



COMBATting COLLEGE COSTS

Help Your Kids Afford Higher Education by Using GI Bill Benefits

By DONNA BOYLE SCHWARTZ

There are an estimated 1.6 million military children in the U.S. today, and their parents all face the same challenge: ensuring that their kids have money for higher education.

Fortunately, there are a number of benefits available to military families that may help them combat the ever-increasing cost of college, including scholarships, federal financial aid, service grants, aid from military support agencies, state tuition waivers, and institutional grants.

The most important and impactful of these various benefit options is the ability of active-duty troops and veterans to transfer Post-9/11 GI Bill benefits to their children. According

to the U.S. Department of Veterans Affairs, service members may be able to transfer Post-9/11 GI Bill benefits to a dependent family member while on active duty or in the selected Reserve and all of these requirements are met:

- You've completed at least six years of service on the date your request is approved, **and**
- You agree to add four more years of service, **and**
- The person getting benefits is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)

Purple Heart recipients do not have to meet the

service requirements, but they will need to request the benefits transfer while on active duty.

The Post-9/11 GI Bill is worth 36 months of college education benefits, which can be split among dependents: for example, if you have multiple children, or want to split the benefits between yourself, a spouse and a child. Eligible dependents may be able to get money to pay for these expenses:

- Tuition
- Housing
- Books and supplies
- Fees for national standardized tests
- Fees for licensing and certifications

However, a dependent child can start to use these benefits only after the service member has finished at least 10 years of service; the child can use these benefits while the service member is on active duty or after they have separated from service. Children must have a high school diploma or equivalent certificate, be at least 18 years old, and younger than 26 years old.

Your dependents also may be eligible for these benefits if the service member separated for any of these reasons:

- You get sick or injured while serving in the military—or your service makes an existing condition worse
- You receive a hardship discharge
- You have a medical condition that prevents you from performing military duties
- You have a disability that existed before your service
- You lose your position during a reduction in force
- If you die before completing your service requirement for transferring benefits, your dependents may still be eligible to use the benefits.



For more information or to download the transfer of benefits form, you can login to the **Department of Defense milConnect website at:**
milconnect.dmdc.osd.mil/milconnect

Veterans' dependents can download and fill out the **VA Form 22-1990e** by visiting:
www.va.gov/find-forms/about-form-22-1990e



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Other Scholarships and Benefits

There are several other programs that provide educational benefits to military dependents, according to the VA. These include:

Survivors' and Dependents' Educational Assistance (DEA)

Also known as Chapter 35, this benefit is for the spouse or child of a service member who has died, is captured or missing; or is permanently and totally disabled due to a service-connected disability.

Marine Gunnery Sergeant John David Fry Scholarship

The Fry Scholarship is for children of service members who, after Sept. 11, 2011, either died in the line of duty or were members of the Selected Reserve and died from a service-related disability.

Iraq and Afghanistan Service Grants

This is a federal program for dependents whose parent or guardian was a member of the military and died during military service in Iraq or Afghanistan after Sept. 11, 2001.

Military Branch Support Agencies

Each branch of the military has a support agency that provides financial aid and other resources to veterans and their families. These include various scholarship programs from Army Emergency Relief; Air & Space Forces Association; Coast Guard Foundation; National Guard Association of the United States; and Navy-Marine Corps Relief Society.

Federal Financial Aid Programs

Federal financial aid programs can be



accessed by submitting the Free Application for Federal Student Aid (FAFSA) or an application for need-based grants, including the Pell Grant.

State Tuition Waivers

Children of military service members may be eligible for tuition benefits from individual states; information and applications can be accessed through state VA offices.

Institutional Aid

Many colleges and universities often have specific financial aid programs targeting service members and their dependents; alumni associations and affiliated professional organizations also offer scholarships through many schools.

Third-Party Scholarships

There are numerous private organizations, non-profit groups, and corporations offering scholarships to active-duty troops, veterans, and military dependents. In many cases, children can apply online by filling out a form or writing an essay. There are several online portals that can be searched for scholarships, including:

- Military OneSource
- Operation Military Kids
- American Legion Auxiliary
- Scholarships.com
- Department of Defense Scholarships
- Fisher House Foundation
- MilitaryFamilies.com