

Benefit Options

The following Table shows some general comparisons between each of your benefit options:

Education Benefit	Highlights	Things to Consider
Military Tuition Assistance T/A	<ul style="list-style-type: none"> ● No Cost ● Simple Process ● Covers up to 65% Tuition and Fees ● Noncompetitive 	Limited to: <ul style="list-style-type: none"> ● \$166 per Credit Hour ● 4,500 Annually (FY) ● 12 SH (U.S. Navy only) ● Subject to Command and Service Approval
GI Bill "Top-Up "	<ul style="list-style-type: none"> ● Pays the remaining Balance remaining after T/A ● Relatively Simple Process ● Noncompetitive ● Lump sum Paid to School 	<ul style="list-style-type: none"> ● Charged against your 36 Months of GI Bill Benefits ● Must Be GI Bill Eligible ● Must be used with T/A
Montgomery GI Bill (Chpt. 30)	<ul style="list-style-type: none"> ● Pays up to \$985 for Full-time student ● Not subject to Command Approval ● Noncompetitive ● Cannot be used in conjunction with TA. ● Money is Direct Deposited to your own Bank Acct. 	<ul style="list-style-type: none"> ● Complex Process ● Must Be GI Bill Eligible. ● Costs are taken from your 36 Month Benefits. ● You are responsible to pay the School.
Federal Student Aid (FSA)	<ul style="list-style-type: none"> ● Offers Low-Interest Loans. ● Offers Grants ● One Application Process all FSA. ● Can be used to pay for books and fees in conjunction with T/A ● Needs Based ● Noncompetitive 	<ul style="list-style-type: none"> ● FSA Loans must be repaid. ● Money goes to School for dispersal. ● More complex Process.
Scholarships & Grants	<ul style="list-style-type: none"> ● Usually No-Cost ● Process Varies ● Can be worth Thousands ● Many go un-claimed. ● Thousands are designed for Military and Dependents. ● Scholarship Finder ● Service Organizations offer non-competitive education grants. 	<ul style="list-style-type: none"> ● Process can be time consuming ● Based on Competition and/or Student Needs ● Wide Range in Value ● May require submitting an Essay.