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Indiana



# EDUCATION BRANCH

## General Entitlements and Incentives Brief



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## WHY GO TO COLLEGE????

### • Average Median Salary Statistics according to Education Level Completed

- High School Diploma           \$30,400 - \$60,173
- Associate Degree               \$30,593 - \$83,321
- Bachelor's Degree             \$35,318 - \$108,145
- Master's Degree                \$46,272 - \$143,442



Nearly 60% of all jobs in the U.S. require higher education. The higher your education completed, the more jobs and management level positions in those jobs you qualify for.





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# Average Cost of College Education

School	Average Yearly Cost	Estimated 4-Year Degree Cost
Indiana University	\$20,870	\$83,480
Purdue University	\$21,492	\$85,968
Ball State University	\$18,622	\$74,488
IUPUI	\$9,496	\$37,984
Ivy Tech	\$4,926	*2 year only \$9,852
University of Phoenix Online	\$10,226	\$40,904
University of Indianapolis	\$25,514	\$102,056

\*Average student loan debt for college graduates ranges from \$4,450 to \$49,450



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# Why use your education benefits?

Benefit	Total \$ Earned Towards Education
GI Bill Chapter 1606	Up to \$13,032 (36 months)
GI Bill Chapter 1607	Up to \$47,462.40 (36 months)
GI Bill Chapter 30	Up to \$59,328 (36 months)
GI Bill Chapter 33	Up to 100% tuition public schools, Up to \$76,793.24 private schools (4 years) \$4,000 books and supplies (4 years) \$41,868 BAH payments (varies with zip code)
Federal Tuition Assistance	Up to 16 credit hours/FY, for 130 credits for Bachelor's, 39 credits for Master's
National Guard Supplemental Grant	Up to %100 tuition state supported schools
Student Loan Repayment	Up to \$50,000 Student Loan Repayment



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# Agenda

- **NATIONAL GUARD SUPPLEMENTAL GRANT (NGSG)**
- **FEDERAL TUITION ASSISTANCE (FTA)**
- **MONTGOMERY GI BILL (MGIB)**
- **Ch. 1606, Ch. 1607, Ch. 30, Ch. 33 (Post 9/11)**
- **JST: JOINT SERVICE TRANSCRIPT**
- **STUDENT LOAN REPAYMENT PROGRAM (SLRP)**
- **SELECTED RESERVE INCENTIVE PROGRAM (SRIP)**



# State TA vs. Federal TA: What's the difference?

- Two Tuition Assistance Programs are available for INARNG Soldiers!
- State TA: also known as the National Guard Supplemental Grant (NGSG); exclusive to Indiana.
- Federal TA: common throughout all 54 states and territories of the United States.



# National Guard Supplemental Grant (NGSG)

## Key Points

- Up to 100% of certain tuition costs.
- Attend state-funded college/university.
- Available for up to four years, eight semesters or 12 quarters or trimesters of state financial aid (eight years from the date aid is first received to use the four years of eligibility).
- Eligible for part-time (3-11 SHs) and full-time (12-15 SHs).
- Eligible for distance learning, online, correspondence and classroom courses.
- The Indiana National Guard (INNG) reserves the right, in cooperation with the Division of Student Financial Aid (SFA), to revoke for cause the NGSG at any time.



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# NGSG Eligible Colleges & Universities

- Ball State University
- Indiana State University
- Indiana University (all campuses)
- Indiana University/Purdue University-Indianapolis
- Indiana University/Purdue University-Fort Wayne
- Indiana University/Purdue University-Columbus
- Ivy Tech Community College (all campuses)
- Purdue University (all campuses)
- University of Southern Indiana
- Vincennes University
- WGU Indiana



# NGSG Prohibitions

- Used in the fall and spring semesters only—no summer
- Pays for first Bachelors degree only
- Doesn't pay for room, board or textbooks
- Distance learning, online and correspondence courses must be charged through the school; course paid at the cost of normal tuition (SM responsible for the difference if tuition is higher)



# \*NGSG Eligibility

- SM must file the Free Application for Federal Student Aid (FAFSA) so that it is received by March 10 and error-free by May 15 of each year SM intends to enroll in college (visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) for more information & to complete).
- SM must complete all the required INNG paperwork and must have all the paperwork approved by the appropriate INNG education office before the start of classes.
- SM must be a high school graduate (including home-schooled) or have a GED
- Indiana resident as of December 31 of the previous year (see website below for more details)

\*Please note that the NGSg eligibility requirements are subject to change—check [www.in.gov/sfa/2339.htm](http://www.in.gov/sfa/2339.htm) for details & contact the Tuition Assistance Program Manager for the latest information!



# \*NGSG Eligibility

- SM must meet the Satisfactory Academic Progress (SAP) requirements as established by the institution s/he is attending in order to receive the NGSF.
- SM must be in active drilling status.
- SM cannot have been AWOL at any time during the 12 months prior to their enrollment in college for any academic term.
- SM can receive a total of eight semesters of state aid in any combination including any state grants used prior to, after, or concurrently with the NGSF.

\*Please note that the NGSF eligibility requirements are subject to change—check [www.in.gov/sfa/2339.htm](http://www.in.gov/sfa/2339.htm) for details and contact the Tuition Assistance Program Manager for the latest information!



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# Appeal Request

- Missed the March 10 (submission) and/or the May 15 (correction) FAFSA deadline(s) due to military considerations?
- Must have DD214 for deployment during time of deadline(s)
- **Email** the education office at [ng.in.inarng.list.j1arp-eds@mail.mil](mailto:ng.in.inarng.list.j1arp-eds@mail.mil), **Main line:** 317-247-3300 ext. 77020



# NGSG POC

- Questions about INNG eligibility and certification: SM should start with their unit commander
- Questions about tuition charges or financial aid in general: SM should go to the Financial Aid Office of the school they plan to/currently attend
- Questions about NGS in general: SM should contact the Tuition Assistance Program Manager:

Tuition Assistance Program Manager

317.964.7018, Ext. 87018



# Federal Tuition Assistance (FTA)

Soldiers may use FTA to receive ONE degree/ credential from EACH of the following levels.

- Certificate (technical and licensure)
- Associate
- Baccalaureate (130 Semester hrs max)
- Masters (39 Semester hrs max)
- (1 undergrad certificate program hrs used will be against maximum months)





# Federal Tuition Assistance Eligibility

- Deadline to apply for TA is prior to the first day of class
- Must be satisfactory, drilling participant in INNG and no flags
- Officers have a Reserve Duty Service Obligation
- RDSO=an obligation of four years of Reserve Duty Service from the last day of FTA-funded courses
- Must maintain a 2.0 GPA for undergraduate and 3.0 for graduate FTA-funded classes

## FTA KEY POINTS

- Federal Tuition Assistance pays up to 100% with a cap of \$250 per semester hour or \$4,500 per fiscal year.
- Soldier will create an account and apply at:

[www.goarmyed.com](http://www.goarmyed.com)





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# MORE **FTA** KEY POINTS

- Federal Tuition Assistance is based on the availability of funds and cannot be guaranteed to all soldiers.
- A degree plan for the degree you are obtaining must be in your eFile on the GoArmyEd website.
- An annual Statement of Understanding must be uploaded into your file.
- A cost verification form showing cost of classes from your school.



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# CHANGES TO FTA, **01 JAN 2014**

- Must complete one year of credible service following the date of graduation from AIT, OCS, or BOLC to be eligible for FTA.
- May only receive FTA for up to 16 credit hours per fiscal year.
- If a soldier uses any FTA for an Associate's or Bachelor's degree, that soldier must complete 10 years of service before FTA can be used for a graduate degree (Master's).
- Changes apply to any soldier who is not already approved for FTA after Jan. 1, 2014.



# Chapter 1606

## Montgomery G.I. Bill – Selected Reserve (MGIB-SR)

### Definition:

The MGIB-SR is an educational assistance program enacted by congress on July 1, 1985 to attract high quality men and women into the reserve branch of the armed forces.

### Benefits:

College courses

On-the-job training/apprenticeship

Work study

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# Chapter 1606

## Montgomery G.I. Bill

- **Monthly Payments: Effective Oct. 1, 2013**
- Full Time - \$362.00
- $\frac{3}{4}$  Time - \$270.00
- $\frac{1}{2}$  Time - \$179.00
- Less than  $\frac{1}{2}$  time - \$90.50



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# Chapter 1606

## Montgomery G.I. Bill

- Eligibility:
- 6 Year obligation on or after 1 July 1985
- High School Diploma or equivalent
- Complete Initial Active Duty for Training (IADT) or equivalent





# Chapter 1606

## Montgomery G.I. Bill

### Period of Eligibility:

- Eligibility starts on the date of basic eligibility (usually after completion of basic training and AIT) which is annotated on your NOBE
- Soldiers with a date of basic eligibility prior to Oct. 1, 1992 had 10 years to use their MGIB-SR benefit
- All other Soldiers with a date of basic eligibility after Oct. 1, 1992, eligibility ends date of ETS



# Chapter 1607

## Reserve Educational Assistance Program (REAP)

- Definition:

REAP is an education assistance program established on Oct. 28, 2004 to recognize the sacrifices that reservists make in answering the call to duty.

Benefits:

College Courses

On the Job Training/Apprenticeship

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# Reserve Educational Assistance Program

- **Eligibility Requirements:**
- Must have served on or after Sept. 11, 2001 for 90 consecutive days or more on a Title 10 Overseas Contingency mission.
- **PORTABILITY**
- You will have 10 years to use this benefit after separated from the Guard if you gained your eligibility in a drilling status during a contract period with at least eight continuous years





# Chapter 1607

## Reserve Educational Assistance Program

- Monthly Payments: Effective Oct. 1, 2013

	<u>Consecutive</u>	<u>Consecutive</u>	<u>Consecutive</u>
• Active Time -	90 Days-1YR	1YR-2YRS	2YRS +
• Full time	\$659.20	\$988.80	\$1318.40
• 3/4 time	\$494.40	\$741.60	\$988.80
• 1/2 time	\$329.60	\$494.40	\$659.20



## Chapter 30

# Montgomery G.I. Bill – Active Duty (MGIB-AD)

### Definition:

The MGIB-AD is an educational assistance program established on July 1, 1985 to encourage service members to enlist in the active services. U.S. law requires any active duty member who meets two-year tour eligibility requirement, in-processes for MGIB-AD, and either accepts or declines the benefit.

### Benefits:

College Courses

On the Job Training/Apprenticeship

Work Study

Tuition Assistance “Top Up”



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## Chapter 30

# Montgomery G.I. Bill – Active Duty

### Eligibility:

- Entered active duty or AGR on or after July 1, 1985
- 2 Year or longer active duty or AGR obligation
- Served obligated period in an “Honorable” status
- Based upon your first active duty tour
- Contributed the full \$1,200





# Chapter 30

## Montgomery G.I. Bill – Active Duty

- Monthly Payments: Effective Oct. 1, 2013
- Full time      \$1,648.00
- $\frac{3}{4}$  time      \$1,236.00
- $\frac{1}{2}$  time      \$824.00
- $\frac{1}{4}$  time      \$412.00



# Chapter 33 Post-9/11 GI Bill

## Eligibility

- Served at least 90 aggregate days on active duty (Title 10 or Title 32 AGR except ADOS) after September 10, 2001, and are still on active duty or
  - Were honorably discharged from active duty.
  - Released from active duty and placed on the retired list or temporary disability retired list
  - Released from active duty for further service in a reserve component of the armed forces
- May also be eligible if honorably discharged from active duty for a service-connected disability and served at least 30 continuous days after Sept. 10, 2001.



## Chapter 33

<u>Active Duty Length</u>	<u>Maximum Percentage</u>
<u>At least 36 months</u>	<u>100%</u>
<u>At least 30 days (Service-Connected Disability)</u>	<u>100%</u>
<u>At least 30 months &lt; 36 months</u>	<u>90%</u>
<u>At least 24 months &lt; 30 months</u>	<u>80%</u>
<u>At least 18 months &lt; 24 months</u>	<u>70%</u>
<u>At least 12 months &lt; 18 months</u>	<u>60%</u>
<u>At least 6 months &lt; 12 months</u>	<u>50%</u>
<u>At least 90 Days &lt; 6 months</u>	<u>40%</u>



# Chapter 33 GI Bill PAYMENTS

Amount received is a percentage based on  
your length of active duty service

**(Amounts shown represent 100% payment tier level)**

Cost of Tuition and Fees (Up to 100% @ state school)  
(Up to \$19,798.31/yr @ private school)

Monthly Housing Allowance (rate based on BAH E-5 w/depn)  
Yearly Books and Supplies Stipend (up to \$1000 a year)



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# Post 9/11 Veterans Educational Assistance Improvements Act of 2010

Changes effective Oct. 1<sup>st</sup>, 2011

- Solely Distance Learners will receive BAH equal to 50% of national prorated average.
- Allows assistance to non-degree granting programs
- Title 32 AGR time allowable toward entitlement and payment tier level.



# Transfer of Entitlement

**Must serve 4 years after date of transfer!**

- Can transfer up to 36 months of benefits to spouse, child or children.
- Can add dependents for transferability benefits **ONLY** while serving in the armed forces.
- Cannot be forced to transfer entitlement by the ordered of the courts.
- Retirees or separated service members cannot transfer benefits.
  - can only revoke or modify existing transferred benefits



# Transfer of Entitlement

## Children

- May use benefits after transferor has served 10 years in the armed forces.
- Can transfer to unmarried child under the age of 18, or if in college, under the age of 23.
- Will receive full veteran benefits even if transferor is on active duty (housing and books).
- May use benefits until age of 26 regardless of transferor's eligibility period.
- May continue to receive benefits after marriage.



# Transfer of Entitlement

## Spouses

- Can use benefits after service member has served at least six years in the armed forces.
- Can use benefits up to member's 15 year eligibility period unless member specifies an earlier date.
- Can use benefits if divorced after the transfer (unless revoked by service member).
- Not eligible for housing allowance or book stipend if service member is on Title 10 or Title 32 active orders.

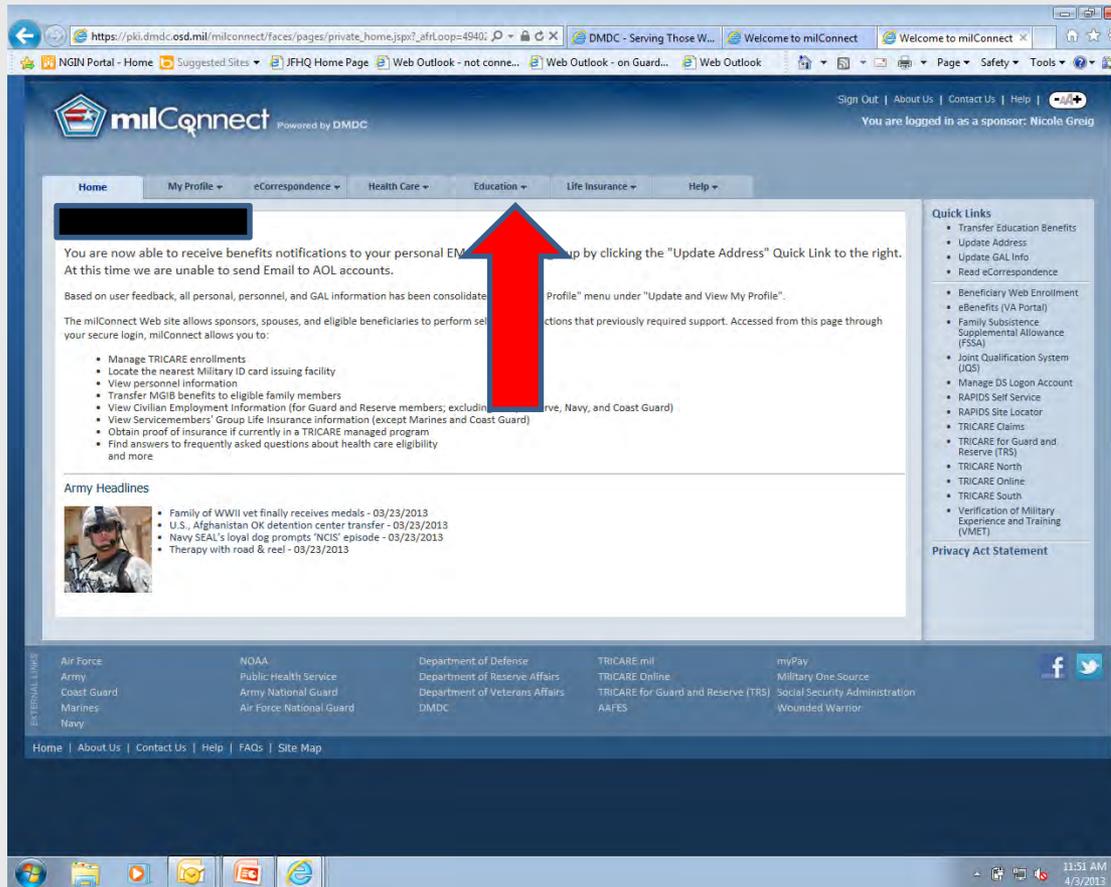


# Transferability of Entitlement

- Basic Eligibility Requirements:
- Must be serving in the Armed Forces on or after Aug. 1, 2009, *and:*
  - *Have completed at least 6 years of service*
  - *Agree to serve four more years\**
  - *Must not have an Adverse Action Flag during requested transferability process*
  - *If barred to reenlist, this does not grant exception for extension*



- Step 1) Log on to URL: <https://www.dmdc.osd.mil>, click BENEFICIARIES tab
- Step 2) Log on to MILCONNECT website, click on EDUCATION tab
- Step 3) Initiate transfer and watch for AKO email traffic until completion





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# You may be eligible for 48 months of GI Bill benefits!

- If you qualified for more than one chapter of the GI Bill...you may receive up to 48 months of GI Bill benefits instead of 36 months!
- GI Bills are up to 36 months of one, but up to 48 months as a combination
  - Scenario: If you qualified for the chapter 1606, then deployed and got the chapter 33, you may use 12 months of one and 36 months of the other, or 24 months of one and 24 months of the other, any combination you'd like.

\*You must use the benefits in correct order or you will lose them!

Chapter 33 must be used last!

\*If you qualify for Chapter 30 and Chapter 33, they are both active duty benefits and you will only receive 36 months total instead of 48 months.



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## **GI Bill VA Assistance:**

- The VA makes the final determination about which GI Bills you qualify for and how many months of the GI Bill you have left for use.
- Go to <http://gibill.va.gov/>, click on “submit a question” and follow the prompts. Or call 1-888-442-4551.
- For more help with your GI Bill, contact the state GI Bill manager at 317-247-3300 ext 77020



# College Credit for Military Service

- More than 2,300 colleges nationwide will convert your military experience into college credits.
- Converting your experience will save you time and money.
- Shop around! Different colleges accept different credits!
- Use information on JST to help you write your job applications and articulate your experience to potential employers.



# What is JST?

## JOINT SERVICE TRANSCRIPT

The synchronized transcript is based on the SMART model and will now present:

- *Personal service member data*
- *Military course completions with descriptions*
- *Military experience*
- *College-level test scores*
- *Other learning experiences*
- *Summary page (with SOC DNS Course Category Codes)*
- *Academic institution courses page*



# ACCESSING JST

- **Register to Use this System**

If you are prior Army, Coast Guard, Marine Corps, or Navy or do not have access to a Common Access Card (CAC) reader, then register for a JST account.

- **Who's Eligible For JST Transcripts**

Army, Coast Guard, Marine Corps, and Navy: Active Duty, Reserve and Veterans.

- <https://jst.doded.mil/smart/signIn.do>



# Student Loan Repayment Program

As a new member of this program you have two types of responsibilities:  
“Initial” and “Annual” Responsibilities.

## Initial Responsibilities

- One complete **NSLDS report** with summary page and individual lender page included

*This Documentation is necessary in order to create a valid SLRP contract*

## Annual Responsibilities

- One Complete **NSLDS Report** with summary page and individual lender page included
- One **DD form 2475** for every loan listed on the NSLDS summary page

*Must be completed every year, 90 days prior to your contract anniversary date*

**\*If you are part of the SLRP, you need this handout!**



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# What you should know about keeping your incentives:

- You could lose your incentives (Bonus, Student Loan Repayment, GI Bill Kicker) if:
  - You voluntarily transfer out of your unit and/or MOS
  - You fail height and weight
  - You fail an Army physical fitness test
  - You fail a drug and alcohol test
  - You become flagged for an adverse action
  - You lose your security clearance
  - You do not maintain Army medical and fitness for duty standards
  - Your full-time unit staff changes your duty position without clearance from the state
  - You are AWOL from drill or annual training
  - You become SMP ROTC Cadet or commissioned officer or Warrant officer
  - You fail out of any commissioning program
- Be proactive in your own careers, meet your contractual requirements, and ask questions when you don't understand something! Review your enlistment contracts. Contact your unit staff or the Education Services Office for more information.



# Summary

- **FEDERAL TUITION ASSISTANCE (FTA)**
  - **MONTGOMERY GI BILL (MGIB)**
  - **Ch. 1606, Ch. 1607, Ch. 30, Ch. 33 (Post 9/11)**
  - **JST: JOINT SERVICE TRANSCRIPT**
  - **STUDENT LOAN REPAYMENT PROGRAM (SLRP)**
  - **SELECTED RESERVE INCENTIVE PROGRAM (SRIP)**
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