

# Military Education Benefits

## Paying for College

### PAYING FOR COLLEGE

The Military offers many educational benefits that service members can take advantage of during or after service. From financial aid and college funds to programs that convert military training into college credit, there have never been more ways for service members to further their education.

### TUITION ASSISTANCE

The rising cost of tuition can be hard to manage, but the Military's Tuition Assistance Program provides service members the opportunity to enroll in courses at accredited colleges, universities, junior colleges and vocational-technical schools. Each Service has unique programs that can help with tuition for anything from professional certifications to a graduate degree. To qualify, there are usually conditional requirements – such as having a minimum time remaining on your service contract and a cap on credit hours (or dollars) per year. Some programs, such as the Coast Guard's [College Student Pre-Commissioning Initiative](#), also require that you attend a school from a designated list.

Tuition Assistance pays for up to 100 percent of the cost of tuition or expenses, up to a maximum of \$250 per credit and a personal maximum of \$4,500 per fiscal year per student. This program is the same for full-time-duty members in all Military Services. Selected Reserve and National Guard units also offer Tuition Assistance Programs, although the benefits may vary from the Active Duty's program.

### THE POST-9/11 GI BILL

The Post-9/11 GI Bill became effective on Aug. 1, 2009, and has the most comprehensive education benefits package since the original GI Bill was signed into law in 1944. Veterans who have served after Sept. 10, 2001, with at least 90 days of continuous service, are eligible. The Post-9/11 GI Bill also gives Reserve and Guard members who have been activated for more than 90 days since 9/11 access to the same benefits as their active-duty counterparts.

As of Aug. 1, 2011, the Post-9/11 GI Bill will now pay all public school in-state tuition and fees. The full benefit amount an individual can receive is calculated from these numbers:

- Tuition and fees payment (not to exceed the highest public in-state undergraduate tuition and fees in each state)
- Living stipend (equivalent to basic housing allowance in that ZIP code for an E-5 with dependents)
- Allowance for books and supplies (\$1,000 per year)

The actual benefit amount will vary based on an individual's total length of service. For example, those who have served at least 36 months or 30 continuous days prior to discharge for a service-connected disability can get maximum tuition and fees, a monthly housing stipend and an annual stipend for books and supplies. Those who have served at least 90 days, but less than six months, receive 40 percent of the maximum benefit. These benefits are payable for up to 15 years following a member's honorable discharge or retirement from service.

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Another aspect of the Post-9/11 GI Bill is the [Yellow Ribbon Program](#). Colleges and universities that participate in this program contribute additional funds toward educational costs that exceed the maximums allowed by the Post-9/11 GI Bill. Institutions may set the amount they wish to contribute, which is matched by Veterans Affairs. This can be very beneficial for students at private colleges and universities, graduate programs or those attending with out-of-state status.

[View a list of institutions that participate in the Yellow Ribbon Program](#)

The Post-9/11 GI Bill also offers service members the ability to share educational benefits with family members. In exchange for an additional service commitment, a service member may be able to transfer all or part of his or her earned benefits to spouses and children (including stepchildren). This is a first for the GI Bill and opens up new opportunities for service members and their families.

For examples and maximum allowances state-by-state, visit the [Veterans Affairs GI Bill site](#) or [speak with a recruiter](#).

### COLLEGE FUND PROGRAMS

College Fund Programs (also known as the GI Bill “kicker”) offer an additional amount of money that can be added to the Post-9/11 GI Bill. The Army, Marine Corps and Navy all have College Fund Programs; however, each Service branch determines who qualifies for the College Fund and the amount received. College Fund Programs are offered to service members when they first join the Military. Two mandatory qualifications are you must have a high school diploma and you must be enrolled in the Post-9/11 GI Bill. Depending on your Service, test scores and occupation, there may also be additional requirements. Talk to a recruiter to find out if you are eligible and to ask for an application.

The Air Force doesn't have a College Fund Program, but it does have a community college (see below).

### LOAN REPAYMENT PROGRAMS

The Army and Navy offer loan repayment programs that help enlisted personnel pay off college loans accrued prior to service. While each program has unique processes and requirements, they're all enlistment incentives designed to help recent college graduates manage education debt.

Army: In the full-time-duty Army, Soldiers can qualify to have their loans repaid by the Military at the rate of one-third of the loan for each year of full-time duty served (maximum loan repayment is \$65,000). The Army even helps Soldiers pay off student loans they've taken out, provided they attended schools on approved Perkins, Stafford or other Department of Education guaranteed student loans.

[Learn more about Army Loan Repayment Programs](#)

Navy: In the full-time-duty Navy, a \$65,000 Loan Repayment Program is also available. Qualifications include no prior military service, a high school diploma and a loan guaranteed under the Higher Education Act of 1965. If an individual does qualify, either of these programs is a great way to get out of debt!

[Learn more about Navy Loan Repayment Programs](#)

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### COMMUNITY COLLEGE OF THE AIR FORCE (CCAF)

The Community College of the Air Force (CCAF) is an accredited two-year college open to enlisted Air Force men and women. CCAF offers nearly 70 different associate degree programs in many scientific and technical fields including computer science technology, avionics systems technology, air and space operations technology, allied health sciences, paralegal studies, information management and more.

Every CCAF degree requires courses in the service member's technical job specialty, leadership/management/military studies, general education and physical education. Service members can accumulate credits while on Active Duty at Air Force technical training schools and when they enroll in colleges near their duty stations that offer accredited courses. Enlisted members of the Air National Guard and Air Force Reserve are also eligible to participate in CCAF. CCAF also awards credit for exams offered by the testing programs listed below.

[Learn more about the CCAF](#)

### TESTING PROGRAMS

The Military administers thousands of academic exams to service members each year. These tests can earn service members college credit for skills acquired during military training and operations and are available to all active-duty, Reserve and Guard personnel. The testing is available at a discount and is divided into the following:

- College Level Equivalency Program (CLEP) General Exams: Each exam measures the knowledge presumably gained during the first two years in college.
- CLEP Subject Exams: For every one of these timed, computer-based exams that a service member passes, he or she generally receives three hours of college credit (six or 12 hours are possible in some situations).

### [More about the CLEP Testing Programs](#)

- DANTES Subject Standardized Test (DSST): Passing a DSST exam also earns service members college credit. DANTES has no time limit and is a paper-based test.
- Excelsior College Exams (ECE): [Excelsior College](#) (formerly known as Regents College) is a "virtual university" that counts many military personnel among its worldwide graduates. Excelsior College Exams are accepted for college credit by hundreds of colleges and universities.

### [More about Excelsior College Exams](#)

As of Aug. 1, 2011, service members can receive reimbursement for some licensing and certification exams, and they can also be reimbursed for fees related to the SAT, LSAT, ACT and other college and graduate school entrance tests.

\*SOURCE: [HTTP://TODAYSMILITARY.COM/LIVING/PAYING-FOR-COLLEGE](http://TODAYSMILITARY.COM/LIVING/PAYING-FOR-COLLEGE)

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### SUMMARY OF EDUCATION BENEFITS

The following table is a brief summary of each of the major education benefits offered to service members, veterans and in some cases their families. Follow the associated links to learn more details about each program.

Program	What is it?	Who is Eligible?	Benefit
<a href="#">Tuition Assistance</a>	Tuition Assistance is a military benefit that pays the cost of tuition and some fees.	Virtually all military servicemembers are eligible. However criteria for eligibility is determined by each branch.	Tuition Assistance covers up to 100% Tuition and Fees Not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4500 @ Fiscal Year *Navy has a 16 credit hour Annual Limit.
<a href="#">Post-9/11 GI Bill</a>	The Post 9/11 GI Bill provides up to 36 months (4 regular school years) of education benefits to eligible servicemembers and veterans for: College, Business Technical or Vocational Courses Correspondence Courses Apprenticeship/Job Training Flight Training Licensing & Testing Programs	Servicemembers (Active Duty, Guard and Reserve) and Veterans who have served at least 90 days on active duty since 9/10/2001. Survivors of military member who died on active duty after 9/10/2011 may be eligible for <a href="#">Fry Scholarship program</a> which pays the same as Post-9/11 GI Bill	Paid Tuition and Fees, Living (Housing) Stipend and Book Stipend. Benefits are tiered based on number of days on active duty. Some limitations apply to those currently on active duty. Benefits can be transferred to Spouse or Family member.
<a href="#">Montgomery GI Bill - Active Duty &amp; Veteran</a>	MGIB provides up to 36 months (4 regular school years) of education benefits to eligible veterans for: College, Business Technical or Vocational Courses Correspondence Courses Apprenticeship/Job Training Flight Training	Active Duty members who have served at least two years on active duty.  Veterans - there are four categories of Veteran eligibility depending on when you enlisted and how long you served on active duty.	Up to \$1,789 per month for full-time institutional education.

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<a href="#">Montgomery GI Bill - Selected Reserves</a>	<p>Same as MGIB-AD at reduced rates.</p>	<p>Six-year obligation to serve in the Selected Reserve. Officers must agree to serve six years in addition to their original obligation. High school diploma/GED. Maintain Selected Reserve Status.</p>	<p>Up to \$368 per month for full-time institutional education.</p>
<a href="#">Reserve Education Assistance Program (REAP)</a>	<p>Same as MGIB-AD at reduced rates.</p>	<p>At least 90 days on active duty since 9/10/2001.</p>	<p>40%, 60%, or 80% of the MGIB payment rate as determined by total length of active duty time.</p>
<a href="#">Loan Repayment (LRP)</a>	<p>Your service may partially or fully repay college loans.</p>	<p>Generally for enlisted members only. Several factors determine your eligibility, including your branch, your MOS, and terms of your contract. Your loans must be in good standing, i.e. not in default.</p>	<p>About repayment programs:  <a href="#">Army Student LRP</a>  <a href="#">Navy Ed Programs</a>  <a href="#">Marines Ed Programs</a>  <a href="#">Air Force Programs</a>                      There are also specialized loan repayment programs for <a href="#">health professional officers</a>.</p>
<a href="#">Tuition Assistance "Top-Up" Program</a>	<p>An additional benefit intended to supplement tuition assistance from the military with GI Bill benefits.</p>	<p>To be eligible for the Top-up benefit, the person must be approved for federal Tuition Assistance by a military department and be eligible for GI Bill benefits.</p>	<p>Normally Tuition Assistance will pay up to 75% of the cost of classes, the top-up program will pay the remainder of the cost.</p>
<a href="#">Veterans Educational Assistance Program (VEAP)</a>	<p>Available if you elected to make contributions from your military pay to participate. For degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. Remedial, deficiency, and refresher training may also be available.</p>	<p>Meet all requirements:                      Entered service for the first time between January 1, 1977, and June 30, 1985;                      Opened a contribution account before April 1, 1987;                      Contributed \$25-\$2700;                      Completed 1st period of service;                      Discharge/release was not dishonorable.</p>	<p>Your contributions are matched on a \$2 for \$1 basis by the Government.</p>

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<a href="#">Survivors' and Dependents' Educational Assistance Program (DEA)</a>	<p>Education and training opportunities to eligible dependents of certain veterans. May be used for degree and certificate programs, apprenticeship, and on-the-job training.</p>	<p>You must be the son, daughter, or spouse of a service member who died, is missing, or was permanently disabled while on duty or as a result of a service-related condition.</p>	<p>Up to \$1,021 per month for full-time institutional education.</p>
<a href="#">Work-Study Program</a>	<p>If you're a full-time or 3/4-time student in a college degree program, or a vocational or professional program, you can "earn while you learn" with a VA work-study allowance.</p>	<p>The VA work-study allowance is available to persons training under one of the VA benefit programs: GI Bill Vocational Rehabilitation (for Veterans) VEAP DEA Dependents may also be eligible</p>	<p>You'll earn an hourly wage equal to the Federal minimum wage or your State minimum wage, whichever is greater.</p>
<a href="#">Tutorial Assistance Program</a>	<p>Tutorial assistance for programs you are having difficulty with. If you have questions on this program please contact our toll-free number 1-888-442-4551.</p>	<p>If you are receiving VA benefits at a half-time or more rate, you are eligible.</p>	<p>VA may provide you with a tutor or with information for finding one.</p>

### EDUCATION LINKS

Air Force

[Air Force Tuition Assistance](#)

[Community College of the Air Force](#)

[Family Member Educational Assistance Programs](#)

Navy

[Navy Tuition Assistance](#)

[Sailor/Marine American Council on Education Registry](#)

[Transcript](#)

[Family Member Educational Assistance Programs](#)

Coast Guard

[Coast Guard Tuition Assistance](#)

[College Student Pre-Commissioning Initiative](#)

[Family Member Educational Assistance Programs](#)

Army

[Army Tuition Assistance](#)

[Student Loan Repayment Program](#)

[High School Completion Programs](#)

[Family Member Educational Assistance Programs](#)

Marine Corps

[Marine Corps Tuition Assistance](#)

[Family Member Educational Assistance Programs](#)

[Sailor/Marine American Council on Education Registry](#)

[Transcript](#)

\*SOURCE: <http://www.military.com/education/money-for-school/education-benefits-in-the-military.html>