

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.

State Government

Federal Government

Public Universities

Private Colleges,
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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.gov

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 \$5,550 for each year of service to pay current or future education expenses or repay federal student loans

Number: Varies

Internal Revenue Service



Contact: Internal Revenue Service Help Line 800.829.1040 or website www.irs.gov

Education Tax Credits

American Opportunity 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 during the year; be pursuing an undergraduate degree or other recognized educational credential; and not have a felony drug conviction. Cannot claim Hope Credit.

Award: Up to \$2,500 credit 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 per return. No limit on number of years credit can be claimed. For the most current information, visit www.irs.gov.

Number: All who are eligible

Deadline: Must file Form 8863 with federal income tax return

U.S. Department of Agriculture



Contact: Unless otherwise noted, 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.usda.gov/wps/portal/usda/usdahome?contentidonly=true&contentid=1890program.xml

Loans

Veterinary Medicine Loan Repayment Program

Eligibility: Must be a veterinarian; have a doctor of veterinary medicine degree or the equivalent from a college of veterinary medicine accredited by the AVMA Council on Education; have qualifying educational loan debt as defined in 7 CFR 3431 Section 3; secure an offer of employment or establish and/or maintain a practice in a veterinary shortage situation, as determined by the secretary of agriculture, within the time period specified in the VMLRP service agreement offer; and provide certifications and verifications in accordance with 7 CFR 3431 Section 16.

Contact: National Institute of Food and Agriculture, U.S. Department of Agriculture, STOP 2220, 1400 Independence Avenue, SW, Washington, DC 20250-2220, phone 202.401.4952, e-mail vmrlp@nifa.usda.gov, website www.nifa.usda.gov/vmlrp

National Scholars Program: High School Senior Scholarship

Eligibility: Must be a U.S. citizen; be a graduating high school senior; expect to hold a high school diploma or GED; have at least a 3.0 cumulative 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 and signed application.

Award: Full tuition; fees; books; room and board; use of a laptop computer, printer and software while on scholarship; employment; and employment benefits for 4 years while pursuing a bachelor's degree.

Deadline: February 1

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 866.4AFROTC; website 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, 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 \$18,000 for tuition and fees and \$900 per year for books
Number: Varies

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); a Technical Tier 2 field (aeronautical, aerospace, archi-

tectural, aeronautical, 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 \$18,000 per year

Number: Varies

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 nursing, meteorology, selected foreign languages, or electrical, computer or environmental engineering.

Award: Up to \$18,000 per year, \$900 per year for books, plus a \$300 to \$500 monthly stipend

Number: Varies

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

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 \$18,000 and \$900 per year for books. If student attends a school where the tuition exceeds \$18,000 per year, the student pays the difference; **Type 7** - tuition and fees, but the student must attend a public college in which the student qualifies for in-state tuition, \$900 per year for books, and \$300

to \$500 monthly stipend.

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

In-College Scholarship

Eligibility: Must be a college freshman or freshman; 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 \$18,000 per year, \$900 per year for books, and \$300 to \$500 monthly stipend; **Type 3** - up to \$9,000; **Type 6** - up to \$3,000 per year

Number: Varies

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 \$18,000 per year plus \$900 per year for books

Number: Varies

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

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 I 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); 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

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 I 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 \$18,000 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

College Four-year Scholarship

Eligibility: Must be a U.S. citizen age 17-26, be a college freshman in the first year of a 4-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

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

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

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 GIBill/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

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

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

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

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

Civil Air Patrol (CAP)

Contact: Scholarship Coordinator, HQCAP/CPR Scholarships, 105 South Hansell Street, Maxwell AFB, AL 36112-6332, website www.gocivilairpatrol.com

Civil Air Patrol (CAP)

Academic Scholarship

Eligibility: Must be a current CAP member, be a high school senior or graduate or hold a GED, be accepted to a college/school or provide proof that an application has been made, have earned the Billy Mitchell Award (cadets only) or attained a Senior Rating in any specialty track (seniors only), be attending an accredited postsecondary school or college, and be enrolled in a full-time course of study during the academic year for which the scholarship is awarded.

Deadline: January 15, complete CAP's on-line

Award: \$1,000 to \$5,000

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

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

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 PNCN_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 December 31 of that year. Applicants with previous active duty service may be eligible for age waivers. Must take SAT or ACT for Navy option. Must have a 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 pncn_nrotc_cgo@navy.mil

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 December 31 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

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 December 31 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

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; 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

Two-Year Scholarship

Eligibility: Must be a U.S. citizen at least 17 years old and under 27 on December 31 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, uni-

forms, and monthly allowance

Number: Varies

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

Deadline: March 15

U.S. Department

of

Education



Contact: Unless otherwise noted, 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

Fellowships

Jacob K. Javits Fellowship

Eligibility: Must be entering a doctoral program or, at the time of application, have not yet completed the first full year of study in a doctoral program, or be entering a master of fine arts program if the master's is the terminal highest degree awarded in that field of study; be a U.S. citizen or national, permanent resident of the U.S., or citizen of any one of the freely associated states; be eligible to be accepted to or currently attending a graduate program in an eligible field of study at an institution of higher education approved by an accrediting agency recognized by the Department of Education; and be eligible to receive any grant, loan, or work assistance pursuant to Section 484 of the Higher Education Act of 1965, as amended.

Deadline: January 31

Contact: Carmen Gordon or Sara Starke, U.S. Department of Education, OPE Teacher and Student Development Programs Service, Jacob K. Javits Fellowships Program, 1990 K Street, North West, 6th Floor, Washington, DC 20006-8524, phone 202.502.7542, e-mail OPE_Javits_Program@ed.gov

Mary Switzer Research Fellowship

Eligibility: Must be a graduate student and experienced researcher.

Contact: Marlene Spencer, U.S. Department of Education, OSERS, National Institute on Disability and Rehabilitation Research, 400 Maryland Avenue, SouthWest, Room 6026, PCP, Washington, DC 20202-2700, phone 202.245.7532, e-mail marlene.spencer@ed.gov

Grants

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 2011–2012 school year, up to \$5,550. All students who first received a Pell Grant on or after July 1, 2008 (the limit does not apply to students who received their first Pell Grant before then), may receive Pell Grants for up to 18 semesters or the equivalent. Students can receive no more than 9 scheduled awards; less-than-full-time students are assessed accordingly.

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

Iraq and Afghanistan Service Grant

Eligibility: Must have had a parent or guardian die as a result of military service in Iraq or Afghanistan after September 11, 2001, be under 24 years of age, and be enrolled in college at least part-time at the time of the parent's or guardian's death.

Award: Up to \$5,550; not to exceed the cost of attendance for the award year

Loans

Federal Direct PLUS Loan

Eligibility: Must be the parent or stepparent of a dependent undergraduate student as determined by the school or be a graduate or professional student; be a citizen, permanent resident or eligible noncitizen of the United States and verify Social Security number

and immigration status; not be in default or owe a refund on any educational grant or loan; and not have an adverse credit history under federal regulations. The student must be a citizen, permanent resident or eligible noncitizen of the United States; be enrolled or accepted for enrollment at least half-time in an eligible degree or certificate program at an eligible school; be in good standing and making satisfactory academic progress if currently enrolled; not be attending elementary or secondary school; and not be in default or owe a refund on any educational grant or loan unless satisfactory arrangements have been made toward repayment.

Repayment: Repayment begins within 60 days after the loan is fully disbursed. Payments on principal may be deferred under certain circumstances. Interest begins to accrue upon disbursement and must be paid monthly or quarterly or be added to the principal. PLUS Loans have a fixed interest rate of 7.9%.

Award: The annual loan amount may not exceed the student's estimated cost of attendance minus any other financial aid the student receives. There is no limit on the total amount a parent can borrow during a student's college years. There is also no aggregate limit for graduate and professional PLUS loan borrowers.

Number: Unlimited

Deadline: The financial aid office at the school the student plans to attend must originate the loan on behalf of the student at the earliest opportunity before or during the student's enrollment period.

Federal Direct Stafford Loan

Eligibility: Must be an undergraduate, graduate or professional student; be a citizen, permanent resident or eligible noncitizen of the United States; be enrolled or accepted for enrollment at least half-time in an eligible degree or certificate program at an eligible school; have a high school diploma or its equivalent; be in good standing and making satisfactory academic progress if currently enrolled; and not be in default or owe a refund on any federal education grant or loan unless arrangements have been made to repay the debt.

Students must demonstrate financial need to qualify for a *subsidized* loan. The federal government pays the interest while the student is in school, during authorized deferment periods, and for six months after the student ceases to be enrolled at least half-time. The borrower begins paying the

interest and principal when the loan enters repayment.

Students do not have to demonstrate financial need to qualify for an *unsubsidized* loan. Unlike a subsidized loan, the borrower must begin paying the interest immediately. Interest on an unsubsidized loan may be paid monthly or quarterly or added to the principal balance.

Financial need is determined for the subsidized loan before eligibility is determined for the unsubsidized loan.

The Stafford Loan amount for an academic period cannot exceed the student's cost of attendance (as determined by the school) minus the student's estimated financial assistance and, if the loan is subsidized, expected family contribution. Schools will determine the student's eligibility.

Repayment: Several repayment plans are available. Repayment begins 6 months after the borrower leaves school or drops below half-time status. On unsubsidized loans, interest begins to accrue upon disbursement. The fixed interest rate on newly originated subsidized Stafford Loans for undergraduate students is 3.4%. The interest rate for subsidized Stafford Loans for graduate students is 6.8%. The unsubsidized Stafford Loan interest rate is 6.8%.

Award: A borrower may receive a subsidized loan, an unsubsidized loan or both for an academic period. However, the total amount received may not exceed the loan limits for each academic year based on the borrower's dependency status and grade level and the length of the program of study in which the borrower is enrolled. The current loan limits are:

Grade Level	Dependent Status	Independent Status
First Year	\$5,500	\$9,500
Second Year	\$6,500	\$10,500
Each Remaining Year of Undergraduate Study	\$7,500	\$12,500
Each Year of Graduate/Professional Study		\$20,500

Number: Unlimited

Deadline: The financial aid office at the school the student plans to attend must originate the loan on behalf of the student at the earliest opportunity before or during the student's enrollment period.

Federal Direct Consolidation Loan

Eligibility: Must have at least one federal student loan that is in grace, repayment,

deferment or default status. Loans in an in-school status cannot be included in a Consolidation Loan.

Borrowers can consolidate most defaulted education loans, if they make satisfactory repayment arrangements with the current loan holders or agree to repay their new Consolidation Loan under the Income Contingent Repayment Plan.

The following loans can be consolidated: Federal Stafford Loans; Federal Consolidation Loans; Federal Insured Student Loans (FISL); Guaranteed Student Loans (GSL); loans converted from TEACH Grants; Federal PLUS Loans; PLUS Consolidation Loans; Federal Perkins Loans; National Direct Student Loans (NDSL); National Defense Student Loans (NDSL); Federal Supplemental Loans for Students (SLS); Auxiliary Loans to Assist Students (ALAS); Health Professions Student Loans (HPSL); Health Education Assistance Loans (HEAL); Nursing Student Loans (NSL); and Loans for Disadvantaged Students (LDS). New loans may be added if the request is received within 180 days of the date the Consolidation Loan is made.

Repayment: The repayment period depends on the amount of the Consolidation Loan. Other student loans are considered when calculating the repayment period. Except for the portion of the Consolidation Loan attributable to HEAL, the interest rate is a fixed rate of 8.25% or the weighted average of the interest rates on the loans being consolidated, rounded to the next higher 1/8 of 1%, whichever is less.

The interest rate on the HEAL part of the loan (if applicable) varies and is set each July 1. The variable rate for each 12-month period is equal to the average of the bond equivalent rate of the 91-day Treasury bills auctioned for the quarter ending June 30, plus 3%. The 8.25% interest rate cap does not apply.

Contact: U.S. Department of Education

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.hrsa.gov/loanscholarships/index.html

Loans

Faculty Loan Repayment Program

Eligibility: Must be a U.S. citizen or national resident; be from a disadvantaged background, based on environmental or economic factors; have a degree or be enrolled in an approved program in allopathic medicine, osteopathic medicine, podiatric medicine, veterinary medicine, dentistry, pharmacy, optometry, nursing (RN or higher), public health, physician assistant, behavioral and mental health (clinical psychology, clinical social work, professional counseling, marriage and family therapy) and allied health (dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiologic technology, speech pathology, audiology, registered dietetics); and have an employment commitment for a full- or part-time faculty position for at least 2 years, beginning no later than July 31, from an eligible school of allopathic medicine, osteopathic medicine, dentistry, nursing, pharmacy, allied health podiatric medicine, optometry, veterinary medicine, or public health or a school offering graduate programs in behavioral and mental health.

Award: Up to \$40,000 towards repayment of student loans and provides funds to offset the tax burden

Obligation: Agree to serve on the faculty

of an accredited health professions college or university for 2 years

Contact: Website www.hrsa.gov/loanscholarships/repayment/faculty/

Health Professions Student Loan

Eligibility: Must be a full-time student; demonstrate financial need; pursue a degree in dentistry, optometry pharmacy, podiatric medicine, or veterinary medicine; and be a citizen, national, or a lawful permanent resident of the United States or the District of Columbia, the Commonwealths of Puerto Rico or the Marianas Islands, the Virgin Islands, Guam, the American Samoa, the Trust Territory of the Pacific Islands, the Republic of Palau, the Republic of the Marshall Islands and the Federated State of Micronesia.

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 full-time student; have come from an environment that has made it difficult to obtain the knowledge, skills and abilities needed to complete education or training in a health professions school or be from a family with an annual income below a level set each year; be pursuing a career in allopathic medicine, osteopathic medicine, dentistry, optometry, podiatric medicine, pharmacy or veterinary medicine; and be a citizen, national, or a lawful permanent resident of the United States or the District of Columbia, the Commonwealths of Puerto Rico or the Marianas Islands, the Virgin Islands, Guam, the American Samoa, the Trust Territory of the Pacific Islands, the Republic of Palau, the Republic of the Marshall Islands and the Federated State of Micronesia.

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 Education Loan Repayment Program

Eligibility: Must be a registered nurse who has completed training (diploma, associate, baccalaureate or graduate), be licensed and employed full time (at least 32 hours per week) at an eligible non-profit facility, be a U.S. citizen (born or naturalized) or permanent resident and education be from an accredited school of nursing located in a U.S. state.

Only non-profit facilities of the following types are eligible: hospitals, federally qualified health centers and look-alikes, Indian health service health centers, native Hawaiian health centers, rural health clinics, nursing homes, state or local public health or human services department, hospice programs, home health agencies, skilled nursing facilities, and ambulatory surgical centers. Preference given to qualified applicants whose total qualifying educational loans are at least 40 percent more than their base annual salary and who work at a disproportionate share hospital or critical access hospital; federally qualified health center or look-alike, Indian health service health center, native Hawaiian health center, or rural health clinic; nursing home; or state or local public health or human services department.

Award: Sixty percent of total qualifying nursing education loan balance. For an optional third year of service, participants may receive 25 percent of original total qualifying nursing education loan balance. Participants also receive the salary and benefits negotiated with employing facility.

Obligation: Two years of service

Contact: Website www.hrsa.gov/loanscholarships/repayment/nursing/

Nursing Student Loan

Eligibility: Must be enrolled at least half-time in a course leading to a diploma, degree (associate, bachelor's or graduate) in nursing; be a citizen, national, or a lawful permanent resident of the United States or the District of Columbia, the Commonwealths of Puerto Rico or the Marianas Islands, the Virgin Islands, Guam, the American Samoa, the Trust Territory of the Pacific Islands, the Republic of Palau, the Republic of the Marshall Islands and the Federated State of Micronesia; 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 a full-time student pursuing a degree in allopathic or osteopathic medicine; be a citizen, national, or a lawful permanent resident of the United States or the District of Columbia, the Commonwealths of Puerto Rico or the Marianas Islands, the Virgin Islands, Guam, the American Samoa, the Trust Territory of the Pacific Islands, the Republic of Palau, the Republic of the Marshall Islands and the Federated State of Micronesia; demonstrate financial need; not be in default on any federal loan and owe no federal grant refund; be in good academic standing; and be registered with Selective Service if required by law.

Obligation: 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://www.nih.gov>

training.nih.gov/programs/ugsp 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: About 15 each year

Deadline: February 28

Contact: National Institutes of Health, Undergraduate Scholarship Program, 2 Center Drive, Building 2, Room 2W11A, MSC 0240, Bethesda, MD 20892-0240, phone 888.352.3001, e-mail ugsp@nih.gov, website <https://www.training.nih.gov/programs/ugsp> for more information

Nursing Scholarship

Eligibility: Must be a U.S. citizen, national or permanent resident; be accepted for enrollment or enrolled in a professional registered nurse program at an accredited school of nursing located in a U.S. state or territory, begin classes no later than September 30, be free from any federal judgment liens, be free from existing service commitments, and not be delinquent on a federal debt. Preference given to student with greatest financial need who is enrolled full-time in an undergraduate nursing program.

Award: Tuition, fees, other reasonable costs, monthly stipend (\$1,326 for the 2010-2011 school year)

Obligation: 2 years of service at a health care facility with a critical shortage of nurses

Number: About 500

Deadline: April or May

Scholarships for Disadvantaged Students

Eligibility: Must come from an environment that has made it difficult 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; be a citizen, national, or a lawful permanent resident of the United States or the District of Columbia, the Commonwealths of Puerto Rico or the Marianas Islands, the Virgin Islands, Guam, American Samoa, the Trust Territory of the Pacific Islands, the Republic of Palau, the Republic of the Marshall Islands or the Federated State of Micronesia; and be a full-time student pursuing a degree in medicine, osteopathic medicine, dentistry optometry; pharmacy; podiatric medicine; veterinary medicine; nursing, public health; chiropractic; allied health (bachelor's or graduate degree program in dental hygiene,

medical laboratory technology, occupational therapy, physical therapy, radiologic technology, speech pathology, audiology, and registered dietitians); graduate program in behavioral and mental health practice, (clinical psychology, clinical social work, professional counseling or marriage and family therapy); or a program providing training of physician assistants.

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.

Deadline: Varies by school

U.S. Department of Justice



Contact: Benefits Office, Bureau of Justice Assistance, 810 Seventh Street Northwest, Washington, DC 20531, phone 202.307.0635, toll free 888.744.6513, e-mail AskPSOB@usdoj.gov

Benefits

Public Safety Officers' Educational Assistance Program

Eligibility: Must be the spouse or child of a federal, state, or local police, fire, or emergency public safety officer killed in the line-of duty after December 31, 1977, or be the spouse or child of a permanently and totally disabled federal law enforcement officer who was injured in the line-of-duty after October 2, 1996; or the spouse or child of state and local police, fire, or emergency public safety officer who was permanent and totally disabled in the line-of-duty after November 12, 1998.

U.S. Department of State



Contact: Institute of International Education, Gilman International Scholarship Program, 1800 West Loop South, Suite 250, Houston, TX 77027, phone 888.887.5939, ext. 25 or 713.621.6300, ext. 25, e-mail gilman@iie.org, website www.iie.org/en/programs/gilman-scholarship-program

Scholarships

Benjamin A. Gilman International Scholarship

Eligibility: Must be a U.S. citizen, be an undergraduate in good academic standing, be receiving a Federal Pell Grant or provide proof that student will be receiving a Pell Grant at the time of application or during the term of study abroad, be applying to or have been accepted into a study abroad program eligible for credit by the student's accredited institution of higher education in the U.S., and be studying abroad for at least 4 weeks in 1 country. Programs going to more than 1 country are eligible if the student will be studying in 1 country for at least 4 consecutive weeks.

Award: Up to \$5,000

Number: Over 2,300 nationwide

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

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 contribu-

tions 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 33 – Post-9/11 Marine Gunnery Sergeant John David Fry Scholarship

Eligibility: Must be the child of an active duty member of the Armed Forces who died in the line of duty on or after September 11, 2001.

Benefits: Up to the highest public, in-state undergraduate tuition and fees, plus a monthly living stipend and book allowance

Chapter 33 – Post-9/11 Veterans Educational Assistance Act of 2008

Eligibility: Must have completed at least 90 days of aggregate military service on or after September 11, 2001, and currently be on active duty, honorably discharged or honorably released to an Armed Forces reserve component, including the Fleet Reserve or Fleet Marine Corps Reserve, or to the retired or temporary disability retired lists. Veteran honorably discharged with a service-connected disability following at least 30 days of continuous service on or after September 11, 2001, is also eligible. (Electing to receive Post-9/11 GI Bill benefits voids eligibility for Chapter 30, 1606 or 1607 benefits.) A service member meeting the above requirements may transfer unused educational benefits to dependents if he/she is still on active duty or serving in the Selected Reserve and meets one of the following 3 requirements: has at least 6 years of service in the Armed Forces and agrees to serve an additional 4 years; has

at least 10 years of service, is precluded by standard policy or statute from committing to an additional 4 years and agrees to serve the maximum time allowed by policy or statute; or becomes eligible for retirement (after 20 years of active duty or qualifying reserve service) between August 1, 2009, and August 1, 2013, and agrees to serve 1 to 3 additional years.

Benefits: Varies, according to length of service. Individual with at least 36 months of service receives 100% of tuition and fees (not to exceed the most expensive in-state undergraduate tuition at a public college), monthly housing allowance, and yearly books and supplies stipend of \$1,000 (housing allowance and stipend not payable to active duty personnel; housing allowance not payable to student attending half-time or less or enrolled in distance learning). Individual with 30–35 months of service receives 90% of the above benefits; 24–29 months receives 80%; 18–23 months receives 70%; 12–17 months receives 60%; 6–11 months receives 50%; and 3–5 months receives 40%. Veteran discharged with service-connected disability receives 100% of benefits. Benefits may be applied toward 36 months of schooling (maximum) and must be used within 15 years after the last period of active duty (of at least 90 consecutive days, except in the case of a service-connected disability).

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, 33, 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, 33, 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.