

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 studentaid.gov.

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AmeriCorps



Contact: AmeriCorps, Midwest Regional Office, 250 East Street, SW, Washington, DC 20525; 800.942.2677; ky@cns.gov; www.americorps.gov

National Service

Segal AmeriCorps Education Award

Eligibility: Must participate in AmeriCorps NCCC (traditional or FEMA), AmeriCorps VISTA or AmeriCorps State and National; have a high school diploma or equivalent or agree to work toward one by the time service is completed to earn the education award; and agree to perform national community service before, during or after receiving postsecondary education. Visit <https://americorps.gov/> and click on “Serve” to find the eligibility requirements for the various AmeriCorps programs.

Award: Up to \$6,495 for each year of completed service to pay current or future education expenses or repay federal student loans

Number: Varies

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). The student must be enrolled or taking courses at an eligible educational institution, be taking an education course or courses to get a degree or other recognized education credential or to get or improve job skills and be enrolled for at least one academic period beginning in the tax year.

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

U.S. Department of Agriculture



Agriculture, U.S. Department of Agriculture, 2312 East Bannister Road, Mail Stop 10,000, Kansas City, MO 64131-3061; vmllrp@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; 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 signed application. See page 38 for program at Kentucky State University. **Award:** Full tuition, employment, employee benefits, fees, books, room and board; renewable for up to 4 years with satisfactory academic progress

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

Deadline: Postmarked by February 15

Contact: USDA liaison officer of the school the student plans to attend or USDA/1890 Programs, 1400 Independence Avenue, SW, stop 0601, Washington, DC 20250; 202.720.6350; 1890init@usda.gov; <https://www.usda.gov/partnerships/1890NationalScholars>

Internal Revenue Service



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

Education Tax Credits

American Opportunity Tax Credit

Eligibility: Must pay qualified tuition and related expenses of higher education for an eligible student (self, spouse or dependent claimed as an exemption on federal income tax return); be enrolled at least half time for at least 1 academic period beginning in the tax year; be pursuing an undergraduate degree or other recognized educational credential; not have finished the first four years of higher education at the beginning of the tax year; not have claimed the AOTC or the former Hope credit for more than 4 tax years; and not have a felony drug conviction.

Loan Repayment Programs

Veterinary Medicine

Loan Repayment Program

Eligibility: Must be a U.S. citizen, national or permanent resident; 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 15 for application and recommendations

Contact: National Institute of Food and

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. Visit www.afrotc.com/scholarships/desired-majors for complete list.

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

Airman Scholarship and Commissioning Program

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

Award: Tuition 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

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 composite ACT or 1240 composite SAT, 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 AFROTC; 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.

In-College Scholarship

Eligibility: Must be a college freshman or sophomore; attend a school with an AFROTC 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 AFROTC Physical Fitness Assessment; and meet the unit commander's requirements for GPA and test scores, if any.

Award: **Type 1** — tuition and monthly stipend; **Type 2** — tuition up to \$18,000 per year, book allowance and stipend

Obligation: Must pursue the academic major for which the scholarship is offered; enroll in AFROTC; 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.

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.

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 AFROTC 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 allowance and stipend

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

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 AFROTC detachment and become a full-time college student.

Award: Tuition 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: TBD

Contact: Military Science Department of the school; 800.USA.ROTC, 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.

Nurse Program

Eligibility: Must be an undergraduate nursing student.

Three-year Scholarship

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

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 December 31 of the year the soldier completes requirements for bachelor's degree and for 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; meet physical standards; have at least a 2.5 high school or college GPA; have a high school diploma or equivalent; 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; and have no criminal conviction. Waivers are available for some of the requirements above.

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

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

Four-year Scholarship

Eligibility: Must require 4 years to complete a degree and have at least a 19 ACT score or 1000 SAT score (may be waived).

Three-year Scholarship

Eligibility: Must require 3 years to complete a degree.

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

Deadline: February 4

Other programs

Tuition Assistance

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

Award: Varies by branch of military

Contact: Unit's education services officer or education counselor

Tuition Assistance Top-up

Eligibility: Must be an active duty service member using Tuition Assistance to pay for classes when the cost of tuition and fees is more than Tuition Assistance will pay for. Must be used with the Montgomery GI Bill Active Duty or the Post-9/11 GI Bill but no other Veterans Administration programs.

Award: Varies

Contact: Unit's education services officer or education counselor

Civil Air Patrol (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, 105 South Hansell Street, Maxwell AFB, AL 36112; CadetInvest@capnhq.gov; 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 a postsecondary school; and have earned the Billy Mitchell Award or a higher award.

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

CAP Cadet Flight Scholarship

Eligibility: Must submit a flight plan, résumé and a letter of recommendation and obtain a third-class medical certificate and a valid student pilot certificate.

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.; submit a flight plan, résumé, a letter of recommendation 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. May submit up to 3 letters of recommendation.

Award: Up to \$5,000

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 a postsecondary school; and have earned the Billy Mitchell Award or a higher award.

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 a 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, be at least 18 years old at the time of application and be a high school or GED graduate. Open to all majors. ROTC cadet, National Guard, midshipmen or Reserve member must be in inactive, nondrilling status for duration of the Boren program.

Awards cannot be used for study in Canada, Australia, New Zealand or Western Europe. For a complete list of nations, visit www.borenawards.org.

Contact: National Security Education Program, Institute of International Education, 1400 K Street Northwest, Seventh Floor, Washington, DC 20005; 800.618.6737; boren@iie.org; 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.

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

Deadline: January 26

David L. Boren Undergraduate Scholarship for Study Abroad

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

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

Deadline: February 2

Naval ROTC

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

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; be a high school or GED graduate by August 1 before entering program; be enrolled in an approved Navy ROTC college or university; have no criminal record of military or civilian offenses pending or a federal conviction; not be a conscientious objector; be medically qualified; have no body piercings or tattoos that violate Navy and Marine policy; 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 44 math/English score on the ACT or a 540 math, 550 verbal and combined 1100 math/verbal score on the SAT. Navy and nurse applicants may combine scores from different exam dates.

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

Deadline: January 31

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. 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 or NROTC unit

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

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

Minority Serving Institution Scholarship

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

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

Number: Varies

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

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.

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. 156

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 pursuing a degree or certificate in an eligible program; 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 2022–2023 school year, up to \$6,895. 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 have been under 24 years old or 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.

Award: Up to \$6,124 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: Repayment on loans to graduate and professional students begins 6 months after the borrower graduates, leaves school or drops below half-time enrollment. Borrowers can pay the interest on the loan while in school. If they choose not to, the interest will be added to the principal.

Repayment on a parent PLUS Loan begins when the loan is fully disbursed. Parents can request a deferment, which ends when the student graduates, leaves school or drops below half-time enrollment. Parents who receive a deferment can pay the interest on the loan while the student is in school. If they choose not to, the interest will be added to the principal.

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 an eligible repayment plan.

The following loans can be consolidated: Federal Stafford Loans, Federal Direct Loans, Federal Consolidation Loans (under certain circumstances), Federal Insured Student Loans, Guaranteed Student Loans, loans converted from Teacher Education Assistance for College and Higher 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 (TEACH) Grant

Eligibility: Must complete the FAFSA; be a U.S. citizen or eligible noncitizen; be enrolled at least part time 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); sign an agreement to teach or repay and complete exit counseling each year grant is awarded.

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 the recipient fails to complete the service obligation, a prorated amount will be converted to an unsubsidized Direct Loan that must be repaid to the U.S. Department of Education.

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 greater than zero, be 23 or younger or have been 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, graduate or professional 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

U.S. Department of Health and Human Services



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

Loan Repayment Programs

Faculty Loan Repayment Program

Eligibility: 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.

National Health Service Corps Loan Repayment Program

Eligibility: Must be a U.S. citizen or national; be eligible for federal employment; have a current, permanent license, certificate or registration; be eligible to provide Medicare, Medicaid or Children's Health Insurance Programs; be a physician, dentist, nurse practitioner, certified nurse-midwife, health service psychologist, licensed clinical social worker, psychiatric nurse specialist, marriage and family therapist, licensed professional counselor or physician assistant; and be working at an NHSC-approved site with a designated health professional shortage area (HPSA) score.

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

Deadline: December 16

Rural Community Loan Repayment Program

Eligibility: Must be a U.S. citizen or national; be eligible to provide Medicare, Medicaid or Children's Health Insurance Programs; be working to combat the opioid epidemic in rural communities; and be a behavioral health professional, certified nurse-midwife, nurse practitioner, pharmacist, physician, physician assistant, registered nurse, substance use disorder (SUD) counselor or certified registered nurse anesthetist.

Preference given to current or former NHSC scholars who have completed their service obligation and have eligible student loans; applicants serving at rural NHSC-approved SUD treatment facilities that are members of the Rural Communities Opioid Response Program consortium; applicants in each HPSA score; applicants who serve at a SUD facility in a county with a high rate of overdose deaths.

Award: Up to \$100,000 for a 3-year commitment of full-time service or up to \$50,000 for a 3-year commitment of part-time service. Award is not taxable.

Deadline: December 16

Students to Service Loan Repayment Program

Eligibility: Must be a U.S. citizen or national; be pursuing a medical, dental, nurse practitioner, certified nurse-midwife or certified

physician assistant degree from an accredited school; be a full-time student; be in the last year of school; provide health care in an urban, rural or frontier community with limited access to care; 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; and submit a résumé, transcript, 2 letters of recommendation that provide a detailed description of the applicant's education and civic achievement history; and no more than a 500-word answer to an essay question. Preference given to applicants from a disadvantaged background or applicants likely to remain in an HPSA.

Award: Up to \$120,000 in return for a 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: November 4

Substance Use Disorder Workforce

Loan Repayment Program

Eligibility: Must be a U.S. citizen or national; be eligible for federal employment; have a current, permanent license, certificate or registration; be eligible to provide Medicare, Medicaid or Children's Health Insurance Programs; work at an NHSC-approved SUD center in an HPSA; be a behavioral health professional, certified nurse-midwife, nurse practitioner, pharmacist, physician, physician assistant, registered nurse or substance use disorder counselor; submit an application; and agree to a service commitment.

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

Award: Up to \$75,000 for a 3-year commitment of full-time service or up to \$37,500 for a 3-year commitment of half-time service. Award is not taxable.

Deadline: December 16

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 a critical shortage facility in a health professional shortage area 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.

Nonprofit facilities of the following types are eligible: public and private hospitals, small rural hospitals, disproportionate share hospitals, ambulatory surgical centers, American Indian health facilities, community mental health centers, 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. Entire award is taxable.

Obligation: 2 years of service

Deadline: January 13

Loans

General Eligibility: In addition to any criteria under a specific loan program; must 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 submit transcripts from any other previously attended institution of higher education.

Health Professions Student Loan

Eligibility: Must be a part- or full-time student; demonstrate financial need; and be pursuing a bachelor's degree in pharmacy or a doctoral 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: 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 bachelor's degree in pharmacy or a doctoral degree in allopathic medicine, osteopathic medicine, dentistry, optometry, podiatric medicine, pharmacy or veterinary medicine; 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 up to 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 or accepted for enrollment as a full- or half-time student in a program leading to an associate's, bachelor's or graduate degree in nursing; attend a participating institution; and be and remain in good academic standing.

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 doctoral degree in allopathic or osteopathic medicine, demonstrate financial need, not be in default on any federal loan and owe no federal grant refund, be in good academic standing 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; be attending or accepted to attend an accredited school or program in the U.S. or a U.S. territory; be eligible for federal employment; 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: May 11

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; bhwcustomercenter@hrsa.gov; 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; renewable for up to 4 years

Number: About 15 each year

Deadline: March 17

Contact: National Institutes of Health, Undergraduate Scholarship Program, 2 Center Drive, Building 2, Room 2E20, MSC 0230, Bethesda MD 20892, ugsp@nih.gov, ugsp@od.nih.gov, 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 the U.S. or a U.S. 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: Varies

Deadline: May 5

Scholarships for

Disadvantaged Students

Eligibility: Must 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 a U.S. citizen, national or lawful permanent resident; be a full-time student pursuing a degree in a specified health profession; 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

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; <https://bja.ojp.gov/program/psob>

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: Varies; 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

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 4 weeks for a student attending a 4-year institution in 1 country.

Deadline: March 1

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: About 3,000

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, Buffalo RPO Jurisdiction, P.O. Box 4616, Buffalo, NY 14240-4616; 888.442.4551; <https://benefits.va.gov/gibill>

Benefits

Montgomery GI Bill Active

Duty (MGIB-AD) — Chapter 30

Eligibility: 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 has 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 a 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. However, the benefits will not expire in case of a service-connected disability or if the release from active duty occurred after December 31, 2012.

Reserve members who lost benefits when REAP ended may qualify for restored benefits.

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 their 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

Edith Nourse Rogers

STEM Scholarship

Eligibility: Must be an eligible veteran, Fry Scholar or dependent in a high-demand field; be enrolled in a qualifying undergraduate STEM degree program that requires at least 120 standard semester credit hours or 180 quarter credit hours; have completed at least 60 standard credit hours or 90 quarter credit hours; have 6 months or less of Post-9/11 GI Bill or Fry Scholarship benefits left; and meet 1 of the following requirements.

(1): Be currently enrolled in an undergraduate STEM degree program or qualifying dual-degree program.

(2): Have earned a postsecondary degree or a graduate degree in an approved STEM field and be enrolled in a covered clinical training program for health care professionals.

(3): Have earned a postsecondary degree in an approved STEM field and be working toward a teaching certification.

The STEM scholarship can not be used for graduate degree programs at this time.

Award: Post-9/11 GI Bill or Fry Scholarship benefits are extended for up to 9 months or \$30,000

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 their 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

Veteran Rapid Retraining Assistance Program (VRRAP)

Eligibility: Must be a veteran in a high-demand job; be at least 22, but not older

than 66; be unemployed because of the COVID-19 pandemic; not be rated as totally disabled; not be enrolled in a federal or state job program; not be eligible for Post-9/11 GI Bill, Montgomery GI Bill, Veteran Readiness and Employment (VR&E), Survivors' and Dependents' Educational Assistance (DEA), Veterans' Educational Assistance Program (VEAP) or unemployment benefits, including CARES Act. VRRAP benefits are available if the service member was eligible for the Post-9/11 GI Bill but transferred all benefits to a family member.

Award: Up to 12 months of tuition and fees for education and training programs approved under the GI Bill and Veteran Employment Through Technology Education Courses that lead to a high-demand job, plus a monthly housing allowance based on Post-9/11 GI Bill rates

Veteran Readiness 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.

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

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 or child of a veteran eligible for the maximum benefit rate under the Post-9/11 GI Bill. One of the following conditions must be met:

(1): A veteran must have served an aggregate of at least 36 months on active duty; or

(2): A veteran must have received a Purple Heart after September 10, 2001, and have received an honorable discharge after any length of service; or

(3): A veteran must have served at least 30 continuous days on active duty after September 10, 2001, and have been discharged after 60 days with a service-connected disability; or

(4): The child of a veteran must have received the Fry Scholarship after July 31, 2018; or

(5): The child of a veteran must be using benefits transferred from a veteran who has served at least 36 months on active duty and who 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