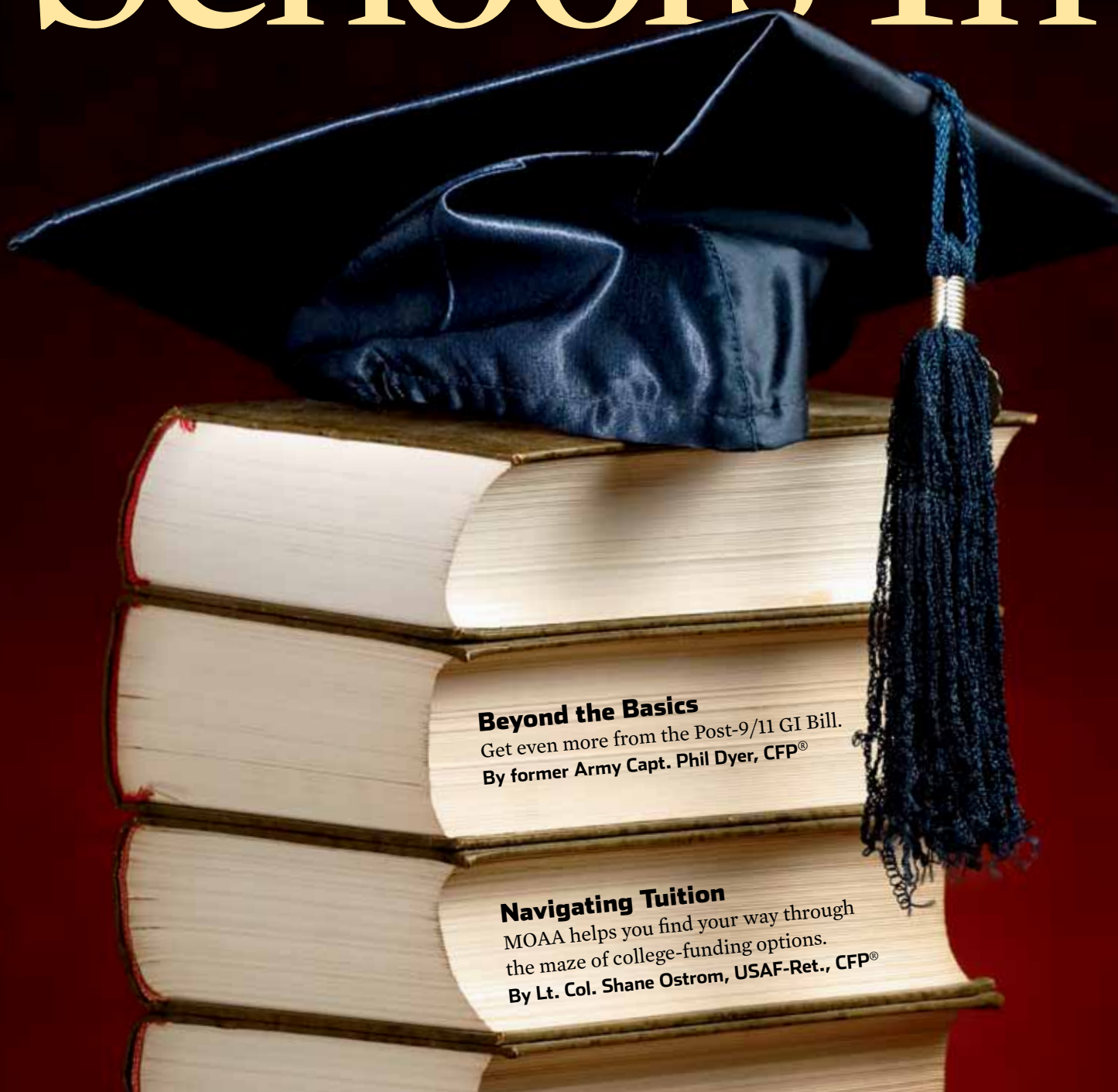


School's In



Beyond the Basics

Get even more from the Post-9/11 GI Bill.
By former Army Capt. Phil Dyer, CFP®

Navigating Tuition

MOAA helps you find your way through
the maze of college-funding options.
By Lt. Col. Shane Ostrom, USAF-Ret., CFP®

A person in a dark suit and tie is writing on a green chalkboard. The chalkboard is filled with mathematical formulas, including $[f(x+h) + g(x+h)] - [f(x) + g(x)]$ and $f(x)$. The person's hand is visible, holding a piece of white chalk and writing on the board. The background shows a patterned curtain.

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Beyond the Basics

MOAA experts answer 4 commonly asked questions about the Post-9/11 GI Bill, including how to transfer your benefits to your dependents and how the housing benefit works.

By former Army Capt. Phil Dyer, CFP®



Since the Post-9/11 GI Bill went into effect, many have learned the basics of the bill, but fewer have learned how to maximize its benefits.

Below are four common questions about the Post-9/11 GI Bill, with the information you need to make an informed decision about your benefit. To brush up on the basics of the Post-9/11 GI Bill, visit www.moaa.org/gibill.

Question 1: I have used some of my Montgomery GI Bill (MGIB) benefits. Does it make sense to transfer to the Post-9/11 GI Bill?

Under current rules, servicemembers who have used some of their MGIB benefits must subtract the number of months used from 36 to determine how many months of Post-9/11 GI Bill benefits they are entitled to. For example, if a servicemember has used eight

months of MGIB benefits, he or she is entitled to 28 months (36 minus eight) of Post-9/11 GI Bill benefits. However, if a servicemember has completely exhausted all 36 months of his or her MGIB benefits and separately qualifies for the Post-9/11 GI Bill, then the servicemember is entitled to 12 months of Post-9/11 GI Bill benefits.

This can be a problem if a servicemember has fewer than 12 months of MGIB benefits remaining and chooses to transfer to the Post-9/11 GI Bill. For example, if a servicemember has used 30 months of MGIB benefits, with six months of eligibility remaining, and transfers to the Post-9/11 GI Bill, he or she will get only six months (36 minus 30) of Post-9/11 GI Bill benefits, thereby losing six months of educational benefits. Servicemembers who have 50 percent or less of their MGIB benefits left might be better off using their remaining MGIB benefits and picking up the 12 months of Post-9/11 GI Bill benefits to which they are entitled after exhausting the MGIB benefit.

This creates a dilemma if your primary goal is to transfer benefits to your spouse and/or child(ren). You must irrevocably transfer any remaining MGIB benefits to the Post-9/11 side to enable transferability, which could result in lost benefits.

Review the following:

- If you have used some MGIB benefits, determine how many months you have remaining (check with the VA if you are unsure).

- If you plan to use the benefits for yourself, visit www.gibill.va.gov/documents/benefit_comparison_charts.pdf to determine whether staying with the MGIB makes more sense for your course of study. If you are at

least 50 percent of the way through using your MGIB benefits, consider using those and picking up the 12 months of Post-9/11 GI Bill benefits.

- If you plan to transfer the benefits to your spouse and/or child(ren), you must transfer any remaining MGIB benefits to the Post-9/11 GI Bill. If you have less than 12 months of MGIB benefits left, you might want to use those for yourself, exhaust your MGIB benefits, and transfer the 12 months of Post-9/11 GI Bill benefits to your spouse and/or child(ren).

- Once you've made your decision, continue with the benefits' transfer.

Question 2: How does the housing allowance work?

Students receive a housing benefit equal to the E-5 basic allowance for housing (BAH) (with dependents) rate for the ZIP code in which their college or university is located. This housing benefit is paid directly to a student at the end of any month a tuition benefit is paid to the school. To qualify for the housing benefit, a student must (1) attend a course of study more than half-time and (2) attend at least one course a term at a physical campus. Under the current rules, distance learners — even if enrolled full-time — do not qualify for the housing benefit.

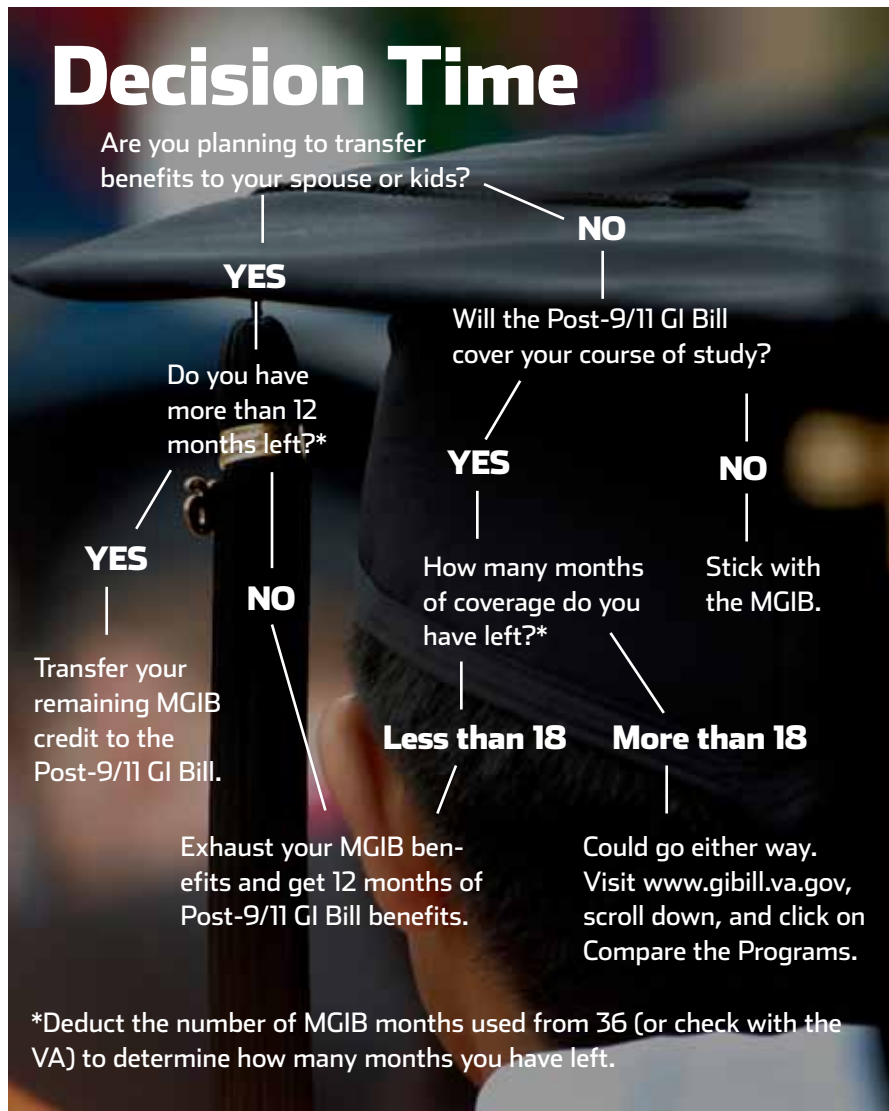
In undergraduate programs, full-time enrollment is considered 12 or more credit hours per term/semester, so a student enrolled at seven or more credit hours would receive the housing benefit. A student enrolled in an undergraduate program at seven

Housing Benefit Caveat: If you are on active duty and therefore already are receiving BAH or government-provided housing, you are not entitled to a second BAH through the Post-9/11 GI Bill. However, active duty servicemembers and their spouses currently have no tuition cap, so the Post-9/11 GI Bill can be used for more expensive graduate programs — such as executive MBAs, medical degrees, and law degrees — without the usual tuition restrictions.

credit hours per term could stretch 36 months of benefits out over 60 months and receive the full housing benefit for each of those 60 months.

Question 3: What do I enter into the different fields in the transfer portal to transfer the benefits to a dependent? To complete the transfer of benefits in the transfer portal (www.dmhc.osd.mil/TEB), complete these steps:

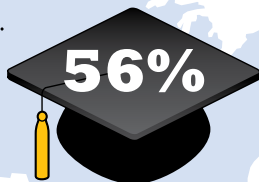
- Confirm eligible beneficiaries: Your dependent must be in the De-



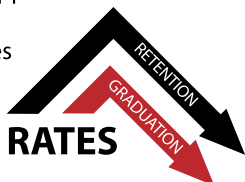
military education guide

SOMETHING TO CONSIDER

Despite a nationwide increase in the percentage of high school graduates who immediately enroll in college, the graduation rate at four-year institutions is only 56 percent nationwide.



Another important statistic is the first-year retention rate (the rate of first-time college freshmen returning for their sophomore year). There appears to be a correlation between low retention rates and lower graduation rates.

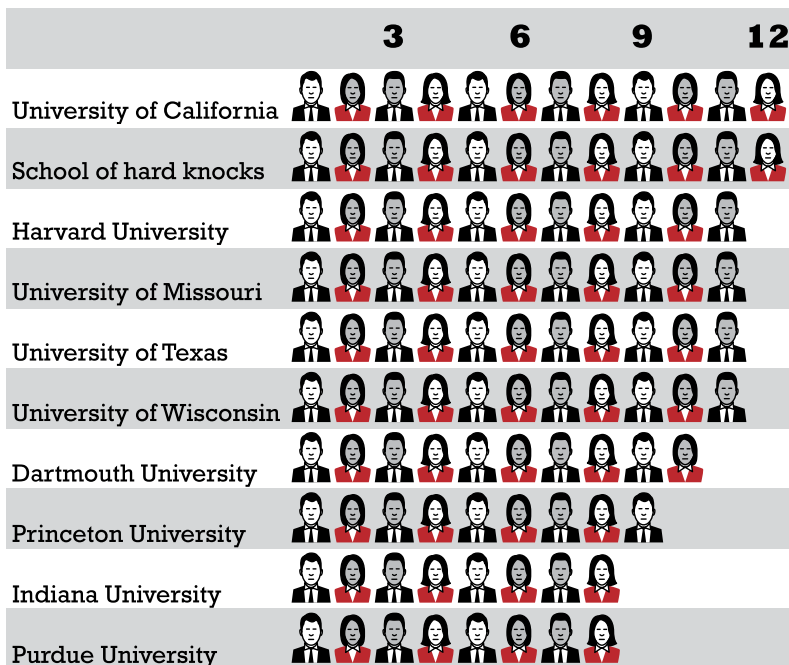


Visit www.collegeresults.org to learn more.

— By Gayle Ostrom, High School College and Career Specialist

WHERE CEOs ARE MADE

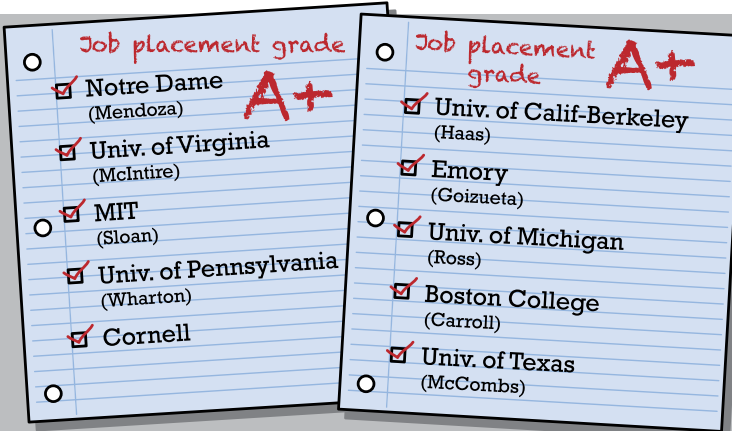
Think you know which schools churn out the movers and shakers? Think again ~ and check out this list of which schools count the most S&P 500 CEOs among their alums.



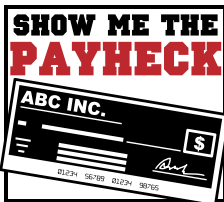
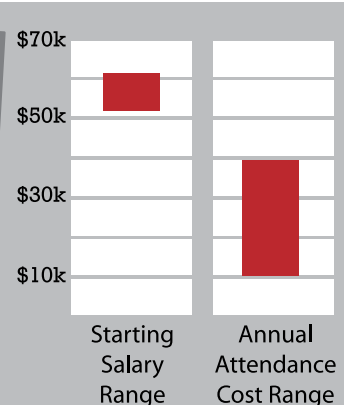
Source: Bloomberg BusinessWeek, May 13, 2010, "Top 10 CEO Undergraduate Alma Maters"



Best undergraduate business programs in the U.S.



Source: Survey conducted by Cambria Consulting for Bloomberg BusinessWeek

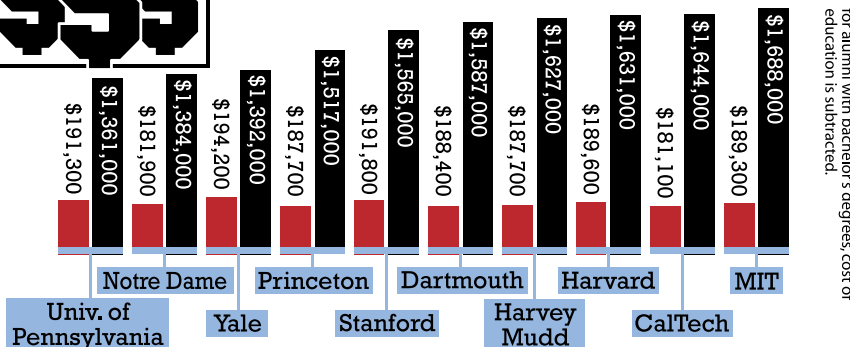


These five undergraduate degrees tend to lead to high-paying jobs:

- Engineering (all types)
- Physics
- Economics
- Math/Statistics
- Computer Sciences



These 10 colleges have the best return on investment (comparing alumni wages earned over 30 years to those of high school graduates).



Source: PayScale. Wage data from 1980-2009 for alumni with bachelor's degrees, cost of education is subtracted.



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If you are part of a dual-military couple and have children but are not their sponsor, your children might not show up in your GI bill transfer portal as eligible beneficiaries. To remedy this, simply contact DEERS and perform an "Admin Add" to have the children recognized as dependents (this doesn't change the sponsor). Once this is complete, they should show up in your transfer portal.

fense Enrollment Eligibility Reporting System (DEERS).

If you think a dependent is eligible but you can't find him or her in the transfer portal, contact DEERS to correct any errors. Keep in mind, dependent children phase out of DEERS at age 23.

- **Start date:** Enter the day you are in the transfer portal making the transfer as the start date.

- **End date:** For a spouse, select a date that is 15 years after your expected retirement or separation date. For a child, select the date of his or her 26th birthday.

- **Number of months transferred:** You may split your months up however you see fit, but consider assigning at least one month to each eligible beneficiary so you can reallocate benefits after you leave the service.

- **Agreement with transfer conditions:** When you click "submit," you are surrendering irrevocably any benefits under any previous education program. You also are accepting an additional service obligation of four years. (Special rules apply for those retirement-eligible on or before Aug. 1, 2009, or those who will become retirement-eligible before Aug. 1, 2012.) Read the disclosures carefully before submitting.

Question 4: I submitted my Post-9/11 GI Bill transfer to my spouse and/or child(ren) several months ago, and my

transfer status still shows up as "pending." What is going on?

It normally takes only a few business days for your transfer to be approved after you hit the submit button. However, many commands (especially in the sea services) are requiring additional paperwork to confirm you are eligible to serve the four-year service obligation incurred when transferring Post-9/11 GI Bill benefits to your spouse and/or child(ren). Commonly referred to as a "Page 13," this document must be completed and submitted through your personnel office to complete the transfer paperwork.

Based on this new potential requirement, consider the following to ensure your Post-9/11 GI Bill transfer is as painless as possible:

- Contact your personnel office to see whether additional paperwork is needed for transfer eligibility. If so, complete the paperwork ASAP.

- Go to the transfer portal and follow the process from Question 3.

- Check back in seven to 10 business days to ensure your transfer status has changed from pending to approved.

- If you remain in a pending status for more than 14 business days, check whether your personnel office received your completed paperwork. **MO**

IMPORTANT NOTE: The rules outlined above were current as of Aug. 11, 2010. There are several bills pending in Congress that might create significant changes in the Post-9/11 GI Bill implementation process. Please check www.gbill.va.gov and www.moaa.org/gbill for up-to-date information.

— **Former Army Capt. Phil Dyer, CFP®**, is deputy director, Benefits Information and Financial Education. His last feature for Military Officer was "Refund Game Plan," May 2010.

Tie a Yellow Ribbon ...

The Yellow Ribbon program is a partnership between the VA and private schools. It allows degree-granting institutions in the U.S. to voluntarily enter into an agreement with the VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. About 3,500 schools participate.

You must be eligible for the Post-9/11 GI Bill at the 100-percent rate. The GI bill pays up to the highest in-state tuition first; the Yellow Ribbon program makes up all or part of the difference between the highest in-state tuition and a school's actual tuition. Participating schools cover up to 50 percent of the gap, and the VA will match the school's contribution. Benefits vary by school, so check with your school's financial aid or veterans' office before committing to anything.

Make sure the school plays by these described rules. Some schools have taken the VA's portion of the Yellow Ribbon tuition payment and charged the student the amount that is supposed to be covered by the school.

Visit www.gbill.va.gov and click on Post 9/11 GI Bill & Other Programs to learn more about the Yellow Ribbon program.

— **MOAA Benefits Information and Financial Education staff**



Navigating Tuition

With so many sources of financial aid to consider, understanding your options can be overwhelming. MOAA helps you determine what funding sources will work for you and your family.

By Lt. Col. Shane Ostrom,
USAF-Ret., CFP®



Today, the costs of higher education easily can exceed \$100,000 for four years at an average private college. Even the costs at an in-state public school could run you more than \$50,000 for four years. While these numbers are daunting, you do have options — whether your child is only a few years old or currently is applying to colleges.

Time to save

According to the College Board, college costs typically increase between 5 percent and 8 percent a year; if this trend continues, the projected four-year cost at an in-state public school for a child born in 2010 would be more than \$191,000. Fortunately, there are options to help you start saving early.

529 plans or qualified tuition programs: 529 plans are college-savings accounts offered by state governments. Each state has its own plan. These accounts are popular because they use tax-free money to pay for college. These plans also offer you significant control over your money, including the ability to change the beneficiary. Using your own state's 529 plan could provide a state income tax deduction. However, you can shop for plans in any state, and the money can be paid to a school in any state. Generally, go for an inexpensive plan and keep a conservative allocation. The typical choices are prepaid college plans, investment programs similar to the Thrift Savings Plan or 401(k) plans, investment plans based on fixed-age-related asset allocations, or interest-earning insured accounts.

You determine how you will contribute funds to the plan — in a lump sum, systematically, or randomly. Total contributions are limited to a maximum amount that varies by state, but you can expect a limit of at least \$300,000 for most plans. Contributions are not tax-deductible. The beneficiary does not assume ownership of the money at a specific age.

Coverdale Educational Savings

Accounts (ESA): These plans offer the tax benefits of a 529 plan. In addition, Coverdale ESA funds may be used to pay for education-related costs from kindergarten through 12th grade.

There are income limits for contributors, and you may not contribute more than \$2,000 a year, per dependent, and contributions must stop at age 18. Contributions are not tax-deductible.

Coverdale ESA assets must be distributed no later than a beneficiary's 30th birthday. The assets of the plan can be rolled over to another plan.

The beneficiary may be changed to a new beneficiary in the same family by rolling over the plan. There are many complicated rules about using this account in conjunction with the American Opportunity, Hope, Lifetime Learning Credits, and Qualified Tuition programs.

**Big changes are in store for these plans starting in 2011, making them much less attractive. You might want to consider spending these accounts down or rolling assets over to a 529 plan in the near term. To roll into a 529 plan, the beneficiary must remain the same. Only withdrawals for college expenses will be tax-free. Any other withdrawals will be taxed as ordinary income and subject to a 10-percent penalty. The maximum annual contribution is being reduced to \$500 from \$2,000.*

Uniform Gifts to Minors Act/Uniform Transfers to Minors Act (UGMA/UTMA): UGMA/UTMAs are not specifically education accounts. They are irrevocable trust accounts



Managing Student-Loan Debt

Congratulations, America! The aggregate student-loan debt nationally now has eclipsed credit card debt — \$830 billion versus \$827 billion as of June 2010 (www.finaid.org). According to the College Board, the average graduating college senior leaves campus with student loans exceeding \$30,000; those who pursue a graduate degree easily can amass student debt totals well in excess of \$100,000. So what's the best way to manage student-loan debt? Consider the following tips:

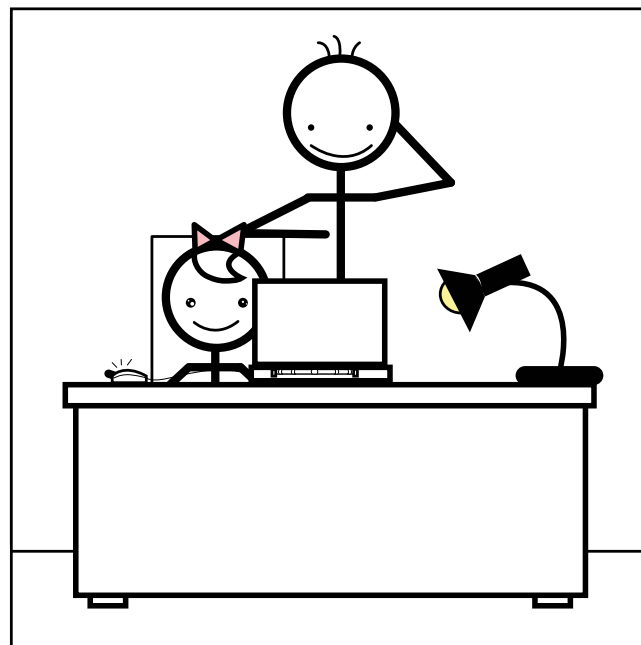
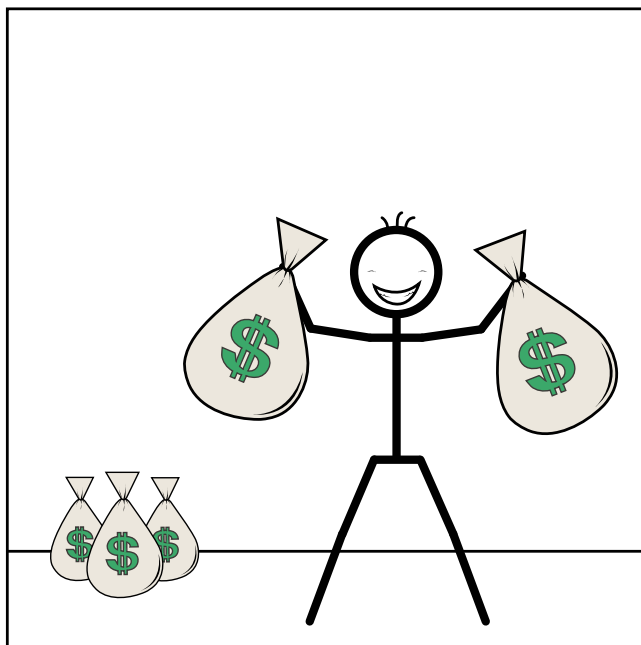
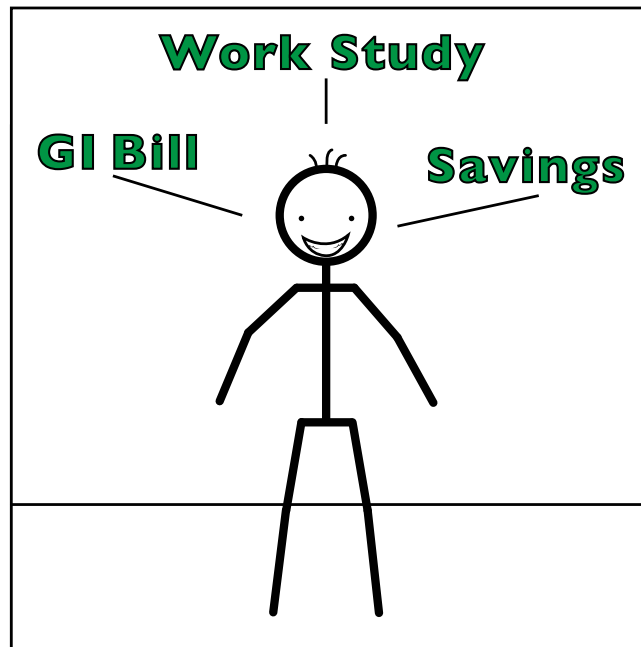
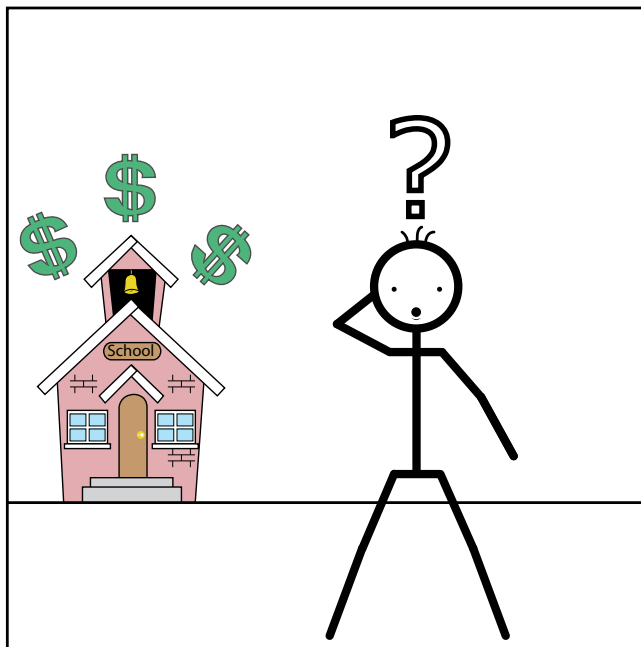
1 Avoid It: Parents are not required to provide their children with four years of higher education at the institution of their choice. Accumulating six-figure debt for an Ivy League liberal arts degree in a low-paying field might not be the best investment. Consider a cost-benefit analysis of education outlays.

2 Create a Debt Repayment Plan Early: Most students defer student-loan repayment as long as possible, racking up thousands of dollars in additional interest charges. Create a college-debt management plan as early as possible. Visit www.finaid.org/loans for outstanding tips and checklists on taming student-loan debt.

3 Consolidation: Loan consolidation can lower interest rates and make management easier, but a student usually only gets one consolidation after graduation. For tips on consolidating loans, as well as a good calculator, visit www.finaid.org/loans/consolidation.phtml.

4 Loan Forgiveness: A number of programs offer full or partial loan forgiveness through volunteer, military, and other opportunities. They might not be dream jobs, but they can be a good option — especially given today's job market. Consult www.finaid.org/loans/forgiveness.phtml to research loan-forgiveness options.

— By former Army Capt. Phil Dyer, CFP®



that provide a simple way to transfer money or property to a child for the child's benefit – whatever the benefit and at any age. A UGMA is for cash and securities assets, while a UTMA accepts other types of property (real estate, collectibles, etcetera). These accounts offer flexibility in how and when the assets can be used. Up to \$1,900 of unearned income in these accounts may be taxed at the child's tax rate; everything in

excess of \$1,900 must be included on the contributor's taxes. When the child reaches the age of majority (either 18 or 21, depending on your state laws), account ownership transfers to the child.

Tax credits, deductions, and U.S. savings bonds: There are income limits with these options. The Hope Scholarship tax credit provides a maximum tax credit of up to \$2,500. The Lifetime Learning Tax Credit

may be worth up to a maximum credit of \$2,000. The American Opportunity Tax Credit made some of the rules for the Hope credit more lenient. The U.S. savings bond program allows tax-exempt interest income on Series EE and I bonds purchased after 1989. The savings bond program is complicated, so consult a tax specialist before taking action with your bonds. In addition to these tax credits and savings

bonds programs, there also are tax deductions available for loan interest and educational expenses.

Time to act

If your child has started investigating colleges, it's also time to start looking for scholarships, loans, and grants.

The first — and perhaps most important — step is completing the Free Application for Federal Student Aid (FAFSA) on or soon after Jan. 1 of your child's senior year of high school. The FAFSA is the federal application for financial aid used to determine how much money you are expected to contribute to the costs of attending a college or university. It also is used to apply for financial aid from other sources, such as your state or your child's school. Most colleges will not give grants, scholarships, or loans unless you complete a FAFSA. To start filling out the FAFSA, go to www.fafsa.ed.gov. For an early estimate of your qualifying amount, use the FAFSA forecaster at www.fafsa4caster.ed.gov.

After you've completed your child's FAFSA, consult the college and career counselors at your child's high school as well as the financial aid office at colleges your child is considering for their advice about narrowing down your funding requirements and choices. Here are some funding options to get you started:

Scholarships and grants: Most families prefer scholarships and grants because the money typically does not need to be paid back. Scholarships and grants sometimes have specific requirements for their applicants that don't always pertain to grades or financial need, so never assume you won't qualify. Visit MOAA's scholarship finder at www.moaa.org/scholarshipfinder or the College Board's scholarship search tool at http://apps.collegeboard.com/cbsearch_ss/welcome.jsp.

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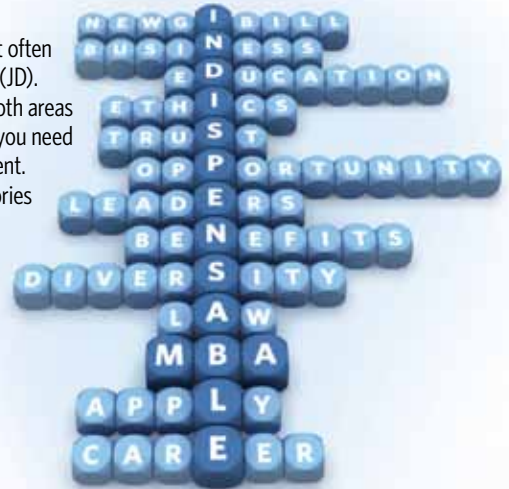
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Alternatives to College

Sometimes it seems everyone assumes college is the only correct path after high school. But college isn't for everyone. Some people aren't ready academically, want to experience some life first, need to save to meet costs, want time to consider options, want to pursue interests that don't require college ... you fill in the blank.

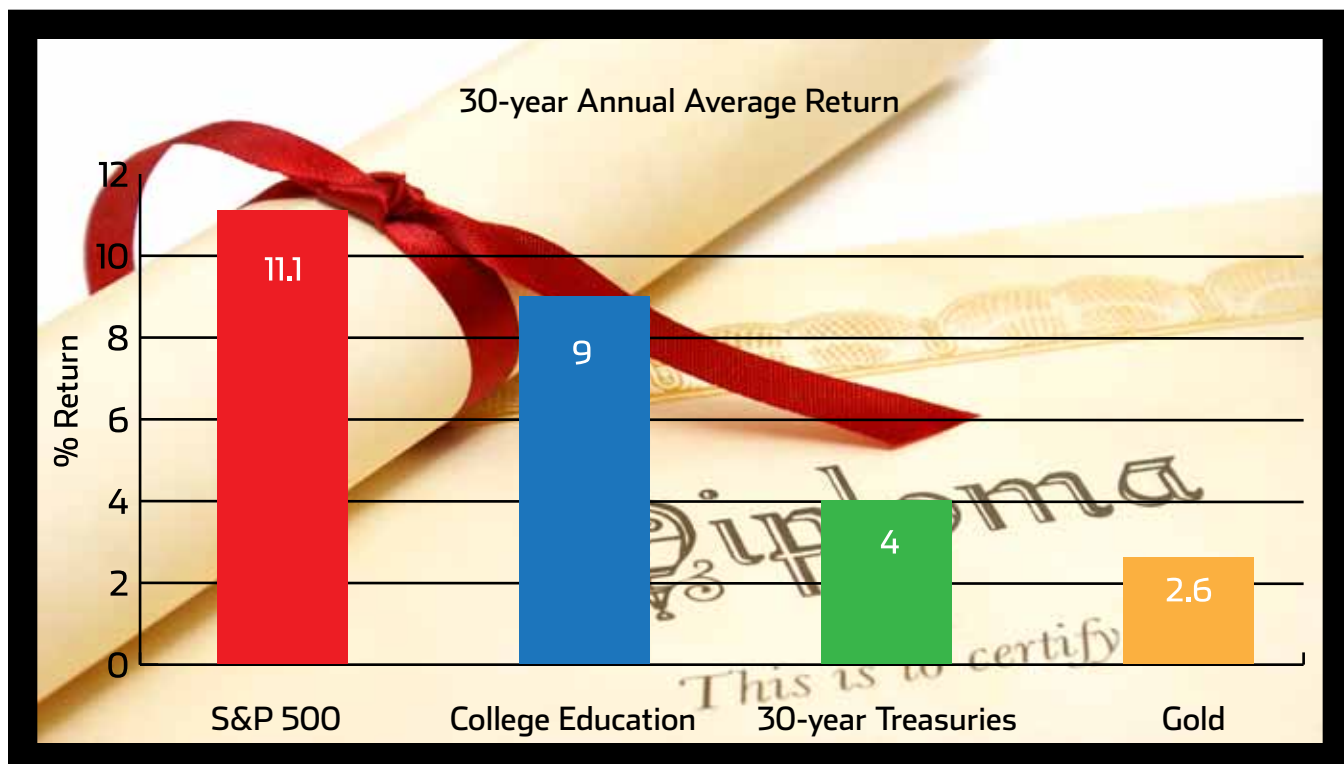
Students and their parents might want to consider alternative programs. For some career paths, college could be an unnecessary financial burden when other forms of training or education would work just as well. Trade schools, two-year colleges, three-year degrees, and certification programs can replace the need for full-load colleges in many cases.

If you are a servicemember with both Post-9/11 GI Bill and Montgomery GI Bill (MGIB) eligibility, carefully review which form of assistance covers the type of educational program you hope to pursue. The MGIB tends to provide more options for alternative educational programs, but those benefits can't be transferred to your spouse and children.

High school graduates should develop a vision of where they want to be in the future so they don't lose their way as they deviate from the traditional college path. Wandering aimlessly after high school can be harmful to your future.



— Lt. Col. Shane Ostrom, USAF-Ret., CFP®



Loans: Loans are the most common form of financial aid for higher education. Loans can be a trap because they are relatively easy to acquire, debt accumulates in small chunks, and payments usually aren't due until after graduation. Consider carefully how loan repayment might restrict a new graduate's potential lifestyle and living standard.

There are two types of loans: private and those backed by the government. The government recently mandated changes in the college loan business. Start by filling out a FAFSA in the last half of the senior year of high school, and submit it to the schools your child is considering. If your child is accepted, that school's financial aid office will report back on the scholarships, grants, and government loans for which your student is qualified.

Private loans usually go to a student directly, with his or her parents cosigning the loan.

If the government is involved, loan interest rates will be lower,

Online Resources

Tuition calculators:

- www.moaa.org/financialcenter and scroll down to Financial Calculators
- www.salary.com; click on Education and scroll down to College Tuition Planner (under Quick Links)
- www.finaid.org/calculators
- <http://studentaid.rutgers.edu/calculator.asp>
- www.collegeboard.com/student/pay/add-it-up/401.html

Tax benefits for education:

- www.irs.gov and search for Publication 970
- www.finaid.org/otheraid/tax.phtml

Scholarship/grant search:

- www.moaa.org/scholarshipfinder
- www.collegeboard.com; under For Students, click on Scholarship Search under Pay for College

- www.finaid.org/otheraid/grants.phtml
- www.finaid.org/scholarships

Government education sites:

- www.students.gov
- <http://studentaid.ed.gov>

Post-9/11 GI Bill information:

- www.moaa.org/gibill
- www.gibill.va.gov



there might be more beneficial repayment terms, and financial need probably will be a factor. Government loans include the Perkins Loan and subsidized and unsubsidized Stafford Loans. The Perkins Loan and subsidized Stafford Loan are need-based and are in the student's name. The unsubsidized Stafford Loan is not need-based.

A Federal Parent PLUS loan is another loan option that is not need-based and is issued to the parents.

The Montgomery GI Bill (MGIB) and the Post-9/11 GI Bill: For servicemembers and their families, these two programs can be primary methods for paying for higher education. Depending on how much service time you have remaining, you might have to make decisions regarding the MGIB and the Post-9/11 GI Bill sooner rather than later so you don't lose the chance to transfer benefits to eligible beneficiaries.

Generally, the MGIB covers more educational and training options, while the Post-9/11 GI Bill can be more financially advantageous. The Post-9/11 GI Bill's Yellow Ribbon program also is a very valuable benefit that provides tuition funding at private schools that might otherwise be cost-prohibitive.

To learn more about the Post-9/11 GI Bill, visit www.moaa.org/gibill.

Other options

Here are some other ways to help alleviate higher-education costs:

- Don't forget about the educational opportunities associated with military service. The service academies and ROTC programs offer financial aid and scholarships; the Uniformed Services University of the Health Sciences educates and trains medical professionals; and the services select officers to attend law schools. If you join the military first, there are

numerous programs to help pay for school once you are in the service.

- Talk with your child about starting his or her first two years at a community college. Check to see whether your state has agreements that provide automatic access to four-year colleges from community colleges. However, make sure courses really are as rigorous, particularly in the sciences.

- Check out three-year degree plans to eliminate one year of costs.

- Consider work-study programs, which provide part-time university employment to students.

- Give a direct donation to a school. Consult your tax specialist first, but this might be a way to earn a tax deduction while helping pay for a relative's education costs. MO

— **Lt. Col. Shane Ostrom, USAF-Ret., CFP®**, is deputy director, Benefits Information and Financial Education. His last feature for Military Officer was "Before You File," February 2010.

Scholarships for Military Kids

Many groups offer post-secondary school scholarships for children of active duty, former, and retired servicemembers. Check out these programs, and remember to apply before the deadline.

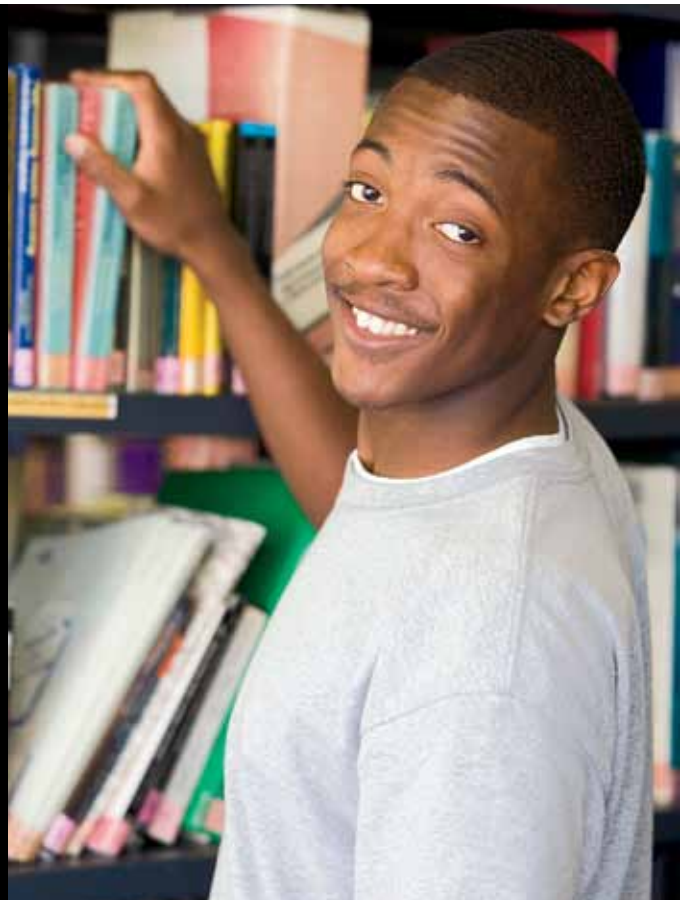
Scholarships for Military Children are available to children of active duty servicemembers or child survivors of servicemembers. Each commissary awards at least one \$1,500 scholarship. Visit www.militaryscholar.org.

The U.S. Army Scholarship Foundation awards \$500 to \$2,000 scholarships for up to four years. See www.armyscholarshipfoundation.org for details.

The Marine Corps Scholarship Foundation provides up to \$30,000 over four years to surviving children of Marine and Navy corpsmen killed in combat since Sept. 11, 2001. Learn more at www.mcsf.org.

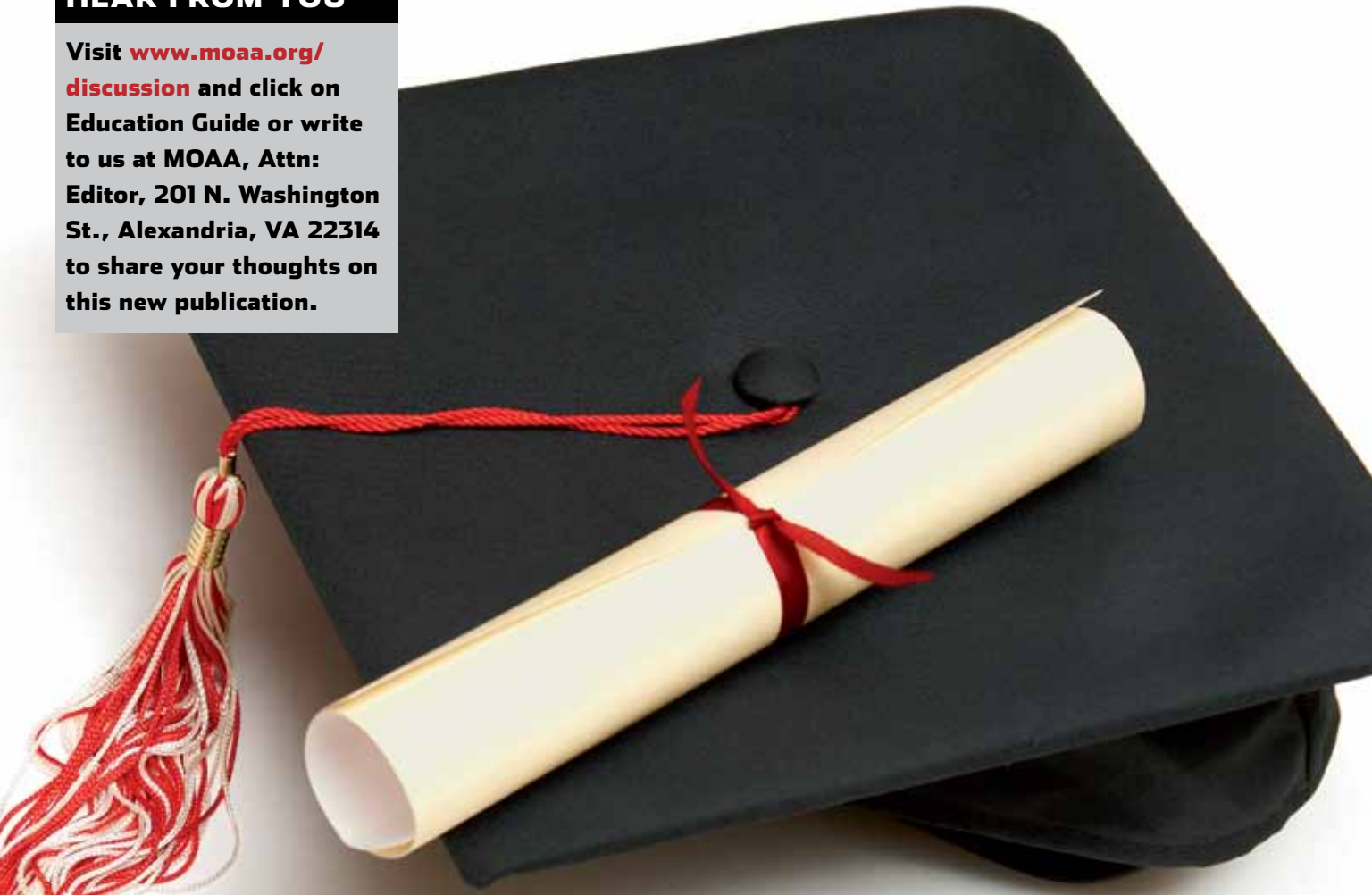
Wings Over America Scholarship Foundation provides scholarships to dependent children and spouses of the Naval Air Forces. They award more than 40 scholarships each year. Visit www.wingsoveramerica.us for details.

— Anita Stone

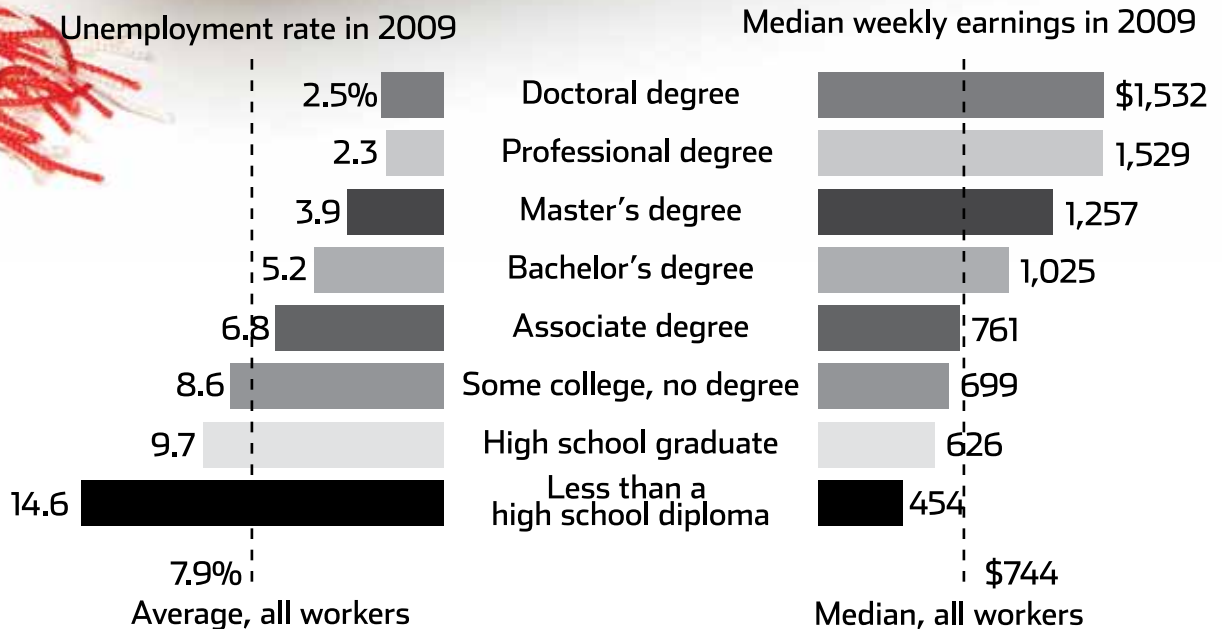


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