

TAKE THE FIRST STEP

Imagine what you can accomplish by combining your military experience with a college degree? Whether you are continuing in the military or pursuing a civilian career, a degree will prepare you for today's competitive workplace.

We understand it can be tough to complete the coursework required for a degree when you're subject to deployment, unplanned moves, and irregular schedules. You need a way to earn your degree and attend classes without disrupting your duties. Even if you're no longer on active duty, chances are you're working and need to plan your education around the demands of both work and home.

THIS GUIDE SHOWS YOU HOW TO DO EXACTLY THAT

- Get tips on choosing a military-friendly college
- See what education benefits you qualify for
- Find out how to get the most from those benefits
- Explore financial aid options in case your benefits don't cover all costs

GUIDE TO YOUR DEGREE

1. Your College Plan			
2. Find the Right School	4		
3. Get the Most out of Your Education Benefits	8		
4. Other Ways to Pay for College	.12		

YOUR COLLEGE PLAN

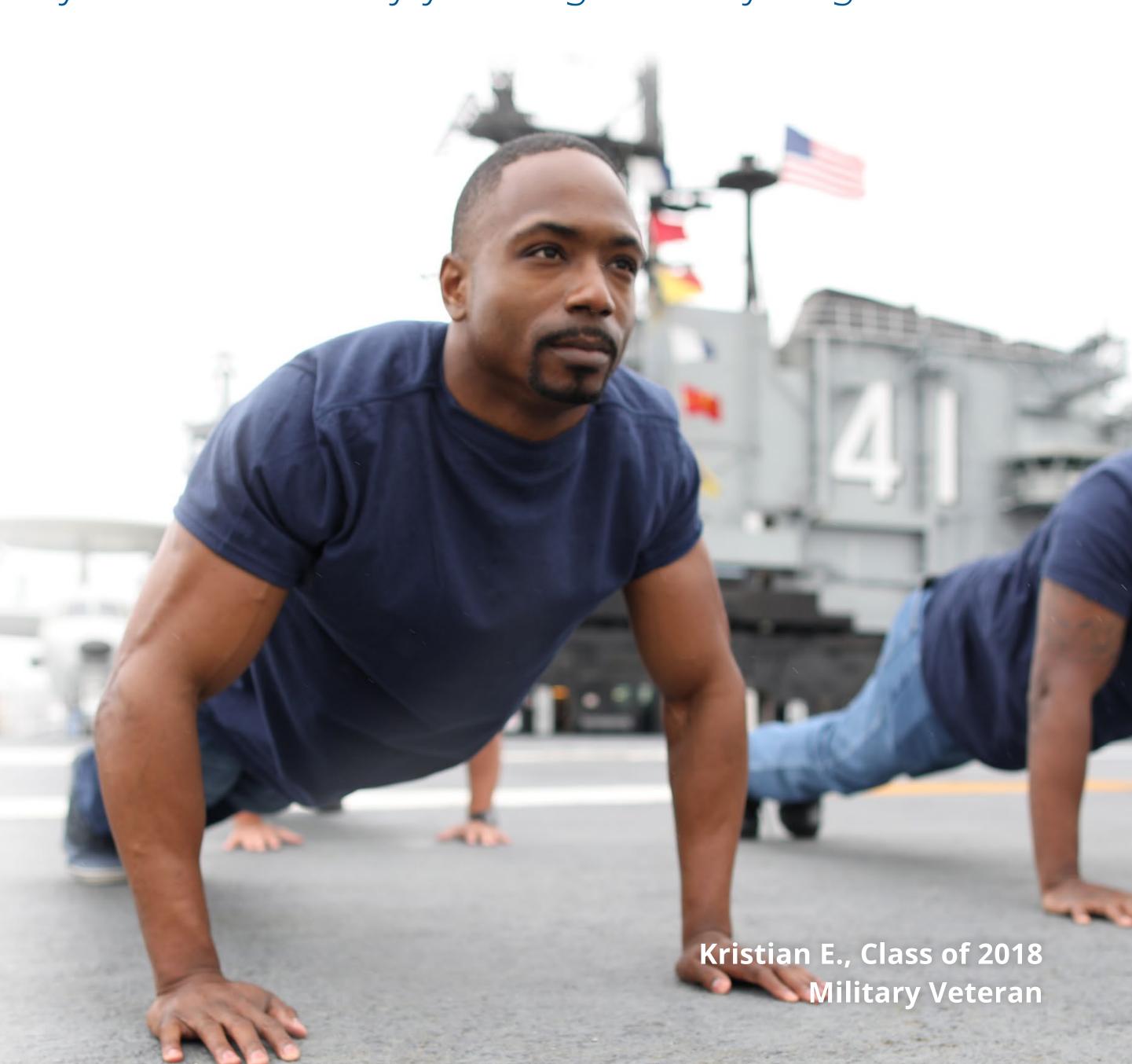
RECOGNIZE YOUR STRENGTHS

What are you truly interested in? We want to ensure you make the most of your college experience. It's best to first determine the career you want to pursue, and then plan your education to support that choice. It can be helpful to consider work you did before and during your time in the military to figure out what field best aligns with your specific skillset.

UNSURE WHAT TO PURSUE?

- 1. Check with military career counselors and education service officers about a career skills and interest assessment.
- 2. Focus on the career options that match your experience, skills, and personal interests.
- 3. Ask for career counseling and employment assistance through the Department of Veterans Affairs.
- 4. Visit <u>CareerScope</u> and check out the interest and aptitude assessment tool at no cost to eligible benefit recipients.

Serving as a single point of contact, your National University <u>military advisor</u> will assist you from the day you begin until you graduate.



FIND THE RIGHT SCHOOL

WHAT IS A MILITARY-FRIENDLY COLLEGE?

A college that is military-friendly offers more than just discounted tuition for military students. The list of things a school may offer to military students can be extensive, but they all add up to one thing: a school that fits your life and helps you get the most out of your benefits. That may mean the school has a program in place to recognize the hard work you've done while in the military so you don't have to repeat it in school. Or, they may offer classes on your base or online alternatives to those who can't make it to a campus because of distance or deployment. A militaryfriendly school will have admissions counselors and dedicated staff focused on providing servicemembers and veterans guidance and assistance in getting the education they want and need.

National University was recognized as a Military-Friendly® School by GI Jobs Magazine.

CHOOSE A MILITARY-FRIENDLY COLLEGE



1,900

SCHOOLS PARTICIPATE IN

SERVICEMEMBERS OPPORTUNITY COLLEGES

APPROXIMATELY

1,700 out of 12,000

SCHOOLS THAT ARE AUTHORIZED BY THE DEPARTMENT OF VETERANS AFFAIRS ARE **DESIGNATED MILITARY-FRIENDLY.**1









INDICATORS OF A MILITARY-FRIENDLY COLLEGE

1. SERVICEMEMBERS OPPORTUNITY COLLEGES

Look for a school that shows its commitment to military students by being a member of the Servicemembers Opportunity Colleges (SOC). SOC was created in 1972 to provide education to those in the service who often have a difficult time completing their college degrees because of relocation or deployment. The SOC works with a variety of higher education associations as well as the DoD to expand and improve voluntary education opportunities for servicemembers around the world. The SOC Consortium consists of roughly 1,900 schools that enroll servicemembers in associate, bachelor's, and graduate-level degree programs on school campuses, armories, and military installations within the United States and overseas, as well as through a variety of distance learning methods. SOC Consortium members are prepared to deliver specific associate and bachelor's degree programs to servicemembers and their families through subgroups that include SOCAD (Army), SOCNAV (Navy), SOCMAR (Marines), and SOCCOAST (Coast Guard). See <u>SOC</u> for more information.

2. FLEXIBILITY IN THE CASE OF MOVE OR DEPLOYMENT

The right academic institution will have policies and processes in place that recognize the unique lifestyle of active-duty military and their families. The option of online classes, on-campus classes, or campuses located on or very near to military bases show a strong commitment to military students. Universities that are members of the SOC Consortium allow students to more easily transfer their courses for credit as geographical locations change. The SOC network program also allows active-duty personnel the opportunity to earn an undergraduate degree from colleges and universities even if they are transferred before the completion of their required coursework.

3. DEDICATED ADVISORS AND A MILITARY SUPPORT PROGRAM

The school should provide a centralized resource for services helpful to veterans and active-duty military personnel, with a dedicated military advisor team. These experts have special training in counseling, strategies, and tools to ease the transition from military service to academic life. Find out what resources the school has in order to help you complete your education and achieve your career goals.

The <u>National University Veteran Center</u> offers guidance and support for servicemembers transitioning from the military to academic life.









INDICATORS OF A MILITARY-FRIENDLY COLLEGE

4. REDUCED TUITION AND FEES

When speaking to a college admissions advisor, request an exact breakdown of the per-credit tuition cost, lab fees, administrative fees, and any other special fees. This is especially important if you are planning to use military <u>Tuition Assistance (TA)</u> as these programs often have limits to the types of fees that are covered. And although they may pay up to 100 percent of tuition costs, in most cases TA is capped at \$250 per semester credit hour and \$4,500 per year. Ask if the school offers scholarships, discounts, fee waivers, or book and tuition vouchers. Many schools offer special programs to help military and veteran students take advantage of their benefits.

5. GETTING CREDIT FOR MILITARY TRAINING AND EXPERIENCE

You should be able to apply some of your prior education, military training, and experience toward your degree at the school you choose. This will include coursework from other accredited institutions, professional or technical certifications, and military training and experience. The first step to claiming the credits you have earned is to request a transcript from your military service (request yours at Military Transcripts Online). Each service will provide unofficial personal copies and send schools an official copy of your transcript at no charge. Each service branch has their own system for recording your military education and experience credits. Find out more from The American Council on Education. College Level Examination Program (CLEP) helps you earn college credit for knowledge you

have acquired during your military service through independent study, prior coursework, on-the-job training, professional development, cultural pursuits, or internships. CLEP exams test your mastery of college-level material; exam-takers include adults just entering or returning to school, military servicemembers, and traditional college students. Find out more online at <u>CLEP</u>.

6. ACCREDITATIONS AND ASSOCIATIONS

When speaking to a college enrollment or admissions advisor, ask about the school's accreditation. A school must be either regionally or nationally accredited to be eligible for the Post-9/11 GI Bill® and Tuition Assistance. Ask if the school belongs to the SOC (Servicemembers Opportunities Colleges) or is listed in the Defense Activity for Non-Traditional Education Support (DANTES) distance learning catalogs. These associations show a commitment to servicemembers and veterans. If you are planning to use your GI Bill, be sure to ask if the VA has certified the program you want for GI Bill eligibility. You can confirm this by visiting the VA website. Programmatic accreditations are necessary for some career paths, including physical therapy, paralegal, nursing, and others. It is critical that you verify the education and certification requirements for your chosen career field to ensure the program you are enrolling in meets those programmatic accreditations before you enroll. When speaking to a college admissions advisor, be specific about your goals and ask if your chosen field requires special accreditation.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at https://www.benefits.va.gov/gibill.

WHAT BENEFITS ARE YOU ENTITLED TO?

As a former or current member of the armed services, you are entitled to a range of education benefits that put your college degree within reach. Here's an overview of what benefits you may be eligible for.

	ACTIVE DUTY	RESERVE	VETERAN	SPOUSE	DEPENDENT (CHILD)
Tuition Assistance					
Tuition Assistance Top-Up	O				
Chapter 30 Montgomery GI Bill			0		
Chapter 1606 Montgomery GI Bill-Selected Reserve		0	0		
\$600 Buy-up Program		0	0		
Military Spouse Career Advancement Accounts (MyCAA)				0	
Chapter 33 Post-9/11 GI Bill			0	0	0
Yellow Ribbon Program			0	0	0
Chapter 31 Vocational Rehabilitation			0		
Fry Scholarship					







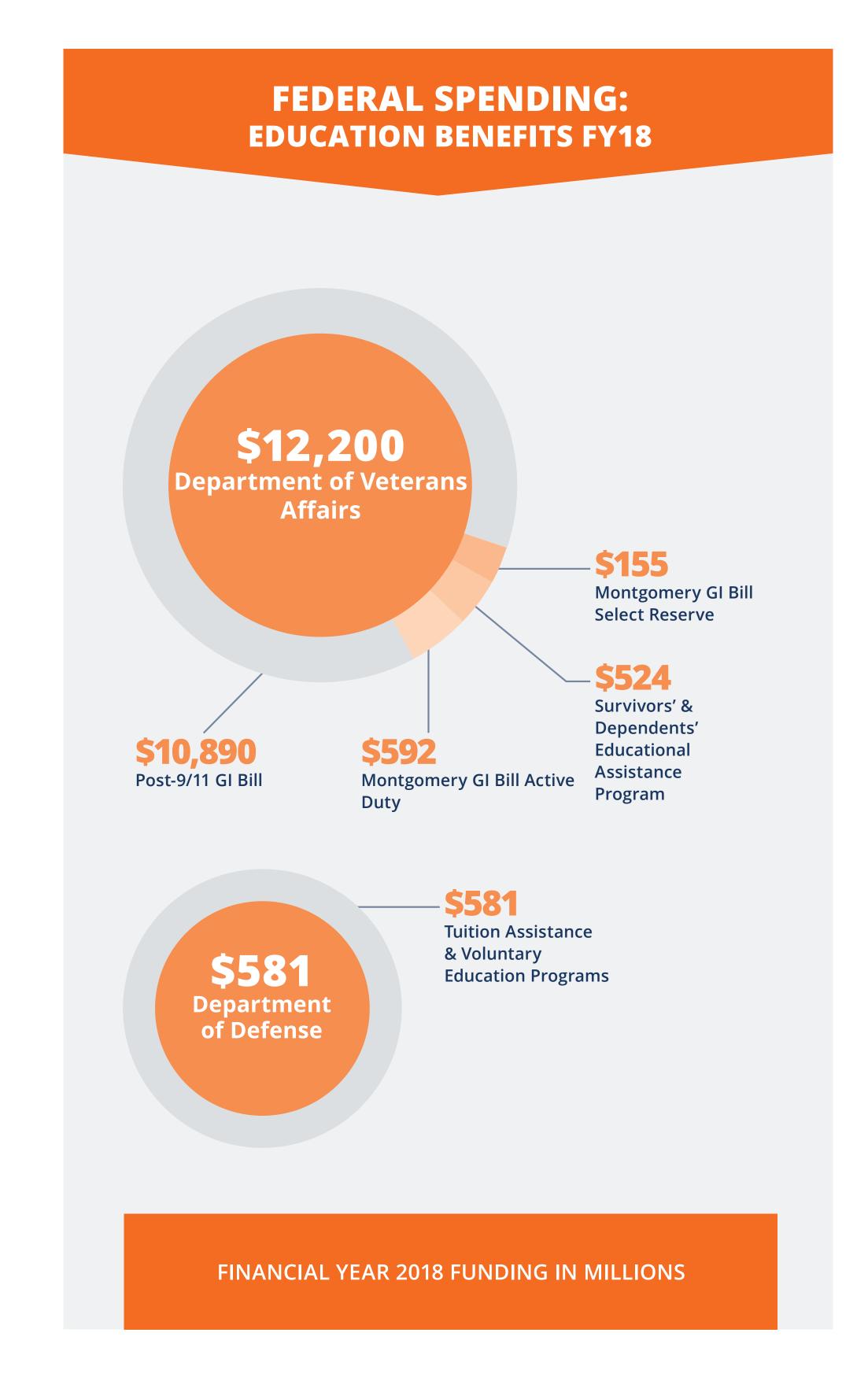


Discounted tuition for military servicemembers is available from many colleges and universities to offset the costs of tuition and reduce out-of-pocket expenses not covered by education benefits.

- Qualified students may include active-duty members, Department of Defense (DoD) employees, military retirees, active and inactive military reserve members, and civilian contractors working on a military base.
- Proof of status will be required and is available for programs taken online or at a U.S. military installation.
- Check with the school's administration to verify military tuition discounts and policies to determine your eligibility.

TUITION ASSISTANCE (AD)

The DoD's Tuition Assistance (TA) program provides financial assistance for voluntary off-duty education programs in support of servicemembers' professional and personal self-development goals. The TA policy for each fiscal year (October 1 to September 30) allows active-duty servicemembers to receive tuition assistance of \$4,500 per year. Unlike a student loan, TA is based on your service and does not have to be repaid. Check with your education service officer on how to apply for tuition assistance benefits. Some service branches have specific guidelines or limits for their members that do not mirror the standard policy. As of January 1, 2014, the federal tuition assistance program added new policies that affect active-duty members who plan to use TA.² Please check with your education services officer to determine the benefits available to you. Learn more about <u>Tuition</u> Assistance.



TUITION ASSISTANCE TOP-UP (AD)

Using Top-Up benefits may be an option if you plan to use TA to complete a degree program while on active duty and don't plan to continue your education after service.

Top-Up can also be helpful if you're just taking a few courses with TA while on active duty. To receive Top-Up, you must be eligible for Chapter 30 or 33 benefits and also receive some amount of TA from your military branch for the courses pursued. Learn more about the <u>Tuition Assistance Top-Up</u> program.

MONTGOMERY GI BILL ACTIVE DUTY (AD, V)

The MGIB-AD program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship, on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty. This program is also commonly known as Chapter 30. Learn more at <u>Veterans Affairs</u>.

CHAPTER 1606 MONTGOMERY GI BILL-SELECTED RESERVE (R, V)

This reservist benefit is for military personnel on active drilling status with an obligation to serve for a period of not less than six years after June 30, 1985. He or she must have a high school diploma or equivalent, have completed Initial Active Duty Training (IADT), and have maintained satisfactory participation. Learn more about the MGIB-Selected Reserve.

\$600 BUY-UP PROGRAM (AD, R, V)

Some servicemembers may contribute up to an additional \$600 to the GI Bill to receive increased monthly benefits. For an additional \$600 contribution, you may receive up to \$5,400 in additional GI Bill benefits. The additional contribution must be made while on active duty. Veterans who select to use the Post-9/11 GI Bill are not eligible to use the Buy-up benefit, even if they already paid into it. For more information, contact your personnel or payroll office or visit Military.com.

MILITARY SPOUSE CAREER ADVANCEMENT ACCOUNTS (S)

The Military Spouse Career Advancement Accounts (MyCAA) program provides up to \$4,000 of financial aid over two years for military spouses pursuing degree programs, licenses, or credentials leading to employment in portable career fields — those that are in demand in many regions. Spouses of active-duty servicemembers in pay grades E1-E5, W1- W2, and O1-O2, as well as the spouses of activated National Guard and Reserve members within those ranks, may be eligible. Spouses of National Guard and Reserve members must be able to start and complete their courses while their sponsor is on Title 10 orders (active duty). Learn more at Military.com.

CHAPTER 33 POST-9/11 GI BILL (AD, V, S, D)

Depending on your award level, the Post-9/11 GI Bill can pay all resident tuition and fees for a public school. It can also pay actual tuition and fees that do not exceed the national maximum per academic year for a private school. An exception to this exists for

students enrolled in private schools in Arizona, Michigan, New Hampshire, New York, Pennsylvania, South Carolina, or Texas. In these cases, the Post-9/11 GI Bill will pay the tuition and fees as long as they do not exceed public in-state undergraduate tuition and fees. This benefit also pays a monthly housing stipend (i.e., MHA/BAH) at the rate of an E-5 with dependents. The amount received depends on your award level, how many credits you are taking, how many days the course encompasses, and whether the class is onsite or online. To get details on the program, visit the U.S. Department of Veterans Affairs.

YELLOW RIBBON PROGRAM (AD, V, S, D)

Institutions of higher learning (degree-granting institutions) may elect to participate in the Yellow Ribbon Program to make additional funds available for your education program without an additional charge to your GI Bill entitlement. Institutions that voluntarily enter into a Yellow Ribbon Agreement with the Department of Veterans Affairs (VA) choose the amount of tuition and fees that will be contributed. The VA will match that amount and issue payment directly to the institution. To find out if the school you are interested in is part of this program and to get more information, visit the Yellow Ribbon Program.

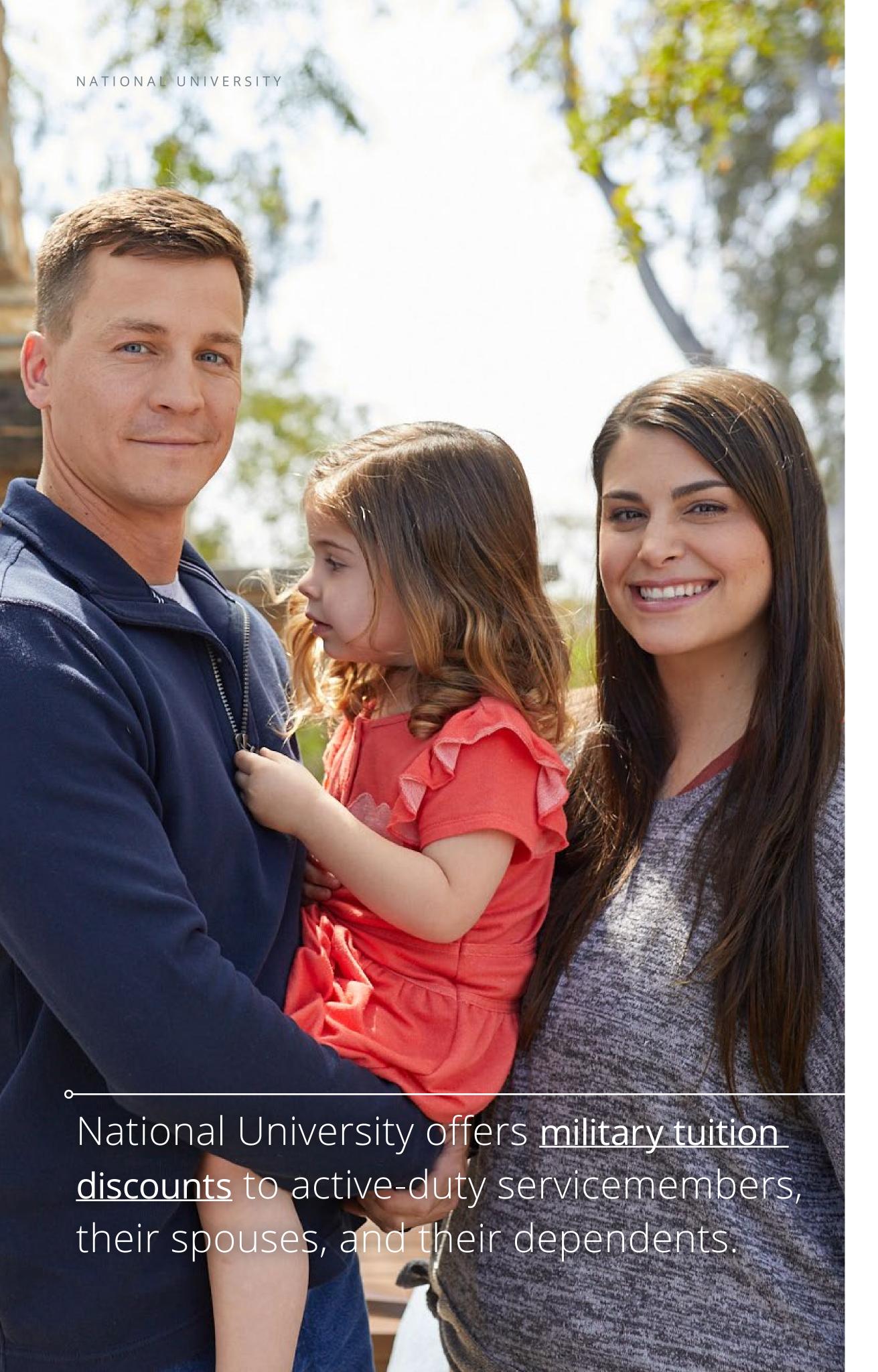
CHAPTER 31 VOCATIONAL REHABILITATION (AD, V)

Chapter 31 Vocational Rehabilitation is a benefit for military personnel with discharge that is other than dishonorable, and that has either a service-connected disability rating of at least 10 percent, or a memorandum rating of 20 percent or more from the Department of Veteran Affairs (VA). For specific requirements, visit Chapter 31 Vocational Rehabilitation.

FRY SCHOLARSHIP (D)

Fry Scholarships benefit the children of servicemembers who died in the line of duty after September 10, 2001. The benefit became effective August 1, 2009; the same day the Post-9/11 GI Bill took effect. Eligible children attending school may receive up to their full tuition and fees for a public school or a statutory annual maximum amount for a public school, plus a monthly living stipend and book allowance under this program. The recipient may be married and over age 23, but if eligible under Chapters 30, 1606, or 1607, must relinquish eligibility under one program to receive benefits. Learn more at Fry Scholarship.

With your Tuition Assistance and/or your Forever GI Bill, along with other programs offered by the VA, DoD, and the DoE, you can earn your degree while keeping your budget in check.



OTHER WAYS TO PAY FOR COLLEGE

Most college students pay for their education with grants, scholarships, loans, or a combination of the three. If you have explored all your military benefits and still need additional funding, here is an overview of the options:

- **Grants** are a great way to fund your education because, unlike loans, they never have to be paid back. Grants are essentially free money, though each will have unique qualifiers that must match your situation.
- Scholarships are usually awarded based on merit or other specific requirements. Sometimes those requirements may be based on minority status, athletic ability, or may even be awarded to students that win academic competitions. Scholarships may be awarded to students at all levels, and like grants, do not need to be repaid. You can learn about scholarships in many ways, starting with contacting the admissions office at the school you plan to attend. Another good place to find scholarship information is the U.S. Department of Labor's scholarship search tool.
- **Loans** come in all sizes and varieties and differ from grants and scholarships in that they must be paid back. Some loans may be subsidized while others are offered unsubsidized. The difference is that the U.S. Department of Education pays the interest on a Direct Subsidized Loan when you are in school, and you are responsible for paying the interest on a Direct Unsubsidized Loan.

Generally speaking, you must demonstrate financial need for a majority of the federal student aid programs. This need is typically defined by the difference between the cost to attend a school and your expected contribution to the cost.

For a complete list of criteria, visit <u>studentaid.ed.gov</u>. You can also speak with a financial aid advisor at the school you are interested in attending for answers about specific criteria.

National University's financial aid team will work with you to find all the financial aid you're eligible for and make sure you meet the application deadlines.

1. Be a U.S. citizen or an eligible non-citizen

TO BE ELIGIBLE FOR FEDERAL AID YOU MUST:

2. Have a valid Social Security number

3. Have a high school diploma or General Educational **Development (GED) certificate**

4. Be enrolled or accepted to a college

5. Be registered for Selective Service if you are a male between the ages of 18-25

6. Have filled out, signed, and submitted a Free **Application for Federal Student Aid application (FAFSA)**









GETTING STARTED

You've worked hard in military service, and you deserve all the benefits you are entitled to. Use this guide to help you exercise them wisely, and you'll find your way forward to the education you want and need. Use the links below to get started.

HELPFUL LINKS:

- American Council on Education
- CareerScope
- CLEP
- DANTES
- Forever GI Bill
- Fry Scholarship
- <u>U.S. Department of Veterans Affairs</u>
 <u>Tuition Assistance Program</u>
- Yellow Ribbon Program
- MyCAA
- Military.com

- Military Transcripts
- Montgomery GI Bill
- REAP
- Post-9/11 GI Bill
- Scholarship Search Tool
- Student Financial Aid
- Tuition Assistance Top-Up
- Vocational Rehabilitation

REFERENCES

¹Bill Briggs, "New 'military-friendly' colleges list aims to weed out 'the noise,' 'bad actors,'" NBC News, accessed April 17, 2014, http://usnews.nbcnews.com/_ news/ 2012/09/21/13994721-newmilitary-friendly-colleges-listaims-to-weed-out-the-noisebad- actors?lite.

²Mackensie Moore, "Federal Tuition Assistance Changes Affect Active-Duty Military Students," Iowa State Daily.com, February 4, 2014, accessed February 12, 2014, http://www.iowastatedaily.com/ news/article_d52c22e8-8d21-11e3-9da6-0019bb2963f4.html.



ABOUT NATIONAL UNIVERSITY

National University, a military-friendly college, is proud to serve veteran students who are earning their college degrees at home, on base, and abroad. As a veteran-founded nonprofit, we recognize the unique needs of students from all branches of the military. We offer over 100 flexible degree programs and tuition discounts for active-duty military personnel and their dependents.

Our four-week classes are available online and on over 20 locations across California and in Nevada. We're also located on over a dozen military bases nationwide. With so many options, you can attend class when and where it's convenient for you — without disrupting your duties.

NU is approved by the Department of Defense for the training of active-duty servicemembers, veterans, reservists and government service civilians and is also authorized to process active-duty tuition assistance contracts, and for government service civilians. Memberships and participations include Yellow Ribbon Program, Principles of Excellence, and Servicemember Opportunity Colleges (SOC) Consortium.

The National University Veteran Center was established to support veterans and active-duty servicemembers transitioning from the military to academic life. The Veteran Center offers a number of services including dedicated military transition coaches who will assist with your transition and provide regular check-ins. Our National University Student Veteran Organization (NUSVO) provides opportunities for student veteran professional development and leadership.

National University serves active military students, veterans, and their families within:

• U.S. Army

• <u>U.S. Marine Corps</u>

• U.S. Air Force

• U.S. Coast Guard

• <u>U.S. Navy</u>

Visit **nu.edu/military** to learn more.









FAQ

While every school is different, these are some questions that prospective students ask National University. You can use these as a guide when you're evaluating schools.

Q: Can I enroll in courses at any time?

A: Yes, National University offers four-week classes and year-round enrollment. Classes start monthly, so speak with an admissions advisor to get started.

Q: Will I be assigned an advisor who can help me whenever I have questions?

A: NU students are assigned an academic advisor to guide them through course completion and answer any questions they may have during their studies. Also, if you are active duty or a reservist, your education service officer will be able to assist you in matters pertaining to your advanced education pursuit.

Q: Will military training and courses taken at other colleges convert to credit at NU?

A: Yes. As a member of the Servicemembers Opportunity College (SOC), National University agrees to accept non-traditional credit earned by servicemembers. Military training courses will be regionally accredited if the courses are recommended by the American Council of Education (ACE).

Q: Do I have to own a computer to do distance learning?

A: While it is not required to have your own computer for your distance learning pursuits, it is recommended. As long as you have access to a computer with internet, an active email account, and an updated internet browser, you will be able to participate in the online courses. View the <u>online technical requirements</u> for more information about online course requirements.

Q: Can I take CLEP and other tests for credit toward a degree?

A: NU recognizes that many people have gained relevant knowledge and experience that can be applied to an academic curriculum. We'll help you apply the maximum credit possible to your degree program, including previous coursework, exams, and military training documented by your service branch and approved by ACE. Personnel who want to accelerate their academic programs may want to consider course challenge examinations or the standardized examinations available through:

- College-Level Examination Program (CLEP)
- Regents College Examinations (formerly ACT/PEP)
- DANTES Subject Standardized Tests (DANTES/SST)









Q: Can I continue my degree while in the field or at sea?

A: Yes. As long as you have internet access on your computer and an active email account, you should be able to continue your degree while in the field or at sea.

Q: How many courses can I take at a time?

A: Due to the intensive four-week course schedule, we recommend that students take only one course at a time. There are exceptions that will be made but for the most part, students take one course at a time.

Q: Will tuition assistance cover the costs for studying at NU?

A: Yes. In addition to the military tuition discount, there are also scholarships for military students that can be found in the <u>financial aid section</u>, and there are many federal resources available like the GI Bill. Please note that the amount of tuition assistance is limited by the amount available per year and will be reset with the advent of the next fiscal cycle.

Q: Where do I start to apply for financial aid or Tuition Assistance?

A: If you are active duty or in the reserves the best place to start is by talking to your education services officer (ESO), who can direct you to the proper forms and application processes for federal loans and qualifying for TA. Our admissions team can also provide information about your tuition assistance options. If you are a veteran, visit our <u>Veterans Affairs</u> and <u>financial aid</u> pages for more information.

Q: How do I use my VA benefits?

A: Start by registering on the eBenefits website where you can apply for and check on your education benefits. You may also visit the <u>Veterans Affairs</u> website for specific information about how to apply your VA benefits to advance your education at National University.

CONTACT US

To learn more about National University and our military benefits, contact our admissions team at admissions@nu.edu or (855) 355-6288 on Monday-Sunday, starting at 7 a.m. PST.



Veteran Founded. Nonprofit.







