

ARMY NATIONAL GUARD ★



Updated: 25 September 2019

Spouse Education Support

This flyer provides a summary of several programs available to military spouses to assist with furthering their education.

1. Post 9/11 GI Bill Transfer of Education Benefits (TEB)

- If your service member has qualifying active duty, at least six years of service, and at least four years of service remaining he/she may qualify to transfer some or all of their education benefits to their eligible dependents.
- As of 12 JAN 2020, your service member must have less than 16 years of service in order to transfer their benefits to you. The transfer is conducted by the Service Member executing the TEB request at: <https://milconnect.dmdc.osd.mil/milconnect/>

2. Military Spouse Scholarships

- There are a number of organizations who offer financial aid for military spouses in the form of scholarships. Keep in mind, many organizations offer these scholarships during certain times of the year, so pay close attention to the deadlines.

- ***The National Military Family Association (NMFA)***

<https://scholarships.militaryfamily.org/offers/nmfa-spouse-scholarship/>

NMFA is one of the nation's leading non-profit organizations geared towards military family advocacy resources available to help fund your career and educational pursuits.



- ***ThanksUSA***

<https://www.thanksusa.org/scholarship-program.html>

ThanksUSA is another organization that offers military spouse scholarships annually to provide need-based college, technical and vocational school scholarships and pathways to meaningful employment for children and spouses of military members.

- ***The U.S. Veterans Magazine***

<https://www.usveteransmagazine.com/list-of-military-scholarships-for-service-members-spouses-and-dependents/>

Includes a list of over 100 Scholarships available to Veterans, Spouses and Families

3. MyCAA

- Spouses of Reserve, National Guard and AGR service members on active duty Title 10 orders are also eligible for the MyCAA program so long as the sponsor remains on Title 10 orders until the spouse completes his/her training program. Limited to \$2k per year up to program max of \$4k.
- Submit application at: <https://mycaa.militaryonesource.mil/mycaa/>

4. Student Loans

- You'll have to pay these funds back (with interest). Know the difference between subsidized (government pays the interest while you are in school) and unsubsidized loans (interest begins immediately upon loan disbursement).

5. Grants

- Often called "gift aid" because they are free money. Grants are financial aid that doesn't have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Grants are applied for through the FASFA application.

6. Work-study

- A work program through which you earn money to help you pay for school. Check with your school's financial aid office for more information.

7. More Ways to Save

- Ask your school's financial aid counselor if they offer a military discount.
- Rent, don't buy, your text books. There are several sites, such as Chegg (www.chegg.com) that will allow you to rent your textbooks. You simply order, pay a nominal fee (compared to actually purchasing the textbook outright) and return it by the due date (usually from 3-12 months). Amazon, as well as Barnes and Noble, now rent textbooks.
- There are also multiple websites available where you can download a 'pdf' version of your textbook and cut your costs significantly. And **Lifewire** provides a list of multiple sites where you can find text books for free; <https://www.lifewire.com/free-textbooks-online-3482755>
- Check out our 'Financial Aid and Grants' and 'Scholarships' flyers to find even more helpful ideas and information on funding your college education.

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