What now? Tuition assistance suspended

By JIM TICE, GEORGE ALTMAN
Army Times Staff Writer

The Army's popular tuition assistance program is being suspended because of the budget squeeze, although thousands of Soldiers enrolled in courses will be allowed to complete those courses.

But after the shutdown, which began at 4 p.m. March 8, no one will be allowed to add new courses or enter the program.

The tuition assistance program is one of the Army's most popular in-service benefits, with some 201,000 Regular Army, National Guard and Army Reserve Soldiers participating in traditional classroom and online courses at 3,100 colleges and universities nationwide.

"Soldiers who are in courses now can complete those courses, but they will not be allowed to enroll in new courses," said Lt. Col. Tom Alexander, spokesman for the Army's personnel chief. "This suspension is necessary given the significant budget execution challenges caused by the combined effects of a possible yearlong continuing resolution and sequestration."

"Tuition assistance is a great program," said Gen. John F. Campbell, the Army's newly-installed vice chief of staff. "But the program- we're going to have to put it on hold for a little bit."

Campbell blamed the "perfect storm" caused by sequestration, the replacement of a 2013 budget with a continuing resolution and a shortfall in funds to run the war in Afghanistan.

"Remember, our priority right now is the fight in Afghanistan," Campbell told Army Times. "Too many people forget that we are a nation at war."

Campbell said the brass will "relook" at restarting the program "when we can." But he said 2013 is the Army's "hardest year."

That could the leave the program closed until Oct. 1 or beyond.

"If you were a (Department of the Army) civilian and I'm going to furlough you for 22 days, but I'm going to let this Soldier who may already have a graduate degree, a master's degree (continue his education)--how does that sound? I have a hard time justifying that."

During fiscal 2012, the Army spent $373 million on tuition assistance payments.

Under the TA payment formula, payments are capped at $250 per semester-hour of instruction, up to an annual total of $4,500.

While the TA program is suspended, Soldiers can pursue education goals using their Veterans Affairs Department benefits, if eligible, that include the Montgomery GI Bill-Active Duty, Montgomery Bill-Selective Reserve, Reserve Assistance Program and the Post 9/11 GI Bill.

Other education funding sources also may be appropriate, such as grants, scholarships and the state tuition assistance programs available to some National Guard Soldiers.

Pentagon officials strongly urge Soldiers affected by the TA shutdown to contact their local Army education center to assess their options.

Tips for Troops

■ Don't drop your current classes. The changes will not apply to courses already in progress. And since this could be your last time to take classes on the TA dime, at least for a while, you should make the most of it.

■ Talk to your Education Service Officer. ESOs know the options and programs available at your installation have relationships with nearby schools and likely have been counseling a long line of troops on what to do without TA. Get in that line.

■ Talk to your school. What will your school do if you have to take time off because you have no way to pay for classes? What process will you have to undergo to start taking classes again? Does your school have scholarships that could help make up for the lost TA? All are vital questions that can be answered only by the school you're attending.

■ Fill out a FAFSA. With tuition assistance and the GI Bill to rely on, some troops haven't bothered with the Free Application for Federal Student Aid that other college students have grown to know well. It costs noting to apply, and doing so is the only way to get your hands on thousands of dollars of federal grants and low-cost loans.

■ Find out if the Army will pay for your school another way. The TA spigot is being turned off, but that's not the only way the Army pays for classes. A major recently told Military Times that he earned an MBA from Texas A&M University while on Active Duty-and the Army paid for it outside of TA. Depending on your position and the programs that your installation has in place, you might be able to work out something similar.

■ Seek private scholarships. Uncle Sam isn't the only one who will help you with tuition. Several nonprofit organizations have set up scholarship funds exclusively for service members. Fill out some forms, write a few essays and you could be on your way to thousands of dollars in benefits.

■ Be very cautious about using your GI Bill benefits instead of TA. You have a fixed amount of benefits, 36 months, through the GI Bill; when you use them, they're gone. These benefits are geared largely toward full-time student veterans.

If you're enrolling in only a class or two because you're on active duty--instead of taking the full course load that you could if you had your discharge papers--you won't necessarily be "wasting" months of benefits.

That's because, according to the VA website, entitlement use is prorated based on our course load. For example, if you're on active duty and taking one course worth one to three credit hours, you are considered to be attending school on a "quarter-time" basis. For each month that the course lasts, only a quarter-month is shaved off your 36-month entitlement. Similar pro-rated levels exist for half-time and three-quarter time course loads, along with the standard full-time course load.

If you do opt for the GI Bill, figure out which GI Bill to use. The Post-9/11 GI Bill and the Montgomery GI Bill are set up very differently. While the Post-9/11 version is widely seen as more generous and flexible, your circumstances may make the older Montgomery version better. Unless you have more than one term of service under your belt, you can't start using one and then switch to the other later, so think it through.

What if I'm in the National Guard? Besides federal education benefits, National Guard members are eligible for additional benefits from most states and U.S. territories. The benefits are allotted, funded and managed by each state. The programs are subject to changes in state laws and available funding. Check with your state National Guard agency or recruiter for the most current information and full details about our territory or state's education benefits.