A Guide to Educational Scholarships, Grants and Loans for Service Members and their Families

Prepared by the MCCS Education Personal and Professional Education Program
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Develop a passion for learning. If you do, you will never cease to grow.

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Some things you need to know:

- Returning to school is one of the best ways to expand your employment opportunities. The Cherry Point Personal and Professional Development Education Program offers academic advising for active duty personnel and their spouses, as well as civilian employees. There are four schools aboard the installation, and a variety of online visiting schools. You can start out earning a vocational certificate or you can start or finish an associates, bachelor or graduate program.

- The United States Marine Corps does not currently provide tuition assistance for military spouses. The Department of Defense, however, is providing financial support for spouses who are interested in earning a certificate or degree in certain fields. Please go to page 4 of this booklet for additional information on the My Career Advancement Accounts (MYCAA). There are also many organizations that provide scholarships, loans, and grants to Marine Corps families. Information on those other programs can be found throughout this booklet.

- Every college/university has its own financial aid office, with staff members who are trained to help you maximize the aid that you may receive. Be sure to make an appointment with the financial aid office to discuss options available at the school, through the local community, state and federal government.

- There are several different forms of financial aid. There are loans, which must be repaid, and there are scholarships and grants, which are “free money”. In order to receive grants or loans, students must complete a Free Application for Federal Student Aid (FAFSA). This is an application that is processed by the Department of Education, and the results are sent to your school in order to determine the amount of aid you will receive. Each institution will have their own deadline for submitting this application. Check with your school for their deadline. This application must be done annually.

1.) **Scholarships.** Scholarships do not have to be repaid as long as you perform to the expectation of the fund. Some, but not all scholarships, require you to have a FAFSA on
Scholarships often require that you meet specific criteria. The criteria are not always academic, they can be based upon your family dynamic, demographic, financial need, academic performance, academic major/career goal, geographical location, hometown, etc. There are several “scholarship finders” available online. These databases, such as www.fastweb.com, will often send you updates regarding scholarships that you may be eligible for. Installation clubs and organizations such as Officer’s Wives Club, Navy Marine Corps Relief Society, and others also offer scholarships.

Unfortunately there are scam artists who will try and trick you into paying a fee for a scholarship. Please take a quick look at the information from the Better Business Bureau. Never give your personal information to someone who contacts you without you submitting a request for information. Take the time to do a little research before you give someone your personal information. See the examples of scams from the Better Business Bureau below:

The BBB recommends that you be suspicious if a representative tells you:

"The scholarship is guaranteed or your money back." In reality no one can guarantee that they will get you a grant or scholarship. And the refund guarantees that are offered usually have so many conditions or strings attached that it is almost impossible for consumers to get their money back.

"You cannot get this information anywhere else." Actually, scholarship information is widely available in books, from libraries and financial aid offices and on the Internet, if you are willing to search for it.

"We will do all the work." Only parents and students can really determine and provide the financial information needed to complete the forms.

"You have been selected by a national foundation to receive a scholarship." If you have not entered a competition sponsored by the foundation, this claim is highly unlikely.

"May I have your credit card or bank account number to hold this scholarship?" This is never a requirement for a legitimate scholarship offer.

"The scholarship will cost some money." Legitimate scholarship offers never require payment of any kind.

2.) **Grants.** Grants are often administered by the state or federal level and do not need to be repaid. A FAFSA must be filed in order to receive grants. Check with your institution and search online for academic grant options.

3.) **Loans.** Loans are a type of financial aid that must be repaid. Payments and interest may be deferred for as much a 6 months after you graduate school or drop below part-time enrollment. Loans are offered federally and through your academic institution.

**GI Bill Transfer of Benefits** - Under the new Post 9/11 Veterans Education Assistance Act of 2008 Marines who have served a minimum of 6 years active duty and have committed to serve an additional four years may elect to transfer a portion of their education benefits to their spouse or children. A child may not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate), or reached 18 years of age. Marines can find the specifics on the transfer process in MARADMIN 421/09.
To begin the transferability process, access the webpage: https://www.dmdc.osd.mil/TEB/

MILITARY SPOUSE CAREER ADVANCEMENT ACCOUNTS

The MyCAA program is a career development and employment assistance program sponsored by the Department of Defense (DoD). MyCAA helps military spouses pursue licenses, certificates, certifications or Associate’s Degrees (excluding General Studies and Liberal Arts) necessary for gainful employment in high demand, high growth portable career fields and occupations. MyCAA provides a maximum benefit of $4,000 with an annual fiscal year cap of $2,000. Spouses of service members on active duty in pay grades E-1 to E-5, W-1 to W-2, and O-1 to O2 who can start and complete their coursework while their military sponsor is on Title 10 military orders, including spouses married to members of the National Guard and Reserve Components in these same pay grades, are eligible to apply.

For additional information call 1-800-342-9647 to speak with a MyCAA Career and Education Consultant or visit the MCCS Education Office of the Personal and Professional Development Program.

Federal Programs

Free Application for Student Aid
www.fafsa.ed.gov
Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded or federally guaranteed financial assistance for education beyond high school.

Federal Student Aid Scholarship Search
https://studentaid2.ed.gov/getmoney/scholarship/v3browse.asp
This page of the Federal Student Aid web site offers a scholarship search.

Benefits.gov
www. benefits.gov
Benefits.gov is the official benefits website of the U.S. government, with information on over a thousand benefit and assistant programs.
Students.gov
www.students.gov
The U.S. Department of Education site links students with information on financial aid, tuition assistance, and scholarships. There is a section for military members and their families.

U.S. Department of Education
www.ed.gov
U.S. Department of Education website provides information on educational programs and financial aid regulations.

Federal Student Financial Aid
http://www.fedmoney.org/grants/0-scholarships.htm
FedMoney.org is the most comprehensive FREE full-text online resource on all U.S. government grants and student financial aid programs. Here you will find detailed and up-to-date information about (1) who can apply, (2) how to apply, (3) full contact info, and much more... for over 130 government grants and loans (scholarships, fellowships, traineeships) related to education!
General Online Scholarship Web Sites

College Board Scholarship Search
www.collegeboard.com/student/pay/

COLLEGEdata
http://www.collegedata.com

E-Student Loan.com
http://www.estudentloan.com/

Fast Web
http://www.fastweb.com/

FinAid
http://www.finaid.org/scholarships/

Military Scholarship Finder
http://www.aid.military.com/scholarship

National Military Family
http://www.militaryfamily.org/our-programs/military-spouse-scholarships/

Scholarship Experts
http://www.scholarshipexperts.com

Scholarship Gateway
http://www.blackexcel.org/link4.htm

Scholarship Resource Network Express
http://www.srnexpress.com/

Scholarships.com
http://www.scholarships.com/

The Hope Scholarship and Lifetime Learning Credits

Talbots Women’s Scholarship Fund
http://talbots.com
Enter “Scholarships” in their search box

VA Education Assistance
http://www.gibill.va.gov

American Association of University Women
www.aauw.org
Armed Forces Communications and Electronics Association  
www.afcea.org/education/scholarships/  

Book Scholarship  
www.bookscholar.com  

CinCHouse.com  
www.cinchouse.com  
This site, dedicated to military spouses, has information and resources for spouses going back to school.  

College Net  
www.collegenet.com/mach25  

College Toolkit  
www.collegetoolkit.com  

College Scholarships  
www.collegescholarships.org  

FreSch!  
www.freschinfo.com  

Hispanic Scholarship Fund  
www.hsf.net  

Military Community Scholarship and Financial Aid Explorer  
www.mcsfex.net  

Military HOMEFRONT  
www.militaryhomefront.dod.mil  

Navy Wives Clubs of America  
http://navywivesclubofamerica.org/scholarinfo.htm  

Pat Tillman Foundation  
www.PatTillmanFoundation.org/scholarship  
Peterson’s Undergraduate Scholarship Search  
www.petersons.com  

Folds of Honor Foundation  
http://www.foldsofhonor.org/scholarships  

Thanks USA  
www.thanksusa.org/main/index.html  
Thanks USA offers scholarships to spouses and dependents of active duty service members or Reservists and National Guard members who have been activated.
Military Scholarships

Scholarships for Military Children
Phone: 466-0800
Website: www.militaryscholar.org/about/about.html
Email: info@militaryscholar.org
The scholarships for Military Children Program was created to recognize the contributions of military families to the readiness of the fighting force and to celebrate the role of the commissary in the military family community.

NMCRS
Navy Marine Corps Relief Society
Phone: 466-2301
Website: www.nmcrs.org/education.html
Since its inception in 1904, the Navy-Marine Corps Relief Society (NMCRS) has provided more than one billion dollars in financial assistance to more than four million members of the Naval Service and their families. NMCRS offers a variety of scholarships and no interest loans to support education.

Academic Explorer
Website: www.mcaex.net/index.aspx
AeX provides military service members, their families, and other eligible civilians within the Military Community a powerful web-based tool for identifying and exploring post-secondary education options in an un-biased, standardized, and comprehensive manner.

Scholarship and Financial Aid Explorer
Website: www.mcsfex.net/
SFeX contains comprehensive information on the Scholarships and Financial Aid offerings of numerous public and private organizations. SFeX users can quickly and efficiently locate the Scholarships and Financial Aid offerings that best meet their needs, thereby avoiding the overwhelming amount of information provided by generic web-based search engines.
Cherry Point Officer’s Spouses Club Scholarship
Phone: 252-444-0949
Email: cherrypointosc@gmail.com
Website: www.cherrypoint-osc.org
Mail: P.O. BOX 2201 Havelock, NC 28532

The Officers’ Spouses Club (OSC) of Cherry Point awards scholarships to qualified students. Eligible applicants must be students who are beneficiaries of a retired or deceased military member living in Craven, Carteret or Pamlico counties.

Military Officer’s Association of America
Website: www.moaa.org/education

Students and families in search of options for funding undergraduate education can check out available MOAA grants and scholarships. Or find alternate funding options with MOAA's new Scholarship Finder!

Fleet Reserve Association (FRA) (for dependents of members only)
Website: www.fra.org

Click on: About FRA, scroll down to Scholarships
*Navy, Marine Corps and Coast Guard personnel and their families are eligible for FRA Education Foundation scholarships.

The Defense Commissary Agency (DeCA)
Website: www.commissaries.com

Provides scholarships for military children funded by the manufacturers and suppliers that provide support to commissaries worldwide. For more info visit their website or call 1-804-734-8061.

Academic Top Scholars (ATS) - Accessible to all dependent children, age 24 and under, and all spouses of Active-Duty U.S. military Service Members are eligible to apply for scholarships with: http://www.google.com/search?q=thanksusa+scholarship+program&aq=0&aqi=g3&aql=&oq=THANKSUSA - Scholarship recipients come from each of the 50 states and the District of Columbia. Recipients represent all military branches, including the Guard and Reserves. ThanksUSA Scholarships – http://www.thanksusa.org

AFCEA Educational Fund - www.afcea.org/education/scholarships. The AFCEA Scholarship for Working Professionals will provide $2,000 to those students pursuing an undergraduate or graduate degree while employed in the science or technology disciplines directly related to the mission of AFCEA. Undergraduate candidates must be at least second-year students attending an accredited college or university in the United States. Graduate students must have completed at least two postgraduate-level classes prior to the deadline date.

American Legion Legacy Scholarship - The American Legion Legacy Scholarship is available for children or legally adopted children of active duty U.S. military and Guard, and Reserve personnel who were federalized and died on active duty on or after September 11, 2001.
American Legion Scholarship - American Legion Auxiliary Scholarship for Non-Traditional Students. Applicant must be a member of the American Legion, Auxiliary, or Sons of The American Legion and shall have paid dues for the two preceding years and for the calendar year in which application is made. The applicant must also be a student who has had at least one year of college and is in need of financial assistance to pursue an undergraduate degree. Check with your local American Legion for additional scholarship opportunities.

America's Child - Higher Education Assistance -
http://www.americaschild.org/html/founders.htm - In 2008, America's Child was established for the sole purpose of providing college education and welfare assistance to every child whose military parent gave their life to protect us from the horrors they faced on a daily basis. We are committed to providing assistance to the surviving children of our military heroes who have already given their lives in patriotic service to their country fighting our nation's war against terrorism as part of Operation Enduring Freedom in Afghanistan and the Philippines, Operation Iraqi Freedom or future conflicts.

AMVETS - Dr. Aurelio M. Caccomo Family Foundation Memorial Scholarship - The Dr. Aurelio M. Caccomo Family Foundation Memorial Scholarship is awarded to Veterans, including members of the National Guard and Reserves, who are seeking new skills in order to be competitive in the job market.

AMVETS National Scholarship Program - The AMVETS National Scholarship Program is available to financially assist Veterans who have exhausted government aid, or who might not otherwise have the financial means to continue their education.

AMVETS Scholarships - AMVETS annually awards scholarships to Veterans/active military, their sons, daughters or grandchildren. A son, daughter or grandchild of a deceased Veteran is also eligible.

Armed Forces Communications and Electronics Association Scholarship - Scholarships of $2,500 each are offered to active-duty and honorably discharged U.S. Military Veterans (to include Reservists and National Guard personnel) of the Enduring Freedom or Iraqi Freedom operations. Candidates must be majoring in certain fields of study - see application for details.

Armed Forces Crossroads Scholarships for Military Children - www.afcrossroads.com/education/coll_scholar.cfm - A new program offers a scholarship to a college-bound military child at installations served by a commissary. The scholarships are open to qualified sons and daughters of U.S. military ID card holders to include active duty members, Reserve and Guard members, and retirees.-

Children of Fallen Patriots Foundation - http://fallenpatriots.org/ - Providing college scholarships and educational counseling to military children who have lost a parent in combat or accidents. Our vision is that every such child can have a debt-free college education.

Colonel Christie Marine Corps Scholarship - The Christie Memorial College Assistance Award is given to a former enlisted Marine leaving the Marine Corps to attend a four-year institution. This award recognizes a Marine who has demonstrated exceptional courage and integrity in the face of great obstacles. Award will be given as a monthly stipend.
Deeb Scholarship - Applicant must be adopted or orphaned (documentation is required) and eligible for financial aid. Selection is based upon financial need and merit.

Fallen Warrior Scholarship Fund - The Fallen Warrior Scholarship Fund has been established to provide financial assistance in the form of scholarships to U.S. Military Family members of our Fallen Warriors in their pursuit of higher education.

Fisher House Foundation Scholarship Programs - www.militaryscholar.org/index.html - SCHOLARSHIPS FOR MILITARY CHILDREN - Program is open to sons and daughters of active duty, reserve/guard, or retired military commissary customers. Recipient must be enrolled or planning to enroll full-time in a four-year undergraduate college or university, accredited in the U. S. They must have a minimum cumulative grade point average of 3.0 on a 4.0 basis.

Folds of Honor Foundation - Folds of Honor Foundation (FHF) provides post-secondary educational scholarships to the spouses and children of Service Members disabled or killed as a result of their military service to our great nation. Our unique scholarships can be applied to schooling now or held by Folds of Honor on behalf of young children until needed at the time of enrollment. http://www.foldsofhonor.com/

Freedom Alliance Scholarship Fund - Students are eligible if they are the dependent child of an active duty Service Member who was killed or permanently disabled (100%) rating as the result of an operational mission or training accident, or who is currently certified as POW or MIA. Grants, unlike loans, do not have to be repaid. Click the links below to learn more about grant programs available for eligible students pursuing a postsecondary education.

Fry Scholarship
VA educational benefits have been expanded under Section 701 of this Act. Specifically, this section extends the Marine Gunnery Sergeant John David Fry Scholarship to surviving spouses of military personnel who die in the line of duty after September 10, 2001. Prior to this Act, only children of those who died in the line of duty were eligible for this benefit. http://www.benefits.va.gov/GIBILL/docs/factsheets/Fry_Scholarship_Expansion_Factsheet.pdf

Heroes’ Legacy Scholarships - Heroes’ Legacy Scholarships honor not only those who have fallen in battle, but all who have died or have become disabled through their active military service on or after September 11, 2001. The program is open to their dependent unmarried children under age 23. A disability is defined as one that results in the Service Member being eligible for, and receiving, Traumatic Service Members’ Group Life Insurance (TSGLI) or a permanent and total disability compensation rating of 100 percent.

Hope for the Warriors – www.hopeforthewarriors.org - The Spouse/Caregiver Scholarship program identifies, recognizes, and rewards spouses/caregivers for their strength, fidelity, and resolve despite adversity. Scholarships aid in continued education at a reputable, accredited university, college, or trade school for spouses/caregivers as they assume critical roles in the financial well being of their families.

Horatio Alger Military Veterans Scholarship - http://www.scholarships4students.com/horatio_alger_military_Veterans_scholarship.htm - The Horatio Alger Military Veterans Scholarship is awarded to Veterans who have served under the United States Military Operation in Operation Enduring Freedom in Afghanistan or Operation Iraqi Freedom beginning Sept. 11, 2001 or later.
**Housing Scholarship** - Applicant must have a minimum 3.0 GPA and be able to demonstrate financial need. Award provides students with an affordable living option. Recipients will live in a home-like setting where they work in cooperative partnership to purchase and prepare meals and assume responsibility for household tasks. Recipients are responsible for their fair share of household expenses such as food and utilities. Each student contributes approximately $950 per semester. Discounted housing costs.

**Huebner Scholarships**, named for Lieutenant General Clarence L. Huebner, who commanded the Big Red One during World War II, are competitive scholarships for children and grandchildren of former members of the Division as well as children of active-duty 1st Infantry Division Service Members.

**Incentive Scholarship** - Applicant must be a minority who has a minimum 3.5 GPA and minimum combined SAT I score of 1100 (composite ACT score of 26).

http://www.che.sc.gov/AccessEquity/ACCESS/GISGuidelines.pdf

**Iraq and Afghanistan Service Grant** - A student who is not eligible for a Pell Grant but whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant. Enrolled in college at least part-time at the time of the parent’s or guardian’s death. The grant award is equal to the amount of a maximum Pell Grant for the award year – not to exceed the cost of attendance for that award year.

**Joanne Holbrook Patton Military Spouse Scholarship Program** - The Joanne Holbrook Patton Military Spouse Scholarship Program is administered by the National Military Family Association (NMFA). Fisher House Foundation contributes $100,000 to the NMFA in order to expand the number of scholarship grants awarded each year.

**John A. Keller Scholarship** - http://www.scholarships4students.com/chief_warrant_officer_john_a_keller-cwoa_scholarship.htm. The Chief Warrant Officer John A. Keller-CWOA Scholarship is available to dependents of members in good standing of the Chief Warrant Officers Association. You must be a high school senior or a current undergraduate student with a minimum "C" grade average to qualify for this award. You must also be a full-time student to be considered. Additional Information http://www.cwoauscg.org/scholarship.htm

**Military Officers Association of America Scholarships and Grants** - Visit the MOAA Scholarships and Grants site for information on a variety of different scholarships, grants and interest-free loans.

**Military Order of the Purple Heart Scholarship** - The Military Order of the Purple Heart Scholarship is available to the recipient of a Purple Heart; a direct descendant of a member of the Military Order of the Purple Heart or of a Veteran killed in action or who died of wounds; or a spouse or widow(er) of a recipient of the Purple Heart.

**National Military Family Association (NMNFA) MILITARY SPOUSE SCHOLARSHIP PROGRAM** - NMFA scholarship funds are awarded only to military ID-carrying Uniformed Services’ spouses (active duty, retiree, Reserve, National Guard, and/or survivor); If notified you have been selected for a scholarship, you must provide a copy of current military dependant ID within one week, or your scholarship funds will be awarded to another card-carrying applicant. If you
any point you are no longer considered to be a spouse of a Service Member, you must notify NMFA immediately.

**National Military Family Association Joanne Holbrook Patton Military Spouse Scholarship Program** - The National Military Family Association's Joanne Holbrook Patton Military Spouse Scholarships are awarded to spouses of Uniformed Services members (active duty, National Guard and Reserve, retirees, and survivors) to obtain professional certification or to attend post secondary or graduate school.

**Navy League of the United States** - Currently, the Navy League Foundation has a total of 25 endowed scholarships. Navy League Councils across the United States provide additional scholarships to students and Sea Cadets in their cities and regions.

**Paralyzed Veterans of America Scholarship** - http://www.bing.com/search?q=Paralyzed+Veterans+of+America+Scholarship&src=IE-Address
Paralyzed Veterans’ Educational Scholarship Program was established in 1986 to help members and their immediate Families gain post-secondary education from accredited colleges and universities across America. Since the program’s inception, the organization has funded $319,000 in scholarship awards.

**Pat Tillman Foundation - Tillman Military Scholars program** is accepting applications. Individuals eligible for the Leadership Through Action - Tillman Military Scholars program include Veterans and active Service Members of both pre- and post- 9/11 service; Service Members who wish to start, finish, or further their education; Service Members of all branches of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, Coast Guard, National Guard, and Reserve); Service Members pursuing undergraduate, graduate, post-graduate, two-year, four-year, public, private, vocational, and trade degrees or certifications; and dependants of Service Members (children and spouses).

**Retired Enlisted Association** - The Retired Enlisted Association's (TREA) National Scholarship program. TREA members are proud to be able to offer these scholarships to our Nations high school student. The program is open to any high school student.

**Scholarships for Military Children** - The Scholarships for Military Children Program was created to recognize the contributions of military Families to the readiness of the fighting force and to celebrate the role of the commissary in the military Family community. If your mother or father is active duty, reserve/guard, or retired military personnel or you are the survivor of a deceased member, and you have a military dependent I.D. card you can apply!

**Special Operations Warrior Foundation College Scholarship** - www.specialops.org/?page=collegescholarship - the scholarship program process starts in the 10th grade. We will send college planning materials during the sophomore year so they can get acquainteded with our program.

**Spouse Tuition Assistance Program (STAP)** - www.afas.org/Education/STAP.cfm - The purpose of the Spouse Tuition Assistance Program (STAP) is to provide partial tuition assistance for spouses of Active Duty airmen or officers, who accompany members to overseas locations and will be
attending college programs. The focus of the program is on the completion of degree or certificate programs that provide increased occupational opportunities for spouses.

**Tailhook Education Foundation** - [www.tailhook.org/Foundation2.htm](http://www.tailhook.org/Foundation2.htm) - To be eligible for consideration for a Tailhook Educational Foundation scholarship, an individual must be a high school graduate and the natural, step, or adopted son, daughter or grandchild of a current or former Naval Aviator, Naval Flight Officer, or Naval Aircrewman. Also eligible are individuals or children of individuals who are serving or have served on board a U.S. Navy Aircraft Carrier in ship’s company or the air wing.

**Teacher Education Assistance for College and Higher Education Grant** (TEACH Grant) – [www.teach-ats.ed.gov/](http://www.teach-ats.ed.gov/) - The Teacher Education Assistance for College and Higher Education Grant (TEACH Grant) Web site enables you to complete: TEACH Grant Initial and Subsequent Counseling and A TEACH Grant Agreement to Serve (ATS) so that you may receive one or more TEACH Grants to pay for your education.

**That Others May Live Scholarships** - [www.thatothersmaylive.org/](http://www.thatothersmaylive.org/) - That Others May Live is a 501 (c) (3) non-profit organization established in 2002. The That Others May Live Foundation provides scholarships, Family counseling, and aid to surviving children of United States Air Force (USAF) Rescue Heroes who gave the ultimate sacrifice during a Rescue mission, training, or other Personnel Recovery (PR) collateral mission.

**The Academic Competitiveness Grant (ACG)** – [studentaid.ed.gov/PORTALSWebApp/students/english/AcademicGrants.jsp?tab=funding](http://studentaid.ed.gov/PORTALSWebApp/students/english/AcademicGrants.jsp?tab=funding) - The Academic Competitiveness Grant was made available for the first time for the 2006-2007 school year for first-year college students who graduated from high school after January 1, 2006, and for second-year college students who graduated from high school after January 1, 2005.

**The AFCEA War Veterans Scholarships** are offered to active-duty and honorably discharged U.S. military Veterans (to include Reservists and National Guard personnel) of the Enduring Freedom (Afghanistan) or Iraqi Freedom Operations. Candidates must be currently enrolled and attending either a two-year or four-year accredited college or university in the United States. Candidates must be majoring in the following or related fields: electrical, aerospace, systems or computer engineering, computer engineering technology, computer information systems, information systems management, computer science, physics, mathematics, or science or mathematics education. Each scholarship award is $2,500.

**The Fund for Veterans Education** - The Fund for Veterans' Education will provide scholarships to help meet the cost associated with higher education for Veterans from all branches of the United States Armed Forces who served in Afghanistan or Iraq since September 11, 2001 and who are now enrolled in college or vocational-technical school.

**The National Science and Mathematics Access to Retain Talent Grant**, also known as the National Smart Grant is available during the third and fourth years of undergraduate study (or fifth year of a five-year program) to at least half-time students who are eligible for the Federal Pell Grant and who are majoring in physical, life, or computer sciences, mathematics, technology, engineering or a critical foreign language; or non-major single liberal arts programs. The student must also
maintain a cumulative grade point average (GPA) of at least 3.0 in course work required for the major. The National SMART Grant award is in addition to the student's Pell Grant award. The organization’s primary goal is to assist its members and their Families in improving the quality of their life experiences. This goal is met through a wide variety of activities, including support of programs designed to provide education and training for Veterans with a spinal cord injury as well as their immediate Families.

**Tillman Military Scholarships** -
https://Veterans.tamu.edu/Scholarships.../scholarships/tillman.aspx - The Pat Tillman Foundation is dedicated to supporting educational opportunities for Service Members and their Families. Veteran and active Service Members and their dependents (children and spouses) portray the very nature of leadership that the Foundation seeks to inspire in young people across the country. With these scholarships, we are ensuring these leaders have every opportunity to pursue broader educational goals. The Tillman Military Scholarships are intended to cover direct study-related expenses such as tuition, fees, and books, as well as other needs such as room and board and child care. The Pat Tillman Foundation will be allocating scholarships to individual applicants through both the Foundation and select schools with existing Service Member support programs and enrollment.

**VA Mortgage Center Scholarship** - An ongoing scholarship offer for students with military affiliation, ROTC, and children of military members. Each semester, three $1,000 scholarships are awarded to the winning students.

**VFW Military Scholarships** - The VFW's Military Scholarship program provides 25 $3,000 scholarships annually to VFW members who are currently serving in uniform or have been discharged within the 36 months before the December 31 deadline.

**Wings Over America Scholarship Foundation** - www.wingsoveramerica.us/ - Wings over America Scholarship Foundation, was established in 1987. Our mission is to provide college scholarships to dependent children and spouses of all US Navy - officer and enlisted - active duty, retired or deceased who served within Naval Air Forces. Recipients are selected on the basis of scholastic merit and community service. Wings over America annually sponsors over forty scholarships to students who have chosen to continue their education. The foundation is funded solely through the generous contributions of private and corporate sources, and has proudly awarded over $375,000 to outstanding students since 1987.

**Jose Marti Scholarship Challenge Grant** - Applicant must be a Hispanic-American student who is enrolled for a minimum of 12 credit hours for undergraduate study or nine credit hours for graduate study. Application for undergraduate study must be submitted during the applicant's senior year of high school. Graduate students may apply; however priority for the scholarship is given to high school seniors.

**Ladies Auxiliary of the Fleet Reserve Association** - www.la-fra.org- FRA’s scholarship program has also been helping deserving students reach their educational and professional goals for decades, presenting annual awards of up to $5,000 to individuals pursuing college and graduate degrees. Thanks to the generosity of our members, legacy gifts and corporate sponsors, the scope of the program has grown substantially since 2000; increasing the number of recipients by more than 50 percent and boosting the monetary value of the awards by more than 260 percent. Just since 2000, the FRA scholarship program has provided over 200 scholarships totaling more than $850,000.
Liberty University's Heroes Fund Scholarship Marine Corp Scholarship Foundation (Dependents) - The Marine Corps Scholarship Foundation provides scholarships for higher education to deserving sons and daughters of Marines and children of former Marines, with particular attention being given to children whose parent was killed or wounded in action.

Marine Corps - Law Enforcement Foundation, Inc. - www.mclef.org - The recent war in Iraq has certainly illuminated America’s commitment to freedom. We are reminded that freedom is not free. The price is great. No one knows that better than the left-behind sons and daughters of America’s fallen heroes. Through the continuous support of our donors, we have distributed aid with a value of more than $50,000,000.00 to eligible children. This assistance was primarily rendered to children of Marines or Federal law enforcement personnel who were killed on duty or died under extraordinary circumstances while serving our country at home or abroad. These funds enable us to provide these children with scholarships for their higher education. When a child of a United States Marine is afflicted with a physical or mental disability and requires special medical equipment or tutoring, our Foundation may grant financial assistance to that Family if their personal insurance does not cover the complete cost of treatment for this child.

Marine Corps League - Scholarship Program - www.mclfoundation.org/scholarship_program.html - Over three hundred scholarship grants are given annually to applicants. The foundation has started a blocked scholarship fund to build a trust to assist in the funding of its regular scholarship program. Scholarships are applied for and awarded by the Marine Corps League Scholarship Committee using applications and standards developed by that committee.

Undergraduate Scholarship Program - CIA - https://www.cia.gov/careers/student-opportunities/undergraduate-scholarship-program.html - If you are a high school senior planning to enroll in a 4-or 5-year college program, or you are a college freshman or sophomore enrolled in a 4- or 5-year college program, who is looking for career experience in a dynamic environment, apply to the CIA's Undergraduate Scholar Program and contribute to the work of the nation before you graduate.

Navy-Marine Corps Relief Society Education Programs - NBCC Foundation - The NBCC Foundation Military Scholarship Program is designed to encourage Service Members and Veterans to pursue careers in professional counseling. The program provides financial support to students who enroll, or seek to enroll, in a CACREP accredited counseling program during or after military service, and who commit to serving military personnel.

National Military Family Association is announcing the opening of application submission for spouse scholarships:

Military Spouse Scholarship Application Opens December 1
Our Association recognizes the unique challenges today's military spouses face in pursuing additional training or education. We are here to help ease the financial obstacles that accompany pursuing a higher education. Click to register for alerts.
http://support.militaryfamily.org/site/R?i=X8WUMrLFbCxKuJaE3SS5Ag
We are excited to announce Science, Mathematics & Research for Transformation (SMART) application portal is now open! Please feel free to forward to all interested parties.

https://smart.asee.org/
https://smart.asee.org/apply

For direct inquiries contact:
Bettina M. Jahr
AIR-4.0 Competency Administrator
ISSC Cherry Point, NC
Com (252) 464-9164 / Fax 464-9979
DSN 451-9164
bettina.jahr@navy.mil

Local Scholarships

Albert H. Bangert Scholarship
Website: www.craven.k12.nc.us/
For the 2012-2013 school year, there will be eight (8) Bangert scholarships of $4,000.00 each to high school seniors enrolled in the Craven County School System to assist them in furthering their education.

There is an additional scholarship for New Bern High School students in the amount of $1,500.00 endowed by the New Bern High School Class of 1956. These scholarships are for the college freshman year only and are paid directly to your college/university. Selection of the recipients is based on academic ability (high school cumulative GPA 3.0 or higher) and financial need. Please note that a completed, printed copy of the scholarship application will be accepted until April 10, 2012.

Carteret General Hospital Foundation
Website: www.carteretgeneral.com/scholarships/rn_scholarship.pdf

Phone: (252) 808-6646 or (252) 808-6028
Mail: CGH Foundation, PO Box 1619, Morehead City NC 28557
Carteret General Hospital Foundation offers the following nursing scholarships with work agreement for individuals pursuing health careers as Registered nurses:

1. ADN Program - Up to $6,000 ($3,000 per year) scholarship.
2. BSN Program - Up to $10,000 ($5,000 per year) scholarship for Junior and Senior Years.

**Campus RN Scholarship Fund**
Website: [http://northeastn.campusrn.com/network/northeastn_nursing_scholarship](http://northeastn.campusrn.com/network/northeastn_nursing_scholarship)
CampusRN has launched a new scholarship program in conjunction with the creation of the CampusRN state edition network. This nationwide scholarship program is the most comprehensive of its kind for nursing programs and nursing students because it features scholarship winners from six different regions across the country in which CampusRN has launched state edition sites. CampusRN will award six **$2500 scholarships** to a needy and deserving nursing student in each region.

**Carteret Craven Electric Cooperative**
Website: [http://www.carteretcravenelectric.coop/](http://www.carteretcravenelectric.coop/)
Phone: (252) 727-2238
Carteret-Craven Electric Cooperative now offers two scholarship programs, one for students attending Carteret Community College and Craven Community College and one for graduating high school seniors.

**High School** - Five high school seniors are selected for 1,000 annual scholarships for a total of four years. To renew, the student must maintain a 2.5 GPA.

**Community College** - Four scholarships are available – two at each college (Carteret Community College and Craven Community College) – at $250 per student each semester. The scholarships are renewable for three additional semesters, for a total of $1,000 per student for two years of school. To renew, the student must maintain a 2.5 GPA.

**Carolina East Foundation**
The Joseph Hageman Memorial Nursing Scholarship
For additional information contact the CarolinaEast Foundation office at (252) 633-8247 or visit the website at [http://www.carolinaeastfoundation.com/nursing/nursing.html](http://www.carolinaeastfoundation.com/nursing/nursing.html)

Applications for the Joseph Hageman Memorial Nursing Scholarship will be accepted until the close of business (5pm) in the CarolinaEast Foundation office no later than April 8th. The scholarship will be awarded annually in the amount of $2,250 for students pursuing a Bachelor of Science degree in Nursing or the Bachelor of Science program with a major in Nursing. A scholarship for those pursuing an Associate of Applied Science degree in Nursing is also available in the amount of $1,500.
First Flight Federal Credit Union

First Flight offers a $1,500 scholarship through each of the four community colleges in Eastern North Carolina. These include Craven Community College, Carteret Community College, Lenoir Community College, and Pitt Community College. For those attending East Carolina University, members can apply for a $2,500 scholarship. Information and applications for these scholarships are available through the financial aid offices of each school.

BOOKLETS

Need a Lift? - College Financial Aid Handbook. Available at no-cost at the Education Center, Bldg 4335 or may be purchased for $3.95 (includes S&H). Contains section called Educational Benefits for Veterans and Dependents

American Legion National Emblem Sales
P. O. Box 1050
Indianapolis, IN 46206
1-888-453-4466 (toll-free)

Financial Aid for Veterans, Military Personnel and Their Dependents
2010-2011
Books are available at the Education Office for review only, or may be purchased from the publisher for $40.

Reference Service Press
El Dorado Hills Business Park
5000 Windplay Dr., Suite 4
El Dorado Hills, CA 95762
(916) 939-9620
www.rspfunding.com

Funding Education Beyond High School
The Guide to Federal Student Aid
Free Federal Student Aid Information Center
P. O. Box 84
Washington, DC 20044-0084
Free on-line at: http://www.FSApubs.org
1-800-433-3243 (toll-free)

Managing the Price of College
Education Publications Center
P.O. Box 1398
Jessup, MD 20794-1398
Loans and Grants
From Uncle Sam: Am I Eligible and for How Much? 17th Edition
2010-2011
Available at no cost in the Education Office. Supplies limited.

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