

Banking on a Good Education

*How Military Personnel
Can Save For College*

By Tracy Carbasho

*Service members and their families can uncover cash
for college by doing some old-fashioned homework.*

“The search for financial aid requires diligence,” notes Stephen Jones, a nationally recognized educator and author of *“Seven Secrets of How to Study”* and a nationally recognized educator who resides in Sharon Hill, Pa. “There [are] over \$300 million in scholarships available to the military community,” he says, “but about 50 percent of the money goes unused each year. There are reasons the money goes unused. Often, students are not interested in writing an essay, so they wait until it’s too late to apply or they think their parents earn too much money.”

Jones says information about available scholarships can be located at the local library, veterans’ offices, legislative headquarters or by searching websites.

Spouses and dependents of service members are eligible to take advantage of many educational programs, including the Army Emergency Relief Spouse Education Assistance Program and Family Education programs available through the various armed forces. This article, however, will focus on the various ways a service member can pay for his or her own education.

The Armed Forces Tuition Assistance (TA) program is also available to members of the Army, Navy, Marines and Coast Guard. The eligibility requirements may differ among the branches of service, with some offering the TA only to active members and others also providing it to Reserves. The one constant is that up to 100 percent of the tuition is covered, and the money does not have to be paid back. More than 23,000 Marines participated in TA programs in 2004, according to statistics provided by the



Marine Corps Community Services. The Marine Corps College of Continuing Education provides a variety of distance education and training opportunities for all Marines. The online learning management system, MarineNet, provides both military and civilian education to Marines no matter where they are stationed.

“Distance education with academic institutions continues to increase because of the many deployments, but at a higher average course cost compared to on-base academic institutions,” said Anna M. Jones, education program analyst of the Marine Corps Lifelong Learning Program in Quantico, Va. “The advice we give to Marines is to use their tuition assistance. In addition, eligible service members may also use both TA and Montgomery GI Bill (TA Top-Up) education benefits simultaneously. We also encourage all Marines to request a Sailor/Marine American Council on Education Registry Transcript which shows recommended credit for military training.”

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“Marines’ desire to participate in non-military education has always been a popular and well-used option,” said James Van Zummeren, dean of academics at the Marine Corps College of Continuing Education in Quantico. “Service members receive either GI Bill or Tuition Assistance to pursue their academic dreams.”

Finding the right resources to allow service members to pursue their educational goals is more important today than ever. A

recent report issued by the U.S. Department of Labor reveals that some of the most sought-after and highest-paid positions in the nation in coming years will be for electricians, computer specialists, police officers, carpenters and construction workers.

The Department of Labor has joined forces with the Department of Defense, Veterans Administration and Department of Education to offer vocational/technical licensing and certification programs to all branches of the military.

Military service and courses taken while serving can also be applied towards earning a college degree once active duty is over. Higher education institutions throughout the country award credit based on military service, allowing individuals to save both time and money when working on a degree.

Active-duty service members are advised to use their benefits wisely in order to avoid out-of-pocket expenses and to make the most of the opportunities available to them.

In addition to scholarships, grants and TA programs, many other resources exist to help pay for college. Federal Student Aid (FSA), based on need, offers both grants and low-interest loans to cover the cost of books and other fees. However, receiving FSA can be a lengthy process and the money must be repaid.

The Montgomery GI Bill, also known as MGIB AD (Active Duty), offers up to 36 months of education benefits to pay for distance learning, college courses, business, technical and vocational programs, certification tests and apprenticeship/job training. Full-time

students taking classes at an accredited college or university can receive up to \$1,004 per month. The GI Bill benefits are typically good for up to 10 years after an individual leaves military service.

Individuals qualify for the MGIB if they:

- Have served at least two years of active duty;
- Contribute at least \$100 per month for the first 12 months of active duty;
- Are honorably discharged;
- Have completed high school or have an equivalency certificate before applying for benefits.

The MGIB benefits cannot be used in conjunction with the TA programs. However, the GI Bill Top-Up can be used to pay any remaining fees after the TA is applied.

Reservists activated after Sept. 11, 2001, are now eligible for new education benefits or increased benefits under the terms of federal legislation which was signed into law in October 2004. The Department of Defense, Veterans Administration and Department of Homeland Security continue to fine tune the details of the benefit plan, so check with your military installation’s education center for the most up-to-date information on these new benefits.

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