

# JOIN THE MILITARY AND PAY FOR COLLEGE



Presented by  
Michele Reid  
Lieutenant Colonel, US Army (Retired)



# Hello Students!

Michele Reid, Lieutenant Colonel, U.S. Army (Retired)  
Originally from Livonia, Michigan  
Lives near Fort Hood, Texas

## Education:

**Norwich University** Northfield, Vermont

Bachelors of Science in Education & History and **Army ROTC**

-Used school scholarship, loans, and work study to pay for school

**American Military University** Charles Town, West Virginia

Masters of Arts in Military History (online program)

-Used Tuition Assistance to pay for school

**Baylor University** Waco, Texas

Current student

Masters in Business & Administration, or MBA (online program)

-Using the **GI Bill** and Veterans Scholarship



## Career:

US Army officer for 24 years

Lived in eight states (including Hawaii)

Visited 49 of 50 US States

Been to 15 countries

Deployed to Bosnia, Iraq and twice to Kuwait

Field: logistics & supply chain management

Retired May 2018

# Today's Session: How Military Service can Pay for College

-What is a Veteran and how soon do you qualify for benefits?

-The Post 9/11 GI Bill

-The ROTC Scholarship

-Scenarios using the GI Bill and ROTC Scholarship

-Helpful websites for more information

-Questions and discussion

## Why Are We Talking About This?

Joining the military is the greatest decision I have ever made. It is not for everyone, but it can have huge benefits for those who serve.

I want to arm you with information about how college might be paid for—through military service.

Fewer students today know someone who served. Recruiters can be intimidating. Joining the military may not be something you're considering, but everyone should know what is available and where to find the information.

Don't join just to get college money—choose to serve because you want to, but also use the benefits you earn with service.

# The Post 9/11 GI Bill

[www.benefits.va.gov/gibill/post911\\_gibill](http://www.benefits.va.gov/gibill/post911_gibill)

[www.vets.gov/gi-bill-comparison-tool](http://www.vets.gov/gi-bill-comparison-tool)

- The GI Bill has been around since 1944
- Post 9/11 GI Bill is the most current version
- Serve at least 90 days, and your GI Bill benefits start

If You Serve For:	Maximum Benefit Payable
At least 36 months	100%
At least 30 continuous days on active duty and must be discharged due to service-connected disability	100%
At least 30 months, but less than 36 months	90%
At least 24 months, but less than 30 months	80%
At least 18 months, but less than 24 months	70%
At least 12 months, but less than 18 months	60%
At least 06 months, but less than 12 months	50%
At least 90 days, but less than 06 months	40%

## After 36 months of service you earn a full GI Bill:

School Type	Max Tuition & Fee Reimbursement per Academic Year
Public	All Tuition & Fees for in-state school
Private	Up to \$22,805 per academic year

### Other benefits for full time students (12 credits per semester)

- Monthly housing allowance (varies; \$1K-\$3500K per month)
- Books and supplies stipend (\$1K per year)
- The Yellow Ribbon Program**—your school might have additional funds for your education in addition to the GI Bill

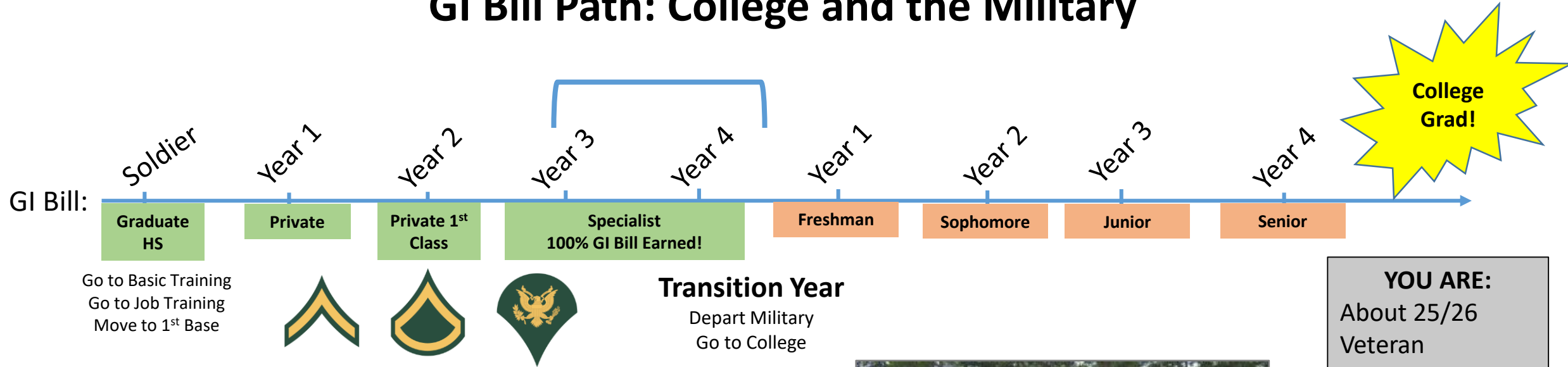
## The GI Bill “CAN” pay for all of your education!

**THE CATCH:**

- The GI Bill pays only during months you are in school
- You must be a full-time student to get all benefits
- A failing grade won't be paid



# GI Bill Path: College and the Military



## New Soldiers

- Think of Soldiers as **entry level employees**
- Three years with a job and pay check
- Potential for travel and deployments
- Must meet basic requirements to join
- New Soldiers develop job & leader skills

## YOU ARE:

About 25/26  
Veteran  
Bachelors Degree  
Tech Skills  
Work experience  
State Vet Benefits  
School loans= \$0



**NOTE:** I'm using Army rank and terms, but this applies to the whole military (Navy, Air Force, Marines)

# If This Sounds Interesting...Do Some Research

Go to [www.vets.gov/gi-bill-comparison-tool](http://www.vets.gov/gi-bill-comparison-tool)

First: Click Veteran, Post 9/11 GI Bill and 36+ months checked

Online classes: click No

Next: Type in the name of the College/University you'd like to attend and select

Look at the Benefit Analysis and review:

- Public or Private School?
- How much is the housing allowance?
- Does the school have the Yellow Ribbon Program?

Now, go to your School's website

- Does it offer a military scholarship?
- Are application fees waived for Veterans?
- Talk to the Veterans Advisor at the school

Next:

- Google Veterans Benefits for your state
- Review education benefits your state offers

## GI Bill® Comparison Tool

[Learn about education programs and compare benefits by school.](#)

What is your military status?

Veteran

Which GI Bill benefit do you want to use? ([Learn more](#))

Post-9/11 GI Bill (Ch 33)

Cumulative Post-9/11 active duty service ([Learn more](#))

36+ months: 100% (includes BASIC)

How do you want to take classes?

☐ Online only

☒ In person only

☐ In person and online

Enter a city, school or employer name

**Search Schools**

# The Reserve Officer Training Corps (ROTC) Scholarship

## Reserve Officer Training Corps (ROTC) Scholarship Facts:

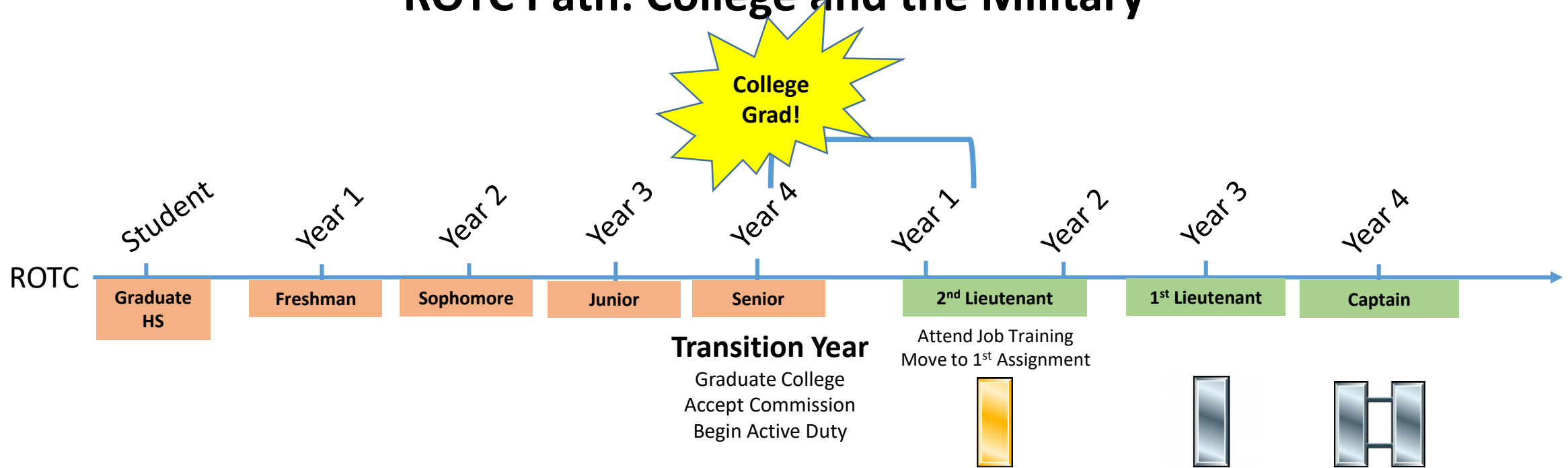
- A service-provided scholarship for two, three or four years of college
- Offered by the Army, Navy and Air Force (Marine Corps is part of the Navy)
- Enroll in **ROTC classes** during college (Army, Air Force Cadet or Navy Midshipman)
- ROTC Cadets then **sign a commissioning contract** and become officers upon graduation
- Service as an officer may be on active duty or in the Reserves
- You spend the summer between junior and senior year at an **8 week training cycle at Fort Knox**

## Some Scholarship conditions:

- You must maintain a 2.5 GPA
- You must maintain height & weight and Physical Fitness standards
- You owe 8 years of service (combination of active and inactive time)
- Bad behavior or leaving school can mean you pay back your scholarship money



# ROTC Path: College and the Military



## New Officers

- Think of officers as **entry-level managers**
- Immediately put in charge of Soldiers
- Expected to lead
- Bachelors degree** is required



## YOU ARE:

About 26-27  
Veteran  
Bachelors Degree  
Leadership Skills  
Management Skills  
Committed for 4 more years  
(not full time)  
Veterans Benefits

**NOTE:** I'm using Army rank and terms, but this applies to the whole military (Navy, Air Force, Marines)



# Other Questions/FAQs

*I served in the Army and got my GI Bill. I don't want to go to school right now. Will I lose it?*

-No! The GI Bill can be used for up to 15 years after you depart the military.

*I served in the military and when I applied to school, I got a full scholarship! What do I do with my GI Bill?*

-You can use it later for graduate school, technical school, or any other certification/training.

*Most college programs are four years, why is the GI Bill good for only 36 months?*

-The GI Bill pays you only for months when you are in a full or part time student status. During any month you are not in school (ie, summer) you are not paid. Most undergrad programs are about 36 months of school spread across four years.

*I want to go in the Navy for four years and then go to tech school and become a certified electrician. Can I use my GI Bill?*

-Yes. As long as the school is on the approved list by the VA, technical schools, trade schools and other institutions can be paid for with your GI Bill.

*The school I want to go to is not on the VA list. Why?*

-Schools not on the list are typically not accredited or have some other issue. If they are not on the VA eligible list, that's usually a bad thing.

**Questions and Comments**

**Thanks and Good Luck to You All!**

# Other Benefits by School & State

Most states and schools offer additional benefits to those who were living in their state at the time of enlistment or intend to move there following their military service.

**THESE ARE NOT LOANS!**

**The Yellow Ribbon Program:** Agreement between your school and the VA when tuition exceeds the GI Bill

- Offered on a first come, first served basis
- You must apply for the YR separately

**Texas:** The Hazelwood Act

**California:** CalVet Program

**Illinois:** Illinois Veterans Grant Program

Easiest way to research this is to Google  
“Veterans Education Benefits” for your  
state

**State and school specific programs could be the difference between 100% paid-for tuition and having a bill!!**

# What is a Veteran? Who Gets the GI Bill?

- Anyone who joins the military and completes at least their initial obligation with an honorable discharge
  - Two, three, four, six year enlistment contracts are available (a four year enlistment is common)
- Any job in the military applies (cook, medic, artilleryman, journalist, gunner, mechanic)
- Any location and service (a state side location, overseas; Army, Navy, Marine Corps, Air Force, Coast Guard)
- A deployment is not necessary (ie, going to combat)
- Veterans educational benefits are offered by the federal government through the Veterans Administration (VA)



# GI Bill Scenario

At age 22, Jim finished four years in the Marine Corps, where he served as a rifleman. He wants to return home to Texas and study mechanical engineering. He applies to several Texas schools and gets accepted to two: one public and one private. Jim wants to use his GI Bill and any Texas Veterans benefits he can.

Public school option: **University of Texas**

Texas Resident: \$5,260 per semester @ 12 credits

Four years: approximately \$42,080

GI Bill:

100% eligible, will **pay for all tuition and fees**

Private school option: **Baylor University**

Baylor costs: \$56,628 per school year

GI Bill:

100% eligible, GI Bill pays up to \$21,970.46 per year to private schools

Yellow Ribbon Program: Baylor caps at 300 students and will off-set the remaining tuition and fees

100% eligible, **all tuition and fees paid** if Jim gets the Yellow Ribbon program

**Remember: any in-state school  
is paid 100% for an in-state  
resident student!!**

# The ROTC Scholarship Scenario

As a high school junior, Alex applied for acceptance at the University of Colorado and was awarded a four year Army ROTC Scholarship. Alex plans to major in biology and is interested in serving in the US Army as a Medical Services officer for four years of active duty. After that, Alex plans to enroll in medical school to become a doctor.

- Four year ROTC scholarship pays 100% tuition
- Alex will receive a stipend each month (small paycheck)
- Alex will also receive a book stipend for each semester
- The University of Colorado awards credits for some ROTC activities

Upon graduation, Alex will:

- Commission as an officer at the rank of secondlieutenant
- Attend Entry level officers training for medical service lieutenants
- Be assigned to a unit at an army base (world wide options)



Links for each services program:

[www.goarmy.com/rotc/scholarships](http://www.goarmy.com/rotc/scholarships)  
[www.nrotc.navy.mil/scholarships](http://www.nrotc.navy.mil/scholarships)  
[www.afrotc.com/scholarships](http://www.afrotc.com/scholarships)