January 2015
- AR 621-202, 26 March 2025
- FY26 Army National Guard (ARNG) Voluntary Education (VolEd)

How Do I Qualify?

Refer to the current ARNG VolEd 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 FY26, the authorized Kickers are as follows:

■ **Enlisted Accessions (EA) - \$350**

- 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), Split-Training Option, and applicants enlisting under the ARNG Special Forces (18X) enlistment option. It does not include Glossary NPS applicants or applicants who enlist under the Foreign Language Recruiting Initiative (FLRI) (09C) or Future Soldier Preparatory Course (FSPC) (09M).
- 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 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.

■ **Re-Enlistment/Extension (RE) - \$350**

- 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 Mgt Activity (MMA) are not eligible while medically non-available.

■ **Officer Commissioning (OC) - \$350**

- 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, 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 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 within one year after commissioning may increase 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 six-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 no later than 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.

How Do I Apply?

- See your unit administrator, Recruiting and Retention NCO, or Officer Strength Manager.

3.3 Montgomery GI Bill - Active Duty (MGIB-AD), Ch 30, Title 38

Overview. This program that applies to veterans who began active-duty or AGR service for the first time after June 30, 1985, contributed \$1,200, and received an Honorable Discharge.

References

- Title 38 USC, Section 3001 et seq (Chapter 30)
- DoDD 1322.16, 12 December 2022
- AR 621-202, 26 March 2025
- FY26 Army National Guard (ARNG) Voluntary Education (VoEd)

How Do I Qualify?

- Service Members are eligible to enroll in the MGIB-AD if they:
 - Served on Title 10 Active Duty or Title 10 or Title 32 AGR after 30 June 1985.
 - 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
 - Title 10, Sec 2107 ROTC scholarship recipient who completed ROTC on/before Sep 30, 1996
 - Title 10, Sec 2107 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.

What Do I Get? Rates Effective 1 October 2026

- 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	\$2,518.00
3/4 time	\$1,888.50
1/2 time	\$1,259.00
Less than 1/2 time More than 1/4 time	**\$1,259.00
1/4 time or less	**\$629.50
Apprenticeship and On-the-Job Training	
1st six months	\$1,888.50
2nd six months	\$1,384.90
Remaining training	\$881.30
Cooperative Training	
Monthly Rates	\$2,518.00
<small>** Tuition and Fees ONLY. Payment cannot exceed the listed amount Rates change every year on Oct 1. Go to https://www.va.gov/education/benefit-rates/ for current rates</small>	

- 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 the DVA.

How Do I Apply?

- See Section 3.10

3.4 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?

- See Section 3.10

3.5 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 March 2025
- FY26 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 / 59th 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 prohibition period after commissioning from a Title 10 U.S.C. 2107 (Dedicated Guard) ROTC scholarship.
 - Any qualifying service during the five-year prohibition period 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 \$29,920.95 per year for private or foreign school (effective August 1, 2025).

- 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: \$1,169.00 per month (effective August 1, 2025).
 - 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 \$14,533.00 per academic year (effective August 1, 2025).
 - Flight students will receive the actual net costs for tuition and fees, up to \$17,097.67 per academic year (effective August 1, 2025).
 - 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?

- See Section 3.10

3.6 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.

How Do I Apply?

- The Yellow Ribbon Program is available to eligible students, and institutions must opt-in to participate. To determine if your school is a Yellow Ribbon Program participant and to learn specific details – such as eligible degree programs, available slots, and funding amounts – visit [VA.gov](https://www.va.gov/yellow-ribbon/) and search for [Yellow Ribbon Program information](https://www.va.gov/yellow-ribbon/).

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.

3.7 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 March 2025
- FY26 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);
- 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 21st birthday (23rd 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/mil-connect/>.
- 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.

3.8 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
ELIGIBILITY	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.	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.
BENEFITS FOR IN-SERVICE STUDENT-ENTITLEMENT	<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
ENTITLEMENT	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.
	48 months maximum under two or more programs		
DELIMITING DATE	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.	On the day you leave the Selected Reserve. Soldiers with a medical/disability discharge may be able to use benefit after separation. Contact local education office for more information.

3.9 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/weamspub/buildSearchLCCriteria.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 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/>

3.10 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
 - 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.
 - Telephone. Call the VA ECC at 1-888-GIBILL-1 (1-888-442-4551) every month and ask the rep 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/Term.

- 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.

Important!

For Soldiers applying for MGIB-SR benefits, if you are asked for a copy of your Notice of Basic Eligibility (NOBE), you will find a copy 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).



CHAPTER 4: FEDERAL TUITION ASSISTANCE (FTA)



4.0 Overview

ArmyIgnitED <https://armyignited.cce.af.mil/student/account/login> 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 start dates less than 60 days and term end dates less than 14 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 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 18 semester hours per fiscal year.
- Up to 130 semester hours of undergraduate coursework.
- Up to 39 semester hours of graduate coursework.
- Up to 21 semester hours towards an academic certificate

How Do I Apply?

- **Step 1.** Go to <https://armyignited.cce.af.mil/student/account/login> and sign in with your CAC card.
 - **Step 2.** Complete ArmyIgnitED 101 training (the training can be found on our public TEAMS page, YouTube, LinkedIn or by contacting your state ESO or ESS)
 - **Step 3.** Complete Career Path Decide <https://careerpathdecide.org> or Kuder Journey to fulfill the career assessment requirement by visiting the following site: <https://www.dantes.mil/kuder/>. Save a copy of your CPD results to link in AIED or save a copy of your Kuder assessment summary and upload it into your ArmyIgnitED account.
 - **Step 4.** Select your education goal (education level, school, and degree you want to pursue).
 - **Step 5.** 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 6.** Your assigned education counselor will review your tuition assistance request (TAR) and approve or reject it.
 - **Step 7.** 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.

4.1 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 180 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.

4.2 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.

4.3 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 and "Top-up"** SMs who are serving on Active Duty or AGR and are eligible for Chapter 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'.

Chapter 5: CREDENTIALING ASSISTANCE



5.0 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

- FY19 NDAA, Sec.556
- Department of Defense Instruction 1322.33, DoD Credentialing Programs, 13 October 2021
- Department of Defense Instruction 1322.25, Voluntary Education Programs, 1 March 2011, Incorporating Change 4, Effective 2 April 2020
- Army Regulation 621-5 (Army Continuing Education System), 28 October 2019.
- 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 and GPA.

What Do I Get?

- CA will provide Soldiers up to \$2,000 for one credential per fiscal year.
- Soldiers may use both Federal Tuition Assistance (FTA) and Army Credentialing Assistance (CA); however, CA use cannot exceed \$2,000 per FY and TA use cannot exceed \$4,500.
- Maximum of 3 credentials for 10 years of service (Soldiers receive an additional 3 credentials after completion of 10 years of service).
- 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.
- Soldiers who receive CA funding for training are now required to take the associated examinations and be recouped the cost of failed exam.

What Are Some Popular Certifications?

- CompTIA A+ and 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://armyignited.cce.af.mil/student/account/login>
- Complete MilGears decision support tool <https://milgears.osd.mil/>. Soldiers must complete the Explore Careers, Quick Explorer tool, download their report and upload it into ArmyIgnitED.
- Complete CA 101 Training (provided by CA Virtual Counseling Cell).

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 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)

- Be an actively drilling ARNG Soldier with a valid Common Access Card (CAC).
- 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 three forms of study Soldiers may use include the Online Academic Skills Course (OASC), March2Success (M2S), 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 three primary AFCT improvement courses available to Soldier's are the Online Academic Skills Course (OASC), March2Success (M2S), and Basic Skills Education Program (BSEP).

March2Success (M2S). Free online resource hub, designed to empower users to boost performance on critical standardized tests, including the ASVAB/AFCT. The self-paced, asynchronous online ASVAB/AFCT prep course is designed to help students assess and improve upon academic and vocational skills commonly taught in high schools across the United States. Students begin by taking a diagnostic ASVAB test. Upon completing the diagnostic exam, students will be provided with their results for each subject test, as well as their composite scores, including their General Technical score. M2S is available to all ARNG Soldiers at: <https://www.march2success.co27m/main/index>.

The prescriptive training course provides individual lessons for each learner based on the results of their diagnostic test, featuring engaging multimedia lessons, videos, and gamified exercises. These tools help teach and develop skill mastery in all sections of the ASVAB/AFCT. Finally, students will see a summative assessment in the form of a full-length ASVAB/AFCT exam.

For those interested in assistance with standardized testing in other areas, M2S also offers preparation tools for the following areas:

- College Prep (SAT and ACT courses)
- Science, Technology, Engineering and Math (STEM) with concentration area hubs
- Healthcare (Nursing Hub, MCAT and DAT)

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.

- A centralized ARNG BSEP course is offered at the Professional Education Center (PEC) in Camp Robinson, AR. This one week long course provides training for Soldiers to succeed and raise their GT and other line scores.

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/> or <https://clep.collegeboard.org/clep-test-center-search>.

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 DAN- TES-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 ad- ministrative 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 an account, 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 Adminis- trator at the selected CLEP Test Center.
- If selecting remote proctoring, go to the Proctortrack website at <https://testing.verifi- cient.com/clep/#!/welcome/>, set up an account, and schedule your exam.

****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 De- tails,” 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-scores> for 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).

- **M2S:** <https://www.march2success.com/main/index>

The self-paced, asynchronous online course is designed to help students assess and improve upon academic and vocational skills. Students begin by taking a diagnostic ASVAB test. The prescriptive training course provides individual lessons for each learner based on the results of their diagnostic test, featuring engaging multimedia lessons, videos, and gamified exercises. Finally, students will see a summative assessment in the form of a full-length exam.

- **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/>

- **Khan Academy:** www.khanacademy.org

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

- **Coursera:** 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 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 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 \$2,518 received (FY26). Entitlement is prorated for tests that cost less than \$2,518

- **MGIB-SR:** Your entitlement is charged one month for every \$493 received (FY26). Entitlement is prorated for tests that cost less than \$466.

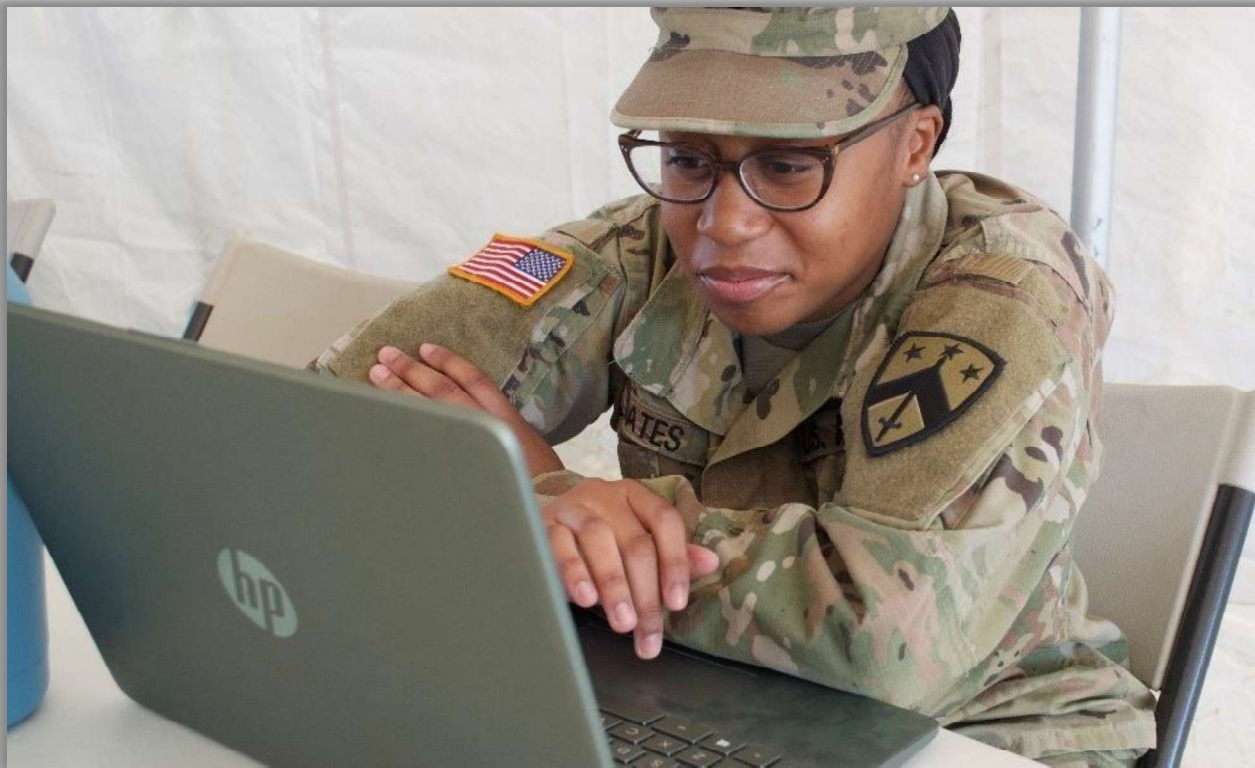
- **Post-9/11 GI Bill:**
 - **For tests taken before August 1, 2018**, if you were reimbursed for testing under the Post-9/11 GI Bill, you were charged at least a month of entitlement.
 - **For tests taken after August 1, 2018**, the DVA will prorate the entitlement charges under the Post-9/11 GI Bill based on the cost of the test. Your entitlement will be charged one month for every \$2,496.26 received (Effective 1 Aug 2025).

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?
 - A description of military schooling and work history in civilian language.
 - Serves as a counseling tool for academic and career counselors in advising SMs and veterans.

- Serves as an aid in preparing resumes and explaining Army, Coast Guard, Marine Corps, National Guard and Navy work experience to civilian employers.
 - 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, view your transcript by using the "Transcript" link. 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's no charge to have a JST sent to a college.
 - Do all colleges/universities accept the recommended 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. Also, Kuder Journey is one of two ArmyIgnitED FTA decision support tools.

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?
 - If you are using the Army Credentialing Assistance (CA) Program for the first time, you must use MilGears to explore credentialing opportunities and meet with a CA Virtual Counselor before receiving approval of your education goal.
 - 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. TA DECIDE 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. Also, Career Path DECIDE is one of two ArmyIgnitED FTA decision support tools.

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 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, 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, proof-reading, Math, Science, English, and Social Studies.

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

Evernote is an online 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://www.grammarly.com/>

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 Defense Acquisition University: <https://www.dau.edu/>

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

7.3.7 DANES MilEd Benefits Mobile App: <https://www.dantes.mil/app/>

The DANES 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
- DANES 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!

7.4.2 March2Success (M2S): <https://www.march2success.com/main/index>.

Free online resource hub, designed to empower users to boost performance on critical standardized tests, including the ASVAB/AFCT. The self-paced, asynchronous online ASVAB/AFCT prep course is designed to help students assess and improve upon academic and vocational skills commonly taught in high schools across the United States. Students begin by taking a diagnostic ASVAB test. Upon completing the diagnostic exam, students will be provided with their results for each subject test, as well as their composite scores, including their General Technical score.

The prescriptive training course provides individual lessons for each learner based on the results of their diagnostic test, featuring engaging multimedia lessons, videos, and gamified exercises. These tools help teach and develop skill mastery in all sections of the ASVAB/AFCT. Finally, students will see a summative assessment in the form of a full-length ASVAB/AFCT exam.

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. 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 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
- Cramming Techniques for Exams: www.testtakingtips.com/cramming/index.htm
- Reducing Test Taking Anxiety: www.testtakingtips.com/anxiety/index.htm
- Study Skills Help & Study Tips: www.testtakingtips.com/study/index.htm
- Test Preparation Tips: 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/buildSearchInstitutionCriteria.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/
- 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? (<https://usmap.osd.mil/index.htm>)

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?

- Enlisted Soldiers on Active-Duty or Active Guard Reserve (AGR). (**NOTE:** *Enlisted only program—commissioned and warrant officers are not eligible*)
- Minimum of at least 1-year left on current enlistment contract.
- 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 or on a temporary basis.

Enlisted 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 latest **USMAP Program Guide** which is found on the USMAP website (<https://usmap.osd.mil/index.htm>) 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.
- Enlisted 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 enlisted 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 OSD USMAP website (<https://usmap.osd.mil/index.htm>) for more information.

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://www.ed.gov/higher-education/paying-college/college-financing-plan>

The College Financing Plan is a U.S. Department of Education webpage 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 ARNG 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 AMEDD 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 of the 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 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, Clinical Psychologists: \$40,000/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 (as identified on the current 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 (GIMS) 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 ARNG SRIP policy and inquire with your State's Incentives Manager for up to date details on this program. After meeting all Chaplain affiliation requirements, individuals must:

- Not be simultaneously receiving an Officer Accession Bonus (OAB), Officer Affiliation Bonus (OAFB), Student Loan Repayment Program (SLRP) or any enlisted bonus incentive.
- 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.
- Be Chaplains coded as "9993" in GIMS are not eligible.
- Be assigned to an authorized Unit Identification Code (UIC).
- Not have been a two-time non-select for promotion.
- 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.



- 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 ARNG CLRP benefit cannot exceed \$80,000. Each contract has a 3-year obligation for \$20,000, with annual payments, inclusive of interest may not to exceed one-third of the \$20,000 contracted amount. Individuals can sign for up to 4 contracts consecutively, totaling the potential \$80,000 maximum benefit.

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 signature date on the CLRP agreement establishes the 3-year service obligation period.
- To complete a new 3-year CLRP agreement, the Chaplain must repeat the application process (consecutively) 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 ARNG 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.
- IAW the ARNG SRIP FY26 – State, Private and Federal Parent Loans for Undergraduate Students (PLUS loans) are not eligible for repayment.
- 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 9.4 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.
- \$50,000.00 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 up to the original obligation end date.
- 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 E3-E7.
 - 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.
 - PS applicant must have less than 16-years' Time-in-Service (TIS) on contract start date.
 - PS Soldier must have received an Honorable Discharge or an Honorable release at the conclusion of all periods of prior military service.
 - A General under Honorable conditions discharge for any period of service is ineligible (Exception: Soldiers who completed IADT with an uncharacterized discharge).
 - PS Soldier must not be enlisting under the provisions of a Conditional Release (DD Form 368) from an active Selected Reserve (SELRES) component other than the United States Army Reserve (USAR), if already having the SLRP.
 - NPS/ PS applicants' contract at MEPS; Soldiers affiliating from AD contract with an RCCC.
- 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:
 - Must be in Pay Grade E-3 to E-7.
 - Must be DMOSQ and assigned as the primary position holder.
 - Must reenlist/extend in an authorized UIC per annual ARNG SRIP policy.
 - Must have less than 16 years TIS at time of current ETS date.
 - Must reenlist/extend within 365-0 days of his or her ETS date.
 - Must not be in an AGR or Dual Status MILTECH on contract signature and start dates.
 - Must not be under any type of Suspension of Favorable Personnel Action (SFPA).
 - 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 apply to officers.

Note: Be sure to reference current ARNG SRIP 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.
- Soldier will forfeit annual repayment if not submitting request (DD Form 2475) within 365 days of the date of entitlement. Can not receive forfeit repayment in the future year.

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 *NPS and PS enlistees* who have eligible student loans and meet the eligibility requirements.

How Do I Qualify?

- Possess one or more qualifying/dispensed 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 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 up to SLRP original obligation end date.
- 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.
- Soldier will forfeit annual repayment if not submitting request (DD Form 2475) within 365 days of the date of entitlement. Can not receive forfeit repayment in the future year.

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 1000 colleges and universities across the nation have a Senior ROTC program as part of their curriculum. Army ROTC is a two- to four-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. Participants will attend military science classes and weekly training with their ROTC program. Prior to commissioning, all Cadets will complete Advanced Camp which functions as their culminating training exercise and evaluation. This is typically attended between their third and fourth years in the program. If you have a passion for it, you can find a place to serve your country and state as an Army National Guard (ARNG) officer.



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 ARNG as a Simultaneous Membership Program (SMP) may use State Tuition Assistance (STA) in addition to any scholarships received.

The ARNG offers a four-year Dedicated Scholarship called the Minuteman Scholarship. Guidance for the Minuteman Scholarship Campaign will be sent each year in an operations order from United States Army Cadet Command (USACC). Cadets utilizing this scholarship are required to participate in the (SMP) with an ARNG unit and drill monthly. All SMP Cadets that leave the ROTC program still have a remaining Military Service Obligation with the respective component to serve in enlisted status.

How Do I Qualify?

- Must be a U.S. Citizen or U.S. National (citizenship required to commission).
- Must be accepted to the College/University with a ROTC program.
- Must have a 2.5 high school or college cumulative GPA and maintain a 2.0.
- Incoming freshman must have taken the ACT or SAT to qualify for the four-year Minuteman Scholarship.
- Must be under 31 years of age for the entire year of commissioning.
- Must pass the Army Fitness Test (AFT).
- Must pass MEPS physical for enlistment and DoDMERB physical to contract with ROTC.
- 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 \$12,000 per year) at either Private or Public Universities.
- Room & board payment option pays flat rate of \$12,000.
- All scholarships come with a \$1,200 per-year book allowance paid directly to the student.
- ARNG scholarships can be utilized with any type of STA; however, GRFD and DEDNG scholarships cannot be utilized with Federal Tuition Assistance.
- All Cadets are also paid a monthly stipend of \$420 per month while in school.
- If eligible for Chapter 1606 Montgomery GI Bill (MGIB) the student may qualify for an additional \$350 per month MGIB "SMP" kicker (scholarship cannot exceed two years in length).

Note: DEDNG scholarship students must participate in the SMP with an ARNG unit when in school. The Cadet drills with an ARNG unit and is paid at the rank of E-5 unless already in the ARNG and holding a rank higher than E-5. For additional information and details, contact your local ROTC battalion or the ARNG ROTC Support Advisor (Mr. Donovan Lea, donovan.h.lea.ctr@army.mil).

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 ESO 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, PA. 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 Reserve Officers' Training Corps (ROTC) program are eligible for the SMP option, which allows simultaneous participation in both Army Senior ROTC (SROTC) and as an ARNG Enlisted member, offering increased leadership opportunities and ARNG unit experience.

- ROTC provides SMP Cadets with financial assistance, including a cadet stipend as part of scholarship benefits. Students may also apply for the Guaranteed Reserve Forces Duty Scholarship and the Dedicated ARNG Scholarship, both offered under 10 USC. These scholarships are designed to cover either full tuition and fees or a room and board option, and also include a book stipend.
- Upon successful completion of the ROTC Advanced Course, graduates are typically offered a commission as a Second Lieutenant (2LT). Dedicated ARNG Scholarship Cadets are required to serve in the ARNG upon commissioning, while others may commission into the Army, ARNG, or Army Reserve (USAR).
- Basic Combat Training (BCT) and/or Advanced Individual Training (AIT) are not always prerequisites for contracting with ROTC; some applicants are not required to attend BCT prior to becoming a contracted cadet if they have received specific scholarship or control numbers. However, NPS applicants are generally required to complete an 8-week BCT within 270 days after enlistment, and if a Soldier is disenrolled from ROTC, they may be required to undergo any uncompleted Initial Entry Training (IET), including AIT for MOS qualification.

- For specific information and a list of participating colleges, reaching out to a recruiter is the appropriate step, as the program operates through eligible institutions hosting Army ROTC programs.

Important: Program is four, three and a half, three, two and a half or two 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 Combat Training, ROTC Basic Camp, Junior ROTC or progression Cadets).
 - Non-prior service (NPS) applicants joining SMP who have not completed Basic Combat Training (BCT) **must be scheduled to complete an 8-week BCT within 270 days after enlistment.**
 - Applicants who are already enrolled in ROTC (MS II, MS III, or MS IV) and are transferring from ROTC Control Group to a Troop Program Unit (TPU) **are not required to attend BCT** if they previously executed the DD Form 4 under 10 USC 511a.
 - High school seniors are generally **not eligible for SMP enlistment**, with exceptions for those awarded a **Minuteman nomination or a GRFD scholarship prior to enlistment.** In such cases, a letter from the TAG/CASA Minuteman nomination or the GRFD award letter is required for an exception request.

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 GRFD control number from Cadet Command and complete Cadet Command Form 202-R (GRFD Non-Scholarship Endorsement) or Cadet Command Form 203-R (GRFD Scholarship Endorsement).

9.5 Federal Officer Candidate School (Active Component)

Overview. A fourteen-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. Graduates normally are commissioned in one of the following branches: Infantry, Armor, Medical Service Corps, Signal, Engineers, Field Artillery, Transportation, Quartermaster, Finance, Chemical, Ordnance, Military Intelligence, Adjutant General, Military Police, and Air Defense Artillery. This list is subject to change without notice. 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 Armed Services Vocational Aptitude Battery (ASVAB).
- Candidates must be at least 18 years of age. Non prior service applicants for Federal OCS must be at least 18 years of age and not have passed their 33rd birthday at the time of shipment to Basic Combat Training (BCT), and must accept a commission prior to age 34.
- Prior Service applicants for Federal OCS must not have reached their 33rd birthday at the time of shipment to BCT and must accept a commission prior to age 34.

- Prior Service and in-service applicants who have not completed Army BCT or equivalent training (e.g., U.S. Marine Corps BCT, U.S. Navy/Air Force Special Operations Forces training, or U.S. Air Force Security Police training) are required to attend Army BCT.
- Soldiers enlisting under the OCS Option must successfully complete BCT, if required.
- To enroll, Candidates must be a US citizen.
- For information on testing procedures, contact your Military Entrance Processing Station (MEPS) or recruiting personnel. ASVAB testing is administered by Service Test Control Officers at the MEPS. Education specialists and other personnel at the battalion level are involved in verifying educational credentials for enlistment.
- For information on application procedures, contact your local recruiter or, for in-service applicants, your chain of command.

9.6 State Officer Candidate School (OCS)

Overview. The State OCS Traditional program is typically a 16 to 18-month course of instruction conducted over one weekend per month and two two-week annual training periods. Some schoolhouses may accelerate this timeline. It is delivered 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 a Basic Officer Leader Course (BOLC) within 24 months of appointment.

How Do I Qualify?

- In-Service Applicants must have successfully completed BCT and AIT. Current members of the ARNG and other services seeking enrollment into the State OCS program must have completed an Army or Marine Corps Basic Training (BT) and Advanced Individual Training (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 on the ASVAB or the Armed Forces Classification Test (AFCT). No waivers are authorized.
- Commissioning must occur before 42 years of age (this requirement cannot be waived). Current members of the ARNG seeking enrollment in State OCS must graduate and be commissioned prior to their 42nd birthday.
- Soldiers enlisting under the OCS option with no prior service must be able to graduate Basic Combat Training before their 35th birthday. Soldiers with Prior Service must complete all commissioning requirements before their 42nd birthday.
- Candidates must sign an Officer Service Agreement, officers upon federal recognition subscribe to an oath of office.
- Candidates Must Provide Proof of Citizenship (Naturalized or by Birth). US Citizenship is Required for Commissioning, but Not for Enrollment: Applicants for Federal OCS must be current U.S. citizens. However, applicants may enroll in and complete State or Accelerated OCS without citizenship, but they must possess or attain US citizenship prior to appointment (commissioning).
- For information on testing procedures, contact your Military Entrance Processing Station (MEPS) or recruiting personnel. ASVAB testing is administered by Service Test Control Officers at the MEPS. Education specialists and other personnel at the battalion level are involved in verifying educational credentials for enlistment.
- For information on application procedures, contact your local recruiter or, for in-service applicants, your chain of command.

9.7 Accelerated Officer Candidate School (OCS)

Overview. The ARNG's Accelerated OCS program is eight consecutive weeks, conducted seven days per week, with sessions in winter or summer. The school locations vary by season and State. 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. Applicants must achieve a General Technical Aptitude Area (GT) score of 110 or higher on the ASVAB or the Armed Forces Classification Test (AFCT), and no waivers are authorized for this requirement.
- Candidates must commission before their 42nd birthday; Minimum age requirement to enroll is 18.
- In-service applicants must have successfully completed BCT and AIT. All Prior Service applicants enlisting into OCS who have not completed an Army BCT, Warrior Transition Course, or Marine Corps BCT, or equivalent training from other services' special operations/security forces, are required to attend Army BCT.
- Soldiers enlisting under this OCS Option must successfully complete BCT.
- Candidates must sign an Officer Service Agreement, officers upon federal recognition subscribe to an oath of office.
- Candidates must be a U.S. citizen to enroll.
- For information on testing procedures, contact your Military Entrance Processing Station (MEPS) or recruiting personnel. ASVAB testing is administered by Service Test Control Officers at the MEPS. Education specialists and other personnel at the battalion level are involved in verifying educational credentials for enlistment.
- For information on application procedures, contact your local recruiter or, for in-service applicants, your chain of command.

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 https://recruiting.army.mil/ISO/AWOR/ARMY_FEEDER/
- 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 5-event Army Fitness Test (AFT) 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 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

Overview. The Army National Guard (ARNG) Direct Commission program is designed to offer an alternate commissioning source to exceptionally qualified individuals, who are nominated and selected for consideration by their chain of command, rather than requesting a direct appointment themselves.

- For currently serving members to be considered for this program, they must be deemed 'exceptional' and typically require an advanced degree, credentials or certifications in their field of interest, five or more years of relevant experience, and at least three of their last five performance evaluations reflecting "exceeds standards" or "most qualified," with all such experience and education funded by private resources, not the Department of Defense.
- For direct commissioning of prior service enlisted Soldiers or warrant officers into basic branches, candidates must have served a minimum of 24 months as an active drilling member in an ARNG unit, maintained good standing in the 12 months preceding the application, possess a baccalaureate degree, and achieve an ASVAB General Technical (GT) score of 110 or higher, though this GT score requirement excludes specialty branch applicants.
- Non-prior service civilians may also be eligible for direct commission, primarily as medical professionals, Judge Advocate General (JAG) Lawyers, or Chaplains (specialty branches), with their eligibility determined by the Headquarters, Department of the Army (HQDA) Chiefs of their respective specialty branches and the Chief, National Guard Bureau.
- The State Military Personnel Officer (MILPO) is identified as a key point of contact for direct commissioning, and the State or Territory Officer Strength Manager and Officer Personnel Manager are responsible for receiving the applicant's packet.



Chapter 10: FINANCIAL AID AND SCHOLARSHIPS



10.0 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.

10.1 Types of Aid Available

10.1.1 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

10.1.2 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.

10.1.3 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.

10.1.4 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).

 - 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.
 - Direct Unsubsidized Loans are made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.
 - 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.
 - 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>

10.1.5 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://www.ed.gov/contact-us/state-contacts>
- 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.

10.2 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.

10.2.1 “.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*)
- USAA Guardian Scholarship Fund for child of a National Guardsman who was killed in the Global War on Terrorism
- Leonardo 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 (ANGRC) at Joint Base Andrews, MD*) with the National Guard Bureau (NGB) in the VA / MD / DC area in one of the following categories:

- 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
- Active Army or Air Force personnel assigned to the NGB
- Retired from the T10 AGR program with the NGB
- Deceased personnel (military or civilian) whose previous assignment was the NGB
- Civilian personnel (GS / NSPS civilians only)

■ **Operation Homefront Military Child of the Year Award:** <https://operationhomefront.org/military-child-of-the-year/>

Recipients will be flown with a parent or guardian to Washington, D.C., and recognized at the April 2026 gala, during which senior leaders of each branch of service will present the awards. Recipients will also receive the following:

- \$10,000 each
- Laptop computer
- Other donated gifts.

Eligibility:

- Child must be a legal military dependent. Status confirmed by DEERS enrollment form.
- Military children must be between the ages of 13 and 18, at the time of nomination.
- Child and one adult guardian must be available to travel to the Washington, DC area April 14-17, during the month of the military child, for the Operation Homefront Military Child of the Year Awards Gala award presentation.

■ **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 (E-5 or below), up to \$5k

- Sports Clips Help a Hero Scholarship
- Student Veteran Support Grant

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

For: Veterans and dependents of veterans

- One scholarship specific to Veterans, AD, Guard/Reserves \$4k
- One scholarship specific to Spouses of Veterans, AD, Guard/Reserves \$4k
- Two scholarships specific to Spouses of Veterans, AD, Guard/Reserves \$12k
- One scholarship 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

■ **Pat Tillman Education Scholarship:** <https://pattillmanfoundation.org/apply/>

For: Veterans and actively serving military service members from all branches of the U.S. Armed Forces, including the NG, who have served in both pre-and post-9/11 eras.

For: Current spouses of veterans or active serving military SMs, including surviving spouses

■ **Council of College Military Educators (CCME):** <https://www.ccmeonline.org/schoarships>

For: Actively serving military service members, veterans and dependent children who are working towards the completion of higher education degrees, certifications, and licensures. CCME normally awards approximately twenty-five \$1,000 scholarships per year.

■ **Military Order of Purple Heart (MOPH):** <https://www.purpleheart.org/ScholarshipProgram>

For: A Purple Heart recipient who is a member of MOPH

For: The spouse of a Purple Heart recipient who is a member of MOPH

For: The direct lineal descendent (child, step-child, adopted child, grandchild, step-grandchild, or great grandchild) of a Purple Heart recipient who is a Member of MOPH

For: The spouse, widow/widower, or direct lineal descendent as defined above of a service member killed-in-action or who died of wounds.

Special Operations Fund: <https://www.specialoperationsfund.org/programs/>

For: Dependent Gold Star students of Special Operations special mission units.

■ **George C. Morton Special Operations Association (SOA) Scholarship Award**
<https://specialoperations.org/soa/scholarship-fund/>

For: Children, grandchildren, or great-grandchildren of a SOA member in good standing

For: Children, grandchildren, or great-grandchildren of an individual who was KIA or MIA while serving in a Special Operations unit that would have been eligible for SOA membership.

- Must be enrolled full-time at an accredited junior/community college or a four-year college/university

■ **Sp Opns Warrior Foundation** <https://specialops.org/what-we-do/educational-programs/>

For: Every person who falls under US Special Operations Command (USSOCOM). Use at four-year private and public schools, two-year community colleges, vocational-technical training, and career institutions

- **Army Women’s Foundation:** <https://www.awfdn.org/scholarships/general-information/>
For: Women who have served or are serving honorably in the U.S. Army, U.S. Army Reserve or Army National Guard
For: the lineal descendant of a woman who has served or is serving honorably in the U.S. Army, U.S. Army Reserve or Army National Guard
- **The Daughters of the Cincinnati Scholarship Fund:** <https://daughters1894.org/scholarships/>
For: Dependent daughters of career commissioned officers in the United States military
- **American Association of University Women:** <https://www.aauw.org/resources/programs/fellowships-grants/>
For: Immigrants and children of immigrants in the US pursuing full-time graduate degrees at a US institution.
- **Daughters of American Revolution** <https://www.dar.org/outreach/education/scholarships>
For: US citizens.

 - Must attend or plan to attend an accredited college or university in the US.
 - Multi-year scholarships, typically renewable up to four years, must be for consecutive years of attendance.
 - Multiple awards in various categories available.
 - Awards based on academic excellence, field of study commitment and/or financial need
- **Army Scholarship Foundation** <https://armyscholarshipfoundation.org/scholarships/>
For: Dependent spouses and children of regular Army active duty, active Army Reserve, or active Army National Guard members in good standing
For: Dependent children of former Army members who received an honorable discharge or medical discharge, or who were killed while serving
- **Army Aviation Association of America (AAAA) Scholarship Program:** <https://www.quad-a.org/scholarship>
For: Current AAAA members and their spouse, dependent child, grandchild or unmarried sibling
For: Also the spouse, dependent child, grandchild or unmarried sibling of a deceased member
- **Army Emergency Relief Scholarships** <https://www.armyemergencyrelief.org/scholarships/>
For: Dependent spouses and children

 - Multiple and potentially renewable awards in various categories available
- **Non Commissioned Officer Association (NCOA) Scholarship** <https://www.nco-ausa.org/scholarship.html>
For: Dependent children (under age 25) and spouses of current members of the NCOA.
- **AAFES Retired Employees Association (AREA) Scholarships:** <https://aafesretired.org/scholarships/criteria/>
For: Children of active, retired or deceased AAFES U. S. payroll employees or military personnel assigned to the AAFES

- **Paralyzed Veterans of America Scholarship Program** <https://pva.org/find-support/scholarship-program/>

For: PVA members, the spouse of a member, or an unmarried, dependent child (24 or younger).

- Full-time or part-time students in an accredited U.S. college or university

- **Lewis-McChord Family Member Scholarship Fund:** <https://jblmscholarship.org/>

For: Dependent children or spouses residing within a 50-mile radius of JBLM.

- **Scholastic Art & Writing Scholarship:** <https://www.smartscholarship.org/smart>

- Multiple awards in various categories available

- **Thurgood Marshall College Fund Scholarships:** <https://www.tmcf.org/students-alumni/scholarships/>

- Multiple awards in various categories available

- **Ron Brown Scholar Program:** <https://ronbrown.org/apply/ron-brown-scholarship/>

For: US African American high school seniors with financial need.

- **Gates Millennium Scholars:** <http://gmssp.org/>

For: Minority (African American, American Indian/Alaska Native, Asian Pacific Islander American and Hispanic American students) high school seniors with financial need.

- **The David & Dovetta Wilson Scholarship Fund:** <http://wilsonfund.org/>

For: US public high school seniors with GPA above 2.5.

- **The American Institute of Architects (AIA) scholarships:** <https://architectsfoundation.org/scholarships/>

For: High school and undergraduate college students pursuing a degree in architecture.

- **National Board for Certified Counselors (NBCC) Foundation scholarships:** <http://www.nbccf.org/programs/scholarships>

For: master's and doctoral counseling students.

- **Regeneron Science Talent Search:** <https://www.societyforscience.org/regeneron-sts/>

For: High school seniors who have conducted independent science, math or engineering research.

- **National Merit Scholarship Program:** <https://www.nationalmerit.org/s/1758/interior.aspx?sid=1758&gid=2&pgid=1879>

For: High school students with outstanding scores on the PSAT/NMSQT.

- **Coca-Cola Scholars Foundation:** <https://www.coca-colascholarsfoundation.org/>

For: US high school seniors.

- **The Paul & Daisy Soros Fellowships for New Americans:** <https://www.pdsoros.org/>

For: Immigrants and children of immigrants in the US pursuing full-time graduate degrees at a US institution.

▪ **Hispanic Scholarship Fund:** <https://www.hsf.net/scholarship>

For: Students of Hispanic heritage enrolled full-time at a US accredited, public/not-for-profit, four-year university or graduate school.

▪ **Hispanic Assoc. of Colleges & Universities:** <http://www.hacu.net/hacu/Scholarships.asp>

For: Students who have completed one semester of college at a HACU-member institution.

▪ **League of United Latin American Citizens:** <https://www.lnesc.org/scholarships/lulac/>

For: High school seniors, undergraduate & graduate students of Hispanic heritage enrolled in college full-time.

▪ **National Action Council Minorities in Engineering:** <http://www.nacme.org/scholarships>

For: College students who are minorities pursuing careers in engineering and computer science.

▪ **The Harry S. Truman Scholarship Foundation:** <https://www.truman.gov/>

For: College seniors planning to attend graduate school in pursuit of a career in public service.

▪ **Alpha Kappa Alpha:** <https://akaeaf.org/scholarships>

For: College sophomore (and above) full-time students.

▪ **Mike Rowe Foundation Work Ethic Scholarship Program:** <https://mikerowe-works.org/scholarship/>

For: Students enrolled in an approved trade/vocational program (list on website) at an accredited two-year college, vocational, or technical school, or other approved technical institute in the United States – four-year degree/bachelor programs are NOT eligible.

▪ **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/>

10.2.2 “.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.

▪ **Scholarships.com:**

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

- **Health Professional Scholarship Program (HPSP) scholarship**

HPSP is one of the most comprehensive scholarships available in health care, covering your full tuition for an advanced medical degree. HPSP offers two-, three- and four-year military scholarships that can help cover civilian medical school tuition, pay for fee, and provide a monthly living stipend. The length of these scholarships can vary. Compensation also includes a signing bonus under certain conditions.

- **Army Medical Department's (AMEDD's) HPSP scholarship:**

<https://www.goarmy.com/careers-and-jobs/specialty-careers/medical/amedd-scholarship>

- **General HPSP scholarship:** <https://www.medicinandthemilitary.com/applying-and-what-to-expect/medical-school-programs/hpsp/>

- **Department of Veterans Affairs (VA's) Health Professional Scholarship Program (HPSP) scholarship:** <https://va-ams-info.intelliworx.com/hpsp/about-hpsp/>.

- **The American Institute of CPAs (AICPA) and the Chartered Institute of Management Accountants (CIMA) scholarships:** <https://www.aicpa-cima.com/resources/article/aicpa-scholarships-can-support-your-accounting-education>

For: Accounting college students who will earn CPA licensure and for CPAs pursuing their doctorate/Ph.D

- **Tylenol Future Care Scholarship:** <https://www.tylenol.com/news/scholarship>

For: College seniors or graduate students enrolling in a graduate medical school, nursing, or pharmacy program.

10.2.3 STEM Opportunities

Job opportunities in the Science, Technology, Engineering and Math (STEM) career fields are expected to grow approximately 11% between 2020 and 2030. STEM scholarships are designed for students interested in studying computer science, engineering, healthcare science and more. Both undergraduate and graduate students can apply for STEM scholarships, though scholarships are more common for undergraduate students.

Some STEM scholarships may only be given on a one-time basis, while others are guaranteed for a certain number of years. If a STEM scholarship renews for multiple years, you must maintain a minimum Grade Point Average (GPA) or keep a STEM-related major.

- **DoD STEM Opportunities:** <https://www.dodstem.us/participate/opportunities/?type=Scholarship>

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

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

■ **AFCEA War Veterans Scholarship:** <https://www.afcea.org/war-veterans>

For: Actively serving military service members

For: Honorably discharged U.S. military veterans (including Reservists and National Guard personnel) who deployed abroad in support of one of the Overseas Contingency Operations (Operation Enduring Freedom; Operation Iraqi Freedom; Operation New Dawn; Operation Inherent Resolve; Operation Freedom's Sentinel).

- Recipients must be currently enrolled and attending classes in an undergraduate program part time or full time in an eligible STEM major degree program at an accredited four-year college or university in the United States (see list of acceptable STEM majors).

■ **Astronaut Scholarship Foundation:** <https://www.astronautscholarship.org/scholarshipprogram.html>

For: US college juniors and seniors in STEM majors.

10.2.4 Scholarship Search

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

■ Peterson's Scholarships, Grants, Prizes: <https://www.petersons.com/scholarship-search.aspx>

■ CollegeBoard Scholarship Search: <https://bigfuture.collegeboard.org/scholarship-search>

■ DANTES Financial Aid & Scholarships: <https://www.dantes.mil/Financial-Assistance/>

■ 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/>

■ Career One Stop: <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

■ Discover Scholarship Directory: <https://www.discover.com/student-loans/college-planning/scholarships/directory/general>

■ The Washboard (Washington state Scholarship Finder): <https://washboard.wsac.wa.gov/login.aspx>

10.2.5 How Do I Apply

■ Military Financial Aid – See your local education office, Recruiting & Retention Recruiter, or AMEDD Recruiter.

■ 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.

10.2.6 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 11: SPOUSAL EDUCATION SUPPORT PROGRAMS



11.0 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.

11.1 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.

11.2 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/>.

11.3 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>.

11.4 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.

11.5 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 a SM on active duty/AGR or on Title 10 orders (mobilized, OTOT, ADOS) in pay grades E-1 to E-9, W-1 to W-3, and O-1 to O-3.
- Have successfully completed high school or obtained a GED.
- Have the ability to request tuition assistance while military sponsor is on qualifying orders.

11.6 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>

11.7 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
 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.

11.8 Scholarship Search

The databases below contain a wealth of scholarship information, including scholarships offered by specific schools (*please see Chapter 10: FINANCIAL AID AND SCHOLARSHIPS for more extensive choices*).

- 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.

11.9 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.

11.10 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.

11.11 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.

11.12 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
 - 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.
- **Mango Languages:** Digital language learning program for learners of all levels, with courses in over 70 different foreign languages, 21 English Language Learning courses.

11.13 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 12: TRANSITION PROGRAMS



12.0 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.

12.1 Hiring Our Heros (HOH) 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 as well as 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 Service Members transition, including world class hiring events (50+ annually, both virtual and in-person) and numerous transitional programs including those outlined below.

- **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/>.

12.2. 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 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-paths/?q=/programs/career-training/concentrations/&>

12.3 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.

12.4 Careeronestop: <https://www.careeronestop.org/>

CareerOneStop delivers integrated, easy-to-understand workforce information that helps job seekers, students, workers, employers and workforce intermediaries develop their capacity and make sound economic decisions in the new economy

12.5 Programs for Soldiers Serving on Active Duty/AGR

12.5.1 Army Career Skills Program

<https://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.

12.5.2 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.

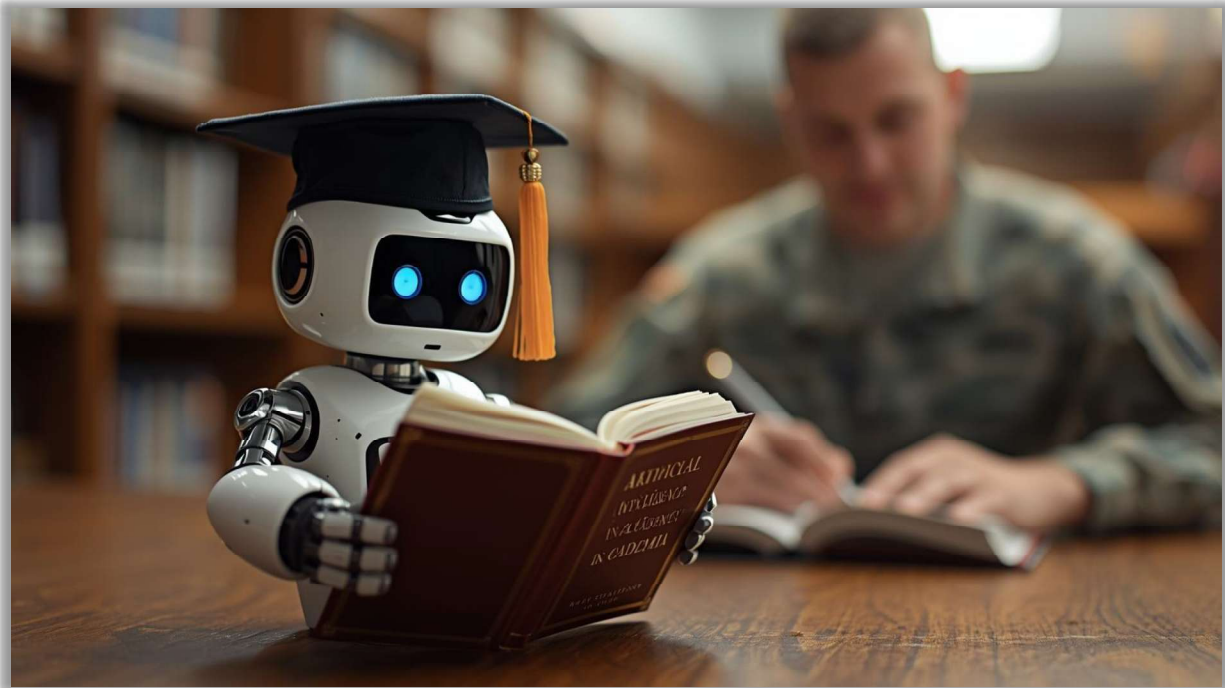
Any rank, enlisted or officer, may apply for SkillBridge. SkillBridge permits you to use up to the last 180 days of service to train and learn with an industry partner. During SkillBridge participation you continue to receive military compensation and you are covered by your military benefits. Release 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.

Chapter 13: Artificial Intelligence



13.0 AI Overview

As a student, you're likely already familiar with Artificial Intelligence (AI) in the form of spell check and other writing tools. However, modern AI-powered tools offer even more capabilities, such as brainstorming assistance, editing suggestions, and formatting guidance. But it's essential to use AI in a way that maintains academic integrity and supports your original thinking. In the following instructions, we'll explore how to harness the benefits of AI while avoiding potential pitfalls and ensuring that you use these powerful tools responsibly and effectively.

13.1 Using AI Responsibly

To use AI responsibly, it's crucial to understand what constitutes unethical behavior. This includes generating entire essays and submitting them as original work, using AI to cheat on assignments or exams, or passing off AI-generated research as one's own. Such actions not only undermine academic integrity but also deprive you of critical learning opportunities. Instead, AI should be used as a supplement to your writing, not as a substitute for your own effort. By relying on AI too heavily, you may miss out on the chance to engage deeply with the subject matter and develop your own unique voice.

13.2 Limitations and Pitfalls

As you work with AI, it's essential to be aware of its limitations and potential pitfalls. For instance, never input sensitive or personal information, such as passwords or financial data, into AI tools, as this can compromise your privacy and security. Additionally, be cautious not to over-rely on AI, as this can lead to generic or unnatural writing. To avoid this, review and edit AI-generated content carefully, and always fact-check AI-generated information to ensure its accuracy. By being mindful of these potential issues, you can use AI in a way that enhances your work without compromising your academic integrity.

To get the most out of AI writing tools, start by developing a rough idea or outline before seeking AI assistance. This ensures that the AI refines and enhances your work rather than generating it from scratch. When using AI, ask specific questions or provide clear prompts to yield more useful and relevant responses. Finally, cross-check AI suggestions with your own insights and refine them to ensure that the final work remains original and authentic. By following these guidelines, you can harness the power of AI to improve your writing, while maintaining the integrity and authenticity that are essential to academic success.

13.3 AI Uses

Below are some examples of uses of AI for students include:

- Research assistance: AI can help students find credible sources, summarize complex information, and organize their research.
- Writing assistance: AI can assist with grammar, clarity, and readability, as well as provide suggestions for improvement.
- Study aid: AI can generate practice test questions, provide feedback on assignments, and help students prepare for exams.
- Organization and time management: AI can help students prioritize tasks, set reminders, and manage their time more effectively.

To properly use AI for these purposes, students should:

- Clearly define their goals and objectives before using AI tools.
- Use AI as a supplement to their own work, rather than relying solely on AI-generated content.
- Review and edit AI-generated content to ensure accuracy and authenticity.
- Verify AI-generated information through fact-checking and cross-referencing with other sources.
- Use AI tools in conjunction with human feedback and guidance to ensure that they are using the tools effectively and responsibly.

Here are some sample prompts to get you started:

- Brainstorming & Idea Generation
 - "Can you suggest five research paper topics related to [your subject]?"
 - "What are some key arguments for and against [your topic]?"
 - "Can you provide an outline for an essay about [your topic]?"
- Grammar & Clarity Improvement
 - "Can you check this paragraph for grammar and clarity? [Paste text here]"
 - "How can I make this sentence more concise while keeping the same meaning? [Paste sentence here]"
 - "Does this paragraph flow well, or should I reorganize the sentences? [Paste paragraph here]"
- Formatting & Style Help
 - "Can you format this text in APA style, including proper citations? [Paste text here]"
 - "How do I structure an introduction paragraph for a persuasive essay?"
 - "Can you rewrite this in a more formal/academic tone? [Paste text here]"
- Practice Test Question Generation
 - "Can you create five multiple-choice questions based on [topic]?"
 - "Can you generate some short-answer questions to test understanding of [concept]?"
 - "Write a practice essay prompt related to [subject] that I can use to prepare for my exam."
- Citation & Research Assistance
 - "Can you summarize this article in a few sentences? [Paste article excerpt]"
 - "How do I cite this source in MLA format? [Provide source details]"

- "Can you help me find credible sources on [topic]?"
- Rewriting & Paraphrasing
 - "Can you help me paraphrase this paragraph while keeping the original meaning? [Paste paragraph here]"
 - "How can I rewrite this sentence in a clearer way? [Paste sentence here]"
 - "Can you suggest alternative word choices for this phrase? [Paste phrase here]"

Several AI tools can assist students in ethical and productive ways:

- Grammarly (<https://grammarly.com>) – Helps with grammar, clarity, and readability.
- Hemingway Editor (<https://hemingwayapp.com>) – Improves writing by highlighting complex sentences and readability issues.
- ChatGPT (<https://chat.openai.com>) – Supports brainstorming, idea refinement, and generating practice test questions.
- QuillBot (<https://www.quillbot.com/>) – Assists with paraphrasing while maintaining originality.
- CAMOGPT (<https://camogpt.army.mil/camogpt/86801ccb-c0fd-4602-9a14-ee6c7b41f2b1/chat?show-sidebar=true>) – Offers advanced language generation and conversation capabilities. Similar to chat GPT but allows for document upload for analyzation. Approved for use on government computers.
- Zotero (<https://www.zotero.org>) and EndNote (<https://endnote.com>) – Help with citation management and referencing.

By using AI responsibly, students can improve their writing skills, enhance their efficiency, and uphold academic integrity. If you are interested in learning more about the ethical use of AI in academics, tutor.com held a webinar well worth the listen, it can be found here [https://cdn.tutor.com/videos/webinars/AI Academic Integrity spring 25.mp4](https://cdn.tutor.com/videos/webinars/AI%20Academic%20Integrity%20spring%2025.mp4).

APPENDIX A

State Tuition Assistance Programs

STATE	PROGRAM DESCRIPTION	SCHOOLS AUTHORIZED (Public, Private, Both)
AK	Scholarship: 100% tuition & fees. Up to 36 credits per State FY for University of Alaska. Up to \$4,000 per State FY. \$2,500 for certificates. Associate thru doctoral degree plus certifications.	Both, w/ local presence in the state
AL	Up to \$6,227 per semester or \$4,151.33 per quarter for tuition & fees. Associate thru doctoral degree plus certs.	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	100% tuition. May not exceed 145 credit hours when attending both a two-year and four-year school. Associate thru doctoral degree plus certifications.	Public Only
CT	100% Tuition. Associate thru doctoral degree plus certifications.	Public Only
DC	Up to \$20,000/ year for tuition (less \$4,000 if eligible for TA), \$500/year for fees and up to \$2,000 for certifications (after CA). 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	Pays up to \$216.35/\$265.35 per credit hour for undergraduate/graduate degrees. 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. Associate thru 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. Associate thru bachelor's degree (STEM master's degree).	Both
ID	Up to \$8,000/Fiscal Year for E-9 and below, O-1 to O-3, and W1 to W-3. Up to \$4,000 for 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. Associate thru doctoral degree plus certifications.	Public Only
IN	Up to 100% Tuition (up to 15 SH) and certain fees after FTA is used. Private Universities: \$5,000 annual cap. Associate thru master's degree.	Both
KS	100% tuition and required fees for 15 credit hours per semester. Capped at the highest public in-state rate. Associate thru doctoral 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 \$5,616 per semester), up to bachelor's degree.	Both
LA	100% tuition (and all mandatory fees for undergraduate). Associate thru doctoral master's degree plus certifications.	Public Only
MA	100% tuition and academic fee free (capped at 130 credits). Associate thru doctoral degree plus certifications.	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. Graduate and certifications up to \$6,000/year. Associate thru doctoral master's degree plus certifications.	Both
MN	Up to 100% of tuition based on the University of MN undergrad SH rate (\$582.65) for undergraduate, up to 75% (\$1,248.75) for graduate and doctoral. MN GI Bill grant program \$5,000/year if full time.	Both
MO	Rate is the University of Missouri rate. 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 plus certifications.	Both
MT	100% tuition. Associate thru master's degree.	Public Only

NC	Up to 100% tuition and fees at NC Community Colleges and undergraduate degree at UNC (graduate and doctoral programs paid at undergraduate rate). Up to \$3,240/year at NC private schools, up to \$3,360/ year certifications, and up to \$3,240/ year flight training. Based on funding availability.	Both
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).	Both
NE	100% tuition up to UNL base in-state rate for associates 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 plus certifications.	Public Only
NM	No Program	N/A
NV	100% tuition only. Through doctorate/PhD for Service Members and bachelor's degree for spouses or children.	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.	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	100% tuition plus technology fee for full time students or \$333 per credit and a \$21 technology fee per credit for part time students. Associate thru doctoral degree plus certifications.	Both
PR	Up to \$50/credit or \$900/year for certificate or bachelor's degree, up to \$75/credit or master's or doctoral degree. Studies to obtain a Medical Specialty, up to \$1,000 per year (max 2 years). Up to 25% tuition discount at select institutions (10% tuition discount for dependents). Associate thru doctoral degree plus certifications.	Both
RI	100% tuition, five classes per semester at three state colleges. Associate thru master's degree plus certifications.	Public Only
SC	Up to \$4,000 per semester, maximum of \$12,000 per academic year not to exceed \$25,000. Funds may not exceed 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 Board of Regents public schools. 100% off tuition at four SD Department of Education Technical Institutes (after FTA). Associate thru doctoral degree plus certifications.	Both
TN	100% tuition up to 120 credit hours for undergraduate, up to 40 credit hours for master's degree plus certifications.	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 plus certifications.	Both
UT	Two Programs; 100% waiver at public schools. STA covers up to \$7,000/year for tuition, Soldiers may use FTA for tuition and STA. 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. Bachelors or 2nd bachelors 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 doctoral degree plus certifications.	Local accredited Schools
WI	Up to \$5,000 for Academic Year 2025-26. Associates thru bachelor's degree.	Both
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.cce.af.mil/student-account/login](https://armyignited.cce.af.mil/student/account/login)
Army COOL.....<https://www.cool.osd.mil/army/index.html>

TESTING & STUDY AIDS

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

COLLEGE SEARCH TOOLS

Tuition Assistance Decide.....<https://www.dantes.mil/tadecide/>
Career Path Decide.....<https://careerpathdecide.org/profile-work-type>
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
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/public/faq/Training-VMET>
Khan Academy.....www.khanacademy.org
Academic Alliance.....<https://www.opm.gov/wiki/training/Federal-Governmentwide-Academic-Alliances.ashx>
Coursera.....www.coursera.org
Massive Open Online Courses (MOOC).....<https://www.classcentral.com/>
Tutor.com.....<https://military.tutor.com/home>

FINANCIAL AID/SCHOLARSHIPS

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

APPENDIX C: Acronyms

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

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