Nursing Education Benefits for Military Spouses and Dependents
There’s More Than One Way to Pay for Education

As a member of the armed forces, you and your loved ones have made great sacrifices for your country. In return, the Department of Defense (DoD), Department of Veterans Affairs (VA) and other agencies are providing financial assistance for your spouse, dependents and survivors. Many programs are available, each with their own set of requirements. For your convenience, this guide presents some of these benefits in an easy-to-understand format.

Please note that this guide is not comprehensive, but meant to be a general overview of the most commonly used programs and basic information about each one. You are encouraged to conduct your own research to acquire a more complete picture of all available benefits.

Now, read on to discover which military tuition assistance benefits you qualify for and how to apply!

Call 855-668-6001 now to speak with an enrollment specialist about creating an individualized plan that makes the most of your military education benefits.
DoD Assistance

Military Spouse Career Advancement Accounts (MyCAA): This popular program was reopened in 2010 with important changes in eligibility and award amounts, as described here:

- Available to spouses of active-duty servicemembers in pay grades E1-E5, W1-W2, and O1-O2, including the spouses of activated National Guard and reserve members within those ranks. Spouses of Guard and reserve members must be able to start and complete their courses while their sponsor is on Title 10 orders.
- Offers a maximum financial benefit of $4,000 with a fiscal year cap of $2,000. Waivers will be available for spouses pursuing licensure or certification up to the total maximum assistance of $4,000.
- Requires military spouses to finish their program of study within three years from the start date of the first course.
- Limited to associate degrees, certifications and licensures.
- Pays tuition for education and training courses, and fees for credentialing and licenses. This includes state certifications for medical professionals, licensing exams and related prep courses, continuing education unit classes (including those offered through professional associations), and degree programs leading to employment in portable career fields. MyCAA also pays for high school completion courses, GED tests and English as a second language classes.
- Does not pay for education and training programs that include computers (CPUs or laptops); application, graduation or membership fees; student activity cards; child care; parking; transportation; or medical services. MyCAA does not pay course costs if a spouse enrolls in a course without an approved MyCAA financial assistance document.
- Does not provide reimbursements of any kind to spouses for any reason.
- Financial assistance payments are made directly to schools using MyCAA’s electronic invoicing system.
- Not offered to Coast Guard spouses; the Coast Guard is under the Department of Homeland Security, not the DoD.
- Eligible spouses can establish a MyCAA account by visiting the MyCAA

Call 855-668-6001 now to speak with an enrollment specialist about creating an individualized plan that makes the most of your military education benefits.
website at https://aiportal.acc.af.mil/mycaa. Once spouse profile information is provided, MyCAA will verify spouse benefit eligibility. Eligible spouses will need to create a career and training plan and request financial assistance when they are within 30 days of starting courses. Additionally, spouses are responsible for applying to their selected school or program and enrolling in each course included in their approved MyCAA career and training plan.

**Post-9/11 GI Bill® Transferability:** There is a special provision of the program that allows career servicemembers to share their remaining GI Bill® benefits with immediate family members. Stipulations include:

- Only unused benefits can be transferred.
- Servicemembers must meet specific criteria to be eligible to transfer their GI Bill® benefits. These include:
  - Being a member of the armed forces (active-duty or selected reserve, officer or enlisted) who is eligible for the Post-9/11 GI Bill®.
  - Having at least six years of service in the armed forces on the date of election and agreeing to serve four additional years in the armed forces from the date of election.
  - Having at least 10 years of service in the armed forces on the date of election, so as to be precluded by either standard policy (service or DoD) or statute from committing to four additional years, and agreeing to serve for the maximum amount of time allowed by such policy or statute.
- NOAA and USPHS personnel are also eligible to transfer their Post-9/11 GI Bill® benefits to their dependents.
- Family members eligible to receive transferred GI Bill® benefits include spouses, one or more children, or any combination of spouse and child.
- Recipients must be enrolled in the Defense Eligibility Enrollment Reporting System and be eligible for benefits at the time of transfer to receive the educational benefits.
  - A child’s subsequent marriage will not affect his or her eligibility to receive the educational benefit; however, after a servicemember has designated a child as a recipient, the eligible servicemember retains the right to revoke or modify the transfer at any time.
• A subsequent divorce will not affect the recipient’s eligibility to receive educational benefits; however, after a servicemember has designated a spouse as a recipient, the eligible servicemember retains the right to revoke or modify the transfer at any time. Use of transferred educational benefits is subject to the following:

**Spouse:**
- May start to use the benefit immediately.
- May use the benefit while the servicemember remains in the armed forces or after separation from active duty.
- Is not eligible for the monthly stipend or books and supplies stipend while the servicemember is on active duty.
- Can use the benefit for up to 15 years after the servicemember’s last separation from active duty.

**Child:**
- May start to use the benefit only after the servicemember making the transfer has completed at least 10 years in the armed forces.
- May use the benefit while the eligible individual remains in the armed forces or after separation from active duty.
- May not use the benefit until he or she has attained a secondary school diploma (or equivalency certificate), or reached 18 years of age.
- Is entitled to the monthly stipend and books and supplies stipend even though the eligible servicemember is on active duty.
- Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government web site at [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill).

Call 855-668-6001 now to speak with an enrollment specialist about creating an individualized plan that makes the most of your military education benefits.
VA Assistance

Survivors and Dependents Education Assistance Program (DEA): This program offers education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or of veterans who died while on active duty or as a result of a service-related condition.

Benefits may be used for degree and certificate programs, apprenticeship and on-the-job training. Remedial, deficiency and refresher courses may be approved under certain circumstances. Those eligible for DEA benefits may also be eligible for this additional assistance:

- VA may prescribe special restorative training where needed to overcome or lessen the effects of a physical or mental disability, for the purpose of enabling an eligible person to pursue a program of education, special vocational program or other appropriate goal. Medical care and treatment or psychiatric treatments are not included.
- VA may also approve special vocational training for an eligible person who is not in need of special restorative training, but who requires such a program because of a mental or physical disability.

Recipients may receive up to 45 months of education benefits. Some DEA beneficiaries may be eligible for up to 81 months of GI Bill® benefits if they use DEA in conjunction with an entitlement from other VA education programs.

Recipients must be the son, daughter or spouse of:

- A veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the armed forces.
- A veteran who died from any cause while such permanent and total service-connected disability was in existence.
- A servicemember missing in action or captured in the line of duty by a hostile force.
- A servicemember forcibly detained or interned in the line of duty by a foreign government or power.
- A servicemember who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.
- A son or daughter who wishes to receive benefits for school or job training must be between the ages of 18 and 26. In certain instances, it is possible to begin before age 18 and to continue after age 26. If serving in the armed forces, he or she may not receive this benefit while on active duty. VA can extend the period of eligibility by the number of months and days equal to the time spent on active duty. This extension cannot generally go beyond the son or daughter’s 31st birthday, but there are some exceptions. To pursue training after military service, discharges must be honorable. Marriage is not a bar to this benefit.
- For spouses, benefits end 10 years from the date VA finds them eligible or from the date of death of the veteran. If VA rated the veteran permanently and totally disabled with an effective date of three years from discharge, a spouse will remain eligible for 20 years from the effective date of the rating.
- For surviving spouses of servicemembers who died on active duty, benefits end 20 years from the date of death.

Eligible recipients should take these steps to apply:
- Make sure the selected program is approved for VA training.
- Obtain and complete VA Form 22-5490, Dependents Application for VA Education Benefits. Send it to the VA regional office with jurisdiction over the state where the education and training will take place. For a son or daughter under legal age, a parent or guardian must sign the application.
- If an educational program has already been started, take the application to the school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send both forms to VA (note: the school must contact its VA representative to receive this form).

State-Provided Education Programs: VA has educational benefits for veterans’ dependents, particularly the children of deceased, disabled, MIA and POW veterans, available in some states. Military.com has developed an online summary of educational benefits for veterans and their dependents. It is a general list, since this information changes from time to time. Links to state VA websites are also provided for obtaining more information and connections.
Branch-Specific Programs

Servicemembers Opportunity Colleges (SOC) degree program: Each branch of the military has its own version of SOC, which consists of appropriately accredited institutions that offer associate and bachelor’s degrees to soldiers, their spouses and adult children at military installations worldwide. SOC forms networks in which each college accepts credits from all the others, so that mobile servicemembers and their families can complete degrees without suffering losses of credit. There are also degrees available by distance learning that require no classroom residency. Visit the official SOC website for more details.

Army Emergency Relief (AER): This initiative provides a need-based education assistance program designed to provide spouses of active-duty Army soldiers and widows(ers) of Army soldiers who died while on active duty with financial assistance in pursuing educational goals. The Spouse Education Assistance Program (SEAP) helps spouses and widows(ers) gain the education required to qualify for more occupational opportunities. Individuals who receive free tuition as a result of their employment will not receive tuition assistance from AER. However, they may apply for assistance for fees, supplies or books for classes in which they are enrolled.

Air Force Aid Society (AFAS): The centerpiece of this society’s education initiatives is the General Henry H. Arnold Education Grant Program, which provides grants to selected sons and daughters of active-duty, retired and deceased Air Force members; spouses (stateside) of active-duty members; and surviving spouses of deceased personnel for their undergraduate studies. This grant program remains competitive in its need-based selection criteria, uniquely tailored to recognize the proper weighing of family income and education cost factors. Use of funds is limited to tuition, books and fees, or other direct educational expenses.

The Navy Marine Corps Relief Society (NMCRS): NMCRS offers a couple of financial aid programs to dependents of Navy and Marine Corps members. The Spouse Tuition Aid Program (STAP) is available to spouses of active-duty servicemembers stationed overseas who are either full- or part-time
students studying toward a vocational certificate or degree. The VADM E.P. Travers Scholarship and Loan Program is offered to spouses of active-duty servicemembers or dependent children of active or retired servicemembers. Recipients must be full-time undergraduate students at an accredited college or university.

**Coast Guard Family Education Assistance:** Coast Guard Mutual Assistance (CGMA) is a non-profit organization that provides financial assistance to the Coast Guard community, offering a Supplemental Education Grant (SEG) that can be used for any family member's education expenses. While SEG does not cover tuition expenses, it can also be used to pay for ASVAB, CLEP, SAT and other study guides. CGMA offers several education-related loans as well.

Call 855-668-6001 now to speak with an enrollment specialist about creating an individualized plan that makes the most of your military education benefits.
Private Scholarships and Grants

There are more than $300 million available in military- and veteran-related scholarships and grants, many of which can be claimed by family members. These scholarships often go unclaimed due to several misconceptions:

- VA education benefits eliminate the need for scholarships and grants: Although the Dependents’ Educational Assistance (DEA) program offers great benefits, it may not cover everything. There are hundreds of scholarships and grants specifically designed to help cover other expenses that add up over the course of an education.

- Scholarships are too difficult to win and applying requires too much work: While it is true some require an essay, it is important to remember that scholarship and grant applications vary widely. Some require only a short application.

- Scholarships are too difficult to find: Fortunately for members of the armed forces and their dependents, there is an online resource, Military.com’s Scholarship Finder, that lists more than 1,000 free-money opportunities and provides details about when, where and how to apply. Service aid organizations and associations within the military communities, in addition to providing financial assistance, can also offer guidance to additional resources.

With so many options available, military spouses and dependents seeking a career in nursing may only need to invest in time to get the financial assistance they need. Adding further accessibility, JU has provided high-quality education for nurses through its online RN to BSN degree program — one of the largest in the country — for more than 10 years. Coupled with JU’s particular consideration for those involved with the armed forces — special military pricing is available for all active-duty service members, reservists, guardsmen, veterans, spouses and dependents of disabled or deceased veterans for both BSN and MSN programs — your rewarding career can become a reality much sooner and easier than you might think.

Call 855-668-6001 now to speak with an enrollment specialist about creating an individualized plan that makes the most of your military education benefits.