

# Federal Government

The United States Government provides student financial aid through various agencies and programs. Some of the major sources of federal aid are listed in this section.

For more information about programs administered by the U.S. Department of Education, call toll free (800) 4-FED-AID or visit [www.ed.gov](http://www.ed.gov).

State Government

## Federal Government

Public Universities

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Universities, and  
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## Corporation for National and Community Service



**Contact:** Corporation for National and Community Service, 1201 New York Avenue, NW, Washington, DC 20525, toll-free phone 800.942.2677, website [www.americorps.org](http://www.americorps.org)

### National Service

#### AmeriCorps

**Eligibility:** Must be a U.S. citizen or a permanent resident alien; be at least 18 years old; have a high school diploma or equivalent or agree to work toward one by the time service is completed to earn the education award; and agree to perform national community service before, during or after receiving postsecondary education.

**Award:** Up to \$4,725 for each year of service to pay current or future education expenses or repay federal student loans

**Number:** Varies

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## Internal Revenue Service



**Contact:** Internal Revenue Service Help Line 800.829.1040 or website [www.irs.gov](http://www.irs.gov)

### Education Tax Credits

#### Hope Credit or Hope Scholarship Credit

**Eligibility:** Must pay qualified tuition and related expenses of higher education for an eligible student (self, spouse or dependent claimed as an exemption on federal income tax return); be enrolled at least half-time for at least 1 academic period beginning during the year; be pursuing an undergraduate degree or other recognized educational credential; and not have a felony drug conviction.

**Award:** Up to \$1,650 credit per eligible student; available only for the first 2 years of postsecondary education and only for 2 years per eligible student

**Number:** All who are eligible

**Deadline:** Must file Form 8863 with recipient's federal income tax return

### Lifetime Learning Credit

**Eligibility:** Must pay qualified tuition and related expenses of higher education for an eligible student (self, spouse or dependent claimed as an exemption on federal income tax return).

**Award:** Up to a \$2,000 credit regardless of the number of eligible students (20% of the first \$10,000 of qualified tuition and related expenses paid for all eligible students) for undergraduate and graduate credit courses. Other noncredit course expenses may be eligible. No limit on number of years credit can be claimed. For the most current information, visit [www.irs.gov](http://www.irs.gov).

**Number:** All who are eligible

**Deadline:** Must file Form 8863 with federal income tax return

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## U.S. Department of Agriculture



**Contact:** U.S. Department of Agriculture liaison officer of the school the student plans to attend or USDA/1890 Programs, phone 202.205.5692, website [www.ascr.usda.gov/1890programs.html](http://www.ascr.usda.gov/1890programs.html)

### Scholarships

#### National Scholars Program Scholarship

**Eligibility:** Must be a U.S. citizen; be an entering freshman; have at least a 3.0 high school GPA; have at least a combined verbal/math score of 1000 on the SAT or at least a 21 composite score on the ACT; major in agriculture, food or natural resource sciences or other related discipline; attend Kentucky State University or another 1890 Historically Black Land Grant Institution; demonstrate leadership and community service; and submit an official transcript. Visit [www.ascr.usda.gov/faq/faq1890\\_cr.html](http://www.ascr.usda.gov/faq/faq1890_cr.html) for a complete list.

**Award:** Full tuition; fees; books; use of a personal computer, printer and software; employment; and employment benefits for 4 years while pursuing a bachelor's degree. The schools will provide recipient with room and board for each year.

**Number:** Up to 36 annually (Varies; dependent on funding)

**Deadline:** February 1

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## U.S. Department of Defense



**Contact:** Unless otherwise noted, individual listed for each program

### Scholarships

#### Air Force Reserve Officers Training Corps (ROTC)

**Contact:** Unless otherwise noted, Air Force ROTC College Scholarship Selection Section, 551 East Maxwell Boulevard, Maxwell AFB, AL 36112-5917; phone 800.522.2528; website [www.afrotc.com](http://www.afrotc.com).

#### Airman Education and Commissioning Program

**Eligibility:** Must be a U.S. citizen; meet age requirements (commission prior to age 35); have at least 1 year Time-In-Service and 1 year Time-On-Station; be recommended by immediate commander; meet the minimum college GPA of 3.0 and have completed the required coursework for selected major; be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; meet the requirements for overseas retainability; be an active duty Air Force enlisted person; and major in meteorology, nursing, foreign language (limited to Arabic, Chinese, Persian, Russian, Hindi, Pashto, Armenian, Georgian, Azeri, Kazakh, Indonesian, Swahili, Hebrew, French, Turkish), foreign area studies (limited to Middle East, Africa, Asia, Russia/Eurasia), mathematics, physics, computer science or any ABET - accredited engineering major, (all technical majors must be AFIT - approved at the university the student plans to attend (nursing degrees must be accredited by the National League of Nursing or the Commission on Collegiate

Nursing Education).

**Award:** Up to \$15,000 for tuition and fees and \$600 per year for books

**Number:** Varies

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### **Airman Scholarship and Commissioning Program**

**Eligibility:** Must be a U.S. citizen; be under age 31 on December 31 of the year student will graduate and earn commission; have at least 1 year Time-In-Service and 1 year Time-On-Station; be recommended by immediate commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to complete degree within 2 to 4 years (if student has not earned at least 24 hours of graded college work, student must have earned an ACT composite score of at least 24 or an SAT 1 combined verbal and math score of at least 1100); be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Majority of awards to personnel majoring in a Technical Tier 1 field (computer, electrical or environmental engineering; meteorology/atmospheric sciences); a Technical Tier 2 field (aeronautical, aerospace, architectural, astronautical, civil or mechanical engineering); or a Technical Tier 3 field (any other ABET - accredited engineering majors, architecture, chemistry, computer science, mathematics, operations research or physics). Other majors may also receive awards. List of majors are subject to change. Student will separate from active duty Air Force to join an Air Force ROTC detachment and become a full-time college student.

**Award:** Up to \$15,000 per year

**Number:** Varies

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### **Express Scholarship**

**Eligibility:** Must be a U.S. citizen; pass the Air Force Officer Qualifying Test; pass the Air Force ROTC Physical Fitness Test; have at least a 2.5 cumulative GPA; not already be a contracted scholarship recipient; meet the age, moral and other scholarship eligibility requirements; and major in a specific field of study.

**Award:** Up to \$15,000 per year plus \$900 per year for books

**Number:** Varies

**Contact:** The detachment serving the school you attend or want to attend

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### **High School Scholarship**

**Eligibility:** Must be a high school graduate or have an equivalent certificate, be or become a U.S. citizen and be 17 years old prior to scholarship activation, be under 31 years old as of December 31 of the year you will commission, not be enrolled full-time at a college or a university except for joint high school college programs, and complete the Physical Fitness Assessment and submit the Letter of Certification. Based on a composite SAT score of 1100 or a composite ACT score of 24, class rank in the top 40%, GPA of at least 3.0 and the number of advanced placement or honors courses completed through grade 11. Personal interview required.

**Award: Type 1** - tuition, most fees, and \$900 per year for books; **Type 2** - tuition and most fees up to \$15,000 and \$900 per year for books. If student attends a school where the tuition exceeds \$15,000 per year, the student pays the difference; **Type 7** - tuition and fees, but the student must attend a college where the tuition is less than \$9,000 per year or a public college in which the student qualifies for in-state tuition and \$900 per year for books.

**Obligation:** Enroll in the academic major in which the scholarship is offered, enlist in the Air Force Reserve and enroll in Air Force ROTC, satisfactorily complete a 4-week summer field-training course at an Air Force base, complete the Air Force ROTC Professional Officer Course, accept a commission as an Air Force officer, and serve at least 4 years on active duty.

**Number:** Varies

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### **In-College Scholarship**

**Eligibility:** Must be a college freshman or sophomore; be a U.S. citizen; pass the Air Force Officer Qualifying Test; pass the Air Force ROTC Physical Fitness Test; have at least a 2.5 cumulative GPA; not already be a contracted scholarship recipient; and meet the age, moral and other scholarship eligibility requirements.

**Award: Type 2** - up to \$15,000 per year; **Type 3** - up to \$9,000; **Type 6** - up to \$3,000 per year

**Number:** Varies

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### **Minority School Scholarship**

**Eligibility:** Must be a U.S. citizen; pass the Air Force Officer Qualifying Test; pass the Air Force ROTC Physical Fitness Test; have

at least a 2.5 cumulative GPA; complete a physical examination and be certified as commission-qualified by the Department of Defense Medical Examination Review Board; not already be a contracted scholarship recipient; meet the age, moral and other scholarship eligibility requirements; and attend a historically black college or university or Hispanic serving institution. Student does not need to be a minority to qualify for scholarship.

**Award:** Up to \$15,000 per year plus \$900 per year for books

**Number:** Varies

**Contact:** The detachment serving the school you attend or want to attend

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### **Professional Officer Course - Early Release Program**

**Eligibility:** Must be a U.S. citizen; meet age requirements; have at least 1 year Time-In-Service and 1 year Time-On-Station; be recommended by immediate commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to complete degree within 2 years (if student has not earned at least 24 hours of graded college work, student must have earned an ACT composite score of at least 24 or an SAT 1 combined verbal and math score of at least 1100); be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Majority of awards to personnel majoring in a Technical Tier 1 field (computer, electrical or environmental engineering; meteorology/atmospheric sciences); a Technical Tier 2 field (aeronautical, aerospace, architectural, astronautical, civil or mechanical engineering); or a Technical Tier 3 field (any other ABET - accredited engineering majors, architecture, chemistry, computer science, mathematics, operations research or physics). Other majors may also receive awards. List of majors are subject to change. Student will separate from active duty Air Force to enter the Air Force ROTC.

**Award:** \$450-\$500 monthly stipend

**Number:** Varies

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### Scholarships for Outstanding Airmen to ROTC

**Eligibility:** Must be a U.S. citizen; be under age 31 on December 31 of the year student will graduate and earn commission; have 1 year Time-In-Service; and at least 1 year Time-On-Station; be recommended by wing commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to complete degree within 2 to 4 years (if student has not earned at least 24 hours of graded college work, student must have earned an ACT composite score of at least 24 or an SAT 1 combined verbal and math score of at least 1100); be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Student will separate from active duty Air Force to enter the Air Force ROTC. Boarded/selected by MAJCOM.

**Award:** Up to \$15,000 per year

**Number:** Varies

### Army Reserve Officers Training Corps (ROTC)

**Contact:** Military Science Department of the school you plan to attend; phone 800.USA. ROTC; website [www.goarmy.com/rotc](http://www.goarmy.com/rotc)

### College Four-year Scholarship

**Eligibility:** Must be a U.S. citizen age 17-26, be a college freshman in the first year of a 5-year undergraduate program, have a high school GPA of at least 2.5, have a high school diploma or equivalent, have at least a 920 SAT score or 19 ACT score, meet physical standards and agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or Army National Guard.

**Award:** Tuition, stipend of \$300-\$500 per month, and book allowance

**Obligation:** Must agree to complete a period of service with the Army

**Number:** Varies

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### College Three-year Scholarship

**Eligibility:** Must be enrolled in a college or university with 3 academic years remaining, be a U.S. citizen age 17-27, have a college GPA of at least 2.5, have a high school diploma or equivalent, have at least a 920

SAT score or 19 ACT score, meet physical standards and agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or Army National Guard.

**Award:** Tuition, stipend of \$300-\$500 per month, and book allowance

**Obligation:** Must agree to complete a period of service with the Army

**Number:** Varies

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### College Two-year Scholarship

**Eligibility:** Must be enrolled in a college or

university with 2 academic years remaining, be a U.S. citizen age 17-27, have a college GPA of at least 2.5, have a high school diploma or equivalent, meet physical standards and agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or Army National Guard.

**Award:** Tuition, stipend of \$300-\$500 per month, and book allowance


**Obligation:** Must agree to complete a period of service with the Army

**Number:** Varies

**STAND TALL.  
STAND PROUD.  
STAND ARMY STRONG.**

There's strong. Then there's Army Strong. As a Soldier in the U.S. Army, you'll develop physical, mental and emotional strength. You'll gain leadership skills and on-the-job training. Plus, you can earn money for college. Visit your local recruiter, [goarmy.com](http://goarmy.com) or call 1-800-USA-ARMY for more.

Now offering up to \$40,000 in enlistment bonuses or up to \$81,756 for college. Stop by the Army booth today or contact your local recruiter at 877-338-3574 or [5N8@usarec.army.mil](mailto:5N8@usarec.army.mil), or stop by the station.

  
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### **Green to Gold Four-year Scholarship**

**Eligibility:** Must be an enlisted soldier without college credit who requires 4 years to complete a degree, be a U.S. citizen, be under 31 on December 31 of the year the soldier completes all requirements for a commission and a college baccalaureate degree, cannot have been convicted of a domestic violence crime, have at least 2 years of active duty as well as 3 months of active duty for every month of specialized training, have a GT score of at least 110, pass the APFT within the last 6 months with a score of at least 180 (at least 60 points in each event), be a high school graduate or equivalent, have a cumulative high school or college GPA of at least 2.5, submit a letter of acceptance to school of choice offering Army ROTC and a letter of acceptance from the PMS of that Army ROTC Battalion, have a favorable national agency check, demonstrate DODMERB medical qualification, be eligible to reenlist, not be a conscientious objector, and have no more than 3 dependents including spouse.

**Award:** Tuition or room and board support; money for textbooks, supplies, and equipment; monthly stipend for up to 10 months each school year that increases each year based on student's military science class; attendance to Leader Development and Assessment Course between the junior and senior years of college; if qualified, Montgomery GI Bill/Army College Fund benefits; and possible other incentives offered by the colleges and universities

**Obligation:** Must agree to complete a period of service with the Army

**Number:** Varies

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### **Green to Gold Three-year Scholarship**

**Eligibility:** Must be an enlisted soldier without college credit who requires 3 years to complete a degree, be a U.S. citizen, be under 31 on December 31 of the year the soldier completes all requirements for a commission and a college baccalaureate degree, cannot have been convicted of a domestic violence crime, have at least 2 years of active duty as well as 3 months of active duty for every month of specialized training, have a GT score of at least 110, pass the APFT within the last 6 months with a score of at least 180 (at least 60 points in each event), be a high school graduate or equivalent, have a cumulative high school or college GPA of at least 2.5, submit a letter of acceptance to school of choice offering Army ROTC and a letter of acceptance from the PMS of that Army ROTC Battalion, have a favorable national agency

check, demonstrate DODMERB medical qualification, be eligible to reenlist, not be a conscientious objector, and have no more than 3 dependents including spouse.

**Award:** Tuition or room and board support; money for textbooks, supplies, and equipment; monthly stipend for up to 10 months each school year that increases each year based on student's military science class; attendance to Leader Development and Assessment Course between the junior and senior years of college; if qualified, Montgomery GI Bill/Army College Fund benefits; and possible other incentives offered by the colleges and universities

**Obligation:** Must agree to complete a period of service with the Army

**Number:** Varies

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### **Green to Gold Two-year Scholarship**

**Eligibility:** Must be an enlisted soldier without college credit who requires 2 years to complete a degree, be a U.S. citizen, be under 31 on December 31 of the year the soldier completes all requirements for a commission and a college baccalaureate degree, cannot have been convicted of a domestic violence crime, have at least 2 years of active duty as well as 3 months of active duty for every month of specialized training, have a GT score of at least 110, pass the APFT within the last 6 months with a score of at least 180 (at least 60 points in each event), be a high school graduate or equivalent, have a cumulative high school or college GPA of at least 2.5, submit a letter of acceptance to school of choice offering Army ROTC and a letter of acceptance from the PMS of that Army ROTC Battalion, have a favorable national agency check, demonstrate DODMERB medical qualification, be eligible to reenlist, not be a conscientious objector, and have no more than 3 dependents including spouse.

**Award:** Tuition or room and board support; money for textbooks, supplies, and equipment; monthly stipend for up to 10 months each school year that increases each year based on student's military science class; attendance to Leader Development and Assessment Course between the junior and senior years of college; if qualified, Montgomery GI Bill/Army College Fund benefits; and possible other incentives offered by the colleges and universities

**Obligation:** Must agree to complete a period of service with the Army

**Number:** Varies

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### **High School Four-year Scholarship**

**Eligibility:** Must be a U.S. citizen age 17-26,

have a high school cumulative GPA of at least 2.5, have a high school diploma or equivalent, have at least a 920 SAT score (math/verbal) or 19 ACT score (excluding the required writing test scores), meet physical standards and agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or Army National Guard.

**Award:** Tuition, stipend of \$300-\$500 per month, and book allowance

**Obligation:** Must agree to complete a period of service with the Army

**Number:** Varies

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### **Nurse Program**

**Eligibility:** Must be an undergraduate nursing student. Contact high school academic advisor or campus Military Science Department for more information

**Award:** Tuition, stipend of \$300-\$500 per month, and book allowance

**Obligation:** Must agree to complete a period of service with the Army

**Number:** Varies

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### **Civil Air Patrol (CAP)**

**Contact:** Scholarship Coordinator, HQ CAP/CPR Scholarships, 105 South Hansell Street, Maxwell AFB, AL 36112-6332, website [www.cap.gov](http://www.cap.gov)

### **Civil Air Patrol (CAP) Advanced Undergraduate Scholarship**

**Eligibility:** Must be a current CAP member, be a high school graduate or hold a GED, be accepted to a college/school or provide proof that an application has been made, have earned the Mitchell Award or attained the senior rating in the Cadet Programs Specialty Track, be enrolled in a full-time course of study during the academic year for which the scholarship is awarded, maintain an academic and discipline standard acceptable to the school they are attending, have a minimum of 60 semester hours or the equivalent prior to the start of the fall semester in which the scholarship is awarded, and submit to HQ CAP/CPR a completed CAPF 95 Application for CAPS Scholarship endorsed by the unit and wing commander. Cadets who will be senior members before January 31 must ensure that their transfer of status is completed so that scholarships can be awarded.

**Award:** Varies

**Number:** Varies

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### **Civil Air Patrol Graduate Scholarship**

**Eligibility:** Must be a current CAP member, be a high school graduate or hold a GED, be accepted to a college/school or provide

proof that an application has been made, have earned the Mitchell Award or attained the senior rating in the Cadet Programs Specialty Track, be enrolled in a full-time course of study during the academic year for which the scholarship is awarded, maintain an academic and discipline standard acceptable to the school they are attending, have by the end of the current year, a bachelor's degree from an accredited college or university, and submit to HQ CAP/CPR a completed CAPF 95 Application for CAP Scholarship endorsed by the unit and wing commander. Cadets who will be senior members before January 31 must ensure that their transfer of status is completed so that scholarships can be awarded.

**Award:** Varies

**Number:** Varies

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#### **Civil Air Patrol Technical/ Vocational Scholarship**

**Eligibility:** Must be a current CAP member; be a high school graduate or hold a GED; be accepted to a college/school or provide proof that an application has been made; have earned the Mitchell Award or attained the senior rating in the Cadet Programs Specialty Track; be enrolled in a full-time course of study during the academic year for which the scholarship is awarded; maintain an academic and discipline standard acceptable to the school they are attending; be attending an accredited postsecondary trade, technical or vocational school; and submit to HQ CAP/CPR a completed CAPF 95 Application for CAP Scholarship endorsed by the unit and wing commander. Cadets who will be senior members before January 31 must ensure that their transfer of status is completed so that scholarships can be awarded.

**Award:** Varies

**Number:** Varies

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#### **Civil Air Patrol Undergraduate Scholarship**

**Eligibility:** Must be a current CAP member, be a high school graduate or hold a GED, be accepted to a college/school or provide proof that an application has been made, have earned the Mitchell Award or attained the senior rating in the Cadet Programs Specialty Track, be enrolled in a full-time course of study during the academic year for which the scholarship is awarded, maintain an academic and discipline standard acceptable to the school they are attending, have completed less than 60 credit hours or the equivalent before the start of the fall semester in which the scholarship is awarded, and submit to HQ

CAP/CPR a completed CAPF 95 Application for CAP Scholarship endorsed by the unit and wing commander. Cadets who will be senior members before January 31 must ensure that their transfer of status is completed so that scholarships can be awarded.

**Award:** Varies

**Number:** Varies

#### **National Security Education Program (NSEP)**

**Contact:** National Security Education Program, Institute of International Education, 1400 K Street Northwest, Washington, DC 20005-2403, toll-free telephone 800.618.NSEP, e-mail boren@iie.org, website www.borenawards.org

#### **David L. Boren Fellowship for Graduate Students**

**Eligibility:** Must be a U.S. citizen at the time of application; have matriculated or been accepted into a U.S. advanced degree program; and plan to study a particular world region and language. Fellowship is open to all majors. Funding is available for domestic, international or a combination of both domestic and international study. Fellowships apply to study in all countries except Australia, Canada, New Zealand, and those in western Europe.

**Award:** Up to \$12,000, for domestic study, up to \$24,000 for international study, and up to \$30,000 for a combination of both. Students will be required to provide service for at least 1 year in a federal agency with national security responsibilities.

**Deadline:** Late January

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#### **David L. Boren Undergraduate Scholarship for Study Abroad**

**Eligibility:** Must be a U.S. citizen at the time of application; have matriculated as a freshman, sophomore, junior or senior in a U.S. postsecondary institution, including universities, colleges, and community colleges accredited by an accrediting body recognized by the U.S. Department of Education; and apply to participate in a study abroad program that meets home institution standards. Scholarship is open to all majors. NSEP undergraduate scholarships are not for study in the U.S. Scholarships will apply to study in all countries except Australia, Canada, New Zealand, and those in Western Europe. NSEP encourages applications from students proposing study in countries critical to U.S. national security. NSEP will update

this list annually. For a complete up-to-date listing, contact NSEP.

**Award:** Up to \$10,000, for a semester; up to \$20,000 for an academic year. All scholarship recipients incur a service agreement. Students will be required to provide service for 1 year in a federal agency with national security responsibilities.

**Deadline:** Mid-February

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#### **Language Flagship Fellowship**

**Eligibility:** Must be a U.S. citizen at the time of application with proficiency in Arabic, Central Asian Turkic languages, Chinese, Hindi/Urdu, Korean, Persian/Farsi, and Eurasian languages and have already obtained a bachelor's degree. Generally the program is 1 year of domestic study followed by 1 year of overseas study.

**Award:** Direct academic and program expenses. Students will be required to provide service for at least 1 year in a federal agency with national security responsibilities.

**Deadline:** Mid-January

#### **Naval ROTC**

**Contact:** Unless otherwise noted, local Navy recruiter; phone 800.NAV.ROTC; e-mail PNSC\_NROTC.scholarship@navy.mil; website <https://www.nrotc.navy.mil>

#### **Historically Black College/ University Scholarship**

**Eligibility:** Must be U.S. citizen at least 17 years old by September 1 of the year starting college and less than 23 on June 30 of that year. Applicants with previous active duty service may be eligible for age waivers. Must have at least a 520 math and 530 critical reading on SAT or at least a 21 math and 22 English on ACT for Navy option. Must have at least an SAT composite of 1000 or 22 ACT composite score for Marine option. Must meet physical requirements. Visit <https://www.nrotc.navy.mil> for additional requirements.

**Award:** Tuition, fees, book allowance, uniforms, and monthly allowance

**Number:** Varies

**Contact:** Phone 800.NAV.ROTC, e-mail [pnsnc\\_nrotc\\_cgo@navy.mil](mailto:pnsnc_nrotc_cgo@navy.mil)

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#### **Four-Year Scholarship**

**Eligibility:** Must be U.S. citizen at least 17 years old by September 1 of the year starting college and less than 23 on June 30 of that year. Applicants with previous active duty service may be eligible for age waivers. Must have at least a 520 math and 530 critical reading on SAT or at least a 21

math and 22 English on ACT for Navy option. Applicants in the top 10% of their high school graduating class may apply for the Navy option with SAT/ACT scores below the above stated minimum. Must have a least an SAT composite of 1000 or ACT composite or 22 for Marine option. Must meet physical requirements. Visit <https://www.nrotc.navy.mil> for additional requirements.

**Award:** Tuition, fees, book allowance, uniforms, and monthly allowance

**Number:** Varies

**Deadline:** January 31

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### Nurse Corps NROTC Scholarship

**Eligibility:** Must be pursuing a bachelor of science degree in nursing, be a U.S. citizen at least 17 years old by September 1 of the year starting college and less than 23 on June 30 of that year. Applicants with previous active duty service may be eligible for age waivers. Must have at least a 520 math and 530 critical reading on SAT or at least a 21 math and 22 English on ACT for Navy option. Applicants in the top 10% of their high school graduating class may apply for the Nurse Scholarship with SAT/ACT scores below the minimum. Must meet physical requirements. Visit <https://www.nrotc.navy.mil> for additional requirements.

**Award:** Tuition, fees, book allowance, uniforms, and monthly allowance

**Number:** Varies

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### Tweedale Scholarship

**Eligibility:** Must have completed at least 1 but no more than 4 academic terms with at least a 3.0 cumulative GPA; transcript must reflect grade of at least a "C" in all courses attempted; completed 1 academic term of college-level math or science; complete Naval Science Course 101 as soon as possible; submit a revised degree plan for review by PNS; major in engineering, mathematics, computer science, chemistry or physics; and have a strong math/science background in high school and "B" or better in calculus, if completed. Interview required and must comply with standards regarding leadership potential and military/physical fitness. Visit <https://www.nrotc.navy.mil> for additional requirements.

**Award:** Tuition, fees, book allowance, uniforms, and monthly allowance

**Number:** Varies

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### Two-Year Scholarship

**Eligibility:** Must be a U.S. citizen at least 17 years old and under 27 on June 30 of the year an applicant expects to graduate and

complete NROTC training requirements. Applicants with prior active duty service may be eligible for a waiver. Must be a college sophomore with a minimum GPA of 2.5. One year (2 semesters or 3 quarters) of "differential and integral calculus of one real variable" with grades of "C" or better is required (precalculus does not meet this requirement). Must meet physical requirements for the NROTC Program (physical required). Visit <https://www.nrotc.navy.mil> for additional requirements.

**Award:** Tuition, fees, book allowance, uniforms, and monthly allowance

**Number:** Varies

**Contact:** Nearest NROTC unit; phone 800.NAV.ROTC, ext. 2-9380

**Deadline:** March 15

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## U.S. Department of Education



**Contact:** U.S. Department of Education, toll-free phone 800.433.3243; high school counselor; or financial aid office of the school the student plans to attend

### Grants

#### Academic Competitiveness Grant

**Eligibility:** First year: must be a U.S. citizen and Pell Grant eligible; be enrolled or accepted for enrollment in a first-year, two- or four-year degree granting undergraduate program; and by January 1, 2006, must have successfully completed a rigorous secondary school program. Second year: must be full-time; be a U.S. citizen; be Pell eligible; have completed a rigorous secondary school program after January 1, 2005; and have at least a 3.0 GPA (or the equivalent as determined by regulation) at the end of the first academic year.

**Award:** \$750 - first year; \$1,300 - second year

#### Federal Pell Grant

**Eligibility:** Must be an undergraduate student; have financial need; be enrolled in an eligible program and pursuing a degree or certificate; have a high school diploma, GED or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic

progress. An undergraduate student who holds a bachelor's or higher degree is not eligible for this grant. Students enrolled in a postbaccalaureate teacher certification or licensing program may be eligible.

**Award:** For the 2009–2010 school year, up to \$5,350.

**Number:** Unlimited

#### Federal Supplemental Educational Opportunity Grant

**Eligibility:** Eligibility may differ according to school policy. Must be an undergraduate student; have exceptional financial need; be enrolled in an eligible program and pursuing a degree or certificate; have a high school diploma, GED or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress. An undergraduate student who holds a bachelor's or higher degree is not eligible.

**Award:** Up to \$4,000 per year

**Number:** See financial aid listing of college

#### National Science and Mathematics Access to Retain Talent (SMART) Grant

**Eligibility:** Must be enrolled full-time; be a U.S. citizen; be Pell Grant eligible; pursue a major in physical, life or computer science, mathematics, technology, engineering (as determined by regulation) or in a foreign language that is critical to U.S. national security; and have at least a 3.0 GPA (or the equivalent as determined by regulation) in coursework required for the designated qualifying major.

**Award:** \$4,000

### Loans

#### Federal Direct PLUS Loan

**Eligibility:** Federal Direct Loans are administered by colleges and financed by the U.S. Department of Education using funds it borrows from the U.S. Treasury. Direct Loans have the same eligibility criteria, award amounts and repayment terms as the Federal Family Education Loan Program (FFELP). For more information, see the FFELP listing under KHEAA on page 7.

#### Federal Direct Stafford Loan

**Eligibility:** Federal Direct Loans are administered by colleges and financed by the U.S. Department of Education using funds it borrows from the U.S. Treasury. Direct Loans have the same eligibility criteria, award amounts, interest rates and repayment

terms as the Federal Family Education Loan Program (FFELP). For more information, see the FFELP listing under KHEAA on page 7.

#### **Federal Direct Consolidation Loan**

**Eligibility:** Federal Direct Consolidation Loans are financed by the U.S. Department of Education using funds it borrows from the U.S. Treasury. Direct Loans have the same eligibility criteria, interest rates and repayment terms as the Federal Family Education Loan Program (FFELP). For more information, see the FFELP Consolidation Loan listing under KHEAA on page 8.

#### **Federal Perkins Loan**

**Eligibility:** Eligibility may differ according to school policy. Must be an undergraduate, graduate or professional degree student; have exceptional financial need; be enrolled in an eligible program (students in a medical internship or residency program are not eligible) and pursuing a degree or certificate; have a high school diploma, GED or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress.

**Repayment:** If attending school at least half-time, borrower has a grace period of nine months after graduation, departure from school or dropping below half-time status. Less-than-half-time students should check with the financial aid administrator for the length of their grace period. Repayment begins at the end of the grace period. The loan must be repaid within 10 years. Interest rate is 5%. The minimum monthly payment for new loans is \$40.

**Award:** Up to \$5,500 each year for undergraduate students and \$8,000 for graduate students (may be increased 20% for study abroad). The maximum cumulative undergraduate amount is \$27,500 (\$11,000 for any student who has not completed 2 academic years of undergraduate work); the maximum cumulative graduate and undergraduate limit is \$60,000.

**Number:** See financial aid listing of college

#### **Grants/Loans**

##### **Teacher Education Assistance for College and Higher Education (TEACH) Grant**

**Eligibility:** Must complete the Free Application for Federal Student Aid (FAFSA); be a U.S. citizen or eligible noncitizen; be enrolled as an undergraduate, post-baccalaureate or graduate student in a college that has chosen

to participate in the TEACH Grant Program; be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework; meet academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25); and sign a TEACH Grant Agreement to Serve.

**Obligation:** Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students for at least 4 academic years within 8 calendar years of completing the program of study. If student fails to complete this service obligation, all amounts of the TEACH Grants received will be converted to a Federal Direct Unsubsidized Stafford Loan. Student must then repay this loan to the U.S. Department of Education. Student will be charged interest from the date each grant was disbursed.

**Award:** Up to \$4,000 each year

**Number:** All who meet requirements

**Contact:** Financial aid office

#### **Work-Study**

##### **Federal Work-Study**

**Eligibility:** Eligibility may differ according to school policy. The student must be an undergraduate or graduate student; be enrolled in an eligible program and pursuing a degree or certificate; have financial need; have a high school diploma, GED or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress.

**Award:** At least the current federal minimum wage; see financial aid listing of college

**Number:** See financial aid listing of college

## **U.S. Department of Health and Human Services**



**Contact:** Unless otherwise noted, financial aid office of the school student plans to attend or www.bhpr.hrsa.gov

#### **Loans**

##### **Health Professions Student Loan**

**Eligibility:** Must be accepted for enrollment or be enrolled in a participating school; be a full-time student; pursue a degree in dentistry,

pharmacy, podiatric medicine, optometry or veterinary medicine; be a U.S. citizen, national or permanent resident; and demonstrate financial need based on both student and parent financial information.

**Repayment:** Loans are repayable over a 10- to 25-year period (extension of the repayment schedule beyond 10 years is at the discretion of the school) starting 1 year after the student ceases full-time study. Interest is calculated at 5% (fixed rate) on the unpaid principal.

**Award:** Varies; may not exceed the cost of attendance

**Number:** Varies; dependent on funding

**Deadline:** Varies by school

##### **Loans for Disadvantaged Students**

**Eligibility:** Must be a U.S. citizen, national or permanent resident; be accepted for enrollment or enrolled in a participating health professions school as a full-time student pursuing a career in allopathic medicine, osteopathic medicine, dentistry, optometry, pharmacy, podiatric medicine or veterinary medicine. To qualify as disadvantaged, students must have come from environments that have made it difficult for them to obtain the knowledge and skills needed to complete education or training in a health professions school or must come from a family with an annual income below a level set each year. Both student and parent financial information is required to determine financial need.

**Repayment:** Loans are repayable over a 10- to 25-year period (extension of the repayment schedule beyond 10 years is at the discretion of the school) starting 1 year after the student ceases full-time study. Interest accrues at the rate of 5% during repayment.

**Award:** Varies; may not exceed the cost of attendance

**Number:** Varies; dependent on funding

**Deadline:** Varies by school

##### **Nursing Student Loan**

**Eligibility:** Must be accepted for enrollment or enrolled at least half-time at a participating school in a course leading to a diploma, degree (associate, bachelor's or graduate) in nursing; be a U.S. citizen, national or permanent resident; and demonstrate financial need.

**Repayment:** May be on a monthly or quarterly basis over a 10-year period beginning 9 months after the borrower ceases to be at least a half-time student. Interest accrues at the rate of 5%. Extension of repayment beyond the 10-year schedule is dependent upon individual financial circumstances.

**Award:** Varies; dependent on funding

**Number:** Varies  
**Deadline:** Varies by school

### Primary Care Loan

**Eligibility:** Must be accepted for enrollment or enrolled in a participating school as a full-time student pursuing a degree in allopathic or osteopathic medicine; be a U.S. citizen, national or permanent resident; and demonstrate financial need. Both student and parent financial information is required to determine financial need.

**Obligation:** Student must agree to enter and complete a residency program in primary health care (defined as family medicine, pediatrics, internal medicine, combined medicine/pediatrics, preventive medicine or osteopathic general practice) within 4 years of graduation (including 3-year residency program) and practice in primary care until the loan is repaid in full.

**Repayment:** Loans are repayable over a 10- to 25-year period (at the school's discretion if more than 10 years) beginning 1 year after the student ceases full-time enrollment. Interest is 5% during repayment unless the student fails to select/complete and/or fails to practice in primary health care until the loan is paid in full. The interest rate reverts to 18% at the date of noncompliance.

**Award:** Varies; annual award may not exceed the cost of attendance

**Number:** Varies; dependent on annual funds

**Deadline:** Varies by school

### Scholarships

#### National Institutes of Health (NIH) Undergraduate Scholarship Program for Individuals from Disadvantaged Backgrounds

**Eligibility:** Must be a U.S. citizen, national or qualified noncitizen; be enrolled or accepted for enrollment as a full-time student at a 4-year, accredited undergraduate institution; have at least a 3.5 GPA or be in the top 5% of class; and be from a disadvantaged background. Visit <https://ugsp.nih.gov/disadvantagedbackground.htm> for more information.

**Award:** Up to \$20,000 a year, paid research training at the NIH during the summer and after graduation, mentoring, research experience, career guidance, and skill development

**Number:** 15-20 each year

**Deadline:** February 28

**Contact:** National Institutes of Health, Undergraduate Scholarship Program, 2 Center Drive, Room 2E20, MSC 0230, Bethesda,

MD 20892-0230, phone 888.352.3001, e-mail [ugsp@nih.gov](mailto:ugsp@nih.gov), website <https://ugsp.nih.gov>

### Scholarships for Disadvantaged Students

**Eligibility:** Must be a U.S. citizen, national or permanent resident; be accepted for enrollment or enrolled in a participating health professions school as a full-time student pursuing a degree in medicine, osteopathic medicine, dentistry or nursing. Other approved disciplines include optometry; pharmacy; podiatric medicine; veterinary medicine; public health; chiropractic; allied health (bachelor's or graduate degree programs in dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiologic technology, speech pathology, audiology, and registered dietitians); graduate programs in behavioral and mental health practice, which includes clinical psychology, clinical social work, professional counseling or marriage and family therapy; or programs providing training of physician assistants. To qualify as disadvantaged, students must have come from environments that have made it difficult for them to obtain the knowledge and skills needed to complete education or training in a health professions school or must come from a family with an annual income below a level set each year. Both student and parent financial information is required to determine financial need.

**Award:** Dependent on annual federal funding; maximum award may not exceed the cost of attendance (tuition and reasonable education and living expenses)

**Number:** Varies; dependent on federal appropriations. Priority given to a disadvantaged student who has participated in an academic enrichment program funded in whole or in part by the Health Careers Opportunity Program or by the Nursing Workplace Diversity Program (formerly Nursing Educational Opportunities Program).

**Deadline:** Varies by school

## U.S. Department of Veterans Affairs



**Contact:** Veterans Affairs Office of the postsecondary school or the Veterans Administration (VA) Regional Office, 400 South 18th Street, St. Louis, MO, 63103-9722, phone 888.442.4551, website [www.gibill.va.gov](http://www.gibill.va.gov)

### VA Benefits

#### Chapter 30 – Montgomery GI Bill (Active Duty)

**Eligibility:** Must initially enter active duty after June 30, 1985, and serve continuously for 3 years or 2 years followed by 4-year enlistment in Selected Reserve (military pay reduced by \$100 each month for 12 months); have entitlement under the Vietnam Era GI Bill on December 31, 1989, with active duty from October 19, 1984, through June 30, 1988 or June 30, 1987, followed by 4-year enlistment in Selected Reserve (no reduction in pay); or be on active duty on September 30, 1990 or on or after November 30, 1993, and be involuntarily separated after February 2, 1991, to elect Chapter 30 benefits (also allows individuals voluntarily separated after October 23, 1992, and those involuntarily separated after December 4, 1991, and before October 23, 1992, to elect Chapter 30 benefits; must have pay reduced by \$1,200 prior to separation from active duty). Less than honorable discharge disqualifies an individual for all categories. Individual must complete high school, GED or 12 credit hours of college subjects before applying for Montgomery GI Bill benefits. Active duty personnel must serve 2 years before using benefit. Discharge for convenience of government, disability, hardship, medical condition that preexisted military service or one interfering with military job performance or reduction in force prior to completion of qualifying active duty may not be disqualifying. Eligibility generally ends 10 years after separation from active duty.

**Benefits:** Monthly benefits for training in degree and nondegree programs, apprenticeship/on-job, correspondence, cooperative, and flight training. Thirty-six months of full-time benefits are available; lesser number if qualifying active duty period is not completed.

### Chapter 31 – Vocational Rehabilitation for Service-Disabled Veterans

**Eligibility:** Effective October 1, 1993, must have a disability which VA has rated at least 10% compensable, have an employment handicap according to VA, and be within period of eligibility (generally 12 years following the date of notification of entitlement to VA compensation for disability).

**Benefits:** Cost of tuition, books, fees, supplies, and equipment. While in training or extended evaluation, veteran may receive a subsistence allowance in addition to disability compensation or military retired pay.

### Chapter 32 – Post-Vietnam Era Veterans Educational Assistance Program

**Eligibility:** Must have initially entered active duty between January 1, 1977, and June 30, 1985, and enrolled in and made contributions from \$25 to \$100 each month while on active duty up to a maximum of \$2,700 with 2-for-1 matching funds from the U.S. Department of Defense (DoD). (Additional contributions called kickers may be made by DoD.) Generally, the participant must have completed 24 continuous months or the full period for which he or she was called or ordered to active duty, whichever is less (does not apply if individual was discharged under early-out discharge, hardship discharge or service-connected disability). Discharge must be under conditions other than dishonorable. Active duty personnel are eligible if first obligated period of active duty has been completed. Eligibility extends for 10 years after release from active duty. Certain individuals who entered active duty between November 30, 1980, and October 1, 1981, will have their contributions made by DoD.

**Benefits:** Monthly payments for number of months participants contributed or for 36 months, whichever is less. Amount of monthly benefits depends on amount and number of contributions.

### Chapter 35 – Survivors' and Dependents' Educational Assistance Program

**Eligibility:** Must be the child, spouse or surviving spouse of a veteran who died or is permanently and totally disabled as the result of a service-connected disability arising out of active service in the Armed Forces or who died from any cause while such disability was in existence or be the child or spouse of

a person who is on active duty as a member of the Armed Forces and who is and for at least 90 days has been listed by the DoD as a POW or MIA or otherwise forcibly detained by a foreign government or power. A child generally may use this benefit between the ages of 18 and 26, although exceptions do exist. Generally a spouse has 10 years from the date eligibility is established.

**Benefits:** Eligible individuals receive up to 45 months of training and full-time monthly benefits. They may pursue the same training approved for Chapter 30 with the exception of flight programs.

### Chapter 1606 – Montgomery GI Bill (Selected Reserve)

**Eligibility:** For Selected Reserve and National Guard members, individual must on or after July 1, 1985, enlist, reenlist or extend an enlistment in the Selected Reserve or National Guard so that he or she has an obligation to serve for a period of not less than 6 years following the date of such action or be appointed or serving as a reserve officer and agree to serve in the Selected Reserve for a period of not less than 6 years in addition to any other period of obligated Selected Reserve service; have completed the requirements for high school diploma or GED before completing the initial active duty for training (IADT) or before completing a reenlistment or extending an enlistment in order to establish eligibility for Chapter 1606 benefits; have completed IADT and be satisfactorily participating in required training in the Selected Reserve; and have enlisted, reenlisted or extended an enlistment for 6 years on or after October 1, 1990, for pursuit of noncollege degree programs.

**Benefits:** Monthly rates for school training; lesser rates for correspondence, cooperative, and apprenticeship/on-job training. Flight training reimbursed at 60% of established charges for program.

### Chapter 1607 – Reserve Education Assistance Program (REAP) Program

**Eligibility:** Determined by the Department of Defense or the Department of Homeland Security. Generally, a member of a reserve component who served on active duty on or after September 11, 2001, under title 10 U.S.C. for at least 90 consecutive days under a contingency operation is eligible for REAP. National Guard members are eligible if their active service extends for 90 consecutive days or more and their service is authorized by the Secretary of Defense or President under title 32 U.S.C. Eligible

person entitled to 36 months of benefits. All training available under Montgomery GI Bill eligible under REAP.

**Benefits:** Monthly benefit rates range from 40% to 80% of Montgomery GI Bill rates. Recipient must continue to serve Selected Reserve, National Guard or IRR to use REAP benefits.

### Restored Entitlement Programs for Survivors (REPS) – Section 156, Public Law 97-377

**Eligibility:** Must be a surviving spouse or school-age child of a member or former member of the Armed Forces who died while on active duty before August 13, 1981 or died from disabilities incurred in or aggravated by active duty before August 13, 1981. Benefits to a surviving spouse are payable for the youngest child in his or her care if the child is 16 but under 18 years of age and attending school. Benefits for a school child are basically payable to an unmarried child who is 18 to 21 years old and a full-time student in an approved education program at an approved postsecondary school.

**Benefits:** Restoration of certain Social Security benefits that were reduced or terminated by the Omnibus Budget Reconciliation Act of 1981. Monthly benefits vary according to the REPS primary insurance amount or the claimant's proportionate share of the REPS family maximum.

### Student Work-Study Allowance Program

**Eligibility:** Must be drawing education benefits under Chapter 30, 31, 32, 35, 1606 or 1607 and pursuing programs of education on at least a three-quarter training basis.

**Benefits:** Monetary allowance equal to the prevailing federal or state minimum wage, whichever is higher, for services performed at VA regional offices, educational institutions, VA medical facilities, VA national cemeteries, and certain other organizations approved for outreach activities. Eligible students may contract for a maximum of 1,200 hours of service in any 12-month period.

### Tutorial Assistance

**Eligibility:** Must be an eligible person training under Chapter 30, 31, 32, 35, 1606 or 1607; be enrolled in a postsecondary educational program at least a half-time basis; and have a deficiency in a subject required as part of or prerequisite or indispensable to, the satisfactory pursuit of the approved program.

**Benefits:** Monthly cost allowance not to

exceed \$100 each calendar month to pay for tutorial assistance; maximum assistance available is \$1,200.