



*A Guide to
Educational
Financial
Aid For
Service Members
and
their Families*

*Camp Pendleton Education Center
Bldg 1331
Camp Pendleton, CA 92055
(760) 725-6660 / 725-6414
Updated 21 Dec 2015*



Academic and Financial Aid for Service Members and their families

Some things you need to know:

- One of the best ways to expand your employment opportunities is to return to school. Whether you are working on a full degree, or simply brushing up on your skills, an education can open doors. You are never too old to get started. The Camp Pendleton Education Center offers academic advising for active duty personnel and their spouses and there are six schools aboard Base. You can start out earning a vocational certificate or finish a graduate degree you started years earlier.
- The United States Marine Corps does not currently provide tuition assistance for military spouses. The Department of Defense, however, is providing financial support for spouses who are interested in earning a certificate or degree in certain fields. Please go to page 4 of this booklet for additional information on the My Career Advancement Accounts. There are also many organizations that provide scholarships, loans, and grants to Marine Corps families. Information on those other programs can be found throughout this booklet.
- Most states offer in-state tuition to the families of service members when the active duty member is stationed in that state. California is included in that group, and you may attend any state-funded colleges/universities (California State University, University of California, and community college systems) for the same price as a California resident.
- In order to qualify for financial aid, most academic institutions require students to complete and submit a Free Application for Federal Student Aid (FAFSA). The Education Center has a FAFSA worksheet to show what type of information is required to complete the actual form, which is available online at <http://www.fafsa.ed.gov/>. **Please note, individual institutions have their own deadline. To be sure that you are eligible to receive financial aid, file this application by the earliest deadline, whether it is the federal, state, or institution's deadline.** Remember to renew your application annually in order to receive new assistance and/or continue to receive assistance.
- Every college/university has its own financial aid office. The individuals at the office are trained to help you maximize the aid that you may receive. Be sure to make an appointment with the financial aid office to discuss options available at the school, through the local community, state, and federal government.

Forms of financial aid:

- Aid comes in many forms, some of which must be repaid, some of which is “free money.” Those forms include:
 - 1) **Scholarships.** Scholarships do not have to be repaid so long as you perform to the expectation of the fund. Some, but not all scholarships, require you to have a FAFSA

on file. Scholarships often require that you meet specific criteria. The criteria are not always academic—it can be based upon your family dynamic, demographic, financial need, academic performance, academic major/career goal, geographical location, hometown, etc. There are several “scholarship finders” available online. These databases, such as www.fastweb.com, will often send you updates regarding scholarships that you may be eligible for. Installation clubs and organizations such as Officer’s Wives Club, Navy Marine Corps Relief Society, and others also offer scholarships. While these are all wonderful resources, do not limit yourself to military only scholarships. Research offerings of the local community, profession, etc.

Unfortunately there are scam artists who will try and trick you into paying a fee for a scholarship. Please take a quick look at the information from the Better Business Bureau. Never give your personal information to someone who contacts you without you submitting a request for information. Take the time to do a little research before you give someone your personal information.

The BBB recommends that you be suspicious if a representative tells you:

"The scholarship is guaranteed or your money back."

In reality no one can guarantee that they will get you a grant or scholarship. And the refund guarantees that are offered usually have so many conditions or strings attached that it is almost impossible for consumers to get their money back.

"You cannot get this information anywhere else."

Actually, scholarship information is widely available in books, from libraries and financial aid offices and on the Internet, if you are willing to search for it.

"We will do all the work." Only parents and students can really determine and provide the financial information needed to complete the forms.

"You have been selected by a national foundation to receive a scholarship." If you have not entered a competition sponsored by the foundation, this claim is highly unlikely.

"May I have your credit card or bank account number to hold this scholarship?" This is never a requirement for a legitimate scholarship offer.

"The scholarship will cost some money." Legitimate scholarship offers never require payment of any kind

- 2) **Grants.** Grants are often administered by the state or federal level and do not need to be repaid. A FAFSA must be filed in order to receive grants. Check with your institution and search online for academic grant options.
- 3) **Loans.** Loans are a type of financial aid that must be repaid. Payments and interest may be deferred for as much as 6 months after you graduate school or drop below

part-time enrollment. Loans are offered federally and through your institution. Additionally, many financial institutions offer private education loans. Keep in mind that when taking out a student loan, the lender assumes that you will be employed after you complete your education. If you have other personal goals, take those into consideration when evaluating whether it is time for you to pursue further education.

4) **State of California - Board of Governors Enrollment Fee Waiver** is used to provide a waiver for application and enrollment fees for low-income students seeking to attend California Community Colleges. For assistance with tuition, lab fees, books, and related expenses, use the Federal Application for Student Aid in conjunction with the Board of Governors Enrollment Fee Waiver. All financial aid is need-based and utilizes family income and tuition costs to determine aid needed. For more information, contact the community college you wish to attend.

- Finally, consider other options that may help pay for your education. Most schools have “work-studies,” “teaching assistants,” and other student positions. These positions allow you the convenience of working at the institution and either receiving a paycheck and/or working off loans and other payments. Also, consider employment options, such as MCCS, which will reimburse employees for educational expenses after they have served a pre-determined amount of time for the organization.
- Remember, your education is an investment. While it may seem daunting to finance your education, consider what advantages you will receive from obtaining a higher degree. Your earning potential and marketability will increase with each level of education that you complete. If you are concerned about budgeting your money to pay for educational expenses, meet with a Financial Counselor at Marine and Family Programs, 760-725-6098. These individuals are unbiased professionals trained to assist you with your budgeting and financial needs.

MILITARY SPOUSE CAREER ADVANCEMENT ACCOUNTS

The MyCAA program is managed by the Department of Defense. Spouses who meet the basic qualifications (service members on active duty in pay grades E-1 through E-5, W-1 and W-2 and O-1 and O-2), who can start and complete their programs while their military sponsor is on orders are eligible. Spouses may receive \$2,000 per year for two years to complete a certificate, license, or AA degree program at an accredited college, university, or technical school in the United States.



Access to this program is available entirely online so spouses can explore the variety of programs offered in the privacy of their own home. The number of career paths that are approved for this program has been expanded to include degree completion. Interested spouses can get started by establishing a MyCAA Account at <https://aiportal.acc.af.mil/mycaa>. This is an easy, self-help process. Once a spouse’s profile information is provided, DoD will verify MyCAA eligibility through DEERS. The spouse will be notified of his/her eligibility status through the MyCAA messaging system. Spouses are encouraged to come to the Education Center for basic counseling and to ensure that they have access to a variety of schools that offer programs that will accept CAA. Spouses should always meet with their School Academic Advisor for school specific requirements or call a Military OneSource Career/Education Consultant at 1-800-342-9647 for more assistance with the program.

Spouses who would like additional information are encouraged to take advantage of counseling opportunities at the Education Center to help explore academic options in the area. In addition the Discovery Interest Exam is available to allow spouses to determine the types of careers

they are most likely to prefer. ACT has designed this exam to help spouses identify career options based on his or her own interests, abilities and job values. This test is provided free of charge and can help that spouses determine which career options best suit their personal needs.

GI BILL TRANSFER OF BENEFITS - Under the new Post 9/11 Veterans Education Assistance Act of 2008 Marines who have served a minimum of 6 years active duty and have committed to serve an additional four years may elect to transfer a portion of their education benefits to their spouse. Marines who have served 10 years or more may transfer a portion of their educational benefits to their children. Children must be 18 in order to receive these funds. Marines can find the specifics on the transfer process in [MARADMIN 704/13](#).

DANTES EXAMINATION PROGRAM – While the DANTES examination program is not offered free to spouses it can save a student significant monies. When a student is able to successfully pass the exam they are not required to complete the course. Students are advised to always check with their school to ensure the credit by examination program is an option. The cost for the College Level Examination Program (CLEP) and the Dantes Subject Standardized Test (DSST) is minimal when compared to the cost of registering for a class and buying the textbooks. CLEPs cost \$120 per exam and DSSTs are \$80 per exam. Some textbooks can cost \$150 so there is a definite saving for students who use this program. See the Education Center for additional information and test dates.

Dept of Education offers a variety of valuable research aids that can help students understand the various scholarship programs, loans, and the repayment process. For additional information go to **Student Aid on the Web** (www.studentaid.ed.gov) and get information on —

- [preparing for college](#)
- [types of aid from ED](#)
- [aid from other government agencies](#)
- [who gets aid](#)
- [apply for aid \(FAFSA\)](#)
- [scholarship search](#)
- [loan repayment](#)

VETERANS LEGAL CLINIC – Students who have a dispute with a for-profit school or lender over the use of your GI bill benefits or education-related loans are welcome to contact the Veterans Legal Clinic, University of San Diego Legal Clinics for help and guidance. The office is located on the University of San Diego Campus at 5998 Alcala Park, Barcelona Room 305, San Diego, CA 92110. For more information please contact the Veterans Legal Clinic at www.sandiego.edu/law/free_legal_assistance/ or send an email to veteransclinic@sandiego.edu. You can also give them a call at (619) 260-7470.

BOOKLETS (SOME COST TO OBTAIN):

Financial Aid for Veterans, Military Personnel and Their Dependents

2006 - 2008

Books are available at the EC and the three Branch Libraries located aboard Camp Pendleton or may be purchased from publisher for \$40

Reference Service Press
El Dorado Hills Business Park
5000 Windplay Dr., Suite 4
El Dorado Hills, CA 95762
(916) 939-9620
www.rspfunding.com

Funding Education Beyond High School

The Guide to Federal Student Aid

Free Federal Student Aid Information Center
P. O. Box 84
Washington, DC 20044-0084

Free on-line at: <http://www.FSApubs.org>
1-800-433-3243 (toll-free)
<http://www.studentaid.ed.gov>

College Affordability and Transparency Center <http://collegecost.ed.gov/>

Big Future by the College Board

Tips, information, and guidance on choosing a college, financial aid programs, and scholarships for new or returning students.

<https://bigfuture.collegeboard.org/pay-for-college>

Need a Lift

Designed by American Legion and available Online.

<http://www.needalift.org/>

General Online Scholarship Web Sites



Careeronestop.org	http://www.careeronestop.org/
College Board Scholarship Search	http://apps.collegeboard.com/cbsearch_ss/welcome.jsp
COLLEGEdata	http://www.collegedata.com
College Scholarships	http://www.college-scholarships.com
E-Student Loan.com	http://www.estudentloan.com/
Fast Web	http://www.fastweb.com/
FinAid	http://www.finaid.org/scholarships/
Federal Student Financial Aid	http://www.studentaid.ed.gov
fedMoney.org	http://www.fedmoney.org
Military One Source	http://www.militaryonesource.com/
National Military Family	http://www.militaryfamily.org/our-programs/military-spouse-scholarships/
Sallie Mae Online Scholarship Search	http://go.salliemae.com/scholarship/default.aspx
Scholarships4students	http://www.scholarships4students.com/
Scholarship Experts	http://www.scholarshipexperts.com
Scholarship Gateway	http://www.blackexcel.org/link4.htm
Scholarship Resource Network Express	http://www.srnexpress.com/
Scholarships.com	http://www.scholarships.com/
The Hope Scholarship and Lifetime Learning Credits	http://www.ed.gov/
Talbots Women's Scholarship Fund Enter "Scholarships" in their search box	http://talbots.com
VA Education Assistance	http://www.gibill.va.gov

Military Service Specific Scholarships



Navy-Marine Corps Relief Society Education Programs

(1) USS Stark Memorial Fund
(2) Travers Loan Program
(3) Spouse TA Program – For Spouses accompanying their husbands or wives overseas- Managed by local NMCRS offices 703-696-4960 or DSN: 426-4960

NMCRS Education Division
801 N. Randolph St. Suite 1228
Arlington, VA 22203-1978

www.nmcrs.org/education.html and
<http://www.nmcrs.org/stap.html>

The Navy-Marine Corps Relief Society's (NMCRS) Vice Admiral E. P. Travers Loan Program (Travers Program) provides need based financial assistance for full-time undergraduate students. For: Children of Active Duty Sailors and Marines (including Reservists while on active duty over 90 days), Children of Retired Sailors and Marines, and Spouses of Active Duty Sailors and Marines residing within the 50 United States. Go to: <http://www.nmcrs.org/travers.html>

Admiral Mike Boorda Loan Program -- offers loans ranging from \$500 up to \$3,000 an academic year, to eligible active duty Sailors and Marines accepted to the following programs: Marine Enlisted Commissioning Education Program (MECEP), Medical Enlisted Commissioning Program (MECP), or Meritorious Commissioning Program (MCP). Go to: <http://www.nmcrs.org/boorda.html>

USS TENNESSEE (SSBN 734) Scholarship Fund (TENNESSEE), the Navy-Marine Corps Relief Society provides need based financial assistance in the form of a grant for the undergraduate college education of dependent children of active duty Navy personnel who are current or former members of the USS TENNESSEE. For additional information go to: <http://www.nmcrs.org/spec-prgm.html>

NMCRS Gold Star Scholarship Program – This program is for the children and unremarried spouses of deceased service members. Applications must be submitted no later than two months prior to the start of school. For more information please go to: <http://www.nmcrs.org/goldstar.html>

Society of Sponsors of the United States Navy Centennial Scholarship Program -- The Centennial Scholarship is offered to Iraq-Afghanistan combat wounded veterans who have an Associate Degree or equivalent credits and are pursuing a Bachelor's Degree or university/college courses beyond a Bachelor's Degree, leading to teacher licensure. There is no deadline for this program, you may apply at any time. For information please go to: <http://www.nmcrs.org/sponsors.pdf>

Joseph A. McAlinden Divers Scholarship is offered specifically to Navy and Marine Corps Divers, whether active duty or retired, and their eligible family members. This scholarship provides financial assistance for full-time undergraduate and graduate students, who must be participating in one of the following areas of study: Oceanography, Ocean Agriculture, or Aquaculture. There is no deadline for this program. You may apply at any time. Go to: <http://www.nmcrs.org/mcalinden.pdf> for more information and applications.

EMDP2 - ENLISTED TO MEDICAL DEGREE PREPARATORY PROGRAM: This program is a 24 month program for Highly-qualified enlisted service members who are interested in pursuing a career as a military doctor. Navy and Marine Corps students with a baccalaureate degree from an accredited academic institution, with a minimum of a 3.2 GPA and who meet service requirements for

commissioning, are encouraged to apply. Additional information is available at the Uniformed Services University of Health Sciences (USUHS) website: <https://www.usuhs.edu/emdp2>.

THE NURSE CANDIDATE PROGRAM (NCP)

The Nurse Candidate Program provides a monthly stipend for full time students in accredited Bachelor of Science Nursing programs accredited by the Commission on Collegiate Nursing Education (CCNE) or the National League for Nursing Accrediting Commission, Inc (NLNAC). Students can enroll after their sophomore year and receive an initial grant of \$10,000 (paid in two installments of \$5000 each), plus \$1000 a month for up to 24 months. <http://www.med.navy.mil/Accessions/Pages/default.aspx>

HEALTH PROFESSIONS SCHOLARSHIP PROGRAM (HPSP)

If you are already in or plan to attend school to be a physician, dentist, optometrist or clinical psychologist, the Armed Forces Health Professions Scholarship Program (HPSP) will pay your educationally based tuition and fees for up to four years of school and provide a monthly stipend paid directly to you. In addition, all professional school required fees and expenses, books and equipment are reimbursed by the Navy. The value of this program could be well over \$300,000 during the course of a four year professional school program. After graduation, you'll join the Navy's active duty team as a commissioned officer. In return, you agree to serve a minimum of 3 years on active duty or year for year of scholarship, whichever is longer. <http://www.med.navy.mil/Accessions/Pages/default.aspx>

PEDRO DEL VALLE LEADERSHIP SCHOLARSHIP is named in honor of the first Hispanic Marine corps Lieutenant General. It is available to Marines who have been approved into NROTC program and who will be attending one of the following Hispanic serving institutes (HSI): CALIFORNIA STATE UNIVERSITY AT SAN MARCOS, UNIVERSITY OF NEW MEXICO, and SAN DIEGO STATE UNIVERSITY.



Army Emergency Relief Spouse Education Assistance Program

<http://www.aerhq.org/dnn563/EducationalAssistance.aspx>

Only for Dependent Spouses of Active Duty Soldiers Assigned to Korea, Japan, Okinawa or Europe

Army Emergency Relief
200 Stovall Street
Alexandria, VA 22332
1-703-428-000



Air Force Aid Society Education Grant

<http://www.afas.org/Education/ArnoldEdGrant.cfm>

The General Henry H. Arnold Education Grants Program: This is a merit based program that is open to dependent children of active duty members, Title 10 AGR.Reservists, & deceased personnel, as well as the surviving spouses of deceased personnel.



Fleet Reserve Association (FRA) (for dependents of members only)

Members can be active duty, reserve retired personnel of Navy, Marine Corps, or the Coast Guard

<http://www.fra.org>

Click on About FRA, scroll down to Scholarships
125 N. West Street
Alexandria, VA 22314-2754
1-800-FRA-1924 (toll-free)
(703) 683-1400



Coast Guard Mutual Assistance

1-800-881-2462.
For further info, call Ron Wolf at 1-202-493-6624

<http://www.cgm>

Click on Assistance; Click on Education



The Defense Commissary Agency (DeCA)

provides scholarships for military children funded by the manufacturers and suppliers that provide support to commissaries worldwide. For more info visit the website or call 1-804-734-80000 ext 4-8976.

www.commissaries.com

www.militaryscholar.org



Federal Application for Student Aid

(FAFSA) is used to apply for need based financial aid for adult learners based on previous years' tax return. FAFSA checks if you qualify for a grant and/or scholarship. If it is determined that you do not qualify for a grant or scholarship, they will offer you a loan package which you can accept or decline.

www.fafsa.ed.gov or

call 1-800-4FED-AID (1-800-433-3243)

Veteran Academic Assistance Programs

These programs are designed to help veterans prepare for the challenges of college. Some programs can be utilized while on active duty. Please contact the individual organizations for program specific requirements.

Posse Veterans Program

The Posse Veterans Program identifies and supports veterans of the U.S. Armed Forces who are interested in pursuing bachelor's degrees at top colleges and universities across the country. By creating cohorts of veterans, preparing them for the college experience and supporting them through graduation, the Veterans initiative will greatly increase veterans' success in college and ultimately in the workforce. The Posse Foundation announced its veterans initiative in 2012 and began the program in partnership with Vassar College in Poughkeepsie, New York. Wesleyan University in Middletown, Connecticut, became the second institutional partner for the Posse Veterans Program in 2013 and Dartmouth College in Hanover, New Hampshire, joined as the third partner in 2014. To learn which universities and colleges participate in the program

Veterans Upward Bound Program

Veterans Upward Bound is designed to motivate and assist veterans in the development of academic and other requisite skills necessary for acceptance and success in a program of postsecondary education. The program provides assessment and enhancement of basic skills through counseling, mentoring, tutoring and academic instruction in the core subject areas. The primary goal of the program is to increase the rate at which participants enroll in and complete postsecondary education programs. To learn if your school participates in the program, or for program specifics, please go to <http://www2.ed.gov/programs/trio/vub/index.html> for additional information and guidance.

Warrior Scholar Program

The Warrior-Scholar Project is an intensive donor-funded two-week workshop hosted at America's top universities to help facilitate veterans' transition from the military to college. Veterans enrolling in the Warrior-Scholar Project attend courses and discussions led by prominent professors, administrators, and current student-veterans on topics including:

- Academic reading and writing
- Adapting to changed social circumstances
- Translating skills used and acquired in the military to the college environment
- Overcoming and embracing many other challenges that are inevitably confronted by non-traditional college students, especially veterans.

Through the Warrior-Scholar Project, not only do we teach veterans the substantive skills they will need to succeed in college, but we aim to completely transform the way they view themselves as students. For additional information and the schedule for next year, please go to the following website <http://www.warrior-scholar.org/>

Veterans to STEM Initiative at Cal State San Marcos

The Office of Naval Research (ONR) awarded California State University San Marcos (CSUSM) Veteran Services a three-year \$900,000 grant to establish a veterans-to-STEM initiative through their Energy Systems Technology and Evaluation Program (ESTEP). The program is intended to connect veteran students studying in the fields of science, technology, engineering and mathematics—also

known as the STEM fields—with internships in U.S. Navy organizations using alternative energy resources. Students interested in acquiring about internship availability should contact Veterans Professional Development and ESTEP Coordinator Erica Korb at ekorb@csusm.edu.

SCHOLARSHIP PROVIDES RELIEF TO VETERANS WITH FINANCIAL HARDSHIP

The Veterans' Student Loan Relief Fund, a project of the Kisco Foundation, is currently accepting applications for its second round of awards. The fund provides grants of up to \$5,000 to student-veterans who depleted their military educational benefits to attend a for-profit college and are now experiencing financial hardship as a result. For example, many veterans have discovered that their credits from a for-profit college will not transfer to another institution or that their degree did not lead to the type or level of employment that was promised.

The Kisco Foundation is a philanthropic endeavor of Jerome Kohlberg Jr., a retired Wall Street businessman and billionaire who attended college on the original GI Bill after returning from military service in World War II. In order to qualify for the scholarship, a student-veteran must owe student-loan debt and have exhausted all of his or her military educational benefits, according to Matthew C. Boulay who directs the program.

For additional information and application guidelines please go to <http://sms.scholarshipamerica.org/veterans-student-loan-relief/index.html>

Scholarships for Active Duty and Veterans



The scholarships listed below are related to your military service. Those that are highlighted in yellow are scholarship programs that can be used by service members who are still on active duty or in conjunction with their veterans benefits.

AFCEA = Armed Forces Communications & Electronic Assoc. Ed. Foundation offers a large variety of scholarship programs for both active duty personnel and their families. These scholarships are based on the field of study, primarily in Intelligence studies, cyber Security, mathematics, science, and engineering. Scholarships are available for undergraduate, and graduate programs, and disabled veterans.

AFCEA Educational Foundation
400 Fair Lakes Court
Fairfax, VA 22033
703-631-6100 or 800-336-4583 x 6138 or
<http://www.afcea.org/education/scholarships/info.asp>

American Society of Naval Engineers
This program seeks to encourage students to pursue a degree in the field of naval engineering and related disciplines. This will fund the senior year of college or the first year of a graduate program.

1452 Duke Street
Alexandria, VA 22314-3458
Phone: (703) 836-6727
FAX: (703) 836-7491
E-MAIL: ASNEHQ@navalengineers.org
Web: www.navalengineers.org

Blinded Veterans Association (BVA)
Kathern F. Gruber Scholarship
Spouses of legally blinded U.S. Forces veterans

The Kathern E. Gruber Scholarship Program
Blinded Veterans Association
477 H. St NW
Washington, DC 20001-2694
<http://www.bva.org> and click on program link
Or call 1-202-371-8880
Bowfin Memorial Scholarship Committee
C/O Patty Dody, President SOWC
109 Ford Island
Honolulu, HI 96818
Phone: (808) 455-2597
E-mail: dcpc@aol.com

Bowfin Memorial Scholarship
For members of the Hawaii submarine force personnel (active or retired), their family members and family members of deceased submariners. Applicants and sponsors must live and attend college in Hawaii.

Coastline Community College
Phone (714) 2412-6326
Website: <http://military.coastline.edu/marine.htm>

Coastline College Scholarship for Injured/ Disabled Service Members & their Spouses
Scholarship funds may be used for Coastline Classes in the next term, or subsequent terms, course materials and text books. FAX the completed form and 300 word essay to

FAX number (714) 241-6324

Council of College and Military Educators
This program is designed to help support active duty military personnel and their families to help with the expense of going to college.

Endowment Fund Coordinator
<http://www.ccmeonline.org>
Mrs. Bonnie Orvick
125 N Hamilton St, Unit 403
Madison, WI 53703
Email address: borvick@vinu.edu
Phone: (812) 890-3628

Daniel Drevnick Memorial Fund

This scholarship is designed to help active duty personnel and veterans pursue a degree in Law Enforcement who reside in the state of Minnesota. For additional information please visit the website or send an email to:

Daniel Drevnick Memorial Fund
P. O. Box 251566
Woodbury, Minnesota 55125-6566
Phone 651-324-2122
Fax 651-730-7467
E-mail: Ken@HeroAtHome.org

Disabled Veterans National Foundation

This scholarship is designed to provide financial support to disabled veterans who choose to attend school once they have left the military. Fifty \$1,000 are awarded each year.

Disabled Veterans National Foundation
2012-2013 Scholarship Programs
1634 "Eye" Street, Suite 750
Washington, DC 20006
Fax: 202-315-2656

DKF Veterans Assistance Foundation

This scholarship is designed to provide financial support to California OIF/OEF veterans who are attending a California College or University.

DKF Veterans Assistance Foundation
PO Box 7166
San Carlos, CA 94070
<http://www.dkfveterans.com>

Embarq Scholarship – Administered by the Low Country Chapter of the Military Officer's Association of America

The Military Officers' Association of America
Embarq Scholarship Committee
C/o Harold Hirshman
137 Chowan Creek Bluff
Beaufort, SC 29907

Ladies Auxiliary of the Fleet Reserve Auxiliary Scholarship

To provide academic support to members of the Navy, Marine Corps, and Coast Guard and their families. Send any questions and comments to:

LA FRA National Headquarters

56 Harvard Street, Medford, MA 02155
<http://www.la-fra.org/>
National Scholarship Chairman
Patricia Garwood
4031 Confederate Point Rd
Jacksonville, FL 32210
(904) 594-6359

LCpl Phillip E Frank Memorial Scholarship

This scholarship is for honorable discharged veterans and high school seniors who have had at least one parent who is currently serving or has served in the United States Armed Forces. For additional information visit the website:

Heart of a Marine Foundation
Georgette Frank, Executive Director
Heart of a Marine Foundation
PO Box 1732
Elk Grove Village, IL 90007

<http://www.heartofamarine.org/programs/Scholarships.aspx>

Military Order of the Purple Heart Scholarship

For recipients of the Purple Heart, their spouses and dependent children. Amount is determined by need and type of degree. Dependents of deceased purple heart recipients are also eligible for this scholarship.

Military Order of the Purple Heart
Alex Waigandt
5004 Innsbruck Way
Columbia, MO 65203
Phone: (573) 639-6969
Email: waigandta@missouri.edu
<http://www.purpleheart.org/scholarships>



Military Warriors Support Foundation

Scholarship awards will be for those leaving the military because of their wounds or for family members of those lost in Iraq or Afghanistan. MWSF also provides coaching and mentoring programs to veterans who are attending college on these scholarships.

Military Warriors Support Foundation
2511 N Loop 1604, Suite 201
San Antonio, TX 78258
Phone: (210) 615-8973
<http://militarywarriors.org/education4heroes>

NAIMES Student Spotlight Award

The purpose of the Student Spotlight Award is to recognize a student, undergraduate or graduate, who demonstrates excellent academic achievement in pursuit of their civilian post-secondary education. Eligible participants are active duty personnel from all service branches.

National Association of Institutions for Military Education Services
Co-Sponsored by MBS Direct, LLC
Cheri Arfsten, Chair, Student Spotlight Award
<http://www.naimes.org/>

Schoen Family Military Scholarship

Any Marine Combat veteran, particularly wounded veterans, are encouraged to apply for these scholarships. Must be used toward a business undergraduate or graduate degree at the Marshall School of Business.

University of Southern California (USC)
Marshall School of Business
Jean Bowman
(213) 740-8674
www.marshall.usc.edu

Sentinels of Freedom Scholarship

This program is designed to help qualified members of the US Armed Forces who were severely injured in the line of duty on or after Sept 11, 2001.

Sentinels of Freedom
Mark and Elaine Bozek, Team Leaders:
512 W. Cruikshank Rd
Valencia, PA 16059
Phone: (412) 613-3855
<http://www.sofwpa.org/>

Surface Navy Association

Surface Navy Association awards scholarships to members of the Surface Navy Association, their spouses, or children working toward their first undergraduate degree.

www.navysna.org
Surface Navy Association
2550 Huntington Avenue, Suite 202
Alexandria, VA 22303
1-800-NAVY-SNA

SSGT Benton Memorial Scholarship -

Applicants must have served in the USMC or USMC reserve for 4 years, or two years service and been wounded in Iraqi and honorably discharged. Must be enrolled as a full-time student in any of the 23 campuses within the California State University system.

CSU Foundation Scholarship
Applications can be submitted to the Financial Aid office of any California State University

Tillman Military Scholars – Created to honor Pat Tillman, this scholarship is for veterans, active duty service members and their families. Students must be attending an institution of higher learning and are selected on a need basis, with an annual renewability.

scholarships@pattillmanfoundation.org
2121 South Mill Ave, Suite 214, Tempe, AZ 85282
O: (480) 621-4074 | F: (480) 621-4075
<http://www.pattillmanfoundation.org>

VFW Military Family Scholarship Program

Provides 25 \$3,000 scholarships each year to VFW members, or their immediate family members, who are currently on active duty or have been discharged within the last 36 months and who are attending a college or university.

VFW Military Family Scholarship
VFW National Headquarters
406 West 34th Street
Kansas City, MO 6411
(816) 756-3390
<http://www.vfw.org>

Scholarships for spouses and family members

These scholarships are available to spouses and family members of active duty, reserve personnel and veterans. Please contact the organization directly for additional information on scholarship submissions.



Anchor Scholarship Foundation

For dependents of active duty or retired personnel who served in commands under the administrative control of Commanders, Naval Surface Forces, US Atlantic or Pacific Fleets for a minimum of 6 years.

<http://www.anchor scholarship.com>

E-mail: admin@anchorscholarship.com

Alaska Sea Service Scholarship Fund

Applicant's Navy, Marine or Coast Guard sponsor must be a legal Alaskan resident. Applicant must be children or spouse of sponsor, who may be active duty, reserve, retired, MIA or KIA.

To request an application, send a 9x12 envelope with postage for 2 ounces to:
C/O U.S. Navy League Council 55-151
Box 201510
Anchorage, AK 99520-1510

American Legion Legacy Scholarship

This scholarship is to provide academic support to the children of deceased veterans who were on active duty on or after Sept 11, 2001.

The American Legion Legacy Scholarship Fund
Charles Graybiel, Program Coordinator
(317) 630-1212
<http://www.legion.org/scholarships>
email: scholarships@legion.org

American Patriot Freedom Scholarship

This scholarship is to provide academic support to the children of active duty, retirees, disabled and/or deceased veterans. For more information please contact them at their website.

Homefront America, Inc.
(949) 248-9468
<http://www.homefrontamerica.org/>

Coastline College Military Spouses Program

Provides reduced tuition rate and free textbooks for degrees offered entirely online.

Website: <http://mil.cc.cccd.edu>

Dr. Jack Callan Memorial Scholarship

Saint Leo University. Spouse must have 9 credits minimum to qualify.

Saint Leo University; Attn: Gloria Howell
Naval Amphibious Base
1481 D Street, Bldg 3016
Norfolk, VA 23521-2498
Submit application to <http://www.saintleo.edu>

DOLPHIN Scholarship Program – This scholarship is designed to provide financial support to dependent children of members of the US Navy Submarine community who have served at least 8 years on a submarine or 10 years on a submarine support vessel. Qualified applicants must be under the age of 24.

Dolphin Scholarship Foundation
4966 Euclid Road, Suite 109
Virginia Beach, VA 23462
(757) 671-3200 ext 111 Mon-Fri (9am-1pm)
FAX (757) 671-3330
<https://www.dolphinscholarship.org>

Fallen Warrior Scholarship Fund – The Patriot Guard Riders provides scholarships to children of military service members who died in the line of duty. Students must be attending an accredited college or trade school or be a senior in high school.

Bill *Fueled* Hunt – Administrator
PGR Fallen Warrior Scholarship
P.O. Box 38048
St Louise, MO 63138
scholarship@patriotguard.org

**Fisher, Zachary and Elizabeth M
Armed Services Foundation**

For children of active or reserve service members.

Zachary and Elizabeth Fisher
Armed Services Foundation
Intrepid Sea Air Space Museum
12th Ave and West 46th Street
New York, NY 10036

**Fleet Training Center Petty Officers
Association Scholarship Fund**

For spouses of a living or deceased past or present staff member of the FTC Norfolk.

Petty Officer Association
Fleet Training Center
P. O. Box 15245
Norfolk, VA 23511-6258

Folds of Honor Scholarships – This pair of Scholarships is for spouses and children of Deceased, 100% disabled, POW/MIA, and Purple Heart Recipients. Scholarships are awarded for both immediate use programs and Future-Use scholarships for school-age children which are held in trust until needed.

Folds of Honor program
7030 S. Yale, Suite 600
Tulsa, OK 74136
(918) 591-2406
FAX (918) 49409826
<http://www.foldsofhonor.com/scholarships>

Freedom Alliance Scholarship Fund

Offers a scholarship to dependent sons and daughters of 100% disabled, deceased or POW/MIA service members.

Freedom Alliance Scholarship Program
22570 Markey Court, Suite 240
Dulles, VA 20166
1-800-475-6620
<http://www.freedomalliance.org>

**Joanne Holbrook Patton Military Spouse
Scholarship** (falls under National Military Family Organization. This program is for military spouses who are pursuing a GED, certificate program, or undergraduate or graduate program that will lead to meaningful employment. Spouses of retirees and survivors are also eligible.

<http://www.nmfa.org>
Click on Our Programs
2500 North Van Dorn St., Suite 102
Alexandria, VA 22302-1601
(703) 931-6632

Las Vegas Hospitality Association

LVHA Nellis AFB Spouse's Scholarship pgrm.

<http://www.lvhospitality.org/>
(702) 799-1042

Marine Corps Air Station Officers Spouses Club (Parris Island) and Parris Island Staff NCO Spouse Club

Mary Ellen DeWolfe (843) 379-9654
Rebecca Varicak (843) 522-1615

Marine Corps Scholarship Foundation

Provides up to \$20,000 in scholarship for the children of Marines and Navy personnel assigned to Marine Corps units. Visit the website for additional information.

Scholarship Office 866-496-5462
(703) 549-0060
<http://www.mcsf.org>

Military Family Scholarships – National Military Family Association offers scholarships for spouses and children of active duty personnel.

National Military Family Association (NMFA)
2500 North Van Dorn St., Suite 102
Alexandria, VA 22302-1601
(703) 931-6632
<http://www.militaryfamily.org>

Military Service Recognition Scholarship

Provides financial aid to dependents of New York military service members who were killed or permanently disabled while on active duty and who will be attending a college or university in the state of New York.

Higher Education Services Corp
99 Washington Ave
Albany, NY 12255

http://www.hesc.com/content.nsf/SFC/Military_Service_Recognition_Scholarship

Naval Officers Spouses Association of San Diego Scholarships to dependents of regular or reserved Navy, Marine Corps or Coast Guard serving on active duty or retired with pay status. Military member must currently be a resident of San Diego area.

Send application to:
NOSC Scholarship Committee
941 Orange Ave., Box 233
Coronado, CA 92118

Navy League of San Diego

Need based scholarships for Navy & Marine Corps dependents who reside in California and are a graduating senior who has been accepted to an accredited college or university.

www.navyleague-sd.com
San Diego Council, US Navy League
Attn: Scholarship Committee
2115 Park Boulevard
San Diego, CA 92101
Phone: (619) 230-0301

Non-Commissioned Officers Association (NCOA) Scholarship Grant

For spouses of members of NCOA

www.ncoausa.org
NCOA Scholarship Fund Inc.
P. O Box 33790, San Antonio, TX 78265-3610

Officers' Wives' Club

Camp Pendleton Officers Wives Club has a wide-variety of scholarships available for military spouses and dependent children.

www.CampPendletonOWC.org
scholarship@CampPendletonOWC.org
Box 555020, Bldg 1100
Camp Pendleton, CA 92058

Officers Spouses' Club of San Diego, Inc. Scholarship

To dependent children or spouses of active duty, retired, or deceased military officers and enlisted

Send a business size SASE to NOWC
Navy Wives Clubs of American
Scholarship Foundation
Attn: Scholarship Committee

personal. Applicants must reside in the greater San Diego area at time of application.

Park University Military Family Scholarships

Used at home campus in Parkville, MO or at the Camp Pendleton Campus Ctr. For non-military family members of active duty military personnel residing in the Oceanside area.

Saban Military Wife Educational Scholarship

Through Operation Homefront and Women's Self-worth foundation. Program is open to spouses of active duty personnel who are pursuing a degree or certificate in medical field. Two scholarships will be made available for a nursing license and twenty additional scholarships will be made available for other medical occupations.

Scholarships for Military Children Program

Program is open to sons and daughters of active duty and retired customers of the Commissaries. Spouses are also eligible for this program.

Spouse Schoolmates Scholarship

for spouses of members of all branches of the US military. Sponsor must be a registered undergraduate student at AMU.

THANKS USA

Spouses of military personnel can apply for one of nearly 1000 scholarships of up to \$5000 each for college, vocational and technical schools

USS Lake Champlain (CG-57) Scholarship Foundation

- Provides assistance to spouses of members assigned to USS Lake Champlain since commissioning August 12, 1988.

Wings Over America

Wings over America Scholarship Foundation was established in 1987 to provide college scholarships to dependent children and spouses of all US Navy personnel – officer and enlisted – active duty, retired, honorably discharged, or deceased who served within Naval Air Forces.

P. O. Box 18-2104
Coronado, CA 92178

1-(760) 725-6858

Glen Latona, Vice Chairman National Board of Directors Operation Homefront (949) 233-5149
email address: glatona@srsllc.us
Operation Homefront
8930 Fourwinds Dr., Suite 340
San Antonio, TX 78239
Phone: (210) 659-7756
<http://www.operationhomefront.net/scholarship/>

Mary De Santis at DeCA (804) 734-8410
Jim Weiskof at Fisher House (888) 294-8560
www.militaryscholar.org

www.apus.edu
1-877-468-6268 ext 857 toll free
(American Military University)
Advisor: 1-877-632-7644 toll free

<http://www.thanksusa.org>
1-877-THX-USAS
email: thanksusa@scholarshipamerica.org

Scholarship Committee
C/O Captain R.K. Martin, USN (Ret)
P.O. Box 896,
Bluffton, SC 29910
1- 843-757-2806

Wings Over America Scholarship Foundation
4966 Euclid Road, Suite 109
Virginia Beach, VA 23462
Melissa Garrison, Scholarship Administrator
(757) 671-3200 ext 117

<http://www.wingsoveramerica.us/>

Additional Scholarships

These scholarships are available to all interested individuals. Please contact the organization to find out if they have programs designed especially for military spouses and children.

American Association University Women

This program is designed to provide financial support to women who are attending a four-year college or university in the San Diego area.

Dali Collins, *Scholarship Chair*
AAUW San Diego Branch
5694 Mission Center Rd. #445
San Diego, CA 92108
(858) 715-1182
Email: dali@san.rr.com
<http://www.aauwsandiego.org/>

American Psychological Association

scholarships and grants for under-graduate and graduate programs in the area of psychology and related disciplines.

American Psychological Association
750 First Street, NE
Washington D.C.
Phone: (800) 374-2721 or (202) 336-5500
<http://www.apa.org/about/awards/index.aspx>

Brad Fowler

The Brad Fowler Memorial Scholarship offers a one-year, \$5,000 scholarship to five high school seniors in San Diego County each year.

Brad Fowler Memorial Scholarship
Attn: Gema Tarango
2131 Pan American Plaza
San Diego, CA 92101
(619) 234-2544
<http://www.sdhoc.com/scholarship>

Burger King Scholarship Program

The "Have it Your Way scholarship program" from Burger King is open to high school seniors.

Have it your way scholarship program
Contact the BURGER KINGSM Scholars portal administrator at 1 (507) 031-1682 or email at burgerkingscholars@scholarshipamerica.org

Change a Life

Scholarships are meant to assist economically disadvantaged students who excel academically to attend a college or university of their choice with a scholarship of up to \$5,000.00

Change a Life Foundation
Phone: (949) 788-9999
FAX (949) 788-9266

http://www.changealife.org/funding_priorities/funding_priorities_college_scholarship_details.aspx

ELKS Most Valuable Student Scholarship

Designed to help high school seniors who will be attending an accredited college or university. applicants need not be related to a member of the order in order to qualify for application.
Email: enf@elks.org

Elks National Foundation
2750 North Lakeview Avenue
Chicago, IL 60612-2256
<http://www.elks.org>
Phone: (773) 755-4728
FAX: (773) 755-4729

Georgia's Hope Scholarship and Grant Program

1-800-505-GSFC

Georgia Student Finance Commission
2082 East Exchange Place
Tucker, GA 30084
<http://www.gocollege411.org> and click on Financial Aid Planning

Harvard University free tuition

Provides free tuition to students from low-income families, earning less than \$65,00 per year, who are academically qualified to attend Harvard.

Harvard University
Financial Aid Office (617) 495-1581
<http://www.fao.fas.harvard.edu>

Holiday Bowl

The Holiday Bowl scholarship award is presented annually to a high school senior from San Diego county who has excelled academically and within his/her community.

Bridgepoint Education Holiday Bowl
<http://www.holidaybowl.com>

Junior Seau Scholars of Excellence

Designed to help high school students who have overcome adversity and who have the academic qualifications to attend a college or university but are not able financially to fund their education.

Junior Seau Foundation
(619) 264-5555 ext 101
<http://juniorseau.org/>

National Health Services Corps

The national Health Service corps (nHSc) Scholarship program (Sp) offers primary care students funding for their education in exchange for working in rural, urban and frontier communities with limited access to care, upon graduation and licensure.

U.S. Dept of Health and Human Services
Health Resources and Services Administration
Bureau of Clinician Recruitment and Service
5600 Fishers Lane Rockville, Maryland 20857
For Questions, please call 1-800-221-9393
<http://nhsc.hrsa.gov/scholarships/>

San Diego Foundation Scholarship Program

This is the largest private scholarship provider in San Diego County, offering scholarships to high school students, returning adult students, as well as undergraduate and graduate students who have a financial need. One common application can be used for 160 different programs.

San Diego Foundation
2508 Historic Decatur Rd., Ste. 200
San Diego, CA 92106
(619) 235-2300
<http://www.sdfoundation.org/Scholarships.aspx>

Science, Mathematics & Research for Transformation (SMART)

- This program is part of the National Defense Education Program established by the Department of Defense (DoD) to support undergraduate and graduate students pursuing degrees in Science, Technology, Engineering and Mathematics (STEM) disciplines. The program aims to increase the number of civilian scientists and engineers working at DoD laboratories.

ASEE SMART Scholarship Team
smart@asee.org
(202) 331-3544
<http://smart.asee.org>

United States Institute of Peace University of Maryland University College Scholarships

<http://www.umuc.edu/scholarships>

Ambassadorial Scholarships---Go to: www.rotary.org/foundation/education/amb_scho/. This is the prestigious "Rotary" organization scholarship for students who can speak another language and want to study abroad in the "host" country of that language. Award amounts are from \$10,000 to \$23,000 for a 3 month to full year of study abroad. You should have completed at least 2 years of college work. For additional information on this program please call (866) 976-8279.

American Institute of Architects Minority Disadvantaged Scholarship. Go to: <http://www.aia.org>. This is a scholarship for minority students enrolling in architecture programs. Awards are from \$500 to \$3,000. Generally 20 students are selected. Information is available on the website.

American Institute of Certified Public Accountants Scholarships (AICPA). Go to: www.aicpa.org/members/div/career/mini/smas.htm For undergraduates studying accounting at a U.S. college with at least 30 credits completed. Awards up to \$5,000 with about 300 winners annually. Go to website for GPA requirements and details.

ARMY ROTC Scholarships--- (for Historically Black Colleges). Go to: <http://www.goarmy.com> and click on scholarships. Students looking to enroll at a HBCU must enroll in the Army ROTC. Award amount to full-tuition. Must have minimum 920 on SAT or 19 ACT score in order to qualify. Details about the scholarships are located on the website, along with submission information and deadlines.

ASCO Neumatics Scholarship Program Go to: <http://www.asconumatics.com/LiteratureRequest/ASCO-Numatics-Scholarship.aspx>. This merit based program is for undergraduate engineering students who are in their junior or senior year and who are attending an ABET accredited engineering school. Possible internship positions are also available to students who have received the scholarship. Award is \$5,000 per year. Deadline is

Arts Recognition and Talent Search Awards Go to: <http://www.aie.org/scholarships>. These awards are granted to high school or college students (17, 18 years of age) who show talent in dance, voice, music, art, photography, jazz, visual arts, writing, or other creative areas. You must audition or submit a portfolio or tape. The award is to be used for freshman year in college. Award amounts from \$100 to \$3,000. Deadline is June 1 or April 1, with registration for specific regions.

Big Bang Theory Scholarship Endowment at UCLA for undergraduate students in the fields of Science, Technology, Engineering and Mathematics (STEM). Please contact the Financial Aid office at UCLA for additional information and application deadlines. Go to: <http://www.financialaid.ucla.edu/Undergraduate/Scholarships>.

Coca-Cola Scholars Scholarships---Go to: <http://www.coca-colascholars.org/>. This is a major competition with hundreds of over 250 awards going to "scholars," with academic, leadership, and talent qualities. The award amount is from \$4,000 to \$20,000. You can apply on-line or call (800) 306-2653 for additional information. Go to the website for additional information and submission deadlines.

Davis-Putter Scholarships Go to: http://dpsf.davisputter.org/?page_id=1813 The Davis-Putter Scholarship is a merit-based scholarship for both undergraduate and graduate students who have an active participation in organizations involved in the struggles for civil rights, economic justice, international solidarity or other progressive issues. Go to the website for additional information and submission deadlines.

Developmental Fund for Black Students in Science and Technology Scholarships – <http://www.dfsstscholarship.org> Award amount: \$2,000 and renewable. Several scholarships granted. This is for science or engineering students at HBCUs.

Gates Millennium Scholarships---Go to: <http://www.gmsp.org> The Gates Millennium Scholarship is to promote academic excellence and to provide an opportunity for thousands of outstanding students with significant financial need. Go to website for details and application.

Harry S. Truman Scholarship--Go to: <http://www.truman.gov> This is one of the most prestigious scholarships, shaped for students who intend to pursue a career targeted to public service or government. Graduate study should be a goal, with a portion of the funds directed there. You must be at least a junior, and your college must nominate you. A "nomination package" must be created. The awards can reach as high as \$30,000 over the years. Generally about 80 students are selected. Go to website for submission details and additional information.

Hispanic College Fund Scholarships--Go to: <http://www.hispanicfund.org> Major site for Hispanic students majoring in business-related areas, A to Z (accounting, communications, human resources, and more). The award amount varies. Over 140 awards granted. Go to website for details and submission deadlines.

Kodak Scholarships---Go to <http://www.motion.kodak.com/motion/Education/Scholarships/index.htm> Award amounts varies up \$5,000. Number of awards: Varies. For those studying film/cinematography at US colleges. Details at site 6) Intel Science Talent Search---Go to: www.sciserv.org/sts The award is from \$5,000 to \$100,000. There are approx. 40 awards in this prestigious competition. You must present a scientific research project. Submission deadlines are available at the website.

Jack Kent Cooke Scholarship Foundation---Go to: <http://www.jkcf.org/scholarships/undergraduate-transfer-scholarships/> The Jack Kent Cooke Foundation Undergraduate Transfer Scholarship honors excellence by supporting outstanding community college students with financial need to transfer to and complete their bachelor's degrees at the nation's top four-year colleges and universities. Program awards up to \$30,000 per year based on financial need.

Jackie Robinson Foundation Scholarship---Go to: <http://www.JackieRobinson.org> The award: \$6,000 per year. Number of winners about 100. It's renewable. Academic merit, leadership, community service, all fields. Application details and submission dates are available on the website.

NACME Scholarships---(National Action Council For Minorities in Engineering). Go to: <http://www.nacme.org>. This is our major engineering scholarship gateway. You must be an engineering student. Go to the website for details, or contact from aid officials at your college.

National Association of Hispanic Journalist-- Go to: www.nahj.org/student.html. Awards from \$1000 - \$5000 Students interested in journalism as a career can apply. See web site for application and information.

National Association of Black Journalists--Go to: www.nabj.org. This program offers 10 scholarships. It's a \$2,500 award. Students should be attending a four-year University. They must present three letters of recommendation from a school adviser, dean or a faculty member. Also, a 500-800 word article on a Black journalist must be presented. A grade point average of 3.0 is desirable. Eligible students must be majoring in journalism-print, photography, radio or television. One of those should be a career goal. Go to website for details and submission deadlines.

NCAA Scholarships--(National Collegiate Athletic Association) Go to: www.ncaa.org. This is the major NCAA sports association with which student-athletes are associated. Awards are given in all sports categories, amounts from \$3,000 to \$12,500. Awards are also available for sports-related study (such as sports journalism). Deadlines vary, as do the number of awards each year.

NMFA --- (National Military Family Association). Go to: <http://www.militaryfamily.org>. Offers detailed information about education, choosing scholarships, grants, financial aid, and resources for foreign-born spouses.

NSBE Scholarships --- (National Society of Black Engineers) Go to: www.nsbe.org. Award amount: Generally range from \$500 to \$10,500 for members of NSBE. Number of awards varies. This is primarily for engineering students, and others majoring in related disciplines. Details and application submission deadlines are available on the website.

Ron Brown Scholarships---Go to: www.RonBrown.org. The award: Leadership, community service, all fields. This is one of most prestigious scholarships and it's very, very competitive. Details and application submission deadlines are available at the website.

Ronald McDonald House Charities and the United Negro College Fund.
<http://www.aps.org/programs/education.scholarships.cfm>. Students must be studying at a HBCU which is a member of the UNCF. The award is from \$1,000 to full tuition. Approx. 60 students are selected. Go to website for details and application submission dates.

Society of Women Engineer Scholarships. Go to: <http://societyofwomenengineers.swe.org/index.php>. These scholarships are targeted for women who are majoring in engineering or computer science. Student must be attending an "ABET accredited" program. Go to the website for additional details and application submission deadlines.

Tylenol Scholarship Program Go to: <http://www.college-financial-aid-advice.com/tylenol-scholarship.html>. These scholarships are available for high school seniors and students who will be attending college to earn degrees in health and medicine. The amount varies between \$1,000 and \$10,000 and is awarded to forty students per year. Go to the website for additional details and an application.

Xerox Technology Minority Scholarship--Go to: www.xerox.com and type in "Scholarship" in the search engine. This is a good scholarship for strong minority scholarships for students studying in areas like chemistry, engineering, physics, and "tech" areas. The award amount is up to \$4,000 for undergraduates and more for graduate students. Go to website for details and submission deadlines.

United Negro College Fund Scholarships---Go to: www.uncf.org/programs. The UNCF is one of our major scholarship gateways. The awards are of varying amounts, and there are a great many under different names and requirements (Grandmet, Duracell, for example). See the website for details and submission deadlines.

Additional Informational Resources for Service Members and their Family Members

Command Spouse Leadership Course (CSLC), Newport RI

This course is an officially funded Navy course which focuses on building an effective commanding officer/spouse team. It provides the dedicated time and tools for the couple to discuss, prioritize, plan, and formulate their personal Command Tour Charter. That charter should reflect each others goals and expected participation in all facets (professional and personal) of the command tour.

<http://www.lifelines.navy.mil/pls/itc/url/page/FLAPP/FLCSLCPAGE>

Continuum Training Modules

Naval Services Family Line has created this page to highlight the spouse education training modules developed to assist the Navy spouse in various areas including: communication, CO/XO spouse education, crisis management, deployment/support groups, entertaining with ease, etiquette and protocol, and spouse

mentoring. <http://www.lifelines.navy.mil/pls/itc/url/page/FLAPP/FLEDTRMODSPG>

DoD Information for families

MilitaryHOMEFRONT is the official Department of Defense web site for reliable Quality of Life information designed to help troops and their families, leaders and service providers. Whether you live the military lifestyle or support those who do, you'll find what you need!

http://www.militaryhomefront.dod.mil/portal/page/itc/MHF/MHF_HOMEPAGE

Lifestyle Insights, Networking, Knowledge and Skills (L.I.N.K.S.) (USMC)

The mission of the L.I.N.K.S. Subcommittee is to act in an advisory capacity to the Family Readiness Committee (FRC) of the Marine Corps Community Services Board of Directors on all matters that impact the L.I.N.K.S. program. The subcommittee functions as a broker and clearinghouse for all L.I.N.K.S. issues and concerns and will ensure regular communication with the field through major commands and installations. This website also provides numerous other resources for spouses and families. <http://www.usmc-mccs.org/links/index.cfm>

MilitaryOne Source

A DoD-sponsored website which contains numerous resources for military spouses and families. Requires setting up an account to access the Navy web pages. A toll-free hotline (1-800-342-9647) is available 24 hours a day. <http://www.militaryonesource.com>

Navy Knowledge On-line

Official Navy website for Sailor career management, personal development, leadership development, E-Learning, and other reference materials. This website is available to authorized family members. It also provides specific information for Individual Augmentees (IAs). E-Learning courses include numerous subjects including Microsoft Office software.

<https://www.nko.navy.mil>

Spouse Mentoring (COMPASS)

COMPASS is a standardized Team-Mentoring program developed by spouses for spouses. COMPASS focuses on spouses new to the Navy, however; all spouses are welcome. COMPASS improves quality of life through education, enabling spouses to understand, experience and meet the challenges of the Navy lifestyle. With this knowledge and realistic expectations, their journeys can be successful and rewarding.

http://www.lifelines.navy.mil/pls/itc/url/page/FLAPP/FLCOMPDETPAGE?content_id=186015

USA4 Military Families

The USA4 Military Families is a DoD and State partnership initiative that seeks to engage and educate state policymakers, not-for-profit associations, concerned business interests, and other state leaders about the needs of Military members and their families, particularly as those needs intersect with state public policy. Through state/military partnerships, DoD seeks to develop relationships with states, work with them to remove unnecessary barriers, and significantly improve the quality of life for military families. www.USA4MilitaryFamilies.dod.mil

USMC Spouse Learning Series

The Spouses' Learning Series provides Marine Corps spouses the opportunity to further their personal and professional growth through a series of workshops and online courseware. Though targeting spouses who volunteer in their local community, the program is available to all Marine Corps spouses. The triad of workshops and online courseware provides skills and educational development in the following areas: Relationship Building, Personal and Professional Empowerment, Business Management and Leadership, Goal Setting, Self-care, Stress Reduction, and Life/Work Balance. <http://www.usmc-mccs.org>. In the search box type in: Spouse Learning Series.

USA Learning

USALearning is the official learning and development site for the United States Federal Government. USALearning supports the development of the Federal workforce and advances the accomplishment of agency missions through simplified and one-stop access to high quality e-Learning products, information, and services. www.GoLearn.gov.

State Specific VA Educational Programs

Wisconsin: 100% remission of tuition at the University of Wisconsin campuses and Wisconsin Technical College System. Those using Voc Rehab do not qualify.

Illinois: Tuition waived at state colleges and universities

Massachusetts: Tuition waived at state college universities on a space available basis per campus.

California: Children of veterans with 0% disability who retired in the state of California are eligible for full tuition at any Cal State University.

Texas: Tuition waived at state colleges and universities, but only after GI Bill benefits have been exhausted.

Florida: Tuition waived at state colleges and universities for recipients of at least one of the following awards: Purple Heart, Bronze Star (V designation), Distinguished Flying Cross, Legion of Merit (V designation), Silver Star, Air Force Cross, Navy Cross, Distinguished Service Cross, or the Congressional Medal of Honor.

This is a sample of the type of programs some states offer their residents who have served in the military. Additionally, some states have tuition programs for family members, some with a requirement of as little as 0% disability rating, others with a requirement of up to 100%. Indiana, for example, will waive tuition for children of veterans with a 0% disability rating or greater. California will also waive the tuition for the children of vets with 0% or higher disability ratings. California is unique in that the vet is not required to have California as home of record prior to first enlistment. The only requirement is the children must be California residents to qualify for the CALVETS waiver.

Other states offer programs such as free drivers licenses or license plates, hunting and fishing licenses, and employment assistance. These are programs administered by the individual states, separate from the federal Department of Veterans Affairs. For additional information on individual state programs please go to the following website: <http://www.va.gov/statedva.htm>

8 Smart Tips for Veterans Heading Back to School

This post is by Angelia N. Millender, Broward College Vice President of Student Affairs and Enrollment Management.

On Veteran's Day, we thank our nation's military veterans and reservists for their service. But after we salute you with parades and speeches and special events, there's much more those of us in higher education can do to honor your sacrifice.

We can help you plan for your future as a civilian by giving you the tools you need to make smart decisions about education and career training using your GI Bill benefits. We can encourage you to choose wisely when considering an institution of higher learning – so that tuition, fees, and even books and possibly housing may be paid by your benefits without the need to borrow money and be burdened by student loan debt. Here's what you need to know...

1. Consider the public colleges and universities in your state. The cost of tuition, fees, and books at a public community college or university does not exceed the educational benefits paid under the Post-9/11 GI Bill for those who qualify. Find details on the [GI Bill website](#).

2. Don't buy the hype. There are many quality institutions among public colleges and universities. Don't be influenced by fancy marketing or late-night TV advertisements for schools whose claims sound too good to be true, and whose tuition far exceeds the GI Bill benefit. Also be aware that many community colleges now offer four-year degrees, as well as two-year degrees and career and technical certificates.

3. Look for schools with support services. Does the school have a "Military-Friendly" designation? Is there a veterans' affairs coordinator and advisers to help you navigate the system? This type of assistance will give you the support you need to complete the program and get your degree.

4. Do your homework. Check out the websites of schools you're considering. Look at their graduation rates and the pass rates on exams for certification in the fields you might want to pursue. Speak to an adviser and ask about employment prospects and about job placement in your area of interest.

5. Get ready to start. If your academic skills are a little rusty because you've been out of school for a while, a public community college is your best bet for remedial courses that will get you up to college level. If you're not ready to start, there are programs that will help get you ready.

6. Ask the college to bridge the gap in benefits. For veterans who may have served in the military more than a decade ago and may have exhausted their Montgomery GI Bill benefits – or who have run out of time to use them – there may be ways that a public college or university can cover that gap through scholarships or other funding at no cost to the student.

7. Check out state laws that confer additional educational benefits. In addition to GI Bill benefits you have earned, you'll find that some states offer additional educational benefits to veterans, such as a waiver of residence requirements at public colleges and universities.

8. Compute your return on investment. A smart decision is based on calculating the cost of your education in terms of the salary you will be able to earn after you complete your degree or certificate, and the amount you'll need to repay if you have taken student loans.

Know Before You Owe

The President's recent [Executive Order to protect student veterans](#) from predatory colleges and universities includes a requirement for schools to require "**Know Before You Owe**" documentation, even if the student veteran does not apply for federal student aid. So, what is "**Know Before You Owe**"?



The Consumer Financial Protection Bureau kicked off the "**Know Before You Owe**" student loan project last October by working with the Department of Education on a draft Financial Aid Shopping Sheet that higher education institutions could use to present families with a uniform, easy-to-understand explanation of the total cost of post-secondary education and their options for financing it. The Financial Aid Comparison Shopper is at <http://www.consumerfinance.gov/paying-for-college/>.

The Financial Aid Comparison Shopper has more than 7,500 schools and institutions in its database, including vocational schools and community, state, and private colleges. It draws information from publicly available data provided by government statistical agencies. With the prototype, students and their families can compare the following across multiple financial aid offers:

- Estimated monthly student loan payment after graduation.
- Grant and scholarship offers.
- School-specific metrics such as graduation, retention, and federal student loan default rates.
- Estimated debt level at graduation in relationship to the average starting salary

The Financial Aid Comparison Shopper also includes a "Military Benefit Calculator" that can estimate education benefits for Service members, veterans, and their families. The calculator includes military tuition assistance and Post-9/11 GI Bill benefits.

The goal is to give students and their families an easy-to-understand view of how their decisions today impact your debt burden after graduation. Equally important, though, is that users can use the tool effectively. You can to adjust the loan amounts, savings, scholarship offers, and more, in order to reflect your individual financial situations.

5 tips to score scholarships

COLLEGE BOUND?

HERE'S HOW TO WIN A SLICE OF THE BILLIONS UP FOR GRABS EVERY YEAR.



By Stacy Johnson on Mon, Apr 23, 2012 4:39 PM ET

This post comes from Brandon Ballenger at partner site MoneyTalksNEWS

A college degree can open doors, but finding the money to get one can mean knocking on a bunch of doors first. The average annual cost to attend a four-year public college is \$8,244, says the [College Board](#). For out-of-state students, that number more than doubles (\$20,770), and for private schools, it triples (\$28,500). And that's just tuition. This is the kind of advice I could've used heading into college. I had a state scholarship that covered 75% of my tuition for four years. But it wasn't until senior year that I realized I could've had a full ride and saved myself thousands more. I just assumed I wasn't eligible. Don't make the same mistake. Instead, follow these tips:

Check nonacademic scholarships. There are literally billions of dollars in scholarships out there every year. As we covered in "[25 bizarre scholarships](#)," many don't require great grades, test scores, or any kind of performance at all. There are scholarships based on everything from your height to a passion for the science behind wine. Some of them have such weirdly specific criteria that you might win just by being the only person crazy enough to apply. For instance, there's a scholarship for Catholics named Zolp. (Name changes won't work.)

Use scholarship databases. There are many places to hunt for scholarships online. [The College Board's scholarship search](#) alone claims to check "scholarships, other financial aid and internships from more than 2,200 programs, totaling nearly \$6 billion."

Try some of these:

- [Scholarships.com](#)
- [CollegeBoard.org](#)
- [College-Scholarships.com](#)
- [College Answer](#)
- [QuestBridge](#)
- [Scholarship America](#)
- [FastWeb.com](#)

Also check with the financial aid department of any school you might apply to, or even ones you don't apply to. Some, like Harvard, have dedicated Web pages for scholarships available only to their students. But many schools list scholarships that any student attending any school can apply for. Wherever you look for scholarship money online, remember that you should never pay anything. Don't fall for scholarship application fees, matching services, or other such come-ons. Not all places that charge are rip-offs, but many are, and there's no need to take risks with so many free resources at your fingertips.

Check locally and offline. Online searches are a great tool, but your odds of winning nationally competitive scholarships might be lower than less-advertised local ones. Check with local businesses and community-oriented organizations in your area: Rotary clubs, YMCA, Kiwanis and even churches. High school and library bulletin boards and well-connected guidance counselors might also be able to clue you in.

Reuse your work. Apply for a few scholarships, and you'll start to see a pattern. Many want the same information, and essay scholarships may touch on the same themes (especially "tell us who you are and why you want our money"). While plagiarism is a no-no, you can't plagiarize yourself. Save time by keeping documents you can copy and paste from, and use your Web browser's auto-complete feature so you don't have to type in your contact info a billion times. Just make sure to double-check everything.

Be persistent. While there's a mind-boggling amount of free money out there, don't expect it to fall into your lap. Do the legwork and keep checking every semester. Some scholarships aren't available to freshmen or undecided majors, and new opportunities pop up all the time. Fill out the [Free Application for Federal Student Aid](#) at the start of every year so your school knows you're still interested in grants and other financial aid. Do it early in the spring semester. Need-based aid such as federal Pell grants is often first-come, first-served.

What to do if you can't get enough aid:

Consider starting at a community college, which costs significantly less than a four-year university and allows you to finish core courses before transferring to the school you really want. Just make sure your credits will carry over. Ask the transfer school for an articulation agreement. You could also try applying to some of the cheapest schools in the country, or the tuition-free schools named in this Businessweek article. The Consumer Financial Protection Bureau's new comparison shopping tool might also help. If you need more money, you'll probably have to turn to student loans. While their interest rates are relatively low compared with most other types -- 3.4% for subsidized undergraduate loans -- it's still easy to rack up a mountain of debt.

Struggling With Student Loans? Here's What to Do!

Five tips to help every borrower understand the latest changes proposed for student loans. Plus, what to do if you aren't making it.

By [Guest Blogger](#) | Oct 28, 2011

This story is a guest post from [Angelia Millender](#), VP Student Affairs, [Broward College](#).

President Obama has [announced some action steps](#) to help people who are faced with the financial burden of repaying their student loans in this troubled economy. Whether you are a current student or a graduate, there are some simple tips that can answer some of your questions on this complex matter and help you to determine the best course of action.

Tip 1: Know exactly what you owe. Start by using the [National Student Loan Database System](#) to find the balance due on all your school loans. This database includes information on all student loans that a borrower has taken throughout his or her educational career. It serves as a central repository for all student loans and it can be accessed by graduates, students, and school financial aid professionals.

Tip 2: Investigate the loan consolidation option presented by President Obama. If you are one of the 5.8 million borrowers who have both FFELP (bank-originated subsidized and unsubsidized loans prior to July 1, 2010) and federal direct student loans (federal-originated subsidized and unsubsidized loans) that are in repayment, deferment, grace, or even in default, you may qualify for a consolidation and possibly a reduction of 0.5 percent interest rate. The Federal Direct Loan Program has been in existence since the 1990s. However, most higher education institutions primarily participated in the FFELP loan programs and there were few institutions that primarily provided these direct loans to student borrowers, but some institutions offered both. That all changed on July 1, 2010, when the federal government became the originator of all federal student loans. This is why 5.8 million student borrowers may have at least one FFELP loan and have a Direct Loan as well.

If you are not one of those 5.8 million borrowers and have only FFEL loans, then you may also be able to consolidate your loans under President Obama's new plan, under certain conditions. The prevailing factor is if the borrower has been unable to obtain a consolidation with an FFEL lender, as this option was discontinued after July 1, 2010. Borrowers who have a Direct Consolidation Loan will not be able to consolidate unless another loan is added. Do not borrow another loan just to qualify for consolidation, but understand that if you must do so in the future, the consolidation option is available to you.

Tip 3: Consider all options. Should you decide not to consolidate your FFELP loans because 1) you already have a single payment; 2) you are not having any issues repaying your loans; 3) you already

receive a good [interest rate](#) with the incentives you receive for your current servicer, there is no requirement to do anything differently. Just know you still have this option as long as it is provided and still available through the Federal Direct Student Loan Program.

Tip 4: Become informed about payment relief. Read about repayment options other than consolidation at [this page of the student aid website](#) offered by the Department of Education. Begin at the top and read all the way down the page to other forms of payment relief.

Tip 5: Contact your lender. If you are having trouble or anticipate that you may have trouble making the current payment due to varying reasons, contact your lender or servicer. Do not wait until you are 90 days past due and headed to default. Act proactively. Help is sometimes just a phone call away. Take that first step.