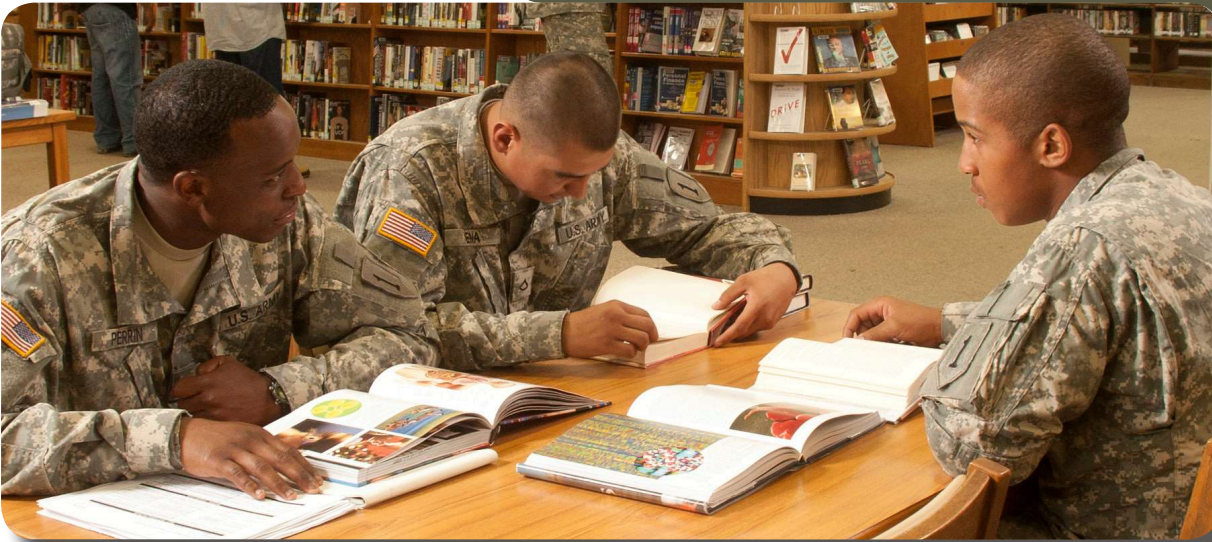


ARMY EDUCATION OPPORTUNITIES



U.S. ARMY
ARMY STRONG.®

LEARN HERE. SUCCEED ANYWHERE.

CONTINUE YOUR EDUCATION

Education is one of the keys to building a successful future. Professional training and challenging experiences combined with a wide range of educational opportunities can help make you a better Soldier and person.

The Army offers a variety of financial aid programs from which to choose. There's even a program that will help repay existing college loans. So, if you plan to continue your education while in the Army, or after military service, we have a financial assistance program that will help fulfill your educational goals.

COLLEGE EXPERIENCE IS A BIG PLUS

If you've completed a year or more of college when you enter the Army, you could be way ahead of the game. The Army recognizes academic achievements through advanced rank and pay once you qualify for enlistment.

Under the Accelerated Promotion for Education Program, a student with 24 or more college semester hours may join the Army as a private (E-2) instead of the usual rank of private (E-1). A student with 48 or more college semester hours may join as a private first class (E-3). A student with a baccalaureate degree may join as a specialist (E-4). Joining the Army at a higher rank means a higher starting salary and increased responsibility.

With each promotion comes new opportunities to learn

and develop. You'll gain valuable experience that would ordinarily take years to accumulate in private industry.

PURSUE A SPECIALTY, OR LEARN SOMETHING NEW

The Army offers you further training and experience in areas you've already studied or it can help you find a new career path.

During college, you may have studied a subject of particular interest where you'd like practical experience. The Army offers more than 150 different career specialties with training from highly proficient technical experts. For example, if you studied business in college, the Army offers additional training and experience in accounting and finance. If you majored in computer science, the Army offers training in computer operations and computer repair. Other relevant studies include aviation, electronics, photojournalism, food service, radio and television broadcasting, dental, X-ray and medical lab specialties, to name a few.

CONCURRENT ADMISSIONS PROGRAM (ConAP)

The Concurrent Admissions Program (ConAP) is a partnership between the Army Recruiting Command and more than 1,950 participating colleges and Servicemembers Opportunity Colleges (SOC) to link Soldiers to a college at the time of enlistment. For

ARMY EDUCATION OPPORTUNITIES

Soldiers, ConAP is a plan to attend a home college, use the GI Bill education benefits and receive credit for education and experience gained in the Army. For high school students, ConAP enables more graduates to attend a college near home by earning the GI Bill educational benefits. For colleges and universities, the program provides an increased enrollment of mature, motivated veterans who have job experience and money for education.

IN THE ARMY, YOU ARE A SOLDIER AND A STUDENT

When you put on an Army uniform, you join one of the most unique learning systems in the world.

From day one, your Army experience will challenge, push and help you improve beyond anything you ever imagined. Being a Soldier means sharpening your mind and toughening your body, while gaining a sense of who you are and what you can do.

You'll learn to work with others on a team while developing your leadership skills.

Your personal and professional growth doesn't stop there. You'll also discover that the Army is one of the smartest ways to get an advanced education. In the Army, learning is a way of life.

EARN COLLEGE CREDITS

Whether you're about to begin college-level work or you've already taken college-level courses, the Army can help continue your education.

As a Soldier stationed around the world, you'll have access to programs at accredited colleges, universities and vocational schools. The classes you pursue are designed to accommodate your busy schedule. Courses can be taken online, on post or at local colleges within a short commute. Classes are scheduled to fit into your off-duty time on weekends, evenings or at midday breaks. What's more, many schools grant college credits for your military training and experience.

Education counselors will help you outline the academic or vocational courses you'll need to achieve your educational goals. Your counselor will help you balance training, on-the-job experience and self development in your Army specialty.

Various schools on or near Army posts offer unique associate and bachelor's degree programs in fields related to your military occupational specialty (MOS). These institutions work together to offer you specific

technical and general areas of study designed to meet your needs. You'll want to discuss these with your education counselor.

STUDY WITHOUT CLASSES

Through independent study, distance learning and credit-by-examination programs, you could earn college credit without stepping into a classroom. You could also receive credit for completing military training and through job experience. While studying on your own, you're developing something college classes can't teach – self-discipline. As a Soldier, you will find alternatives for continuing your education when your duties make it difficult to attend actual classroom instruction.

CREDITS EARNED ARE CREDITS KEPT

Once you've received college credit for a course, it's yours to keep. You'll also receive an Army American Council On Education Transcript that contains recommendations for college credit for your military training, job experience, and for any College Level Examination Program (CLEP) exams you've successfully completed. These credits form a foundation you can use to build your future. This is what we refer to as your "education advantage."

WE'LL HELP YOU PAY FOR YOUR EDUCATION

Highly motivated young adults make the best Soldiers, so the Army encourages you to continue your education. In fact, we'll help you discover new ways to offset the rising costs of a higher education so you can focus your attention on learning.

FINANCIAL ASSISTANCE

To help you pursue approved academic courses while you're in the Army, the tuition assistance program may help pay for a portion of the cost. Tuition assistance is available for courses that support your educational goals by providing up to \$250 per credit hour with a maximum of \$4,500 per year. Your education counselor can provide information about tuition assistance and other available programs. Your counselor will even help you complete the paperwork to apply. Visit www.goarmyed.com for more information and enrollment procedures.

EDUCATIONAL LOAN REPAYMENT PROGRAM

If you took out a loan for college you may be eligible to have your loan repaid at the rate of one-third of

ARMY EDUCATION OPPORTUNITIES

the loan for each year of active duty served. If you qualify, and your loan isn't in default, a four-year Army enlistment entitles you to a college loan repayment of up to \$65,000.

Ask your local Army recruiter if your student loan is eligible for this program.

WORLDWIDE LEARNING FACILITIES

Most Army installations have both education and learning centers. While these centers vary in size and program offerings, they exist so you can take advantage of the many educational opportunities the Army has to offer.

HELP STARTS AT YOUR ARMY EDUCATION OR LEARNING CENTER

This is where you'll find the Army education counselor, the person who will help you identify your educational and professional goals and recommend what to do next.

Available counseling includes academic and vocational planning, college application processing and financial aid advice. Many Army skill areas include career plans that are manageable and fulfilling, with courses and programs tailored to your career field.

Your Army education center also offers standardized tests used for college admission and for awarding college-level credit.

Among the tests administered – many at no cost to you – are the Scholastic Aptitude Test (SAT), American College Test (ACT), Graduate Record Exam (GRE), Graduate Management Aptitude Test (GMAT), and the College Level Examination Program. At post learning and education centers, you'll find a variety of multi-media resources ranging from computer programs to reference libraries of military books and technical pamphlets designed to help you learn even more about your Army specialty. You can study alone, in small groups, or as a team from your place of work.

LEARN FOREIGN LANGUAGES

Most education centers have language labs where you can study new languages or brush up on ones you've already studied using audio/visual technology, online resources and lesson workbooks. Several programs for learning foreign languages are also available to help prepare you for overseas

CHOOSE THE BEST PATH TO MEET YOUR FUTURE EDUCATIONAL GOALS

	POST 9/11 GI BILL	MGIB
BASIC ELIGIBILITY	Serve on active duty for at least 90 days since 11 Sept. 2001 (starts at 40% benefit earned & increases 10% for each additional 6 months on active duty - 100% entitlement at 36 months OR after separation with service connected disability after 30 days).	Service member must make a decision upon entry to active duty. Upon enrolling, will reduce Soldier's pay \$100/mo for 12 months.
BENEFIT AMOUNTS & HOW BENEFITS ARE PAID	Tuition/fees paid directly to school (max. allowed is most expensive undergrad tuition/fees of a state school). NOTE: No cap for someone on active duty. NOTE: Yellow Ribbon - may exceed max in-state undergrad rate. Whatever reduction school gives Veterans Affairs (VA) will match.	Paid monthly to Soldier/veteran. Amount paid not related to tuition costs, but to "rate of pursuit." Full-time monthly rate is \$1,368 for persons with 3+ years of service, with possibility of up to additional \$950/mo with Army College Fund enlistment incentive.

**Exception: Soldier who converts from MGIB to Post 9/11 GI Bill can receive benefits for both IHL and Non-IHL.*

assignments. Languages taught under these programs differ from post to post, but those needed by Soldiers being assigned overseas are always available. One such program is taught through audio/visual technology designed to orient you to the language and customs of the country where you will be serving.

SPOUSES ARE ELIGIBLE TOO

Some programs described in this booklet are open to spouses on a space-available basis. They may use the education or learning center to evaluate their abilities and interests or to plan future educational goals.

The Post 9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post 9/11 GI Bill. Benefits may include payment of tuition and fees, a monthly housing allowance, a stipend for books and supplies, college fund ("kicker") payments, a rural benefit payment and a Yellow Ribbon benefit.

ARMY EDUCATION OPPORTUNITIES

The Montgomery GI Bill (MGIB) plus the Army College Fund (ACF) can provide up to \$85,536 for college. The MGIB can help pay for college upon completion of two or more years of active service. This program is available to every Soldier entering the Army, and those who elect this benefit are required to contribute \$100 per month for their first 12 months of service.

HOW TO GET YOUR MONEY WHEN YOU START COLLEGE

After you leave the Army, the money you earned through the MGIB will be paid directly to you in installments through the Veterans Affairs (VA) each month you're enrolled in college. The money you earned through the Post 9/11 GI Bill for tuition and fees will be paid directly to the school while you receive a monthly housing allowance and stipend for books. To be eligible for Army college benefits, you must enroll in an educational program approved by the VA. Programs offered by most accredited colleges, universities, vo/tech schools and trade schools are VA approved.

Since there are nine months in a school year, you can be paid consistently each month during four years of college for a total of 36 months, as long as you're enrolled full time. If you go to school part time, your monthly paycheck will be less, but you'll be paid over a longer period of time. Your Army benefits are not affected by other scholarships, grants or assistance you are entitled to receive.

Keep in mind, the time limit for using your MGIB benefits is 10 years from the date of your discharge or 15 years for the Post 9/11 GI Bill.

YOU'LL COME AWAY WITH MORE THAN MONEY

Service in the Army is time well spent. As you continue learning and accepting new responsibilities, you'll be gaining self-confidence, determination and discipline – characteristics that spell success in any field of endeavor. Your breadth of experience and maturity will be easily recognized. You'll gain a clear picture of your career goals and experience how short-term effort supports long-term goals – the kind of things money can't buy.

OUR BENEFITS ARE HARD TO BEAT

- ★ In addition to education financial assistance, the Army offers a benefits package that's hard to beat in private industry.
- ★ No-cost or low-cost medical and dental care
- ★ Thirty days of vacation with pay each year
- ★ Opportunities for travel and adventure
- ★ Post exchange and commissary privileges
- ★ Outstanding sports and recreational facilities
- ★ Movies, arts and crafts and other leisure-time activities
- ★ Thrift Savings Plan

YOUR EDUCATION MEANS MUCH MORE

In the Army, your education helps qualify you for a skill, career advancement, increased pay and more. While you serve, you can accumulate thousands of dollars for college and earn college credits as well. Your future goals may include earning an associate or baccalaureate degree, laying the foundation for a good job, or making the Army a career. Whatever your choice, the skills, knowledge, abilities and experience you gain make the Army a practical investment in your future.

ANY QUESTIONS

Visit our Web site at goarmy.com or call 1-800-USA-ARMY. You can also visit your local recruiter who will be more than happy to answer any questions you have about the Army's educational opportunities or benefits.