

# 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.

**State Government**

***Federal Government***

**Public Universities**

**Private Colleges,  
Universities, and  
Seminaries**

**Two-Year  
Public Colleges**

**Alabama Companies  
and Organizations**

## Corporation for National and Community Service



**Contact:** Corporation for National and Community Service, 250 E Street, SW, Washington DC 20525, 800.942.2677, <https://americorps.gov/>; **Southern Region**, 2715 Confederate Ave, Vicksburg, MS 39180; 601.630.4040; NCCCSouth-ern@cns.gov

### National Service

#### Segal AmeriCorps Education Award

**Eligibility:** The recipient must:

- ☐ participate in AmeriCorps NCCC (traditional or FEMA), AmeriCorps VISTA or AmeriCorps State and National.
- ☐ have a high school diploma or equivalent or agree to work toward one by the time service is completed to earn the education award.
- ☐ agree to perform national community service before, during or after receiving postsecondary education.

Visit <https://americorps.gov> and click on “Serve” to find the eligibility requirements for the various AmeriCorps programs.

**Award:** Up to \$6,345 for each year of completed 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, [www.irs.gov](http://www.irs.gov)

### Education Tax Credits

#### American Opportunity Credit

**Eligibility:** To claim the credit:

- ☐ The taxpayer 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).
- ☐ The student must be enrolled at least half time for at least one academic period during the year.
- ☐ The student must be pursuing an undergraduate degree or other recognized educational credential.
- ☐ The student must not have a felony drug conviction.

**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. There is no limit on the number of years the credit can be claimed.

**Number:** All who are eligible

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

## U.S. Department of Agriculture



### Loan repayment programs

#### Veterinary Medicine

##### Loan Repayment Program

**Eligibility:** The applicant must:

- ☐ be a citizen, national or permanent resident of the United States.
- ☐ 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.
- ☐ provide certifications and verifications in accordance with 7 CFR 3431 Section 16.

**Award:** Up to \$25,000 of student loan debt per year

**Obligation:** Must work at least three years, providing veterinary services in a designated shortage area

**Deadline:** April 16 for application and recommendations

**Contact:** National Institute of Food and Agriculture, U.S. Department of Agriculture, 2312 East Bannister Road, Mail Stop 10,000, Kansas City, MO 64131; [vmrlp@nifa.usda.gov](mailto:vmrlp@nifa.usda.gov); <https://nifa.usda.gov/vmrlp-general-information>

### Scholarships

#### National Scholars

##### Program Scholarship

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen.
- ☐ be a graduating high school senior or a rising college sophomore or junior.

- ☐ have at least a 3.0 cumulative GPA.
- ☐ have at least a 21 ACT composite or a cumulative 1080 SAT in verbal and math.
- ☐ major in agriculture, food or natural resource sciences or a related discipline.
- ☐ attend Alabama A&M University, Tuskegee University or another 1890 Historically Black Land Grant Institution.
- ☐ demonstrate leadership and community service.
- ☐ submit an application.
- ☐ submit an official transcript with a school seal and/or the signature of an authorized school official.

**Award:** Full tuition; fees; books; room and board; renewable with satisfactory academic progress

**Obligation:** Must work one year for the USDA for each year of financial support

**Deadline:** Varies

**Contact:** USDA liaison officer of the school the student plans to attend or USDA/1890 Programs, 202.720.6350, 1890init@usda.gov, <https://www.usda.gov/partnerships/1890NationalScholars>

## U.S. Department of Defense



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

### Scholarships

#### Air Force ROTC

#### 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; 866.4AFROTC; [www.afrotc.com](http://www.afrotc.com)

Applicants who intend to pursue certain technical or language majors may receive priority in selection for AFROTC scholarships.

Highly desired technical majors: aeronautical engineering, aerospace engineering, architectural engineering, architecture, astronautical engineering, chemistry, civil engineering, computer engineering, computer science, electrical engineering, environmental engineering, mathematics, mechanical engineering, meteorology/atmospheric sciences, nuclear engineering, nuclear physics, operations research and physics.

Foreign language majors: Arabic, Baluchi, Chinese (Amoy, Cantonese, Mandarin, Wu), Indonesian, Japanese, Javanese, Korean, Pashto-Afghan, Persian-Afghan, Persian-Iranian, Punjabi, Russian, Somali, Swahili, Turkish and Turkmen.

Pre-med, nursing and other medical-related majors are also highly sought. A student in one of those majors must compete on the designation boards to enter that specialty upon commissioning.

### General Scholarships

#### High School Scholarship

**Eligibility:** The applicant must:

- ☐ be a high school graduate or have an equivalent certificate.
- ☐ be or become a U.S. citizen by the last day of the first term of their

freshman year for four-year offers or the first term of their sophomore year for three-year offers.

- ☐ complete the physical fitness assessment.
- ☐ have at least a 3.0 cumulative GPA.
- ☐ have at least a composite 26 ACT score or 1240 SAT score.
- ☐ pass the physical fitness test before the end of their first semester.
- ☐ complete the physical fitness assessment.
- ☐ attend a personal interview.

**Award: Type—** Tuition, \$900 per year for books and up to \$500 monthly stipend

**Type 2 —** Tuition and most fees up to \$18,000 and \$900 per year for books. If the student attends a school where the tuition exceeds \$18,000 per year, they pay the difference.

**Type 7 —** Tuition, but the student must attend a public college where they qualify for in-state tuition; \$900 per year for books; and up to \$500 monthly stipend.

**Obligation:** The recipient must:

- ☐ enroll in the academic major in which the scholarship is offered.
- ☐ enlist in the Air Force Reserve.
- ☐ enroll in AFROTC.
- ☐ complete a 13-day summer field training course between their sophomore and junior years.
- ☐ complete the General Military Course in their freshman and sophomore years and the Professional Officer Course in their junior and senior years.
- ☐ accept a commission as an Air Force officer.
- ☐ serve at least four years on active duty.

**Number:** Varies

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#### In-College Scholarship

**Eligibility:** The applicant must:

- ☐ be a college freshman or sophomore.
- ☐ attend a school with an AFROTC program.
- ☐ have completed at least one term as a full-time student.
- ☐ be a U.S. citizen or obtain U.S. citizenship by the last day of the term in which they intend to receive a scholarship.

- ☐ have a qualified Department of Defense Medical Examination Review Board physical.
- ☐ have at least a 75 on the AFROTC Physical Fitness Assessment.
- ☐ meet the unit commander's requirements for GPA and test scores, if any.

**Award:** **Type 1**, Tuition, up to \$500 monthly stipend

**Type 2**, Up to \$18,000 per year, \$900 per year for books, up to \$500 monthly stipend

**Obligation:** The recipient must:

- ☐ pursue the academic major in which the scholarship is offered.
- ☐ enroll in AFROTC.
- ☐ complete a 13-day summer field training course between their sophomore and junior years.
- ☐ complete the General Military Course in their freshman and sophomore years and the Professional Officer Course in their junior and senior years.
- ☐ accept a commission as an Air Force officer.
- ☐ serve at least four years on active duty.

**Number:** Varies

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### Nursing Scholarship

**Eligibility:** Must be a college sophomore or junior and be accepted to a nursing program at a college or university accredited by the National League for Nursing Accreditation Commission or Commission on Collegiate Nursing Education.

**Number:** Varies

### Active Duty Personnel Scholarships

#### Airman Scholarship and Commissioning Program

**Eligibility:** The applicant must:

- ☐ be an active duty enlisted member of the U.S. Air Force.
- ☐ separate from active duty to join an AFROTC detachment.
- ☐ become a full-time college student.

Members of another branch of the Armed Forces may qualify.

**Award:** Up to \$18,000 per year, book allowance and stipend

**Obligation:** Must commission as a second lieutenant in the Air Force and return to active duty for at least four years

**Number:** Varies

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### Professional Officer Course —

#### Early Release Program

**Eligibility:** The applicant must:

- ☐ be an active duty enlisted member of the U.S. Air Force.
- ☐ separate from active duty to join an AFROTC detachment.
- ☐ become a full-time college student.
- ☐ be able to complete degree and commissioning requirements within two years.

Members of another branch of the Armed Forces may qualify.

**Award:** Up to \$18,000 per year, book allowance and stipend

**Obligation:** Must commission as a second lieutenant in the Air Force and return to active duty for at least four years

**Number:** Varies

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### Scholarships for Outstanding Airmen to ROTC

**Eligibility:** The applicant must:

- ☐ be an active duty enlisted member of the U.S. Air Force.
- ☐ separate from active duty Air Force to join an AFROTC detachment.
- ☐ become a full-time college student.

**Award:** Up to \$18,000 per year, book allowance and stipend

**Obligation:** Must commission as a second lieutenant in the Air Force and return to active duty for at least four years

### Army ROTC

#### Army Reserve Officers Training Corps (ROTC)

**Award:** Unless otherwise specified, tuition, monthly stipend (maximum of \$5,000 per year), book allowance

**Obligation:** Must serve in the Army

**Number:** Varies

**Deadline:** April 1

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

### College Scholarships

**General Eligibility:** In addition to any criteria under a particular scholarship, the applicant must:

- ☐ be a U.S. citizen.
- ☐ be age 17 to 26.
- ☐ have a high school diploma or equivalent.
- ☐ have at least a 2.5 cumulative GPA.
- ☐ have at least a 19 ACT score or 1000 SAT score.
- ☐ meet physical standards.
- ☐ agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or the Army National Guard.
- ☐ agree to a four-year, full-time service commitment.

### Four-year Scholarship

**Eligibility:** Must be high school student planning to attend a four-year college program.

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### Nurse Program Scholarship

**Eligibility:** Must be an undergraduate nursing student.

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### Three-year Scholarship

**Eligibility:** Must be enrolled in a college or university with three academic years remaining.

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### Two-year Scholarship

**Eligibility:** Must be enrolled in a college or university with two academic years remaining.

### Green to Gold Scholarships

**General Eligibility:** In addition to any criteria under a particular scholarship, the applicant must:

- ☐ be a U.S. citizen.
- ☐ be an enlisted soldier.
- ☐ meet medical standards.
- ☐ be eligible to re-enlist.
- ☐ be under age 31 on December 31 of the year they complete requirements for a bachelor's degree and for commissioning.
- ☐ have completed at least two years of active duty.
- ☐ have completed any service remaining requirement.
- ☐ have a General Technical score of at least 110.
- ☐ have passed the Army Physical Fitness Test within the last six months with a score of at least 180 (at least 60 points in each event).

- ☐ have a high school diploma or equivalent.
- ☐ have at least a 2.5 cumulative college GPA.
- ☐ submit a letter of acceptance to school of choice offering Army ROTC.
- ☐ submit a letter of acceptance from the professor of military service of that Army ROTC battalion.
- ☐ have a favorable NACLC check.
- ☐ have no criminal conviction.
- ☐ have no more than three dependents, including spouse.

**Award:** Tuition and room and board support; funding for textbooks, supplies, and equipment

**Contact:** usarmy.knox.usacc.mbx.train-2lead@mail.mil

#### Four-year Scholarship

**Eligibility:** Must require four years to complete a degree and have at least a 19 ACT or 1000 SAT composite (may be waived).

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#### Three-year Scholarship

**Eligibility:** Must require three years to complete a degree.

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#### Two-year Scholarship

**Eligibility:** Must require two years to complete a degree.

### Other Scholarships

#### High School Four-year Scholarship

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen.
- ☐ be age 17 to 26.
- ☐ have at least a 2.5 cumulative high school GPA.
- ☐ have a high school diploma or equivalent.
- ☐ have at least a 19 ACT score or 1000 SAT score.
- ☐ meet physical standards.
- ☐ agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or Army National Guard.
- ☐ agree to an eight-year service commitment.

**Award:** Tuition, stipend of up to \$5,000 per year and book allowance

**Deadline:** February 4

### Other Programs

#### Tuition Assistance

**Eligibility:** Must be an active duty service member. Each branch of the military determines its own eligibility, restrictions and application process. Can be used with the Montgomery GI Bill Active Duty or the Post-9/11 GI Bill but no other Veterans Administration programs.

**Award:** Varies by branch of military

**Contact:** Unit's education services officer or education counselor

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#### Tuition Assistance Top-up

**Eligibility:** Must be an active duty service member using Tuition Assistance to pay for classes. Can be used with the Montgomery GI Bill Active Duty or the Post-9/11 GI Bill but no other Veterans Administration programs.

**Award:** Varies

**Contact:** Unit's education services officer or education counselor

### Civil Air Patrol

#### Civil Air Patrol (CAP)

**General Eligibility:** In addition to any criteria under a specific scholarship, must:

- ☐ be a CAP cadet.
- ☐ have and maintain an academic and discipline standard acceptable to the school.
- ☐ be enrolled in a full-time course of study during the academic year for which the scholarship is awarded.
- ☐ not have received the scholarship in the past.

**Number:** Varies

**Deadline:** December 31; complete CAP's online application

**Contact:** CAP National Headquarters, 105 South Hansell Street, Maxwell AFB, AL 36112; CadetInvest@capnhq.gov; www.gocivilairpatrol.com/programs/cadets/cadetinvest

#### CAP Cadet Academic Scholarship

**Eligibility:** The applicant must:

- ☐ be a high school senior, high school graduate or GED graduate.
- ☐ be accepted to a college or provide proof that an application has been made.
- ☐ attend an accredited postsecondary school.

- ☐ have earned the Billy Mitchell Award or a higher award.

**Award:** \$1,000 to \$2,000

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#### CAP Cadet Flight Scholarship

**Eligibility:** The applicant must:

- ☐ be at least 16 years old by the application deadline.
- ☐ submit a flight plan, résumé and letter of recommendation.
- ☐ obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March.

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#### Col. Mary Feik Flight Scholarship

**Eligibility:** The applicant must:

- ☐ be 15 years old by June 1.
- ☐ be female.
- ☐ have received the Wright Brothers Award.
- ☐ submit a flight plan, résumé and letter of recommendation.
- ☐ obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March.

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#### Lt. Col. William E. Hanna Jr.

#### Memorial Flight Scholarship

**Eligibility:** The applicant must:

- ☐ have completed a CAP powered solo flight academy at the wing, region or national level.
- ☐ have received solo rating.
- ☐ review background information on Lt. Col. William E. Hanna Jr.
- ☐ obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March.

In addition, the applicant must submit:

- ☐ a flight plan.
- ☐ a résumé.
- ☐ an essay no longer than one page on the topic of why they should be selected for this scholarship.

The applicant may also submit up to three letters of recommendation.

**Award:** Up to \$5,000



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**Dr. Ron Hanson Academic Scholarship****Eligibility:** The applicant must:

- ☐ be a high school senior, high school graduate or GED graduate.
- ☐ attend an accredited postsecondary school.
- ☐ have earned the Billy Mitchell Award or a higher award.
- ☐ be accepted to a college or provide proof that an application has been made.

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**Private Pilot and Beyond Flight Scholarship****Eligibility:** The applicant must:

- ☐ be able to read, speak, write and understand English.
- ☐ have gained certain aeronautical experience.
- ☐ submit a flight plan.
- ☐ submit a résumé.
- ☐ submit up to three letters of recommendation.
- ☐ obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March.
- ☐ have passed the FAA Private Pilot Airplane Knowledge Exam.

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**United Services Automobile Association Scholarship****Eligibility:** The applicant must:

- ☐ be a high school senior, high school graduate or GED graduate.
- ☐ be accepted to a college or provide proof that an application has been made.
- ☐ attend an accredited postsecondary school.
- ☐ have earned the Billy Mitchell Award or a higher award.

**National Security  
Education Program**

**Contact:** National Security Education Program, Institute of International Education, 1400 K Street Northwest, Washington DC 20005, 800.618.NSEP, boren@iie.org, [www.borenawards.org](http://www.borenawards.org)

**General Eligibility:** In addition to any criteria under a specific scholarship, must be:

- ☐ a U.S. citizen.
- ☐ at least 18 years old at the time of application.
- ☐ a high school or GED graduate.

Open to all majors. ROTC cadet, National Guard, midshipmen or Reserve members must be in inactive, nondrilling status for duration of the Boren program.

Awards cannot be used for study in Canada, Australia, New Zealand or Western Europe. For a complete list of nations, visit [www.borenawards.org](http://www.borenawards.org).

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

**Eligibility:** Must be applying to, accepted to or enrolled in a graduate program at an accredited U.S. postsecondary institution and plan to study a particular world region and language.

Award must be used for study abroad with the exception of an intensive summer language program in the U.S. in preparation for studying abroad.

**Award:** Up to \$12,500 for study lasting 12 to 24 weeks or up to \$25,000 for study lasting 25 to 52 weeks for a summer intensive language program; up to \$30,000 for a student who attends both a summer intensive program and a study abroad program

**Deadline:** January 27

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

**Eligibility:** Must be an undergraduate student at an accredited U.S. postsecondary institution and apply to participate in a study abroad program.

**Award:** Up to \$8,000 for summer study lasting eight to 11 weeks (STEM majors only); up to \$12,500 for study lasting 12 to 24 weeks; up to \$25,000 for study lasting 25 to 52 weeks

**Deadline:** February 3

**Naval ROTC**

**Contact:** Unless otherwise noted, local Navy recruiter; 800.NAV.ROTC; PNSC\_NROTC.scholarship@navy.mil; <https://www.netc.navy.mil/NSTC/NROTC/>

**Note:** Applicants can choose the Navy, nurse or Marine option. Applicants with prior active duty may be eligible for an age waiver.

**General Eligibility:** In addition to any criteria under a specific program, must:

- ☐ be a U.S. citizen or be in the process of obtaining U.S. citizenship. Recipients with dual citizenship must renounce their citizenship in the other country and surrender their passport from that country.
- ☐ be at least 17 but not yet 23 by September 1 of the year starting college.
- ☐ be no older than 26 at the date of graduation and commissioning.
- ☐ be a high school or GED graduate by August 1 before entering program.
- ☐ be enrolled in an approved Navy ROTC college or university.
- ☐ have no criminal record of military or civilian offenses pending or a federal conviction.
- ☐ not be a conscientious objector.
- ☐ be medically qualified.
- ☐ have no body piercings or tattoos that violate Navy and Marine policy.
- ☐ be within the height and weight standards when reporting to campus.

Navy and nurse applicants must have at least a 21 math, 22 English and combined 47 math/English score on the ACT or a 510 math, 550 verbal and combined 1150 math/ verbal score on the ACT. Navy and nurse applicants may combine scores from different exams.

Marine applicants must have at least a 22 ACT composite, a combined 1000 SAT math/verbal score or a 74 Armed Forces Qualifying Test score. Marine applicants may not combine scores from different exams.

**Frederick C. Branch Marine Corps Leadership Scholarship**

**Eligibility:** Must be or plan to become a Marine and attend a historically black college or university (HBCU) affiliated with NROTC. Available to men and women of any race or ethnic background.

**Amount:** Tuition, fees and stipend

**Deadline:** Nominations for fall enrollment accepted from October 1 to July 15 if applying through a Naval ROTC unit. The deadline for online applications is January 31. Applicants for a four-year scholarship must use the online application if they are applying through a local Marine recruiting station.

**Contact:** Local Marine recruiter or NROTC unit

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#### **Pedro Del Valle Leadership Scholarship**

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen.
- ☐ be between 17 and 23 years old by September 1 of year starting college.
- ☐ be or plan to become a Marine.
- ☐ plan to attend the California State University at San Marcos, the University of New Mexico or San Diego State University.

**Amount:** Tuition, fees and stipend

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

**Eligibility:** Must need four years to finish a bachelor's degree.

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

**Number:** Varies

**Deadline:** January 31

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#### **Minority Serving**

##### **Institution Scholarship**

**Eligibility:** Must be a Navy option applicant and attend an HBCU, a high Hispanic enrollment school or a minority serving institution. Marine and Nurse Corps applicants are not eligible.

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

**Number:** Varies

**Contact:** 800.NAV.ROTC, pnsc\_nrotc\_cgo@navy.mil

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#### **Two- and Three-Year Scholarship**

**Eligibility:** Must have at least a 2.5 college GPA and have earned at least 30 semester or 45 quarter hours but no more than 120 semester or 203 quarter hours.

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

**Number:** Varies

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

**Deadline:** March 15

## **U.S. Department of Education**



**Contact:** Unless otherwise noted, U.S. Department of Education, 800.433.3243; <https://studentaid.gov/>; high school counselor; or college financial aid office

### **Grants**

#### **Federal Pell Grant**

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen or eligible noncitizen.
- ☐ be an undergraduate student.
- ☐ have financial need.
- ☐ be enrolled in an eligible program and pursuing a degree or certificate.
- ☐ have a high school diploma or GED or have been home schooled.
- ☐ make satisfactory academic progress.

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

**Award:** For the 2021–2022 school year, up to \$6,345. Students can receive awards for no more than 12 semesters or the equivalent. Awards to part-time students based on credit hours, EFC and cost of attendance.

**Number:** Unlimited

#### **Federal Supplemental Educational Opportunity Grant**

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen or eligible noncitizen.
- ☐ 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 or GED or have been home schooled.
- ☐ make satisfactory academic progress.

Eligibility may differ according to school policy.

An undergraduate student who holds a bachelor's or higher degree is not eligible.

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

**Number:** Varies by college

#### **Iraq and Afghanistan Service Grant**

**Eligibility:** The applicant 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 or be enrolled in college at least part-time at the time of the parent's or guardian's death.
- ☐ not be eligible to receive a Pell Grant.

**Award:** Up to \$6,124.79

### **Loans**

#### **Federal Direct Loan**

**Eligibility:** The applicant must:

- ☐ be a citizen, permanent resident or eligible noncitizen of the United States.
- ☐ be an undergraduate, graduate or professional student.
- ☐ 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.
- ☐ 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. Only undergraduate students may receive subsidized Direct Loans. The federal government pays the interest while the student is in school and during authorized deferment periods. The borrower must begin 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 either begin paying the interest immediately or have the interest added to the principal balance.

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

**Award:** An undergraduate borrower may receive a subsidized loan, an unsubsidized loan or both for an academic period. 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

The Direct 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.

**Aggregate Limit:** \$31,000 for dependent undergraduate students; \$57,500 for independent undergraduate students; \$138,500 for graduate and professional students

**Repayment:** Several repayment plans are available. Repayment begins six months after the borrower leaves school or drops below half-time status. On unsubsidized loans, interest begins to accrue upon disbursement. A new interest rate is set each year.

### Federal PLUS Loan

**Eligibility:** Must be the parent or step-parent of an undergraduate student or be a graduate or professional student.

A parent borrower must:

- ☐ be the parent or stepparent of a dependent undergraduate student as determined by the school.
- ☐ 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.
- ☐ not have an adverse credit history under federal regulations.

A 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.
- ☐ not be in default or owe a refund on any federal education grant or loan unless arrangements have been made to repay the debt.

**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. A new interest rate is set each year.

**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

### Federal 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.

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 an eligible repayment plan.

The following loans can be consolidated:

- Federal Stafford Loans.
- Federal Direct Loans.

- Federal Consolidation Loans (under certain circumstances).
- Federal Insured Student Loans.
- Guaranteed Student Loans.
- loans converted from Teacher Education Assistance for College and Higher (TEACH) Education Grants.
- Federal PLUS Loans.
- PLUS Consolidation Loans.
- Federal Perkins Loans.
- National Direct Student Loans.
- National Defense Student Loans.
- Federal Supplemental Loans for Students.
- Auxiliary Loans to Assist Students.
- Health Professions Student Loans.
- Health Education Assistance Loans (HEAL).
- Nursing Student Loans.
- Loans for Disadvantaged Students.

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.

The interest rate is the weighted average of the interest rates on the loans being consolidated (unless a HEAL is included), rounded to the next higher 1/8 of 1%.

The interest rate on the HEAL part of a Consolidation Loan 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%.

**Contact:** U.S. Department of Education

## Conversion Grants/Loans

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

**Eligibility:** The applicant must:

- ☐ complete the FAFSA.
- ☐ be a U.S. citizen or eligible noncitizen.
- ☐ be enrolled at least part time.
- ☐ be an undergraduate, postbaccalaureate or graduate student in a participating college.
- ☐ 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).
- ☐ sign an agreement to teach or to repay the loan.
- ☐ complete exit counseling each year grant is awarded.

**Obligation:** Must agree to (1) teach full time in a high-need field in a public or private elementary or secondary school that serves low-income students and (2) teach at least four academic years within eight calendar years of completing the program of study.

If the recipient fails to complete the service obligation, all amounts received will be converted to an unsubsidized Federal Direct Loan that must be repaid. Interest will be charged from the date each grant was disbursed.

**Award:** Varies

**Number:** All who meet requirements

**Contact:** Financial aid office

## Scholarships

### Children of Fallen Heroes Scholarship

**Eligibility:** The applicant must:

- ☐ submit the FAFSA.
- ☐ have a parent or guardian who died in the line of duty while performing as a public safety officer.
- ☐ have a Pell-eligible EFC up to 5711.
- ☐ be 23 or younger or have been enrolled at an institution of higher education at the time of the parent's or guardian's death.
- ☐ provide documentation of the parent's or guardian's death.

**Award:** Up to the maximum Pell Grant

## Work-Study

### Federal Work-Study

**Eligibility:** The applicant must:

- ☐ be an undergraduate or graduate student.
- ☐ be a U.S. citizen or eligible noncitizen.
- ☐ be enrolled in an eligible program

and pursuing a degree or certificate.

- ☐ have financial need.
- ☐ have a high school diploma or GED or have been home schooled.
- ☐ make satisfactory academic progress.

Eligibility may differ according to school policy.

**Award:** At least the current federal minimum wage

**Number:** Varies by college

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



**Contact:** Unless otherwise noted, financial aid office of the school student plans to attend or <https://bhwh.hrsa.gov/funding#loan>

## Loan Repayment Programs

### Faculty Loan Repayment Program

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen, national or lawful permanent resident.
- ☐ be from a disadvantaged background.
- ☐ 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 advanced practice RN).
  - public health (graduate level).
  - physician assistant.
  - behavioral and mental health (graduate-level clinical psychology, clinical social work, professional counseling, marriage and family therapy).
  - allied health (dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiologic technology, respiratory therapy, speech pathology, audiology, registered dietetics).
- ☐ have an employment commitment for a full- or part-time faculty position for at least two years from an eligible school.

**Award:** Up to \$40,000 toward repayment of student loans, plus funds to offset the tax burden. A recipient's employer must provide matching funds unless the employer has received a waiver.

**Obligation:** Agree to serve on the faculty of an accredited health professions college or university for two years

### National Health Service Corps

**General Eligibility:** In addition to any criteria under a specific program, must be a U.S. citizen or national. Awards are federal tax free.

### National Health Care Service Corps Loan Repayment Program

**Eligibility:** Must work at an NHSC-approved site with a health professional shortage area (HPSA) score of at least 14 and be one of the following:

- physician.
- dentist.
- nurse practitioner.
- certified nurse-midwife.
- health service psychologist.
- licensed clinical social worker.
- psychiatric nurse specialist.
- marriage and family therapist.
- licensed professional counselor.
- physician assistant.

**Award:** Up to \$50,000 for a two-year commitment of full-time service or up to \$25,000 for a two-year commitment of half-time service

**Deadline:** May 6

\*\*\*\*\*

### Rural Community Loan Repayment Program

**Eligibility:** Must be working to combat the opioid epidemic in rural communities and be one of the following:

- behavioral health professional.
- certified nurse-midwife.
- nurse practitioner.
- pharmacist.
- physician.
- physician assistant.
- registered nurse.
- substance use disorder (SUD) counselor.
- certified registered nurse anesthetist.

Preference given to current or former NHSC scholars who have completed their service obligation and have eligible student loans; applicants serving at rural NHSC-approved SUD treatment facilities that are members of the Rural Communities Opioid Response Program consortium; applicants in each HPSA

score; applicants who serve at a SUD facility in a county with a high rate of overdose deaths.

**Award:** Up to \$100,000 for a three-year commitment of full-time service or up to \$50,000 for a three-year commitment of part-time service. Award is not taxable.

**Deadline:** May 6

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### Students to Service Loan Repayment Program

**Eligibility:** The applicant must:

- ☐ be pursuing a medical, dental, nursing or certified nurse-midwife degree from an accredited school.
- ☐ provide health care in an urban, rural or frontier community with limited access to care.
- ☐ be in the last year of school.
- ☐ be a full-time student.
- ☐ be eligible for federal employment.
- ☐ have passed the first component of required licensing examinations.
- ☐ have a history of honoring legal obligations.
- ☐ not be in breach of any service obligations.

A medical student must plan to complete accredited primary medical care postgraduate training in an approved specialty.

Preference given to applicants from a disadvantaged background or applicants likely to remain in an HPSA.

**Award:** Up to \$120,000 in return for a three-year commitment of full-time service or a six-year commitment of half-time service. Depending on funding, may be able to continue in program after fulfilling original commitment.

**Deadline:** Varies

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### Substance Use Disorder (SUD) Workforce Loan Repayment Program

**Eligibility:** The applicant must:

- ☐ work at an NHSC-approved SUD center in an HPSA.
- ☐ agree to a service commitment.
- ☐ be one of the following:
  - behavioral health professional.
  - certified nurse-midwife.
  - nurse practitioner.
  - pharmacist.
  - physician.
  - physician assistant.

- registered nurse.
- substance use disorder (SUD) counselor.

Preference given to current or former NHSC scholars who have completed their service obligation and have eligible student loans; applicants in each HPSA score; SUD professionals with SUD licensure certification or DATA 2000 waivers; and applicants who work in Substance Abuse and Mental Health Services Administration-certified opioid treatment programs or office-based opioid treatment facilities.

**Award:** Up to \$75,000 for a three-year commitment of full-time service or up to \$37,500 for a three-year commitment of half-time service. Award is not taxable.

**Deadline:** May 6

### NURSE Corps Loan Repayment Program

**Eligibility:** The applicant must:

- ☐ be registered nurse or advanced practice registered nurse.
- ☐ be licensed and employed at least 32 hours per week at an eligible nonprofit facility in an HPSA or as a full-time faculty member at an accredited school of nursing.
- ☐ be a U.S. citizen, national or lawful permanent resident.
- ☐ owe nursing educational loans.
- ☐ have received an education from an accredited school of nursing located in the U.S.

Nonprofit facilities of the following types are eligible:

- public and private hospitals.
- small rural hospitals.
- federally qualified health centers.
- American Indian health service health centers.
- native Hawaiian health centers.
- rural health clinics.
- free and charitable clinics.
- residential nursing homes.
- state or local public health departments.
- hospice programs.
- home health agencies.
- nurse-managed health clinics.
- urgent care centers.
- community behavioral health clinics.

- end stage renal disease dialysis center.
- ambulatory surgical centers.

Preference given to nurse faculty with the greatest financial need and to faculty working at schools of nursing with at least 50% enrollment of students from a disadvantaged background.

**Award:** 60 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. Entire award is taxable.

**Obligation:** Two years of service

**Deadline:** February 25

## Loans

**General Eligibility:** In addition to any criteria under a specific loan program, must be a citizen, national or lawful permanent resident of one of the following:

- the United States.
- the Commonwealth of Puerto Rico.
- the Commonwealth of the Northern Mariana Islands.
- the U.S. Virgin Islands.
- Guam.
- American Samoa.
- the Republic of Palau.
- the Republic of the Marshall Islands.
- the Federated State of Micronesia.

**Deadline:** Varies by school

### Health Professions Student Loan

**Eligibility:** The applicant must:

- ☐ be a part-time or full-time student.
- ☐ demonstrate financial need.
- ☐ be pursuing a bachelor's degree in pharmacy or a doctoral degree in dentistry, optometry, pharmacy, podiatric medicine or veterinary medicine.

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

**Award:** May not exceed the cost of attendance

**Number:** Depends on funding

### Loans for Disadvantaged Students

**Eligibility:** The applicant must:

- ☐ be a full-time student.
- ☐ have come from an economically, educationally or environmentally disadvantaged background or from a family with an annual income below a level set each year.
- ☐ demonstrate financial need.
- ☐ maintain good academic standing as defined by the school.
- ☐ be pursuing a bachelor's degree in pharmacy or a doctoral degree in allopathic medicine, osteopathic medicine, dentistry, optometry, podiatric medicine, pharmacy or veterinary medicine.

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

**Award:** May not exceed the cost of attendance

**Number:** Depends on funding

### Nursing Student Loan

**Eligibility:** The applicant must:

- ☐ be enrolled at least half time in a program leading to an associate's, bachelor's or graduate degree in nursing.
- ☐ attend a participating institution.
- ☐ demonstrate financial need.
- ☐ be and remain in good academic standing.

**Repayment:** Monthly or quarterly over a 10-year period beginning nine 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

**Number:** Varies

### Primary Care Loan

**Eligibility:** The applicant must:

- ☐ be a full-time student.
- ☐ be pursuing a doctoral degree in allopathic or osteopathic medicine.
- ☐ demonstrate financial need.

- ☐ not be in default on any federal loan and owe no federal grant refund.
- ☐ be in good academic standing.
- ☐ 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, preventive medicine or osteopathic general practice) within four years of graduation (including three-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 one 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.

If recipient does not fulfill service agreement, the interest rate reverts to 18% for loans made before March 23, 2010. For loans made since that date, the interest rate is 2% above the regular interest rate.

**Award:** May not exceed the cost of attendance

**Number:** Depends on funding

## Scholarships

### National Health Service Corps Scholarship

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen or national.
- ☐ be a full-time student.
- ☐ be attending or accepted to attend an accredited school or program in the U.S. or a U.S. territory.
- ☐ be pursuing a degree in dentistry, nurse practitioner, certified nurse-midwife or physician assistant.

**Award:** Tuition, fees, other reasonable educational costs and a taxable monthly stipend; renewable for up to four years

**Obligation:** In return for each school year or partial school year of financial support received, student agrees to provide primary health care services for one year at an approved site located in a high-need HPSSA.

For the first year or partial year of support, there is at least a two-year service commitment.

**Deadline:** May 11

**Contact:** U.S. Department of Health and Human Services, Health Resources and Services Administration, Bureau of Health Workforce, 5600 Fishers Lane, Rockville MD 20857, 800.221.9393, [bhwcustomercarecenter@hrsa.gov](mailto:bhwcustomercarecenter@hrsa.gov), [www.nhsc.hrsa.gov/scholarships](http://www.nhsc.hrsa.gov/scholarships)

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

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen or permanent resident.
- ☐ be enrolled or accepted for enrollment at a four-year undergraduate institution in the U.S.
- ☐ have at least a 3.3 GPA or be in the top 5% of class.
- ☐ have exceptional financial need as verified by the school's financial aid office.

**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:** March 17

**Contact:** National Institutes of Health, Undergraduate Scholarship Program, 2 Center Drive, Bldg 2, Room 2E20, MSC 0230, Bethesda MD 20892, [ugsp@nih.gov](mailto:ugsp@nih.gov), [www.training.nih.gov/programs/ugsp](http://www.training.nih.gov/programs/ugsp)

### NURSE Corps Scholarship

**Eligibility:** The applicant must:

- ☐ be a U.S. citizen, national or lawful permanent resident.
- ☐ be accepted for enrollment or enrolled in a professional registered nurse program at an accredited school of nursing 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.

☐ not be delinquent on a federal debt. Preference given to students with the greatest financial need.

**Obligation:** At least two years of service at a health care facility with a critical shortage of nurses

**Award:** Tuition, fees, other reasonable costs and a monthly stipend (entire amount is taxable)

**Number:** About 500

**Deadline:** May 6

### Scholarships for Disadvantaged Students

**Eligibility:** The applicant must:

- ☐ come from an economically, educationally or environmentally disadvantaged background or from a family with an annual income below a level set each year.
- ☐ be a full-time student pursuing a degree in a health profession or nursing.
- ☐ have financial need.
- ☐ maintain good academic standing as defined by the school.
- ☐ be a U.S. citizen, national or lawful permanent resident.

**Award:** May not exceed the cost of attendance

**Number:** Varies

**Deadline:** Varies by school

## U.S. Department of Justice



**Contact:** Benefits Office, Bureau of Justice Assistance, 810 Seventh Street Northwest, Fourth Floor, Washington DC 20531, toll free 888.744.6513, [AskPSOB@usdoj.gov](mailto:AskPSOB@usdoj.gov), <https://psob.bja.ojp.gov>

### Benefits

#### Public Safety Officers' Educational Assistance Program

**Eligibility:** The applicant must meet one of the following:

- ☐ 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.
- ☐ 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.
- ☐ be the spouse or child of a state and local police, fire or emergency public safety officer who was permanently and totally disabled in the line of duty after November 12, 1998.
- ☐ be a member of the family of a Federal Emergency Management Agency employee or a state, local or tribal emergency management and civil defense agency employee who was permanently and totally disabled after October 29, 2000.

**Award:** Set each year



## U.S. Department of State



**Contact:** Institute of International Education, Gilman International Scholarship Program, 1800 West Loop South, Suite 250, Houston TX 77027, [www.iie.org/en/programs/gilman-scholarship-program](http://www.iie.org/en/programs/gilman-scholarship-program)

### Scholarships

**Eligibility:** In addition to any criteria under a specific program, the applicant must:

- ☐ be a U.S. citizen.
- ☐ be an undergraduate in good academic standing at an accredited institution in the U.S.
- ☐ be applying to or have been accepted into a study abroad program eligible for credit by their home institution.

The study abroad must last at least two weeks for a student attending a community college and at least three weeks for a student attending a four-year institution in one country.

Programs going to more than one country are eligible if the student studies in one country at least four consecutive weeks.

### Benjamin A. Gilman International Scholarship

**Eligibility:** Must be receiving a Pell Grant or provide proof that they will be receiving a Pell Grant at the time of application or while studying abroad. Preference given to a veteran.

**Award:** Up to \$5,000, with an additional \$3,000 if studying a critical need language

**Number:** Over 3,600

### Gilman-McCain Scholarship

**Eligibility:** Must be a dependent child of an active duty service member and be receiving Title IV financial aid or provide proof student will receive Title IV funds at the time of application or while studying abroad

**Award:** \$5,000

**Number:** 100

## U.S. Department of Veterans Affairs



**Contact:** Veterans Affairs Office of the postsecondary school or the Veterans Administration Regional Office, Buffalo RPO Jurisdiction, P.O. Box 4616, Buffalo, NY 14240-4616; 888.442.4551, <https://benefits.va.gov/gibill>

### Benefits

#### Montgomery GI Bill Active Duty (MGIB-AD) — Chapter 30

**Eligibility:** The service member must:

- ☐ have served on active duty for at least two years.
- ☐ have an honorable discharge.
- ☐ have a high school diploma, GED or at least 12 hours of college credit.
- ☐ meet the criteria in one of the four categories below.

**Category I:** Must have:

- ☐ first entered active duty after June 30, 1985.
- ☐ have served continuously for three years (or for two years if that was the initial enlistment period) or for two years followed by four-year enlistment in Selected Reserve if Selected Reserve service began within one year of leaving active duty.
- ☐ had pay reduced by \$100 per month for the first 12 months of enlistment.

**Category II:** Must have:

- ☐ entered active duty before January 1, 1977, or before January 2, 1978, under a delayed enlistment program contracted before January 1, 1977.
- ☐ have served at least one day between October 19, 1984, and June 30, 1985.
- ☐ have stayed on active duty through June 30, 1988 (or June 30, 1987, if four-year Selected Reserve service began within one year of leaving active duty).
- ☐ have had entitlement left under the

Vietnam Era GI Bill on December 31, 1989.

**Category III:** Must not be eligible under Category I or Category II and have had military pay reduced by \$1,200 before separation.

In addition, the service member must:

- ☐ have been on active duty on September 30, 1990, and have been involuntarily separated after February 2, 1991; or
- ☐ have been involuntarily separated after November 29, 1993; or
- ☐ have voluntarily separated under the Voluntary Separation Incentive or Special Separation Benefit program.

**Category IV:** Must have had military pay reduced by \$100 a month for 12 months or have made a \$1,200 lump-sum contribution.

In addition, the service member must:

- ☐ have been on active duty on October 9, 1996, with money remaining in a Post-Vietnam Veterans Educational Assistance Program (VEAP) account and have selected MGIB-AD by October 9, 1997; or
- ☐ have entered full-time National Guard duty under Title 32 USC between July 1, 1985, and November 28, 1989, and have elected MGIB-AD between October 9, 1996, and July 8, 1997.

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 for up to 36 months if eligible

#### Montgomery GI Bill Selected Reserve — Chapter 1606

**Eligibility:** The applicant must:

- ☐ be a member of the Selected Reserve or National Guard who signed a six-year obligation to serve after June 30, 1985, or be an officer in the Reserves and have agreed to serve six years in addition to the initial service obligation.
- ☐ have received a high school diploma or GED before completing initial active duty for training.

- ❑ be in good standing in a Reserve or Guard unit.

**Benefits:** Up to \$369 per month depending on the type of training

### National Call to Service Program

**Eligibility:** Must fulfill a three-tiered service requirement.

(1): After completion of initial training, must serve 15 months on active duty in a military occupational specialty designated by the secretary of defense.

(2): After completion of (1), must serve, without a break in service, either an additional period of active duty as determined by the secretary of defense or 24 months in active status in the Selected Reserve.

(3): After completion of (2), must serve, without a break in service, on active duty, in the Selected Reserve, in the Individual Ready Reserve or with AmeriCorps on another domestic service program.

(4): Any combination of (1), (2) and (3) if approved by the secretary of the military department concerned.

**Benefits:** Can choose one of the following:

- repayment of up to \$18,000 in qualifying student loans.
- allowance equal to the three-year monthly MGIB-AD rate for 12 month.
- allowance equal to 50% of the less than three-year monthly MGIB-AD rate for 36 months.
- coordination with MGIB-AD benefits.
- \$5,000 cash bonus

### Post-9/11 GI Bill — Chapter 33

**Eligibility:** Must meet one of the following conditions:

- ❑ Have served at least 90 days on active duty (either all at once or with breaks in service) after September 9, 2001; or
- ❑ Have received a Purple Heart after September 10, 2001, and have been honorably discharged after any amount of service; or
- ❑ Have served at least 30 continuous days after September 10, 2001, and have been honorably discharged with a service-connected disability; or

- ❑ Be a dependent child using benefits transferred by a qualifying veteran or service member. A service member who transfers benefits to a dependent child generally must commit to serving four more years.

Electing to receive Post-9/11 GI Bill benefits voids eligibility for Chapter 30 or Chapter 1606 benefits.

**Benefits:** Varies by length of service. Veterans with at least 36 months of service receive 100% of tuition and fees (not to exceed the most expensive in-state undergraduate tuition at a public college; see Yellow Ribbon Program below), monthly housing allowance, and yearly books and supplies stipend of \$1,000.

The housing allowance and stipend are not payable to active duty personnel.

The housing allowance is not payable to a student attending half time or less or enrolled in distance learning.

Veterans with between three and 35 months of service receive prorated amounts. Veterans discharged with service-connected disability receive 100% of benefits.

May be used for up to 36 months 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 or if the release from active duty occurred after December 31, 2012.

### Post-9/11 Marine Gunnery Sergeant John David Fry Scholarship — Chapter 33

**Eligibility:** Must be the child or spouse of an active duty member of the Armed Forces who died in the line of duty after September 10, 2001. Dependent child must be at least 18 but not over 32 years old (if applicant turned 18 or graduated high school before January 1, 2013) or be at least 18 or a high school graduate (if applicant turned 18 or graduated high school after January 1, 2013). Spouse must not be remarried.

A child who receives a Fry Scholarship is not eligible for the Survivors' and Dependents' Educational Assistance Program unless the parent died in the line of duty before August 1, 2018. A child can then receive benefits from both programs for up

to 81 months but can only receive benefits from one program at a time. A student who receives a Fry Scholarship is not eligible for the Yellow Ribbon Program.

**Benefits:** Up to the highest public, in-state undergraduate tuition and fees, plus a monthly living stipend and book allowance, for up to 36 months

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

**Eligibility:** Must be the child or spouse of:

(1): A veteran who died or is permanently and totally disabled as the result of a service-connected disability; or

(2): A veteran who died from any cause while such disability was in existence; or

(3): A service member who died in the line of duty after September 10, 2001; or

(4): A service member missing in action or captured in line of duty by a hostile force; or

(5): A service member forcibly detained or interned in line of duty by a foreign government or power; or

(6): A service member hospitalized or receiving outpatient treatment for a service-connected permanent and total disability who is likely to be discharged for that disability.

A child who receives a Survivors' and Dependents' Educational Assistance Program is not eligible for the Fry Scholarship unless the parent died in the line of duty before August 1, 2018. A child can then receive benefits from both programs for up to 81 months but can only receive benefits from one program at a time.

**Benefits:** Up to 45 months of training and full-time monthly benefits if recipient began using benefits before August 1, 2018. Up to 36 months if recipient began using benefits after July 31, 2018.

Recipients may pursue the same training approved for Chapter 30 with the exception of flight programs.

### Tutorial Assistance

**Eligibility:** The recipient must:

- ❑ be receiving VA educational assistance.
- ❑ be enrolled at least half time in a postsecondary educational program.

- ❑ be taking a difficult course required for completion of that program.

**Benefits:** Up to \$100 per month to pay for tutorial assistance; maximum assistance available is \$1,200

### Veteran Readiness and Employment Program — Chapter 31

**Eligibility:** The recipient must:

- ❑ have a service-related disability that limits or prevents the recipient from working.
- ❑ have a disability that VA has rated at least 10% compensable.
- ❑ not have received a dishonorable discharge.

**Benefits:** Tuition, books, fees, supplies and equipment. Benefits must generally be used within 12 years following separation from active duty or from the date of notification of entitlement to VA compensation for disability.

While in training or extended evaluation, veteran may receive a subsistence allowance in addition to disability compensation or military retired pay.

### Veterans Educational Assistance Program (VEAP) — Chapter 32

**Eligibility:** The recipient must have:

- ❑ first entered active duty after December 31, 1976, and before July 1, 1985.
- ❑ contributed to VEAP before April 1, 1987.
- ❑ contributed from \$25 to \$2,700.
- ❑ completed the first period of service.
- ❑ been discharged under conditions other than dishonorable.

A recipient who served or is serving in the Air Force must have:

- ❑ entered active duty after November 30, 1980, and before October 1, 1981.
- ❑ enlisted in an eligible Air Force specialty.
- ❑ enlisted in one of 12 eligible cities.

If currently on active duty, an Air Force member must have made at least three months of contributions to the VEAP program.

Eligibility extends for 10 years after release from active duty.

**Benefits:** Based on amount of contributions, matching funds from the VA and any

Department of Defense kickers. Monthly amounts based on total available, number of months of contribution, type of training and whether full time or part time. Can be used for up to 36 months.

### Work-Study Program

**Eligibility:** The recipient must:

- ❑ be drawing education benefits under Chapter 30, 31, 32, 33, 35 or 1606 or be participating in the National Call to Service Program.
- ❑ be pursuing a program of education on at least a three-quarter training basis.
- ❑ finish the work-study program before educational benefits end.
- ❑ have found a job at a nearby VA facility or in a VA-related role at the student's school.

The number of hours a recipient may work cannot exceed 25 times the number of weeks in the recipient's enrollment period.

**Benefits:** Salary equal to the prevailing federal or state minimum wage, whichever is higher

### Yellow Ribbon GI Education Enhancement Program

**Eligibility:** The recipient must:

- ❑ be a veteran or child of a veteran eligible for the maximum benefit rate under the Post-9/11 GI Bill. This includes:
  - a veteran who served an aggregate of at least 36 months on active duty.
  - a Purple Heart recipient who received an honorable discharge after any length of service.
  - a veteran who served at least 30 continuous days on active duty after September 10, 2001, and who was discharged after 60 days with a service-connected disability.
  - a veteran's child who received the Fry Scholarship after July 31, 2018.
  - a child using benefits transferred from a veteran who has served at least 36 months on active duty and who qualifies at the 100% level.
- ❑ attend a school that voluntarily participates in the Yellow Ribbon Program.

- ❑ not be an active duty service member or the spouse of an active duty service member.

**Benefits:** School contributes a specified amount toward tuition and fees (up to 50% of the difference between school's charges and Chapter 33 maximum), with matching contribution from VA.

**Number:** Limited. Available on a first-come, first-served basis