

# Federal Government

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

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

State Government

**Federal Government**

Public Universities

Private Colleges,  
Universities, and  
Seminaries

Two-Year  
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Trade Schools

Kentucky Scholarships

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## Corporation for National and Community Service



**Contact:** Corporation for National and Community Service, 250 East Street, SW, Washington, DC 20525; 800.942.2677; [www.nationalservice.gov](http://www.nationalservice.gov); **Kentucky State Office,** Corporation for National and Community Service, 600 Dr. Martin Luther King Jr. Place, Room 190, Louisville, KY 40202; 502.582.6385; [ky@cns.gov](mailto:ky@cns.gov)

### National Service

#### Segal AmeriCorps Education Award

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

**Award:** Up to \$6,345 for each year of completed service to pay current or future education expenses or repay federal student loans

**Number:** Varies

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## Internal Revenue Service



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

### Education Tax Credits

#### American Opportunity Credit

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

**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.

**Number:** All who are eligible

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

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## U.S. Department of Agriculture



### Loan Repayment Programs

#### Veterinary Medicine

#### Loan Repayment Program

**Eligibility:** 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; and 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:** April 2 for application; April 16 for recommendations

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

### Scholarships

#### National Scholars Program Scholarship

**Eligibility:** 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; be admitted to an 1890 Historically Black Land Grant Institution; demonstrate leadership and community service; and submit an official transcript with a school seal and the signature of an authorized school official and a 500- to 800-word essay describing applicant's interest in working for the USDA, how applicant believes scholarship will impact his/her future as a public servant, or how the scholarship will impact the student and student's experiences and perceptions about agriculture, food and natural resource sciences. See page 42 for program at Kentucky State University.

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

**Obligation:** Must work 1 year for the USDA for each year of financial support

**Deadline:** Postmarked by January 31

**Contact:** USDA liaison officer of the school the student plans to attend or USDA/1890 Programs, 202.720.6350, [1890init@usda.gov](mailto:1890init@usda.gov), [www.outreach.usda.gov/education/1890](http://www.outreach.usda.gov/education/1890)

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## U.S. Department of Defense



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

### Scholarships

#### Air Force Reserve Officers

#### Training Corps (ROTC)

**Eligibility:** 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.

**Number:** Varies

**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)

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

**Eligibility:** Must be an enlisted member of the U.S. Air Force, separate from active duty to join an Air Force ROTC detachment and become a full-time college student. Members of another branch of the Armed Forces may also 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 4 years

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### **High School Scholarship**

**Eligibility:** Must be a high school graduate or have an equivalent certificate, be or become a U.S. citizen by the last day of the first term of applicant's freshman year for 4-year offers or the first term of sophomore year for 3-year offers, have at least a 26 ACT composite or 1240 SAT composite, have at least a 3.0 cumulative GPA, pass the physical fitness test before the end of applicant's first semester of college and complete the physical fitness assessment. Interview required.

**Award: Type 1** — 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 and up to \$500 monthly stipend. 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 \$500 monthly stipend.

**Obligation:** Must enroll in the academic major in which the scholarship is offered; enlist in the Air Force Reserve; enroll in Air Force ROTC; satisfactorily complete a 13-day summer field training course between the sophomore and junior years, the General Military Course in the freshman and sophomore years and the Professional Officer Course in the junior and senior years; accept a commission as an Air Force officer; and serve at least 4 years on active duty.

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### **In-College Scholarship**

**Eligibility:** Must be a college freshman or sophomore; attend a school with an Air Force ROTC program; have completed at least 1 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 the student intends to be awarded a scholarship; have a qualified Department of Defense Medical Examination Review Board physical; have at least a 75 on the Air Force ROTC Physical Fitness Assessment; and 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:** Must pursue the academic major for which the scholarship is offered; enroll in Air Force ROTC; satisfactorily complete a 13-day summer field training course between the sophomore and junior years, the General Military Course as a freshman and sophomore and the Professional Officer Course as a junior and senior; accept a commission as an Air Force officer; and serve at least 4 years on active duty.

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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.

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

**Eligibility:** Must be an enlisted member of the U.S. Air Force, separate from active duty to join an Air Force ROTC detachment, become a full-time college student and be able to complete a degree and commissioning requirements within 2 years. Members of another branch of the Armed Forces may also qualify.

**Award:** Up to \$18,000 per year, book allow-

ance and stipend

**Obligation:** Must commission as a second lieutenant in the Air Force and return to active duty for at least 4 years

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### **Scholarships for Outstanding Airmen to ROTC**

**Eligibility:** Must be an enlisted member of the U.S. Air Force, separate from active duty to join an Air Force ROTC detachment and 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 4 years

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

**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**

**Eligibility:** In addition to any criteria under a specific scholarship, must be a U.S. citizen; be age 17 to 26; have at least a 2.5 high school GPA; have a high school diploma or equivalent; have at least a 19 ACT score or 1000 SAT score; meet physical standards and agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or Army National Guard; and agree to a 4-year, full-time service commitment.

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

### **Four-year Scholarship**

**Eligibility:** Must be a high school student planning to attend a 4-year college program.

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### **Nurse Program**

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

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### **Three-year Scholarship**

**Eligibility:** Must be enrolled in a college or university with 3 academic years remaining.

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### **Two-year Scholarship**

**Eligibility:** Must be enrolled in a college or university with 2 academic years remaining.

### **Green-to-Gold**

#### **Enlisted Personnel Scholarships**

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

soldier; be a U.S. citizen; be under age 31 on the date of the projected graduation and commissioning; meet medical standards; be eligible to reenlist; have completed at least 2 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 with at least a 180 score (at least 60 on each event) within the past 6 months; have at least a 2.5 college GPA; have a high school diploma or equivalent; have at least a 19 ACT score or 1000 SAT score (920 if test was taken before March 2016); submit a letter of acceptance to school of choice offering Army ROTC and a letter of acceptance from the professor of military service of that school's Army ROTC battalion; have a favorable NACLC security check; have no more than 3 dependents, including spouse; have no domestic violence conviction; not have been arrested, indicted or convicted in a civilian court or under military law for anything other than a minor traffic violation; be considered a scholar, athlete or leader by the Army; and not be a conscientious objector. Waivers are available for some of the requirements above.  
**Award:** Tuition, books and supplies up to \$1,200 per year; monthly stipend of \$420 per month for up to 10 months per year; if qualified, Montgomery GI Bill/Army College Fund benefits; and possibly other incentives offered by the colleges and universities

#### Four-year Scholarship

**Eligibility:** Must require 4 years to complete a degree.

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#### Three-year Scholarship

**Eligibility:** Must require 3 years to complete a degree.

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#### Two-year Scholarship

**Eligibility:** Must require 2 years to complete a degree.

#### High School Scholarship

##### Four-year Scholarship

**Eligibility:** Must be a U.S. citizen age 17–26; have at least a 2.5 high school GPA; have a high school diploma or equivalent; have at least a 19 ACT score or 1000 SAT score in math and verbal sections; 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; and agree to an 8-year service commitment.  
**Award:** Tuition, monthly stipend of up to \$5,000 per year and book allowance

#### 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 but no other Veterans Administration programs.

**Award:** Varies

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

##### Civil Air Patrol (CAP)

**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; and not have received the scholarship in the past.

**Number:** Varies

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

##### CAP Cadet Academic Scholarship

**Eligibility:** Must be a high school senior, a high school graduate or a GED graduate; be accepted to a college or provide proof that an application has been made; attend an accredited postsecondary school; and 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:** Must be at least 16 years old by the application deadline; submit a flight plan, résumé and letter of recommendation; and 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:** Must be 15 years old by June 1; be female; have earned the Wright Brothers Award; submit a flight plan, questionnaire and letter of recommendation; and 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:** Must have competed 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.; and submit a flight plan, résumé and an essay no longer than 1 page on the topic of why the applicant should be selected for this scholarship and obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March. May submit up to 3 letters of recommendation.

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

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##### Dr. Ron Hanson Academic Scholarship

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

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##### Private Pilot and Beyond Flight Scholarship

**Eligibility:** Must be able to read, speak, write and understand English; have gained aeronautical experience; submit a flight plan and résumé; obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March; and have passed the FAA Private Pilot Airplane Knowledge Exam. May submit up to 3 letters of recommendation.

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##### United Services Automobile Association Scholarship

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

**Number:** 3



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

**Eligibility:** In addition to any criteria under a specific scholarship, must be a U.S. citizen at the time of application. Open to all majors.  
**Contact:** National Security Education Program, Institute of International Education, 1400 K Street Northwest, Seventh Floor, Washington, DC 20005; 800.618.6737; [boren@iie.org](mailto:boren@iie.org); [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. Awards must be used for study abroad with the exception of an intensive summer language program in the U.S. in preparation for studying abroad. Fellowships cannot be used for study in Canada, Australia, New Zealand, Western Europe (including Greece) or other designated nations. For a complete list of nations, visit [www.borenawards.org](http://www.borenawards.org).

**Award:** Up to \$12,000 for study lasting 12–24 weeks; up to \$20,000 for study lasting 25–36 weeks; up to \$24,000 for study lasting 37–52 weeks; up to \$12,000 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 a high school or GED graduate, be an undergraduate student at an accredited U.S. postsecondary institution and apply to participate in a study abroad program. Scholarships cannot be used for study in Canada, Australia, New Zealand, Western Europe (including Greece) or other designated nations. For a complete list of nations, visit [www.borenawards.org](http://www.borenawards.org).

**Award:** Up to \$8,000 for summer study lasting 8–11 weeks (STEM majors only); up to \$10,000 for study lasting 12–24 weeks; up to \$20,000 for study lasting 25–52 weeks

**Deadline:** February 3

### **Naval ROTC**

**Contact:** Unless otherwise noted, local Navy recruiter; 800.NAV.ROTC; [PNSC\\_NROTC\\_scholarship@navy.mil](mailto:PNSC_NROTC_scholarship@navy.mil); <http://www.nrotc.navy.mil>

**Eligibility:** In addition to any criteria under a specific program, must 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; 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; and be within the height and weight standards when reporting to campus. In addition, 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.

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 exam dates.

Marine applicants must have a minimum 22 ACT composite, a minimum combined 1000 SAT math/verbal score or a minimum 74 Armed Forces Qualifying Test score. Marine applicants cannot combine scores from different exam dates.

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

**Eligibility:** Must be or plan to become a Marine and attend a historically black college and university (HBCU) affiliated with NROTC. The 4-year program is open to civilians and Marines. The 3- and 2-year programs are 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:** Full tuition, fees and monthly stipend

**Deadline:** Nominations for fall enrollment, accepted from October 1 to July 15 if applying through an 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  
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### **Pedro Del Valle Leadership Scholarship**

**Eligibility:** 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; and be planning to attend the California

State University at San Marcos, University of New Mexico or San Diego State University.  
**Award:** Full tuition, fees and monthly allowance

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### **Four-year Scholarship**

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

**Eligibility:** Applicants with prior active duty service may be eligible for an age waiver.

**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 (Marine and Nurse Corps applicants are not eligible). Applicants with previous active duty service may be eligible for age waivers.

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

**Number:** Varies

**Contact:** 800.NAV.ROTC, [pnsc\\_nrotc\\_cgo@navy.mil](mailto:pnsc_nrotc_cgo@navy.mil)

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### **Two- and Three-year Scholarship**

**Eligibility:** Must have at least 30 semester or 45 quarter hours but no more than 120 semester or 180 quarter hours and have at least a 2.5 college GPA. Applicants with prior active duty service may be eligible for an age waiver.

**Award:** Tuition, fees, book allowance, uniforms, monthly allowance, and 2 cruises for a 3-year commitment and 1 cruise for a 1-year commitment

**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

### Grants

#### Federal Pell Grant

**Eligibility:** Must be an undergraduate student; have exceptional financial need; be enrolled in an eligible program, pursuing a degree or certificate; have a high school diploma or GED or have been home schooled; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress. An undergraduate student who holds a bachelor's or higher degree is not eligible. Students enrolled in a postbaccalaureate teacher certification program may be eligible.

**Award:** For the 2020–2021 school year, up to \$6,345. Students can receive awards for no more than 12 semesters or the equivalent (roughly 6 years). Awards to part-time students based on credit hours, EFC, and cost of attendance.

#### Federal Supplemental Educational Opportunity Grant

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

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

**Number:** Varies by college

#### Iraq and Afghanistan Service Grant

**Eligibility:** Must have had a parent or guardian who died as a result of military service in Iraq or Afghanistan after September 11, 2001, and 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. Cannot be eligible to receive a Pell Grant.

The U.S. Department of Education has proposed merging this program with the Federal Pell Grant program. If that is done,

this grant may not be available for the 2021–2022 award year.

**Award:** Up to \$5,983 per year

### Loans

#### Federal Direct Loan

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

Students must demonstrate financial need to qualify for a subsidized loan. 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. The interest on an unsubsidized loan may be paid monthly or quarterly or be added to the principal balance.

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

**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:** The 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. The school determines a student's eligibility.

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

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

#### Federal PLUS Loan

**Eligibility:** Must be the parent or stepparent of a dependent undergraduate student as determined by the school or be a graduate or professional student; be a U.S. citizen, permanent resident or eligible noncitizen and verify Social Security number and immigration status; not be in default or owe a refund on any educational grant or loan; and not have an adverse credit history under federal regulations. The student must be a U.S. citizen, permanent resident or eligible noncitizen; be enrolled or accepted for enrollment at least half time in an eligible degree or certificate program at an eligible school; be in good standing and making satisfactory academic progress if currently enrolled; not be attending elementary or secondary school; and not be in default or owe a refund on any educational grant or loan unless satisfactory arrangements have been made toward repayment.

**Repayment:** 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. Interest rate 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. No limit on the total amount a parent can borrow during a student's college years. 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.

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 (HEAL), Nursing Student Loans, and 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

### Grants/Loans

#### Teacher Education Assistance for College and Higher Education Grant

**Eligibility:** Must complete the FAFSA; be a U.S. citizen or eligible noncitizen; be enrolled as an undergraduate, postbaccalaureate 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); and sign an agreement to teach.

**Obligation:** Must serve for at least 4 academic years within 8 calendar years of completing the program of study as a full-time teacher in a high-need field in a public

or private elementary or secondary school that serves low-income students. If student fails to complete service obligation, all amounts received will be converted to an unsubsidized Direct Loan that must be repaid to the U.S. Department of Education. Student will be charged interest 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:** Must have a parent or guardian die in the line of duty while performing as a public safety officer, have a Pell-eligible EFC up to 5711, not be over 23 years old or be enrolled at an institution of higher education at the time of the applicants parent's or guardian's death and show documentation of the parent's or guardian's death.

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

### Work-Study

#### Federal Work-Study

**Eligibility:** May differ according to school policy. Must be an undergraduate or graduate student; be enrolled in an eligible program and be pursuing a degree or certificate; have financial need; have a high school diploma or GED or have been home schooled; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress.

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

**Number:** Varies by college

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



**Contact:** Unless otherwise noted, financial aid office of the school student plans to attend or [www.bhw.hrsa.gov/loansscholarships](http://www.bhw.hrsa.gov/loansscholarships)

### Loan Repayment Programs Faculty Loan Repayment Program

**Eligibility:** 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 APRN), public health (graduate level), physician assistant, behavioral and mental health (graduate level clinical psychology, clinical social work, professional counseling, marriage and family therapy) and allied health (dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiologic technology, respiratory therapy, speech pathology, audiology, registered dietetics); and have an employment commitment for a full- or part-time faculty position for at least 2 years from an eligible health professions school.

**Award:** Up to \$40,000 toward repayment of student loans. The amount forgiven is taxable, but funds to offset the tax burden are provided. 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 2 years

### National Health Service Corps

**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 be an MD, DO, DDS, DMD or physician assistant and be working at an NHSC-approved site.

**Award:** Up to \$50,000 for a 2-year commitment of full-time service or up to \$25,000 for a 2-year commitment of half-time service for sites with a health professional shortage area (HPSA) score of 14 to 26; or up to \$30,000 for a 2-year commitment of full-time service or up to \$15,000 for a 2-year commitment of half-time service for sites with an HPSA score of 0 to 13

**Deadline:** May 21

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### Rural Community Loan Repayment Program

**Eligibility:** Must be a behavioral health professional, certified nurse-midwife, nurse practitioner, pharmacist, physician, physician assistant, registered nurse, substance use disorder counselor or certified registered nurse anesthetist. Preference given to a clinician who has a DATA 2000 waiver; is an NHSC scholar who will complete service obligation by July 31; is working at a rural, NHSC-approved SUD treatment facility that has received RCORP funding; and is licensed or certified in substance use disorder intervention.



**Award:** Up to \$100,000 for a 3-year commitment of full-time service or up to \$50,000 for a 3-year commitment of part-time service

**Deadline:** May 21

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#### **Students to Service Loan Repayment Program**

**Eligibility:** Must be pursuing an MD, DO, DDS or DMD degree at an eligible medical or dental school; be in the last year of school with a graduation date before July 1; plan to complete an accredited primary care medical or dental residency in an NHSC-approved specialty; 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; and 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 an applicant from a disadvantaged background or an applicant likely to remain in an HPSA.

**Award:** Up to \$120,000 in return for a 3-year commitment of full-time service or a 6-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 Workforce Loan Repayment Program**

**Eligibility:** Must be a behavioral health professional, certified nurse-midwife, nurse practitioner, pharmacist, physician, physician assistant, registered nurse or substance use disorder counselor. Preference given to a clinician who has a DATA 2000 waiver, has served in an opioid treatment program and is licensed or certified in substance use disorder intervention.

**Award:** Up to \$75,000 for a 3-year commitment of full-time service or up to \$37,500 for a 3-year commitment of half-time service

**Deadline:** May 21

#### **Nurse Corps Loan Repayment Program**

**Eligibility:** Must be a registered nurse or advanced practice registered nurse; be licensed and employed at least 32 hours per week at an eligible nonprofit facility in a health professional shortage area (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; and have received an education from an accredited school of nursing in the U.S.

Only nonprofit facilities of the following

types are eligible: hospitals, ambulatory surgical centers, American Indian health facilities, community behavioral health clinics, end stage renal disease dialysis centers, federally qualified health centers, free and charitable clinics, home health agencies, hospice programs, Native Hawaiian health centers, nurse-managed health clinics, residential nursing homes, rural health clinics, state or local health departments and urgent care 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. Participants also receive the salary and benefits negotiated with employing facility.

**Obligation:** 2 years of service

### **Loans**

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

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

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

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

**Number:** Varies; dependent on funding

**Deadline:** Varies by school

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

**Eligibility:** Must be a full-time student; come from an economically, educationally or environmentally disadvantaged background or from a family with an annual income below a level set each year; have financial need; be pursuing a career in allopathic medicine, osteopathic medicine, dentistry, optometry, podiatric medicine, pharmacy or veterinary medicine; be a citizen, national or lawful permanent resident of the United

States, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the Virgin Islands, Guam, American Samoa, the Republic of Palau, the Republic of the Marshall Islands or the Federated State of Micronesia; and maintain good academic standing as defined by the school.

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

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

**Number:** Varies; dependent on funding

**Deadline:** Varies by school

#### **Nursing Student Loan**

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

**Obligation:** Must agree to enter and complete a residency program in primary health care (defined as family medicine, pediatrics,

internal medicine, 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:** Must be a U.S. citizen or national; be a full-time student at an accredited school; and be pursuing a degree in 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:** April 23

**Contact:** U.S. Department of Health and Human Services, Health Resources and Services Administration, Bureau of Health Workforce, 5600 Fishers Lane, Rockville, Maryland 20857; 800.221.9393; [gethelp@hrsa.gov](mailto:gethelp@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:** Must be a U.S. citizen or permanent resident, be enrolled or accepted for enrollment at a 4-year undergraduate institution in the U.S., have at least a 3.3 undergraduate GPA or be in the top 5% of applicant's class and 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 18

**Contact:** National Institutes of Health, Undergraduate Scholarship Program, 2 Center Drive, Building 2, Room 2E20, MSC 0230, Bethesda, MD 20892; [ugsp@od.nih.gov](mailto:ugsp@od.nih.gov); <https://www.training.nih.gov/programs/ugsp> for more information

#### Nurse Corps Scholarship

**Eligibility:** Must be a U.S. citizen, national or lawful permanent resident; be enrolled or accepted for enrollment 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; have no federal judgment liens; have no existing service commitments; and not be delinquent on a federal debt. Preference given to students with greatest financial need.

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

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

**Number:** About 500

**Deadline:** May 21

#### Scholarships for Disadvantaged Students

**Eligibility:** Must come from an economically, educationally or environmentally disadvantaged background or must come from a family with an annual income below a level set each year; have financial need; be a citizen, national or lawful permanent resident of the United States, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the Virgin Islands, Guam, American Samoa, the Republic of Palau, the Republic of the Marshall Islands or the Federated State of Micronesia; be a full-time student pursuing a degree in a health profession or nursing; and maintain good academic standing as defined by the school.

**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

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## U.S. Department of Justice



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

### Benefits

#### Public Safety Officers' Educational Assistance Program

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

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## 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 scholarship, must be a U.S. citizen, be an undergraduate in good academic standing at an accredited institution in the U.S. and be applying to or have been accepted into a study abroad program eligible for credit by

the student's home institution for at least 2 weeks for student attending a community college and 3 weeks for a student attending a 4-year institution 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.

**Deadline:** March 3

#### **Benjamin A. Gilman International Scholarship**

**Eligibility:** Must 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. Preference given to a veteran.

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

**Number:** Over 3,600 nationwide

#### **Gilman-McCain Scholarship**

**Eligibility:** Must be a dependent child of an active duty military member and be receiving financial aid through a Title IV program or provide proof that student will be receiving funds from a Title IV program at the time of application or during the term of study 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, 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:** Must have served on active duty for at least 2 years; have an honorable discharge; have a high school diploma, GED or at least 12 hours of college credit; and meet the criteria in 1 of 4 categories. 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; and have 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 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; and 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; have been on active duty on September 30, 1990, and have been involuntarily separated after February 2, 1991, or involuntarily separated after November 29, 1993, or voluntarily separated under the Voluntary Separation Incentive or Special Separation Benefit program; and have had military pay reduced by \$1,200 before separation.

**Category IV:** Must have had military pay reduced by \$100 a month for 12 months or have made a \$1,200 lump-sum contribution and (1) 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 (2) 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 9, 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:** Must be a member of the Selected Reserve or National Guard who signed a 6-year obligation to serve after June 30, 1985, or be an officer in the Reserves and have agreed to serve 6 years in addition to the initial service obligation; have received a high school diploma or GED before completing initial active duty for training; and 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 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 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 or 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 months; allowance equal to 50% of the less than 3-year monthly MGIB-AD rate for 36 months; coordination with MGIB-AD benefits; or \$5,000 cash bonus

#### **Post-9/11 GI Bill — Chapter 33**

**Eligibility:** Must meet 1 of the following conditions:

(1): Have served at least 90 days on active duty (either all at once or with breaks in service) on or after September 10, 2001; or

(2): Have received a Purple Heart after September 10, 2001, and have been honorably discharged after any amount of service; or

(3): Have served at least 30 continuous days after September 10, 2001, and have been honorably discharged with a service-connected disability; or

(4): 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 have to commit to serving 4 more years.

Electing to receive Post-9/11 GI Bill benefits voids eligibility for Chapter 30 or 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 up to \$1,000 (housing allowance and stipend not

payable to active duty personnel; housing allowance not payable to student attending half time or less or enrolled in distance learning).

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

### **Restored Entitlement Programs for Survivors (REPS)**

**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 but not yet 22 years old who is a full-time student at an approved postsecondary school. A grandchild who is recognized as the child of a deceased person is also eligible.

**Benefits:** Restoration of certain Social Security benefits that were reduced or terminated

by the Omnibus Budget Reconciliation Act of 1981

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

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

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

(2): A veteran who died while on active duty or as the result of a service-connected disability; 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 student who receives a Survivors' and Dependents' Educational Assistance Program is not eligible for the Fry Scholarship unless parent died in the line of duty before August 1, 2018. Child can then receive benefits from both programs for up to 81 months but can only receive benefits from 1 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 on August 1, 2018, or later. A recipient may pursue the same training approved for Chapter 30 with the exception of flight programs.

### **Tutorial Assistance**

**Eligibility:** Must be receiving VA educational assistance, be enrolled in a postsecondary educational program at least half time and be taking a difficult course required for completion of that program.

**Benefits:** Up to \$100 per month for tutorial assistance, to a maximum of \$1,200

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

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

If applicant served or is serving in the Air Force, applicant must also have first entered

active duty after November 30, 1980, and before October 1, 1981; have enlisted in an eligible Air Force specialty; have enlisted in 1 of 12 eligible cities; and if on active duty, have made at least 3 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, for up to 36 months

### **Vocational Rehabilitation and Employment Program — Chapter 31**

**Eligibility:** Must have a service-related disability that limits or prevents recipient from working, have a disability that VA has rated at least 10% compensable and 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.

### **Work-Study Program**

**Eligibility:** 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; and 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 Program**

**Eligibility:** Must be a veteran eligible for the maximum benefit rate under the Post-9/11 GI Bill. One of the following must be true, served an aggregate of at least 36 months on active duty; or a Purple Heart recipient after September 10, 2001 who received an honorable discharge after any length of service; or received the Fry Scholarship after July 31, 2018; or 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; or a child using benefits transferred from a veteran after 36 months on active duty and qualifies at the 100% level. Active duty service members and their spouses are not eligible for the maximum benefit. The recipient must attend 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