



BUSINESS & EDUCATION at work for Maine

Education Benefits and Financial Aid for Military
Students

May 11, 2011

Education Benefits and Financial Aid for Military Students

- Types of Military Students
- Military Education Benefits
- State of Maine Veterans Dependents Education Benefits
- Financial Aid
- Scholarships
- Career and College Search
- Lots of Resources



Military Students - Who are they?

Education Benefits and Financial Aid for Military Students

- High school/adult education student interested in military career
- Active military service member
- Reservist
- Veteran
- Military/Veteran dependent or spouse

Tuition Assistance Program

Education Benefits and Financial Aid for Military Students

- Voluntary Education Benefit
- Active Duty - All branches
- Reserves - Army/Air Force/Coast Guard
- Covers 100% tuition and fees up to maximum amount
- Eligibility criteria vary by branch
- TA Top-Up Program
 - Uses Montgomery GI Bill benefits to “top-up” TA when it does not fully cover costs

- Post 9-11 GI Bill
 - Effective as of 8/1/2009
 - Eligibility based on active duty served as of 9/11/2001
 - Tuition and Fees/Housing Allowance/Book Stipend
 - 36 months
- Montgomery GI Bill
 - Flat monthly fee based on time served and enrollment status
 - 36 months
- Reserve Educational Assistance Program (REAP)
 - Benefits reservists called to active duty post 9-11
- Very important to compare benefits!

- **Transfer of Benefits**
 - Must be transferred while on active duty
 - May be partially transferred
 - Service obligation qualifications
- **Yellow Ribbon Program**
 - Supplements Post 9-11 GI Bill
 - Not available during active duty
 - Provides matching funds to participating school funds
- **Marine Gunnery Sergeant John David Fry Scholarship**
 - Amends Post 9-11 GI Bill to include children of service members who die in the line of duty on or after 9/11/01

Post 9-11 GI Bill Programs

Education Benefits and Financial Aid for Military Students

IF YOU ARE:		Tuition & Fees	Monthly Housing Stipend	Book Stipend	Able to Transfer Benefits	Yellow Ribbon	Relocation Allowance	Licensing & Certification Exams
On Active Duty	YOU	X			X			X
A Guard or Selected Reserve Member	QUALIFY	X	X	X	X	X	X	X
A Veteran		X	X	X		X	X	X
A Spouse (active duty)		X						X
A Spouse (non-active)		X	X	X		X		X
Child (all)	FOR	X	X	X		X		X

- College Fund Program “GI Bill Kicker”
 - Increases basic monthly GI Bill benefit
 - Each branch determines who will receive the benefit and the amount they will receive

- Loan Repayment Program
 - Repays student loans incurred prior to service
 - Amounts and terms vary by branch

- National Call to Service Program
 - Choice of benefit - cash bonus/loan repayment/education entitlements
 - Obligated service agreement

Other Education Benefit Programs

Education Benefits and Financial Aid for Military Students

- Military Spouse Career Advancement Accounts Program (MyCAA)
 - Military Spouses of active duty Army/Navy/Air Force/Marine & activated Reserve
 - Associate degree programs, licenses, credentials leading to employment
 - \$2000 fiscal cap/\$4000 aggregate cap

Other Education Benefit Programs

Education Benefits and Financial Aid for Military Students

- Vocational Rehabilitation and Employment (VR&E) VetSuccess Program
 - Chapter 31 or Voc-Rehab
 - Service-connected disability
 - Counseling/Training/Education/Employment/Etc.
 - Apply for services to obtain appt with Vocational Rehabilitation Counselor (VRC)

- Survivors and Dependents Educational Assistance (DEA)
 - Tuition Benefit
 - Children and/or Spouses of veterans who died in service or as a result of service are 100% totally disabled

- State of Maine Veterans Dependents Educational Benefits
 - Maine Bureau of Veteran's Services
 - Tuition Waiver Program
 - State of Maine University System, Community College System, Maine Maritime Academy
 - Children and/or spouses of veterans who died in service or as a result of service are 100% totally disabled



Apply for Financial Aid

Education Benefits and Financial Aid for Military Students

- Free Application for Federal Student Aid (FAFSA)
- Pay for college costs not covered by military education benefits
- Cover college bill while waiting for benefits to be processed
- Stretch benefits & allow greater Post 9-11 Bill Transfer of Benefits

- Sources
 - FAME Maine-based Scholarship Search
 - www.famemaine.com
 - Online Scholarship Searches
 - www.petersons.com
 - www.fastweb.com
 - www.collegeboard.com
 - www.collegetoolkit.com
 - Military specific
 - www.military.com/scholarship/
 - <http://studentaid.ed.gov/PORTALSWebApp/students/english/military.jsp>
 - www.nationalresourcedirectory.gov/
 - Groups and organizations/employers/institutional scholarships

- Career Search



The screenshot shows the FAME Career Search website interface. At the top left is the FAME logo. A search bar contains the text "SEARCH:" and radio buttons for "FAME", "Business", "Education", and "NextGen". Below the search bar are navigation tabs: "FAME News", "Business", "Education", and "NextGen". A secondary navigation bar includes "For Students & Families", "For Borrowers", "For Aid Administrators", and "For Counselors & Advisors".

The main content area is titled "Career Search" and includes a breadcrumb trail: "Home > Education > Career Search". A description states: "FAME's Career Search allows students to find careers that match their personality traits or to simply review a particular career to assess compatibility with their interests. Select from the options below to get started with your search!"

Three search options are listed with icons:

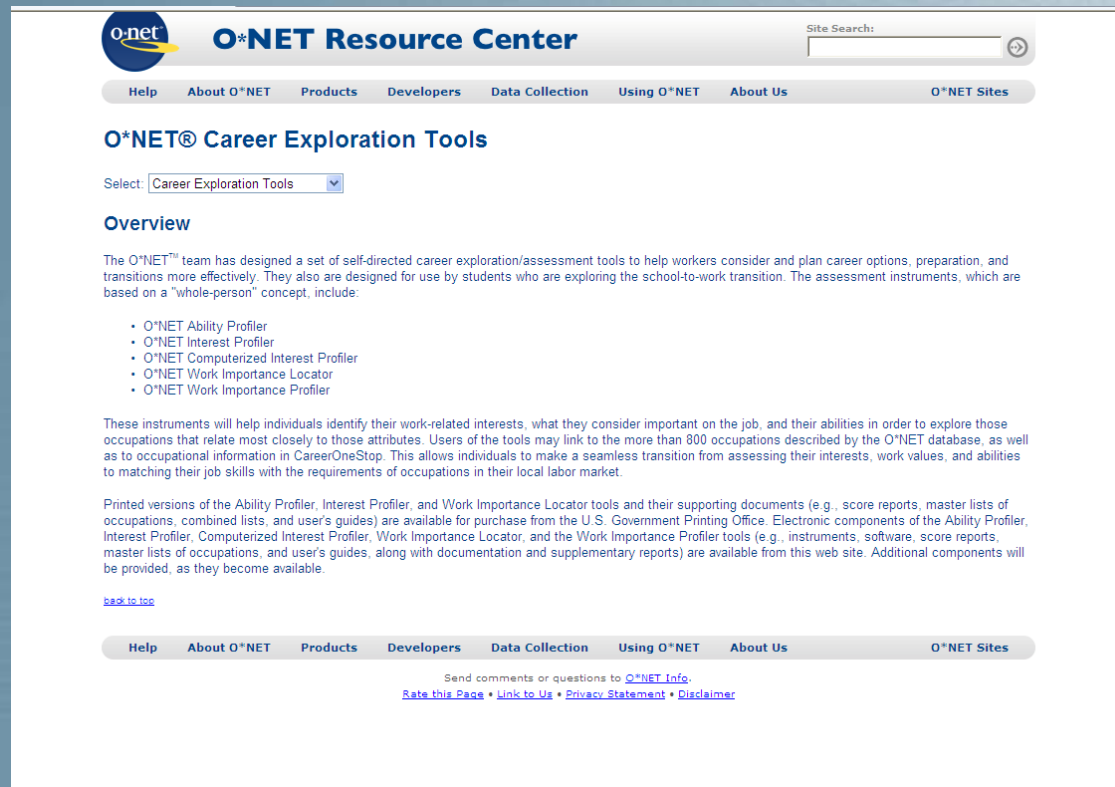
- Search by Career Categories
- Search by Personality Traits
- Search by Career Name

On the right side, there is a "Share This:" section with social media icons, a "News of Interest" section with a "SUBSCRIBE" button, and two news items:

- FAME Posts Low Default Rate** (Monday, February 22, 2010 3:22 PM): Despite the challenging economy, the Finance Authority of Maine (FAME) has recorded an unofficial decline in its student loan default rate. [Read more...](#)
- FAME Urges Mainers to Explore Free College Resources** (Wednesday, January 27, 2010 9:34 AM): Offerings include 22 FREE seminars on filling out the Free Application for Federal Student Aid (FAFSA) on January 31st. [Read more...](#)

At the bottom, a footer contains copyright information: "© Copyright 2009, Finance Authority of Maine. All Rights Reserved. | [Privacy Policy](#) | [Site Map](#)" and a navigation bar: "Home | Business | Education | NextGen | FAME Programs | About FAME | Contact Us | Publications | Rules | Employment Opportunities | Investor Information".

- O*Net
 - www.onetcenter.org
 - Ability/Interest/Work Importance Profiler
 - Career Search



The screenshot shows the O*NET Resource Center website. At the top, there is a navigation menu with links for Help, About O*NET, Products, Developers, Data Collection, Using O*NET, About Us, and O*NET Sites. Below the menu, the page title is "O*NET® Career Exploration Tools". A dropdown menu is set to "Career Exploration Tools". The main content area has an "Overview" section with the following text:

The O*NET™ team has designed a set of self-directed career exploration/assessment tools to help workers consider and plan career options, preparation, and transitions more effectively. They also are designed for use by students who are exploring the school-to-work transition. The assessment instruments, which are based on a "whole-person" concept, include:

- O*NET Ability Profiler
- O*NET Interest Profiler
- O*NET Computerized Interest Profiler
- O*NET Work Importance Locator
- O*NET Work Importance Profiler

These instruments will help individuals identify their work-related interests, what they consider important on the job, and their abilities in order to explore those occupations that relate most closely to those attributes. Users of the tools may link to the more than 800 occupations described by the O*NET database, as well as to occupational information in CareerOneStop. This allows individuals to make a seamless transition from assessing their interests, work values, and abilities to matching their job skills with the requirements of occupations in their local labor market.

Printed versions of the Ability Profiler, Interest Profiler, and Work Importance Locator tools and their supporting documents (e.g., score reports, master lists of occupations, combined lists, and user's guides) are available for purchase from the U.S. Government Printing Office. Electronic components of the Ability Profiler, Interest Profiler, Computerized Interest Profiler, Work Importance Locator, and the Work Importance Profiler tools (e.g., instruments, software, score reports, master lists of occupations, and user's guides, along with documentation and supplementary reports) are available from this web site. Additional components will be provided, as they become available.

At the bottom of the page, there is a "back to top" link and a footer with navigation links and a contact form.

- Armed Services Vocational Aptitude Battery (ASVAB)
 - Measures strengths and abilities
 - Results directly impact career opportunities while enlisted

- Recruiter Tips
 - Bring someone with you
 - Discuss career goals
 - Enlistment contract
 - Be sure that educational opportunities & benefits discussed with recruiter are included in the contract - It is ALL about the contract

- Research colleges
 - www.famemaine.com
 - www.collegenavigator.gov
 - www.collegeboard.com
 - www.petersons.com
- Maine State Approving Agency - approves education/training programs for GI Bill benefits
- Servicemembers Opportunity Colleges (SOC)
 - Helps service members pursue voluntary education
 - SOC Consortium
 - SOC Consortium Guide
- www.military.com - search list of military friendly schools



- **United States Military Academies**
 - US Military Academy, US Naval Academy, US Air Force Academy, US Coast Guard Academy
 - US Government covers entire cost
 - Five year service obligation as an officer in the respective branch
 - Admissions very competitive
- **Senior Military Colleges**
 - ROTC Training
 - ROTC Scholarship recipients must complete obligated service upon graduation
- **Merchant Marine Academies**

- U.S. Department of Veterans Affairs GI Bill Web Site
 - www.gibill.va.gov/
 - Information and tools - online application processing, benefit calculator, "Roadmap to Success"
- Today's Military
 - www.todaysmilitary.com/
 - Good overview for prospective enlistees and parents
 - Links to the official sites of each branch and recruiter/local office search
- Military.com
 - www.military.com
 - Easy to understand/comprehensive
 - Information on all types of military education benefits including branch-specific benefits

- **Maine Bureau of Veteran's Services**
 - www.maine.gov/dvem/bvs/educational_benefits.htm
 - Veterans Dependents Educational Benefits
 - Veterans Resource Guide
- **Maine State Approving Agency**
 - <http://www.msaa.maine.edu/>
 - Approves programs of education and training for individuals who receive GI Bill benefits and maintains list of eligible programs
- **Togus Department of Veterans Affairs Regional Office**
 - <http://www.benefits.va.gov/togus/vre.asp>
 - Contact information for benefits and services including Vocational Rehabilitation and Employment (VR&E).

- Wounded Warrior Project
 - www.woundedwarriorproject.org/
 - Education and training programs that help injured service members build career skills and explore career options
- Defense Activity for Non-Traditional Education Support (DANTES)
 - http://www.dantes.doded.mil/dantes_web/DANTESHome.asp
 - Academic and credentialing exams
 - Information on military-friendly education programs
- Military OneSource
 - <http://www.militaryonesource.com/default.aspx>
 - Wide variety of resources including financial counseling and education benefit program information

- Explore military education benefits early
- Apply for federal student financial aid
- Apply for scholarships
- Meet with an advisor
- Meet with veterans administrator
- Find out if there is a Veterans Center (or other similar group on campus) - Consider starting one by contacting Student Veterans of America



Questions?

Education Benefits and Financial Aid for Military Students

Finance Authority of Maine

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www.famemaine.com

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