



Collegiate Consortium  
HANDBOOK OF EDUCATIONAL  
BENEFITS FOR VETERANS



THE COLLEGIATE CONSORTIUM  
for Workforce and Economic Development



## INTRODUCTION

The Collegiate Consortium for Workforce and Economic Development was awarded a grant in fiscal year 2007 to establish a scholarship program for members of the National Guard and Reserve from the Delaware Valley who had been activated in support of Operation Enduring Freedom or Operation Free Iraq.

The Consortium established a working group of specialists from each member college (Bucks County Community College, Camden County College, Community College of Philadelphia, Delaware County Community College, Montgomery County Community College, and Drexel University) to provide guidance and coordination for the program.

The working group suggested that the Consortium prepare a Handbook of available Veterans education benefits to help ensure that each veteran received all benefits for which they might be eligible. This Handbook was compiled with information available from many sources of financial aid for Veterans, including the United States Department of Veterans Affairs, the Military Branches, and the States of New Jersey and Pennsylvania.

We hope that this Handbook is useful to staff in college and university Financial Aid, Veterans Affairs, Admissions, and Counseling as well as civilian and military staff who provide guidance and service to military veterans.

The CD that accompanies the Handbook has interactive links to web sites with on-line applications and current information for most benefits as well as the e-mail contact information for the member schools' contacts for the Consortium Scholarship.

We hope that this handbook will be very helpful, and would be pleased to accept any comments, suggestions, or updates at [obey@collegiateconsortium.org](mailto:obey@collegiateconsortium.org).

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## > EDUCATION BENEFIT

### MONTGOMERY GI BILL-ACTIVE DUTY (CHAPTER 30) FEDERAL/VA BENEFIT

Note: Though soldiers may qualify for more than one MGIB benefit (MGIB-SR, MGIB-AD or MGIB-REAP), only one MGIB benefit may be used at a time. (See Appendix for details)

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- Soldier must pay \$1,200 to receive MGIB-Active Duty benefit (Finance reduced soldier's military pay by \$100 per month for 12 months)
  - Completed DD Form 2366: MGIB-Basic Enrollment to
  - Distributed copies to Finance Office, Personnel Office, Education Office, keep one copy as proof of enrollment in MGIB
- Qualified soldiers can choose to contribute up to an additional \$600 in order to receive additional monthly education benefits (Active Duty Buy-Up)
  - Available for soldiers who already have MGIB-AD
    - Requires completion of DD Form 2366-1 at time of enlistment
    - DD Form 2366-1 available online for review at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2366-1.pdf>
  - Contributions must be made while on Active Duty

### SERVICE PERIOD

- Served on Active Duty for a minimum of 2 years in Army, Air Force, Navy Coast Guard, Marine Corps or
- Were member of Army Reserve, Air Force Reserve, Navy Reserve, Coast Guard Reserve, Marine Corps Reserve, Army National Guard or Air National Guard called up to active duty
  - Authorized under title 10, U.S. Code (Active Guard/Reserve orAGR)
  - Served at least two years of continuous active duty service

### CURRENT STATUS/SERVICE HISTORY

- Must have been a member of an Active Component including Army, Navy, Marines, Air Force, Coast Guard and Active Guard Reserves
- On active duty for the first time on or after 1 July 1985
  - If first period of active duty was in Title 32 status between 1 July 1985 and 29 November 1989, must have elected to enroll in MGIB by 9 July 1997

### PRIOR EDUCATION

- Must obtain high school diploma or equivalency before applying for MGIB-AD benefits, or complete 12 hours towards college degree

### OTHER

- Never declined MGIB-AD
- Must receive Honorable discharge

## > ELIGIBLE ACTIVITIES

- Coursework towards any degree program, associates through doctoral level
- Certificate programs
- Correspondence courses
- Cooperative/apprenticeship/ on-the-job training
- Vocational school
- Independent study programs
- Flight training programs
- Some remedial/refresher/ deficiency coursework
- Both school and, if applicable, specific program in which service member is enrolled must be accredited in order for student to use benefits for course of study
- Approved certification and/or licensing tests
  - Licensing tests are required by state or other government regulations
  - Certification tests are voluntary, generally accepted credentials that can help servicemember obtain, keep or advance in a job
  - Servicemembers may receive reimbursement for test retakes if and only if they previously failed the test; they will not receive reimbursement for the retake of a test they passed

## > AVAILABLE FUNDS

- Up to 36 months of educational benefits available
- See [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm) for current rates
- Active Duty service members who enter the military in a critical occupational specialty may be eligible to receive the College Fund (MGIB-AD Kicker)- additional funding added to MGIB-AD benefits
  - Typically, the service's recruiters sign up individuals for the College Fund
- Payment made directly to individual receiving benefits
- Funds can be applied to tuition, school fees, living expenses while at school, etc.
- Servicemembers may be reimbursed for up to 100% of the cost of the approved certification/licensing test up to a \$2000 per test cap
  - Total months of GI Bill entitlement will be reduced each time servicemember uses benefits for licensing and certification

## > TIMEFRAME

- Service members must use benefits within 10 years of latest discharge from Active Duty
  - Soldiers eligible for MGIB-AD (regardless of original 10 year delimiting period) who are federally mobilized for one day or more will have a new 10 year delimiting period established at the point of latest discharge from active duty
- Only licensing and certification tests taken on or after March 1, 2001 are eligible for reimbursement of testing fees
- In order to establish new delimiting period, soldier must send copy of DD Form 214 to VA RPO
- Current processing time once initial application and documentation paper work reaches regional VA office is 8-12 weeks.

## > APPLICATION PROCESS

- Completed Application for Education Benefits (VA Form 22-1990)
  - VA Form 22-1990 available online at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>
  - Servicemembers may also apply for MGIB benefits through the online system available at [http://vabenefits.vba.va.gov/vonapp/about\\_vonapp.asp](http://vabenefits.vba.va.gov/vonapp/about_vonapp.asp)
- Meeting with VA Rep at college/employer
- Completed course registration
  - Completed Enrollment Certificate (VA Form 22-1999), VA Form 22-1990 submitted by Rep to regional VA office
    - VA Form 22-1999 not available online; school officials must contact their Veterans Representative to receive forms

### REQUIRED FORMS

- MGIB Basic Enrollment DD Form 2366 signed at time of enlistment
  - If servicemember does not complete DD Form 2366, s/he is automatically enrolled in MGIB-AD, however DD Form 2366 serves as a Statement of Understanding
  - DD form 2366 is available online (for review) at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2366.pdf>
- Copy of Release of Discharge from Active Duty (DD Form 214)
  - DD Form 214 can be requested online at <http://www.archives.gov/veterans/evetrecs/index.html>
- Copy of high school diploma or equivalency certificate
- Student verifies enrollment monthly by submitting VA Form 22-8979 online through Web Automated Verification of Enrollment (WAVE) system or by telephone
  - WAVE accessible online at <https://www.gibill.va.gov/wave/>
  - Telephone verification access number: 1-877-823-2378

## > EDUCATION BENEFIT

### MONTGOMERY GI BILL TUITION ASSISTANCE TOP-UP

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- Servicemember must qualify for, and be enrolled in, MGIB-Active Duty benefits program (Top-up program is not currently available to servicemembers accessing MGIB-Selected Reserve benefits); MGIB-AD benefit requires servicemember contribution
- There is no additional contribution required for the Top-up benefit

### SERVICE PERIOD

- Servicemember must have served at least 2 full years on Active Duty prior to accessing Tuition Assistance Top-up benefit

### CURRENT STATUS/SERVICE HISTORY

- Servicemember must be approved for federal Tuition Assistance by their military department
  - Must meet all eligibility requirements for Tuition Assistance benefit from appropriate branch of armed forces (see specific Tuition Assistance listings for qualification information)

## > ELIGIBLE ACTIVITIES

- Top-up benefits may only be used for those educational activities already approved for Tuition Assistance by servicemember's branch of the military; activities must meet TA benefit eligibility requirements
- top-up is payable for any course for which Tuition Assistance is payable under Department of Defense criteria

## > AVAILABLE FUNDS

- Amount of benefit is limited to the amount that the servicemember would receive for the same course if regular MGIB benefits were being paid
- In no case can the amount paid by the military combined with the amount paid by the VA exceed the total cost of the course
  - When accessing MGIB-AD benefits while still on active duty, servicemembers are not eligible to apply MGIB funding to fees and expenses associated with being a student
- Servicemembers accessing their MGIB funding as a Top-up benefit reduce their total amount of regular MGIB benefits
- Top-up benefit entitlement is determined by dividing the amount of payment by claimant's full-time monthly rate

## > TIMEFRAME

- Servicemembers who are eligible for MGIB-Active Duty can access Top-up funding retroactively for training already received
  - Course must have started on or after October 30,2000
  - Only go back one year from date claim received in VA
- Top-up is limited to 36 months of payments
  - 36-month limit based on 1 month used for each month of Top-up paid regardless of amount of payment
  - Regular MGIB entitlement based on full-time monthly rate
  - One month of Top-up benefits may only deduct a portion of a month from servicemember's MGIB-Active Duty available benefits
- E.g. if servicemember's full-time MGIB eligibility is \$600/month and s/he accesses \$300 of Top-up funding, only ½ month of MGIB benefits are used

## > APPLICATION PROCESS

- Request TA from branch of service
  - See education services officer or education counselor
  - Service members who have not previously accessed MGIB benefits must submit VA Form 22-1990 to establish eligibility
  - VA Form 22-1990 available online at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>
  - Indicate Top-up on VA application in item 1A under MGIB-Active Duty block
- Servicemember must send a copy of the Tuition Assistance Authorization form for the course (signed by an authorized military official) to the appropriate VA education processing center (Buffalo) along with VA benefits application
  - Clearly indicate that Tuition Assistance Top-up is being claimed
- Servicemembers who have previously filed a claim for, and received, MGIB benefits submit only signed TA authorization form (with clear indication of claim for Tuition Assistance Top-up) to VA Regional Processing Office
- Top-up claims are handled differently from claims for MGIB without TA
  - For Top-up benefits, servicemembers are not required to check in with the school official who certifies VA benefits
  - Servicemembers are not required to submit VA Form 22-1999 for enrollment verification
  - Servicemembers are not required to check for approval of the program for VA benefits

## > EDUCATION BENEFIT

### MONTGOMERY GI BILL-SELECTED RESERVE(CHAPTER 1606)FEDERAL/VA BENEFIT

Note: Though soldiers may qualify for more than one MGIB benefit (MGIB-SR, MGIB-AD or MGIB-REAP), only one MGIB benefit may be used at a time.

(See Appendix for details)

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- None

### SERVICE PERIOD

- Signed six year obligation to serve in Selected Reserve (officers must agree to serve six years in addition to current obligation)

### CURRENT STATUS/SERVICE HISTORY

- Are currently in good standing in a drilling Reserve unit, including Army Reserve, Air Force Reserve, Navy Reserve, Coast Guard Reserve, Marine Corps Reserve, Army National Guard or Air National Guard

## > ELIGIBLE ACTIVITIES

- Coursework towards any degree program, associates though doctoral level
- Certificate programs
- Correspondence courses
- Cooperative/apprenticeship/ on-the-job training
- Vocational school
- Independent study programs
- Flight training programs
- Some remedial/refresher/ deficiency coursework
- Both school and, if applicable, specific program in which service member is enrolled must be accredited in order for student to use benefits for course of study

## > AVAILABLE FUNDS

- Up to 36 months of educational benefits
- See [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm) for current rates
- Payment made directly to individual receiving benefits
- Funds can be applied to tuition, school fees, living expenses while at school, etc.

## > TIMEFRAME

- Service members who became eligible for MGIB-SR benefits prior to Oct 1, 1992 must use benefits within 10 years of eligibility start date, or as long as they remain in active drilling status in the Selected Reserve, whichever is shorter
- Service members who became eligible for MGIB-SR benefits on or after Oct 1, 1992 must use benefits within 14 years of eligibility start date, or as long as they remain in active drilling status in the Selected Reserve, whichever is shorter
- If mobilized on federal active duty, reservist receives an eligibility extension for period of mobilization plus 4 months (must work with the Department of Veterans Affairs to obtain extension)
- Current processing time once initial application and documentation paper work reaches regional VA office is 8-12 weeks

## > APPLICATION PROCESS

- Completed Application for Education Benefits
  - VA Form 22-1990 or
    - VA Form 22-1990 available online at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>
    - Servicemembers may also apply for MGIB benefits through the online system available at [http://vabenefits.vba.va.gov/vonapp/about\\_vonapp.asp](http://vabenefits.vba.va.gov/vonapp/about_vonapp.asp)
  - VA Form 22-1995, Request for Change of Program or Place of Training
    - Used if service member has previously used MGIB-SR benefits and is resuming study after a break
    - VA Form 22-1005 available online at <http://www.vba.va.gov/pubs/forms/22-1995.pdf>
    - Servicemembers may also apply for MGIB benefits through the online system available at [http://vabenefits.vba.va.gov/vonapp/about\\_vonapp.asp](http://vabenefits.vba.va.gov/vonapp/about_vonapp.asp)
- Meeting with VA Rep at college/employer
- Completed course registration
  - Completed Enrollment Certificate (VA Form 22-1999), VA Form 22-1990 and NOBE submitted by Rep to regional VA office
    - VA Form 22-1999 not available online; school officials must contact their Veterans Representative to receive forms

## REQUIRED FORMS

- MGIB-SR Statement of Understanding (DD Form 5435-R)
- DD Form 5435-R available online at [http://www.army.mil/usapa/eforms/pdf/A5435\\_R.PDF](http://www.army.mil/usapa/eforms/pdf/A5435_R.PDF)
- Release of Discharge from Active Duty (DD Form 214) for completion of Initial Active Duty Training
  - DD Form 214 can be requested online at <http://www.archives.gov/veterans/evetrecs/index.html>
- Copy of high school diploma or equivalency certificate
- Notice of Basic Eligibility (NOBE-DD Form 2384-1)
  - Servicemember receives NOBE-DD Form 2384-1 from his/her unit
- Officers must complete Officer Service Agreement Selected Reserve Educational Assistance Program (DD Form 5447-R)

## > EDUCATION BENEFIT

### MONTGOMERY GI BILL- RESERVE EDUCATION ASSISTANCE PROGRAM (CHAPTER 1607)FEDERAL/VA BENEFIT

Note: Though soldiers may qualify for more than one MGIB benefit (MGIB-SR, MGIB-AD or MGIB-REAP), only one MGIB benefit may be used at a time.  
(See Appendix for details)

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- None

### SERVICE PERIOD

- Called to active duty and served 90 continuous days or more in a contingency operation after September 11, 2001
- Benefits begin after 90-day minimum service period

### CURRENT STATUS/SERVICE HISTORY

- Member of Army Reserve, Air Force Reserve, Navy Reserve, Coast Guard Reserve, Marine Corps Reserve, Army National Guard or Air National Guard called up to active duty or Authorized under title 10, U.S. Code (Active Guard/ Reserve or AGR)
- Must remain with component in order to use benefits
- If released early for disability in the line of duty, members receive REAP benefits at the rate they were qualified for at the time of release

### PRIOR EDUCATION

- Completed high school diploma

## > ELIGIBLE ACTIVITIES

- College or university degree program
- Vocational program
- Independent study/distance learning program
- Correspondence courses
- Flight training
- On the job training and apprenticeship programs
- Entrepreneurship courses
- School must be approved by state in order to receive VA educational benefits under REAP
- National Examination/ Testing Reimbursement are not payable under REAP
- Both school and, if applicable, specific program in which service member is enrolled must be accredited in order for student to use benefits for course of study

## > AVAILABLE FUNDS

- 36 months of full-time entitlement
- See [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm) for current rates
- Payment made directly to individual receiving benefits
- Funds can be applied to tuition, school fees, living expenses while at school, etc.

## > TIMEFRAME

- Members on active duty are entitled to be reimbursed for the actual tuition and fee costs only
- Benefit payable under REAP is a percentage of the Chapter 30 three-year or more enlistment rate; actual benefit rates are determined by number of days of continuous service
  - Soldiers who serve 90 days but less than 1 year: 40% of three-year rate
  - Service period of 1 year but less than 2 years of active duty: 60% of three-year rate
  - Service period of more than 2 years on active duty: 80% payment of three-year rate
- No time limit for using benefits while soldier remains with component
- Once soldier leaves component or is discharged (except for disability), Reserve Education Assistance Program benefits ends
- Current processing time once initial application and documentation paper work reaches regional VA office is 8-12 weeks

## > APPLICATION PROCESS

- Completed Application for Education Benefits (VA Form 22-1990)
  - VA Form 22-1990 available online at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>
  - Servicemembers may also apply for MGIB benefits through the online system available at [http://vabenefits.vba.va.gov/vonapp/about\\_vonapp.asp](http://vabenefits.vba.va.gov/vonapp/about_vonapp.asp)
- Meeting with VA Rep at college/employer
- Completed course registration
  - Completed Enrollment Certificate (VA Form 22-1999), VA Form 22-1990 and NOBE submitted by Rep to regional VA office
    - VA Form 22-1999 not available online; school officials must contact their Veterans Representative to receive forms

### REQUIRED FORMS

- MGIB-SR Statement of Understanding (DD Form 5435-R)
  - DD Form 5435-R available online at [http://www.army.mil/usapa/eforms/pdf/A5435\\_R.PDF](http://www.army.mil/usapa/eforms/pdf/A5435_R.PDF)
- Release of Discharge from Active Duty (DD Form 214)
  - DD Form 214 can be requested online at <http://www.archives.gov/veterans/evetrecs/index.html>
- Copy of high school diploma or equivalency certificate
- Notice of Basic Eligibility (NOBE-DD Form 2384-1)
  - Servicemember receives NOBE-DD Form 2384-1 from his/her unit
- Officers must complete Officer Service Agreement Selected Reserve Educational Assistance Program (DD Form 5447-R)
  - DD Form 5447-R available online at [http://www.army.mil/usapa/eforms/pdf/A5447\\_R.PDF](http://www.army.mil/usapa/eforms/pdf/A5447_R.PDF)

## > EDUCATION BENEFIT

### MONTGOMERY GI BILL SELECTED RESERVE KICKER

Note: Active Duty soldiers may be eligible to receive an MGIB-Kicker benefit as well. (See Appendix for details)

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- None

### SERVICE PERIOD

- Signed six year obligation to serve in Army National Guard or Reserves (officers must agree to serve six years in addition to current obligation)

### CURRENT STATUS/SERVICE HISTORY

- Are currently in good standing in a drilling Reserve unit

### TRAINING HISTORY

- Completed Initial Active Duty Training

### PRIOR EDUCATION

- Have high school diploma or equivalent prior to completion of IADT

### OTHER

- Applies only to specific units or Military Occupation Specialties
- Soldier must be eligible for MGIB-Active Duty or MGIB-Selected Reserve and
  - Enlist/reenlist and remain in the Army National Guard for six years or extend enlistment to have six years remaining from date of extension
  - Be assigned to a valid Modified Table of Organization and Equipment (MTOE) position vacancy
  - Table of Distribution and Allowance (TDA) units are not authorized under the MGIB Kicker
  - Possess high school diploma or equivalent
  - Complete the IADT period required for their position
- If soldier meets all eligibility requirements s/he must sign a valid Kicker contract in order to qualify for this incentive benefit

## > ELIGIBLE ACTIVITIES

- Kicker may be applied to any educational activity for which MGIB-SR or MGIB-AD benefits are being used; kicker supplies additional funding in return for service in high demand MOSs (and achievement of minimum scores on test battery)

## > AVAILABLE FUNDS

- All contract amounts are valid for the entire term of the contract regardless of future increases or decreases
- Non-Prior Service Applicants can receive \$200
- Prior Service Applicants can receive \$200
- Prior Service without Military Service Obligation applicants can receive \$200
- Current Army National Guard Soldiers can receive \$200
- Office Candidates and Simultaneous Members can receive \$350
- Army National Guard Soldiers who complete the required six-year obligation stipulated in the MGIB Kicker contract may transfer to any skill, unit or Reserve Component in active drilling status and retain eligibility for the Kicker incentive

## > TIMEFRAME

- Timeframe for kicker benefit is same as for soldier's MGIB-Selected Reserve benefits
- Kicker benefit functions as an add-on to the MGIB-SR benefit
  - payment is made concurrently with MGIB-Selected Reserve payment and increases the monetary amount of the benefit received

## > APPLICATION PROCESS

- State MGIB Manager/Educational Services Officer works with soldiers to determine eligibility and application procedures for MGIB Kicker at time of enlistment or re-enlistment
- MGIB-SR, or MGIB-AD basic benefits, Kicker and Guaranteed Reserve Forces Duty Scholarship may be used concurrently
- Kicker incentive may not be used in combination with a Dedicated National Guard Scholarship

## > EDUCATION BENEFIT

### ARMY TUITION ASSISTANCE

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- None

### SERVICE PERIOD

- Enlisted soldiers must have sufficient time remaining on their term of service to complete the course before separation
- Officers and warrant officers incur a two-year Active Duty Service Obligation when they use Tuition Assistance

### CURRENT STATUS/SERVICE HISTORY

- Soldiers must be on active duty in US Army

### OTHER

- Soldier must declare an educational goal prior to enrolling in classes

## > ELIGIBLE ACTIVITIES

- Supports voluntary off-duty educational activities for active duty soldiers
- Coursework at an accredited school and/or within an accredited program which coincides with a servicemember's stated educational goal and are listed on degree map
- Classroom and distance courses can be covered by Tuition Assistance benefits
- Funds may be used to cover coursework towards a high school diploma, certificate or degree not beyond a Masters degree
- Tuition Assistance benefits may only be applied towards coursework leading to a credential higher than soldier's current degree level (unless required by MOS)

## > AVAILABLE FUNDS

- Up to 100% tuition assistance for high school diploma, certificates, undergraduate and Masters degree programs up to caps per semester hour and annual limit
- Covers tuition and mandatory technology and lab fees associated with coursework towards degree or certificate

## > TIMEFRAME

- Must be used while soldier is on active duty status
- Soldier must complete application process for TA benefits prior to course start date

## > APPLICATION PROCESS

- Register for login at [www.goarmyed.com](http://www.goarmyed.com)
- Establish an educational goal: degree or credential; obtain a degree map
- (optional) Complete GoArmyEd training course available on website
- Print and sign TA Statement of understanding from GoArmyEd portal
  - Statement of Understanding also available online at <http://www.carlisle.army.mil/edctr/SOU.pdf>
- Have SOU signed by unit commander
- Submit signed TA SOU to Army Education Center
- New TA SOU must be submitted each term to ensure ongoing access to TA funds
- Contact Army Education Counselor to validate educational goal and initiate access to Tuition Assistance functionality of GoArmyEd web portal
- TA is requested on a course-by-course basis
- All course withdrawals must be completed through [www.goarmyed.com](http://www.goarmyed.com) and will be forwarded to school
- Payment made directly to college unless school is not currently listed on GoArmyEd database; if so, student pre-pays for course and is reimbursed
- Soldiers eligible for MGIB benefits may use the MGIB benefit to offset the portion of tuition and related fees not covered by Tuition Assistance (See entry on MGIB Top Up for more information)
  - Indicate Top-up on VA application in item 1A under MGIB-Active Duty block
    - VA Form 22-1990 available online at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>
  - Soldiers enrolled in MGIB must print TA TOP-UP across the top of the TA Authorization and forward a copy to their Veteran's Administration Regional Office

The logo features the text "U.S. ARMY" in a bold, white, sans-serif font, centered within a white rectangular border with rounded corners. The background of the logo is a light green color.

## > EDUCATION BENEFIT

### ARMY LOAN REPAYMENT PROGRAM

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### SERVICE PERIOD

- Servicemember must request this incentive at time of enlistment in active duty Army
- Servicemember must enlist for a minimum of three years

##### CURRENT STATUS/SERVICE HISTORY

- Must be a non-prior service accession
- Servicemember must have a Armed Forces Qualification Test score of 50 or higher on the Armed Services Vocational Aptitude Battery
- Servicemember must enlist in one of the critical military occupational specialties (MOS)

- Critical MOS change quarterly; recruiter can work with servicemember to determine eligibility

##### PRIOR EDUCATION

- Servicemember must possess a high school diploma at the time of enlistment
- Servicemember must possess, at the time of enlistment, a federally insured loan not in default that falls into the types specified under Eligible Activities

##### OTHER

- Accessing the Army Loan Repayment Program precludes enrollment in MGIB-AD education benefits and MGIB kicker/Army College Fund, and servicemember must decline MGIB-Active Duty eligibility

## > ELIGIBLE ACTIVITIES

- Repayment of Federally Insured Loans not in default, including:
  - Auxiliary Loan Assistance for Students (ALAS)
  - Stafford Student Loan (formerly known as Guaranteed Student Loan (GSL))
  - Parents Loans for Undergraduate Students (PLUS)
    - Must be incurred for use of individual contracting for Loan Repayment Program
  - Consolidated Loan Program
    - Loan Repayment Program covers only servicemember's education expenses
  - Federally Insured Student Loans (FISL)
  - Perkins Loan (formerly known as National Direct Student Loan (NDSL))
  - Supplemental Loans for Students (SLS)
- Loan Repayment Program may be used for loans taken to support tuition for undergraduate, graduate, doctoral or professional degrees

## > AVAILABLE FUNDS

- Loan repaid at a rate of \$1,500, or one third of remaining original unpaid principal balance of loan, whichever is greater, per year of active duty served, up to benefit cap
  - Benefit currently capped at \$65,000
- Payment made directly to lender
- Loan Repayment Program benefits comprise taxable income

## > TIMEFRAME

- Military Loan Repayment Programs are enlistment incentives and servicemembers must request the incentive **at the time of enlistment**

## > APPLICATION PROCESS

- Servicemember works with recruiter at time of active duty enlistment to determine eligibility for Army Loan Repayment Program
- Once eligibility is determined, recruiter works with servicemember to complete application process
- To access the Loan Repayment incentive, servicemember must decline enrollment in MGIB in writing at time of enlistment using DD Form 2366
  - DD Form 2366 is available (for review) online at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2366.pdf>
- Servicemember must have Loan Repayment Program guaranteed in writing in the enlistment contract (DA Form 3286-66)
- Servicemember must submit DD Form 2475 annually 90 days in advance of their active duty service anniversary in order to continue receiving loan repayment benefits
  - DD Form 2475 available online at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2475.pdf>

> EDUCATION BENEFIT

ARMY RESERVE TUITION ASSISTANCE

> ELIGIBILITY REQUIREMENTS

CONTRIBUTION

- None

SERVICE PERIOD

- Commissioned officers must have at least four years of Selected Reserve service remaining from the date of completion of the course for which Tuition Assistance is provided
- Enlisted soldiers and warrant officers must have sufficient time remaining on their term of service to complete the course before separation

CURRENT STATUS/SERVICE HISTORY

- Soldier must be a drilling reservist in good standing

OTHER

- Soldier must declare an educational goal prior to enrolling in classes

> ELIGIBLE ACTIVITIES

- Supports voluntary educational activities for reservists on active drilling status
- Coursework at an accredited school and/or within an accredited program which coincides with a servicemember's stated educational goal and are listed on degree map
- Classroom and distance courses can be covered by Tuition Assistance benefits
- Funds may be used to cover coursework towards a high school diploma, certificate or degree not beyond a Masters degree
- Tuition Assistance benefits may only be applied towards coursework leading to a credential higher than soldier's current degree level

> AVAILABLE FUNDS

- Up to 100% tuition assistance for undergraduate degree programs up to caps per semester hour and annual limit
- Covers tuition and mandatory fees associated with coursework towards degree or certificate

> TIMEFRAME

- Must be used while soldier is in active drilling status

> APPLICATION PROCESS

- Register for educational benefits at <https://www.armyreserveeducation.com>
- Establish an educational goal and plan a degree map
- Submit requests for Tuition Assistance benefits at <https://www.armyreserveeducation.com>



## > EDUCATION BENEFIT

### ARMY RESERVE LOAN REPAYMENT PROGRAM

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### SERVICE PERIOD

- Servicemember must request this incentive at time of enlistment in Army Reserve
- Servicemember must enlist for a minimum of six years

##### CURRENT STATUS/SERVICE HISTORY

- Army Reserve servicemembers with prior military experience are eligible
- Servicemember must have a Armed Forces Qualification Test score of 50 or higher on the Armed Services Vocational Aptitude Battery
- Servicemember must enlist in one of the critical military occupational specialties (MOS)

- Critical MOS change quarterly; recruiter can work with servicemember to determine eligibility

##### PRIOR EDUCATION

- Servicemember must possess a high school diploma at the time of enlistment
- Servicemember must possess, at the time of enlistment, a federally insured loan not in default that falls into the types specified under Eligible Activities

## > ELIGIBLE ACTIVITIES

- Repayment of Federally Insured Loans not in default, including:
  - Auxiliary Loan Assistance for Students (ALAS)
  - Stafford Student Loan (formerly known as Guaranteed Student Loan (GSL))
  - Parents Loans for Undergraduate Students (PLUS)
    - Must be incurred for use of individual contracting for Army Loan Repayment Program
  - Consolidated Loan Program
    - Loan Repayment Program covers only servicemember's education expenses
  - Federally Insured Student Loans (FISL)
  - Perkins Loan (formerly known as National Direct Student Loan (NDSL))
  - Supplemental Loans for Students (SLS)
- Loan Repayment Program may be used for loans taken to support tuition for undergraduate, graduate, doctoral or professional degrees

## > AVAILABLE FUNDS

- Loan repaid at a rate of \$1,500, or 15% of remaining original unpaid principal balance of loan, whichever is greater, per year of reserve duty served, up to benefit cap
- Benefit currently capped at \$10,000 for selected MOS, \$20,000 for selected medical MOS
- Payment made directly to lender
- Loan Repayment Program benefits comprise taxable income

#### > TIMEFRAME

- Military Loan Repayment Programs are enlistment incentives and servicemembers must request the incentive **at the time of enlistment**

## > APPLICATION PROCESS

- Servicemember works with recruiter at time of active duty enlistment to determine eligibility for Army Loan Repayment Program
- Once eligibility is determined, recruiter works with servicemember to complete application process
- Servicemember must have Loan Repayment Program guaranteed in writing in the enlistment contract (DA Form 3286-66)
  - DA Form 3286-66 not available online
  - Soldier indicates Loan Repayment Program as an incentive **at time of enlistment**
- While servicemembers who access the Army Loan Repayment Program must waive eligibility to MGIB-Active Duty benefits, members of the Army Reserve may utilize Army Loan Repayment program benefits and access MGIB-Selected Reserve funds
- Servicemember must submit the Department of Defense Educational Loan Repayment Program Annual Application, DD Form 2475, annually 90 days in advance of their active duty service anniversary in order to continue receiving loan repayment benefits
  - DD Form 2475 available online at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2475.pdf>

## > EDUCATION BENEFIT

AIR FORCE TUITION ASSISTANCE

## > ELIGIBILITY REQUIREMENTS

CONTRIBUTION

- None

CURRENT STATUS/SERVICE HISTORY

- Must remain on active duty status in order to receive benefit, pursue courses on off-duty time

## > ELIGIBLE ACTIVITIES

- Academic and/or technical courses at two- or four-year institutions on-base, off-base or by correspondence
- Courses must be part of an approved degree plan in order to qualify for tuition assistance
- Courses may not be towards a lower level or lateral degree to that already possessed (exceptions: Tuition Assistance provided for Community College of the Air Force courses regardless of prior education level; Tuition Assistance provided for courses taken at civilian schools towards same degree as earned at Community College of the Air Force)

## > AVAILABLE FUNDS

- Up to 100% tuition assistance for undergraduate degree programs up to caps per semester hour and annual limit
- Covers tuition and mandatory fees associated with coursework towards degree or certificate

## > TIMEFRAME

- Must be used while soldier is on active duty status
- Tuition assistance must be requested prior to class start date, but not more than 30 days in advance

## > APPLICATION PROCESS

- Submit Tuition Assistance request online at the USAF Virtual Education Center: <https://www.my.af.mil/faf/FAF/fafHome.jsp>
  - Select reason for request
  - Select school name
  - Enter term dates
  - Enter course information
  - Enter registration fees
  - Submit request
- When Tuition Assistance request is approved, servicemember will receive a signed TA form
- Signed TA form must be sent to school
- Servicemembers eligible for MGIB benefits may use the MGIB benefit to offset the portion of tuition and related fees not covered by Tuition Assistance
  - Servicemembers enrolled in MGIB must print TA TOP-UP across the top of the TA Authorization and forward a copy to their Veteran's Administration Regional Office (Review entry for MGIB-Top Up for additional information)
- First-time Top-Up applicants must also forward an MGIB application (VA Form 22-1990)
  - VA Form 22-1990 available online at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>
  - Servicemembers may also apply for MGIB benefits through the online system available at [http://vabenefits.vba.va.gov/vonapp/about\\_vonapp.asp](http://vabenefits.vba.va.gov/vonapp/about_vonapp.asp)

The logo for the U.S. Air Force, featuring the words "U.S. AIR FORCE" in a bold, sans-serif font. The text is light blue and is positioned at the bottom of the page, centered horizontally. Above the text is a large, stylized graphic of the Air Force symbol, which consists of a circle with a triangle inside, and a larger triangle pointing downwards, all in a light blue color.

## > EDUCATION BENEFIT

### AIR FORCE COLLEGE LOAN REPAYMENT PROGRAM

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### SERVICE PERIOD

- Servicemember must request this incentive at time of enlistment in active duty Air Force
- Servicemember must enlist for a minimum of four years
- Must be a non-prior service accession

##### PRIOR EDUCATION

- Servicemember must possess, at the time of enlistment, a federally insured loan not in default that falls into the types specified under **Eligible Activities**

## > ELIGIBLE ACTIVITIES

- Repayment of Federally Insured Loans not in default, including:
  - Auxiliary Loan Assistance for Students (ALAS)
  - Stafford Student Loan (formerly known as Guaranteed Student Loan (GSL))
  - Parents Loans for Undergraduate Students (PLUS)
- Must be incurred for use of individual contracting for Air Force College Loan Repayment Program
  - Consolidated Loan Program
- Loan Repayment Program covers only servicemember's education expenses
  - Federally Insured Student Loans (FISL)
  - Perkins Loan (formerly known as National Direct Student Loan (NDSL))
  - Supplemental Loans for Students (SLS)

## > AVAILABLE FUNDS

- Loan repaid at a rate of \$1,500, or one third of remaining original unpaid principal balance of loan, whichever is greater, per year of reserve duty served, up to benefit cap
  - Current Air Force benefit cap set at \$10,000
- Payment made directly to lender
- Loan Repayment Program benefits comprise taxable income

## > TIMEFRAME

- Military Loan Repayment Programs are enlistment incentives and servicemembers must request the incentive **at the time of enlistment**

## > APPLICATION PROCESS

- Servicemember works with recruiter at time of active duty enlistment to determine eligibility for Air Force College Loan Repayment Program
- Once eligibility is determined, recruiter works with servicemember to complete application process
- Servicemember must have Loan Repayment Program guaranteed in writing in the enlistment contract (DA Form 3286-66)
- Servicemembers who access the Air Force College Loan Repayment Program must waive eligibility to MGIB-Active Duty benefits
- Servicemember must submit DD Form 2475 annually 90 days in advance of their active duty service anniversary in order to continue receiving loan repayment benefits
  - DD Form 2475 available online at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2475.pdf>

> **EDUCATION BENEFIT**

**AIR FORCE RESERVE TUITION ASSISTANCE**

> **ELIGIBILITY REQUIREMENTS**

**CONTRIBUTION**

- None

**CURRENT STATUS/SERVICE HISTORY**

- Must be actively participating in unit program
- Must have 24 months remaining on commitment in Air Force Reserves

**PRIOR EDUCATION**

- Must have high school diploma

> **ELIGIBLE ACTIVITIES**

- Academic and/or technical courses at two- or four-year institutions on-base, off-base or by correspondence
- Courses must be part of an approved degree plan in order to qualify for tuition assistance
- Courses may not be towards a lower level or lateral degree to that already possessed (exceptions: Tuition Assistance provided for Community College of the Air Force courses regardless of prior education level; Tuition Assistance provided for courses taken at civilian schools towards same degree as earned at Community College of the Air Force)

> **AVAILABLE FUNDS**

- Up to 75% tuition assistance for undergraduate degree programs up to caps per semester hour and annual limit
- Covers tuition and mandatory fees associated with coursework towards degree or certificate
- Up to 75% tuition assistance for graduate degree programs up to caps per semester hour and annual limit

> **TIMEFRAME**

- Must be used while soldier is in active drilling status and has at least 24 months remaining on commitment

> **APPLICATION PROCESS**

- Complete AF Form 1227— Authority for Tuition Assistance— Education Services Program
  - Sample AF Form 1227 available online at <http://fromtheinside.us/docs/af1227.pdf>
  - For most current version and additional Air Force Reserve Tuition Assistance program information, access the Air Force portal at <https://www.my.af.mil/faf/FAF/fafHome.jsp>
- Bring to Education Services Office
- Complete degree plan

**U.S. AIR FORCE**

## > EDUCATION BENEFIT

### COAST GUARD TUITION ASSISTANCE

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### SERVICE PERIOD

- Officers must complete one-year service upon completion of Tuition Assistance-funded course
- Enlisted members of the Coast Guard must complete Tuition Assistance-authorized courses prior to Release from Active Duty (RELAD), discharge or retirement
  - If member is going to RELAD and provides documentation showing that s/he will be in SELRES, TA-authorized courses may begin in active duty status and be completed in SELRES status

##### CURRENT STATUS/SERVICE PERIOD

- Members of Coast Guard active duty, select drilling reserve members (SELRES) and Public Health Service Officers working with the Coast Guard qualify for Tuition Assistance
- SELRES members must maintain at least minimum drill attendance and satisfactory participation

## > ELIGIBLE ACTIVITIES

- Off-duty voluntary education courses
- Courses must be taken from a nationally or regionally accredited institution and must result in college credit/accredited clock or clock hours

## > AVAILABLE FUNDS

- Up to 100% of tuition for courses, not including fees

## > TIMEFRAME

- Tuition Assistance benefit must be used while member is on active duty or a satisfactory participant in the select drilling reserve

## > APPLICATION PROCESS

- Complete TA Application (CG-4147)
  - CG-4147 available online at [http://www.uscg.mil/hq/cape\\_may/photos/NCU2.pdf](http://www.uscg.mil/hq/cape_may/photos/NCU2.pdf)
- Coast Guard will send servicemember a TA Authorization form (CGI-1560)
- TA Authorization form must be presented to the academic institution during course registration
- Institution bills the Navy (US Naval Education and Training Professional Development and Technology Center) for payment of the government's share of Tuition Assistance
- Servicemembers eligible for MGIB benefits may use the MGIB benefit to offset the portion of tuition and related fees not covered by Tuition Assistance
  - Servicemembers enrolled in MGIB must print TA TOP-UP across the top of the TA Authorization and forward a copy to their Veteran's Administration Regional Office
  - See entry on MGIB TA Top Up for additional information
  - First-time Top-Up applicants must also forward an MGIB application (VA Form 22-1990)
  - VA Form 22-1990 available online at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>
  - Servicemembers may also apply for MGIB benefits through the online system available at [http://vabenefits.vba.va.gov/vonapp/about\\_vonapp.asp](http://vabenefits.vba.va.gov/vonapp/about_vonapp.asp)

## > EDUCATION BENEFIT

### NAVY TUITION ASSISTANCE

Note: There are currently no Tuition Assistance programs for the Navy Reserve. However, servicemembers activated under Title 10 may qualify for the active duty Navy Tuition Assistance.

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- None

### SERVICE PERIOD

- Officers must agree to remain on active duty of at least 2 years upon the completion of courses funded by Tuition Assistance

### CURRENT STATUS/SERVICE PERIOD

- Servicemember must be on active duty for the entire duration of the course
  - Officer and Enlisted active duty
  - Naval Reservists on continuous active duty
  - Naval Reservists ordered to active duty 120 days
  - Naval Reservist Officers ordered to active duty for 2 years or more

### OTHER

- Servicemember must receive counseling from a Navy College Office

## > ELIGIBLE ACTIVITIES

- Supports voluntary off-duty educational activities for active duty soldiers
- Coursework at an accredited school and/or within an accredited program which coincides with a servicemember's stated educational goal and are listed on degree map
- Classroom and distance courses can be covered by Tuition Assistance benefits
- Funds may be used to cover coursework towards a high school diploma, certificate or degree not beyond a Masters degree
- Tuition assistance may be used for courses leading to degrees and certificates at all levels, regardless of previous educational achievements

## > AVAILABLE FUNDS

- Up to 100% of tuition and fees charged by educational institutions for course enrollments
  - Covered fees include those directly required for course enrollment that are published and mandatory
- 100% of tuition costs for courses applicable to the completion of high school diploma or equivalency certificate
- Post-secondary tuition subject to annual and per-credit caps
- Tuition Assistance is approved for courses scheduled for one academic term at a time
- TA funding is provided up-front as long as requests are processed prior to the school's add-drop or late registration period

## > TIMEFRAME

- Must be used while servicemember is on active duty status

## > APPLICATION PROCESS

- Servicemember must submit a command approved Tuition Assistance Application (NETPDTC 1560/3) to his/her supporting Navy College Office for processing
  - NETPDTC 1560/3 available online at [https://www.navycollege.navy.mil/tuition/NETPDTC\\_1560.doc](https://www.navycollege.navy.mil/tuition/NETPDTC_1560.doc)
  - Submission instructions included on Application
- Once Tuition Assistance funding is authorized, servicemember will receive a TA Authorization voucher from the Navy College Office to provide to school
  - Keep a copy of this authorization form for records
- Servicemember must submit their official course grade to the Tuition Assistance Accounting Office Code N8115 by fax or email within 60 days of course completion
- Servicemembers must reimburse Navy for TA funds for all failing or incomplete grades in effect longer than 6 months
- Servicemembers eligible for MGIB benefits may use the MGIB benefit to offset the portion of tuition and related fees not covered by Tuition Assistance
  - Servicemembers enrolled in MGIB must print TA TOP-UP across the top of the TA Authorization and forward a copy to their Veteran's Administration Regional Office
  - First-time Top-Up applicants must also forward an MGIB application (VA Form 22-1990)
  - VA Form 22-1990 available online at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>
  - Servicemembers may also apply for MGIB benefits through the online system available at [http://vabenefits.vba.va.gov/vonapp/about\\_vonapp.asp](http://vabenefits.vba.va.gov/vonapp/about_vonapp.asp)

## > EDUCATION BENEFIT

### NAVY LOAN REPAYMENT PROGRAM

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### SERVICE PERIOD

- Servicemember must request this incentive at time of enlistment in active duty Navy
- Servicemember must enlist for a minimum of four years
  - Eligibility exceptions:
    - Full Time Support (FTS)
    - National Call to Service (NCS)
    - New Accession Training (NAT)

##### CURRENT STATUS/SERVICE PERIOD

- Must be a non-prior service accession

##### PRIOR EDUCATION

- Servicemember must possess, at the time of enlistment, a federally insured loan not in default that falls into the types specified under **Eligible Activities**

##### OTHER

- Accessing the Navy Loan Repayment Program precludes enrollment in MGIB-AD education benefits and MGIB kicker/Navy College Fund, and servicemember must decline MGIB-Active Duty eligibility

## > ELIGIBLE ACTIVITIES

- Repayment of Federally Insured Loans not in default, including:
  - Auxiliary Loan Assistance for Students (ALAS)
  - Stafford Student Loan (formerly known as Guaranteed Student Loan (GSL)
  - Parents Loans for Undergraduate Students (PLUS)
    - Must be incurred for use of individual contracting for Navy Loan Repayment Program
  - Consolidated Loan Program
    - Loan Repayment Program covers only servicemember's education expenses
  - Federally Insured Student Loans (FISL)
  - Perkins Loan (formerly known as National Direct Student Loan (NDSL)
  - Supplemental Loans for Students (SLS)
- Loan Repayment Program may be used for loans taken to support tuition for undergraduate, graduate, doctoral or professional degrees

## > AVAILABLE FUNDS

- Loan repaid at a rate of \$1,500, or 15% of remaining original unpaid principal balance of loan, whichever is greater, per year of reserve served, up to benefit cap
  - Benefit currently capped at \$65,000
- Payment made directly to lender
- Loan Repayment Program benefits comprise taxable income

## > TIMEFRAME

- Military Loan Repayment Programs are enlistment incentives and servicemembers must request the incentive at the time of enlistment

## > APPLICATION PROCESS

- Servicemember works with recruiter at time of active duty enlistment to determine eligibility for Navy Loan Repayment Program
- Once eligibility is determined, recruiter works with servicemember to complete application process
- To access the Loan Repayment incentive, servicemember must decline enrollment in MGIB in writing at time of enlistment using DD Form 2366
  - DD Form 2366 is available (for review) online at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2366.pdf>
- Servicemember must have Loan Repayment Program guaranteed in writing in the enlistment contract (DA Form 3286-66)
- Servicemember must complete DD Form 2475, Department of Defense Educational Loan Repayment Program annual application at time of enlistment and annually to continue receiving loan repayment benefits
  - DD Form 2475 available online at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2475.pdf>
  - Annual submission of DD Form 2475 must occur 90 days in advance of servicemember's active duty service anniversary in order to continue receiving loan repayment benefits

## > EDUCATION BENEFIT

### NAVY RESERVE LOAN REPAYMENT PROGRAM

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### SERVICE PERIOD

- Servicemember must request this incentive at time of enlistment in Navy Reserve
- Servicemember must enlist for a minimum of six years

##### CURRENT STATUS/SERVICE PERIOD

- Navy Reserve servicemembers with prior military experience are eligible

##### PRIOR EDUCATION

- Servicemember must possess, at the time of enlistment, a federally insured loan not in default that falls into the types specified under **Eligible Activities**

## > ELIGIBLE ACTIVITIES

- Repayment of Federally Insured Loans not in default, including:
  - Auxiliary Loan Assistance for Students (ALAS)
  - Stafford Student Loan (formerly known as Guaranteed Student Loan (GSL))
  - Parents Loans for Undergraduate Students (PLUS)
    - Must be incurred for use of individual contracting for Navy Reserve Loan Repayment Program
  - Consolidated Loan Program
    - Loan Repayment Program covers only servicemember's education expenses
  - Federally Insured Student Loans (FISL)
  - Perkins Loan (formerly known as National Direct Student Loan (NDSL))
  - Supplemental Loans for Students (SLS)
- Loan Repayment Program may be used for loans taken to support tuition for undergraduate, graduate, doctoral or professional degrees

## > AVAILABLE FUNDS

- Loan repaid at a rate of \$1,500, or one third of remaining original unpaid principal balance of loan, whichever is greater, per year of active duty served, up to benefit cap
  - Benefit currently capped at \$10,000 for Navy Reserve enlistments
- Payment made directly to lender
- Loan Repayment Program benefits comprise taxable income

## > TIMEFRAME

- Military Loan Repayment Programs are enlistment incentives and servicemembers must request the incentive at the time of enlistment

## > APPLICATION PROCESS

- Servicemember works with recruiter at time of enlistment to determine eligibility for Navy Reserve Loan Repayment Program
- Once eligibility is determined, recruiter works with servicemember to complete application process
- Servicemember must have Loan Repayment Program guaranteed in writing in the enlistment contract (DA Form 3286-66)
  - DA Form 3286-66 not available online
  - Soldier indicates Loan Repayment Program as an incentive at time of enlistment
- While servicemembers who access the Navy Loan Repayment Program must waive eligibility to MGIB-Active Duty benefits, members of the Navy Reserve may utilize Navy Loan Repayment program benefits and access MGIB-Selected Reserve funds
- Servicemember must complete DD Form 2475, Department of Defense Educational Loan Repayment Program annual application at time of enlistment, and annually 90 days in advance of their active duty service anniversary in order to continue receiving loan repayment benefits
  - DD Form 2475 available online at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2475.pdf>

## > EDUCATION BENEFIT

### MARINE CORPS TUITION ASSISTANCE

Note: There are currently no Tuition Assistance programs for the Marine Corps Reserve. However, servicemembers activated under Title 10 may qualify for the active duty Marine Corps Tuition Assistance.

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- None

### SERVICE PERIOD

- Officers must agree to remain on active duty for 2 continuous years after completing the Tuition Assistance-funded course

### CURRENT STATUS/SERVICE PERIOD

- Servicemember must be an active duty Marine or an enlisted Marine Corps reservist on continuous active duty in order to access Tuition Assistance benefits

### OTHER

- First time Tuition Assistance users with a GT of 99 and below pursuing college level courses must complete the TABE with a score of 10.2 or higher to receive TA

## > ELIGIBLE ACTIVITIES

- Supports voluntary off-duty educational activities for active duty soldiers
- Coursework at an accredited school and/or within an accredited program which coincides with a servicemember's stated educational goal and are listed on degree map
- Developmental courses required as a prerequisite to enrollment in college courses and offered for credit may be covered by TA funds (school must provide Education Services Officer with official confirmation of the need for developmental coursework)
- TA may be authorized for credit-bearing courses even if the school will not count the credits towards the servicemember's degree
- Classroom and distance courses, vocational and technical, undergraduate, graduate and independent study courses can be covered by Tuition Assistance benefits
- Tuition Assistance benefits may only be applied towards coursework leading to a credential higher than servicemember's current degree level

## > AVAILABLE FUNDS

- Up to 100% of tuition and fees within per-credit and annual caps
  - Covered fees include those directly required for course enrollment that are published and mandatory
- Tuition for authorized courses will be funded at the time of registration regardless of the course length
- Tuition for study leading to a valid high school credential or diploma will be fully funded up to the annual cap

## > TIMEFRAME

- Must be used while servicemember is on active duty status
- TA authorization must be approved by the TA approving authority prior to the course start date
- TA will not be authorized after the school's late registration deadline or full tuition refund date

## > APPLICATION PROCESS

- Servicemembers accessing Tuition Assistance benefits for the first time must complete a TA orientation prior to applying for TA funds
- NETPDTC 1560/3 will be used as the TA request form and must be completed by servicemember and signed by his/her commanding officer
  - NETPDTC 1560/3 available online at [https://www.navycollege.navy.mil/tuition/NETPDTC\\_1560.doc](https://www.navycollege.navy.mil/tuition/NETPDTC_1560.doc)
  - Submission instructions included on Application
- Servicemembers must submit the TA Request form for review and approval by the Installation Education Services officer or designee
- Upon approval, servicemember will receive a TA authorization form which must be submitted to the school in order to enroll
- Servicemembers must have a written SOCMAR agreement degree plan signed off by an official of the academic institution before exceeding 12 semester hours
  - SOCMAR forms and instructions can be found online at <http://www.soc.aascu.org/socmar/SOCMARForms.html>
- Servicemembers must reimburse Marine Corps for TA funds for all failing or incomplete grades in effect longer than 6 months
- Servicemembers eligible for MGIB benefits may use the MGIB benefit to offset the portion of tuition and related fees not covered by Tuition Assistance
  - See entry for MGIB Tuition Assistance Top Up for additional information
  - Servicemembers enrolled in MGIB must print TA TOP-UP across the top of the TA Authorization and forward a copy to their Veteran's Administration Regional Office
- First-time Top-Up applicants must also forward an MGIB application (VA Form 22-1990)

## > EDUCATION BENEFIT

### ARMY NATIONAL GUARD FEDERAL TUITION ASSISTANCE (ALL STATES)

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### CURRENT STATUS/SERVICE PERIOD

- Servicemembers must be Army National Guard Traditional Soldiers in active drilling status (no minimum contract, must be in good standing)
- No more than 9 AWOLs/UNSATs in previous 12 months
- Members of National Guard Active Guard Reserve are NOT eligible for this benefit
- Enlisted Army National Guard members on active duty for entire length of course are not eligible for ARNG FTA unless course start/end dates occur outside active duty orders

## > ELIGIBLE ACTIVITIES

- Coursework towards high school diploma or equivalency
- Certificate programs
- Degree programs: Associate, Baccalaureate and/or Master's or first professional degree
- Can be used in combination with state tuition benefits, Montgomery GI Bill, Pell grants, loan programs

## > AVAILABLE FUNDS

- 100% of post-secondary coursework tuition up to annual cap
- Up to 100% of authorized school fees
- Clock hours for vocational/technical training at accredited colleges/universities
- 100% of costs to obtain a high school diploma or equivalent up to annual cap
- Benefit paid directly to school

## > TIMEFRAME

- Service members are eligible for benefit during each year of active service
- Funds are available on a first-come, first-served basis

## > APPLICATION PROCESS

- Service member first registers for courses at school
- Apply for Federal Tuition Assistance online before class begins
  - Online Tuition Assistance application can be accessed at <https://www.nationalguardbenefits.com/Unsecured/Login.aspx?ReturnUrl=%2fEBOHome.aspx>
- In extenuating circumstances, guard member may apply for benefit after class begins
  - contact PA ARNG Education Support Center by telephone in order to apply for benefit within 15 day grace period
  - Pennsylvania Education Support Center can be reached at 717-861-2717
  - Following 15 day grace period, funds are awarded on a case by case basis
- Can be used in conjunction with National Guard Education Assistance Program, but not to exceed 100% of tuition and fees
- Can be used concurrently with MGIB-Selected Reserve benefits as long as student is enrolled at least half time
- If soldier is eligible to receive MGIB-Active Duty and have contracted for the MGIB Kicker, they cannot receive ARNG Federal Tuition Assistance simultaneously for the same course; Federal Tuition Assistance can be used for any course beyond what school considers full-time enrollment even if they are using MGIB-Active Duty benefits and/or Kicker

## > EDUCATION BENEFIT

### NATIONAL GUARD STUDENT LOAN REPAYMENT PROGRAM

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### SERVICE PERIOD

- Must enlist for a 6x2 or 8x10 contract period

##### CURRENT STATUS/SERVICE PERIOD

- Must be non-prior service enlistees in Army or Air National Guard regardless of MOS
- Must enter National Guard in a qualifying MOS
- Current members with existing loans may re-enlist or extend for SLRP provided:
  - They re-enlist or extend in a high priority unit identified for SLRP
  - They have served the last 3 consecutive years in an active status in a unit of the National Guard (periods of Inactive National Guard service constitute a break)
  - They have not received the SLRP as an enlistment, re-enlistment or extension option in the Selected Reserve
  - Have existing loans at the time of re-enlistment or extension
  - They have less than 14 years total service at their current ETS

##### PRIOR EDUCATION

- Must have existing loans at the time of enlistment

## > ELIGIBLE ACTIVITIES

- Repayment of Federally Insured Loans not in default, including:
  - Auxiliary Loan Assistance for Students (ALAS)
  - Stafford Student Loan (formerly known as Guaranteed Student Loan (GSL))
  - Consolidated Loan Program
    - Loan Repayment Program covers only servicemember's education expenses
  - Federally Insured Student Loans (FISL)
  - Perkins Loan (formerly known as National Direct Student Loan (NDSL))
  - Supplemental Loans for Students (SLS)
  - William D. Ford Federal Direct Loan program
- Loan Repayment Program may be used for loans taken to support tuition for undergraduate, graduate, doctoral or professional degrees

## > AVAILABLE FUNDS

- The amount of SLRP will not exceed \$10,000 with a maximum payment of 15% or \$500, whichever is greater
- Payment is based on the original principle of the loan and does not include interest

## > TIMEFRAME

- Military Loan Repayment Programs are enlistment incentives and servicemembers must request the incentive **at the time of enlistment**

## > APPLICATION PROCESS

- Servicemember works with recruiter at time of enlistment to determine eligibility for National Guard Student Loan Repayment Program
- Once eligibility is determined, recruiter works with servicemember to complete application process
- Servicemember must have Loan Repayment Program guaranteed in writing
- Members of the National Guard may utilize National Guard Student Loan Repayment program benefits and access MGIB-Selected Reserve funds

## > EDUCATION BENEFIT

### PENNSYLVANIA NATIONAL GUARD EDUCATION ASSISTANCE PROGRAM

#### > ELIGIBILITY REQUIREMENTS

##### CONTRIBUTION

- None

##### SERVICE PERIOD

- Servicemember must have a 6 year service contract with the PA National Guard

##### CURRENT STATUS/SERVICE PERIOD

- Be an eligible member of PA National Guard (Air National Guard or Army National Guard) prior to the first day of class
- Be an active satisfactory participant in a PA National Guard Unit with fewer than 8 AWOLs

##### TRAINING HISTORY

- Be a graduate of Basic Training, advanced camp or equivalent prior to submitting application

##### OTHER

- Be a resident of Pennsylvania prior to submitting an application
- Pursue at least 3 credits of coursework per semester during which benefit is used

## > ELIGIBLE ACTIVITIES

- Coursework towards a degree or certificate program at a school located in PA and approved by the PA Higher Education Assistance Agency
  - Full-time funding for students up to the first bachelor's degree
  - EAP funding for education beyond that level can be provided only on a part-time basis even if member is a full-time student
  - 14 State System of Higher Education schools are 100% funded for full-time students
    - Bloomsburg, California, Cheyney, Clarion, East Stroudsburg, Edinboro, Indiana, Kutztown, Lock Haven, Mansfield, Millersville, Shippensburg, Slippery Rock, West Chester
  - EAP can fund members at most community colleges at 100%
  - Members may pursue studies at any accredited school/program; if program is located in PA but is at an institution of higher learning other than one of the 14 State System of Higher Education schools
    - full time students receive 100% of tuition up to cap (100% of full time tuition at state school)
    - part time students receive up to 100% of tuition, capped at two thirds of state school semester tuition
  - Service members pursuing coursework towards a degree beyond their initial bachelors degree are funded at half tuition up to one third of state school tuition per semester

## > AVAILABLE FUNDS

- EAP benefits are available for 10 full time semesters of coursework or 150 part time credits
- EAP benefits may be extended for deployed time
- Eligible EAP members discharged for disability incurred in the line of duty may be eligible for EAP benefits after discharge
- Benefits are awarded regardless of financial need
- PA State Grants cannot be reduced or adjusted as a result of EAP
- Award amount is based on enrollment status, tuition rate
- Funds are paid directly to school
- Funds cover tuition only, no fees

## > TIMEFRAME

- Applications for Summer term, or Summer, Fall and Spring must be received by May 30
- Applications for Fall only, Fall and Spring, or Spring only must be received by June 30
- Applications for academic year will not be accepted after 15 January of Spring term
- If service members submit application prior to deadline for desired semester, EAP funding is guaranteed
- If service members submit application after deadline, they receive funding only as available

## > APPLICATION PROCESS

- Servicemembers must submit a signed EAP Form-1, and an application (EAP Form-2) to official within their unit of assignment (usually the Readiness NCO)
  - EAP Form-1 and EAP Form-2 must have same date; soldier must also include a signed original PHEAA promissory note
  - EAP forms are currently available in National Guard public folders. They will be posted on the revised website in the near future
    - [www.dmva.state.pa.us/paraing](http://www.dmva.state.pa.us/paraing)
  - Officers must also submit Officer Service Agreement-DA5447-R
    - Form DA5447-R is available online at [http://www.army.mil/usapa/eforms/pdf/A5447\\_R.PDF](http://www.army.mil/usapa/eforms/pdf/A5447_R.PDF)
  - Soldiers must complete a new EAP Form-2 every year
- A Change of Enrollment Form (EAP-3) must be submitted to the Education Assistance Office if the number of credits reported on EAP-2 changes status from part time to full time, or full time to part time, if member changes school, tuition cost is adjusted, address changes or soldier is mobilized
- Guaranteed Reserve Forces Duty Scholarship through the ROTC recipients are eligible

## > EDUCATION BENEFIT

PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY (PHEAA) ARMED SERVICES LOAN FORGIVENESS PROGRAM

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- None

### SERVICE PERIOD

- Servicemember must have served in the Armed Forces on active duty status (excluding two week active duty assignments for training status) between September 11, 2001 and June 30, 2007

### OTHER

- Servicemember must have at least one of the following connections to Pennsylvania
  - Current resident of Pennsylvania
  - Non-resident of Pennsylvania who left a PA approved institution of post-secondary education due to a call to active duty
  - Non-resident of Pennsylvania who was living in Pennsylvania at the time of enlistment
  - Non-resident of Pennsylvania who enlisted in the military immediately after attending a Pennsylvania approved institution of post-secondary education

## > ELIGIBLE ACTIVITIES

- Servicemember must currently have eligible non-defaulted loan(s)
  - Disbursed on or before June 30, 2007–03–23 HEAL loan, Keystone EXTRA loan or
  - PHEAA guaranteed, American Educational Services (AES) owned an/or AES serviced
    - Stafford loan
    - Consolidation loan
    - PLUS loan
    - SLS loan

## > AVAILABLE FUNDS

- One-time loan forgiveness benefit up to cap (cap currently set at \$2,500, but subject to change at close of fiscal year)
- Loan forgiveness award payments are applied to reduce principal balance only
  - Will not satisfy interest
  - Will not satisfy scheduled monthly installment amounts
  - Servicemember will still be responsible to remit monthly payments in accordance with repayment obligation
- American Educational Services/PHEAA is obligated to issue a form 1099-C to the IRS and the student borrower reporting forgiveness of indebtedness
  - Servicemember should consult with his/her tax advisor to determine state and federal tax consequences of AES/PHEAA forgiveness

## > TIMEFRAME

- For funding in 2007, servicemember's loans must have been disbursed on or before June 30, 2007
- For 2007, application must be submitted by December 31, 2007
- PHEAA Armed Services Loan Forgiveness is available each year upon approval of funding

## > APPLICATION PROCESS

- Servicemembers must complete PHEAA Loan Forgiveness Program application available online at [http://www.pheaa.org/loanforgiveness/alfp\\_app.pdf](http://www.pheaa.org/loanforgiveness/alfp_app.pdf)
- Application should be returned to PHEAA by mail, accompanied by documentation confirming period of active duty service
  - Copy of Release of Discharge from Active Duty (DD Form 214)
  - DD Form 214 can be requested online at <http://www.archives.gov/veterans/evetrecs/index.html>

> EDUCATION BENEFIT

NEW JERSEY NATIONAL GUARD  
TUITION WAIVER PROGRAM (NJNGTP)

> ELIGIBILITY REQUIREMENTS

CONTRIBUTION

- None

CURRENT STATUS/SERVICE HISTORY

- Soldiers must be active drilling members in good standing with the New Jersey National Guard (Air National Guard or Army National Guard)
- Active Guard Reserve soldiers are eligible to use the NJNGTP

TRAINING HISTORY

- Completed Initial Active Duty Training

OTHER

- Accepted to pursue a course of undergraduate or graduate study and enrolled as an undergraduate or graduate student in good standing at that institution

> ELIGIBLE ACTIVITIES

- Coursework towards undergraduate or graduate degree(s)

> AVAILABLE FUNDS

- 100% of tuition for up to 15 credits per semester when soldier takes regularly scheduled courses at any New Jersey public institution of higher education
- Soldier is responsible for fees and expenses including lab fees and books

> TIMEFRAME

- Soldiers are eligible for the New Jersey National Guard Tuition Waiver Program while they are serving in the New Jersey Army National Guard

> APPLICATION PROCESS

- Once accepted by the school, the soldier must contact the Veterans Representative or Financial Aid Office at school prior to registration
- Soldier must apply for Financial Aid each year either through the institution's Financial Aid Office, or online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to receive all entitled state and federal student grants and scholarships
- Soldier must complete the NJNGTP Statement of Understanding (Form 621-1-R)
- Soldier must provide a Commander's Certificate of Eligibility (with control number and Commander's signature) (NJDMAVA Form 621-2) from his/her unit's full time administrator during each semester of study
- This program can be used concurrently with the MGIB if eligible. It cannot be combined with Federal Tuition Assistance.

> EDUCATION BENEFIT

NATIONAL GUARD ASSOCIATION OF  
NEW JERSEY SCHOLARSHIP PROGRAM

> ELIGIBILITY REQUIREMENTS

CONTRIBUTION

- None

CURRENT STATUS/SERVICE HISTORY

- Active member of New Jersey National Guard
- National Guard members must be Active Regular Members or Nonactive Regular Members of the National Guard Association of New Jersey
  - Family members of association members are eligible to apply

PRIOR EDUCATION

- Be a graduate of an approved public or parochial high school, or an accredited preparatory school
- Presently attending an approved community college, school of nursing or approved four year college/university as a full-time student or have been accepted for admission to any of these categories of schools

OTHER

- Individuals who have won previous National Guard Association of New Jersey Scholarships are not eligible to apply again
- Selection is based on academics, leadership and citizenship, and their record must include
  - A high level of academic achievement
  - Active participation in school activities
  - Active participation in community activities
  - Evidence of initiative and desire
  - Evidence of potential for success based on past performance

> ELIGIBLE ACTIVITIES

- Coursework towards a degree at an approved community college, school of nursing or four-year college/university

> AVAILABLE FUNDS

- Funds are available on a competitive basis
- This is a one time award; applicants who receive a National Guard Association of New Jersey Scholarship are not eligible to apply in subsequent award periods

> TIMEFRAME

- Servicemembers are eligible to apply for scholarship funds upon acceptance to post-secondary school, or while studying full-time at an approved school
- Scholarship announcements are typically published by the National Guard Association of New Jersey during the first quarter of each calendar year

> APPLICATION PROCESS

- Complete and send Scholarship Application by designated cut-off date
  - Application available online at [www.nganj.org](http://www.nganj.org)

> EDUCATION BENEFIT

ENLISTED ASSOCIATION OF THE NATIONAL GUARD OF THE UNITED STATES

> ELIGIBILITY REQUIREMENTS

CONTRIBUTION

- None

CURRENT STATUS/SERVICE HISTORY

- Active member of National Guard with at least one year remaining on enlistment following completion of school year for which application is submitted OR 20 or more years of service
- National Guard servicemembers must be members of the Enlisted Association of the National Guard of the United States in order to qualify for scholarship. Some family members of EANGUS may be eligible for scholarship

PRIOR EDUCATION

- Applicants must be enrolled as full time students at a college, university, trade school or business school

> ELIGIBLE ACTIVITIES

- Coursework towards an undergraduate degree at an accredited college, university, trade school or business school

> AVAILABLE FUNDS

- Funds are available on a competitive basis
- This is a one time award; applicants who receive an EANGUS scholarship are not eligible to apply in subsequent award periods

> TIMEFRAME

- Servicemembers must have at least one year remaining on enlistment or have served 20 years

> APPLICATION PROCESS

- Applications (accompanied by high school transcripts, college transcripts, a personal letter, letters of recommendation and academic reference, and a copy of the state/national EANGUS membership card) must be sent to the president of the state association
- Application can be found online at <http://www.eangus.org/resources/scholarship.asp>

## > EDUCATION BENEFIT

COLLEGIATE CONSORTIUM  
SCHOLARSHIP PROGRAM FOR  
NATIONAL GUARD AND RESERVE  
TROOPS RETURNING FROM IRAQ AND  
AFGHANISTAN

## > ELIGIBILITY REQUIREMENTS

### CONTRIBUTION

- None

### CURRENT STATUS/SERVICE HISTORY

- Servicemembers must be National Guard and Reserve Troops from Southeastern Pennsylvania and Southern New Jersey who were:
  - Deployed under Operation Enduring Freedom or Operation Iraqi Freedom or
  - Adversely affected by closure and realignments at the Willow Grove Naval Air Station Joint Reserve Base

### OTHER

- Servicemember must receive an Honorable Discharge
- Scholarship recipients are expected to meet with school's Veterans and Financial Aid contacts

## > ELIGIBLE ACTIVITIES

- Servicemembers may use the Collegiate Consortium Scholarship
  - Begin or continue a college education
  - Upgrade skills in a trade or profession
  - Complete professional continuing education requirements missed while deployed
  - Complete non-credit certificate programs
- Funds may be used for credit courses, non-credit courses, certificate programs, professional development courses
- All coursework must be completed at Collegiate Consortium member institutions:
  - Bucks County Community College
  - Montgomery County Community College
  - Delaware County Community College
  - Community College of Philadelphia
  - Camden County College
  - Drexel University

## > AVAILABLE FUNDS

- Scholarship funds can be used to cover tuition and fees at member institutions
- Maximum of \$1,500 per recipient
- Payment is made directly to college
- This scholarship program is funded under a Fiscal Year 2007 grant from the Department of Defense and will be available until all funds are committed.

## > APPLICATION PROCESS

- Servicemember must contact designated representative at each Collegiate Consortium school
- Collegiate Consortium internal contacts:
  - Paul Raetsch  
[Raetsch@collegiateconsortium.org](mailto:Raetsch@collegiateconsortium.org)
  - Cathy Obey  
[Obey@collegiateconsortium.org](mailto:Obey@collegiateconsortium.org)
- Collegiate Consortium can be reached by telephone at 215-218-3886

## APPENDIX

### NOTES:

#### **Montgomery GI Bill-Active Duty (Chapter 30)Federal/VA Benefit**

Note: Though soldiers may qualify for more than one MGIB benefit (MGIB-SR, MGIB-AD or MGIB-REAP), only one MGIB benefit may be used at a time. Servicemembers who qualify for multiple MGIB benefits should confirm that the Veteran's Administration is providing assistance at the highest level for which the soldier qualifies. Once a servicemember has exhausted 36 months of MGIB benefits, s/he may opt to access up to 12 months of a second MGIB benefit for which s/he qualifies for a total of 48 months of MGIB educational benefits. If a servicemember qualifies for a kicker benefit (either Active Duty or National Guard), this benefit is provided concurrently with the other MGIB benefit for which the soldier qualifies.

#### **Montgomery GI Bill-Selected Reserve(Chapter 1606)Federal/VA Benefit**

Note: Though servicemembers may qualify for more than one MGIB benefit (MGIB-SR, MGIB-AD or MGIB-REAP), these benefits may not be used concurrently. If a servicemember qualifies for multiple MGIB benefits s/he must confirm that the Veteran's Administration is providing assistance at the highest level for which the soldier qualifies. Once a servicemember has exhausted 36 months of MGIB benefits, s/he may opt to access up to 12 months of a second MGIB benefit for which s/he qualifies for a total of 48 months of MGIB educational benefits. If a servicemember qualifies for a kicker benefit (either Active Duty, also called College Fund or National Guard), this benefit is provided concurrently with the other MGIB benefit for which the soldier qualifies.

#### **Montgomery GI Bill- Reserve Education Assistance Program(Chapter 1607) Federal/VA Benefit**

Note: Though servicemembers may qualify for more than one MGIB benefit (MGIB-SR, MGIB-AD or MGIB-REAP), these benefits may not be used concurrently. If a servicemember qualifies for multiple MGIB benefits s/he must confirm that the Veteran's Administration is providing assistance at the highest level for which the servicemember qualifies. Once a servicemember has exhausted 36 months of MGIB benefits, s/he may opt to access up to 12 months of a second MGIB benefit for which s/he qualifies for a total of 48 months of MGIB educational benefits. If a servicemember qualifies for a kicker benefit (either Active Duty or National Guard), this benefit is provided concurrently with the other MGIB benefit for which the soldier qualifies.

#### **Montgomery GI Bill Selected Reserve Kicker**

Note: Active Duty soldiers may be eligible to receive an MGIB-Kicker benefit as well. Eligibility and monetary amount of kicker are determined by date of enlistment, length of enlistment contract, service joined, job chosen and location of service. Kicker benefit terminology differs slightly between Selected Reserves and Active Duty designations and between the branches of the armed forces. The MGIB-Active Duty Kicker bonus is called the Army, Navy or Marine Corps College Fund by those respective branches of the armed forces. When a servicemember eligible for a kicker bonus receives his/her MGIB benefit, s/he receives a check for both MGIB-AD and kicker combined. This combined benefit is called the College Fund. However, the US Air Force uses the term GI Bill Kicker to refer to the GI Bill Buy-up program described under the MGIB-AD benefit, in which servicemembers contribute an additional sum of money from their paychecks and receive a larger monthly MGIB benefit when they access the funds.

## APPENDIX

### PRIOR LEARNING ASSESSMENT

Veterans and military servicemembers may be able to receive college credit for prior learning. They should speak with advisors at their post-secondary institution to learn about opportunities to complete Prior Learning Assessment. Schools vary in the types of Prior Learning Assessments which they offer to their students. Below is a brief summary of the types of PLA which might be available:

- Individualized student portfolios or interviews, or Experiential Learning Assessments.
- Program evaluations done by individual colleges of non-collegiate instructional programs that award credit for those who achieve recognized proficiencies, or the Evaluation of Local Training.
- ACE publishes credit recommendations for formal instructional programs offered by non-collegiate agencies, or the ACE Guides. For program information see <http://www.acenet.edu/AM/Template.cfm?Section=CCRS>
- Some colleges develop local tests to verify learning achievement; these may be current course final exams or may be other tests developed at the department level for assessing general disciplinary knowledge and skill, or Challenge Exams.
- The College Board offers 34 tests in 19 subject areas through the Advanced Placement (AP) Examination Program, or AP Exams. For program details, see <http://www.apcentral.collegeboard.com>
- The College Board also offers tests of basic entry-level college material through its College Level Examination Program (CLEP), or CLEP Exams. For program details, see <http://www.collegeboard.com/highered/clep/index.html>
- The Excelsior College Examination Program (formerly, Regents College Exams or ACT/PEP Exams) is conducted by the Excelsior College, or Excelsior College Exams. For program details, see <http://www.collegeboard.com/highered/clep/index.html>
- The DANTES Subject Standardized Tests (DSST) Program is conducted by the Chauncey Group International, a division of Thomson Prometric, offers tests of basic entry-level college material through 37 exams in the DANTES Subject Standardized Tests (DSST), or DSST Exams. For program details, see <http://www.getcollegecredit.com>

## APPENDIX

### USEFUL LINKS:

#### MONTGOMERY GI BILL

[www.gibill.va.gov](http://www.gibill.va.gov)

[www.gibill.com](http://www.gibill.com)

<https://www.gibill.va.gov/wave/default.cfm>

(Web Automated Verification of Enrollment – WAVE)

#### VETERANS AFFAIRS & BENEFITS

[www.va.gov](http://www.va.gov) (Veterans Affairs)

[www.vba.va.gov](http://www.vba.va.gov) (Veterans Benefits Administration)

[www.vba.va.gov/ro/philly/index.htm](http://www.vba.va.gov/ro/philly/index.htm) (VA Regional Office-Philadelphia)

[www1.va.gov/directory/guide/facility.asp?ID=315&dnum=ALL&map=1](http://www1.va.gov/directory/guide/facility.asp?ID=315&dnum=ALL&map=1)

(VA Regional Office-Pittsburgh)

[www.vba.va.gov/ro/east/newrk/](http://www.vba.va.gov/ro/east/newrk/) (VA Regional Office-Newark)

[www.seamlesstransition.va.gov/](http://www.seamlesstransition.va.gov/)

(Specific transition information for servicemembers

returning from Operations Enduring Freedom and Iraqi Freedom)

[www1.va.gov/health/](http://www1.va.gov/health/) (Health Benefits & Services)

[www.vba.va.gov/bln/21/index.htm](http://www.vba.va.gov/bln/21/index.htm) (Compensation & Pension Benefits)

[www.va.gov/vbs/bva/](http://www.va.gov/vbs/bva/) (Board of Veterans Appeals)

[www.vabenefits.vba.va.gov/vonapp/](http://www.vabenefits.vba.va.gov/vonapp/) (Veterans On-line Application Website)

[www.vba.va.gov/bln/21/benefits/herbicide](http://www.vba.va.gov/bln/21/benefits/herbicide) (Agent Orange)

[www.govbenefits.gov](http://www.govbenefits.gov)

(Screening tool to help identify government benefits and eligibility)

[www.state.nj.us/military/saa/index.html](http://www.state.nj.us/military/saa/index.html)

(NJ Department of Military and Veterans Affairs)

[http://www.sites.state.pa.us/PA\\_Exec/Military\\_Affairs/va/index.htm](http://www.sites.state.pa.us/PA_Exec/Military_Affairs/va/index.htm)

(Pennsylvania Bureau of Veteran Affairs)

[http://www.sites.state.pa.us/PA\\_Exec/Military\\_Affairs/DMVA/](http://www.sites.state.pa.us/PA_Exec/Military_Affairs/DMVA/)

(PA State Veterans Benefits)

[www.homeloans.va.gov](http://www.homeloans.va.gov) (Home Loans)

[www.insurance.va.gov](http://www.insurance.va.gov) (Insurance)

[www.archives.gov/research/index.html](http://www.archives.gov/research/index.html) (Request Military Records)

[www.gibill.va.gov/GI\\_Bill\\_Info/education\\_forms.htm](http://www.gibill.va.gov/GI_Bill_Info/education_forms.htm) (VA forms online)

[www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm](http://www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm)

(Additional military forms online)

[www1.va.gov/womenvet/](http://www1.va.gov/womenvet/) (Center for Women Veterans)

[www.vba.va.gov/bln/21/Topics/Women/index.htm](http://www.vba.va.gov/bln/21/Topics/Women/index.htm) (VA Women Veteran Issues)

#### EDUCATION

[www.pde.state.pa.us](http://www.pde.state.pa.us) (PA Department of Education)

[www.state.nj.us/education/](http://www.state.nj.us/education/) (NJ Department of Education)

[www.saaavetrain.org/index.htm](http://www.saaavetrain.org/index.htm)

(National Association of State Approving Agencies)

[www.pheaa.org](http://www.pheaa.org) (PA Higher Education Assistance Agency)

[www.hesaa.org](http://www.hesaa.org) (NJ Higher Education Student Assistance Authority)

[www.nasfaa.org/linklists/reservistguidance.asp](http://www.nasfaa.org/linklists/reservistguidance.asp)

(Reserve/Guard Financial Aid Resource Page)

## APPENDIX

### EMPLOYMENT & TRAINING

[www.dol.gov/vets/welcome.html](http://www.dol.gov/vets/welcome.html)

(US Department of Labor Veterans Employment & Training Services)

[www.scsc.state.pa.us/index.asp](http://www.scsc.state.pa.us/index.asp) (PA State Civil Service)

[www.state.nj.us/personnel/about/index.htm](http://www.state.nj.us/personnel/about/index.htm)

(NJ Department of Personnel (civil service))

[www.vba.va.gov/bln/vre/index.htm](http://www.vba.va.gov/bln/vre/index.htm)

(VA Vocational Rehabilitation and Employment Program)

[www.neat1968.org](http://www.neat1968.org) (Northeastern Apprenticeship & Training)

[www.proudtoserveagain.com](http://www.proudtoserveagain.com) (Troops to Teachers)

[www.nj.gov/njded/ttnj](http://www.nj.gov/njded/ttnj) (NJ Troops to Teachers)

[www.pdehighered.state.pa.us/higher/cwp/view.asp?a=12&Q=117918](http://www.pdehighered.state.pa.us/higher/cwp/view.asp?a=12&Q=117918)

(PA Troops to Teachers)

[www.helmetstohardhats.org](http://www.helmetstohardhats.org) (Helmets to Hard hats)

[www.franchise.org/vetfran.aspx](http://www.franchise.org/vetfran.aspx)

(VetFran, formerly Veterans Transition Franchise Initiative)

[www.pacareerlink.state.pa.us](http://www.pacareerlink.state.pa.us) (PA Careerlink and Job Service)

<http://www.njpin.state.nj.us/> (NJ Employment Information)

[www.returntohonorworkshop.com](http://www.returntohonorworkshop.com)

[www.Military.com](http://www.Military.com) website

[www.education.military.com/education-home/](http://www.education.military.com/education-home/) (Education Resource Guide)

[www.military.com/Careers/Education/ScholarshipSearch](http://www.military.com/Careers/Education/ScholarshipSearch) (Scholarships)

### MILITARY RESOURCE PAGES

[www.dmva.state.pa.us/paarng/site/default.asp](http://www.dmva.state.pa.us/paarng/site/default.asp) (PA Army National Guard)

[www.ang.state.pa.us](http://www.ang.state.pa.us) (PA Air National Guard)

[www.state.nj.us/military/army/](http://www.state.nj.us/military/army/) (NJ Army National Guard)

[www.state.nj.us/military/air/](http://www.state.nj.us/military/air/) (NJ Air National Guard)

[www.aarts.army.mil](http://www.aarts.army.mil) (Army Transcript Service)

<https://www.smart.navy.mil>

(Sailor/Marine American Council on Education Registry Transcript)

[www.au.af.mil/au/ccaf](http://www.au.af.mil/au/ccaf) (Community College of the Air Force)

[www.uscg.mil/hq/cgi](http://www.uscg.mil/hq/cgi) (Coast Guard Institute)

[www.dantes.doded.mil](http://www.dantes.doded.mil) (Defense Activity for Non-Traditional Education Support)

### LOCAL EDUCATIONAL CONTACTS

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

(The Collegiate Consortium for Workforce and Economic Development)

[www.mc3.edu](http://www.mc3.edu) (Montgomery County Community College)

[www.dccc.edu](http://www.dccc.edu) (Delaware County Community College)

[www.bucks.edu](http://www.bucks.edu) (Bucks County Community College)

[www.ccp.edu](http://www.ccp.edu) (Community College of Philadelphia)

[www.camdencc.edu](http://www.camdencc.edu) (Camden County College)

[www.drexel.edu](http://www.drexel.edu) (Drexel University)

## APPENDIX

FOR MORE INFORMATION ON EDUCATION BENEFITS AND AVAILABLE RESOURCES, PLEASE CONTACT:

Sara Corrado  
Delaware County Community College  
610-359-5356  
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## APPENDIX

### HOW DO I APPLY?

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