

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

*Prepared by the
Camp Pendleton Education Center
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Camp Pendleton, CA 92055
(760) 725-6660 / 6414
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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 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.

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 or children. Children must be 18 in order to receive these funds. Marines can find the specifics on the transfer process in **MARADMIN 421/09**.

MILITARY SPOUSE CAREER ADVANCEMENT ACCOUNTS

The MyCAA program is managed by the Department of Defense. 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. Students 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. This program will begin accepting applications on October 25, 2010.



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.

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 JEC for additional information and test dates.

BOOKLETS (SOME COST TO OBTAIN):

Need a Lift? - College Financial Aid Handbook
Available at no-cost at the Joint Education Center, Bldg 1331 or may be purchased for \$3.95 (includes S&H). Contains section called **Educational Benefits for Veterans and Dependents**

American Legion National Emblem Sales
P. O. Box 1050
Indianapolis, IN 46206
1-888-453-4466 (toll-free)

Financial Aid for Veterans, Military Personnel and Their Dependents
2006 - 2008
Books are available at the JEC 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)

Managing the Price of College
Education Publications Center
P.O. Box 1398
Jessup, MD 20794-1398

Free on-line at:
<http://www.ed.gov/pubs/collegecosts/cover.html>

General Online Scholarship Web Sites

Amazing Scholarship Guide

<http://www.amazingscholarshipguide.com/scholarships-for-federal-employees.html>

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>

feMoney.org

<http://www.fedmoney.org/grants/0-scholarships.htm>

Military Scholarship Finder

<http://www.aid.military.com/scholarship>

MilSpouse.org

<http://milspouse.org/educ/fund/MilFscholar/>

National Military Family

<http://www.militaryfamily.org/our-programs/military-spouse-scholarships/>

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/offices/OPE/PPI/HOPE/index.html>

Talbots Women's Scholarship Fund

Enter "Scholarships" in their search box

<http://talbots.com>

VA Education Assistance

<http://www.gibill.va.gov>



Military Scholarships

Contact Information



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>

Go to: <http://www.nmcrs.org/travers.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.
Application deadline NLT 1 March 2010.

Go to: <http://www.nmcrs.org/boorda.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).
Application NLT 1 May 2010

Go to: <http://www.nmcrs.org/spec-prgm.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.
Application deadline NLT 1 March 2010.

Go to: <http://www.nmcrs.org/goldstar.html> NMCRS Gold Star Scholarship Program. for the children and unremarried spouses of deceased service members -- Application NLT 1 March 2010 -- for unremarried spouses -- application NLT Two months prior to the start of school

Go to: <http://www.nmcrs.org/sponsors-scholarship.pdf> 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.

Go to: <http://www.nmcrs.org/mcalinden.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.



Army Emergency Relief Spouse Education Assistance Program

http://www.aerhq.org/education_spouseeducation_assistance.asp

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

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



Air Force Aid Society Education Grant

The General Henry H. Arnold Education Grants Program: Open to Spouses (stateside) of active duty Members, Title 10 AGR.Reservists, and surviving spouses of deceased personnel

http://www.afas.org/Education/body_grant.cfm

Air Force Club Membership Scholarship Program

<http://www.afsv.af.mil/Clubs/scholarship.htm>



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

(Members can be active duty, Reserve, or retired personnel of Navy, Marine corps or Coast Guard)

FRA Scholarship Program
125 N. West Street
Alexandria, VA 22314-2754
1-800-FRA-1924 (toll-free)

Web site: www.fra.org

Click on: About FRA, scroll down to Scholarships

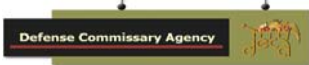


Coast Guard Mutual Assistance

<http://www.cgmahq.org>

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

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 their website or call 1-804-734-8061.

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

Additional Military Specific Scholarship Information



AFCEA General Emmett Paige Scholarships

Persons on active duty or veterans and either's Spouses

AFCEA = Armed Forces Communications & Electronic Assoc.Ed. Foundation

703-631-6149 or 800-336-4583 x 6149 or
Send e-mail to scholarship@afcea.org

<http://www.afcea.org>

Click on Scholarships

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: cnslschf@erols.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

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
Or call 1-202-371-8880

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 in HI at time of application and during the period scholarship benefits are utilized.

Bowfin Memorial Scholarship Committee
C/O Patty Dody, President SOWC
109 Ford Island
Honolulu, HI 96818

E-mail: dcpcc@aol.com

Phone: 808-455-2597

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

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 with a GPA of 2.6 on a 4.0 scale.

Linda *Epicwoman* Snyder – Administrator
PGR Fallen Warrior Scholarship
P.O. Box 375
Idleyld Park, Oregon 97447
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 Fleet Training Center, 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) 59102406
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.facscholarship.com>

**Hearts and Hands Community Club
Scholarship** For spouses within USAG Giessen

<http://heartsandhandscc.com>
E-mail: heartsandhandscc@yahoo.com

**Joanne Holbrook Patton Military Spouse
Scholarship** (falls under National Military Family Organization)

<http://www.nmfa.org/site/PageServer>
Click on Education

Ladies Auxiliary of the FRA Scholarship

Questions and comments to

<http://www.la-fra.org/>
LA FRA National Headquarters
56 Harvard Street Medford, MA 02155
NES@LA-FRA.ORG
or call 781-396-4859

**Marine Corps Air Station Officers
Spouses Club (Parris Island)
Parris Island Staff Non-commissioned
Officers Spouse Club**

Mary Ellen DeWolfe 843-379-9654
Joanne Bright 843-525-1756

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 below for additional information:

June Hering toll-free at 800-292-7777 or e-mail us at mcsfnj@mcsf.org

http://www.mcsf.com/site/c.ivKVLamTluG/b.1696095/k.9BB0/for_Students.htm

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
<http://www.militaryfamily.org>

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.
(703) 642-5360

Military Order of the Purple Heart
Alex Waigandt
5004 Innsbruck Way
Columbia, MO 65203
Phone: 573-874-6777
Email: waigandta@missouri.edu
<http://www.purpleheart.org/scholarships>

National Guard of Connecticut Scholarship Program Five \$500 scholarships available to spouses of members of NGA CT

<http://www.ngact.com/scholarships.html>

Naval Officers Spouses Association of Mayport 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 stationed at or completed tour at the Naval Station or Naval Air Station Mayport.

Send legal size SASE to:
Naval Officers' Spouses Assoc. of Mayport
P. O. Box 280004
Naval Station, Mayport, FL 32228

Navy League of San Diego
Need based scholarships for Navy & Marine Corps dependents who reside in California and are a graduating senior with evidence of acceptance into 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

Non-Commissioned Officers Association (NCOA) Scholarship Grant
NCOA Scholarship Fund, Inc.
For spouses of members of NCOA

www.ncoausa.org
NCOA Scholarship Fund Inc.
P. O Box 33610, San Antonio, TX 78265-3610
Or call 210-653-6161

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

Officers Spouses' Club of San Diego, Inc. Scholarship
To dependent children or spouses of active duty, retired, or deceased military officers and enlisted personal. Applicants must reside in the greater San Diego area at time of application.

Send a business size SASE to NOWC
Navy Wives Clubs of American
Scholarship Foundation
Attn: Scholarship Committee
P. O. Box 18-2104
Coronado, CA 92178

Parris Island Officer's Spouse Club

Rebecca Varicak 843-522-1615

Scholarships for Military Children Program

Program is open to sons and daughters of active duty and retired customers of the Commisaries

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

www.militaryscholar.org



Scholarships for Severely Injured Service Members and Their Dependents

<http://www.dantes.doded.mil/sfd/index.asp?Flag=True>

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.navy.sna.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

USS Lake Champlain (CG-57) Scholarship Foundation - Provides assistance to spouses of members assigned to USS Lake Champlain on PCS orders since commissioning August 12, 1988

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

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.

VFW Military Family Scholarship
VFW National Headquarters
406 West 34th Street
Kansas City, MO 64111
www.vfw.org

Additional Scholarship Information

American Association University Women

Charlotte Boe 843-322-0174

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

Coastline Community College
Website: <http://military.coastline.edu/marine.htm>

FAX number (714) 241-6324

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. Application Deadline is May 31, 2007

Saint Leo University; Attn: Gloria Howell
Naval Amphibious Base
1481 D Street, Bldg 3016
Norfolk, VA 23521-2498
Gloria.howell@saintleo.edu

Georgia's Hope Scholarship and Grant Program

1-800-505-GSFC

<http://www.gsfc.org/hope>
Georgia Student Finance Commission
2082 East Exchange Place
Tucker, GA 30084

Harvard University free tuition

Provides free tuition to students from low-income families, earning less than \$60,00 per year, who are academically qualified to attend Harvard.

Harvard University
Financial Aid Office (617) 495-1581
<http://adm-is.fas.harvard.edu/FAO/index.htm>

Las Vegas Hospitality Association

LVHA Nellis AFB Spouse's Scholarship

<http://www.nevadacf.org/scholarships.htm>

Park University Military Family Scholarships

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

1-843- 228-7052

Protect and Serve Grant – a scholarship awarded to spouses of U.S. military from Peirce College, up to 25% on tuition fees
Pierce College is in Philadelphia, Pennsylvania

protectandserve@peirce.edu
1-888-go-pierce x9800

Schoen Family Military Scholarship

Any Marine Combat veteran, particularly wounded veterans, are encouraged to apply for these scholarships. Must be used

University of Southern California (USC)
Marshall School of Business
Jean Bowman
(213) 740 4865

toward a business undergraduate or graduate degree program at the Marshall School of Business.

Scholarship for Culinary Education

Les Dames d'Escoffier International,
Atlanta Chapter
The Reynolds Group- 404-888-9348

<http://www.lesdamesatlanta.org/scholarshipapp.pdf>

Spouse Schoolmates Scholarship

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

www.apus.edu

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

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

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

<http://www.thanksusa.org>

1-877-THX-USAS
shintz@scholarshipamerica.org

**University of Maryland University
College Scholarships**

www.umuc.edu/financialaid/scholarships/02_programs.shtml

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.

American Institute of Architects Minority Disadvantaged Scholarship. Go to:

www.e-architect.com/institute/scholar.htm This is a scholarship for minority students enrolling in architecture programs. Awards are from \$500 to \$3,000. Generally 20 students are selected. Deadline is December 6.

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. Deadline is in July. Go to website for GPA requirements and details.

ARMY ROTC Scholarships---(for Historically Black Colleges). Go

to: www.usarotc.com/index.htm. 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 to qualify. Deadline is November 15. Details at website.

Arts Recognition And Talent Search Awards Go to: www.artsawards.org. 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 (for registration in specific regions).

Coca-Cola Scholars Scholarships---Go to: 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. The deadline is October 31.

Developmental Fund for Black Students in Science and Technology Scholarships - ourworld.compuserve.com/homepages/dlhinson/dfb_sch.htm. Award amount: \$2,000 and renewable. Several scholarships granted. This is for science or engineering students at HBCUs.

Gates Millennium Scholarships---Go to: www.gmsp.org/SOW4/ The Gates Millennium Scholarship is to promote academic excellence and to provide an opportunity for thousands of outstanding students with significant financial need. The scholarship will cover room, board and tuition for at least 1,000 high school students a year. Nomination material for 2002-2003 will be available November 2001. Go to website for details. Deadline: March 15.

Harry S. Truman Scholarship--Go to: www.truman.gov The 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. The deadline is February 1st. Go to website for details.

Hispanic College Fund Scholarships--Go to: hispanicfund.org/hcf-scholar.html. Major site for Hispanic students majoring in business-related areas, A to Z (accounting, human resources, communications, and more). The award amount varies. Over 140 awards granted. Deadline: April. Go to website for details.

Kodak Scholarships---Go to: www.kodak.com/US/en/motion/programs/student/scholarship.shtml The award: varying amounts to \$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. Deadline: December. Details at site.

Jackie Robinson Foundation Scholarship---Go to: www.JackieRobinson.org The award: \$6,000 per year. Number of winners about 100. It's renewable. Academic merit, leadership, community service, all fields. Deadline is usually in April. Detail see site.

NACME Scholarships---(National Action Council For Minorities in Engineering). Go to: www.nacme.org/sch_index.html. The award amounts to \$20,000, and many are awarded. This is our major engineering scholarship gateway. You must be an engineering student. The deadline is usually in February. Go to the website for details, or contact from aid officials at your college.

National Alliance for Excellence Scholarships--Go to: www.excellence.org/programs.html . The student competitors can be seniors or already in college. They must submit an application that can include recommendations (academics), art (slides), dance (tapes), photographs, or other materials that point to talent and achievement in all areas. The awards are for a minimum of one year, and over 100 are granted. Applications can be submitted at any time. The selection process is ongoing.

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. Deadline is Feb 28th. See web site for application and information.

National Association of Black Journalists--Go to: www.nabj.org/html/studentsvcs.html **NABJ** 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. Deadline is March 31. Go to website for details.

NCAA Scholarships--(National Collegiate Athletic Association) Go to: www.ncaa.org/about/scholarships.html . 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: www.nmfa.org/site/PageServer?pagenam=home-education 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/scholarships . Award amount: Generally range from \$1,500 to \$3,000 for members of NSBE. Number of awards varies. This is primarily for engineering students, and others majoring in related disciplines. Deadlines vary. Details at website.

Project Excellence Scholarships---Go to: www.project-excellence.com. The award: \$4,000 or higher (to full tuition). Number of winners: at least 600. Academic merit, leadership, community service, all fields. Deadline: Feb. Details on their website.

Ron Brown Scholarships---Go to: www.RonBrown.org. The award: Leadership, community service, all fields. The deadline is usually in January. This is one of most prestigious scholarships and it's very, very competitive. Details at site.

Ronald McDonald House Charities and the United Negro College Fund.
www.mcdonalds.com/countries/usa/community/education/scholarships/index.html.
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. The deadline is April 1. Go to website for details.

Society of Women Engineer Scholarships. Go to: www.swe.org/SWE/StudentServices/Scholarship/brochure.htm. These scholarships are targeted for women who are majoring in engineering or computer science. Award amount are from \$200 to \$5,000, and at least 90 are granted. The deadline for students already in college is February 1st but is May 15 for high school seniors entering an "accredited" program.

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. The deadline is Sept. 15. Go to website for details.

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). The deadline is usually December. Details at site.

Additional Informational Resources for Service Members and Family Members

General Military Web Sites

A Continuum of Resource Education for Sea Service Spouses

Naval Services Family Line has created this page as a guide for those offering education on the Sea Service Lifestyle. Here you can find ready-to-use training modules on everything from crisis management, to communication, pre-deployment, teambuilding and entertaining. We invite you to use these materials and contribute your own!

http://www.lifelines.navy.mil/pls/itc/url/page/FLAPP/FLDETAILPAGE?current_id=17.50.0.0.0.0.0.0

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

Guidelines for the Spouses of CPOs

This booklet, developed by volunteer support at Family Line, is available as a resource for the spouses of newly-selected Chief Petty Officers. It describes the roles and responsibilities of the Chief to help spouses understand the increased responsibility of their new Chief. Although designed for spouses of newly-selected Chiefs, it is also a great resource for all Chief spouses.

http://www.lifelines.navy.mil/dav/lsn/LSN/BINARY_RESOURCE/BINARY_CONTENT/1627931.pdf

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://wwwa.nko.navy.mil/portal/page?_af_ _pageId=pg30160026

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.org

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/sls/index.cfm>

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

MILITARY SCHOLARSHIP & LOAN PROGRAMS

Name of Program	Amount	Month Applications are available	Month Application Submission Deadline
		<i>AFCEA Educational Foundation Scholarships</i>	
AFCEA Disabled War Veterans of OIF and OEF pursuing a 4 yr degree in science or math	\$2,500	year round	June & Nov 15th
CSC Defense Graduate Scholarship - for students pursuing a graduate degree in Engineering	\$3,000	year round	May 21, 2010
Distance Learning Scholarship - for active duty and veterans pursuing a degree in science or math online	\$2,000	year round	June 10, 2010
General Emmett Paige Scholarship - for active duty and veterans pursuing a degree in science or math	\$2,000	year round	1-Mar-2011
Intelligence Scholarships - for active duty and veterans pursuing a 4 yr degree in intelligence	\$2,250	year round	15-Nov-2010
Intelligence Scholarships - for active duty and veterans pursuing a graduate degree in intelligence	\$5,000	year round	15-Nov-2010
Marine Corps Sgt Jeanette Winters Memorial Scholarship - for Active Duty and veterans pursuing a 4 yr degree in intelligence, science or math	\$2,000	year round	1-Sep-2010
Veterans of OIF and OEF Scholarship - for active and veterans pursuing a 4 yr degree in science or math	\$2,000	year round	15-Nov-2010 1-Apr-2011
VADM Samuel L. Gravely, Jr. USN (ret) Memorial Scholarship - for Active Duty and veterans pursuing a 4 yr degree at a Historically Black University (HBU)	\$5,000	year round	1-Sep-2010

AMVETS National Scholarship Program - for honorable discharged veterans	\$4,000	year round	15 Apr 2011
Camp Pendleton Officers Wives Club - for Military Spouses, Dependents and High School Seniors	\$1,000	Oct 2010	April 1st
Cox Heroes Scholarships - Adults, High School Seniors, and Military Dependents	\$2,500	November 2010	Jan 29th
DKF FOUNDATION - Military Veterans or dependents of deceased veterans of OIF or OEF	\$5,000	June	TBA
Fallen Warrior Scholarship Fund - for surviving	\$2,000	Jan 2011	1-Apr-2011

Spouses, Dependents and High School Seniors			
Folds of Honor Foundation - for surviving spouses and children of 100% diasabled or deceased veterans	varies	1-Jan-2011	31-Mar-2011
Freedom Alliance Scholarship Fund - for dependent children of 100% disabled or deceased or POW/MIA	varies	available	30-Jul-2010
Marine Corps Scholarship Foundation - children of Marines and Sailors who serve with USMC units	\$3,000	1 Jan 2011	1-Apr-2011
MGySgt John David Fry - for dependent children apply for the program through the VA	varies	May	funds in August
Military Order of the Purple Heart Scholarships - awarded to Purple Heart recipients and their families	varies	1-Sep-2010	

NAVY MARINE CORPS RELIEF PROGRAMS

Admiral Travers no-interest loan program		October	May 1st
Admiral Borda no-interest loan program for MECEP and MCP students only		November	May 1st
United States Navy Centennial Scholarship Program - for OIF/OEF combat wounded veterans in the last two years of a BA degree in education	\$3,000	year round	year round

Scholarships for Military Children - For children of active duty, veterans, or deceased military personnel	\$1,500	1-Nov-2010	31-Jan-2011
SSgt Benton Memorial Scholarship - USMC or USMCR vets attending a California State University	\$5,000	year round	April 2011
THANKS USA Scholarship Program - for spouses and children of active duty personnel	\$3,000	Apr 2011	15 May 2010
Tillman Military Scholars - Active Duty, Veterans, Dependent Children and Spouses	varies	March 2011	April 30th
Tillman Scholars Attending Arizona State - Active Duty, Veterans, Dependent Children & Spouses	varies	March 2011	April 30th
VA Mortgage Center.com - Active duty, veterans dependent Children and Spouses	\$1,500	1 Oct 2010	Nov 2010
Veterans of Foreign Wars - Active duty, veterans dependent Children and Spouses	\$1,500	1 Oct 2010	Nov 2010