FY22 ARNG Education Benefits Handbook

Updated: 24 January 2022

"Education, the Key to Strength and Readiness"

ARMY NATIONAL GUARD
# Table of Contents

Chapter 1: INTRODUCTION AND RESPONSIBILITIES .......................................................... 7  
1.0 Overview ....................................................................................................................... 7  
1.1 Responsibilities ............................................................................................................ 7  

Chapter 2: GI BILL® PROGRAMS ..................................................................................... 8  
2.0 Overview ....................................................................................................................... 8  
2.1 Montgomery GI Bill – Selected Reserve (MGIB-SR), Ch 1606, Title 10 USC .............. 8  
2.2 Army National Guard (ARNG) Kicker Incentive Program ...................................... 10  
2.3 Montgomery GI Bill - Active Duty (MGIB-AD), Chapter 30, Title 38 U.S. Code ....... 12  
2.4 Montgomery GI Bill - Active Duty $600 Buy-Up Program .................................. 14  
2.5 Post-9/11 GI Bill, Chapter 33, Title 38 U.S. Code .................................................... 14  
2.6 Yellow Ribbon Program ............................................................................................... 17  
2.7 Transfer of Education Benefits (TEB) ...................................................................... 18  
2.8 Comparison of GI Bill Education Programs Chart ................................................... 19  
2.9 General Application Process ...................................................................................... 19  
2.10 Recent and Upcoming Post-9/11 GI Bill Changes .................................................... 21  

Chapter 3: FEDERAL TUITION ASSISTANCE (FTA) PROGRAM .................................... 22  
3.0 Federal Tuition Assistance (FTA) Overview ............................................................. 22  
3.1 Recoupment .................................................................................................................. 24  
3.2 Duplication of Benefits ............................................................................................... 24  
3.3 Use with GI Bill ............................................................................................................ 24  
3.4 State Tuition Assistance ............................................................................................ 25  

Chapter 4: CREDENTIALING ASSISTANCE ................................................................ 26  
4.0 Overview ..................................................................................................................... 26  

Chapter 5: FINANCIAL AID AND SCHOLARSHIPS .................................................... 28  
5.0 Overview ..................................................................................................................... 28  
5.1 Types of Aid Available ............................................................................................... 28  
5.1.1 Government Financial Aid .................................................................................... 28  
5.1.2 Grants ................................................................................................................... 28  
5.1.3 Work-study ........................................................................................................... 28  
5.1.4 Loans .................................................................................................................... 29  
5.1.5 Other Sources ...................................................................................................... 29  
5.2 Scholarships .............................................................................................................. 29  
5.2.1 ORG Hosted Scholarships .................................................................................... 30  

Page 2
Chapter 6: TESTING PROGRAMS

6.2 DANTES-Supported Examinations
6.2.1 College Credit by Examination Programs (CLEP/DSST)
6.2.2 College Level Examination Program (CLEP) Examinations.
6.2.3 DANTES Standardized Subject Test (DSST) Examinations
6.3 Study Guides and Support Materials
6.4 Using GI Bill for Testing, Licensure, and Certifications

Chapter 7: EDUCATION SUPPORT PROGRAMS

7.2 Tools to Help Make Your Educational Decisions
7.2.1 MilGears
7.2.2 TA DECIDE
7.2.3 Career Path DECIDE
7.2.4 College Navigator
7.2.5 College Scorecard
7.2.6 CollegeRecon
7.2.7 GI Bill Comparison Tool
7.2.8 Kuder Journey
7.2.9 Coalition for College
7.2.10 Occupational Outlook Handbook (OOH)
7.2.11 O*NET OnLine
7.2.12 HERC and DegreeQuest®
7.3 Tools to Help While You Are in School
7.3.1 Army e-Learning/Skillport
7.3.2 Khan Academy
7.3.3 Online Academic Skills Course (OASC) and College Placement Skills Training (CPST)
7.3.4 Federal Academic Alliance
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.11 HERC and DegreeQuest®</td>
<td>64</td>
</tr>
<tr>
<td>10.12 Federal Academic Alliance</td>
<td>64</td>
</tr>
<tr>
<td>10.13 MWR Library</td>
<td>64</td>
</tr>
<tr>
<td>10.14 Tutor.com</td>
<td>65</td>
</tr>
<tr>
<td><strong>APPENDIX A - State Tuition Assistance Programs</strong></td>
<td>66</td>
</tr>
<tr>
<td><strong>APPENDIX B: Helpful Links</strong></td>
<td>66</td>
</tr>
<tr>
<td><strong>APPENDIX C: Acronyms</strong></td>
<td>68</td>
</tr>
</tbody>
</table>
Important!
Application procedures for the programs described in this handbook may vary from State to State. Contact your State Education Services Office, unit full-time support personnel, or your Recruiting and Retention NCO for further information.

This guide was developed by the Education Services Branch located in the Personnel Policy Division at National Guard Bureau, Arlington, VA (ARNG-HRH-C). Send recommended changes or additions to: ng.ncr.ngb-arnx.nbx.nbg-edu@mail.mil

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at www.benefits.va.gov/gibill.
Chapter 1: INTRODUCTION AND RESPONSIBILITIES

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

1.1 Responsibilities
- **Education Services Branch, Army National Guard Bureau (ARNG-HRH-C)**
  - Provide policy, guidance, training, resources, oversight and relevant education programs and services to the 54 States and Territories to support lifelong learning, enhance force readiness, and develop the next generation of leaders.
  - Provide guidance and support for Army Credentialing and Continuing Education Services Army University (ACCESS AU) for the ARNG.

- **State Education Services Office**
  - Administer ARNG education programs and services including; GI Bill programs, Federal and State Tuition Assistance, Credentialing Assistance, Army Personnel Testing, DANTES programs and support programs.
  - Coordinate with unit leaders and other stakeholders to conduct education briefings to Soldiers, family members, ARNG state leadership, college/universities and outside agencies as necessary.
  - Provide education counseling and support to Soldiers.
  - Coordinate with stakeholders regarding the planning, execution, and marketing of ARNG education programs and services.
  - Develop, implement and monitor a marketing plan for the programs and services provided by the Education Services Office.
Chapter 2: GI BILL® PROGRAMS

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

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

2.1 Montgomery GI Bill – Selected Reserve (MGIB-SR), Ch 1606, Title 10 USC Overview. Chapter 1606 is an educational program for Service members who are actively participating in the Selected Reserve. Eligibility for this program may be established only one time in a Soldier's career. The ARNG determines initial eligibility, notifies Soldiers, and funds the program while the DVA administers payments to the Soldier. The MGIB-SR program is available to Enlisted, Officer, and Warrant Officer Personnel who are participating members assigned to the Selected Reserve. For members of the Selected Reserve, benefits generally end on the date of separation. Chapter 1606 benefits are paid on a monthly basis directly to the Service Member.
References
- Title 10 USC, Chapter 1606
- DoDI 1322.17, 15 January 2015
- AR 621-202, 26 September 2017
- PPOM #21-049 FY22 Army National Guard (ARNG) Voluntary Education (VolEd) Policy, 22 September 2021

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

What Do I Get? Rates Effective 1 October 2021

<table>
<thead>
<tr>
<th>Institutional Training</th>
<th>Apprenticeship and On-the-Job Training</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training Time</td>
<td>Monthly rate</td>
</tr>
<tr>
<td>----------------</td>
<td>--------------</td>
</tr>
<tr>
<td>Full time</td>
<td>$407.00</td>
</tr>
<tr>
<td>3/4 time</td>
<td>$305.25</td>
</tr>
<tr>
<td>1/2 time</td>
<td>$203.50</td>
</tr>
<tr>
<td>Less than 1/2 time</td>
<td>$101.75</td>
</tr>
</tbody>
</table>

Correspondence and Flight - Entitlement charged at the rate of one month for each $407.00 paid.
Cooperative - $407.00
Correspondence Payments - 55% of the approved charges
Flight Payments - 60% of the approved charges


How Do I Apply?
- Step 1. Apply Online at [www.va.gov](http://www.va.gov) to obtain your Certificate of Eligibility (CoE). After you apply on-line, the DVA will send you a CoE in the mail.
- Step 2. Take the CoE to the School Certifying Official (SCO) at the educational institution you are attending, or your place of employment if you are in a job-training program. The SCO will certify your enrollment and submit it to the DVA Regional Processing Office (RPO) for processing.
- **Step 3.** Verify Your Attendance. Students receiving Chapter 30 or 1606 must verify their attendance monthly by using one of the following methods:
  - Text Message. The VA strongly recommends verifying enrollment via text message. Every student who has a current mobile number on file will receive an initial text message from the VA. Reply "Yes" to the text message to opt-in to verifying enrollment via text.
    - If you inadvertently responded "No" or did not receive a message, call the VA Education Call Center (ECC) at 1-888-GIBILL-1 (1-888-442-4551) to opt-in.
    - Once you opt-in, you will receive a text message requesting enrollment verification on the last day of each month. You must submit your response within 6 days.
  - Call the VA ECC at 1-888-GIBILL-1 (1-888-442-4551) every month and ask the representative to verify your enrollment. The VA ECC is open Monday through Friday, 7am to 6pm CT.
  - International students will need to call the VA ECC at 001-918-781-5678.

- Important! If you are asked for a copy of your Notice of Basic Eligibility (NOBE), you will find a copy of in your iPERMS record. If a copy of your NOBE is not located in your iPERMS record, contact your State GI Bill Manager or Education Services Officer (ESO).

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

### 2.2 Army National Guard (ARNG) Kicker Incentive Program

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

**References**

- Title 10 USC, Chapter 1606, Section 16131(i)
- Title 10 USC, Chapter 103, Sections 2107 and 2107a
- Title 38 USC, Chapter 30, Section 3021-3023
- DoDI 1322.17, 15 January 2015
- AR 621-202, 26 September 2017
- NGR 600-7 SRIP, 12 August 2014
- PPM #21-049 FY22 Army National Guard (ARNG) Voluntary Education (VoEd) Policy, 22 September 2021

**How Do I Qualify?**

Refer to the current ARNG Voluntary Education (VoEd) Policy for a detailed description of the qualification criteria, contracting requirements and standards for administration of this incentive. For FY22, the authorized Kickers are:

- **$200 Enlisted Accessions (EA)**
  - Non-Prior Service
    - ASVAB score of 50 or above (Cat I-IIIA).
    - Education Tier level 1 (High school diploma or equivalent).
    - Critical Skill/Critical UIC Vacancy (Tier Level 1-7)
Prior Service
- ASVAB 50 or above (Cat I-III-A).
- DMOSQ E7 or below.
- Critical Skill/Critical UIC Vacancy (Tier Level 1-7)
- Meet RE and SPD code requirements for if affiliating from active duty.
- If affiliating from a service other than Army, meet the requirement to be awarded a MOS at time of affiliation/enlistment and be coded DMOSQ in SIDPERS/GIMS.

$350 Re-Enlistment/Extension (RE)
- Reenlist or extend DMOSQ grade E7 or below.
- May extend any time after completing three continuous years of service in the ARNG, but prior to completing 14 total years of service.
- Deployed Soldiers with a 999K excess code are eligible.
- Soldiers in the Medical Management Activity (MMA) are not eligible while medically non-available.

$350 Officer Commissioning (OC)
- Officer Candidate School (OCS). A Soldier enrolled in OCS may contract for the OC Kicker provided they:
  - Have previously completed IADT and have an enlisted MOS.
  - Complete MGIB-SR Kicker Addendum (NGB Form 5435) after completion of OCS Phase 1, and prior to commissioning.
  - Have a concurrent 6-yr service obligation from the date of the Kicker contract.
- Reserve Officer’s Training Corps (ROTC). A ROTC Cadet may contract for the OC Kicker provided they:
  - Have previously completed IADT and have an enlisted MOS
  - Enrolled in the Simultaneous Member Program (SMP)
  - Have not received a ROTC Scholarship (Title 10, Section 2107);
  - Complete SMP Agreement (NGB Form 594-1) and ROTC Cadet Contract (DA Form 597 series) prior to contracting for the Kicker.
  - Complete Kicker Addendum (NGB Form 5435) prior to commissioning.
  - Have a concurrent 6-yr service obligation from the date of the Kicker contract.
- Warrant Officer Candidate (WOC). A Soldier on orders in the WOC program may contract for the OC Kicker provided they:
  - Have previously completed IADT and have an enlisted MOS
  - Complete Kicker Addendum after entry into commissioning program and prior to commissioning.
  - Have a concurrent 6-year service obligation from the date of the Kicker contract.
- The Standard Officer Kicker (SOK). A Commissioned or Warrant Officer who is within one year after commissioning may contract for the SOK provided they:
  - Complete the MGIB-SR Kicker Addendum and sign a DA 5447-R Officer Service Agreement for a period of six or more years on the same day.
  - Commissioned Officers without a bachelor’s degree and Direct Commissioned Officers are eligible for this incentive.
- Supplemental (Bump-Up). An Officer Candidate, or Commissioned or Warrant Officer who is within one year after commissioning may be eligible for an increase in their Kicker rate to $350 provided they:
  - Have previously contracted and established eligibility for a $100 or $200 MGIB-SR kicker.
  - Have completed or agree to complete the original 6-year service obligation.
- Are enrolled into a commissioning program.
- Complete the Supplemental MGIB-SR Kicker addendum (NGB Form 5435-1) after entry into the Commissioning program, and within one year after commissioning.
- No additional service obligation is required for Soldiers who have completed the original MGIB-SR Kicker six-year obligation.

**Notes:**
- Receiving a Dedicated Guard ROTC Scholarship (Title 10 USC Section 2107) will terminate a Soldier’s MGIB-SR (Ch 1606) basic benefit and Kicker (if applicable). Receiving a Guaranteed Reserve Forces Duty (GRFD) Scholarship (Title 10 USC Section 2107a) has no effect on either MGIB-SR or Kicker.
- Cadets who have not completed AIT and been awarded an enlisted MOS are not eligible for the OCS, ROTC, or WOC Kickers.

**What Do I Get?**
- A Soldier may receive a maximum of 36 months of benefits under the Kicker program based on the kicker rate they contracted for ($100, $200 or $350). All payments are tax free.
  - The Kicker is paid in conjunction with a GI Bill program, and eligibility can be established only if you are eligible to receive payment for the MGIB-SR (Chapter 1606), or MGIB-AD (Chapter 30) programs.
  - When eligibility for the MGIB-SR/MGIB-AD benefit expires, so does eligibility for the Kicker.

**2.3 Montgomery GI Bill - Active Duty (MGIB-AD), Chapter 30, Title 38 U.S. Code Overview.** Chapter 30 is generally an education program that applies to veterans who began active duty service for the first time after June 30, 1985, or AGR service after November 29, 1989, contributed $1,200, and received an Honorable Discharge.

**References**
- Title 38 USC, Chapter 30
- DoDD 1322.16, 18 June 2002
- AR 621-202, 26 September 2017
- PPOM #21-049 FY22 Army National Guard (ARNG) Voluntary Education (VoEd) Policy, 22 September 2021

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

Soldiers should contact the VA to verify their eligibility based on their actual periods of service.
What Do I Get? Rates Effective 1 October 2021

- A monthly payment directly to you based on amount of active duty time served.

<table>
<thead>
<tr>
<th>Training Time</th>
<th>Monthly Rate</th>
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<tbody>
<tr>
<td>Full time</td>
<td>$2,150.00</td>
</tr>
<tr>
<td>3/4 time</td>
<td>$1,612.50</td>
</tr>
<tr>
<td>1/2 time</td>
<td>$1,075.00</td>
</tr>
<tr>
<td>Less than 1/2 time More than</td>
<td></td>
</tr>
<tr>
<td>1/4 time</td>
<td>**$1,075.00</td>
</tr>
<tr>
<td>1/4 time or less</td>
<td>**$537.50</td>
</tr>
</tbody>
</table>

Apprenticeship and On-the-Job Training

<table>
<thead>
<tr>
<th>Monthly Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st six months</td>
</tr>
<tr>
<td>2nd six months</td>
</tr>
<tr>
<td>Remaining training</td>
</tr>
</tbody>
</table>

Cooperative Training

<table>
<thead>
<tr>
<th>Monthly Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,150.00</td>
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** Tuition and Fees ONLY. Payment cannot exceed the listed amount
Rates change every year on Oct 1. Go to http://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp for current rates

- Payments are limited by several factors, including:
  - Payment Tier
  - Rate of Pursuit (enrollment full-time/half-time, etc.)
  - Use of Federal Tuition Assistance
  - Active Duty/Drilling Status

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

How Do I Apply?

- **Step 1.** Contact your State Education Services Officer for enrollment instructions.
- **Step 2.** Apply Online. Once you receive confirmation of enrollment from your State ESO, go to www.va.gov to apply.
- **Step 3.** Obtain your Certificate of Eligibility (CoE). After you apply online, the DVA will send you a CoE in the mail. Take the CoE to the DVA representative (DVA Rep)/School Certifying Official (SCO) at your school or your place of employment if you are in a job-training program.
- **Step 4.** Verify Your Attendance. Students receiving Chapter 30 or 1606 must verify their attendance monthly by using one of the following methods:
  - Text Message. The VA strongly recommends verifying enrollment via text message. Every student who has a current mobile number on file will receive an initial text message from the VA. Reply “Yes” to the text message to opt-in to verifying enrollment via text.
If you inadvertently responded “No” or did not receive a message, call the VA Education Call Center (ECC) at 1-888-GiBILL-1 (1-888-442-4551) to opt-in. Once you opt-in, you will receive a text message requesting enrollment verification on the last day of each month. You must submit your response within 6 days.

- Call the VA ECC at 1-888-GiBILL-1 (1-888-442-4551) every month and ask the representative to verify your enrollment. The VA ECC is open Monday through Friday, 7am to 6pm CT.
- International students will need to call the VA ECC at 001-918-781-5678.

2.4 Montgomery GI Bill - Active Duty $600 Buy-Up Program

**Overview.** This additional contribution option allows Service Members currently serving on a qualifying period of Active Duty to contribute an additional amount up to $600. The maximum $600 additional contribution will increase the basic full-time Chapter 30 benefit by $150 per month for a total of up to $5,400 in additional benefits. Contributions into the Buy-Up Program are not refundable for those who relinquish Chapter 30 to use the Chapter 33 program. AGRs may contribute by payroll deduction; mobilized Soldiers must submit a certified bank check or money order. On completion of enrollment requirements, the Soldier must notify the DVA of their eligibility for the Buy-Up program.

**How Do I Qualify?**

- Be eligible for the MGIB-AD/Chapter 30 Program.
- Contribute up to $600 in $20 increments.

**What Do I Get?**

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

**How Do I Apply?**

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

2.5 Post-9/11 GI Bill, Chapter 33, Title 38 U.S. Code

**Overview.** The Post-9/11 GI Bill (PGIB) is an education program for veterans who serve a minimum of 90 cumulative days on active duty after September 10, 2001 and receive an honorable discharge. RC members can earn eligibility by serving on orders under Title 10, Sections 688, 12301(a), 12301(d), 12303(g), 12301(h), 12302, 12304, 12304a, 12304b, or Title 32 AGR, or on Title 32, Section 502(f) under Operation Noble Eagle, Operation Guardian Shield, in support of the Capitol Police (59th Inauguration), or in response to the COVID-19 Pandemic.

**References**

- Title 38 USC, Chapter 33
- DoDI 1341.13, Post 9/11 GI Bill, Change 1, 12 July 2018
- AR 621-202, 26 September 2017
- PPOM #21-049 FY22 Army National Guard (ARNG) Voluntary Education (VolEd) Policy, 22 September 2021
**How Do I Qualify?**

- Serve at least 90 cumulative days in a period of qualifying Active Duty on or after September 11, 2001. Qualifying Active Duty service is:
  - Service in any Active Component.
  - Service under Title 10 USC Sections 688, 12301(a), 12301(d), 12301(g), 12301(h), 12302 12304, 12304a, or 12304b.
  - AGR under Title 10 or Title 32.
  - Title 32 U.S.C., Section 502(f) under a Declaration of National Emergency as follows:
    - Between Sep 11, 2001 – May 31, 2002 under Operation Noble Eagle
    - Between February 15, 2019 – 20 Jan 2021 in support of the Southwest Border Mission under Operation Guardian Shield
    - Between 14 Jan 2021 – 23 May 2021 in support of the Capitol Police / 59th Inauguration
  - If Soldier has eligibility for another GI Bill program(s), one of the programs must be relinquished when electing Post-9/11.
- Basic Training and AIT cannot be added to qualifying time unless the Soldier:
  - Attended all or a portion of IADT on or after September 11, 2001; and
  - Completed 24 months of other qualifying active duty time.
- The following periods of service are NOT qualifying time for Post-9/11:
  - The four-year ADSO after commissioning from a Title 10 U.S.C. 2107 (Dedicated Guard) ROTC scholarship.
  - The five-year ADSO after attendance at or commissioning from a Service academy.
  - Service terminated due to defective enlistment agreement.
  - The three-year ADSO associated with accepting the Active Duty Student Loan Repayment Program (Title 10 Section 109).
  - Any service period with less than an Honorable Discharge.
- Period of Eligibility.
  - For Soldiers whose last day of qualifying active duty was prior to January 1, 2013, eligibility to use Chapter 33 benefits expires 15 years from the date of the last Honorable discharge or release from active duty of at least 90 consecutive days.
  - For Soldiers whose last day of qualifying active duty was on or after January 1, 2013, eligibility never expires.
  - Soldiers who are subject to the 15-year limit can eliminate the limit by completing a new period of qualifying duty of at least 90 continuous days on or after 1 January 2013.

**What Do I Get?**

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

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

*Includes Basic Training and AIT
- There are three benefit payments for the Post-9/11 GI Bill: Tuition and Fees, a Monthly Housing Allowance, and a Book and Supply Stipend. All three are pro-rated by the Service member’s payment tier. The Monthly Housing Allowance and the Book and Supply stipend are further pro-rated by the Service member’s rate of pursuit (number of credit hours).
  - Tuition and Fees
    - Up to 100% of in-state tuition if you are attending a public school.
    - Max $26,042.81 per year for private or foreign school (effective August 1, 2021).
  - Monthly Housing Allowance (MHA): (MUST be attending more than half-time)
    - Equivalent to BAH of E-5 with dependents.
    - Based on zip code where attending classes.
    - If attending only online classes: $871.00 per month (effective August 1, 2021).
    - Subject to term start and end dates.
    - Soldiers serving on qualifying active duty are NOT eligible for the MHA
  - Book and Supply Stipend
    - $41.67/credit hour.
    - Up to $1,000 per academic year.

- Post-9/11 GI Bill may also be used for Non-College Degree (NCD) programs, Correspondence schools, Flight programs, Apprenticeships and On-the-Job Training (OJT), Independent Study programs, and National Test reimbursements.
  - Students at NCD institutions receive the same benefits as those attending traditional colleges and universities (see above).
  - Correspondence students will receive the actual net costs for tuition and fees, up to $12,649.34 per academic year (effective August 1, 2021).
  - Flight students will receive the actual net costs for tuition and fees, up to $14,881.595 per academic year (effective August 1, 2021).
  - Information on National Testing, Licensing and Certification tests is in Chapter 6 of this handbook.
  - Rates for Apprenticeship and OJT are based on length of time the student is in training:

<table>
<thead>
<tr>
<th>Training Period</th>
<th>Monthly rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>First six months</td>
<td>100% of MHA</td>
</tr>
<tr>
<td>Second six months</td>
<td>80% of MHA</td>
</tr>
<tr>
<td>Third six months</td>
<td>60% of MHA</td>
</tr>
<tr>
<td>Fourth six months</td>
<td>40% of MHA</td>
</tr>
<tr>
<td>Remaining training</td>
<td>20% of MHA</td>
</tr>
</tbody>
</table>

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

How Do I Apply?
- Step 1. Go to [www.va.gov](http://www.va.gov)
- Step 2. Obtain Certificate of Eligibility (CoE). The DVA will send you a Certificate of Eligibility (CoE) in the mail. Take the CoE to the DVA representative (DVA Rep)/School Certifying Official (SCO) at the college (or your place of employment if you are in a job-training program). Monthly verification is not required.
- **Step 3.** Verify Your Attendance. Students receiving Chapter 33 will begin verifying their attendance during the 2021-2022 academic year. Verify attendance monthly by using one of the following methods:
  - **Text Message.** The VA strongly recommends verifying enrollment via text message. Every student who has a current mobile number on file will receive an initial text message from the VA. Reply “Yes” to the text message to opt-in to verifying enrollment via text.
    - If you inadvertently responded “No” or did not receive a message, call the VA Education Call Center (ECC) at 1-888-GBILL-1 (1-888-442-4551) to opt-in.
    - Once you opt-in, you will receive a text message requesting enrollment verification on the last day of each month. You must submit your response within 6 days.
  - **Call the VA ECC at 1-888-GBILL-1 (1-888-442-4551) every month and ask the representative to verify your enrollment.** The VA ECC is open Monday through Friday, 7am to 6pm CT.
  - International students will need to call the VA ECC at 001-918-781-5678.

2.6 **Yellow Ribbon Program**

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

**References**


**How Do I Qualify?**

- Only individuals eligible for Post-9/11 GI Bill at the 100% benefit level, dependents using transferred entitlement, or Fry Scholarship recipients are eligible for Yellow Ribbon funding.
- See Section 2.5 for Post-9/11 GI Bill eligibility criteria.

Beginning August 1, 2022, Active Duty Personnel, AGRs, and their spouses using transferred entitlement will be eligible for the Yellow Ribbon Program.

**What Do I Get?**

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

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

References
- Title 38 USC, Chapter 33, Section 3319
- DoDI 1341.13, Post 9/11 GI Bill, Change 1, 12 July 2018
- AR 621-202, 26 September 2017
- PPOM #21-049 FY22 Army National Guard (ARNG) Voluntary Education (VolEd) Policy, 22 September 2021

How Do I Qualify?
- Be actively serving in the ARNG;
- Be entitled to the Post-9/11 GI Bill;
- Have completed six or more years of qualifying service in the Armed Forces (Active Duty or Selected Reserve) at time of TEB request;
- Commit to serve at least four additional, continuous years in the Armed Forces (must have an ETS or MRD equal to or greater than four years from the TEB request date and not be in the IRR or ING); and
- Have no adverse action flags, including failure to maintain fitness or height/weight standards.

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

- Other TEB approval criteria may apply. Refer to Army Regulation (AR) 621-202 or the current ARNG VoEd Policy for the most up to date guidance on the ARNG TEB Program.
- If you have questions about your eligibility for the TEB program, consult with your State or Territory Education Services Officer or GI Bill Manager.

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

### 2.8 Comparison of GI Bill Education Programs Chart

A comprehensive comparison can be found on the GI Bill website at the following link: [www.benefits.va.gov/GIBILL/comparison_chart.asp](http://www.benefits.va.gov/GIBILL/comparison_chart.asp)

<table>
<thead>
<tr>
<th></th>
<th>CH 33</th>
<th>CH 30</th>
<th>CH 1606</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ELIGIBILITY</strong></td>
<td>Eligibility criteria are complex and vary by program. The following statements are general eligibility criteria. Students should file an application so the Regional Processing Office can determine if they are eligible and the conditions of their eligibility.</td>
<td>2 years active duty, 3 years active duty, or 2 years active duty plus 4 years reserves.</td>
<td>Completion of high school diploma and initial active duty for training. Must be active reservist with 6-year obligation.</td>
</tr>
<tr>
<td></td>
<td>Serve on qualifying active duty for at least 90 aggregate days after 10 Sep 2001.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>BENEFITS FOR IN-SERVICE STUDENT</strong></td>
<td>Refer to the specific benefit for detailed information</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Eligible for payment after completing 90 days of aggregate service.</td>
<td>Eligible for payment after completing 2 years continuous active duty.</td>
<td>Eligible while currently serving in the ARNG</td>
</tr>
<tr>
<td><strong>ENTITLEMENT</strong></td>
<td>36 months. May extend to end of term if benefit expires during term. Kickers do not extend.</td>
<td>36 months. May extend to end of term if benefit expires during term. Kickers do not extend.</td>
<td>36 months. May extend to end of term if benefit expires during term. Kickers do not extend.</td>
</tr>
<tr>
<td></td>
<td>48 months maximum under two or more programs</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>DELIMITING DATE</strong></td>
<td>For separations on/after 1 Jan 2013, no expiration</td>
<td>10 years from last Honorable discharge or separation. May extend for subsequent period of active duty or disability that prevents completion of program.</td>
<td>14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve. May extend if disability incurred or aggravated by service in Selected Reserve prevents completion of program.</td>
</tr>
<tr>
<td></td>
<td>For separations prior to 1 Jan 2013, 15 years from last Honorable discharge or separation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
- Bank account and direct deposit information
- Education history
- Go to [www.va.gov](http://www.va.gov) and click on “Education Benefits”
- Click on “Apply for education benefits”
- Click on “Find your education benefits Form” and answer the questions. Click “Apply Now”. Based on your answer, the system will select the correct form
- Answer the questions in each section:
  - Step 1: Applicant Information
  - Step 2: Benefits Eligibility
    - Service Members select the program you are eligible for and wish to use.
    - In general, dependents will select ‘Post-9/11’.
  - Step 3: Service History: Service Members and Veterans Only
    - If you are currently on Title 32 FTNGD (ADOS/ADSW), select ‘No’ for “Are you on active duty now”.
    - ROTC Cadets: Confirm whether your scholarship is Section 2107 or Section 2107a. If 2107a, select no for both questions.
    - Student Loan: Do not check this box if your Student Loan Repayment contract was from the Guard/Reserves.
  - Step 4: Education History
  - Step 5: Employment History
  - Step 6: School Selection
  - Step 7: Personal Information
  - Step 8: Review information and click “Submit Application”
- Normally, the VA will process your application within 30 days. You will receive a Certificate of Eligibility (CoE) in the mail.
- Call (888) GiBILL-1 (888-442-4551) to check the status of an application.

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

**Step 3. Verify Your Attendance.**
- Students receiving Chapter 30 or 1606 must verify their attendance monthly. Students receiving Chapter 33 will begin verifying their attendance during the 2021-2022 academic year. Verify attendance monthly by using one of the following methods:
  - Text Message. The VA strongly recommends verifying enrollment via text message. Every student who has a current mobile number on file will receive an initial text message from the VA. Reply “Yes” to the text message to opt-in to verifying enrollment via text.
    - If you inadvertently responded “No” or did not receive a message, call the VA Education Call Center (ECC) at 1-888-GiBILL-1 (1-888-442-4551) to opt-in.
    - Once you opt-in, you will receive a text message requesting enrollment verification on the last day of each month. You must submit your response within 6 days.
  - Call the VA ECC at 1-888-GiBILL-1 (1-888-442-4551) every month and ask the representative to verify your enrollment. The VA ECC is open Monday through Friday, 7am
to 6pm CT.
  o International students will need to call the VA ECC at 001-918-781-5678
  o Go online at: https://www.gibill.va.gov/wave/index.do and verify attendance through the Web Automated Verification of Enrollment (WAVE).

Step 4: Next Semester
  ▪ Do not resubmit the application unless you are changing schools or degree plans.
    o If you changed your school or degree plan, repeat the process in Step 1 and complete Form 22-1995.
  ▪ As soon as registration for the next term opens, register for classes early and make another appointment with your SCO.

2.10 Recent and Upcoming Post-9/11 GI Bill Changes
The Post-9/11 GI Bill has had two major legislative changes since its inception in 2009, the most recent was the Harry W. Colmery Veterans Educational Assistance Act, also known as the “Forever GI Bill,” which was signed into law on August 16, 2017. This law allows more Veterans and service members to qualify for the GI Bill and more time to use it. The changes that went into effect on August 1, 2021 or earlier are reflected in this handbook. Some of the changes that go into effect at later dates are listed below.

  ▪ Effective 1 August 2022:
    o Yellow Ribbon. Beginning August 1, 2022, Active Duty Personnel, AGRs, and their spouses using transferred entitlement will be eligible for the Yellow Ribbon Program.

  ▪ Other Changes:
    o VA High Technology Pilot Program.
      ▪ Opportunity to enroll in High Tech programs.
      ▪ VA determines eligible skills and training based on employer input.
      ▪ Can use Chapters 30, 32, 33, 34, 35, or 1606.
    o VA will use automated and electronic processing as much as possible.
    o Work Study program continued.
    o Schools must report whether they allow priority enrollment for Veterans
    o VA will provide information to schools about all GI Bill programs a Veteran or service member is entitled to. Student may opt out.
    o School Certifying Officials must be trained by VA.
    o VA will provide counseling on selected campuses.
    o Various agencies must provide GI Bill use data reports to Congress.
    o Increase in payments to State Approving Agencies.

  ▪ For more information visit:
    o www.benefits.va.gov/gibill
    o Call: 1-888-GIBILL-1 (1-888-442-4551) 7:00 AM - 8:00 PM Central Time
    o Contact your ARNG State Education Office www.nationalguard.com/select-your-state
3.0 Federal Tuition Assistance (FTA) Overview

Overview. ArmyIgnitED.com is the one-stop virtual gateway for Soldiers to request Federal Tuition Assistance (FTA) online, anytime, for both classroom and distance learning college courses. It is a dynamic online portal which automates most of the enrollment and application process. ArmyIgnitED allows access to regionally and nationally accredited colleges and universities, and over 1,000 available degree plans. ArmyIgnitED is used by all three Army components, Active Army, Army National Guard, and Army Reserve Soldiers to request FTA.

Soldiers may use FTA to receive one degree/credential from each of the following levels:
- High school diploma or its equivalency
- Undergraduate/Graduate Academic Certificate
- Associate degree
- Bachelor’s degree
- Master’s Degree

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

References
- Title 10, USC, Section 2007, Payment of Tuition for Off-Duty Training or Education, 19 Jan 04.
- Title 10, USC, Section 2005, Advanced Education Assistance: Active Duty agreement; reimbursement requirements, 24 September 1980.
How Do I Qualify?

Tier 1:
- Be currently serving in the ARNG and completed either Advanced Individual Training (AIT), Warrant Officer Basic Course (WOBC), or Basic Officer Leaders Course (BOLC).
- Have not attained a bachelor's degree and wish to pursue an undergraduate academic certificate, associate’s or bachelor's degree or
- Have attained a bachelor's and wish to pursue a graduate academic certificate or
- Have attained a bachelor's without the use of FTA and wish to pursue a master's.

Tier 2:
- Be currently serving in the ARNG and completed either Advanced Leader’s Course (ALC), Warrant Officer Advanced Course (WOAC), Captain’s Career Course (CCC), or equivalent.
- Have attained a bachelor's degree with the use of FTA and wish to pursue a master's degree.

Service Requirement/Obligation:
- Have an ETS or MRD after completion of FTA funded course(s).
- Officers and Commissioned Warrant Officers are subject to a four-year Reserve Duty Service Obligation (RDSO) OR a two-year Active Duty Service Obligation (ADSO).

Additional Criteria:
- The college is regionally or nationally accredited AND is a participant in ArmysIgnitED.
- The funded course(s) meets a requirement listed in your personalized degree plan provided by the school (this can include prerequisite courses).
- Maintain an undergraduate GPA of 2.0 or a graduate GPA of 3.0 for FTA-funded courses.
- You must submit your FTA request at least 5 business days prior to course start date.

What Do I Get?
- Funding for required courses listed on an approved personalized degree plan.
- Cost of tuition (no fees) up to $250 per semester hour.
- Up to 16 semester hours per fiscal year.
- Up to 130 semester hours of undergraduate coursework.
- Up to 39 semester hours of graduate coursework.
- Up to 21 semester hours towards a Certificate (undergraduate/graduate).

How Do I Apply?
- Step 1. Go to www.armysIgnitED.com and locate the “Get Started” and create your login.gov account (sign-in with CAC card to create account); and confirm all your contact information.
- Step 2. Once the student account is established, click on “Education Path” and select the school, degree level, and type of degree (area of study/major) you want to pursue.
- Step 3. Once your education path has been approved by your ESO/ESS and your school, enroll in the course(s) you want to take with your school (your school will electronically send your enrollment files through ArmysIgnitED).
- Step 4. Go back to ArmysIgnitED and click on the “Request Tuition Assistance” button to select
the course(s) you want to take and click on “Submit Request”. You will receive an email stating the status of your tuition assistance request (TAR).

- If assistance is required, contact your local ESS/ESO and/or login to ServiceNow (SNOW), click on “Case”, then select “Create Case”. Confirm your contact information, select a case type, sub-category and write a subject and a short summary of the issue. Upload any related documentation and click “Submit”. To check on the status of your case, login to SNOW, click on “Case” then select “All Cases”. There you can view the status of the case and you access case details and be able to take applicable actions when you click on the case number.

3.1 Recoupment
Course costs will be recouped from a Soldier’s military pay account for:

- Receiving a course grade lower than C for undergraduates or a course grade lower than B for graduate students.
- Failing to resolve an incomplete (“I”) grade within 120 days.
- Dropping courses for personal reasons on or after the course start date.
- Transferring to Inactive National Guard (ING) or Individual Ready Reserve (IRR) prior to the course end date.

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

- ARNG State-funded programs generally do not have an impact on FTA and should not be a factor in determining FTA; subject to any State laws or directives. FTA may be used concurrently with State TA subject to State laws or directives but may not exceed 100% of tuition costs.
- The ARNG’s Student Loan Repayment Program (SLRP), Health Professional Loan Repayment Program (HPLRP), and Chaplain Loan Repayment Program (CLRP) are education incentives and have no impact on receiving funds from the FTA program. See Chapter 6 of this handbook for further information about those programs.
- In the case where an applicant is eligible for both FTA and a Pell Grant, it is recommended that FTA be applied first to allow maximum use of Pell Grant funds.
- Soldiers receiving an ROTC scholarship under USC Sections 2107 or 2107a are not eligible to receive FTA.

3.3 Use with GI Bill
If a Soldier receives education benefits from the DVA and receives FTA benefits from the military, duplication of benefits may be an issue. The issue might involve DVA or DoD regulations, military branch specific regulations, or all three since DVA, DoD, and the military branches all have regulations and guidelines regarding receiving DVA benefits and FTA at the same time. Potential duplication issues are;

- MGIB-SR (Chapter 1606) Recipients. Important Change! FTA may be used concurrently with the MGIB-SR (Chapter 1606) for the same course as long as the Soldier is enrolled half time or more.
- Chapter 33 Recipients. Active duty, National Guard, and Reserve Service Members may receive Chapter 33 benefits for the same courses for which they receive FTA from the military. Depending on their mobilization time, National Guard and Reserve Service Members may have varying percentages of Chapter 33 benefits ranging from 40 to 100%. Schools must deduct
FTA benefits from the net tuition and fees submitted to DVA, and Chapter 33 is used to pay toward the remaining out-of-pocket costs.

- **Chapter 30 Recipients.** Active duty Service Members and National Guard and Reserve AGRs may not receive standard Chapter 30 benefits for the same courses for which they receive FTA from the military (except for Top-up). If a student takes several courses, the student cannot receive Chapter 30 benefits for the courses for which FTA is paid. The student may, however, receive Chapter 30 benefits up to the cost of tuition for courses for which FTA has not paid.

- **Chapter 30 and “Top-up”** Service Members who are serving on Active Duty or AGR and are eligible for Chapters 30 and approved for FTA are eligible for Top-up. Top-up allows DVA to pay the difference between what FTA pays and the cost of the course. The law prohibits Active duty or AGR students from receiving regular Chapter 30 benefits and FTA for the same course.

- **Important! Former Active duty Service Members, who earned Chapter 30 benefits while on Active duty and are currently M-day members of the National Guard or Reserve,** may receive Chapter 30 benefits for the same courses for which they receive FTA and are not subject to ‘Top up’.

### 3.4 State Tuition Assistance
Many states offer State TA programs that vary from full tuition and fees, to partial waivers, to reimbursements. To find out what different states offer, go to Appendix A of this handbook or visit [https://www.nationalguard.com/select-your-state](https://www.nationalguard.com/select-your-state).
Chapter 4: CREDENTIALING ASSISTANCE

4.0 Overview
Credentialing Assistance allows Soldiers to develop marketable skills, not necessarily aligned to their military occupational specialty, which will help them find civilian employment post-service. The program supplements the Army’s current credentialing programs offered through Army schools as part of institutional training. Credentials offered through this program will have a military nexus to ensure the Army benefits from the program during the Soldier’s service. The Army’s Credentialing Assistance (CA) Program provides Soldiers with funding for more than 1,600 credentials.

References
- Secretary of the Army Directive 2018-08, 6 June 2018, subject: Army Credentialing Assistance Program.
- Army Regulation 350-1 Training (Army and Leader Development), 10 December 2017.

How Do I Qualify?
- Complete AIT, WOBC or BOLC.
- Not be flagged.
- Not be on hold in ArmyIgnitED except for: CivEd, Student Agreement, Tier and GPA.

What Do I Get?
- CA will provide Soldiers up to $4,000 each year to pay for an eligible credential.
- Soldiers may use both Federal Tuition Assistance (FTA) and Army Credentialing Assistance
(CA); however, the combined usage shall not exceed $4,000 per FY.

- CA can be used for any credential listed on Army COOL at: [https://www.cool.osd.mil/army/index.htm/index.htm](https://www.cool.osd.mil/army/index.htm/index.htm) but does not have to be related to the Soldier’s MOS.
- CA will pay expenses for classroom, hands-on, online/blended training and associated materials to include: manuals, study guides, textbooks, processing fees, test fees, related fees for continuing education requirements, and recertification of credentials.

**What Are Some Popular Certifications?**

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

**How Do I Apply?**

- Contact your State ESO/ESS to discuss the CA application process and verify eligibility.
- Ensure your credential is listed on Army COOL at: [https://www.cool.osd.mil/army](https://www.cool.osd.mil/army)
- Establish your ArmyIgnitED account at: [www.armyignited.com/app](http://www.armyignited.com/app)
  - Users: Click “Get Started” to login, create your login.gov account and confirm your personal information.
  - Click on “Add Credential”, confirm your personal information and establish your “Credentialing Pathway” (MOS/ASI or Other).
  - Search for the credential you wish to pursue, and establish the training method (“Prepare for Credential”, “Exam”, or “Complete Applicable Work Experience”).
  - Confirm credential pathway and return to main page to complete a credential request.
- Request Credentialing Assistance.
  - Click on “Request Credentialing Assistance”
  - Search for training and/or exam
  - Select training provider by clicking on “Select +”
  - Enter Course Information, include start and end date of course and/or exam
  - Upload any additional documentation
  - Confirm credential summary and click “Done”

***Start date must be 30 business days from submission***

**Where Can I Go for Testing?**

- There are two major companies that offer certification and licensure exams. You can find local test centers on their websites.
  - Pearson VUE: [https://home.pearsonvue.com/](https://home.pearsonvue.com/)
  - Prometric: [https://www.prometric.com/](https://www.prometric.com/)
5.0 Overview
Financial Aid is any grant or scholarship, loan, or paid employment offered to help a student meet his/her college expenses. Such aid is usually provided by various sources such as federal and state agencies, colleges, high schools, foundations, and corporations. Financial aid enables millions of students across America to attend college, university, or trade school.

5.1 Types of Aid Available

5.1.1 Government Financial Aid
For military service or family members of military:
- Reserve Officers’ Training Corps (ROTC) Scholarships
- Department of Veterans Affairs (VA) Education Benefits
- Iraq and Afghanistan Service Grant or Additional Federal Pell Grant Funds
- Limited Interest Rates, No Accrual of Interest, and Deferment of Student Loans
- [https://studentaid.gov/understand-aid/types/military](https://studentaid.gov/understand-aid/types/military)

5.1.2 Grants
Grants are often called “gift aid” because they are free money — financial aid that doesn’t have to be repaid. Grants are often need-based, versus scholarships which are merit-based.
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Teacher Education Assistance for College and Higher Education (TEACH) Grants
- Iraq and Afghanistan Service Grants

5.1.3 Work-study
Work-study is a work program to earn money and help you pay for school. It provides part-time
employment while you are enrolled in school.
- Available to undergraduate, graduate, and professional students with financial need.
- Available to full-time or part-time students.
- Administered by schools participating in the Federal Work-Study Program. Check with your school's financial aid office to find out if your school participates.

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

- **Federal student loans** and federal parent loans: These loans are funded by the federal government. Four types of Federal Student Loans;
  1. **Direct Subsidized Loans** are made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.
  2. **Direct Unsubsidized Loans** are made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.
  3. **Direct PLUS Loans** are made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify.
  4. **Direct Consolidation Loans** allow you to combine all your eligible federal student loans into a single loan with a single loan servicer.
- **Private student loans**: These loans are nonfederal loans, made by a lender such as a bank, credit union, state agency, or a school. For more info; [https://studentaid.ed.gov/sa/types/loans](https://studentaid.ed.gov/sa/types/loans)

5.1.5 Other Sources
(State Aid, College Aid, Nonprofit/Private Orgs)
- Aid from Your State Government - Even if you're not eligible for federal aid, you might be eligible for financial aid from your state. Many States have special grants or Student Loan Repayment Programs that will forgive loans based upon service in designated areas within their respective state. [https://www2.ed.gov/about/contacts/state/index.html](https://www2.ed.gov/about/contacts/state/index.html)
- Some States also offer a lottery scholarship with varying eligibility requirements. Check with your school's financial aid office to see if your State has one.
- Aid from Your College or Career School - Many schools offer financial aid from their own funds. Find out what might be available to you.
- Aid from a Nonprofit or Private Organization - Many organizations offer scholarships or grants to help students pay for college or career school. This free money can make a real difference in the affordability of your education.

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

### 5.2.1 ORG Hosted Scholarships

While NGB does not endorse any college or organization, we have listed various scholarships hosted by both .org and .com websites to help you in your search.

**Fisher House:** [https://fisherhouse.org/programs/scholarship-programs/](https://fisherhouse.org/programs/scholarship-programs/)

- **For: Service Member, Spouse & Children**
  - The Fisher House has awarded more than $19 million dollars in the last 19 years.
  - This site also links you to the NMFA for Spouses: [https://www.militaryfamily.org/programs/spouses-scholarships/](https://www.militaryfamily.org/programs/spouses-scholarships/)

**Enlisted Association of the National Guard:** [https://eangus.org/we-care-for-america/scholarship-information/](https://eangus.org/we-care-for-america/scholarship-information/)

- **For: Members of ENGAUS**
  - CSM Virgil R. Williams Scholarship
  - Patriot Scholarship
  - American Intercontinental Univ.
  - American Public University System
  - Colorado Technical University
  - Grantham University
  - University of Phoenix
  - USAA
  - Grand Canyon University

**National Guard Association of the United States:** [https://www.ngaus.org/membership/member-benefits/scholarships](https://www.ngaus.org/membership/member-benefits/scholarships)

- **For: Members of NGAUS**
  - AFBA - $5k
  - Grantham University Commissioned or Warrant O5 and below and spouse of an active member. Valued up to $14,200
  - The Van Hipp Heroes Scholarship Fund for those WIA
  - Leonardo DRS Guardian Scholarship Fund for children of KIA

**The American Legion:** [https://www.legion.org/scholarships](https://www.legion.org/scholarships)

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

**Veterans of Foreign Wars:** [https://www.vfw.org/assistance/student-veterans-support](https://www.vfw.org/assistance/student-veterans-support)

- **For: Service Members and Veterans, up to $5k**

**AMVETS:** [https://amvets.org/scholarships](https://amvets.org/scholarships)

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

**Folds of Honor:** [https://foldsofhonor.org/scholarships/](https://foldsofhonor.org/scholarships/)
  - *For: Children K-12 & those seeking a first bachelor’s degree – up to $5k*

**25 Great Scholarships for Members of the Military and Their Families:**
[https://www.top10onlinecolleges.org/scholarships-for/members-of-the-military/](https://www.top10onlinecolleges.org/scholarships-for/members-of-the-military/)

**Student Veterans of America ($10k)**
  - Raytheon Patriot Scholarship
  - Google-SVA Scholarship

**5.2.2 COM Websites hosting Scholarships**

**U.S. Veterans Magazine:**

**Scholarships.com:**

**Affordable Colleges.com:**
[https://www.affordablecolleges.com/resources/scholarships-for-military/](https://www.affordablecolleges.com/resources/scholarships-for-military/)

**College Recon.com:**
[https://collegerecon.com/military-veteran-scholarships/](https://collegerecon.com/military-veteran-scholarships/)

**How Do I Apply?**

• Military Financial Aid – See your local education office, Recruiting & Retention recruiter, AMEDD recruiter of visit the DANTES website for TTT.

• Grants and Student Loans (Federal and State) - Complete the Free Application for Federal Student Aid (FAFSA); [https://studentaid.ed.gov/sa/fafsa](https://studentaid.ed.gov/sa/fafsa). Colleges usually use the FASFA to determine your eligibility for additional State financial aid available to you. Check with your college financial aid office for more information.

• Scholarships – follow the directions provided in the links associated with the specific scholarship you are interested in.
Chapter 6: TESTING PROGRAMS

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

6.1 Army Personnel Testing (APT)
The APT Program offers standardized tests to determine eligibility for specialized training and to support the Army’s personnel selection and classification process including language proficiency testing.

References
- AR 611-5, Army Personnel Selection and Classification Testing, 9 December 2015
- AR 621-5, Army Continuing Education System, 28 October 2019
- AR 11-6, Army Foreign Language Program, 18 February 2016
- AR 350-20, Management of the Defense Language Program, 12 March 2018
- APT Handbook, 25 July 2019
How Do I Qualify? (Eligibility Criteria)

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

What Test are Available?

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

How Do I Apply?

- Contact your desired testing office for specific scheduling procedures and a sample DA4187.
- The Unit Commander approves and signs the DA4187 (Readiness NCO and Unit Admin can only sign if DA4187 is accompanied by a Memo of Signature Authority in the Absence of the Commander) and the Soldier forwards the document to the State education office.
- The ESO and/or TCO will verify that the Soldier is eligible for testing using DMDC and will then coordinate a testing date, place and time with the Soldier.
- Upon completion of testing, the TCO inputs test results into ArmyIgnitED, and provides the Soldier, the ESO, and the Unit Administrator a copy of the score for record update (the Unit Administrator sends a copy of the test score document to the MILPO for records maintenance and finance for pay update).
- Approval for re-testing is set forth in the applicable regulations.
- Request for re-testing as an exception to policy will be forwarded through the Soldier’s assigned state Education Services Officer to the Testing Program Manager at National Guard Bureau through MS Teams.

6.1.1 Armed Forces Classification Test (AFCT)

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

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

- **Exceptions to Policy (ETPs).** Soldiers may request an exception to the six month wait policy. To be considered for an ETP, Soldiers must provide justification as to why the Army needs the Soldier to test prior to the six month wait. Poof of study must accompany the ETP request. The two forms of study Soldiers may use include the Online Academic Skills Course (OASC) or a Basic Skills Education Program (BSEP) or similar adult education program. All ETPs for ARNG Soldiers MUST be processed through your State Education Office to NGB. Contact your Education Office for a current copy of the ETP sample memo.
- **Study/Improvement Courses.** The two primary AFCT improvement courses available to Soldier’s are the Online Academic Skills Course (OASC) and Basic Skills Education Program (BSEP).

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

  - **Basic Skills Education Program (BSEP).** BSEP courses are available at most Active Army and some ARNG Education Offices. BSEP is a resident class that provides lessons addressing three specific Armed Forces Classification Test (AFCT) subtests that comprise the GT score: Word Knowledge, Paragraph Comprehension, and Arithmetic Reasoning. Contact your State ESO for more information on program availability.

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

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

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

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

6.2 DANTES-Supported Examinations
Soldiers may benefit from free testing opportunities sponsored by DANTES. These college examinations can help you earn college credit for information you already know; save time and money toward your college degree; and bypass introductory classes.
**How Do I Qualify?**
Be an actively drilling ARNG Soldier with a valid Common Access Card (CAC).

**What Do I Get?**
Available DANTES Sponsored Tests:
- College Level Examination Program (CLEP)
- DANTES Standardized Subject Test (DSST)

**NOTE:** DANTES no longer supports the reimbursement of SAT, ACT, GMAT, GRE, or Praxis exams.

**Funding For DANTES-Supported Testing**
- DANTES authorizes up-front funding of the CLEP and DSST exams however, some sites may charge an administrative fee up to $30.
- For more information, consult your State Education Office or visit the DANTES web site at: [www.dantes.doded.mil/](http://www.dantes.doded.mil/)

**How Do I Apply?**
- To find your desired test center and specific registration information go to; [https://www.dantes.doded.mil/examinations/test-site-lookup.html#sthash.2l8MNhPh.dpbs](https://www.dantes.doded.mil/examinations/test-site-lookup.html#sthash.2l8MNhPh.dpbs)

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

6.2.2 College Level Examination Program (CLEP) Examinations.
CLEP offers you the opportunity to earn college credit for what you already know by taking any of the 33 introductory-level college subject exams. Because the exams are funded by DANTES, you could save hundreds or even thousands of dollars towards your degree.

**Funding Eligibility**
Visit the College Board website at [www.collegeboard.org/clep](http://www.collegeboard.org/clep) and select “Military take Exam for Free.” Review the information page and “Next Steps” to verify DANTES-funded eligibility.

**CLEP National Test Centers**
- Prior to testing, determine if the college or university you’re enrolled in awards credit for CLEP exam here [https://clep.collegeboard.org/school-policy-search](https://clep.collegeboard.org/school-policy-search)
- Select a CLEP NTC nearest you by going to; [https://clep.collegeboard.org/clep-test-center-search](https://clep.collegeboard.org/clep-test-center-search)
- Note: there is no cost for the CLEP exam, however, some NTCs may charge a non-reimbursable administrative fee up to $30. Only fully funded DANTES sites waive the administrative fee.
**Online Registration**
Follow these steps:
1. Visit the College Board’s website. [https://clep.collegeboard.org/register](https://clep.collegeboard.org/register)
2. If you don’t already have one, create a new account in “My Account”.
3. Identify during the registration process, DANTES-funding eligible if applicable
4. Present the printed “ticket,” authorized government ID and a second form of ID to the Test Administrator at the selected CLEP Test Center.

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

**Retest Policy**
- DANTES only funds test fees for the first attempt on all CLEP titles.
- Examinees may not repeat an examination of the same title within three months of the initial testing date and must retest on a self-paid basis.

**Scoring and Reporting**
Visit [https://clep.collegeboard.org/about-clep/scoring](https://clep.collegeboard.org/about-clep/scoring) for score receipt and reporting information.
- Scores for all DANTES-funded CLEP exams taken by ARNG Soldiers are automatically reported to their Joint Services Transcript (JST).
- Scores for self-funded CLEP exams are **NOT** reported to JST. Ask the CLEP administrator for score report instructions.

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

**Funding Eligibility**
Visit Prometric’s DSST website at [www.getcollegecredit.com](http://www.getcollegecredit.com) and select “Test Takers – Military” or, refer to **DANTES Funding Eligibility Requirements** in this guide.

**DSST Testing Sites**
- Prior to testing, determine if the college or university you’re enrolled in awards credit for DSST exams.
- Select a National Test Center nearest you by going to: [https://getcollegecredit.com/search/](https://getcollegecredit.com/search/)
- Note: there is no cost for the DSST exam, however, some NTCs may charge a non-reimbursable administrative fee up to $30. Only fully funded DANTES sites waive the administrative fee.

**Scheduling a DSST Exam**
Review the DSST “Test Taker Information Bulletin” for testing and scheduling information. Present an authorized government ID and a second form of ID to the Test Administrator.

**Retest Policy**
Important! DANTES only funds fees for the first attempt on all DSST titles. Examinees may retest on a self-paid basis after the 90-calendar day waiting period has elapsed.
Scoring and Reporting
Refer to DSST SCORING POLICIES in the “Test Taker Information Bulletin.”

- Scores for all DANTES-funded DSST exams taken by ARNG Soldiers are automatically reported to their Joint Service Transcript (JST)
- Scores for self-funded DSST exams are not reported to JST. Ask the DSST Test Administrator for score reporting instructions

6.3 Study Guides and Support Materials

- OASC/CPST: https://dantes.petersons.com/
  - Online Academic Skills Course (OASC) and the College Placement Skills Training course (CPST). The OASC focuses on preparing you with the academic skills needed to do well on the ASVAB/AFCT. The CPST helps learners achieve college readiness and place into college-level courses by scoring well on the ACCUPLACER exam.

- Free College Board CLEP Study Material:
  - Upon registration, military members will receive a free eGuide.
  - Available at: https://clep.collegeboard.org/earn-college-credit/military-benefits

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

- Modern States: https://modernstates.org/course
  - Free online courses taught by professors from leading institutions, have no prerequisites or restrictions for enrolling and cover all CLEP exam subjects.

- Harvard College Writing Center: https://writingcenter.fas.harvard.edu/pages/resources
  - An overview of the college essay, how to cite sources, and strategies for outlining. Perfect for studying for the College Composition CLEP.

- Free DSST Practice Exams: https://www.getcollegecredit.com/dsst_practice_exam/

- DSST Test prep (fee): https://www.getcollegecredit.com/testprep/

- MWR Library: http://mylibraryus.armybiznet.com/
  - A variety of online resources can be found on the MWR library to assist you with your testing preparation needs including:
    - EBSCO Learning Express: EBSCO’s DoD Learning Express Test Prep library provides eLearning tutorials, practice tests, e-books, flashcards and articles that help users build their skills in a wide array of core subjects for success in the classroom, on the job, and in life, including preparation for CLEP, DSST, ACT, GRE and more. Access the DoD MWR Digital Library online by visiting https://www.militaryonesource.mil/. Select the menu icon in the upper right. Then, select the MWR Digital Library link. Go to the bottom of the page and select the “ACCESS THE LIBRARY” button under the “For Adults” section. You will now be able to select the tile titled “EBSCO DoD Learning Express Test Prep.” You will need to register and login using your authentication certificate to have access to the EBSCO library.
    - Mango Languages: Digital language learning program for learners of all levels, with courses in over 70 different foreign languages, 21 English Language Learning courses.

- Khan Academy: www.khanacademy.org
  - Comprehensive videos and practice quizzes to help with college level mathematics, science, and history tests.

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

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

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

6.4 Using GI Bill for Testing, Licensure, and Certifications

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

Entitlement Charge

- MGIB-AD: Your entitlement is charged one month for every $2,150 received (FY22). Entitlement is prorated for tests that cost less than $2,150.
- MGIB-SR: Your entitlement is charged one month for every $407 received (FY22). Entitlement is prorated for tests that cost less than $407.
- Post-9/11 GI Bill:
  - For tests taken before August 1, 2018, if you were reimbursed for testing under the Post-9/11 GI Bill, you were charged at least a month of entitlement.
  - For tests taken after August 1, 2018, the DVA will prorate the entitlement charges under the Post-9/11 GI Bill based on the cost of the test.

Available Tests

- A sample list of available tests is provided below. A list of all approved national tests and approved charges can be found through the following link: https://inquiry.vba.va.gov/weamspub/buildSearchNE.do
  - ACT (American College Testing Program)
  - AP (Advanced Placement Exam)
  - BAR EXAM
  - CERTIFIED ANTI-MONEY LAUNDERING SPECIALIST
  - CLEP (College-Level Examination Program)
  - CWP Certification Exam (Certified Wellness Practitioner)
  - CAT (Connecticut Administrator License)
  - DAT (Dental Admissions Test)
  - DSST (DANTES Subject Standardized Tests)
  - ECE (Excelsior College Examinations)
  - FOOD SAFETY MANAGER
  - GMAT (Graduate Management Admission Test)
- GRE (Graduate Record Exam)
- LSAT (Law School Admission Test)
- LC-PA (Learning Counts Portfolio Assessment)
- MAT (Miller Analogies Test)
- MCAT (Medical College Admissions Test)
- MICHIGAN BAR EXAMINATION
- MIG (GMAW) American Welding Certification
- NATIONAL HOME INSPECTOR CERTIFICATION
- OAT (Optometry Admissions Testing)
- PCAT (Pharmacy College Admissions Test)
- SAT (Scholastic Assessment Test)
Chapter 7: EDUCATION SUPPORT PROGRAMS

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

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

- What is the JST?
  - JST is an academically accepted document approved by ACE to validate a service member’s military occupational experience and training along with the corresponding ACE college credit recommendations. It replaced the Army/American Council on Education Registry Transcript System (AARTS) and the Sailor/Marine American Council on Education Registry Transcript (SMART).

- Who is eligible for a JST?
  - All enlisted, officers and warrant officers, both active and veterans from all Army components, Coast Guard, Marine Corps and Navy.

- What benefit does JST provide?
- It provides a description of military schooling and work history in civilian language.
- It serves as a counseling tool for academic and career counselors in advising Service members and veterans.
- It serves as an aid in preparing resumes and explaining Army, Coast Guard, Marine Corps, National Guard and Navy work experience to civilian employers.
- It also saves time and money by awarding academic credits, which means less tuition to pay and less time spent in the classroom.

**How do you view and print your personal/unofficial transcript?**
- Once you have logged into the JST website, click on the link at the top that says "Transcripts". From there, you can view your transcript by using the "Transcript" link. This page also has links that allow you to view your transcript. The transcript contains sections for Military Course Completions, Military Experience and College Level Test Scores. You can print or save the transcript for your records.

**What do you have to do to have your official JST sent to a school?**
- After you log on to the JST website you will click the "Transcript" link at the top of the page and then on the "Transcripts menu" you will click the "Official Transcript Request." On the next page, search for the school and select the institution from the list. Select the correct institution (verify spelling and location are correct) in the resulting search results. On the next page, acknowledge the consent statement and click "Yes". There is no charge to have a JSY sent to a college/university.

**Do all colleges/universities accept the recommend credit listed on JST?**
- It is up to each institution to decide what ACE credit recommendations can be accepted, modified, or rejected. Whether an academic institution accepts the credit recommendations depends on its policies and procedures for transfer credit, your program of study, and your degree requirements.

**Is there a limit to the number of official transcripts you can have sent out?**
- Delivery method (indicated on screen when you order) determines how many transcripts can be ordered/sent out. If the delivery method is electronic then there is no limit but you can only order to colleges that accept electronic delivery.
- If the delivery method is US Postal Service (USPS) then only 2 transcripts can be ordered within a 30-day period due to the cost associated with generating and mailing.

**How far back does the data on JST go?**
- The data can go back as far as 1976 but data older than 1994 may be missing or incomplete. We can include training on your transcript that was taken prior to 1976. The older the data, the greater the chance something could be missing.

### 7.2 Tools to Help Make Your Educational Decisions

#### 7.2.1 MilGears

**What is MilGears?**
- MilGears is a decision support tool that can assist you in researching options before selecting credentials and/or degrees by completing an interest inventory. The tool will analyze your input into the interest inventory, provide you with related civilian occupations you may be interested in, and will show the related credentials and/or
academic degrees that support your career choices. If you find an occupation and credential you are interested in, you'll have the option to download and save a summary page of those selections that you can keep as a reference.

- What will MilGear do for me?
  - MilGears provides a Soldier with the “best fit” credentials and/or degrees and schools that match their career goal.
  - Downloadable summary page of the credential and/or degrees for the selected career choice.

- What makes MilGears unique?
  - MilGears is an interactive Army Decision Support Tool (DST) so Soldiers can research potential career choices and their credential and/or degree requirements prior to selecting to pursue a degree or credential.
  - MilGears uses data inputted by Soldiers and the Department of Labor to further personalize recommendations.
  - MilGears guides Soldiers through a complete decision process, linking career goals to degree/credential requirements and to personalized career recommendations.
  - MilGears provides Soldiers a ‘Military Pay Calculator’ link to best assess your military income in the civilian sector.

- What are the benefits of MilGears?
  - Personalized data used to help you visualize impacts of your career and education choices on future salary potential.
  - MilGears recommends civilian career paths, enables you to conduct your own searches, and compare options.
  - MilGears also recommends degrees that align with your career goal and best fit/best value schools offering the selected degree.
  - You will be able to review your selections and view personalized success tips.

### 7.2.2 TA DECIDE

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

- TA DECIDE works for everyone, whether pursuing education full or part-time. By entering personal parameters such as preferred degree level, program area and residential area, TA DECIDE provides vital information. This information includes number of Service members using DoD tuition assistance, annual tuition costs, graduation rates, comparisons of schools and programs, and much more.

- One of the greatest benefits of using TA DECIDE is that all the schools included in this tool have been vetted by the DoD. More than that, all the schools signed a Memorandum of Understanding (MOU) conveying the commitments and agreements between the educational institution and DoD prior to receiving funds from a service’s TA program. The TA DECIDE engine is fueled by more than 10 recognized and trusted data sources from across the departments of Defense, Education, and Veterans Affairs.
There are thousands of schools included in TA DECIDE, and all are eligible for military tuition assistance. You can use TA DECIDE on your own or utilize it while working with an educational counselor. It’s an additional resource that can help you start a conversation or launch right into your own search. See more at: www.dodou.com/TADECIDE/

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

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

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

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

7.2.7 GI Bill Comparison Tool
The U.S. Department of Veterans Affairs’ GI Bill Comparison Tool enables users to calculate benefits and research approved programs of study. Users enter their military status; the GI Bill benefit they plan to use and information about their school or employer (for approved apprenticeship/on-the-job training programs). A benefit estimator function provides the user with the expected payment rate information: https://www.va.gov/gi-bill-comparison-tool
7.2.8 Kuder Journey
The website is a one-stop-shop for Service members as they plan, prepare and transition to civilian employment. Users provide their military background, needs and barriers, to create a custom menu of resources that facilitate a personalized approach to career development. This easy step-by-step development process begins with the completion of three assessments: The Kuder Career Interests Assessment, Kuder Skills Confidence Assessment – Adult, and Kuder Work Values Assessment provide a reliable foundation for which military members can build plans for the future.
https://dantes.kuder.com/landing-page

7.2.9 Coalition for College
The Coalition for College is a group of more than 140 distinguished colleges and universities across the U.S. that joined to increase students’ access to higher education. The site helps to make college a reality for all students through a set of free, online college-planning tools that helps students learn about, prepare for, and apply to college. The Coalition offers fee waivers for veterans and those currently serving that allows eligible students to apply to most member schools without paying any application fees. Access the site at:
http://coalitionforcollegeaccess.org/

7.2.10 Occupational Outlook Handbook (OOH)
The OOH is a career resource offering information on the hundreds of occupations that provide the overwhelming majority of jobs in the United States. Each occupational profile describes the duties required by the occupation, the work environment of that occupation, the typical education and training needed to enter the occupation, the median pay for workers in the occupation, and the job outlook into the next 10 years for that occupation. Each profile is in a standard format that makes it easy to compare occupations. The OOH can be accessed at:
www.bls.gov/ooh

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

7.2.12 HERC and DegreeQuest®
The Higher Education Resource Center (HERC) offers free guidance, support and degree plans to all ARNG Soldiers and their family members, including spouses and dependent children of college age, using their patented degree exploration system, DegreeQuest®.
- To take advantage of the free support offered you first submit an online application for assistance by clicking on the button at the bottom of this web page:
https://www.degreequickly.com/nationalguard.html
7.3 Tools to Help While You Are in School

7.3.1 Army e-Learning/Skillport
All actively serving members of the ARNG as well as Department of the Army civilian employees, are authorized to access over 5,000 Information Technology, Business Skills, and Interpersonal Skills courses from any location, around the clock (24/7). To use Army e-Learning simply obtain an AKO account and complete your registration through ATRRS (you do NOT need an ATRRS Logon ID/Account to register). To see what courses are available you can browse the Army e-Learning Course Catalog at; https://www.atrrs.army.mil/selfdevctr/sfcatalog.pdf or to enroll in courses go to; https://www.atrrs.army.mil/selfdevctr/eLearningWelcome.aspx (Must be on CAC enabled computer to access).

- With Army e-Learning you have access to:
  - Over 3,500 web-based courses in Information Technology, Business Leadership and Personal Development
  - IT certification prep courses/tests in MCSE, CISSP, C++, Cisco, Oracle and many more (AR350-1) (e-Learning Waiver Form) (Certification Matrix)
  - On-line subject matter experts and mentors available 24x7
  - Skillsoft Books
  - ACE college credit course training modules (ACE College Credit Procedures) (ACE Tracking Form)
  - Customized Learning Paths unique to organizational training needs
  - Curricula mappings to fit your training requirements and help when developing Individual Development Plans

- Knowledge Centers in Leadership, Project Management, and Microsoft Enterprise Solutions

- What is the value of Army e-Learning?
  - 1 promotion point for every 5 hours of training for Enlisted
  - Continuous Learning Points for DA Civilians
  - Flexibility to take anywhere, anytime at no charge to the individual or unit.
  - Reduces cost per trained Soldier

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

7.3.3 Online Academic Skills Course (OASC) and College Placement Skills Training (CPST)
OASC and CPST are available to Service members, DoD civilians, and family members, to help prepare for college, build academic skills, and prepare for exams such as CLEP or DSST. CPST is especially helpful for those beginning their college program as most colleges require
students to take placement exams prior to enrolling in English and math classes. The courses are self-paced and customized based on your answers on a pre-assessment. Lessons utilize interactive exercises such as drag-and-drop matching, video games style multiple choice, and dynamic flash cards. Lessons include the following areas: English and Language Arts, Essay Writing and Math (basic and college level math). Access OASC and CPST at https://www.dantes.doded.mil/service-members/prep-for-college/oasc-cpst.html

7.3.4 Federal Academic Alliance
The US Office of Personnel Management partnered with several colleges and universities to provide additional learning opportunities to the federal workforce (including military personnel) by arranging reduced tuition rates. Furthermore, some schools in this alliance extend these reduced rates to spouses and dependents. Many of these schools offer online programs. Gain more information here: https://www.opm.gov/wiki/training/Federal-Governmentwide-Academic-Alliances.ashx

7.3.5 Coursera
Coursera is an education company that partners with the top universities and organizations in the world to offer courses online for anyone to take, for free. Technology enables Coursera partners to teach millions of students rather than hundreds. Classes offered on Coursera are designed to help you master the material. When you take one of Coursera’s classes, you will watch lectures taught by world-class professors, learn at your own pace, test your knowledge, and reinforce concepts through interactive exercises. Coursera offers courses in a wide range of topics, spanning the Humanities, Medicine, Biology, Social Sciences, Mathematics, Business, Computer Science, and many others. Whether you’re looking to improve your resume, advance your career, or just learn more and expand your knowledge, Coursera offers multiple courses that you may find interesting. Coursera can be accessed at: www.coursera.org

7.3.6 Massive Open Online Course (MOOC)
MOOCs are online courses that provide traditional course materials such as filmed lectures, readings, and problem sets, as well as providing interactive user forums to support community interactions between students, professors, and teaching assistants. MOOCs are a relatively new and have emerged as a popular mode of learning. MOOCs can especially be useful when preparing for CLEP and DSST exams. An excellent source to find available MOOCs is https://www.mooc.org/ and/or https://www.classcentral.com/.

7.3.7 Modern States Education Alliance (MSEA)
MSEA is a non-profit organization that offers free college courses to help students prepare for CLEP and Advanced Placement (AP) exams. MSEA offers over 70 high quality CLEP and AP prep courses from top institutions that cover almost all CLEP exams. Through MSEA Soldiers can earn college credit by taking free online college prep courses and a corresponding CLEP exam at no cost at a nearby National Test Center (NTC). For more information, visit the MSEA web site at; https://modernstates.org

7.3.8 Tutor.com
Funded by the DoD MWR Library Program, Yellow Ribbon Reintegration, Army General Library Program, and Navy General Library Program. Tutor.com provides homework and study help from a professional tutor any time you need it. It is FREE for Active Duty or Deployed National Guard Soldiers. Expert tutors are online 24/7 and available to help in more than 16 subjects, including test prep, proofreading, Math, Science, English, and Social Studies. For more information, visit the MSEA web site at; https://military.tutor.com/home
7.4 Time Management and Test Taking Tools
Good study tips and habits can make a tremendous difference in achieving your academic success. Study tips can assist you in understanding academic subject matter and improving your test scores. Some of these tips you may have already been exposed to and use or never applied. Many successful students create their own personal methods to absorbing classroom material by modifying established methods of learning. Regardless of your learning style, understanding how to absorb and articulate knowledge is a necessity for all people involved in the learning process; in and outside of the classroom. Below is a list of tips that may be beneficial to you as you seek your academic success.
- Time Management and Organization Tools to Improve Your Time Management: https://students.dartmouth.edu/academic-skills/learning-resources/time-management-tips
- Cramming Techniques for Exams: www.testtakingtips.com/cramming/index.htm
- Reducing Test Taking Anxiety: www.testtakingtips.com/anxiety/index.htm
- Study Skills Help & Study Tips: www.testtakingtips.com/study/index.htm
- Test Preparation Tips: www.testtakingtips.com/test/genpre.htm

7.5 Registered Apprenticeship and On-the-Job Training Programs
Employer-sponsored Registered Apprenticeship (RA) and On-the-Job training programs provide a unique opportunity to earn full-time wages, collect GI Bill benefits, and attain a nationally recognized credential in over 1,300 officially recognized occupations. Key RA industries include aerospace, biotechnology, construction, energy, geospatial, health care, information and communications technology, advanced manufacturing, and transportation and logistics.
- Registered Apprenticeship Programs: To identify RA programs approved for the use of GI Bill benefits, visit http://inquiry.vba.va.gov/weamspub/buildSearchInstitutionCriteria.do. Select “On-the-Job Training/Apprenticeship” from the “Program Type” dropdown menu, enter a job title or the word "apprentice" and then click your preferred state. Enter “apprenticeship” in the website’s search bar under the jobs tab.
- Industry and Career Research: To conduct and industry/career research and MOS-matching, can be conducted at www.mynextmove.org/vets/
Current Vacancies: To identify current apprenticeship vacancies available at over 16,000 employers nationwide visit https://www.apprenticeship.gov/apprenticeship-finder. Current vacancies can also be found at https://www.glassdoor.com.

7.6 Onward to Opportunity (O2O)
With no-cost training and certification in over 40 top-paying career fields and direct connections to military friendly employers through their national partner Hire Heroes USA, this career transition program utilizes in person and online learning options.
What Do I get?
- Career Training and access to online learning pathways—direct connections to 850+ national employer partners through Hire Heroes USA
- Networking opportunities and connections
- One FREE industry certification exam
- FREE resume assistance, interviewing technique training and matching to employers in your industry
- Non-credit certificate of completion from the IVMF at Syracuse University upon course completion.
- IVMF Alumni Services Support
- O2O & Google.org are working together. If you’re a military spouse that’s interested, you can apply now and start your journey to gaining employment no matter where the military moves you next.

How Do I apply?
- Start the application process:
  - O2O Info Page: [https://ivmf.syracuse.edu/programs/career-training/](https://ivmf.syracuse.edu/programs/career-training/)
  - O2O Enrollment: [https://ivmf.syracuse.edu/programs/career-training/o2o-admission/](https://ivmf.syracuse.edu/programs/career-training/o2o-admission/)
  - O2O Learning Pathways: [https://ivmf.syracuse.edu/programs/career-training/learning-pathways/?q=/programs/career-training/concentrations/](https://ivmf.syracuse.edu/programs/career-training/learning-pathways/?q=/programs/career-training/concentrations/)

7.7 The College Financing Plan
The College Financing Plan is a U.S. Department of Education webpage that provides students with a tool that assists prospective students in understanding the total costs of attendance. The site factors in tuition, fees, housing, meals, books and supplies, transportation, other education costs, grants and scholarships, work-study possibilities, student loans, military education benefits, and other potential factors. The College Financing Plan can be accessed at [https://www2.ed.gov/policy/highered/grad/aid-offer/index.html](https://www2.ed.gov/policy/highered/grad/aid-offer/index.html)

7.8 My Next Move
The My Next Move website ([https://www.mynextmove.org/vets/](https://www.mynextmove.org/vets/)) provides some extraordinary tools which provide a quick search function, MOS related careers (Through the O*NET Interest Profiler), connect to Bureau of Labor Statistics and O*NET Online, and allows you to Print or email the results.
8.0 Overview
Administer ARNG bonus and incentives to support the strength readiness objectives of the 54 States & Territories while providing stewardship, resource management & policy guidance for Selective Reserve Incentive Program (SRIP) and Army Medical Department Incentives Program (AMEDDIP).

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

How Do I Qualify?
Be sure to reference current policy and inquire with your State's AMEDD Recruiter and Incentives Manager for up-to-date details on this program. To be eligible, AMEDD Officers must meet all the requirements for accessioning and commissioning as an AMEDD Officer in the ARNG. Some requirements include:
- Graduates of the Inter-Service Physician Assistant Program (IPAP) and the University of Kentucky College of Social Work Program (Army-UK MSW) are not eligible to participate in HPLRP until they satisfy their 6-year contractual obligation.
- Must be on the critical wartime shortage list.
- Must be assigned to an authorized TDA/MTOE unit.
- Soldier must possess outstanding educational loans toward the qualifying degree.
- Program participants must remain in a qualifying duty position (AOC) or authorized duty position on the substitution list in order to receive loan repayments, monthly stipend, or special pay.
- HPLRP contractual obligation depends on AOC.

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

**How Do I Apply?**
- AMEDD officers on the critical wartime shortage list interested in HPLRP will need to speak to their State’s AMEDD Recruiter or AMEDD Incentives Manager to find out if they are qualified for HPLRP and what loans may be eligible for repayment. Once found qualified, the AMEDD Recruiter will initiate the HPLRP contract in the Guard Incentives Management System and the requested document will be submitted for approval.

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

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

**How Do I Qualify?**
Individuals enrolled in the Chaplain Candidate Program are NOT eligible to participate in the ARNG CLRP but may become qualified to participate in CLRP upon becoming fully qualified as a Chaplain. Be sure to reference current policy and inquire with your State's Incentives Manager for up to date details on this program. Chaplains must meet all the requirements for affiliating as a Chaplain in the ARNG, and

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

Related Accrediting Organization in the Council for Higher Education Accreditation (CHEA) or approved by the Armed Forces Chaplains Board.
- Must have a GIMS CLRP Pre-Approval application approved by the State Incentive Mgr.
- Must sign an agreement to serve not fewer than three years as a Chaplain in the ARNG.

**May Qualify For:**
The maximum ARNG CLRP is up to $80,000 (up to $20K for each 3-year period of obligation) by law and covers the loan’s principle, interest, and related expenses. The maximum annual payment made for eligible participants under the CLRP may not exceed $6,666.66 for each year of the incentive term.

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

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

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

**How Do I Qualify?**
- May sign for a SLRP incentive with or without current qualifying student loans, however, all loans must be Title IV Federal loans that are not currently in default.
- Federal Parent Loans for Undergraduate Students (PLUS loans) are eligible for repayment if the Soldier is the borrower and the loans(s) are in the Soldier’s name.
- State and private loans are not eligible.
- In order to be eligible for payment, must be enlisting or reenlisting/extending for a minimum period of 6-years in an active status.
- Loan(s) that are in default on the SLRP contract signature date are never eligible for repayment, regardless if default status is removed afterwards.
- Must not be enlisting as a Glossary Non-Prior Service (GNPS), 09R Simultaneous Membership Program (SMP) Cadet, or 09S Officer Candidate School (OCS) Candidate (See 8.4 for more details).
- Must not be enlisting into the Recruit Force Pool (RFP), ROTC program or have or will
receive a Guaranteed Reserve Forces Duty (GRFD) scholarship.

- Must not have previously received ELRP (aka SLRP).
- If enlisting with loans, must have a GIMS SLRP Pre-Approval application approved by the State Incentive Manager.
- The annual payment is 15 percent of the eligible Disbursed amount or $500.00, whichever is greater, the annual payment sum may not exceed maximum payment cap of $7,500.
- Maximum annual payment cap is $7,500.
- The annual payment is inclusive of interest if the combined principal and interest payment does not exceed the maximum amount authorized by DoDI.
- 50K is a lifetime max and eligible Soldiers may extend/continue existing agreement IOT reach full entitlement.
- Enlisted Soldiers receiving SLRP will remain eligible while attending OCS or WOCS or after contracting into the ROTC/SMP programs as a non-scholarship participant.
- Soldiers may also remain eligible upon commissioning or appointment, subject to the original terms and conditions within their incentive agreement.
- ARNG Recruiters/Reserve Component Career Counselors (RCCC)/Incentive Managers determine loan eligibility using NSLDS and/or applicable promissory notes/disbursement sheet(s) for enlistees who meet the following criteria:
  - NPS & PS SLRP recipients must enlist/affiliate into a Critical Skill (CS) and UIC vacancy that matches the authorized skill level position within Tier Levels 1-6. Note: NPS must be in grade E-4 and below and PS must be in grade E-7 or below.
  - Must enlist/affiliate into a valid, authorized UIC vacancy as per ARNG SRIP policy.
  - NPS applicant must have an Armed Forces Qualification Test (AFQT) score of 50 or higher.
  - PS applicant must be Duty Military Occupational Specialty Qualified (DMOSQ) in the contracted SLRP MOS at time of enlistment/affiliation.
  - PS applicant must have less than 16-years’ Time-in-Service (TIS) on contract start date.
  - PS Soldier must have received an Honorable Discharge or an Honorable release at the conclusion of all periods of prior military service.
  - A General under Honorable conditions discharge for any period of service is ineligible (Exception: Soldiers who completed IADT with an uncharacterized discharge).
  - PS Soldier must not be enlisting under the provisions of a Conditional Release (DD Form 368) from a Selected Reserve (SELRES) component other than the United States Army Reserve (USAR).
  - NPS/ PS applicants’ contract at MEPS; Soldiers affiliating from AD contract with an RCCC in GIMS.

- ARNG Unit Readiness NCOs/Retention NCOs/Incentive Managers determine current Soldiers’ eligibility SLRP eligibility using NSLDS documentation. To reenlist/extend for SLRP, Soldiers must meet the following criteria:
  - Must be in Pay Grade E-7 or below.
  - Must be DMOSQ and assigned as the primary position holder.
  - Must reenlist/extend in an authorized UIC per current ARNG SRIP policy.
  - Must have less than 16 years TIS at time of current ETS date.
  - Must reenlist/extend within 365-0 days of his or her ETS date.
  - Must not be in an AGR or FT MILTECH status on contract signature and start
dates.
  o Must not be under any type of Suspension of Favorable Personnel Action (SFPA).
  o Soldiers who enter the program after 1 March 2009 may extend beyond his/her initial 6-year SLRP contract until such time as he/she reaches the maximum dollar amount that was authorized on the date of the initial SLRP contract. This does not currently apply to officers.

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

What Do I Get?

  ▪ The maximum lifetime amount (currently) of the ARNG SLRP is $50,000.00.
  ▪ The maximum annual payment made for eligible participants under the SLRP may not exceed $7,500 for each anniversary year of the incentive term.
  ▪ Soldier must meet all the payment eligibility requirements per current ARNG SRIP policy.

How Do I Apply?

  ▪ The Applicant/Soldier must provide the Recruiter, RCCC or RNCO copies of the National Student Loan Data System Summary Aid and Detailed Loan Information Sheet(s) or copies of promissory note(s) and disbursement sheet(s) for any Title IV loan(s) not listed on the NSLDS documentation.
  ▪ These documents must be dated within 30-days of the SLRP Pre-Approval request.
  ▪ Once the Recruiter, RCCC or Unit Readiness NCO has submitted the SLRP Pre-Approval and it is approved by the State Incentive Manager, the MEPS Guidance Counselor (GC), Recruiter, RCCC or Unit Readiness NCO will complete the eligibility process within the Recruit Quota System (REQUEST)/GIMS and upon eligibility being determined, the MEPS Guidance Counselor (GC), Recruiter, RCCC or Unit Readiness NCO will print out the SLRP agreement out of the Guidance Counselor Resource Center (GCRC)/GIMS and sign it with the Applicant/Soldier.
  ▪ The contract signature date on the SLRP addendum establishes the 6-year service obligation period for all NPS/PS Applicants/Soldiers.
  ▪ The 6-year service obligation for a current Service member begins 1-day after Service member's current ETS date.
  ▪ Current Service member’s reenlisting/extending under and continuing a SLRP contract executed after 1 March 2009, must not complete a new SLRP addendum.

8.4 ARNG 09S SLRP

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

How Do I Qualify?

  ▪ Must possess one or more qualifying and disbursed Title IV Federal loans (not currently in default).
  ▪ PLUS loans are eligible for repayment if the Soldier is the borrower and the loans(s) are in the Soldier’s name; State and private loans are not eligible.
  ▪ Soldiers may sign for a SLRP incentive without current Title IV qualifying student loans, which may be added later. However all loans must be one year old on the anniversary date qualifying for payment.
• Must enlist for a minimum period of 6-years in an active drilling status.
• Loan(s) that are in default on the SLRP 09S contract signature date are never eligible for repayment, regardless if default status is removed afterwards.
• Must enlist into a created 09S vacancy processed through AUVS, RPM and REQUEST in order to receive SLRP. It will display a vacancy management score of 8. An override will be required. Only available to NPS & PS applicants who enlist at MEPS.
• Must enlist as 09S OCS Candidate.
• Both NPS and PS 09S Applicant’s must have an AFQT score of 50 or higher.
• Must have 90 semester hours or more or a bachelor’s degree or higher.
• Must not be enlisting into the RFP, ROTC or have or will receive a GRFD scholarship.
• Must not have previously received SLRP.
• Must have a GIMS SLRP Pre-Approval application approved by the State Incentive Mgr.
• The max annual payment is 15% of the eligible principle(s) or $500, whichever is greater
• Payments are capped at $7,500.00 annually.
• The current year’s annual payment will include interest if the combined principal and interest payment does not exceed the maximum amount authorized by law.
• Must complete BOLC within 2-years from date of graduation from OCS.
• Must be commissioned with 3-years from date of enlistment.
• Is eligible to retain 09S SLRP upon being commissioned.
• Is not eligible to contract for the OAB incentive.
• Not eligible to extend SLRP beyond the initial contract.

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

What Do I Get?
• The lifetime maximum amount of the ARNG 09S SLRP is $50,000.00.
• The maximum annual payment made for eligible participants under the 09S SLRP may not exceed $7,500 for each anniversary year of the incentive term.
• Soldier must meet all the payment eligibility requirements as per the current ARNG SRIP policy.

How Do I Apply?
• Obtain a copy of the NSLDS Summary Aid and Detailed Loan Information Sheet(s) or promissory note(s) and disbursement sheet(s) for any Title IV loan(s) not listed on the NSLDS documentation.
• These documents must be dated within 30-days of the 09S SLRP Pre-Approval request in GIMS. Once the Recruiter has submitted the 09S SLRP Pre-Approval and approved by the State Incentive Manager, the Applicant/Soldier must be projected to enlist at MEPS, whereby the MEPS GC will complete the eligibility processing.
• For 09S OCS candidate, the MEPS GC will print out the GCRC 09S SLRP addendum and sign it with the Applicant/Soldier. The signature date on the 09S SLRP addendum establishes the 6-year service obligation period for all NPS/PS 09S SLRP Applicants/Soldiers.
Chapter 9: COMMISSIONING PROGRAMS

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

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

*The ARNG now offers a 4YR. Dedicated Scholarship called the Minuteman Scholarship (Guidance for the Minuteman Scholarship Campaign will be sent each year in an operations order from U.S. Army Cadet Command (USACC)). Cadets are still required to SMP with an ARNG unit and drill monthly. The Cadet can opt out of ROTC after the first year with no recoupment of ROTC scholarship funds. However, if after the first year the
Cadet remains in an ROTC program, all ROTC scholarship funds will be recouped. All SMP Cadets that leave the ROTC program still have a remaining MSO with the respective component to serve in enlisted status.

9.2 ROTC Scholarships

Overview. Guaranteed Reserve Forces Duty (GRFD) Scholarships and Dedicated ARNG (DEDNG) scholarships are available through Army ROTC. These scholarships guarantee that commissioned Cadets can serve in the ARNG. GRFD scholarships are available for up to two years and allow simultaneous use with the Chapter 1606/ MGIB-SR or Chapter 1607/REAP GI Bills. The DEDNG scholarship is available for up to four years (either full tuition and mandatory fees or room and board option of $10,000 per year) but does not allow simultaneous use with the Chapter 1606/ MGIB-SR or Chapter 1607/REAP GI Bills.

How Do I Qualify?

- Must be a U.S. Citizen.
- Must be accepted to the College/University with a ROTC program.
- Must have a 2.5 cumulative GPA and maintain a 2.0.
- Incoming freshman must have a minimum 19 ACT or 1000 SAT to qualify for the 4YR. Minuteman Scholarship.
- Must be under 31 years of age for the entire year of commissioning.
- Must pass the Cadet Command Physical Assessment.
- Must pass MEPS physical and DoDMERB physical.
- Must meet Army height/weight standards.
- Must be a full-time student and be of good moral character.
- Most Cadets will serve an eight-year MSO as a drilling Officer upon commissioning.
- Contact the Professor of Military Science (PMS) at your school’s Army ROTC department to determine eligibility.

What Do I Get?

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

Note: All Dedicated ARNG (DEDNG) scholarship students must participate in the Simultaneous Membership Program (SMP) with an ARNG unit when in school. The Cadet drills with an ARNG unit and is paid at the rank of E-5, approximately $319 per month, unless already in the ARNG and holds a rank higher than E-5. For additional information and details, contact your local ROTC battalion or the ARNG ROTC Support Advisor.

9.3 Early Commissioning Program (ECP)

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

What Do I Get?

- Commissioned as a Second Lieutenant in two years.
- Begin earning service time toward promotions and retirement following sophomore year in college.
- Monthly stipends during first and second year while enrolled.
- Paid as a Cadet/ E-5 if enrolled in the Simultaneous Membership Program (SMP).
- Uniform allowance and book allowance.

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

Military Junior College (XXX) Participants in the Early Commissioning Program: Valley Forge Military Academy and College, Wayne, Pennsylvania. Valley Forge Military Academy was founded in 1928 by Lieutenant General Milton G. Baker, who modeled many of the Academy’s drills, customs, and ceremonies after a British motif. Valley Forge offers a co-ed 2-year junior college program, as well as a military boarding school for young men grades seven through twelve.

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

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

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

Upon graduating from an MJC, the ECP 2LT is eligible for the EAP (Education Assistance Program) that pays either full tuition and mandatory fees or room and board ($10,000 max per year) to be used at the 4-year institution while pursuing a baccalaureate degree. The ECP 2LT gets 36 months maximum to complete their baccalaureate degree.

9.4 Simultaneous Membership Program (SMP)

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

Important: Program is 4, 3.5, 3, 2.5 or 2 years depending on the Cadets academic alignment.
How Do I Qualify?
- Army National Guard Soldiers attending colleges sponsoring ROTC units are eligible to apply for scholarships under the SMP option.
- Contracted advanced course Cadets are also eligible to participate in SMP.
- Basic course Cadets are now required to contract and SMP with a RC unit.

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

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

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

9.6 State Officer Candidate School (OCS)
Overview. The State OCS option is a 16 to 18-month course of instruction conducted in four phases. Upon commissioning, each officer will attend an Officer Basic Course (OBC) within 24 months in the branch to which they are assigned.

How Do I Qualify?
- In-Service Applicants must have successfully completed BCT and AIT.
- Soldiers enlisting under the OCS Option must successfully complete BCT
- Candidates must have a minimum of 90 semester hours from an accredited college or university annotated on an official transcript prior to enrollment into the program, along with an approved plan for degree completion.
- Applicants with a 4-year degree must submit an official transcript (from the Institution's Registrar's Office through the State Education Office) confirming graduation.
- Achieve a General Technical Aptitude Test (GT) score of 110 or higher on the ASVAB.
- Commissioning must occur before 42 years of age (this is not waiverable).
- Soldiers enlisting under the OCS option must be under 35 years old at the time of enlistment
- Candidates must sign an Officer Service Agreement.
- Candidates must provide proof of citizenship (naturalized or by birth). US citizenship is required for commissioning.
- For information on testing procedures, contact your State ESO.
- For information on application procedures, contact your chain of command or local recruiter.

9.7 Accelerated Officer Candidate School (OCS)

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

How Do I Qualify? (Eligibility Criteria)
Candidates must complete 90 semester hours towards a bachelor's degree on an official transcript and provide a copy of their approved bachelor's degree plan prior to enrollment.

Applicants with a 4-year degree must submit an official transcript (from the Institution’s Registrar’s Office through the State Education Office) confirming graduation.
- Achieve a GT score of 110 or higher on the ASVAB.
- Candidates must be no more than 41 years, 364 days of age at the time of commissioning; Minimum age requirement to enroll is 18.
- In-service applicants must have successfully completed BCT and AIT
- Soldiers enlisting under the OCS Option must successfully complete BCT
- Candidates must sign an Officer Service Agreement.
- For information on testing procedures, contact your State ESO.
- Candidates must be a US citizen to enroll.
- For application information, contact your chain of command, or local recruiter.

9.8 Warrant Officer Candidate School (WOCS)

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

How Do I Qualify? (Eligibility Criteria)
- Basic eligibility requirements vary among MOS. You may find this information at www.usarec.army.mil/hq/warrant/index.shtml. The items listed below are universal for all applicants or applicable as indicated:
- US Citizenship (No Waivers)
- GT score of 110 or higher (No Waivers)
- High school graduate or have a GED (No Waivers)
- Final Secret or Top-Secret Security Clearance

**Note: Interim clearances do not satisfy the requirement!**
- Pass the standard 3-event Army Physical Fitness Test (APFT) and meet height/weight standards.
- Pass the commissioning physical for technical specialties or the Class 1 flight physical for Aviators.
- All applicants must have 12 months remaining on their enlistment contract.
- Age Requirements: For 153A, 33rd birthday or less prior to their packet being boarded. For all other WO MOS', 46th birthday or less prior to their packet being boarded.

### 9.9 Direct Commission
The intent of this program is to offer an alternate-commissioning source to exceptionally qualified individuals. An individual will not request a direct appointment; rather, an individual must be nominated and selected for consideration by the chain of command. An applicant must have served a minimum of twenty-four months active military status including twelve months in the Army National Guard. The nominated Soldier must have completed their baccalaureate degree and achieve an ASVAB GT score of 110 or higher. Each respective State Military Personnel Officer (MILPO) is the POC for direct commissioning.
10.0 Overview
Spouses are essential to the military and a strong nation as they support the Soldier. Since the Army’s inception, spouses have supported their Soldiers on the field and on the home front. They are community leaders, mothers, fathers, and sometimes even Soldiers themselves. While juggling all of these hats, they also actively pursue careers. Because of their sacrifice, the Department of Defense, as well as many other federal and civilian agencies/organizations offer programs specifically designed to help military spouses succeed in their educational endeavors.

10.1 Post 9/11 GI Bill® Transfer of Education Benefit (TEB)
One of the most lucrative benefits available to spouses and dependents to pursue a college degree is the Post-9/11 GI Bill via the TEB program. ARNG Soldiers who qualify for the Post-9/11 GI Bill, have served a minimum of six years of service, and agree to serve four additional years from the date of their TEB request, may qualify to transfer up to 36 months of their Post-9/11 GI Bill benefits to their eligible dependents under the TEB program. Once approved, Soldiers can assign months of benefits among their eligible dependents. The transfer is initiated by the Soldier at: https://milconnect.dmdc.osd.mil/milconnect/. See para 2.7 (page 17) of this handbook for further information on the TEB program.
10.2 Marine Gunnery Sergeant John David Fry Scholarship
A scholarship for children and spouses of certain Veterans. If your parent or spouse
died in the line of duty on or after September 11, 2001, while serving in one of the
Armed Forces, or was a member of the Selected Reserve who died from a service-
connected disability, you may qualify for this benefit. Eligible dependents will each
receive 36 months of the Post-9/11 GI Bill.

10.3 Active Duty Army Education Centers
Active Duty Army Education Centers offer in-person adult education opportunities to
Soldiers and adult family members. Services include educational counseling, resume
assistance, testing, Functional Academic Skills Training (FAST), Multi-Use Learning
Facility (MLF), facility space management, and On-post undergraduate and graduate
college programs. To locate an Active Duty Army Installation go to the following site
and search for Army Education Center:

10.4 Military OneSource for Spouses (https://myseco.militaryonesource.mil/portal/)
The Department of Defense established the Spouse Education and Career
Opportunities (SECO) Program to provide education and career guidance to military
spouses worldwide, offering comprehensive resources and tools related to career
exploration, education, training and licensing, employment readiness and career
connections.

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

10.6 State Licensure Reimbursement
Spouses of ARNG Soldiers that were reassigned from a duty station in one state to
another on or after 12 December 2017, and movement of the Soldier’s dependents is
authorized, qualify for up to $500 reimbursement in qualified relicensing costs with each
reassignment. This program only applies to Title 10/32 AGR/AD (IDT not authorized).
The program pays exam, license/certification, and registration fees. To qualify, the
spouse must have held the license/certification at a previous duty station. For additional
information go to: https://myseco.militaryonesource.mil/portal/content/view/8576

10.7 Scholarships
Below is a list of the numerous scholarships spouses may be eligible for as a spouse of
a service member.
**Army Scholarship Foundation**
https://armyscholarshipfoundation.org/scholarships/
Sons, daughters, or spouses of individuals who currently or previously served on active duty in the U.S. Army or with the Army Reserve or National Guard may apply. The program requires a minimum 2.0 GPA.

**Allied Van Lines Military Scholarship** (https://www.allied.com/military-scholarship)
This scholarship supports military family members seeking a career in logistics or supply chain management. The application includes a brief essay. Allied Van Lines awards two scholarships annually.

**Army Nurse Corps Association Scholarship** (https://e-anca.org/Scholarships)
This scholarship supports spouses of personnel who currently or previously served in the U.S. Army through active service, the Army Reserve, or the Army National Guard, and are currently enrolled in an accredited baccalaureate or advanced nursing program. Applicants must not receive educational funding from the U.S. Army, such as GI Bill benefits.

**Enlisted Association of the National Guard of the United States (EANGUS)**
https://eangus.org/we-care-for-america/scholarship-information/
ENGAUS offers a number of scholarships to their members and their dependents.

**National Guard Association of the United States (NGAUS)**
https://www.ngaus.org/membership/member-benefits/scholarships
NGAUS offers a number of scholarships to their members and their dependents.

**AMVETS (American Veterans):** https://amvets.org/scholarships
AMVETS offers a scholarship specific to Spouses of Veterans, AD, Guard/Reserves

**The National Military Family Association (NMFA) Spouse Scholarships**
(https://www.militaryfamily.org/programs/spouses-scholarships/)
NMFA is one of the nation’s leading non-profit organizations geared towards military family advocacy resources available to help fund career and educational pursuits for spouses of service members in the seven Uniformed Services.

**ThanksUSA** (https://www.thanksusa.org/apply.html)
ThanksUSA is offers military spouse scholarships annually to provide need-based college, technical and vocational school scholarships and pathways to meaningful employment for children and spouses of military members.

**SMART Scholarship Program**
(https://www.smartscholarship.org/smart?id=smart_index)
Science, Mathematics, and Research for Transformation (SMART) Scholarship-for-Service Program: An opportunity to receive a full scholarship and be gainfully
employed upon degree completion. Students pursuing degrees related engineering, science, mathematics, architecture, oceanography and operations research are encouraged to apply. Creates a highly skilled Department of Defense (DoD) STEM workforce that competes with the dynamic trends in technology and innovation to protect national security.

- **NDSEG Fellowship** ([https://www.usaeop.com/program/ndseg/](https://www.usaeop.com/program/ndseg/))
  National Defense Science and Engineering Graduate (NDSEG) fellowship: For those pursuing a doctoral degree in a STEM discipline, the NDSEG Fellowship confers high honors upon its recipients, and allows students to attend the U.S. institution of their choice to pursue a doctoral degree in a supported STEM discipline. NDSEG Fellowships last for three years and pays for full tuition and all mandatory fees, a monthly stipend and up to $1,000 a year in medical insurance (this excludes dental and vision insurance).

- **The AOC STEM Student of the Year** ([https://www.crows.org/page/scholarshipprogram](https://www.crows.org/page/scholarshipprogram))
  Association of Old Crows STEM scholarship will award $12,500 in May 2021 to one male and one female student studying in the fields of engineering or engineering technology and interested in working in the Aerospace and Defense Industry. These scholarships are funded by a generous $25,000 donation from Raytheon Intelligence & Space.

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

- Peterson's Scholarships, Grants, and Prizes

- CollegeBoard Scholarship Search
  [https://bigfuture.collegeboard.org/scholarship-search](https://bigfuture.collegeboard.org/scholarship-search)

- DANTES Financial Aid & Scholarships

- The U.S. Veterans Magazine
  Includes a list of over 100 Scholarships available to Veterans, Spouses and Families.
10.9 Onward to Opportunity (O2O)
With no-cost training and certification in over 40 top-paying career fields and direct connections to military friendly employers through their national partner Hire Heroes USA, this career transition program utilizes in person and online learning options. See paragraph 7.6, page 46 of this handbook for further information.

Hiring Our Heroes has a program that is specifically designed by military spouses for military spouses called Career Spark: This program offers a four step process to help military spouses attain their career goals:
- **Discover** your expertise by creating a skills-based resume to maximize work and volunteer experience toward making resumes searchable to thousands of military friendly employers in their database.
- **Explore** your options when it comes to the job search process.
- **Prepare** for success by practicing and knowing what to expect.
- **Track** your progress and overcome common obstacles.

10.11 HERC and DegreeQuest® (https://www.degreequickly.com//nationalguard.html)
The Higher Education Resource Center (HERC) offers free guidance, support and degree plans to all ARNG Soldiers and their family members, including spouses and dependent children of college age, using their patented degree exploration system, DegreeQuest®. See para 7.2.12, page 43 of this handbook for more information.

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

10.13 MWR Library (http://mylibraryus.armybiznet.com/)
A variety of online resources can be found on the MWR library to assist with testing preparation needs including:

- **EBSCO Learning Express:** EBSCO's DoD Learning Express Test Prep library provides eLearning tutorials, practice tests, e-books, flashcards and articles that help users build their skills in a wide array of core subjects for success in the classroom, on the job, and in life, including preparation for CLEP, DSST, ACT, GRE and more. Access the DoD MWR Digital Library online by visiting https://www.militaryonesource.mil/. Select the menu icon in the upper right. Then, select the MWR Digital Library link. Go to the bottom of the page and select the “ACCESS THE LIBRARY” button under the “For Adults” section. You will now be able to select the tile titled “EBSCO DoD Learning Express Test Prep.” You will need to register and login using your authentication certificate to have access to the EBSCO library.
- Mango Languages: Digital language learning program for learners of all levels, with courses in over 70 different foreign languages, 21 English Language Learning courses.

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

APPENDIX B: Helpful Links

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

**GI BILL**
General Benefit Information ........................................... http://www.benefits.va.gov/gibill/
DVA Online Application for Benefits .............................. https://vets.gov
Registered Apprenticeship .................................................. https://www.apprenticeship.gov/apprenticeship-job-finder

**TUITION/CREDENTIALING ASSISTANCE**
ArmyIgnitED ........................................................................... http://armyignited.com
Army COOL ............................................................................. https://www.cool.osd.mil/army

**TESTING & STUDY AIDS**
DANTES, Testing, Certification, Licensing ....................... http://www.dantes.doded.mil
Free Military Transcripts .................................................... https://jst.doded.mil/
Modern States ................................................................. https://modernstates.org/
National Test Centers ....................................................... https://clep.collegeboard.org/search/test-centers

**COLLEGE SEARCH TOOLS**
Tuition Assistance Decide .................................................... www.dodmou.com/TADECIDE/
Career Path Decide .............................................................. https://careerpathdecide.usalearning.gov/
College Navigator ............................................................... http://nces.ed.gov/collegenavigator/
College Scorecard .............................................................. https://collegescorecard.ed.gov/
College Recon ..................................................................... https://app.collegerecon.com/
GI Bill Comparison Tool ..................................................... https://www.va.gov/gi-bill-comparison-tool
Coalition for Colleges .......................................................... http://coalitionforcollegeaccess.org/
Occupational Outlook Handbook ...................................... www.bls.gov/ooh
O*Net Online ................................................................. http://www.onetonline.org/

**TOOLS WHILE IN COLLEGE**
Joint Services Transcript (JST) ........................................... https://jst.doded.mil/jst/
Verification of Military Exp and Trng (VMET) ................... https://www.dmdc.osd.mil/tgpps/
Khan Academy .................................................................... www.khanacademy.org
Academic Alliance ............................................................. https://www.opm.gov/wik/training/Federal-
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<tr>
<td>Massive Open Online Courses (MOOC)</td>
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<tr>
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<td><a href="https://military.tutor.com/home">https://military.tutor.com/home</a></td>
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**FINANCIAL AID/SCHOLARSHIPS**

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<td>Affordable Colleges.com</td>
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<td>Student Veterans of America:</td>
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<td>Raytheon Patriot Scholarship</td>
<td><a href="https://studentveterans.org/programs/scholarships?layout=edit&amp;id=752">https://studentveterans.org/programs/scholarships?layout=edit&amp;id=752</a></td>
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<tr>
<td>Veterans of Foreign Wars</td>
<td><a href="https://www.vfw.org/assistance/student-veterans-support">https://www.vfw.org/assistance/student-veterans-support</a></td>
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25 Great Scholarships for Members of the Military and Their Families................................................. https://www.top10onlinecolleges.org/scholarships-for/members-of-the-military/

APPENDIX C: Acronyms

ACCESS AU Army Credentialing and Continuing Education Services for Soldiers Army University
ADSO Active Duty Service Obligation
AFCOS Automated Fund Control Orders System
AFQT Armed Forces Qualification Test
AGR Active Guard Reserve
AMEDD Army Medical Department
AMEDDIP Army Medical Department Incentives Program
APFT Army Physical Fitness Test
APT Army Personnel Testing
AR Army Reserve
ARNG Army National Guard
ASVAB Armed Services Vocational Aptitude Battery
BCT Basic Combat Training
BOLC Basic Officer Leadership Course
CHEA Council for Higher Education Accreditation
CLRP Chaplain Loan Repayment Program
CoE Council on Education
CS Critical Skill
DAOCQ Duty Area of Concentration Qualified
DC Direct Commission
DEDNG Dedicated ARNG
DESP Deployment Extension Stabilization Pay
DMDC Defense Management Data Center
DMOSQ Duty Military Occupational Specialty Qualified
DoDI Department of Defense Instruction
DoDMERB Department of Defense Medical Review Board
DVA Department of Veteran Affairs
DVA Rep Department of Veterans Affairs Representative
EAP Education Assistance Program
ECP Early Commissioning Program
ESO Education Services Officer
FTA Federal Tuition Assistance
GIMS Guard Incentive Management System
GNPS Glossary Non-Prior Service
GRFD Guaranteed Reserve Forces Duty
GT General Technical Aptitude Test
HPLRP Health Professional Loan Repayment Program
IADT Initial Active Duty Training
iPERMS Interactive Personnel Electronic Records Management System
IVR Interactive Voice Response
MEPS Military Enlistment Processing Station
MEPS GC MEPS Guidance Counselor
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MGIB-AD</td>
<td>Montgomery GI Bill - Active Duty</td>
</tr>
<tr>
<td>MGIB-SR</td>
<td>Montgomery GI Bill-Selected Reserve</td>
</tr>
<tr>
<td>MILPO</td>
<td>Military Personnel Office</td>
</tr>
<tr>
<td>Mil-Tech</td>
<td>Military Technician</td>
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<tr>
<td>MMA</td>
<td>Medical Management Agency</td>
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<tr>
<td>MTOE</td>
<td>Modified Table Of Organization &amp; Equipment</td>
</tr>
<tr>
<td>NGB</td>
<td>National Guard Bureau</td>
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<tr>
<td>NOBE</td>
<td>Notice of Basic Eligibility</td>
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<tr>
<td>NPS</td>
<td>Non-Prior Service</td>
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<tr>
<td>NSLDS</td>
<td>National Student Loan Data System</td>
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<tr>
<td>OAB</td>
<td>Officer Accession Bonus</td>
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<tr>
<td>OAFB</td>
<td>Officer Affiliation Bonus</td>
</tr>
<tr>
<td>OCS</td>
<td>Officer Candidate School</td>
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<tr>
<td>OSA</td>
<td>Officer Service Agreement</td>
</tr>
<tr>
<td>OWD</td>
<td>Officers Without a Degree</td>
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<tr>
<td>PLUS loans</td>
<td>Federal Parent Loans for Undergraduate Students</td>
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<tr>
<td>PMS</td>
<td>Professor of Military Science</td>
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<tr>
<td>PS</td>
<td>Prior Service</td>
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<tr>
<td>RA</td>
<td>Registered Apprenticeship</td>
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<tr>
<td>RCCC</td>
<td>Recruiters/Reserve Component Career Counselors</td>
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<tr>
<td>RC-WOCS</td>
<td>Reserve Component Warrant Officer Candidate School</td>
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<tr>
<td>RDSO</td>
<td>Reserve Duty Service Obligation</td>
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<tr>
<td>RE</td>
<td>Re-Enlistment</td>
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<tr>
<td>REAP</td>
<td>Reserve Educational Assistance Program</td>
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<tr>
<td>RFP</td>
<td>Recruit Force Pool</td>
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<td>ROTC</td>
<td>Reserve Officer Training Corps</td>
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<td>RPO</td>
<td>Regional Processing Office</td>
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<tr>
<td>SCO</td>
<td>School Certifying Official</td>
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<tr>
<td>SELRES</td>
<td>Select Reserve</td>
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<tr>
<td>SFPA</td>
<td>Suspension of Favorable Personnel Action</td>
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<tr>
<td>SIDPERS</td>
<td>Standard Installation/Division Personnel System</td>
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<tr>
<td>SLRP</td>
<td>Student Loan Repayment</td>
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<td>SMILPO</td>
<td>State Military Personnel Officer</td>
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<td>SMP</td>
<td>Simultaneous Membership Program</td>
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<td>SPD</td>
<td>Separation Program Designator</td>
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<td>SRIP</td>
<td>Selective Reserve Incentive Program</td>
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<tr>
<td>TAG</td>
<td>The Adjutant General</td>
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<tr>
<td>TAPDB-G</td>
<td>Total Army Personnel Database - Guard</td>
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<tr>
<td>TDA</td>
<td>Table of Distribution Allowances</td>
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<tr>
<td>TEB</td>
<td>Transfer of Benefits</td>
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<tr>
<td>TIS</td>
<td>Time-in-Service</td>
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<tr>
<td>UIC</td>
<td>Unit Identification Code</td>
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<tr>
<td>USAR</td>
<td>United States Army Reserve</td>
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<tr>
<td>USP&amp;FO</td>
<td>United States Property &amp; Fiscal Office</td>
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<tr>
<td>VA</td>
<td>Veterans Administration</td>
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<tr>
<td>VONAPP</td>
<td>Veterans Online Application</td>
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<tr>
<td>WAVE</td>
<td>Web Automated Verification of Enrollment</td>
</tr>
<tr>
<td>WOC</td>
<td>Warrant Officer Candidate</td>
</tr>
<tr>
<td>WOCS</td>
<td>Warrant Officer Candidate School</td>
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