

The logo consists of the word "SALT" in a bold, white, sans-serif font, with a dollar sign (\$) to its left. The text is set against a solid black rectangular background. A small "TM" trademark symbol is located to the upper right of the black box.

**\$ALT**<sup>TM</sup>

# **The Military Smartbook For Defeating Student Debt**

A Guide To Education Benefits  
That Servicemembers, Veterans,  
And Their Families Can Use  
To Cut School Costs

Last Updated: May 7, 2014

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# Part One: Introduction

## So, What Is This Thing?

In short, we made this eBook to put servicemembers at ease when it comes to paying for their educations. (You guys like puns, right? We hope so, because we sort of can't help ourselves sometimes ...)

## Why We Created It

At SALT™, we're incredibly thankful for the work done by every member of the U.S. Armed Forces—both past and present. And while we can only imagine what you have overcome to support our country, we do understand one thing that many people, including members of the military and their families, struggle with: paying for college.

State and federal governments do a ton to help members of the Armed Forces manage these costs. Unfortunately, it sometimes feels like these benefits are wearing camouflage. We think it should be easy for you to see these options clearly.

So, consider this book your artillery. Use it to cut right to the information you need—and to extract the benefits you have earned and deserve.

## Using This eBook

To help you discover, access, and learn more about higher education options that may be available to you, we split each benefit into the following sections:

- **The Basics:** Your basic training—whom the benefit is for, and what it is.
- **The Details:** The nitty-gritty information that will help you determine whether an option is right for you.
- **The Next Steps:** Your marching orders for receiving a benefit.

We've pulled together everything we could find for federal and state-based programs. And at the end of this book, we charted just the federal options, so you can easily see which you may be eligible for and compare your choices. We also included links to available state veterans' affairs websites, to help you learn more about these options.

We know there's a lot here, and we tried to organize it all in as straightforward a fashion as possible. Still, be sure to use the table of contents and search function to help you navigate between everything.

## One Final Note

Please keep in mind that this book may not be all-inclusive. We included all the options we could identify, but there certainly could be others. If you find them, please let us know at [ebook@saltmoney.org](mailto:ebook@saltmoney.org).

In addition, the terms of these programs may change. We will review this book periodically (check the cover for the date of our most recent update); however, talk to the people we mention, visit the sites we link to for each program, or check out the state veterans' affairs websites in Appendix B to find the most up-to-date requirements.

All right, now that that's all out of the way, forward march! (Last pun, we swear.)

**If you like this book and want to learn more about paying for college, check us out at [saltmoney.org](http://saltmoney.org).**



## **Part Two: Servicemember Benefits**

# Chapter One: Paying For College

## Federal Programs

### Military Tuition Assistance (TA)

#### The Basics

- For active duty servicemembers.
- Covers up to 100% of your tuition and fees, depending on your branch of the military.

#### The Details

TA helps servicemembers cover their college costs, but it is not a loan. TA is money that you earn—just like your base pay. Its benefits vary by military branch.

- **Army TA** is available to nearly all soldiers, including Army Reserve and Army National Guard members on active duty. You may receive up to 100% of your tuition and fees, \$250 per semester credit hour, \$166 per quarter credit hour, and up to \$4500 per fiscal year. You can request TA by going to [GoArmyEd.com](http://GoArmyEd.com).
- **Navy TA** is available to Naval Officers, Naval Enlisted active duty, and Naval Reservists on continuous active duty. If you are an officer, you would need to agree to remain on active duty for at least 2 years after completing your funded courses. You may receive up to 100% of your tuition and fees, \$250 per semester credit hour, \$166 per quarter credit hour, and attend a maximum of 16 semester or 24 quarter hours a fiscal year. Contact your [Navy College Office](#) to apply.
- **Air Force TA** is available to all active duty Air Force members. It covers up to 100% of your tuition and fees, \$250 per semester credit hour, \$166 per quarter credit hour, and up to \$4500 per fiscal year. You can apply online at the [Air Force Portal](#).
- **Marines TA** is available to all active duty servicemembers. You may receive up to 100% of your tuition and fees, \$250 per semester credit hour, \$166 per quarter credit hour, and up to \$4500 per fiscal year. Contact your local base's Lifelong Learning and Education Office to begin the application process.
- **Coast Guard TA** is available to all active duty, reserve, and civilian employees who have worked for at least 12 months with the Coast Guard. Officers must complete at least 1 year of service prior to receiving TA. You may receive up to 100% of your tuition, \$250 per semester credit hour, \$166 per quarter credit hour, and up to \$4,500 per fiscal year. The U.S. Naval Education and Training Professional Development and Technology Center in Pensacola, Fla. processes applications. Contact the Coast Guard Institute to apply.

## The Next Steps

This will depend on your branch of the military. See the section above for specific actions to take.

### [Transfer Of Post 9/11 GI-Bill Benefits To Dependents \(TEB\)](#)

#### The Basics

- For active duty servicemembers, veterans, and their families.
- Transfers unused benefits from servicemembers to their spouse or dependent children.

#### The Details

The Post 9/11 GI-Bill allows members of the Armed Forces (active duty, Selected Reserve, officer, or enlisted) to transfer unused Yellow Ribbon Program benefits to their spouse or dependent children. These benefits can include a housing stipend, annual books and supplies stipend, and a one-time rural benefit. You may be eligible if you:

- Have at least 6 years of active duty or reserve service, and agree to serve an additional 4 years. (The additional 4 years is not required if you agree to serve the maximum amount of time allowed under your Service or Department of Defense policy.)
- Have completed 20 years of service and become retirement eligible but opt to serve an additional 4 years on or after August 1, 2012.

You must request the transfer of these benefits while you are still a servicemember; however, your designee may use them after you leave the Armed Forces. Only unused months of the benefits are transferrable.

To help you calculate your potential benefits and research approved programs, the U.S. Department of Veterans Affairs has created [this tool](#).

## The Next Steps

Apply online [here](#).

## State-By-State Programs

### **Alaska**

#### [Alaska State Tuition Reimbursement \(STR\)](#)

##### The Basics

Offers tuition reimbursement to Alaska National Guard members.

##### The Details

You may receive 100% reimbursement for undergraduate tuition at the University of Alaska, up to \$7,500 per fiscal year for a maximum of 144 credit hours.

### **The Next Steps**

Contact your unit full-time representative to apply.

### **[Alaska GI Bill](#)**

#### **The Basics**

Offers financial assistance to servicemembers who were Alaska residents within 6 months of their initial enlistment or reenlistment.

Servicemembers must have served honorably in the U.S. Armed Forces on or after September 11, 2001, for at least 5 years.

#### **The Details**

You may receive \$1,000 per semester if you are a full-time graduate or undergraduate student. Part-time students may receive up to \$500 per semester. This benefit is applied after the federal GI Bill is applied.

### **The Next Steps**

Contact the Alaska office of higher education for more information.

## ***Arizona***

### **[National Guard Tuition Assistance](#)**

#### **The Basics**

Offers tuition benefits to Arizona National Guard servicemembers.

#### **The Details**

You may receive \$250 in reimbursement per semester hour with an annual cap of \$4,500 per fiscal year.

### **The Next Steps**

Contact your regional or county veterans' affairs office for more information.

## ***Arkansas***

### **[Arkansas National Guard Tuition Incentive Program \(GTIP\)](#)**

#### **The Basics**

Offers tuition assistance to Arkansas National Guard members.

## **The Details**

Full-time students may receive up to \$2,500 per semester for eight semesters at accredited Arkansas institutions; part-time students may receive a prorated portion of that amount.

## **The Next Steps**

Contact your regional or county veterans' affairs office.

## **California**

### **[California National Guard Education Award Assistance Program \(CNG EAAP\)](#)**

#### **The Basics**

Offers education benefits to active members of the California National Guard, State Military Reserve, or the Naval Militia who have served for at least 2 years and been a resident of California for at least 1 year prior to application.

#### **The Details**

You may receive a grant to cover up to 100% of the fees at the Universities of California, California State University, California Community Colleges, and eligible private California institutions.

#### **The Next Steps**

Contact your regional or county veterans' affairs office.

### **[California Army/Air National Guard Student Loan Repayment Program](#)**

#### **The Basics**

Offers to repay federal student loans for Army and Air National Guard members who are California residents with a minimum 6-year service commitment.

#### **The Details**

You may receive up to \$10,000 per year with a lifetime maximum of \$60,000 to repay federal student loans.

#### **The Next Steps**

Contact the California National Guard Headquarters in Sacramento for more information.

## **Colorado**

### **[Tuition Assistance](#)**

#### **The Basics**

Offers education benefits to Colorado National Guard members who are in drilling status.

### **The Details**

You may receive up to 100% of tuition paid at any Colorado state-supported college depending on funding available.

### **The Next Steps**

Contact the veterans' affairs representative at your college to learn more.

## ***Delaware***

### **[Delaware National Guard State Tuition Benefits](#)**

#### **The Basics**

Offers funding support to active members of the Delaware National Guard in good standing who serve for at least 6 years.

#### **The Details**

You may receive 100% tuition reimbursement at Delaware public schools and \$243 per credit hour at Delaware private schools.

#### **The Next Steps**

Contact the Delaware State Education Office.

## ***Florida***

### **[Waiver For Recipients Of Purple Heart Or Superior Combat Decorations](#)**

#### **The Basics**

Offers education benefits to recipients of a Purple Heart or other superior combat decoration.

#### **The Details**

Additional eligible decorations are:

- Bronze Star (must be "V" designation or device)
- Distinguished Flying Cross
- Legion of Merit (must be "V" designation or device)
- Silver Star
- Air Force Cross

- Navy Cross
- Distinguished Service Cross
- Medal of Honor

If eligible, you may receive up to 110% of the number of credits required for your degree or certificate program tuition free at a Florida state-supported college.

### **The Next Steps**

Contact your local veterans' affairs office to apply for this benefit.

### **[Florida Guard Tuition Waiver](#)**

#### **The Basics**

Offers education benefits to active Florida Guard members in good standing as of June 30, 1997.

#### **The Details**

You may be exempt from paying one-half of your tuition and fees at a Florida public college. If you joined the Guard after June 30, 1997, you may receive a full exemption of tuition and fees.

#### **The Next Steps**

Contact your National Guard unit for further details.

## ***Georgia***

### **[Georgia Military Scholarship](#)**

#### **The Basics**

Offers tuition assistance to Georgia residents who qualify for admission to the University of North Georgia and the Army National Guard.

#### **The Details**

Applicants must serve as an enlisted member of the Georgia Army National Guard while a Cadet at the University of North Georgia, as well as agree to accept a commission to serve 4 years upon graduation.

If you meet these conditions, you may receive a scholarship for a full 4 years of attendance, worth \$70,000 at the University of North Georgia. You must receive a recommendation from a Georgia state assemblyman.

#### **The Next Steps**

Contact the University of North Georgia. Here are [step-by-step application instructions](#).

## **Hawaii**

### **Hawaii National Guard State Tuition Assistance Program**

#### **The Basics**

Offers tuition benefits to Hawaii National Guard members who are captain “O3” in rank and below.

#### **The Details**

You may receive 100% of your tuition covered for community colleges and 50% covered for Hawaii state-supported colleges.

#### **The Next Steps**

Contact your school’s veterans’ affairs representative for more information.

## **Illinois**

### **Illinois National Guard Grant**

#### **The Basics**

Offers education benefits to any eligible enlisted servicemember, lieutenant, or captain.

#### **The Details**

To qualify, you must:

- Be enrolled at an Illinois public 2- or 4-year college.
- Not be in default on any educational loan or, if in default, has reinstated eligibility in accordance with ISAC Rules.
- Not be owed a refund on any state or federal grant.
- Maintain an acceptable GPA according to the policy determined by the applicant’s college.
- Have completed 1 full year of service in the Illinois National Guard.
- Be an Illinois National Guard member (defined as meeting either of the following):
  - Be active in the Illinois National Guard.
  - Have been active in the Illinois National Guard for at least 5 consecutive years and have been called to federal active duty for at least 6 months



and be within the 12-month period immediately following the applicant's discharge from the Illinois National Guard.

If you qualify, this benefit covers up to total tuition and certain fees for up to eight semesters or 12 quarters of full- or part-time enrollment at any Illinois state-supported college.

### **The Next Steps**

You can obtain applications and information on the scholarship from the Illinois Student Assistance Commission (ISAC), 1755 Lake Cook Road, Deerfield, Ill., 60015; telephone 847.948.8550 or 800.899.ISAC; [www.collegezone.com](http://www.collegezone.com).

## ***Iowa***

### **[Iowa National Guard Assistance Program](#)**

#### **The Basics**

Offers tuition benefits to current Iowa National Guard members in good standing.

#### **The Details**

You may receive 100% of the Regents tuition rate at an Iowa state-supported college with a maximum of \$3,329 per semester.

#### **The Next Steps**

You may apply [online](#).

## ***Maine***

### **[Maine National Guard Education Assistance](#)**

#### **The Basics**

Offers tuition benefits to Maine National Guard members who have completed basic training.

#### **The Details**

You may receive up to 100% tuition assistance at all Maine state colleges and universities.

#### **The Next Steps**

Contact the Maine State Approving Agency for Veterans Education Programs for more information.

## ***Maryland***

### [Veterans Of Afghanistan And Iraq Conflicts Scholarship Program](#)

#### **The Basics**

Offers financial assistance to Maryland residents who are current U.S. Armed Forces servicemembers who served for at least 60 days during the Afghanistan and Iraq conflicts.

#### **The Details**

You may receive a scholarship toward your tuition and expenses at Maryland state-supported colleges.

#### **The Next Steps**

You can apply for this scholarship with the Maryland Higher Education Commission.

### **Massachusetts**

### [Massachusetts Tuition Reimbursement Program](#)

#### **The Basics**

Offers tuition benefits to active duty Massachusetts Army and Air Guard members.

#### **The Details**

You may have your tuition and fees waived at all Massachusetts public colleges for undergraduate or graduate study. You can have tuition and fees waived for up to 130 semester hours.

#### **The Next Steps**

You may apply [online](#).

### **Minnesota**

### [Minnesota State Tuition Reimbursement \(STR\)](#)

#### **The Basics**

Offers tuition reimbursement to current members of the Minnesota Army or Air National Guard who serve honorably in federal active service or federally funded state active service.

#### **The Details**

You may receive up to the full amount of tuition at the University of Minnesota – Twin Cities, with a maximum benefit of \$13,000 per fiscal year for undergrads and \$22,000 for grad students.

## **The Next Steps**

Contact your unit full-time representative as soon as you know you will be going to school.

## ***Nebraska***

### **[Nebraska Reservist Tuition Credit Program](#)**

#### **The Basics**

Offers tuition credit to enlisted members of the Nebraska active selected Reserve unit who have agreed to serve at least 3 years in the Reserves with at least 2 years remaining on their enlistment and served for at least 10 years total in the U.S. Armed Forces.

#### **The Details**

You may receive a credit worth 50% of tuition charges while enrolled at approved Nebraska state-supported colleges.

#### **The Next Steps**

You must apply with the Nebraska Department of Veteran Affairs.

## ***Nevada***

### **[Tuition Waiver Program](#)**

#### **The Basics**

Offers tuition benefits to U.S. Armed Forces members serving on active duty in Nevada.

#### **The Details**

You may receive a 100% tuition waiver for enrollment in all Nevada state universities and community colleges, with no limit on the amount of credits you can take.

#### **The Next Steps**

Contact the veterans' affairs representative, financial aid office, or registrar's office at your college.

### **[National Guard Tuition Waiver Program](#)**

#### **The Basics**

Offers tuition benefits to all current and newly recruited Nevada National Guard members.

#### **The Details**

You may receive a 100% tuition waiver for traditional classroom education at any University of Nevada System institution if you maintain a 2.0 GPA.

### **The Next Steps**

Contact the veterans' affairs representative, financial and office, or registrar's office at your college.

## ***New Jersey***

### **[New Jersey National Guard Educational Benefits](#)**

#### **The Basics**

Offers tuition assistance to New Jersey Army or Air National Guardsmen who have completed the initial active duty training and who are in good standing in their unit.

#### **The Details**

You may receive up to 75% of tuition costs only at a select group of accredited New Jersey schools, with a maximum of \$100 per undergraduate credit and a maximum of \$170 per graduate credit. You cannot use tuition assistance together with any other federal program.

#### **The Next Steps**

Contact the veterans' affairs representative at your college to learn how to apply.

## ***Ohio***

### **[Ohio National Guard Scholarship Program](#)**

#### **The Basics**

Offers tuition grants to Ohio residents who have a high school diploma or GED certificate and enlist, re-enlist, or extend their current enlistment for 6 years of Selective Reserve duty in the Ohio National Guard.

#### **The Details**

You may receive a grant to cover 60% of the tuition and fees at Ohio state-supported colleges for undergraduate programs. The grant is available for up to eight semesters or 12 quarters for full-time enrollment.

#### **The Next Steps**

Contact the Ohio National Guard Scholarship Program Office by phone at 614.336.7032 or toll-free 888.40006484 or by email at [ongsp@ongsp.org](mailto:ongsp@ongsp.org).

## **Oklahoma**

### **[National Guard Tuition Waiver](#)**

#### **The Basics**

Offers tuition benefits to Oklahoma National Guard members.

#### **The Details**

You may receive the full cost of resident tuition at an Oklahoma state-supported college for a maximum of 18 credit hours per semester for up to 6 years from the first date of application.

#### **The Next Steps**

Contact the veterans' affairs representative at your college for information on how to apply.

## **Oregon**

### **[Voyager Aid Program For Oregon National Guard And Reserve](#)**

#### **The Basics**

Offers tuition benefits to Oregon residents who are or were members of the National Guard and Reserves and served on active duty in a combat zone since September 11, 2001.

#### **The Details**

You may receive a fee remission for the difference between the cost of tuition and fees at an Oregon state-supported school and federal military tuition benefits. This program does not cover e-campus or distance courses.

#### **The Next Steps**

Contact your college's financial aid office for more information.

## **Pennsylvania**

### **[Pennsylvania National Guard Education Assistance Program](#)**

#### **The Basics**

Offers education benefits to Pennsylvania National Guard members who enter into a 6-year service commitment.

#### **The Details**

For undergraduate study, you may receive one of the following:

- 100% of full-time tuition at the college that you attend or 100% of the in-state tuition at a Pennsylvania state-supported college (whichever is less).
- 100% of the part-time tuition at the college that you attend part time or two-thirds of the full-time in-state tuition at a Pennsylvania state-supported college (whichever is less).
  - Graduate students may receive 50% of the tuition charged for a part-time course of study or one-third of the full-time tuition at a Pennsylvania state-supported college (whichever is less).

### **The Next Steps**

Contact the readiness noncommissioned officer at your unit of assignment.

## ***Puerto Rico***

### **[The Puerto Rico National Guard Tuition Assistance Fund \(FIGNA\) Service Member](#)**

#### **The Basics**

Offers tuition benefits to Puerto Rico residents who are on active duty with the Puerto Rico National Guard.

#### **The Details**

You may receive funding toward a graduate degree for \$75 per credit, with a maximum of 18 credits per academic year and \$1,350 per year.

Undergraduate and vocational courses are covered up to \$50 per credit, for a maximum of 18 credits per academic year and \$900 per year.

Medical degrees will be covered up to \$1,000 per year for 2 years.

#### **The Next Steps**

Contact your National Guard unit for more information.

## ***South Dakota***

### **[Reduced Tuition For South Dakota National Guardsmen](#)**

#### **The Basics**

Offers tuition benefits to South Dakota residents who are members of the South Dakota Army or Air Guard.

#### **The Details**

Applicants must be attending school and already completed their required training for active duty, attended 90% of drills and training periods, and maintained a satisfactory grade level.

If eligible, you may receive one of the following:

- A 50% reduction in undergraduate tuition at any South Dakota state-supported school for up to 4 years.
- A 50% reduction in tuition charges for one program of study at any South Dakota vocational school.

### **The Next Steps**

You can find the application at any South Dakota state-supported schools' financial aid office or registrar's office, as well as with their veterans' affairs representative.

## **Texas**

### **Members Of State Military Forces**

#### **The Basics**

Offers education benefits to servicemembers who move to Texas.

#### **The Details**

You may receive a waiver of nonresident tuition at some Texas public colleges and universities to allow you to pay the in-state tuition rate.

#### **The Next Steps**

Contact your registrar's office to find out how to receive the waiver.

### **Prisoners Of War**

#### **The Basics**

Offers education benefits to servicemembers who were Texas residents upon entering the U.S. Armed Forces and classified as Prisoners of War on or after January 1, 1999.

#### **The Details**

You may receive free full tuition, fees, room and board, and textbooks at Texas state-supported colleges. The benefits cannot exceed 120 credit hours.

#### **The Next Steps**

Contact your registrar's or business office to apply.

## **Utah**

### [State Tuition Assistance Program](#)

#### **The Basics**

Offers tuition benefits to Utah Army National Guard members who retain Utah as their home of record and have completed basic training.

#### **The Details**

You may receive up to 100% of tuition and fees with a maximum of \$250 per semester hour with a limit of 15 credit hours per semester. The annual limit is \$4,500 at an accredited college inside or outside of Utah.

#### **The Next Steps**

Contact your veterans' affairs representative, financial aid office, or registrar's office.

### [State Tuition Waiver Program](#)

#### **The Basics**

Offers tuition benefits to Utah Army National Guard servicemembers.

#### **The Details**

You may receive a full tuition waiver for attending a Utah state-supported college.

#### **The Next Steps**

Contact your veterans' affairs representative, financial aid office, or registrar's office.

### [Purple Heart Tuition Waiver](#)

#### **The Basics**

Offers education benefits to Purple Heart recipients who are Utah residents.

#### **The Details**

You may receive a full tuition waiver at any Utah state-supported college for an associate's, bachelor's, or master's degree program.

#### **The Next Steps**

Contact your veterans' affairs representative, financial aid office, or registrar's office.

### [Utah National Guard Officer And Enlisted Association](#)

#### **The Basics**



Offers education benefits to enlisted members of the Enlisted Association of National Guard Utah (EANGUT).

### **The Details**

You may receive one of six \$1,000 tuition grants offered annually to attend a Utah school.

### **The Next Steps**

Contact EANGUT to learn more about applying.

## ***Washington***

### **[Washington State Education Benefits For Veterans](#)**

#### **The Basics**

Offers education benefits to Washington residents who were active or reserve members of the U.S. Armed Forces called to active duty.

#### **The Details**

Applicants must have served in a war or conflict fought on foreign soil, in international waters, or in another location in support of those serving on foreign soil or in international waters.

If eligible, you may receive a waiver for up to all tuition and fees at Washington state-supported colleges and universities.

#### **The Next Steps**

Contact your college or university's financial aid office to learn more.

## ***Wyoming***

### **[Wyoming National Guard Education 100% State Educational Assistance Program](#)**

#### **The Basics**

Offers educational benefits to Wyoming National Guardsmen who have served or are serving a 6-year contract and have completed basic or officer training.

#### **The Details**

You may have 100% of your tuition and mandatory fees covered at an eligible Wyoming technical school, junior college, or the University of Wyoming. You have 10 years to use this benefit, and there is a limit of one degree per applicant.

#### **The Next Steps**

Pick up application packets at your unit, college financial aid office, state education office, or [wyoguard.state.wy.us/](http://wyoguard.state.wy.us/). For questions, contact the State Education office at 307.772.5262.

## ***Chapter Two: Loan Repayment***

### Federal Programs

#### *National Call To Service Program*

#### **The Basics**

- For active duty servicemembers.
- Offers loan repayment of up to \$18,000 as well as other choice incentives for serving.

### **The Details**

Once you have completed a period of national service, you may be eligible for up to \$18,000 in student loan repayment from the Department of Defense. You can choose which incentive you prefer if you qualify. You can choose from:

- Up to \$18,000 to repay a qualified student loan.
- Cash bonus of \$5,000.
- Allowance equal to 3-year monthly chapter 30 rate for 12 months.
- Allowance equal to 50% of the less than 3-year monthly chapter 30 rate for 36 months.
- Coordination with Montgomery GI Bill benefits.

To be eligible, you must:

- Complete initial entry training and serve on active duty in a military occupational specialty for a period of 15 months.
- Then, without a break in service, serve either an additional period of active duty service or a period of 24 months in an active status with the Selected Reserves.
- After this, without a break in service, serve:
  - On active duty in the Armed Forces.
  - In the Selected Reserves.
  - In the Individual Ready Reserve.
  - In Americorps or another domestic national service program.

### **The Next Steps**

Contact your regional VA office to learn more about applying to this program.

### **[Servicemember Civil Relief Act \(SCRA\)](#)**

#### **The Basics**

- For active duty servicemembers.
- Caps interest rate on any debt incurred prior to military service to 6%.

#### **The Details**

SCRA covers all servicemembers, reservists, and the National Guard while they are on active duty. This act postpones or suspends certain civil obligations (like student loans) to relieve stress on your family members and help you devote your full attention to your military duty.

SCRA puts a 6% cap on the amount of interest that can accrue on student loans you borrowed before you began your military service. That cap includes all calculable fees, including collection costs and default fees, but not insurance fees.

SCRA not only applies to your student loans, but it also:

- Protects you from being evicted for non-payment of rent while you are on active duty if your rent is \$2,932.31 or less per month.
- Lets you terminate a housing lease if you are deployed to a new location for at least 90 days or if you receive permanent change-of-station orders.
- Caps the interest accruing on other debt you borrowed before your military service to 6%. You can apply for this retroactively, up to 180 days after your active duty service has ended.
- Protects activated National Guard and Reserve members from losing life insurance coverage due to non-payment on policies that are valued up to \$250,000.
- Prevents states from using your income earned to determine your spouse's tax rate if you do not live in the state that you list as your permanent residence. This prevents you and your spouse from being "double" taxed, i.e., being taxed in the state you work and the state of your legal residence.

## **The Next Steps**

Visit [the SCRA website](#) to request a certificate verifying your active duty status.

If you wish to receive the student loan interest rate reduction, contact your loan holder.

## **[Direct Loan Interest Rate Of 0%](#)**

### **Basing Training**

- For active duty servicemembers.
- Ensures that the interest rate on your DL loans made on or after October 1, 2008, is 0% while you serve in a hostile area that qualifies you for special pay.

### **The Details**

You can receive this benefit for up to 60 months while you meet the qualifications. If you have a Direct Consolidation loan, the 0% will only apply to the portions of the loan made on or after October 1, 2008.

## The Next Steps

Contact your DL loan servicer to apply for this reduction in interest.

### [Military Service Deferment](#)

#### The Basics

- For active duty servicemembers.
- Postpones your loan repayment during certain periods of active duty and 180 days following the end of your active duty service.

#### The Details

You may defer the payments on your federal student loans while you are actively serving in the Armed Forces or qualifying National Guard active duty. The deferment will last the entire length of your active duty service and up to 180 days after demobilization.

#### The Next Steps

Complete a [Military Service Deferment Request](#) and submit a copy of your military orders to your loan holder. You may have a representative complete the form for you if you cannot.

### [Post-Active Duty Student Deferment](#)

#### The Basics

- For active duty servicemembers and veterans.
- Postpones your loan repayment after demobilization if you were called to active duty while you were enrolled in college.

#### The Details

If you are called to active duty while enrolled in college at least half time, you may postpone your student loan repayment for up to 13 months after your active duty service has ended. This deferment gives you the time needed to reenroll in college, while not having to worry about repaying your student loans and losing your grace period. You may also be eligible for this deferment if you were enrolled in college within 6 months of receiving your military orders.

#### The Next Steps

Complete a [Post-Active Duty Student Deferment Request](#), confirm the name of the school where you were enrolled at least half time and the dates of your attendance, and submit a copy of your military orders to your loan holder. You may have a representative complete the form for you if you cannot.

### [DOD Student Loan Repayment Program](#)

#### The Basics

- For active duty servicemembers.
- The military may pay a portion or all of your student loans if you serve.

### The Details

Depending on your branch of the military, you may be eligible to have the Department of Defense repay all or a portion of your student loans.

- **Army's Loan Repayment Program (LRP)** is an enlistment incentive offered to highly qualified applicants. You may receive up to 33 1/3% of your student loan balance each year for a total of 3 years (\$65,000 maximum). You can learn more about the specifics of this program in SALT's eBook [60+ Ways to Get Rid of Your Student Loans \(Without Paying Them\)](#).
- **Navy's Loan Repayment Program (LRP)** is available for all enlisted positions. You may receive up to 33 1/3% of your student loan balance each year for a total of 3 years (\$65,000 maximum). You can learn more about the specifics of this program in SALT's eBook [60+ Ways to Get Rid of Your Student Loans \(Without Paying Them\)](#).
- **Air Force College Loan Repayment Program (CLRP)** is available to all newly enlisted servicemembers. You would need to sign up for the program when enlisting. You may receive up to 33 1/3% of your student loan balance each year for a total of 3 years (\$10,000 maximum). You can learn more about the specifics of this program in SALT's eBook [60+ Ways to Get Rid of Your Student Loans \(Without Paying Them\)](#).

### The Next Steps

This will depend on your branch of the military. Start by contacting a recruiter for the Army, Navy, or Air Force.

### [Public Service Loan Forgiveness \(PSLF\)](#)

#### The Basics

- For active duty servicemembers, veterans, and their families.
- Eliminates your remaining DL loan balance after 10 years of eligible payments while serving and/or for working at a nonprofit or public organization.

#### The Details

PSLF offers loan forgiveness on your remaining DL loan balance after 10 years and 120 eligible payments while you are working full time for a nonprofit or public organization. Military service is eligible for this benefit.

Your service does not need to be consecutive or with the same employer. So, if you leave the military and begin work with another nonprofit or public organization, both periods of service will count so long as you continue making eligible payments and working full time. Any payments

made during breaks in service or part-time employment wouldn't count, so it may take you a little longer than 10 years.

Only payments made in the DL program on or after October 1, 2007, count, so if you have loans through the Federal Family Education Loan Program (FFELP), you would need to consolidate your loans into DL. You can do this by going to [DirectConsolidation.gov](https://www.directconsolidation.gov) if you have any defaulted loans that are assigned to the Department of Education or submitted a consolidation application prior to January 1, 2013. All other borrowers can go to [StudentLoans.gov](https://studentloans.gov) to consolidate. For your payments to count toward the required 120, they would need to be made in the [standard](#), [income-contingent](#), [income-based](#), or [Pay As You Earn](#) repayment plan.

The Department of Education created a helpful [form](#) to help you track your payments while in the service. You may find it difficult to have your full-time employment verified 10 years later, so filling out this form annually may be a good idea.

### **The Next Steps**

After making your 120 qualifying payments, you can apply for forgiveness with your DL loan servicer. The earliest you could apply for forgiveness would be October of 2017.

## ***Chapter Three: Additional Education And Training***

### **Federal Programs**

#### **[Vocational Rehabilitation And Employment Assistance \(VR&E\)](#)**

#### **The Basics**

- For active duty servicemembers and veterans.

- Offers assistance to prepare for, find, and keep a suitable job if you suffer from a service-connected disability.

### **The Details**

The VR&E program assists veterans suffering from a service-connected disability to prepare for, find, and keep suitable jobs. If your disability is so severe that you cannot immediately consider work, the program works to help you improve your ability to live as independently as possible. The program is available for up to 12 years from your separation date or the date that you were notified of the VA disability rating—whichever is later.

You are an eligible veteran if you were not dishonorably discharged and have a service-connected disability rating of 10% or more or a VA memorandum rating of at least 20%. You are eligible if you are an active duty servicemember with a service-connected disability expecting an honorable discharge and receive a VA memorandum rating of at least 20%.

### **The Next Steps**

Apply for services by completing and submitting [VA Form 28-1900](#). You will receive an appointment with a Vocational Rehabilitation Counselor, who will work with you to determine if your employment handicap is due to your service-connected disability.



## **Part Three: Veteran Benefits**

# Chapter One: Paying For College

## Federal Programs

### Montgomery GI Bill Active Duty (MGIB)

#### The Basics

- For veterans.
- Provides up to 36 months of educational benefits for degree and certificate programs, flight training, apprenticeships/on-the-job training, and correspondence courses if you previously served on active duty.

#### The Details

It is possible to receive approval for remedial, deficiency, and refresher courses on a case-by-case basis. You may receive these benefits for up to 10 years after your active duty service ends.

You can contribute up to \$600 while on active duty to the GI Bill to receive additional monthly benefits—up to \$5,400 total.

#### The Next Steps

Complete [VA Form 22-1990](#) and submit it to your local VA office to apply.

### Montgomery GI Bill Selected Reserves (MGIB-SR)

#### The Basics

- For veterans.
- Provides up to 36 months of educational benefits for degree and certificate programs, flight training, apprenticeships/on-the-job training, and correspondence courses to members of the Selected Reserves.

#### The Details

If you are a member of the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, or the Air National Guard, you may receive this benefit for the programs listed above. It is also possible to receive approval for remedial, deficiency, and refresher courses on a case-by-case basis.

You are only eligible for education benefits while you are a member of the Selected Reserves and:

- Have a 6-year obligation to serve signed after June 30, 1985. (Officers need to serve an additional 6 years after the original obligation.)
- Completed your initial active duty training.
- Received a high school diploma or equivalent before your initial active duty training.
- Remain in good standing in your Reserve unit.

You may retain your MGIB-SR benefits if you are discharged due to a disability that was not caused by misconduct, and this benefit will be extended if you are called to active duty.

### **The Next Steps**

Complete a [DD Form 22-1990](#) to apply for MGIB-SR once you are eligible, and send it to the regional VA office for the state where you will train.

### **[Transfer Of Post 9/11 GI-Bill Benefits To Dependents \(TEB\)](#)**

#### **The Basics**

- For active duty servicemembers, veterans, and their families.
- Transfers unused benefits from servicemembers to their spouse or dependent children.

#### **The Details**

The Post 9/11 GI-Bill allows members of the Armed Forces (active duty, Selected Reserve, officer, or enlisted) to transfer unused Yellow Ribbon Program benefits to their spouse or dependent children. These benefits can include a housing stipend, annual books and supplies stipend, and a one-time rural benefit. You may be eligible if you:

- Have at least 6 years of active duty or reserve service, and agree to serve an additional 4 years. (The additional 4 years is not required if you agree to serve the maximum amount of time allowed under your Service or Department of Defense policy.)
- Have completed 20 years of service and become retirement eligible but opt to serve an additional 4 years on or after August 1, 2012.

You must request the transfer of these benefits while you are still a servicemember; however, your designee may use them after you leave the Armed Forces. Only unused months of the benefits are transferrable.

To help you calculate your potential benefits and research approved programs, the U.S. Department of Veterans Affairs has created [this tool](#).

### **The Next Steps**

Apply online [here](#).

## [Yellow Ribbon Program](#)

### **The Basics**

- For veterans.
- Provides tuition benefits after your service has ended.

### **The Details**

The Yellow Ribbon Program offers assistance for your tuition and fees at accredited institutions after your service has ended. The VA will send the money directly to your school.

You may be eligible for the Yellow Ribbon Program if you meet one of the following:

- Served for at least 36 months after September 10, 2001.
- Were honorably discharged for a service-connected disability and served for 30 continuous days after September 10, 2001.
- Are a dependent of an eligible service member (listed above).

You may receive up to your resident tuition and fees for a public college or the [national maximum for a private college](#) (\$18,077.50 for the 2013–2014 year) or the actual tuition and fees if they are lower—there are exceptions in certain states.

Some schools opt to participate in an elective program, making additional funds available that the VA will match.

### **The Next Steps**

Contact the veterans' affairs office at your school to see if it takes part in this program. (You can also search for participating institutions [here](#).)

## [Veterans Education Assistance Program \(VEAP\)](#)

### **The Basics**

- For veterans.
- Allows veterans to put money from their military pay toward their post-service education; the government matches every \$1 you contribute with \$2 of its own.

### **The Details**

While you are serving, you may set aside part of your military pay to use on degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs once your service has ended. The government will match every \$1 you provide with \$2 of its own.

It is possible to receive approval for remedial, deficiency, and refresher courses on a case-by-case basis. Depending on your contributions, you may use the VEAP benefits for 1 to 36 months and for up to 10 years after you stopped serving actively. You would receive any amount that remains in the fund after 10 years.

To qualify for VEAP, you need to have:

- First entered the service between January 1, 1977, and June 30, 1985.
- Opened a contribution account before April 1, 1987.
- Voluntarily contributed between \$25 and \$2,700.
- Completed your first period of service.
- Not been dishonorably discharged.

### **The Next Steps**

Complete [VA Form 22-1990](#), and send it to the VA regional office for the state you will be training in.

# State-By-State Programs

## **Alabama**

### **[Vietnam Veteran Scholarship Program](#)**

#### **The Basics**

- Offers education benefits to Vietnam-era veterans.
- Veterans either must have at least 24 months of honorable service between August 5, 1964, and May 7, 1975, or were discharged due to a service-connected disability with fewer than 24 months' service.

#### **The Details**

You may receive free tuition for correspondence or extension courses from Alabama state-supported institutions. You are not eligible if you receive educational benefits under any federal law or if you have already used up your maximum federal benefits.

You must apply within 4 years from your discharge date.

#### **The Next Steps**

Send applications to the Alabama State Department of Veterans Affairs, PO Box 1509, Montgomery AL 36102-1509 or any County Veterans Service Officer of that Department whose office is located in the county courthouse or building nearby.

## **Alaska**

### **[Alaska State Tuition Reimbursement \(STR\)](#)**

#### **The Basics**

Offers tuition reimbursement to Alaska National Guard members separated or discharged due to a service-connected illness, injury, or disability.

#### **The Details**

You may receive 100% reimbursement for undergraduate tuition at the University of Alaska, up to \$7,500 per fiscal year for a maximum of 144 credit hours. You may receive this benefit for up to 8 years upon leaving the National Guard.

#### **The Next Steps**

Contact your unit's full-time representative to apply.

### **[Alaska GI Bill](#)**

## **The Basics**

Offers financial assistance to veterans who were Alaska residents within 6 months of initial enlistment or reenlistment who served honorably in the U.S. Armed Forces at any time on or after September 11, 2001.

## **The Details**

You may receive \$1,000 per semester if you are a full-time graduate or undergraduate student. Part-time students may receive up to \$500 per semester. This benefit is applied after the federal GI Bill is applied.

## **The Next Steps**

Contact the Alaska Office of Higher Education for more information.

## **Arizona**

### **Tuition And Fees Deferred Payment**

#### **The Basics**

- For veterans and eligible dependents.
- Offers tuition and fees deferments if you applied for educational benefits under the federal GI Bill at Arizona state-supported colleges.

#### **The Details**

This benefit lets you defer paying your tuition, fees, and book costs for 120 days with no interest until the college receives the funds from the GI benefits. You may receive an extension.

#### **The Next Steps**

Speak to your school's veterans' affairs representative, financial aid, or business office for more information.

## **Connecticut**

### **Connecticut Veterans' Tuition Waiver**

#### **The Basics**

Offers education benefits to veterans who served in active duty for at least 90 days or engaged in combat or combat-support during specific eligible periods.

#### **The Details**

Eligible active duty periods:

- **World War II:** December 7, 1941, to December 31, 1946
- **Korean hostilities:** June 27, 1950, to January 31, 1955
- **Vietnam:** February 28, 1961, to July 1, 1975
- **Persian Gulf era:** August 2, 1990, to present (includes Operations Desert Shield and Desert Storm, Enduring Freedom (Afghanistan) and Iraqi Freedom)

Eligible periods of combat or combat-support role:

- **Lebanon conflict:** July 1, 1958, to November 1, 1958
- **Peace-keeping mission in Lebanon:** September 29, 1982, to March 30, 1984
- **Grenada invasion:** October 25, 1983, to December 15, 1983
- **Operation Earnest Will:** July 24, 1987, to August 1, 1990
- **Panama invasion:** December 20, 1989, to January 31, 1990

If eligible, you may attend any of the Connecticut public colleges and universities tuition free for undergraduate and graduate programs. Summer courses are covered at 50%.

### **The Next Steps**

Contact the veterans' services or financial aid/bursar's office of the school you are interested in attending to apply.

## **Florida**

### **[Waiver For Recipients Of Purple Heart Or Superior Combat Decorations](#)**

#### **The Basics**

Offers education benefits to recipients of a Purple Heart or other superior combat decoration.

#### **The Details**

In addition to a Purple Heart, eligible decorations include:

- Bronze Star (must be "V" designation or device)
- Distinguished Flying Cross
- Legion of Merit (must be "V" designation or device)
- Silver Star



- Air Force Cross
- Navy Cross
- Distinguished Service Cross
- Medal of Honor

If eligible, you may receive up to 110% of the number of credits required for your degree or certificate program tuition free at a Florida state-supported college.

### **The Next Steps**

Contact your local veterans' affairs office to apply for this benefit.

## ***Georgia***

### ***Georgia HERO Scholarship Program***

#### **The Basics**

Offers scholarships to Georgia residents who are Georgia National Guard and U.S. Military Reserve members who served in combat zones.

#### **The Details**

You may receive up to \$2,000 per year with a maximum of \$8,000 for 4 years at eligible Georgia colleges and universities.

#### **The Next Steps**

Apply with the Georgia Student Finance Commission.

## ***Illinois***

### ***Illinois Veterans' Grant***

#### **The Basics**

Covers tuition and certain fees at all Illinois state-supported colleges for eligible veterans.

#### **The Details**

Veterans are eligible if they:

- Were Illinois residents for 6 months prior to entering the service.
- Served at least 1 full year of active duty in the U.S. Armed Forces. (Less than 1 year of service may be eligible if the service was in a foreign country in a time of hostilities in that country.)

- Returned to Illinois within 6 months of being discharged.

### **The Next Steps**

Applications and additional information are available from the [VSO Offices](#) of the Illinois Department of Veterans' Affairs, college financial aid offices, or the Illinois Student Assistance Commission (ISAC), 1755 Lake Cook Road, Deerfield, IL 60015; telephone 847.948.8550 or 800.899.ISAC; [www.collegezone.com](http://www.collegezone.com).

## **Maryland**

### **[Edward T. Conroy Memorial Scholarship](#)**

#### **The Basics**

Offers education assistance to Maryland residents who are U.S. Armed Forces members who were totally and permanently disabled due to a service-connected disability or were a POW or MIA of the Vietnam Conflict.

#### **The Details**

You may receive full tuition and fees with a maximum of \$10,100 per year to Maryland state schools.

#### **The Next Steps**

Apply for this scholarship with the Maryland Higher Education Commission.

### **[Veterans Of Afghanistan And Iraq Conflicts Scholarship Program](#)**

#### **The Basics**

Offers financial assistance to veterans who served for at least 60 days during the Afghanistan and Iraq conflicts.

#### **The Details**

You may receive a scholarship toward your tuition and expenses at Maryland state-supported colleges.

#### **The Next Steps**

Apply for this scholarship with the Maryland Higher Education Commission.

## **Minnesota**

### **[GI Bill For Minnesota Veterans](#)**

#### **The Basics**

Offers education benefits to Minnesota veterans who are under the age of 62 and served on active duty in any branch of the U.S. Armed Forces honorably.

Non-veterans under the age of 62 are also eligible if they served honorably for a total of 5 or more years in the Minnesota National Guard or any other U.S. Armed Forces Reserve component with any part of that service occurring on or after September 11, 2001.

### **The Details**

You may receive up to \$1,000 per semester for full-time undergraduate or graduate enrollment. Part-time students may receive up to \$500 per semester. The maximum allowed is \$3,000 per academic year and \$10,000 per lifetime.

### **The Next Steps**

Contact a Minnesota Department of Veterans Affairs Higher Education Veterans Program [regional coordinator](#), [apply online](#), or [download the application](#). Return the completed form with your DD214 to the campus [regional coordinator](#).

### **[Minnesota State Tuition Reimbursement \(STR\) Extended](#)**

#### **The Basics**

Offers tuition reimbursement to veterans who served honorably in federal active service or federally funded state active service since September 11, 2001, and have been separated or discharged from the U.S. Armed Forces due to a service-connected injury, disease, or disability.

#### **The Details**

You may receive up to the full amount of tuition at the University of Minnesota – Twin Cities with a maximum benefit of \$13,000 per fiscal year for undergrads and \$22,000 for grad students.

#### **The Next Steps**

Contact your unit's full-time representative as soon as you know you will be going to school.

## **Montana**

### **[Montana Honorably Discharged Veteran Waiver](#)**

#### **The Basics**

Offers tuition waivers to Montana residents who are honorably discharged veterans and served with the U.S. Armed Forces in any of its wars.

#### **The Details**

You may be eligible for a full tuition waiver at a state-supported college or university.

### **The Next Steps**

You must speak to the college or university that you intend to attend for more information.

## ***Nevada***

### ***Tuition Waiver Program***

#### **The Basics**

Offers tuition benefits to U.S. Armed Forces veterans who were on active duty while stationed at a military installation in Nevada.

#### **The Details**

You may receive a 100% tuition waiver for enrollment in all Nevada state universities and community colleges with no limit on the amount of credits you can take.

#### **The Next Steps**

Contact the veterans' affairs representative, financial and office, or registrar's office at your college.

### ***Veterans Tuition Assistance***

#### **The Basics**

Offers education benefits to Nevada Army Reserves and National Guard Servicemembers.

#### **The Details**

You may receive up to 50% of all fees paid at Nevada state-supported colleges.

#### **The Next Steps**

Contact the veterans' affairs representative, financial and office, or registrar's office at your college.

## ***New Jersey***

### ***New Jersey Vietnam Veterans' Tuition Credit Program***

Offers education benefits to veterans who are eligible for federally funded education programs and served on active duty from December 31, 1960 to May 7, 1975.

To be eligible, veterans must also have been legal residents of New Jersey at the time of their induction into the Armed Forces, at the time of their discharge from active service, or for a period not less than 1 year prior to applying for this benefit.

### **The Details**

You may receive up to \$400 per year for full-time attendance and \$100 per semester for part-time attendance.

### **The Next Steps**

For further information, contact your school official in charge of veterans' affairs or call the New Jersey Department of Military and Veterans Affairs at 609.530.6854. Deadlines for applying are October 1 and March 1.

## ***New Mexico***

### **[Vietnam Veterans' Scholarship Award](#)**

#### **The Basics**

Offers education benefits to veterans who have been residents of New Mexico for at least 10 years and were awarded the Vietnam Campaign or Vietnam Service Medal.

#### **The Details**

You may receive full tuition and book costs at any New Mexico state-supported college.

#### **The Next Steps**

Download the application at [www.dvs.state.nm.us/benefits.html](http://www.dvs.state.nm.us/benefits.html).

## ***New York***

### **[New York Veterans Tuition Awards](#)**

#### **The Basics**

Offers education benefits to New York state residents who were honorably discharged and served during eligible periods.

#### **The Details**

Veteran must have served during one of the following periods:

- Vietnam veterans who served in Indochina between February 28, 1961, and May 7, 1975.
- Persian Gulf veterans who served in the Persian Gulf on or after August 2, 1990.

- Afghanistan veterans who served in Afghanistan during hostilities on or after September 11, 2001.
- Veterans of the Armed Forces who served in the hostilities occurring after February 28, 1961, as evidenced by receiving an Armed Forces Expeditionary Medal, Navy Expeditionary Medal, or Marine Corps Expeditionary Medal.

If eligible, you may receive awards for full-time study for undergraduate (maximum of 4 years), graduate (maximum of 3 years), or vocational training programs (maximum of 2 years) equal to the undergraduate tuition for New York state residents at the State University of New York or actual tuition charged, whichever is less. Part-time tuition will be prorated by credit hour.

### **The Next Steps**

Complete the [New York State Veterans Tuition Award Supplement](#) to certify your eligibility, or contact the New York State Higher Education Services Corporation (HESC).

## **North Dakota**

### **North Dakota Veterans' Aid Loan Program**

#### **The Basics**

Offers loans to North Dakota residents who are veterans with the ability to repay loans.

#### **The Details**

You may receive loans of up to \$5,000 with an 8% interest rate, with between 6 and 48 months to repay them. If you repay the loan within the loan period, half of the interest you paid will be refunded.

#### **The Next Steps**

Contact the North Dakota Department of Veteran Affairs, PO Box 9003, Fargo, ND 58106.

## **Oklahoma**

### **College Credit For Service**

#### **The Basics**

Offers college credit to Oklahoma veterans honorably discharged in the previous 3 years.

#### **The Details**

You may receive academic credit at Oklahoma colleges, universities, and technology centers for any applicable education, training, and experience received through military duty that pertains to your area of study.

### **The Next Steps**

Contact your registrar's office to learn more.

## **Oregon**

### **Veteran Education Aid Program**

#### **The Basics**

Offers education benefits to Oregon veterans who meet the following qualifications:

- Served on active duty for no less than 90 days.
- Were released from the military under honorable conditions.
- Are residents of Oregon when applying.
- Are U.S. citizens.
- Served during the Korean War (June 25, 1950, to January 31, 1955) or after June 30, 1958.

#### **The Details**

You may receive up to \$150 per month for an approved course of study or professional training at an accredited institution. You may receive this benefit for the same amount of months that you spent in active service, with a maximum of 36 months.

#### **The Next Steps**

Contact the Oregon Department of Veteran Affairs at 800.828.8801, ext. 2264.

### **Voyager Aid Program For Oregon National Guard And Reserve**

#### **The Basics**

Offers tuition benefits to Oregon residents who have served on active duty in a combat zone in the National Guard or Reserves since September 11, 2001.

#### **The Details**

You may receive a fee remission (an award) for the difference between the cost of tuition and fees at an Oregon state-supported school and federal military tuition benefits. This does not cover e-campus or distance courses.

#### **The Next Steps**

You may contact your college's financial aid office for more information.

## **South Dakota**

### **Free Tuition Of South Dakota Veterans**

#### **The Basics**

Offers tuition benefits to certain veterans who are eligible to take undergraduate courses at a state-supported university.

#### **The Details**

To qualify, the veteran must meet the following requirements:

- Have been discharged under honorable conditions.
- Be a current resident of South Dakota and qualify for in-state tuition.
- Meet one of the following criteria:
  1. Served on active duty at any time between August 2, 1990, and a date to be determined.
  2. Received an Armed Forces Expeditionary medal or other United States campaign or service medal for participation in combat operations against hostile forces outside the boundaries of the United States.
  3. Has a service-connected disability rated 10%, or more, disabling.

If you qualify, you may receive 1 month of free tuition for each month of "qualifying service," with a minimum of 1 and a maximum of up to 4 academic years. Qualifying service is defined as the amount of time served on active duty between the beginning and ending dates of the particular period of conflict or hostilities during which a veteran earned eligibility for this program.

You can take part in the free tuition program for up to 20 years from the ending date of the specific period of service during which you served and met the eligibility criteria or 20 years after the date that you were rated 10%, or more, disabled.

#### **The Next Steps**

The Veterans' Application for Free Tuition at State Supported Schools is available at the school's financial aid, veterans' representative, or registrar's office and must be submitted to the Sioux Falls Veteran Affairs Regional Office.

## **Texas**



## **Military: Honorably Discharged, Separated Or Retired Veterans Who Move To Texas**

### **The Basics**

Offers education benefits to veterans who move to Texas upon separation from the military.

### **The Details**

You may receive a waiver of nonresident tuition at some Texas public colleges and universities to allow you to pay the in-state tuition rate.

### **The Next Steps**

Contact your registrar's office to find out how to receive the waiver.

## **Prisoners Of War**

### **The Basics**

Offers education benefits to veterans who were Texas residents upon entering the U.S. Armed Forces and were classified as prisoners of war on or after January 1, 1999.

### **The Details**

You may receive free full tuition, fees, room and board, and textbooks at a Texas state-supported college. The benefits cannot exceed 120 credit hours.

### **The Next Steps**

Contact your registrar's or business office to apply.

## ***U.S. Virgin Islands***

### **Veteran Tuition Assistance**

### **The Basics**

Offers tuition benefits to U.S. Armed Forces veterans who entered the military while residents of the U.S. Virgin Islands.

### **The Details**

You may receive free tuition to attend local public education institutions and the University of the Virgin Islands.

### **The Next Steps**

Contact your financial aid office or veterans' affairs representative at your school.

## **Community Engagement And Lifelong Learning (CELL)**

### **The Basics**

Offers education benefits to U.S. Armed Forces veterans who entered the military while residents of the U.S. Virgin Islands.

### **The Details**

You may receive free tuition to attend the University of the Virgin Islands.

### **The Next Steps**

Contact your financial aid office or veterans' affairs representative at your school.

## ***Utah***

### **Purple Heart Tuition Waiver**

#### **The Basics**

Offers education benefits to Purple Heart recipients who are Utah residents.

#### **The Details**

You may receive a full tuition waiver at any Utah state-supported college for an associate's, bachelor's, or master's degree program.

#### **The Next Steps**

Contact your veterans' affairs representative, financial aid office, or registrar's office.

## ***Washington***

### **Washington State Education Benefits For Veterans**

#### **The Basics**

Offers education benefits to Washington residents who were active or reserve members of the U.S. Armed Forces called to active duty.

#### **The Details**

Applicants must have served in a war or in a conflict fought on foreign soil, international waters, or another location in support of those serving on foreign soil or in international waters.

If eligible, you may receive a waiver for up to all tuition and fees at Washington state-supported colleges and universities.

#### **The Next Steps**

Contact your college or university's financial aid office to learn more.

## **Wisconsin**

### **Wisconsin GI Bill**

#### **The Basics**

Offers education benefits to Wisconsin veterans who served on active duty at any time on or after September 11, 2001.

#### **The Details**

You may receive a full waiver of tuition and fees for up to eight full-time semesters or 128 credits at any University of Wisconsin System or Wisconsin Technical College System institution for undergraduate or graduate study.

If you are eligible for the federal GI Bill, then you must apply for its benefits first.

#### **The Next Steps**

Contact your regional veterans' affairs office to learn about applying for this program.

### **Veterans Education (VetEd) Reimbursement Grant**

#### **The Basics**

Offers education benefits to Wisconsin veterans who have not yet received a bachelor's degree.

#### **The Details**

You may receive a reimbursement grant for tuition and fees minus any grants and scholarships received upon successful course completion at an accredited college. The maximum reimbursement is equal to the tuition and fees charges at the University of Wisconsin – Madison.

The grant will be denied if the department or an authorized agent receives your application later than 60 days after the start of the course, term, or semester for which reimbursement you are seeking.

#### **The Next Steps**

Apply through the [county veterans service officer](#), [online](#), or by downloading and mailing application [WDVA 2200](#). The department prefers online applications, as they allow for faster processing and can't be delayed or lost in the mail.

## **Wyoming**

### **Educational Benefits For War Veterans And Surviving Dependents**

## **The Basics**

Offers education benefits to overseas combat veterans who were Wyoming residents upon entering the U.S. Armed Forces, as well as to the surviving spouse and dependent children of veterans who died due to a service-connected injury or illness.

## **The Details**

As an eligible veteran, you may receive full tuition and fees at any Wyoming community college or the University of Wyoming.

## **The Next Steps**

Contact your regional or county veterans' affairs office for more information.

# Chapter Two: Loan Repayment

## Federal Programs

### Post-Active Duty Student Deferment

#### The Basics

- For active duty servicemembers and veterans.
- Postpones your loan repayment after demobilization if you were called to active duty while you were enrolled in college.

#### The Details

If you are called to active duty while enrolled in college at least half time, you may postpone your student loan repayment for up to 13 months after your active duty service has ended. This deferment gives you the time needed to reenroll in college, while not having to worry about repaying your student loans and losing your grace period. You may also be eligible for this deferment if you were enrolled in college within 6 months of receiving your military orders.

#### The Next Steps

Complete a Post-Active Duty Student Deferment Request, confirm the name of the school where you were enrolled at least half time and the dates of your attendance, and submit a copy of your military orders to your loan holder. You may have a representative complete the form for you if you cannot.

### Public Service Loan Forgiveness (PSLF)

#### The Basics

- For active duty servicemembers, veterans, and their families.
- Eliminates your remaining DL loan balance after 10 years of eligible payments while serving and/or for working at a nonprofit or public organization.

#### The Details

PSLF offers loan forgiveness on your remaining DL loan balance after 10 years and 120 eligible payments while you are working full time for a nonprofit or public organization. Military service is eligible for this benefit.

Your service does not need to be consecutive or with the same employer. So, if you leave the military and begin work with another nonprofit or public organization, both periods of service will count so long as you continue making eligible payments and working full time. Any payments made during breaks in service or part-time employment wouldn't count, so it may take you a little longer than 10 years.

Only payments made in the DL program on or after October 1, 2007, count, so if you have loans through the Federal Family Education Loan Program (FFELP), you would need to consolidate your loans into DL. You can do this by going to [DirectConsolidation.gov](http://DirectConsolidation.gov) if you have any defaulted loans that are assigned to the Department of Education or submitted a consolidation application prior to January 1, 2013. All other borrowers can go to [StudentLoans.gov](http://StudentLoans.gov) to consolidate. For your payments to count toward the required 120, they would need to be made in the [standard](#), [income-contingent](#), [income-based](#), or [Pay As You Earn](#) repayment plan.

The Department of Education created a helpful [form](#) to help you track your payments while in the service. You may find it difficult to have your full-time employment verified 10 years later, so filling out this form annually may be a good idea.

### **The Next Steps**

After making your 120 qualifying payments, you can apply for forgiveness with your DL loan servicer. The earliest you could apply for forgiveness would be October of 2017.

### **Total And Permanent Disability Discharge**

#### **The Basics**

- For veterans.
- Eliminates remaining loan balance if you suffered from a service-connected injury that left you unable to work.

#### **The Details**

The Secretary of Veteran Affairs (VA) must certify that you cannot work because of a service-connected disability to receive a discharge on your student loans. Once the Department of Education verifies your disability, your loan balance as of the date of the injury will be [discharged](#).

You may be able to have your loans discharged if you cannot work due to a medical condition, even if you did not suffer from a service-connected injury. You can learn more [here](#).

#### **The Next Steps**

Go to [DisabilityDischarge.com](http://DisabilityDischarge.com) to complete the discharge form with a copy of your VA disability paperwork, and submit it to: U.S. Department of Education, PO Box 87130, Lincoln, NE 68501.

# Chapter Three: Additional Education And Training Benefits

## Federal Programs

### Veterans Retraining Assistance Program (VRAP)

#### The Basics

- For veterans.
- Provides up to 12 months of training assistance if you are an unemployed veteran.

#### The Details

You may receive this benefit if you are an unemployed veteran who:

- Is between the ages of 35 and 60.
- Did not receive a dishonorable discharge.
- Is not eligible for any other VA education benefit program.
- Is not receiving VA compensation due to unemployability.
- Is not enrolled in a federal or state training program.

Participation is limited to 54,000 veterans between October 1, 2012, and March 1, 2014. You must be enrolled full time to be eligible and may receive up to \$1,564 a month as of October 1, 2012. The Department of Labor will provide employment assistance to every veteran who participates upon completion of their training program that is approved by the VA, offered by a community college or technical school, and leads to an associate degree, non-college degree, or a certificate.

#### The Next Steps

You may apply by going to the VA [eBenefits site](#).

### Vocational Rehabilitation And Employment Assistance (VR&E)

#### The Basics

- For active duty servicemembers and veterans.
- Offers assistance to prepare for, find, and keep a suitable job if you suffer from a service-connected disability.

#### The Details

The VR&E program assists veterans suffering from a service-connected disability to prepare for, find, and keep suitable jobs. If your disability is so severe that you cannot immediately consider work, the program works to help you improve your ability to live as independently as possible. The program is available for up to 12 years from your separation date or the date that you were notified of the VA disability rating—whichever is later.

You are an eligible veteran if you were not dishonorably discharged and have a service-connected disability rating of 10% or more or a VA memorandum rating of at least 20%. You are eligible if you are an active duty servicemember with a service-connected disability expecting an honorable discharge and receive a VA memorandum rating of at least 20%.

### **The Next Steps**

Apply for services by completing and submitting [VA Form 28-1900](#). You will receive an appointment with a Vocational Rehabilitation Counselor, who will work with you to determine if your employment handicap is due to your service-connected disability.

### **Vet Success**

#### **The Basics**

- For veterans.
- A website dedicated to employing veterans.

#### **The Details**

[Vetsuccess.gov](#) is a site dedicated to veteran employment needs. You can find job listings, post your résumé, and apply for positions through the site. Employers can use the site to view veterans' résumés and receive job applications.

## State-By-State Programs

### **Utah**

#### **Veterans' Upward Bound (VUB)**

##### **The Basics**

Provides services to veterans who are transitioning from service in the U.S. Armed Forces to postsecondary education.

##### **The Details**

Eligible veterans must meet one of the following qualifications:

- Served for at least 181 days on active duty.



- Been a member of a Reserve component of the U.S. Armed Forces called to active duty for more than 30 days on or after September 11, 2001.
- Been called to active duty for less than 30 days to serve in support of a contingency operation on or after September 11, 2001, and be a potential first-generation college graduate or have low income.

If you qualify, you may receive free academic advising, career counseling, testing, and instructional services.

### **The Next Steps**

Contact the Utah Department of Veteran Affairs for more information.

## **Part Four: Family Benefits**

# Chapter One: Paying For College

## Federal Programs

### [In-State Tuition](#)

#### **The Basics**

- For spouses of eligible servicemembers.
- Provides in-state tuition at public colleges if you live in a state because your spouse is actively serving there.

#### **The Details**

As a spouse of a servicemember actively serving for at least 30 days in a state other than your home state, you may receive in-state tuition at all public colleges and universities. If you remain continuously enrolled, you will retain this benefit even if your spouse is reassigned to active duty in another state.

#### **The Next Steps**

Speak with the financial aid office or veterans' affairs representative at the college you are enrolling in.

### [Marine Gunnery Sergeant John David Fry Scholarship](#)

#### **The Basics**

- For spouses and dependent children of deceased servicemembers.
- Provides education benefits for individuals' whose parents died in the line of duty while an active duty member of the Armed Forces on or after September 11, 2001.

#### **The Details**

Children of active duty Armed Forces members who died while in the line of duty after September 11, 2001, are not eligible for the Yellow Ribbon Program, but they may receive this scholarship.

If you are attending college, you may receive:

- Full tuition and fees for all public in-state students.
- Monthly housing allowance.
- Books and supplies stipend.

- A [\*national maximum for a private college\*](#) or foreign school attendance (\$18,077.50 for the 2013–2014 year). If you attend a private college in Arizona, Michigan, New Hampshire, New York, Pennsylvania, South Carolina, or Texas, you may be eligible for a higher reimbursement rate.

You may receive up to 36 months of full benefits until your 33rd birthday. Getting married will not affect your use of this scholarship.

### **The Next Steps**

You can apply on the [\*VA website\*](#).

### **[\*Survivors And Dependents Assistance \(DEA\)\*](#)**

#### **The Basics**

- For spouses and dependent children of certain veterans.
- Provides education and training opportunities if you are eligible.

#### **The Details**

You may receive up to 45 months of education benefits for degree and certificate programs, apprenticeships, and on-the-job training if you are a dependent of certain veterans. Spouses are also eligible for correspondence courses. It is possible to receive approval for remedial, deficiency, and refresher courses, but they would be approved on a case-by-case basis.

You must be a child or spouse of:

- A veteran who died or is totally disabled due to an active duty service-connected disability.
- A veteran who died from any cause while suffering from a total and permanent service-connected disability.
- A servicemember missing in action or captured in the line of duty by a hostile force.
- A servicemember forcibly detained or interned in the line of duty by a foreign government or power.
- A servicemember who is hospitalized or being treated for service-connected permanent and total disability and is likely to be discharged due to the disability.

You are eligible for these benefits if you are the child of an eligible veteran or servicemember and are 18 to 26 years old. Marriage does not affect your eligibility. If you are in the Armed Forces, you would not be eligible for this benefit while on active duty. Dishonorably discharged Armed Forces members are not eligible.

You are eligible for these benefits if you are the spouse of an eligible veteran or servicemember until 10 years after your eligibility began. If the eligible servicemember died on active duty, then you are eligible for 20 years after the death.

### **The Next Steps**

Complete VA Form 22-5490 to apply, and submit it to the VA regional office of the state that you will be training.

### **[Transfer Of Post 9/11 GI-Bill Benefits To Dependents \(TEB\)](#)**

#### **The Basics**

- For active duty servicemembers, veterans, and their families.
- Transfers unused benefits from servicemembers to their spouse or dependent children.

#### **The Details**

The Post 9/11 GI-Bill allows members of the Armed Forces (active duty, Selected Reserve, officer, or enlisted) to transfer unused Yellow Ribbon Program benefits to their spouse or dependent children. These benefits can include a housing stipend, annual books and supplies stipend, and a one-time rural benefit. You may be eligible if you:

- Have at least 6 years of active duty or reserve service, and agree to serve an additional 4 years. (The additional 4 years is not required if you agree to serve the maximum amount of time allowed under your Service or Department of Defense policy.)
- Have completed 20 years of service and become retirement eligible but opt to serve an additional 4 years on or after August 1, 2012.

You must request the transfer of these benefits while you are still a servicemember; however, your designee may use them after you leave the Armed Forces. Only unused months of the benefits are transferrable.

To help you calculate your potential benefits and research approved programs, the U.S. Department of Veterans Affairs has created [this tool](#).

### **The Next Steps**

Apply online [here](#).

## State-By-State Programs

### **Alabama**

#### **[Alabama GI Dependents' Scholarship Program](#)**

#### **The Basics**

Offer education benefits to children under the age of 26 (or stepchildren under the age of 19) whose parent:

- Was killed or died in the line of duty.
- Is listed as missing in action or a prisoner of war.
- Died from a service-connected disability.
- Has at least a 20% rating for their service-connected disability/
- Died but had at least a 20% rating for a service-connected disability at the time of their death.

### **The Details**

To be eligible, your parent must have been a permanent resident of Alabama for at least 1 year prior to entering the U.S. Armed Forces. If your parent is deceased, he or she must have been an Alabama resident for at least 5 years prior to application or death.

Your parent must have served for at least 90 continuous days on active federal military service or been honorably discharged due to a service-connected disability with less than 90 continuous days on active federal military service.

If your parent meets these criteria, you may be eligible for free tuition, fees, and books at Alabama public colleges or trade schools for up to 5 standard academic years if you are under the age of 26. You must complete your studies within 8 years unless military service, accident, illness, or injury caused the delay.

### **The Next Steps**

Apply with the Alabama Department of Veteran Affairs.

[Spouse \(POW/MIA/KIA\) Scholarship](#)

### **The Basics**

Offers education benefits to the husband, wife, or unmarried widow/er of a veteran who:

- Was killed or died in the line of duty.
- Died as a result of disability(s) incurred from active service.
- Is 100% totally and permanently disabled from disabilities incurred during active duty.
- Is listed as MIA during Vietnam.
- Is or was a prisoner of war.

## **The Details**

Free tuition, books, and instructional fees at Alabama state-supported institutions or prescribed courses in trade school (36 months maximum).

## **The Next Steps**

Contact the Alabama State Department of Veterans Affairs, PO Box 1509, Montgomery AL 36102-1509 or any county veterans' service officer of that department whose office is located in the county courthouse or building nearby.

## **Alaska**

### **[Alaska Tuition Assistance](#)**

#### **The Basics**

Offers education benefits to the spouse or dependent of a U.S. Armed Forces servicemember who died in the line of duty, died as the result of a service-connected injuries, was listed as a prisoner of war, or listed as missing in action.

#### **The Details**

You may receive up to 100% of tuition covered at the University of Alaska school and tuition reimbursement for Alaska non-University of Alaska school.

#### **The Next Steps**

Contact the UAA Financial Aid Office at 907.786.1586, UAF Financial Aid Office at 907.474.7256, or UAS Financial Aid Office at 907.465.6255.

### **[Alaska GI Bill](#)**

#### **The Basics**

Offers financial assistance to the surviving spouse or children of a servicemembers who:

- Was an Alaska resident within 6 months of initial enlistment or reenlistment.
- Served honorably in the U.S. Armed Forces on or after September 11, 2001.
- Died or has a total and permanent disability from a service-connected injury or illness.

#### **The Details**

You may receive \$1,000 per semester if you are full-time graduate or undergraduate student. Part-time students may receive up to \$500 per semester. This benefit is applied after the federal GI bill is applied.

## **The Next Steps**

You may contact the Alaska Office of Higher Education for more information.

## **Arkansas**

### **[Spouse/Dependents Benefits For POW/MIA/KIA](#)**

#### **The Basics**

Offers education benefits to the spouse and children of any Arkansan who has been declared to be missing in action, killed in action, a prisoner of war, or killed on ordnance delivery. Veterans who have been declared to be 100% totally and permanently disabled during, or as a result of, active military service are also eligible to receive benefits.

#### **The Details**

You may receive free tuition and fees to any Arkansas state-supported college, technical school, or vocational school.

#### **The Next Steps**

Contact your regional or county veterans' affairs office.

## **California**

### **[College Tuition Fee Waivers For Veterans' Dependents](#)**

#### **The Basics**

Offers tuition waivers to California residents who are the spouse, registered domestic partner, child under 27, or the unmarried surviving spouse of a veteran who is totally disabled due to a service-connected disability or who died of service-connected causes.

#### **The Details**

You may receive a waiver for the full tuition and fees at a State of California Community College, California State University, or University of California campus.

If you are the child of an eligible veteran and you are a veteran yourself, you are eligible until you are 30.

#### **The Next Steps**

Contact your regional or county veterans' affairs office.

## **Colorado**



## [Tuition Assistance For Children Of POWs, MIAs, Or Disabled/Deceased Army National Guard](#)

### **The Basics**

Offers education benefits to the children of prisoners of war or those missing in action who were Colorado residents upon entering the U.S. Armed Forces. Children of Colorado National Guardsmen who died or were permanently disabled while on State active duty are also eligible.

### **The Details**

You may receive full tuition at some Colorado state-supported colleges if you are not eligible for other federal benefits.

### **The Next Steps**

Contact your regional or county veterans' affairs office for more information.

## ***Delaware***

### [Educational Benefits For Children Of Deceased Veterans](#)

#### **The Basics**

Offers tuition benefits to Delaware residents who are between 16 and 25 years old and the children of a deceased military veteran who had a service-related death, was a prisoner of war, or was declared missing in action.

#### **The Details**

You may receive full tuition and fees for your college education at a Delaware public college. You may also receive funds for room and board and required fees for up to 4 years.

#### **The Next Steps**

Apply to the Delaware Higher Education Commission.

## ***Florida***

### [Scholarships For Children And Spouses Of Deceased Or Disabled Florida Veterans](#)

#### **The Basics**

Offers education benefits if you are a dependent child (under the age of 23), spouse, or an unmarried widow/er of an eligible Florida veteran or servicemember who:

- Died in action.

- Died from a service-connected disability.
- Has a 100% total and permanent disability caused by a service-connected injury.
- Is classified as a prisoner of war or missing in action.

### **The Details**

You may receive up to full tuition at a Florida state-supported college or the equivalent amount at a private Florida college for up to 4 years. You must be a Florida resident to apply.

### **The Next Steps**

You can obtain applications from the financial aid offices of Florida colleges and universities.

## **Georgia**

### **[Georgia HERO Scholarship Program](#)**

#### **The Basics**

Offers scholarships to Georgia residents who are the children of Georgia National Guard and U.S. Military Reserve members who served in combat zones.

#### **The Details**

You may receive up to \$2,000 per year, with a maximum of \$8,000 for 4 years at eligible Georgia colleges and universities.

#### **The Next Steps**

Contact the Georgia Student Finance Commission.

## **Idaho**

### **[Operation Idaho Scholarship](#)**

#### **The Basics**

Offers education benefits to the spouses of Idaho members of U.S. military personnel who were severely and permanently injured while serving on or after September 11, 2001.

#### **The Details**

At a University of Idaho system institution, you may have a portion of your direct education costs covered, as well as costs associated with transportation, adaptive

equipment, childcare, tutoring, accommodative services, out-of-pocket medical expenses, or other requirements to accommodate special needs.

### **The Next Steps**

Contact John Sawyer at the University of Idaho at 208.885.7979 or [johns@uidaho.edu](mailto:johns@uidaho.edu) for more information.

### **[Scholarship For The Children Of MIA/POW Servicemembers](#)**

#### **The Basics**

Offers scholarship funds to the children of a servicemember listed as missing in action or prisoner of war at the time of application at a University of Idaho system institution.

#### **The Details**

You may receive a scholarship toward your educational expenses at a University of Idaho system institution.

#### **The Next Steps**

Please contact the state's Department of Veterans' Affairs at 444 Fort Street, Boise, Idaho 83702.

### **[Purple Heart](#)**

#### **The Basics**

Offers scholarships to direct descendants (children, stepchildren, grandchildren, or great-grandchildren) of a member of the Military Order of the Purple Heart (MOPH) or a veteran who was killed in action or died of wounds and did not have the opportunity to join MOPH.

#### **The Details**

You may receive a scholarship to attend the University of Idaho system.

#### **The Next Steps**

You will find the application at [www.purpleheart.org](http://www.purpleheart.org).

## **Illinois**

### **[Children Of Veterans Scholarship](#)**

#### **The Basics**

Offers one scholarship to each Illinois county for the benefits of children of veterans of World War I, World War II, the Korean War, the Vietnam Conflict, and any time on or

after August 2, 1990, and until those persons in service are no longer eligible for the Southwest Asia Service Medal.

### **The Details**

You may receive free tuition for up to 4 consecutive years at any Illinois state-supported college. Preference is given to the children of deceased and disabled veterans.

### **The Next Steps**

Contact the Illinois state-supported college's financial aid office for more information.

### **[MIA/POW Scholarship](#)**

#### **The Basics**

Offers scholarships to Illinois residents who are the children of Illinois veterans who were residents within 6 months of entering the U.S. Armed Forces and:

- Are listed as a prisoner of war or missing in action.
- Died from a service-connected disability.
- Are totally and permanently disabled from a service-connected disability with 100% disability.

#### **The Details**

You may receive full tuition and certain fees to any Illinois state-supported college for up to 4 calendar years of full-time enrollment, including summer terms.

#### **The Next Steps**

Complete [the application](#) and send it to the Department of Veterans' Affairs, P.O. Box 19432, 833 S. Spring, Springfield, IL 62794-9432.

## ***Indiana***

### **[Remission Of Fees \(Free Tuition\) For The Children Of A Disabled Veteran](#)**

#### **The Basics**

Offers education benefits to natural or legally adopted children of a veteran who has a service-connected disability and served during wartime and [equally hazardous dates](#). Children of Purple Heart recipients, POWs, or MIAs after January 1, 1960, are also eligible.

#### **The Details**

You must be less than 24 years old and an Indiana resident to qualify. If you're eligible, you may receive free tuition to any Indiana state-supported college for up to 124 semester hours for undergraduate or graduate programs.

### **The Next Steps**

Contact the Indiana department of veterans' affairs for more information.

[\*Remission Of Fees \(Free Tuition\) For The Children Of A Disabled Veteran Who Initially Entered The Military On Or After January 1, 2011\*](#)

### **The Basics**

Offers education benefits to natural or legally adopted children of veterans who served on active duty during a period of wartime and [\*equally hazardous dates\*](#) after January 30, 2011, and became disabled due to a service-connected injury or received a Purple Heart.

### **The Details**

You must be less than 32 years old and an Indiana resident to qualify. If you're eligible, you may receive free tuition to any Indiana state-supported college for up to 124 semester hours for undergraduate or graduate programs in no more than 8 years.

### **The Next Steps**

Contact the Indiana department of veterans' affairs for more information.

## ***Kentucky***

[\*Veteran Dependent Tuition Waiver\*](#)

### **The Basics**

Offers education benefits to Kentucky residents who are the biological or adopted children (between 17 and 23 years old), spouses, or non-remarried widows/ers of totally and permanently disabled (due to a service-connected injury) war veterans or State National Guardsmen killed while on active duty for federally recognized hostilities.

### **The Details**

The veteran must be or have been a Kentucky resident at his or her time of death. A disabled veteran must be rated 100% disabled or held this rating at his or her death.

If eligible, you may receive a waiver of tuition for up to 36 months or until you achieve one degree at a Kentucky state-supported college.

### **The Next Steps**

Contact the veterans' affairs office of the college you attend to apply.

## **Louisiana**

### **[Dependents Educational Assistance](#)**

#### **The Basics**

Offers education benefits to the children and surviving spouses of veterans who were Louisiana residents for at least 12 months prior to entering the U.S. Armed Forces and died in service or died due to a service-connected disability that occurred during a wartime period.

Children and spouses of living veterans who were Louisiana residents for at least 24 months prior to entering college and suffer from a 90% or greater rated service-connected disability are also eligible.

#### **The Details**

You may receive full tuition and fees while attending any Louisiana state-supported college, university, trade, or vocational technical school for up to 4 years during a period of no more than 5 years.

#### **The Next Steps**

Contact your local [Parish Veterans Service Office](#) to apply for the State Educational Assistance Program.

## **Maine**

### **[Veterans' Dependents Educational Benefits Program](#)**

#### **The Basics**

Offers education benefits to Maine residents who are the spouse, widow/er, or child (between 16 and 26) of veterans who were residents of Maine upon entering the U.S. Armed Forces. Veterans are also eligible if they were a resident for at least 5 years prior to application and were:

- Totally and permanently disabled due to a service-connected disability.
- Killed in action.
- Died from a service-connected disability.
- Totally and permanently disabled at the time of death, but it was not service-connected.
- Been listed as missing in action for at least 90 days.
- Captured or forcibly detained.

- Interned in the line of duty by a foreign government or power.

### **The Details**

You may receive up to a full tuition and fees waiver at the University of Maine System, Maine Community College, and Maine Maritime Academy.

### **The Next Steps**

Contact the Bureau of Maine Veterans' Service for more information.

## ***Maryland***

### **[Edward T. Conroy Memorial Scholarship](#)**

#### **The Basics**

Offers education assistance to Maryland residents who are the children or spouse of U.S. Armed Forces members who died, were totally and permanently disabled due to a service-connected disability, was a victim of the September 11, 2001, attacks, or was a POW or MIA of the Vietnam Conflict.

#### **The Details**

Your parent would need to have been a Maryland resident as well. If eligible, you may receive full tuition and fees with a maximum of \$10,100 per year to Maryland state schools.

#### **The Next Steps**

Apply for this scholarship with the Maryland Higher Education Commission.

### **[Veterans Of Afghanistan And Iraq Conflicts Scholarship Program](#)**

#### **The Basics**

Offers financial assistance to Maryland residents who are the children or spouses of veterans who served for at least 60 days during the Afghanistan and Iraq conflicts.

#### **The Details**

You may receive a scholarship toward your tuition and expenses at Maryland state-supported colleges.

#### **The Next Steps**

Apply for this scholarship with the Maryland Higher Education Commission.

## ***Michigan***

### **[The Children Of Veterans Tuition Grant](#)**

## **The Basics**

Provides undergraduate tuition assistance to children between the ages of 16 and 26 who are Michigan residents whose parent(s) is a Michigan U.S. Armed Forces veteran.

## **The Details**

To qualify, your veteran parent must have:

- Died while serving in a war or hostilities that the U.S. participated in.
- Died from a service-connected injury or illness or became totally and permanently disabled due to a service-connected injury or illness.
- Been listed as MIA in a foreign country.

Applicants are ineligible if they have been convicted of a felony involving assault, physical injury, or death.

If you qualify, you may receive up to \$2,800 per academic year at a Michigan community college, public university, or nonprofit, independent, degree-granting college or university.

## **The Next Steps**

You may [apply online](#) or via mail by calling the Office of Scholarships and Grants toll free at 888.447.2687.

## **Minnesota**

### **[Minnesota State Tuition Reimbursement Option For Spouses](#)**

## **The Basics**

Offers tuition reimbursement for spouses of servicemembers who have served at least eight years in the National Guard.

## **The Details**

You may receive up to the full amount of tuition at the University of Minnesota – Twin Cities with a maximum benefit of \$13,000 per fiscal year for undergrads and \$22,000 for grads.

## **The Next Steps**

For more information or to apply, contact the Guard Member's Unit Education Officer/Full Time Staff or a Campus Regional Coordinator for assistance.

## **Mississippi**



## [Southeast Asia POW MIA Scholarship](#)

### **The Basics**

Offers tuition assistance to children of Mississippi veterans who were a resident of the state upon entering the U.S. Armed Forces and:

- Is or was listed as missing in action in Southeast Asia.
- Has been a prisoner of a foreign government as a result of the military action against the U.S. naval vessel Pueblo.

### **The Details**

You must be under 23 to qualify. If eligible, you may receive full tuition and the average cost of room and required fees at a Mississippi public college or university.

### **The Next Steps**

Contact the Mississippi Board of Trustees of State Institutions of Higher Learning, Student Financial Aid Office at 601.432.6997 for more information.

## ***Missouri***

## [Vietnam Veteran Survivor Grant](#)

### **The Basics**

Offers grants to the children and spouses of Vietnam veterans who served between 1961 and 1972 and whose deaths were attributed to, or caused by, exposure to toxic chemicals during the Vietnam conflict.

The veteran must have been a Missouri resident when first entering the military service and at the time of death.

### **The Details**

You may receive up to one of the following (whichever is less):

- The actual tuition charged for 12 credit hours at the school in which you are enrolled full time a semester.
- The average in-state tuition charged for 12 full-time credit hours in the same class level and in the same academic major at the Missouri public 4-year, regional institutions.

### **The Next Steps**

Contact the Missouri Department of Higher Education (MDHE) to apply.

## **Montana**

### **War Orphans Waiver**

#### **The Basics**

Offers tuition waivers to children (under the age of 25) of veterans who served actively during World War II, Korean War, Vietnam War, and the Iraq and Afghanistan conflicts. Veterans must have been Montana residents and killed in action or died as a result of a combat related injury, illness, or disability.

#### **The Details**

You may receive a full tuition waiver at a Montana state-supported institution.

#### **The Next Steps**

Contact the college that you intend to attend for more information.

## **Nebraska**

### **Nebraska Waiver Of Tuition**

#### **The Basics**

Offers tuition waivers to Nebraska residents who are spouses, unmarried surviving spouses, children, step-children, or adopted children of veterans who:

- Are rated permanently and totally disabled as a result of military service.
- Have died of a service-connected disability.
- Have died subsequent to discharge as a result of injury or illness sustained while a member of the armed forces.
- Have been classified as missing in action or a prisoner of war during armed hostilities while a member of the armed forces.

#### **The Details**

You may receive 100% credit for tuition charges for one degree, diploma, or certificate from a community college and one baccalaureate from a Nebraska state-supported college.

#### **The Next Steps**

Apply with your county veterans' affairs office.

## **Nevada**

## [Waiver Of Fees For Child, Widow, Or Widower Of Person Killed While Performing Duties As Member Of Nevada National Guard](#)

### **The Basics**

Offers education benefits to the children and surviving spouse of an active duty Nevada National Guardsmen who was killed in the line of duty.

### **The Details**

You may receive a waiver from paying the registration fees and laboratory fees at the University of Nevada.

### **The Next Steps**

Contact the veterans' affairs representative, financial aid office, or registrar's office to apply.

## ***New Hampshire***

### [New Hampshire MIA Benefit](#)

#### **The Basics**

Offers tuition benefits to New Hampshire residents who are the children of U.S. Armed Forces members who were declared missing in action since February 28, 1961. The servicemember needs to have been a New Hampshire resident.

#### **The Details**

You may receive free tuition at a New Hampshire vocational technical college.

#### **The Next Steps**

Contact the New Hampshire State Office of Veteran Services for more information.

### [New Hampshire Children Of Deceased Or Disabled Veterans](#)

#### **The Basics**

Offers education benefits to New Hampshire residents who are the children of military members who died in service during wartime and certain wartime veterans who died from a service-connected disability.

#### **The Details**

You may receive free tuition at any New Hampshire state-supported college and up to \$2,500 per year for room and board, rent, books, and supplies.

The maximum is 4 years to receive this benefit.

## **The Next Steps**

Contact the New Hampshire State Office of Veteran Services for more information.

## ***New Jersey***

### **[New Jersey POW And MIA Tuition Benefits](#)**

#### **The Basics**

Offers education benefits if you are a child born or adopted before or during the period of time your parent was a prisoner of war or missing in action after January 1, 1960.

The POW or MIA must have been a New Jersey resident when they entered the military or currently a New Jersey resident.

#### **The Details**

You may receive free undergraduate tuition at any public or private New Jersey college.

#### **The Next Steps**

Contact your nearest veterans' affairs office to learn more about applying.

### **[War Orphans Tuition Assistance](#)**

#### **The Basics**

Offers education assistance to the children of servicemembers who died while in the military or due to service-connected disabilities, or who are officially listed as missing in action.

The child must be a resident of New Jersey for at least 1 year immediately preceding filing the application and be between the ages of 16 and 21 at the time of application. The veteran must have been a New Jersey resident.

#### **The Details**

You may receive up to \$500 per year for 4 years of college or equivalent training.

#### **The Next Steps**

Contact your nearest veterans' affairs office to learn more about applying.

## ***New Mexico***

### **[Children Of Deceased Veterans Scholarship](#)**

#### **The Basics**

Offers tuition benefits to children (between the ages of 16 and 26) whose parent was a New Mexico resident upon entering the U.S. Armed Forces and was killed in action or as a result of such action during a period of armed conflict.

Children and spouses of New Mexico National Guard members who were killed on active duty are also eligible.

### **The Details**

You may receive a full tuition waiver and a \$150 book stipend per semester at any New Mexico state-supported college.

### **The Next Steps**

You can find the application at [www.dvs.state.nm.us/benefits.html](http://www.dvs.state.nm.us/benefits.html).

## **New York**

### **[Regents Award For Children Of Deceased And Disabled Veterans](#)**

#### **The Basics**

Offers education benefits to New York residents who are the children of U.S. Armed Forces members and, as a result of their service, died, suffered a 40% or more disability, were classified as missing in action, or were a prisoner of war.

#### **The Details**

Eligible veterans must be a New York resident or was a New York resident at the time of death and served during:

- Afghanistan, September 18, 2001, to end of hostilities.
- Iraq, October 16, 2002, to end of hostilities.
- Persian Gulf, August 2, 1990, to end of hostilities.
- Vietnam/Indochina, December 22, 1961, to May 7, 1975.
- Korean Conflict, June 27, 1950, to January 31, 1955.
- World War II, December 7, 1941, to December 31, 1946.
- World War I, April 6, 1917, to November 11, 1918.
- Or as a merchant seamen from December 7, 1941, to August 15, 1945.

Children of the Armed Forces Expeditionary Medal, Navy Expeditionary Medal, or the Marine Corps Expeditionary Medal for participation in operations in Lebanon, Grenada, or Panama recipients are also eligible for this benefit.

If you're eligible, you may receive up to \$450 per year toward your educational expenses at a New York state-supported college.

### **The Next Steps**

Apply to the New York State Higher Education Services Corporation.

## **Ohio**

### **[Ohio War Orphans Scholarship](#)**

#### **The Basics**

Offers scholarships to Ohio residents who are the children of deceased or severely disabled Ohio veterans who served during a period of war or declared conflict.

#### **The Next Steps**

You must be under 25 years old to qualify. If you are eligible, you may receive scholarships that cover a portion of instructional or general fees charged at 2- and 4-year Ohio public institutions, as well as portions charged at eligible private colleges.

#### **The Next Steps**

You can find applications at the Ohio Board of Regents/State Grants and Scholarships Department, high school guidance offices, [veterans' service offices](#), and college [financial aid offices](#).

### **[MIA/POW Orphans Scholarship](#)**

#### **The Basics**

Offers scholarships to Ohio residents between the ages of 16 and 21 who are the children of servicemembers declared prisoners of war or missing in action.

#### **The Details**

You must be a resident for at least 12 months prior to applying.

If you qualify, you may receive coverage of instructional and general fees as well as reasonable and necessary room and board, books, and lab fees at an Ohio state-supported college for up to 4 years for undergraduate studies.

#### **The Next Steps**

Contact the Ohio Board of Regents [State Grants and Scholarships Department](#).

### **[Ohio Safety Officers College Memorial Fund](#)**

#### **The Basics**

Offers education benefits to Ohio residents who are the children or spouses of U.S. Armed Forces members who were killed in the line of duty during Operation Enduring Freedom, Operation Iraqi Freedom, or a combat zone designated by the US President.

### **The Details**

You may receive up to 100% of instructional and general fees charged at Ohio state-supported colleges and \$6,618 per year at Ohio private colleges.

### **The Next Steps**

Contact the Ohio Board of Regents [State Grants and Scholarships Department](#).

## **Oklahoma**

### **Heroes Promise**

#### **The Basics**

Offers tuition scholarships to children (Oklahoma residents under 21) of Oklahoma military servicemembers who were killed in action after January 1, 2000, or who died as a result of an injury sustained while in the line of duty in the U.S. Armed Forces. The parent must have filed an Oklahoma income tax return for the tax year prior to death.

#### **The Details**

You may have a portion of your tuition covered at an Oklahoma public community college or university, at an accredited Oklahoma private college or university, or for courses at a public technology center that are approved for credit toward an associate's degree in applied science.

#### **The Next Steps**

Contact your regional or county veterans' affairs office to learn more.

## **Oregon**

### **Veterans' Dependents Tuition Waiver**

#### **The Basics**

Offers tuition waivers to the child or spouse of a member of the U.S. Armed Forces who died in active duty, became 100% disabled due to a service-connected injury or illness, or died due to a service-connected disability.

#### **The Details**

You may receive a full tuition waiver at any State of Oregon University system institution or local Oregon community college.

## **The Next Steps**

Contact the [Oregon University System](#) for more information.

## ***Pennsylvania***

### **[Children Of POW/MIA Soldiers](#)**

Offers special state grants to the children of any soldier in the U.S. Armed Forces who has been declared a prisoner of war or missing in action who:

- Served on active duty after January 31, 1955.
- Was a resident of Pennsylvania for at least 12 months before serving on active duty.
- Did not desert, defect to the enemy, or was discharged under conditions other than "honorable."

### **The Details**

The maximum award amount is \$1,200, but availability depends on state funding.

### **The Next Steps**

Contact the Pennsylvania Higher Education Assistance Agency (PHEAA) at 800.692.7392.

### **[Educational Gratuity Program](#)**

### **The Basics**

Offers education assistance to children (between the ages of 16 and 23 years old) of honorably discharged veterans who have service-connected disabilities and served during a period of war or armed conflict, as well as children of veterans who die or died in service during a period of war or armed conflict.

### **The Details**

You must be a resident of Pennsylvania for at least 5 years prior to applying. If you're eligible, you may receive up to \$500 per term for up to 4 academic years.

### **The Next Steps**

Contact your county's country veteran affairs director.

## ***Puerto Rico***

### **[The Puerto Rico National Guard Tuition Assistance Fund \(FIGNA\) Dependents](#)**

### **The Basics**



Offers tuition benefits to Puerto Rico residents who are the dependents or spouses of active duty Puerto Rico National Guard members.

### **The Details**

You may receive funding toward a graduate degree for \$75 per credit, for a maximum of 18 credits per academic year and \$1,350 per year if you are the spouse of an eligible National Guard member.

Undergraduate and vocational courses are covered up to \$50 per credit, for a maximum of 18 credits per academic year and \$900 per year if you are the spouse or child under 25 of a National Guard member.

### **The Next Steps**

Contact your National Guard unit for more information.

## ***South Carolina***

### **[Free Tuition/Education Assistance For Certain Veterans' Children](#)**

Offers education benefits to the children of wartime veterans who were:

- South Carolina residents upon entering the U.S. Armed Forces and during their service.
- A resident of the state for at least 1 year and still resides in the state.
- Resided in the state for at least a year before his or her death.

### **The Details**

You may receive free tuition at South Carolina state-supported universities and technical colleges.

### **The Next Steps**

You can apply using the form at the link above and submit to your local county veterans' affairs office.

## ***South Dakota***

### **[South Dakota Dependents Educational Assistance](#)**

### **The Basics**

Offers education benefits to the spouse, surviving spouse, and/or dependent children of a veteran or servicemember who:

- Died while on active duty.

- Died of a service connected disability.
- Is permanently and totally disabled from a service-connected disability.
- Died while rated as permanently and totally disabled from a service-connected disability.
- Is listed as missing in action (MIA) or as a prisoner of war (POW) for at least 90 days.

### **The Details**

You may receive up to 45 months of education and/or training benefits. Different criteria determines the eligibility period for a spouse (or surviving spouse) and for children.

- **Spouse:** Generally, a spouse or surviving spouse has 10 years from the date the veteran died or was rated permanently and totally disabled. Under certain situations, the spouse's eligibility period can be extended—for example, if the spouse had a mental or physical disability that prevented him or her from attending school.
- **Children:** There is no limit to the number of children in each family eligible for training benefits. A child is eligible to use this benefit anytime between the ages of 18 and 26. However, under certain circumstances, it is possible for the child to receive benefits prior to age 18 and beyond age 26.

### **[Free Tuition For Children Of Veterans Who Die During Service](#)**

#### **The Basics**

Offers education benefits to children under the age of 25 who are South Dakota residents and whose mother or father was killed in action or died of other causes while on active duty.

Veterans are only eligible if they were South Dakota residents for at least 6 months prior to entering service.

#### **The Details**

You may receive free tuition at a South Dakota state-supported school.

#### **The Next Steps**

You can find the SDDVA form E-12 at any state-supported school's financial aid office or registrar's office, as well as with a veterans' affairs representative.

### **[Free Tuition For Dependents Of POWs And MIAs](#)**

#### **The Basics**

Offers education benefits to the children and spouses of prisoners of war or servicemembers listed as missing in action.

### **The Details**

You may receive free tuition and fees to any state-supported school after all financial aid is applied.

### **The Next Steps**

You can find the SDDVA form E-12 at any state-supported school's financial aid office or registrar's office, as well as with a veterans' affairs representative.

## **Texas**

### **[Children Of Prisoners Of War Or Persons Missing In Action](#)**

#### **The Basics**

Offers tuition benefits to children under the age of 21 or a dependent person under 25 years old who receives the majority of their support from a parent who is listed as a prisoner of war or missing in action and is a Texas resident on active duty.

#### **The Details**

You may receive full tuition and required fees while attending a Texas state-supported college.

#### **The Next Steps**

Contact the business office of your school to apply.

### **[Children And Spouses Of Texas Veterans](#)**

#### **The Basics**

Offers tuition benefits to children who are 25 and under and spouses who are Texas residents of U.S. Armed Forces servicemembers who were:

- Killed in action.
- Died while in service.
- Are MIA.
- Died due to a service-connected illness or injury.
- Became totally disabled for purposes of employability due to a service-connected injury.

Texas National Guard members are eligible, and the servicemember must have been a Texas resident.

### **The Details**

You may receive full tuition to attend a Texas state-supported college.

### **The Next Steps**

Contact the business office of your school to apply.

## ***Utah***

### **[Utah National Guard Officer And Enlisted Association](#)**

#### **The Basics**

Offers education benefits to the dependents and spouses of enlisted members of the Enlisted Association of National Guard Utah (EANGUT).

#### **The Details**

You may receive one of six \$1,000 tuition grants offered annually to attend a Utah school.

#### **The Next Steps**

Contact EANGUT to learn more about applying.

### **[Scott B Lundell Tuition Waiver For Military Members' Surviving Dependents](#)**

#### **The Basics**

Offers education benefits to surviving dependents of Utah resident military members killed in the line of duty after September 11, 2001.

#### **The Details**

You may receive an undergraduate tuition waiver at Utah state-supported colleges.

#### **The Next Steps**

Contact the Utah Department of Veteran Affairs to apply.

## ***Virginia***

### **[Virginia Military Survivors And Dependents Education Program \(MSDEP\)](#)**

#### **The Basics**

Offers education benefits to spouses and children (between 16 and 29 years old) of military service members killed, missing in action, taken prisoner, or who became at least 90% disabled as a result of military service in an armed conflict.

### **The Details**

Eligible military service includes service in the United States Armed Forces, United States Armed Forces Reserves, the Virginia National Guard, or the Virginia National Guard Reserves. Armed conflict includes military operations against terrorism or as the result of a terrorist act, a peacekeeping mission, or any armed conflict after December 6, 1941.

Also, the military service member is and must have been a Virginia citizen at the time he or she entered active duty or must have been a Virginia citizen for at least 5 years immediately prior to the date of the application for admission.

If eligible, you may receive up to full tuition and fees at any Virginia state-supported college or university for up to 4 years.

### **The Next Steps**

Apply with the Commonwealth of Virginia Department of Veterans Affairs.

## ***Washington***

### **[Education Benefits For Dependents Of 100% Disabled Or Those Who Died As A Result Of Military Service](#)**

#### **The Basics**

Offers education benefits to Washington residents who are children between the ages of 17 and 26 or a surviving unmarried spouse or surviving non-reregistered domestic partner.

#### **The Details**

You may receive a full waiver of undergraduate tuition and fees at any Washington state-supported college. Some may waive graduate tuition and fees, but it is not required.

A surviving spouse or domestic partner has 10 years from the date of death, total disability, or registration of POW or MIA to take advantage of this benefit.

## ***Wisconsin***

### **[Wisconsin GI Bill For Dependents](#)**

#### **The Basics**

Offers education benefits to the spouse, unmarried surviving spouse, or child (between 17 and 26 years old) of qualifying Wisconsin veterans who died in the line of duty, died in direct result of a service-connected disability, or is rated as 30% or greater disabled by the VA.

### **The Details**

You may receive 100% tuition remission at a Wisconsin state-supported college for up to eight semesters or 128 credits.

### **The Next Steps**

Apply with the Wisconsin Department of Veteran Affairs.

## ***Wyoming***

### ***Educational Benefits For War Veterans And Surviving Dependents***

#### **The Basics**

Offers education benefits to overseas combat veterans who were Wyoming residents upon entering the U.S. Armed Forces and the surviving spouse and dependent children of veterans who died due to a service-connected injury or illness.

#### **The Details**

You may receive a full tuition waiver for up to 10 semesters at any Wyoming community college or the University of Wyoming.

#### **The Next Steps**

Contact your regional or county veterans' affairs office for more information.

# Chapter Two: Loan Repayment

## Federal Programs

### Public Service Loan Forgiveness (PSLF)

#### The Basics

- For active duty servicemembers, veterans, and their families.
- Eliminates your remaining DL loan balance after 10 years of eligible payments while serving and/or for working at a nonprofit or public organization.

#### The Details

PSLF offers loan forgiveness on your remaining DL loan balance after 10 years and 120 eligible payments while you are working full time for a nonprofit or public organization. Military service is eligible for this benefit.

Your service does not need to be consecutive or with the same employer. So, if you leave the military and begin work with another nonprofit or public organization, both periods of service will count so long as you continue making eligible payments and working full time. Any payments made during breaks in service or part-time employment wouldn't count, so it may take you a little longer than 10 years.

Only payments made in the DL program on or after October 1, 2007, count, so if you have loans through the Federal Family Education Loan Program (FFELP), you would need to consolidate your loans into DL. You can do this by going to [DirectConsolidation.gov](http://DirectConsolidation.gov) if you have any defaulted loans that are assigned to the Department of Education or submitted a consolidation application prior to January 1, 2013. All other borrowers can go to [StudentLoans.gov](http://StudentLoans.gov) to consolidate. For your payments to count toward the required 120, they would need to be made in the [\*standard, income-contingent, income-based, or Pay As You Earn\*](#) repayment plan.

The Department of Education created a helpful [\*form\*](#) to help you track your payments while in the service. You may find it difficult to have your full-time employment verified 10 years later, so filling out this form annually may be a good idea.

#### The Next Steps

After making your 120 qualifying payments, you can apply for forgiveness with your DL loan servicer. The earliest you could apply for forgiveness would be October of 2017.

## Appendix A: Federal Benefits At A Glance

Federal Student Loan Benefit	Active Duty	Veteran/Selected Reserve	Spouses And Dependent Children
<b>Servicemember Civil Relief Act (SCRA)</b>	Caps your interest rate on any debt incurred prior to your military service to 6%.		
<b>Direct Loan (DL) Interest Rate</b>	Your interest rate on DL loans made on or after October 1, 2008, will have a 0% interest rate while you serve in a hostile area that qualifies you for special pay.		
<b>Military Service Deferment</b>	You can postpone your loan repayment during certain periods of active duty and 180 days following the end of your active duty service.		
<b>Post-Active Duty Deferment</b>	You can postpone your loan repayment after demobilization if you were called to active duty while you were enrolled in college.		
<b>Department Of Defense (DOD) Student Loan Repayment</b>	The military may pay a portion or all of your student loans if you serve.		
<b>Public Service Loan Forgiveness (PSLF)</b>	You may receive loan forgiveness on your remaining DL loan balance after 10 years of eligible payments	You may receive loan forgiveness on your remaining DL loan balance after 10 years of eligible	You may receive loan forgiveness on your remaining DL loan balance after 10 years of eligible payments while



	while serving.	payments while you served and/or for working at a nonprofit or public organization.	working at a nonprofit or public organization.
<b>Total And Permanent Disability Discharge</b>		You may have your loans discharged if you suffered from a service-connected injury that leaves you unable to work.	
<b>Military Tuition Assistance</b>	Your branch of the military may cover up to 100% of your tuition and fees.		
<b>Yellow Ribbon Program</b>		You may receive tuition benefits for your college education after your service has ended.	
<b>Transfer Of Post 9/11 GI-Bill Benefits To Dependents (TEB)</b>	You have the option to transfer unused benefits to your spouse or dependent children.	*You have the option to transfer unused education benefits to your spouse or dependent children before you leave the service, but they may use the benefits after you have left the Armed Forces.	Your spouse or parent who serves or served in the Armed Forces may transfer you unused education benefits.
<b>Marine Gunnery Sergeant John David Fry Scholarship</b>			You may receive education benefits if your parent died in the line of duty while an active duty member of the Armed Forces on or after September 11, 2001.
<b>Montgomery GI</b>		You may receive up	

<p><b>Bill Active Duty (MGIB-AD)</b></p>		<p>to 36 months of educational benefits for degree and certificate programs, flight training, apprenticeships/on-the-job training, and correspondence courses if you are a veteran who previously served on active duty.</p>	
<p><b>Montgomery GI Bill Selected Reserve (MGIB-SR)</b></p>		<p>You may receive up to 36 months of educational benefits for degree and certificate programs, flight training, apprenticeships/on-the-job training, and correspondence courses if you are a member of the Selected Reserves.</p>	
<p><b>Survivors And Dependents Assistance (DEA)</b></p>			<p>You may receive education and training opportunities if you are an eligible dependent of certain veterans.</p>
<p><b>Veterans Education Assistance Program (VEAP)</b></p>		<p>You may contribute money from your military pay for your education after your service has ended; the government matches every \$1 you contribute with \$2 of its own.</p>	
<p><b>National Call to Service</b></p>	<p>You may receive student loan repayment</p>		

<b>Program</b>	of up to \$18,000 as well as other choice incentives for serving.		
<b>Veterans Retraining Assistance Program (VRAP)</b>		You may receive up to 12 months of training assistance if you are an unemployed veteran.	
<b>Vocational Rehabilitation And Employment Assistance (VR&amp;E)</b>	You may receive assistance to prepare for, find, and keep a suitable job if you suffer from a service-connected disability.	You may receive assistance to prepare for, find, and keep a suitable job if you suffer from a service-connected disability.	
<b>Vet Success</b>		An employment site dedicated to employing veterans that you can take advantage of.	
<b>In-State Tuition</b>			You may receive in-state tuition at public colleges in the state that you live because your spouse is actively serving in that state.

# Appendix B: Links To State Veterans' Affairs Offices

[Alabama Department of Veterans Affairs](#)

[Alaska Department of Military and Veterans Affairs](#)

[Arkansas Veterans Affairs](#)

[Arizona Department of Veterans Affairs](#)

[California Department of Veterans Affairs](#)

[Colorado Department of Military and Veterans Affairs](#)

[Connecticut Department of Veterans' Affairs](#)

[Delaware Commission of Veterans Affairs](#)

[DC Mayor's Office of Veterans Affairs](#)

[Florida Department of Veterans' Affairs](#)

[Georgia Department of Veterans Services](#)

[Guam Veterans Affairs](#)

[State of Hawai'i Department of Defense](#)

[State of Idaho Division of Veterans Services](#)

[Illinois Department of Veterans' Affairs](#)

[Indiana Department of Veterans' Affairs](#)

[Iowa Department of Veterans Affairs](#)

[Kansas Commission on Veterans Affairs](#)

[Kentucky Department of Veterans Affairs](#)

[Louisiana Department of Veterans Affairs](#)

[State of Maine Bureau of Veterans' Affairs](#)

[Maryland Department of Veterans Affairs](#)

[Massachusetts Department of Veterans Services](#)

[Michigan Department of Military and Veterans Affairs](#)

[Minnesota Department of Veterans Affairs](#)

[Mississippi Veterans Affairs Board](#)

[Missouri Department of Public Safety Veterans Commission](#)

[Montana Veterans Affairs](#)

[State of Nebraska Department of Veterans' Affairs](#)

[Nevada Department of Veterans Services](#)

[New Hampshire State Office of Veterans Services](#)

[State of New Jersey Department of Military and Veterans Affairs](#)

[New Mexico Department of Veterans' Services](#)

[New York State Division of Veterans' Affairs](#)

[North Carolina Division of Veterans Affairs](#)

[North Dakota Department of Veterans Affairs](#)

[Ohio Department of Veterans Services](#)

[Oklahoma Department of Veterans Affairs](#)

[Oregon Department of Veterans' Affairs](#)

[Pennsylvania Department of Military and Veterans Affairs](#)

[Rhode Island Division of Veterans Affairs](#)

[South Carolina Division of Veterans' Affairs](#)

[South Dakota Department of the Military](#)

[Tennessee Department of Veterans Affairs](#)

[Texas Veterans Commission](#)

[Utah Department of Veterans and Military Affairs](#)

[Vermont Office of Veterans Affairs](#)

[U.S. Virgin Islands Office of Veterans Affairs](#)

[Virginia Department of Veterans Services](#)

[Washington State Department of Veterans Affairs](#)

[West Virginia Department of Veterans Assistance](#)

[Wisconsin Department of Veterans Affairs](#)

[Wyoming Veterans Commission](#)

## About SALT

SALT is a free, nonprofit-backed educational resource that provides simple, smart, personalized ways for college students and recent graduates to take control of their student debt and manage their finances. With a combination of helpful tools, tailored information, and unbiased expertise, SALT helps young people borrow less, borrow smart, and repay their loans in a way that works for them. SALT was created by American Student Assistance® (ASA), a nonprofit organization with 50+ years of experience helping people make better decisions about financing their education and repaying student loans. Learn more at [saltmoney.org](https://saltmoney.org).

