

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,
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, www.nationalservice.gov; **Alabama State Office**, Corporation for National and Community Service, 950 22nd St., N., Suite 428, Birmingham AL 35203, 205.731.0030, al@cns.gov

National Service

AmeriCorps VISTA

Eligibility: The recipient 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.
- agree to perform national community service before, during or after receiving postsecondary education.

Award: Up to \$5,550 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

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 1 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. 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



Loan Repayment Programs

Veterinary Medicine

Loan Repayment Program

Eligibility: The applicant 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.
- 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 3 years, providing veterinary services in a designated shortage area

Deadline: May

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

Scholarships

National Scholars

Program Scholarship

Eligibility: The applicant must:

- be a U.S. citizen.
- be a graduating high school senior,

a GED holder or a rising college sophomore or junior.

- have at least a 3.0 cumulative GPA.
- have at least a 21 ACT composite or equivalent SAT score.
- major in agriculture, food or natural resource sciences or other related discipline.
- attend Alabama A&M University, Tuskegee University or another 1890 Historically Black Land Grant Institution.
- demonstrate leadership and community service.

In addition, a current college student must submit:

- a current résumé.
- 2 letters of recommendation.
- a 500- to 800-word essay describing interest in USDA, how the scholarship will impact the student and student's experiences and perceptions about agriculture, food and natural resource sciences.

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
Obligation: Must work 1 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, 202.205.4307, 1890init@usda.gov, www.outreach.usda.gov/education/1890

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

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.
- be 17 years old before scholarship activation and under 31 years old as of December 31 of the year student will commission.
- not be enrolled full-time at a college or a university except for a joint high school-college program.
- complete the physical fitness assessment and submit the letter of certification.
- have at least a 3.0 cumulative GPA.
- have at least a composite 26 ACT score or equivalent SAT score.
- attend a personal interview.

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, but the student must attend a public college in which the student

qualifies for in-state tuition, \$900 per year for books and up to \$400 monthly stipend.

Obligation: The recipient must:

- 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.
- serve at least 4 years on active duty.

Number: Varies

In-College Scholarship

Eligibility: The applicant must:

- be a college freshman or sophomore.
- be a U.S. citizen.
- pass the Air Force Officer Qualifying Test.
- pass the Air Force ROTC Physical Fitness Test.
- have at least a 2.5 cumulative GPA.
- not already be a contracted scholarship recipient.
- 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: The applicant 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.
- 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: Detachment serving the school

Active Duty Personnel Scholarships

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

- be a U.S. citizen.
- 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 (if student has not earned at least 24 hours of graded college work, student must have at least a 24 ACT composite score or an equivalent SAT score).
- be admitted to a school offering Air Force ROTC and the 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.
- meet the requirements for commissioning.
- not be selected for reassignment before submission of the application.
- meet the requirements for overseas retainability.
- be an active duty enlisted person.
- separate from active duty Air Force to join an Air Force ROTC detachment and become a full-time college student.

Airman Scholarship and Commissioning Program

Eligibility: In addition to general requirements above, the applicant must:

- be under age 31 on December 31 of the year student will graduate and earn commission.
- be able to complete degree within 2 to 4 years.
- pass the Air Force ROTC Physical Fitness Test.

The majority of awards go to students majoring in nursing or a technical field (computer, electrical or environmental engineering, aeronautical, aerospace, architectural, astronautical, civil, meteorology/atmospheric sciences, mechanical engineering, any other ABET-accredited engineering major, architecture, chemistry, computer science, mathematics, or physics).

Other majors may also receive awards. List of majors is subject to change.

Award: Up to \$18,000 per year, \$900 annual book allowance, up to \$500 monthly stipend

Number: Varies

Professional Officer Course - Early Release Program

Eligibility: In addition to general requirements above, the applicant must:

- meet age requirements.
- be able to complete degree within 2 years.
- pass the Air Force ROTC Physical Fitness Test.

The majority of awards go to students majoring in nursing or a technical field (computer, electrical or environmental engineering, aeronautical, aerospace, architectural, astronautical, civil, meteorology/atmospheric sciences, mechanical engineering, any other ABET-accredited engineering major, architecture, chemistry, computer science, mathematics, or physics).

Other majors may also receive awards. List of majors is subject to change.

Award: \$450-\$500 monthly stipend

Number: Varies

Scholarships for Outstanding Airmen to ROTC

Eligibility: In addition to general requirements above, the applicant must:

- be under age 31 on December 31 of the year student will graduate and earn commission.
- be able to complete degree within 2 to 4 years.
- pass the Air Force ROTC Physical Fitness Test.

Award: Up to \$18,000 per year, \$900 per year for books, and \$250-\$500 monthly stipend

Number: Varies

Army ROTC

Army Reserve Officers Training Corps (ROTC)

Contact: Military Science Department of the school; 800.USA.ROTC; 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.
- have a high school diploma or equivalent.
- 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.

College Four-year Scholarship

Eligibility: In addition to the general requirements above, the applicant must:

- be 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 at least a 19 ACT score or equivalent SAT score.

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

Obligation: Must serve in the Army

Number: Varies

College Three-year Scholarship

Eligibility: In addition to general requirements above, the applicant must:

- be age 17–27.
- be enrolled in a college or university with 3 academic years remaining.
- have a college GPA of at least 2.5.
- have at least a 19 ACT score or equivalent SAT score.

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

Obligation: Must serve in the Army

Number: Varies

College Two-year Scholarship

Eligibility: In addition to general requirements above, the applicant must:

- be age 17–27.
- be enrolled in a college or university with 2 academic years remaining.
- have a college GPA of at least 2.5.
- have at least a 19 ACT score or equivalent SAT score.

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

Obligation: Must serve in the Army

Number: Varies

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.
- be under 31 on December 31 of the year the soldier completes all requirements for a commission and a college baccalaureate degree.
- not 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 General Technical score of at least 110.
- have passed the Army Physical Fitness Test 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.
- submit a letter of acceptance from the professor of military service of that Army ROTC battalion.
- have a favorable national agency check.
- demonstrate medical qualification.
- be eligible to reenlist.
- not be a conscientious objector.
- 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 at 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 serve in the Army

Number: Varies

Green to Gold Four-year Scholarship

Eligibility: In addition to the general eligibility requirements above, must require 4 years to complete a degree.

Green to Gold Three-year Scholarship

Eligibility: In addition to the general eligibility requirements above, must require 3 years to complete a degree.

Green to Gold Two-year Scholarship

Eligibility: In addition to the general eligibility requirements above, must require 2 years to complete a degree.

Other Scholarships

High School Four-year Scholarship

Eligibility: The applicant must:

- be a U.S. citizen.
- be age 17–26.
- have at least a 2.5 cumulative high school GPA.

- have at least a 19 ACT score or equivalent 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.

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

Obligation: Must serve in 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 serve in the Army

Number: Varies

Civil Air Patrol

Civil Air Patrol (CAP)

Academic Scholarship

Eligibility: The applicant must:

- be a CAP member.
- be a high school senior or graduate or hold a GED.
- be accepted to a college 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).
- attend an accredited postsecondary school or college.
- be enrolled in a full-time course of study during the academic year for which the scholarship is awarded.
- have and maintain an academic and discipline standard acceptable to the school.
- not have received the scholarship in the past.

Award: \$1,000 to \$2,500

Number: Varies

Deadline: January 15, complete CAP's online application

Contact: CAP National Headquarters/CP, Attn: Scholarships, 105 South Hansell Street, Maxwell AFB, AL 36112,

www.capmembers.com/cadet_programs/library/scholarships/academic-scholarships/

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

David L. Boren Fellowship for Graduate Students

Eligibility: The applicant must:

- be a U.S. citizen at the time of application.
- have matriculated or been accepted into a U.S. advanced degree program.
- plan to study a particular world region and language.

Open to all majors. Available for domestic, international or a combination of domestic and international study. Cannot be used for study in Australia, Canada, New Zealand or countries 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.

Recipients are 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: The applicant 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.
- apply to participate in a study abroad program that meets home institution standards.

Open to all majors. Available for 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 updates 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; up to \$8,000 for at least an 8-week summer program for a science, technology, engineering or mathematics student.

Recipients are required to provide service for at least 1 year in a federal agency with national security responsibilities.

Deadline: February 9

Naval ROTC

Contact: Unless otherwise noted, local Navy recruiter; 800.NAV.ROTC; PNSC_NROTC.scholarship@navy.mil; www.nrotc.navy.mil

Frederick C. Branch Marine Corps Leadership Scholarship

Eligibility: Must attend a historically black college or university (HBCU) affiliated with NROTC.

The 4-year program is open to civilians and Marines. The 3- and 2-year program is open to civilians and college program midshipmen who are attending or will attend an affiliated HBCU.

Not open to U.S. Navy Scholarship midshipmen or Marines in Active Reserve status.

Available to men and women of any race or ethnic background.

Amount: Scholarships and benefits are the same as those of any NROTC Marine Option Scholarship student.

Deadline: Nominations for fall enrollment, accepted from October 1 to July 15 if applying through a NROTC unit. The deadline for online applications is January 31. Applicants for a 4-year scholarship must use the online application if they are applying through a local Marine recruiting station.

Contact: Local Marine recruiter

Four-Year Scholarship

Note: Applicants can choose 1 of 3 options: Navy, nurse or Marine.

Eligibility: The applicant must:

- be a U.S. citizen.
- be at least 17 years old by September 1 of the year starting college and less than 23 on June 30 of that academic year.
- have at least a 21 math and 22 English on ACT or equivalent SAT for Navy and nurse options.
- have at least a 22 ACT score or equivalent SAT score for Marine option.
- meet physical requirements.

Applicants with previous active duty service may be eligible for age waivers.

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.

Visit www.nrotc.navy.mil for additional requirements.

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

Number: Varies

Deadline: January 31

Minority Serving Institution Scholarship

Eligibility: Must be U.S. citizen at least 17 years old by September 1 of the year starting college and less than 23 on June 30 of that academic 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 a 22 ACT score or equivalent SAT score for Marine option. Must meet physical requirements. Visit www.nrotc.navy.mil for additional requirements.

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

Number: Varies

Contact: 800.NAV.ROTC, pnsn_nrotc_cgo@navy.mil

Two- and Three-Year Scholarship

Eligibility: The applicant must:

- be a U.S. citizen.
- be at least 17 years old by September 1 of the year starting college

and less than 27 on June 30 of the year applicant expects to graduate and complete NROTC training requirements.

- be a college sophomore.
- have at least a 2.5 GPA.
- have taken 2 semesters or 3 quarters) of differential and integral calculus of 1 real variable with grades of C or better (precalculus does not meet this requirement).
- meet physical requirements.

Applicants with previous active duty service may be eligible for age waivers.

Visit www.nrotc.navy.mil for additional requirements.

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; high school counselor; or college financial aid office

Fellowships

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, 202.245.7532, marlene.spencer@ed.gov

Grants

Federal Pell Grant

Eligibility: The applicant must:

- be a U.S. citizen or eligible non-citizen.
- 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. Students enrolled in a postbaccalaureate teacher certification or licensing program may be eligible.

Award: For the 2016–2017 school year, up to \$5,815. Students can receive no more than 6 awards. Part-time students are assessed accordingly.

Number: Unlimited

Federal Supplemental Educational Opportunity Grant

Eligibility: The applicant must:

- be a U.S. citizen or eligible non-citizen.
- 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 \$5,413, not to exceed the cost of attendance for the award year

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.
- have financial need.
- 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 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 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.

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. A new interest rate is set each year.

Award: An undergraduate 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

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

Federal Perkins Loan

Eligibility: Must be an undergraduate student who received a Perkins Loan disbursement after June 30, 2017, and before October 1, 2017, may receive further disbursements through June 30, 2018.

The Perkins Loan program is currently funded only through the 2017–2018 academic year. It may not be available for the 2018–2019 academic year.

Repayment: Repayment begins 9 months after the borrower leaves school or drops below half-time status. The interest rate is 5%.

Award: Up to \$5,500 per year for an undergraduate student; up to \$8,000 per year for a graduate student

Aggregate Limit: \$27,500 for undergraduate students; up to \$60,000 for graduate students, including the amount borrowed while an undergraduate

Federal PLUS Loan

Eligibility: The borrower 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.
- 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.
- have a high school diploma or its equivalent.
- 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 1 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 1 of the following repayment plans: Income Contingent, Income-Based; or Pay as You Earn.

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 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 .
- 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. Except for the portion of the Consolidation Loan attributable to HEAL, the interest rate is the weighted average of the interest rates on the loans being consolidated, rounded to the next higher 1/8 of 1%.

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%.

Contact: U.S. Department of Education

Conversion Grants/Loans

Teacher Education Assistance for College and Higher Education Grant

Eligibility: The applicant must:

- complete the FAFSA.
- be a U.S. citizen or eligible non-citizen.
- be enrolled as an undergraduate, post-baccalaureate or graduate student in a college that has chosen to participate in the 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).
- sign an agreement to teach.

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 service obligation, all amounts 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 \$3,724 each year

Number: All who meet requirements

Contact: Financial aid office

Work-Study

Federal Work-Study

Eligibility: The applicant must:

- be an undergraduate or graduate student.
- be a U.S. citizen or eligible non-citizen.

- 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 www.hrsa.gov/

Loan Repayment Programs

Faculty Loan Repayment Program

Eligibility: The applicant must:

- be a U.S. citizen, national or lawful permanent resident.
- 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,

speech pathology, audiology, registered dietetics).

- be from a disadvantaged background.
- 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.

Award: Up to \$40,000 toward 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: <https://bhwh.hrsa.gov/loans-scholarships/flrp>

National Health Service Corps Students to Service Loan Repayment Program

Eligibility: The applicant must:

- be a U.S. citizen or national.
- be pursuing an M.D. or D.O. degree at an eligible medical school.
- be in the last year of medical school and graduate before July 1.
- be taking enough courses required for the qualifying degree program to have full-time status.
- submit proof of having passed Step/Level 1 of the United States Medical Licensing Examination or the Comprehensive Osteopathic Medical Licensing Examination.
- be planning to complete an accredited primary medical care residency in an approved specialty.
- be eligible for federal employment.
- not have any judgment liens arising from federal debt.

Award: Up to \$120,000 federal tax free in return for a 3-year commitment of full-time service

Deadline: Varies

Contact: <https://nhsc.hrsa.gov/loanrepayment/index.html>

NURSE Corps Loan Repayment Program

Eligibility: The applicant must:

- be a registered nurse who has completed training (diploma, associate's, bachelor's or graduate).

- be licensed and employed at least 32 hours per week at an eligible nonprofit facility.
- be a U.S. citizen, national or lawful permanent resident.
- have received an education from an accredited school of nursing located in the U.S.

Only nonprofit facilities of the following types are eligible:

- hospitals.
- federally qualified health centers.
- Indian health service health centers.
- native Hawaiian health centers.
- rural health clinics.
- nursing homes.
- state or local public health or human services departments.
- hospice programs.
- home health agencies.
- skilled nursing facilities.
- 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 one of the following:

- disproportionate share hospital or critical access hospital.
- federally qualified health center, Indian health service health center, native Hawaiian health center or rural health clinic.
- nursing home.
- state or local public health or human services department.

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. Participants also receive the salary and benefits negotiated with employing facility.

Obligation: 2 years of service

Contact: <https://bhwh.hrsa.gov/loans-scholarships/nursecorps/>

Loans

General Eligibility: In addition to any criteria under a specific loan program, the applicant must be a citizen, national

or lawful permanent resident of 1 of the following:

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

Health Professions Student Loan

Eligibility: The applicant must:

- be a full-time student.
- demonstrate financial need.
- be pursuing a degree in dentistry, optometry, pharmacy, podiatric medicine, or veterinary medicine.

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: The applicant 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.

Repayment: Loans are repayable over a 10- to 25-year period (extension of the repayment schedule beyond 10 years is at the discretion of the school) starting

1 year after the student ceases full-time study. Interest accrues at the rate of 5% during repayment.

Award: Varies; may not exceed the cost of attendance

Number: Varies; dependent on funding

Deadline: Varies by school

Nursing Student Loan

Eligibility: The applicant must:

- be enrolled at least half-time in a course leading to a diploma, degree (associate, bachelor's or graduate) in nursing.
- demonstrate financial need.
- supply financial information about parents.

Repayment: Monthly or quarterly 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: The applicant must:

- be a full-time student.
- be pursuing a 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, 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.

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

Number: Varies; dependent on annual funds

Deadline: Varies by school

Scholarships

National Health Service Corps Scholarship

Eligibility: The applicant must:

- be a U.S. citizen or national.
- be a full-time student at an accredited school.
- be pursuing a degree in an eligible discipline: medicine, dentistry, nurse practitioner, certified nurse-midwife or physician assistant.

Award: Tuition, fees, other reasonable educational costs and a taxable monthly stipend; for up to 4 years

Obligation: In return for each school year or partial school year of financial support received, students agree to provide primary health care services for 1 year at an approved site located in a high-need health professional shortage area.

For the first school year or partial school year, of support, there is at least a 2-year service commitment.

Deadline: May 8

Contact: U.S. Department of Health and Human Services, Health Resources and Services Administration, Bureau of Clinician Recruitment and Service, 5600 Fishers Lane, Rockville, Maryland 20857, 800.221.9393, gethelp@hrsa.gov, 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, national or qualified noncitizen.
- be committed to a career in biomedical, behavioral or social science health-related research.
- be at least a college freshman enrolled or a community college transfer accepted for enrollment as a full-time student at a 4-year, accredited undergraduate institution.
- have at least a 3.3 GPA or be in the top 5% of class.
- be from a disadvantaged background.

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 10 each year

Deadline: March 1

Contact: National Institutes of Health, Undergraduate Scholarship Program, 2 Center Drive, Building 2, Room 2E20, MSC 0230, Bethesda, MD 20892, ugsp@nih.gov, www.training.nih.gov/programs/ugsp for more information

NURSE Corps Scholarship

Eligibility: The applicant must:

- be a U.S. citizen, national or qualified noncitizen.
- 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.
- 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 or master's nurse practitioner program.

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

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: The applicant 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 come from a family with an annual income below a level set each year.

- be a full-time student pursuing a degree in 1 of these fields:

- medicine.
 - osteopathic medicine.
 - dentistry.
 - optometry.
 - pharmacy.
 - podiatric medicine.
 - veterinary medicine.
 - nursing.
 - public health.
 - chiropractic.
 - allied health (bachelor's or graduate degree in dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiologic technology, speech pathology, audiology, and registered dietetics).
 - a graduate program in behavioral and mental health practice, (clinical psychology, clinical social work, professional counseling or marriage and family therapy).
 - a program that trains physician assistants.
- be a citizen, national or lawful permanent resident of 1 of the following:
 - the United States.
 - the District of Columbia.
 - the Commonwealth of Puerto Rico.
 - the Commonwealth of the Marianas Islands.

- the U.S. Virgin Islands.
- Guam.
- American Samoa.
- the Republic of Palau.
- the Republic of the Marshall Islands.
- the Federated State of Micronesia.

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

Number: Varies; depends on funding

Deadline: Varies by school

U.S. Department of Justice



Contact: Benefits Office, Bureau of Justice Assistance, 810 Seventh Street Northwest, Washington, DC 20531, toll free 888.744.6513, AskPSOB@usdoj.gov, www.psob.gov

Benefits

Public Safety Officers' Educational Assistance Program

Eligibility: The applicant must meet 1 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

Scholarships

Benjamin A. Gilman International Scholarship

Eligibility: The applicant 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.
- 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 2,700

Deadline: March 1

U.S. Department of Veterans Affairs



Contact: Veterans Affairs Office of the postsecondary school or the Veterans Administration Regional Office, 400 South 18th Street, St. Louis, MO 63103, 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 2 years.
- have an honorable discharge.
- have a high school diploma, GED or, in some cases, at least 12 hours of college credit.
- meet the criteria in 1 of 4 categories.

A less than honorable discharge disqualifies an individual for all categories.

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.

Category I: Must have:

- first entered active duty after June 30, 1985.
- have served continuously for 3 years (or for 2 years if that was the initial enlistment period) or for 2 years followed by 4-year enlistment in Selected Reserve if Selected Reserve service began within 1 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.
- have served at least 1 day between October 19, 1984, and June 30, 1985.
- have stayed on active duty through June 30, 1988 (or June 30, 1987, if 4-year Selected Reserve service began within 1 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.

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 6-year obligation to serve after June 30, 1985.
- 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 \$368 per month depending on the type of training

National Call to Service Program

Eligibility: Must fulfill a 3-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 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 1 of the following:

- repayment of up to \$18,000 in qualifying student loans.
- allowance equal to the 3-year monthly MGIB-AD rate for 12 month.
- allowance equal to 50% of the less than 3-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 have served at least 90 days of aggregate military service after September 10, 2001, and be on active duty, honorably discharged or honorably

released to an Armed Forces reserve component or to the retired or temporary disability retired lists.

Veterans honorably discharged with a service-connected disability after at least 30 days of continuous service after September 10, 2001, are also eligible.

Electing to receive Post-9/11 GI Bill benefits voids eligibility for Chapter 30, 1606 or 1607 benefits.

A service member may transfer unused benefits to dependents if the member:

- is still on active duty or serving in the Selected Reserve.
- 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, cannot under standard policy or statute commit to an additional 4 years and agrees to serve the maximum time allowed by policy or statute; or became eligible for retirement (after 20 years of active duty or qualifying reserve service) between August 1, 2009, and August 1, 2013, and agreed to serve 1 to 3 additional years.

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 student attending half-time or less or enrolled in distance learning.

Veterans with between 3 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.

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

Eligibility: Must be the child under age 33 of an active duty member of the Armed Forces who died in the line of duty after September 10, 2001.

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

Post-Vietnam Veterans Educational Assistance Program (VEAP) – Chapter 32

Eligibility: The service member must:

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

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, for up to 36 months

Reserve Education Assistance Program (REAP) – Chapter 1607

Eligibility: Generally, the service member must be a member of a reserve component who served on active duty after September 10, 2001, under Title 10 USC for at least 90 consecutive days under a contingency operation.

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 Section 502(f), Title 32, U.S. Code.

Eligible service members are entitled to 36 months of benefits. All training available under Montgomery GI Bill is eligible under REAP.

Benefits: Monthly amounts based on length of service and type of training

Restored Entitlement Programs for Survivors

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 during or aggravated by active duty before August 13, 1981.

Benefits to a surviving, unmarried spouse are payable when the youngest child in his or her care turns 16 and end when the child turns 18.

Benefits are payable to an unmarried child 18 to 22 years old who is a full-time student 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

Student Work-Study Allowance Program

Eligibility: Must be drawing education benefits under Chapter 30, 31, 32, 33, 35, 1606 or 1607 and be pursuing a program of education on at least a three-quarter training basis.

Benefits: Salary 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.

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 arising out of active service in the Armed Forces;
- (2): A veteran who died from any cause while such disability was in existence;
- (3): A service member missing in action

or captured in line of duty by a hostile force;

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

(5): 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 generally may use this benefit between the ages of 18 and 26. A spouse generally has 10 years from the date eligibility is established.

Benefits: Up to 45 months of training and full-time monthly benefits.

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

Tutorial Assistance

Eligibility: The recipient must:

- be an eligible person training under Chapter 30, 31, 32, 33, 35 or 1606.
- be enrolled in a postsecondary educational program at least a half-time basis.
- have a deficiency in a subject required as part of or prerequisite or indispensable to, the satisfactory pursuit of the approved program.

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

Vocational Rehabilitation and Employment Program – Chapter 31

Eligibility: The recipient must:

- have a disability which VA has rated at least 10% compensable.
- have an employment handicap, according to VA.
- be within period of eligibility (generally 12 years following separation from active duty or from the date of notification of entitlement to VA compensation for disability).

Benefits: 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.

Yellow Ribbon GI Education Enhancement Program

Eligibility: The recipient must:

- qualify for Post-9/11 GI Bill – Chapter 33.
- be attending a school that charges more in tuition and fees than are payable under Chapter 33.
- be attending a school that voluntarily participates in the Yellow Ribbon Program.

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