Paying for College:
A Guide to Educational Scholarships, Grants and Loans for Service Members and their Families

“Develop a passion for learning. If you do, you will never cease to grow.” - Anthony J. D’Angelo
Returning to school is one of the best ways to expand your employment opportunities. The MCB Camp Butler Personal and Professional Development Education Program offers academic advising for active duty personnel and their spouses as well as civilian employees. There are four contracted schools with representatives aboard installations across the island. You can start out small by earning a vocational certificate, or you can expand your horizons with an associates, bachelor or graduate program.

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 (MYCAA). There are also many organizations that provide scholarships, loans, and grants to Marine Corps families. Information on those programs can be found throughout this booklet.

Every college/university has its own financial aid office with staff members who are trained to help you maximize the aid you may receive. Be sure to make an appointment with the financial aid office to discuss options available at the school, or through the local community, state and/or federal government.

There are two different forms of financial aid: Loans, which must be repaid, or scholarships and grants, which are “free money.” In order to receive grants or loans, students must complete a Free Application for Federal Student Aid (FAFSA). The application is processed by the Department of Education, and the results are sent to your school in order to determine the amount of aid you will receive. Each institution will have their own deadline for submitting this application. Check with your school for their deadline. This application must be done annually, with deadlines usually occurring the beginning of the year.

DISCLAIMER: Please be aware that scholarships are ever changing and have deadlines. Some scholarships and websites available at the time this booklet was printed may no longer be available by the time you are reading.
1. **SCHOLARSHIPS.** Scholarships do not have to be repaid as 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 you meet specific criteria, but keep in mind the criteria may not be academic. They can be based on your family dynamic, demographic, financial need, geographical location, hometown, etc. Academic criteria is often based upon your academic major/career goal or academic performance. There are several “scholarship finders” available online. These databases, such as [www.fastweb.com](http://www.fastweb.com) and [scholarships.com](http://scholarships.com) will often send you updates regarding scholarships you may be eligible for. Installation clubs and organizations, such as the Officers’ Spouses’ Club, Navy-Marine Corps Relief Society, and others also offer scholarships.

Unfortunately, there are scam artists who will try and trick you into paying a fee for a scholarship. 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 at 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 six months after you graduate school or drop below part-time enrollment. Loans are offered federally and through your academic institution.
The MyCAA program is a career development and employment assistance program sponsored by the Department of Defense (DoD). MyCAA helps military spouses pursue licenses, certificates, certifications or Associate's Degrees (excluding General Studies and Liberal Arts) necessary for gainful employment in high demand, high growth portable career fields and occupations. MyCAA provides a maximum benefit of $4,000 with an annual fiscal year cap of $2,000. Spouses of service members on active duty in pay grades E-1 to E-5, W-1 to W-2 and O-1 to O-2, who have successfully completed high school and have the ability to request tuition assistance while their military sponsor is on Title 10 military orders are eligible. Spouses married to members of the National Guard and reserves in these same pay grades are eligible.

You can establish an account by visiting https://aiportal.acc.af.mil/mycaa
For additional information call 1-800-342-9647 to speak with a MyCAA Career and Education Consultant or visit your nearest MCCS Education Office.

Free Application for Federal Student Aid (FAFSA)
Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded or federally guaranteed financial assistance for education beyond high school.
www.fafsa.ed.gov

Federal Student Aid
Get ready for college or career school, learn about federal student aid and how to apply using FAFSA, and get information on repaying student loans.
www.studentaid.ed.gov

Benefits.gov
Benefits.gov is the official benefits website of the U.S. government with information on over a thousand benefits and assistance programs.
www.benefits.gov

Federal Student Financial Aid
Fedmoney.org is the most comprehensive, free, full-text, online resource on all U.S. government grants and student financial aid programs. Here you will find detailed and up-to-date information about who can apply, how to apply, full contact information, and much more. There are over 130 government grants, loans, scholarships, fellowships, and trainee-ships related to education.
www.fedmoney.org/grants/0-scholarships.htm

GI Bill Transfer of Benefits
Under the Post 9/11 Veterans Education Assistance Act of 2008, Marines who have served a minimum of six 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 and/or children. A child may not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate) or reached 18 years of age. Marines can find the specifics on the transfer process in MARADMIN 421/09.
To begin the transferability process, access the webpage: https://www.dmdc.osd.mil/TEB/
American Association of University Women  
Funding for local scholarship programs across the U.S. for qualified women students seeking education funding. Participating branches and states determine their scholarship amounts and eligibility criteria, and applicants apply directly to the opportunities for which they are qualified. Information is NOT available from the AAUW national office.  
https://ww2.aauw.org/branch_locator/index.php

Central Intelligence Agency  
Undergraduate Scholarship Program  
Available to high school seniors planning to enroll in a 4 or 5 year college program or college freshmen or sophomores enrolled in a 4 or 5 year college program. Summer internship attendance in Washington D.C. is required.  

College Board Scholarship Search  
Big Future by the College Board is a great resource to understand how to apply for aid, college costs, search for scholarships, loans, and much more.  
https://bigfuture.collegeboard.org/pay-for-college

College Data  
College Data serves as your online college advisor. Learn how to find colleges that are a good fit for you, develop your college search strategy and explore colleges with the College Match college search engine.  
https://www.collegedata.com/

College Net  
Search by keyword or profile to find scholarships you are most qualified to receive. You can also use their features to search for a college.  
https://www.collegenet.com/mach25/app

College Scholarships  
A free guide offering resources and tips to help you find college scholarships and other financial aid.  
www.collegescholarships.org

College Toolkit  
Search for colleges, degrees and scholarships. Also explore careers and compare student loans.  
www.collegetoolkit.com

EStudentLoan.com  
eStudentLoan provides resources to help you understand everything you need to know about student loans for college. Explore the site, and when you are ready, find a loan that’s right for you.  
https://www.estudentloan.com/

FastWeb  
A large database of scholarships for every kind of student. Once you have created a profile, they will help you search, select and apply for scholarships.  
http://www.fastweb.com/

FinAid.org  
A comprehensive source of student financial aid information, advice, and tools.  
http://www.finaid.org/

Frame My Future Scholarship  
Open to full-time undergraduate and graduate students attending a U.S. college or university. To enter, you must submit an original creative image that expresses what you hope to achieve in your personal and professional life after college. Your entry must be your own work and must relate to the theme: “This is how I want to frame my future.”  

Hispanic Scholarship Fund  
The Hispanic Scholarship Fund provides scholarships to Latino students as well as related support services. Provides information for students and parents, as well as a network to continue reaching your goals beyond graduation.  
http://www.hsf.net/

The National Science and Mathematics Access to Retain Talent (SMART) Grant  
SMART Grants assist Pell-eligible students in their third and fourth year of undergraduate work, who are majoring in technical fields, critical foreign languages, or who are in a qualifying liberal arts program.  
http://www2.ed.gov/programs/smart/index.html
Peterson's
Provides data on over 4,000 colleges, universities and graduate programs. Also provides financial aid information and test preparation resources.

Scholarships.com
This site can help you find money for school, even as colleges discover and recruit you.
https://www.scholarships.com/

Scholarship Gateway
This site is a gateway for over 200 free scholarship opportunities for minorities.
http://blackexcel.org/link4.htm

Teacher Education Assistance for College and Higher Education (TEACH) Grant
A grant for those who intend to pursue a career in teaching. Certain courses and employment requirements must be met to ensure eligibility maintains the grant status.

United Negro College Fund
Need and merit based scholarship database geared toward minority students meeting certain eligibility academic and/or financial criteria.
https://uncf.org/
Military Affiliation Scholarship Information

American Legion/Legion Auxiliary/Legacy Scholarships
Veterans, spouses and children are eligible for a variety of scholarships through the American Legion and its affiliates. The service member or veteran must be a dues-paid member of the organization for veteran/spouse/child to be eligible for scholarships.
https://www.alaforveterans.org/scholarships/ or
https://www.legion.org/scholarships
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American Military Retirees Association
Scholarships available for members of the association, or their spouse/dependent children. Must attend an accredited 2-, 4-year institution, or vocational-technical school.
http://amral973.org/Scholarship/
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AMVETS Scholarship Program
Active-duty/Veterans/Guard or Reserve members are eligible for scholarships. Children and grandchildren of service members are also eligible for their own scholarships. Both categories require proof of acceptance to a post-secondary educational program.
www.amvets.org/amvets-in-action/scholarships
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Armed Forces Communications and Electronics Association (AFCEA) Educational Fund
STEM field scholarships available to students in their second or third year of academics. Although there is a small handful of scholarships available, a recipient is only eligible to receive one from AFCEA.
http://www.afcea.org/site/?q=foundation/scholarships
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Armed Forces Crossroads Scholarships for Military Children
The Defense Commissary Agency/Fisher House Foundation scholarship is for full-time student children of Active, Guard, Reserve of Retired service members. Those seeking an associates, second undergraduate or graduate degree are not eligible. There are also links for other scholarships and financial aid information.
http://wwwafcrossexroads.com/education/coll_scholar.cfm#3
C

Association of Old Crows Educational Foundation
STEM scholarships provided by local chapters to local colleges and universities. A number of chapters also provide Enlisted Tuition Grants for military personnel on active duty.
http://www.crows.org/aef/scholarship-a-grants.html
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Children of Fallen Patriots Foundation
Grants and resources available for children of Gold Star families who lost a parent in either combat or peacetime. Open to all Armed Forces and Coast Guard, active, reserve, guard. Enrollment required.
http://www.fallenpatriots.org/enroll-a-student/
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The Enlisted Association National Scholarship Program
Two separate scholarships available to applicants with a parent or grandparent who is, or was, a member in good standing (deceased or otherwise) of The Retired Enlisted Association
http://www.trea.org/resources/
C

EOD Warrior Foundation
For a child, stepchild, spouse, or grandchild, or other DoD recognized dependent of a graduate of the Naval School Explosive Ordnance Disposal (NAVSCOLEOD)
www.eodwarriorfoundation.org/scholarship/
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Fleet Reserve Association (FRA)
Enlisted Active duty or veteran members of the FRA, their spouses and children of the Navy, Marine Corps, and Coast Guard are eligible for a dozen or so FRA Education Foundation Scholarships.
http://www.fra.org/fra/Web/Web/Content/FRA_Scholarships.aspx
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Folds of Honor Foundation

Folds of Honor Foundation (FHF) provides post-secondary educational scholarships to the spouses and children of disabled or KIA service members. These are one-time use scholarships for K-12, or post-secondary education.

https://www.foldsofhonor.org/scholarships

Force Recon Association

Applicants must be a member or spouse/child of a Force Recon Association member in good standing. Scholarship can be used at scholastic or vocational-technical schools.


Freedom Alliance Scholarship Fund

Children of 100% disabled, KIA, POW or MIA service members (to include Guard and Reserves) are eligible for this renewable scholarship.

http://www.fascholarship.com/qualifications/

Heroes’ Legacy Scholarships

Honoring those who have fallen in battle, or those who have died or have become 100% disabled through their active military service on or after September 11, 2001. The program is open to their dependent, unmarried children under age 23.

http://www.militaryscholar.org/legacy/apply.html

Hope for the Warriors

A handful of scholarships specifically for spouses/caregivers for use at an accredited university, college or trade school.

www.hopeforthewarriors.org/story/18727849/spouse-caregiver-scholarships

Imagine America Foundation Grant

Scholarships for veterans and other military students who decide to pursue career college training. Available to any qualified active duty, reservist, honorably discharged, or retired veteran of a U.S. military service branch for attendance at a participating career college.

www.imagine-america.org/grantsformilitary

Iraq and Afghanistan Service Grant

A student who is not eligible for a Pell Grant, but whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001, may be eligible to receive the Iraq and Afghanistan Service Grant. Students must be enrolled in college at least part-time at the time of the parent or guardian’s death. The grant award is equal to the amount of a maximum Pell Grant for the award year, not to exceed the cost of attendance for that award year.


Jerry L. Pool Memorial Scholarship

Eligible applicants shall be one of the following: U.S. Veteran or ex-prisoner of war; current POW/MIA spouse or child; Veteran Widow(er) who has not remarried; Veteran’s child or spouse; VietNow Associate; a Veteran’s sibling, or any other blood relative. The applicant should not have received any other federal or state grants of scholarships and should demonstrate a financial need.

http://vietnowfreeport.org

Liberty University’s Heroes Fund Scholarship

For use at Liberty University, the scholarship is offered to service members and honorably discharged Gulf War (1990-present day, which includes Desert Shield, Desert Storm, OEF and OIF) veterans, or the spouse of a service member KIA during one of the Gulf Wars. Must be 50-100% disabled service member or a recipient of the Purple Heart, and can only be used for the first certificate/degree on any level.

www.liberty.edu/index.cfm?PID=18826
Ladies Auxiliary VFW
A continuing education scholarship for Auxiliary members, their spouse, or their children.
www.ladiesauxvfw.org/scholarships
V SC

Marine Corps Counterintelligence Association
For qualified applicants who are pursuing resident, full-time college/university undergraduate studies at a fully accredited institution. Students at the graduate level are not eligible for this program. Membership required by service member or spouse of the deceased member from the counterintelligence MOS.
http://mccia.org/Public/Scholarship/default.aspx
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Marine Corps-Law Enforcement Foundation
Financial support for a child of a U.S. Marine or a U.S. Federal Law Enforcement Officer killed while on active duty.
www.mc-lef.org
C

Marine Corps League Foundation Scholarship Program
For use by children and grandchildren of Marines killed in action, or League and Ladies Auxiliary members’ children and grandchildren.
http://www.mclfoundation.org/Scholarships.html
C

Marine Corps Scholarship Foundation
Children of Active/Veteran Marines or Active/Veteran Navy Corpsman who served with a Marine Unit are eligible for financial assistance with their first undergraduate degree or vocational-technical certificate.
https://www.mcsf.org/apply/
C

Marine Gunnery Sergeant John David Fry Scholarship
The “Fry Scholarship” provides Post-9/11 GI Bill benefits to the children and surviving spouses of service members who died in the line of duty while on active duty after September 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level.
http://www.benefits.va.gov/GIBILL/Fry_scholarship.asp
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Marine Officers’ Spouses’ Club of Okinawa
Fall applications are for spouses of active duty and GS employees with SOFA status on Okinawa. Spring awards are for dependent students. Awards may be used for undergraduate or graduate studies.
http://www.moscokinawa1.org/scholarships.html
S C

Military Officers Association of America
The MOAA Scholarship Fund offers interest free loans, grants and scholarships for students seeking undergraduate degrees. Check specific eligibility for each program, as some are open to children of enlisted members as well.
www.moaa.org/education
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Military OneSource
Education resources for service members, veterans, spouses and their children.
http://www.militaryonesource.mil/education-and-employment

Military Order of the Purple Heart Scholarship
Undergraduate scholarship for a recipient of the Purple Heart who is also a member of MOPH. Their spouse, children and grandchildren are also eligible. Surviving dependents of those posthumously awarded the Purple Heart are also eligible.
www.purpleheart.org/scholarships/default.aspx
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National Military Family
The National Military Family Association offers financial aid for military spouses of all military branches pursuing higher education. The scholarship funds may be used for tuition, fees, and room and board.
www.militaryfamily.org/spouses-scholarships

Naval Officers’ Spouses’ Club of Okinawa
NOSCO offers scholarships to eligible U.S. Navy family members or eligible civilian family members on Okinawa with SOFA status. Scholarships are available to graduating high school seniors, continuing college students and (full- and part-time student) spouses. All scholarships will be awarded for an accredited college, university, or vocational/trade school studies.
http://www.noscokinawa.com/scholarships

Navy League of the United States
Scholarships are available only to children and grandchildren of current or former members of the U.S. Navy, U.S. Marine Corps or U.S. Coast Guard.
http://navyleague.org/scholarship/index.html

Navy-Marine Corps Relief Society (NMCRS)
A variety of scholarships and no interest loans for active and retired members and their dependents to support education.
www.nmcrs.org/pages/education-loans-and-scholarships

NBCC Foundation
The military scholarship is awarded to service members, their spouses, and veterans, who are pursuing a counseling education and who commit to serving fellow military personnel upon graduation.
www.nbccf.org/programs/scholarships

Paralyzed Veterans of America Scholarship
For Paralyzed Veteran members, their spouses and children. Go to www.pva.org and use the search bar to type in “scholarship.”

Pat Tillman Military Scholars Program
A scholarship plus a community for active duty service members, veterans and their spouses. Must be a full time student; can be used for post-graduate schooling.
http://pattillmanfoundation.org/apply-to-be-a-scholar/

Special Operations Warrior Foundation College Scholarship
For eligible SOWF families, the scholarship program process is a grant to cover all the costs associated with obtaining a post-secondary degree.
www.specialops.org/college-scholarship-program

Tailhook Education Foundation
Must be a high school graduate and the natural, step, or adopted son, daughter or grandchild of a current or former (U.S. Navy/U.S. Marine Corps/U.S. Coast Guard) Naval Aviator, Naval Flight Officer, or Naval Aircrewman. Also eligible are individuals or children/ grandchildren of individuals who are serving or have served on board a U.S. Navy Aircraft Carrier in ship’s company or the Air Wing.
https://www.tailhook.net/A_Foundation_Index.html

ThanksUSA Scholarships
Many different scholarships through ThanksUSA for spouses and children of service members.
http://www.thanksusa.org/scholarship-program.html

VA Education Assistance
The GI Bill provides educational assistance to service members, veterans, and their families. eBenefits provides information regarding your VA & DoD Benefits.
http://benefits.va.gov/gibill
Veterans United Foundation Scholarship
For spouses and children of deceased U.S. Military veterans. The scholarship can be used for undergraduate, graduate and doctoral work.
https://www.enhancelives.com/scholarships

VFW Youth Voice of Democracy
A Veteran's of Foreign Wars scholarship for traditional, parochial or homeschooled students in grades 9-12. Parent membership not required.
http://www.vfw.org/VOD/

Wings Over America Scholarship Foundation
A wide variety scholarships for dependent children and spouses of active or veteran U.S. Naval Air Forces personnel (officer and enlisted).
http://wingsoveramerica.us/application

Booklets

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

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

Funding Education Beyond High School
The Guide to Federal Student Aid
Free Federal Student Aid Information Center
P.O. Box 84
Washington, D.C. 20044-0084
1-800-433-3243 (toll-free)
Free on-line at: http://www.FSApubs.org

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For more information, contact your local Education Center at:

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<th>Center</th>
<th>Building</th>
<th>Phone</th>
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<tr>
<td>Kinser</td>
<td>Bldg. 1220</td>
<td>637-1821</td>
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<tr>
<td>Futenma</td>
<td>Bldg. 407</td>
<td>636-3036</td>
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<tr>
<td>Foster</td>
<td>Bldg. 5679 (2F)</td>
<td>645-7160</td>
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<tr>
<td>Courtney</td>
<td>Bldg. 4412</td>
<td>622-9694</td>
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<td>Hansen</td>
<td>Bldg. 2339 (2F)</td>
<td>623-4376</td>
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<tr>
<td>Schwab</td>
<td>Bldg. 3429 (2F)</td>
<td>625-2046</td>
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All centers open Monday-Friday 0730-1630

“Inspiring Generations to Learn for a Lifetime.”