

Paying for College

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As a Colorado National Guardsman you may be eligible for:

- State Tuition Assistance: \$8500/FY
- Federal Tuition Assistance: \$4000/FY
- CH1606: \$384/month at the full time rate
- Kicker: \$200-\$350 (Must have contracted for it)
- Ch30: Active Duty Benefit
- CH33 Post 9/11: Active Duty Benefit

If you go to a State School...

- The best combination of benefits is STA and CH 1606
- STA only pays for tuition and the CH1606 can help pay for fees and books
- If you are in an MOS that deploys and may one day become eligible for Post 9/11, limit your use of the CH1606 to 12 months.
 - Why? There is a max usage of 48 months between any 2 GI Bills. Since Post 9/11 pays out significantly more than Ch1606, you want to make sure you have the full 36 months of benefits available to use/transfer
 - CH1606 is not transferable.
 - Cannot be used while on AGR or deployed

If you go to an out of state school or a school that doesn't participate with STA...

- You can only use Federal Tuition Assistance or Ch1606 but not together
- FTA only pays for tuition and is capped at \$250/SH or \$4000/FY
- GoArmyEd.com is the portal to request FTA
- Must be approved for your FTA prior to the class start date
- FTA can pay for:
 - Associates/Bachelors (up to 130 undergraduate)
 - Master's (39 SH)
 - Certificate (21)
 - Transition Certificate (21) must be within 5 years of ETS
- GPA minimum: 2.0 Undergrad; 3.0 Graduate; Failing grade is a "D"

If you're eligible to use Post 9/11...

- Have you transferred the benefit to your dependents?
 - When you do, this means you relinquish rights to CH1606
- Are you at a percentage tier? If so, do the math to make sure it's worth it.
- Are you taking all online classes? If so, that will cut your Monthly Housing Allowance in half.
- Post 9/11 pays for 100% of in state tuition AND fees. You also get a stipend of \$1000 per year. This is prorated if you are at a percentage tier.
- To get the full MHA, make sure you take at least 1 residential course and be attending full-time.

So for example:

Individuals serving an aggregate period of active duty after September 10, 2001, of:	Percentage of Maximum Benefit Payable
At least 36 months	100%
At least 30 continuous days and discharged due to service-connected disability	100%
At least 30 months < 36 months	90%
At least 24 months < 30 months	80%
At least 18 months < 24 months	70%
At least 12 months < 18 months	60%
At least 6 months < 12 months	50%
At least 90 days < 6 months	40%

If you have 24 months active duty after September 10, 2001 your GI Bill benefit tier percentage is 80%. If you are attending a public school with tuition of \$10,000 per semester, 80% of your tuition and fees or \$8,000 would be paid by the Post-9/11 GI Bill.

- Pays After:**

- Any scholarship

- Federal/State Tuition Assistance

- Employer based aid or other assistance

FAFSA

- Filling out a FAFSA can help you qualify for grants
- Grants are money you don't have to pay back
- Also can offer you loans
 - Subsidized- Loans do not accrue interest while you are in school at least part-time
 - Unsubsidized-Interest starts accruing as soon as you borrow
 - **YOU DO NOT HAVE TO TAKE OUT LOANS TO PAY FOR SCHOOL!**

I just need a certification!

- All GI Bills can be used to pay for a certification
- You can be reimbursed up to \$2,000 per test
- Flight Schools are not to exceed \$13,526.81 per academic year
 - https://www.benefits.va.gov/gibill/flight_training.asp