

# Army National Guard helps pay for college

As the cost of a college education continues to increase, more and more parents are having to face major financial decisions when trying to provide for their childrens' education.

The new G.I. Bill enacted by Congress in 1984 is a federally funded educational entitlement program available to enlisted members and officers of the Alaska Army National Guard, as well as members of the active and other selected reserve components. It provides monthly payments directly to the guard-member for undergraduate study at an institution of higher learning.

The maximum benefits paid by the program are \$5,040.00, in monthly installments of \$140.00 for a full-time student, \$105.00 for a three-quarter-time student, and \$70.00 for a half-time student, for a maximum period of 36 months.

A six-year enlistment in the Alaska Army National Guard may make an individual eligible to participate in the program. Until 1 July 1985 a high school diploma, GED or equivalent must have been earned prior to entry into the new G.I. Bill program, and the individual must have served at least 180 days in the National Guard, including initial active duty training (IADT). Those who enlist on or after 1 July 1985 are required to be a high school graduate, complete IADT, and complete 180 calendar days of selected reserve service.

A college education at a state institution costs approximately \$6,000.00 per year, based on the national average. This includes room and board. A student who lives at home and commutes to school pays slightly less...about \$4,000.00 per year.

The new G.I. Bill alone would cover the tuition for one year for a commuting student and fall just short of covering the tuition for a boarding student. But, because the individual would have already become a member of the Alaska Army National Guard, he or she would have a number of other benefits.

Initial active duty for training

would net the student approximately \$2,581.00 in pay for four months of military training prior to entering the G.I. Bill program. In addition, the student/guard-member would receive approximately \$76.00 a month for training one weekend a month and approximately \$287.09 for participating in a two-week annual training period.

In addition to the new G.I. Bill benefits and the pay and

The state also offers a reenlistment bonus program that will pay an enlisted member \$3,000.00 bonus for extending or reenlisting for a period of six years after completing an initial enlistment in the Alaska Army National Guard. To be eligible, the guard member may not have less than three years service creditable for retirement purposes and may not have more than twelve years service creditable for retirement purposes

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*"The army guard is a way to serve one's country, learn high tech, leadership and management skills, and obtain a college education."*

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allowances associated with guard membership, certain guard-members/students can use the guaranteed student loan repayment program. This federal program is open to all qualified members of the Army National Guard.

If the individual enlists for an Army Guard high priority unit or a critical occupational specialty, he or she may receive a cash bonus of \$1,500.00 or \$2,000.00 respectively.

The federal benefits described above are in addition to the most comprehensive benefits package offered by any state in the country. In Alaska, Army National Guard members are also eligible for a state educational assistance program if they have exhausted all of their federal/VA program entitlements. This plan involves a cash reimbursement, not to exceed \$750.00 per member per state fiscal year, of not more than 50% educational assistance to members who attend and complete an approved course at an education institution or correspondence program based within Alaska. Reimbursement applies to tuition and fees only; not to books and college residency costs.

upon completion of the term for which the member extends or reenlists.

Other entitlements offered by the state of Alaska for members of the Army Guard include a retirement plan that is separate

and added on to the normal federal retirement program. Retirement pay for this state program is \$100.00 per month for every month served as a member of the guard. A member must complete twenty "qualifying" years of service, five years of which must be as a member of the Alaska National Guard. Payment begins the month following retirement. A lump sum payment will be paid to a designated beneficiary upon the member's death. Veterans are also eligible for a \$750.00 burial allowance.

Another major benefit available to guardmembers/students is the Alaska State Student Loan Program. Currently qualified individuals can borrow up to \$6,000.00 per year to help continue their education. Presently the interest rate for this loan program is five percent. Additionally, there is a forgiveness clause in the loan agreement that allows the individual to be forgiven for up to 50% of the outstanding amount owed by the student.

The G.I. Bill is the cornerstone of the Guard's benefit program. It, combined with the other

federal and state incentives, makes membership in the Army Guard a very attractive way to serve one's state and country, learn high tech, leadership and management skills, and obtain a college education. If you are motivated by patriotism, enjoy a mental and physical challenge and have what it takes to be a member of the National Guard, the new G.I. Bill and the Guard may just be the way to make a dream come true.

Army National Guard recruiting and retention officials located throughout Alaska have complete details on these programs and benefits. In Anchorage call 278-2688 or visit the recruiting office at 330 E. 4th Ave, suite A. In Fairbanks phone 452-3667; in Juneau phone 586-3254; in Sitka phone 747-5100; in Ketchikan phone 225-4488; in Bethel phone 543-2226; in Nome phone 443-2023; and in Kotzebue phone 543-2341. Each of the above cities have National Guard Armories with recruiting personnel that can answer your questions about the Alaska Army National Guard.