

How Do I Pay?

What are the odds that you can earn a college degree? Traditionally, you would go straight from high school to college and stay until you graduate. In fact, over the last three decades, three out of four of all college graduates went directly from high school to college and remained there until they received their bachelor's degree. Today however, many students cannot afford the expense; therefore, they delay going to college, go part-time, or drop out at some point. They are often unable to complete their degree programs.

Did You Know:

- ⇒ **The 2009 average cost of a college education at a four year public college is \$73,304.**
- ⇒ **Tuition and fees at four-year public colleges have increased over 6 percent since last year.**
- ⇒ **Almost 65 percent of all students graduate in debt.**
- ⇒ **Total education debt in the last 10 years has more than doubled.**
- ⇒ **Average student debt exceeds \$22,000.**

**The good news is that the
Army National Guard
can help you fund your college education.**

HOW THE ARMY NATIONAL GUARD CAN HELP

If you are serious about getting a college degree and you need the money to make it happen, the Army National Guard may be right for you. The following sections will inform you of the many programs offered by the Army National Guard to help you pay for your college education. You will also learn about serving in the Army National Guard, the commitment that comes with serving, and the benefits and entitlements you will enjoy.



Overview

- **A college degree is a sound investment.**
- **A college degree is expensive, but attainable.**
- **Grants and loans are available.**
- **Even with financial aid, students may need additional money for college.**

The Army National Guard can provide you with the financial assistance to help you pay for a college education. A college degree pays big dividends over your lifetime. It is an expensive endeavor, but the Army National Guard can help pay your way. Joining the Army National Guard is an investment in your future.

As a member of the Army National Guard, you can go straight from high school to college. You can enjoy your college years, major in any area you choose, and serve most of your military obligation on a part-time basis while you are in college. At the same time, you will earn a part-time income and receive several other education benefits that will help defray the high cost of college and greatly reduce or eliminate your financial liability.

The Bottom Line

- ⇒ **A college degree pays big dividends.**
- ⇒ **College is expensive.**
- ⇒ **The Army National Guard can help pay your way.**

**You can afford to go to college
as a member of the Army National Guard!**

**As a member of the Army National Guard
you will be able to take advantage of the
Army National Guard College Plan.**

The Army National Guard College Plan provides you with a road map for success and the tools to get you where you want to go. There are four steps in the Army National Guard College Plan:



Getting Started. In this first step, you will learn about the requirements for joining the Army National Guard, the enlistment options, and how much of an enlistment bonus you can receive.



Getting Ahead. This step will show you how to start college with valuable credit earned from your military training. In addition, you will learn how to earn additional college credit for the knowledge you already possess.



Selecting a College. Next, learn about programs that will make your goal of a college degree easier than you ever thought imaginable.



Using the Benefits. Finally, we will describe, in detail, the educational assistance programs available to you, as a member of the Army National Guard, that will assist you in financing your college education.

The Army National Guard College Plan

- ✓ Enlist in the Army National Guard
- ✓ Complete initial entry training (basic and advanced individual training)
- ✓ Reduce attendance requirements by taking advantage of various Army National Guard education programs:
 - College credit for military training
 - College credit through civilian testing
 - Excelsior College Examinations (ECE)
 - College Level Examination Program (CLEP)
 - DANTES Subject Standardized Tests (DSST)
- ✓ Enroll in college
- ✓ Reduce college costs with benefits offered by the Army National Guard:
 - Federal and State Tuition Assistance
 - Montgomery GI Bill
 - Student Loan Repayment Program

The following chart shows the potential amount you could earn toward college if you were eligible for all of the educational programs offered through the Army National Guard. Even if you took advantage of a few of the programs available, you can see that the amount you can earn for your education in the Army National Guard is substantial.

Earn A Degree Through the Army National Guard College Plan

AVERAGE COLLEGE EXPENSES

Includes tuition and fees, books and supplies, room and board, transportation, and other expenses for four year public schools

TOTAL FOUR YEAR COSTS **\$73,304**

ARMY NATIONAL GUARD BENEFITS

Montgomery GI Bill (\$333 x 36 months) \$ 11,988

GI Bill Kicker (\$200 x 36 months) \$ 7,200 *

Federal Tuition Assistance (4 years) \$ 18,000

Enlistment Bonus Up to \$ 20,000 *

State Tuition Assistance (where applicable) \$\$\$\$\$\$\$

BENEFITS Up to \$ 57,188

ARMY NATIONAL GUARD DRILL PAY \$ 23,104 **

TOTAL **Up to \$ 80,292 *****

* Member must qualify for these programs.

** Approximate gross pay and allowances for serving six years in the Army National Guard.

*** In addition, the Army National Guard Student Loan Repayment Program could help you repay up to \$50,000 in student loans. Student Loan Repayment covers existing loans at the time of enlistment.

