

CHAPTER 4

SERVICE BASED SCHOLARSHIPS: MILITARY, PEACE CORPS, TEACH FOR AMERICA, AMERICORPS, AND CITY YEAR

There are many opportunities across the United States and internationally to perform service to your country or community and receive financial assistance for your college education. In this section we explain the education options and funding available in the most popular programs: the Peace Corps, AmeriCorps, Teach for America, City Year, and the U.S. Military. Each program differs in the amount of money available, how much time is required, and if you serve your time before or after your education. Investigate each program carefully before signing a contract because in some cases you cannot change your mind after you join. Some programs are designed for college graduates, but it is useful to keep this option in mind for post-graduation while applying for college.

1. COMMUNITY SERVICE AND TEACHING PROGRAMS

The following programs focus on community or international service that may include teaching, community organizing, public safety programs, or environmental preservation projects. The Peace Corp and Teach for America are for college graduates whereas AmeriCorps and City Year are open to anyone over the age of 17. Applications and interviews are required and the programs are often competitive. Educational benefits of these programs vary but may include loan deferment or repayment, educational awards, living stipends, tuition reimbursement, and job training programs.

➤ **Peace Corps**

***www.peacecorps.org* or 800-424-8580**

Peace Corps offers members the opportunity to serve with organizations doing vital work in various countries around the world. Individuals work in various areas including: education, business, the environment, agriculture, health, and community development. Peace Corps offers a college loan deferment program of up to three years - the U.S. Department of Education pays the interest on “subsidized” loans during the deferment period, but not on “unsubsidized loans.” In addition, you are paid a monthly living allowance and health insurance. You will be eligible for a 15% cancellation of the outstanding balance on Perkins Loans for each year of service. There are also programs to incorporate your service into hours towards a master’s degree, and opportunities for tuition discounts at participating universities for advanced degrees during or once you have completed your service. Applicants should have obtained a bachelor’s degree, be at least 18 years of age, and applications are accepted on a rolling basis.

➤ **Teach for America**

***www.teachforamerica.org* or 800-832-1230 ext. 225**

Teach for America places outstanding recent college graduates in full-time teaching positions for 2 years in urban or rural school districts across the United States. You can be a graduate in any major and no teaching experience is necessary; training is provided the summer before you begin your placement. TFA offers a teacher’s salary and benefits for the two-year employment, as well as student loan deferral. Additionally, you are eligible to receive an education award of \$4,725 per year that can be used to pay back education loans from college, or can be used towards future education.

➤ **AmeriCorps**

***www.americorps.org* or 800-942-2677**

AmeriCorps is a national network of service programs that places individuals in thousands of non-profit organizations across the United States. AmeriCorps members work to meet critical needs in education, public safety, health, and the environment. Members serve full or part time over the course of 10 months. To apply to AmeriCorps, you must be a U.S. citizen, national, or lawful permanent resident and at least 17 years old. Benefits offered to full-time members include, an educational award of \$4,725 to be used for college, graduate school, or to pay back student loans (for which there is a forbearance on during your term of service, and AmeriCorps will pay any interest that is accrued). Also included is health insurance, training, and student loan deferment. Members also receive a small living allowance, child care assistance and relocation expenses.

➤ **City Year**

***www.cityyear.org* or 617-927-2500**

City Year members perform 10 months of intensive service across the United States. A weekly living stipend is offered, as well as health insurance, child care coverage. Members who complete their service earn an education award of \$4,725 to be used towards college loans. Applicants must be U.S. citizens between 17 and 24 years old, and must be at least a high school graduate or GED recipient.

2. U.S. MILITARY

Each branch of the military varies slightly in the educational benefits that they offer but benefits may include tuition reimbursement for class taken during active duty, technical certification programs or training that can be used for college credit during active duty, access to on-base educational centers that offer distance learning courses, and other training opportunities during active duty. The Montgomery G.I. Bill, one of the most widely used educational assistance programs, provides about \$30,000 over 36 months of educational benefits that can be used for up to 10 years after ending active duty. This program is a contributory program as well as a service based one which means that a student contributes \$100 a month during their first year and a half of active duty and then the student can get back up to \$30,000 from their initial investment of \$2000. Educational benefits are also available for the Air and Army National Guards but these benefits are less than for active duty personnel. Below are the specific programs that are offered by each branch of service. Please contact a local recruiting office for additional information.

➤ **Air Force**

***www.airforce.com* or 800-423-USAF**

Educational benefits include the G.I. Bill, 100% tuition reimbursement for classes taken during active duty, job training during active duty, and student loan repayment up to \$10,000 at enlistment.

➤ **Air National Guard**

***www.goang.com* or 800-841-5220**

Educational benefits include the G.I. Bill which is non-contributory for the National Guard unlike the other branches, but pays less than if used while on active duty. However a “kicker” scholarship is available for critical needs fields where the student gets a monthly bonus for studying in a field that is needed by the Air National Guard. Other benefits include student loan repayment programs and tuition assistance if on active duty.

➤ **Army**

***www.goarmy.com* or 800-USA-ARMY**

Educational benefits include the G.I. Bill, up to \$65,000 student loan repayment at enlistment, 100% tuition reimbursement for classes taken during active duty, technical certifications and job training opportunities during active duty, and the Army College Fund (also a contributory program like G.I. Bill).

➤ **Army National Guard**

***www.800goguard.com* or 800-GO-GUARD**

Educational benefits include the G.I. Bill which is non-contributory for the National Guard unlike the other branches, but pays less than if used while on active duty. However a “kicker” scholarship is available for critical needs fields where the student gets a monthly bonus for studying in a field that is needed by the Army National Guard. Other benefits include 75% tuition reimbursement up to \$4000 a year, student loan repayment of up to \$10,000, and technical certifications and job training opportunities during service.

➤ **Coast Guard**

***www.gocoastguard.com* or 877-NOW-USCG**

Educational benefits include the G.I. Bill, 100% tuition reimbursement for classes taken during active duty, access to courses through the Coast Guard Institute for college credit, and technical certifications and job training opportunities during active duty.

➤ **Marines**

***www.marines.com* or 800-MARINES**

Educational benefits include the G.I. Bill, 100% tuition reimbursement for classes taken during active duty, technical certifications and job training opportunities during active duty. Marine Corp College Fund provides additional scholarship money for qualified Marines.

➤ **Navy**

***www.navy.com* or 800-USA-NAVY**

Educational benefits include the G.I. Bill, 100% tuition reimbursement for classes taken during active duty, student loan repayment programs for enlisted personnel, and numerous medical scholarships. In addition, the officer recruiters have additional scholarship programs. One example is the BDCP (Bachelor Degree Completion Program) which will entitle the person to full pay and benefits of enlisted personnel and during this program the student has only to complete school and no other military obligation until after completing the degree.