

The Military as a Source of Financial Aid

One of the major problems facing families today is how to come up with the money to meet college expenses. Many people are unaware that the military is a source of financial aid. Its focus, however, is quite different from that of other sources: military financial aid programs do not consider need but are either a payment for training or a reward for service. This large source of money (about \$1 billion each year) can prove quite helpful in assisting a wide range of students. The military financial aid programs are by far the largest source of college money that is not based on need.

HOW THE MILITARY PROVIDES FINANCIAL AID

One form of military financial aid is college money for officer candidates: tuition assistance and monthly pay in return for the student's promise to serve as an officer in the Army, Navy, Air Force, Marine Corps, Coast Guard, or Merchant Marine. Most of this money is awarded to high school seniors who go directly to college. The main benefits are reduced or free tuition and \$100 to \$150 per month if the student is enrolled in the Reserve Officers' Training Corps (ROTC) Scholarship Program or free tuition, room and board, and \$500 per month if the student is enrolled at one of the service academies. ROTC units are located on college campuses and provide military training for a few hours a week. The five service academies (West Point, Annapolis, the Air Force Academy, the Coast Guard Academy, and the Merchant Marine Academy) are military establishments that combine education and training for the armed forces. For those already in college, financial aid is obtainable through ROTC scholarships for enrolled students or special commissioning programs.

By participating in ROTC, attending a service academy, or enrolling in a special program for military commissioning, a student not only can become an officer but also can become eligible for financial aid, thus turning the dream of an affordable college education into a reality. The military trains students to become officers and pays them to learn at the same time. (A detailed look at one such program, that of the Army ROTC, appears following this article.)

IS OFFICER TRAINING RIGHT FOR YOU?

Military scholarship programs exist largely to provide money to college students as they go through officer training, and, in return, the military receives from the students a commitment to serve in the armed forces. The military's goal is to produce, through this method of attracting outstanding young men and

women, "entry-level" officers who are well educated both academically and in the workings of the military itself. Obviously, you would not be the ideal candidate for one of these programs if you had moral or religious reservations about serving your country as a military officer. You also should not apply if the program's main appeal for you is the money. The financial benefits may be very important, but their attraction should be balanced by genuine feelings on your part that you will seriously consider becoming an officer, you will undertake military training with a positive attitude, and you will be flexible and open-minded about your plans. Applicants are typically young men or women who are willing to serve at least four or five years as officers in exchange for four years of a good education at little or no cost.

First: Are You the Military Type?

At the outset, it is essential that you determine whether or not you are cut out to be in the military. Take a personal inventory: What are you like? How do you relate to others? What kind of organization do you want to be part of?

- Do you consider yourself intelligent, well-rounded, energetic, organized, and somewhat athletic? Are you a serious student with good grades in precollege courses and an aptitude for science and math?
- Are you outgoing? Does leadership appeal to you? Do you work well with others, both in groups and in one-on-one situations? Can you willingly take direction from others?
- Can you exist in a structured and disciplined environment? Do you have strong feelings of patriotism? Are you willing to defend your country in a time of war?
- If "yes" is your answer to most of these questions, you are the type of individual the military services are interested in. Even more important, you may be the type of person who can be comfortable with the military's lifestyle. Although there are many different types of military officers—from the quiet intellectual to the extroverted athlete—the average officer usually conforms to a set of general characteristics: a mixture of certain personal traits and a willingness to be part of and contribute to a large and very structured organization.

Second: What Kind of Military Training Might Be Appropriate for You?

If your personal inventory revealed you to be at least somewhat the "military type," your next step is to see which of the programs offered by the different services is best for you.

Now ask yourself which of the following most closely describes your feelings at present.

1. I have firsthand knowledge of military service. I can picture myself as an officer, perhaps even a career officer. I have experience with discipline, both in taking and in giving orders. I plan to major in science or engineering while I'm in college. Obtaining a top-quality education at very low cost is very important to me.
2. Service in the military is of interest to me. I don't have much direct experience, but I'm willing to learn more. I'm not sure whether I'm ready to immerse myself completely in a military environment as a college student. I've done well in math and science, but I may decide to major in another field. I can look forward to the prospect of four years of service as an officer before deciding whether to stay on. A tuition scholarship is appealing, and it would widen the range of colleges that are within my reach.
3. I don't have a negative attitude toward the military, but it's not something I know much about. I might be interested in giving it a look. Studying math and science may not be for me; my interests are probably in other areas. I'm concerned about paying for college, but my parents could help me for at least one or two years.
4. I don't think I'm the military type, but actually I haven't thought that much about it. I doubt if I would go for the discipline. Certainly, I wouldn't want to commit to anything until I've been in college for a few years and can see my choices more clearly. I might be able to see myself serving in the military—if I could get duty that matches my academic interests. I could use a scholarship, but I plan to seek financial aid through other sources.

When you've determined which of the foregoing paragraphs most closely describes your attitude toward military service, review the following items, the numbers of which generally relate to the numbers above.

1. Think seriously about competing for an appointment to a service academy. (You must be nominated by an official source, usually your congressional representative. Each member of Congress has a set number of nominees he or she can recommend for admission. Neither political influence nor a personal relationship with the member of Congress is necessary.)
2. Plan to enter the national ROTC four-year scholarship competition.
3. Join an ROTC unit in college and see what the military is like. Scholarship opportunities are available if you decide to stay on.
4. Don't get involved with a military program yet, but keep the service in mind for possible entrance after two years of college.
5. It should go without saying that it's best to avoid extreme discrepancies between the two lists. For example, if description number 4 applies, a military academy or even the four-year scholarship is probably not right for you. It would be far wiser to choose item three or four. Later on, after you are enrolled in college, you might find that certain aspects of the military complement your academic interests and

that the military lifestyle is something you can adapt to. If, on the other hand, description number 1 suits you, it will be worth your while to pursue either the ROTC scholarship or service academy option when you graduate from high school. If you are this far along in your thinking about a possible future in the military, you can take advantage of both the financial benefits the services offer and the head start you will get toward a possible military career by trying for an officer training program.

Preparation While in High School

Enrolling in a precollege program while you're attending high school will improve your chances of winning a four-year ROTC scholarship or receiving an appointment to a service academy. For the most part, the services don't require that you take specific subjects (the exceptions are the Coast Guard Academy and the Merchant Marine Academy). Nonetheless, the Army, Navy, Air Force, and Marine Corps all stress the importance of a good high school curriculum. They suggest the following: 4 years of English, 4 years of math (through calculus), 2 years of a foreign language, 2 years of laboratory science, and 1 year of American history.

Being an active member of your school and community is also important, as is holding leadership positions in sports and/or other extracurricular activities. If your high school has a Junior ROTC unit, join the detachment; doing so could improve your chances of being selected for an ROTC scholarship or admitted to a service academy.

Standardized Tests

For entrance into the academies and most other colleges, be prepared to take the SAT I or ACT, used by college admission offices as one of the measures of a prospective college student's academic potential. For more details, see *Surviving Standardized Tests*.

Who Is a Successful Candidate?

A fictional though typical winner of a four-year ROTC scholarship or an appointment to a service academy exhibits certain kinds of characteristics. That person (whom we will call John Doe):

- Follows a curriculum that includes 4 years of English, 4 years of math, 3 or 4 years of a foreign language, 2 years of laboratory science, and 2 years of history—with some of the courses at the honors level. John maintains a B+ average and ranks in the top 15 percent of his class. On the SAT I, he received scores of 610 verbal and 640 math (based on original, rather than recentered, scores). (Had he taken the ACT, his composite score would have been 28.)
- Is a member of the National Honor Society. He holds an office in student government and is a candidate for Boys State. John has a leadership position on the student newspaper and is a member of both the debate panel and math club. He is active in varsity athletics and is cocaptain of the basketball team.
- Is one of the top all-around students in his class and makes a positive contribution to both his school and

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community. He is described as intelligent, industrious, well-organized, self-confident, concerned, and emotionally mature.

- The services believe and expect that a person with John Doe's abilities and traits will do well in college—in both academic and military training—and will also have great potential to become a productive officer after graduation.

Facts About the Officer Training Programs

Officer Pay and Benefits. As a military officer, you will be paid the standard rate for all members of the armed forces of your rank and length of service. In addition to your salary, significant fringe benefits include free medical care and a generous retirement plan.

The Difference Between a Regular and a Reserve Officer. Officer training programs offer Regular and Reserve commissions. However, all initial commissions after September 30, 1996, have been Reserve only. You should be aware of the difference between the two designations.

When commissioned as a Regular officer, you are on a career path in the military. In the event that you choose not to serve at least twenty years, you must write a letter asking if you can resign your commission. Such requests are normally accepted once you have completed your minimum service obligation. If you plan to make the military your career, it is a definite advantage to be a Regular officer.

As a Reserve officer, you contract for a specific term, for example, four years of active duty in the case of an ROTC scholarship. Nearly all Air Force ROTC second lieutenants are in this category, along with about 85 percent of Army ROTC graduates. If you want to remain on active duty after your initial obligation, you must request to sign on for a second term.

There is another category of Reserve officer—those who are assigned to the Reserve Forces rather than to active duty. About 50 percent of the officers who are commissioned through the Army ROTC are given orders to the National Guard or Army Reserve. After attending the Basic Course for six months, these officers join the Reserve Forces to finish their obligated service as “weekend warriors.” In this case, the time commitment is 7½ years in the Reserve, the first 5½ years involving drills one weekend per month and two weeks of active duty per year. During the last two years of obligated service, these officers are transferred to inactive Reserve status, in which drills are not required.

Women Officers. Virtually all of the officer training programs are open to women. With the exception of differences in height and weight standards and lower minimums on the physical fitness test, the eligibility rules, benefits, and obligations are the same for both genders. When it comes to duty assignments, however, there is a notable difference between men and women. Depending on the branch of the service, this law restricts the types of jobs women can choose. Other than the limits imposed by certain combat restrictions for women, the position of women within the military has improved considerably in the past ten years. There are variations among the services, but overall, women make up between 8

and 20 percent of the officers, and they are gradually but steadily moving into the higher-ranking positions.

Medical Requirements. Candidates for an ROTC scholarship must pass a medical examination. You need take only one physical, even if you apply for more than one type of scholarship. Medical standards vary considerably and can be quite complicated. Nevertheless, it is worth having an idea of the general medical requirements at the outset, particularly the eyesight and height and weight rules. Keep in mind, too, that medical standards change periodically, and some of them may be waived under certain conditions. (Service academy medical requirements for the Army and Navy/Marine Corps are the same as the ROTC requirements; the Air Force requirements are also the same except that flight training has its own height and vision standards; and the Coast Guard and Merchant Marine medical requirements are similar to Naval ROTC, except that eyesight standards for the Merchant Marine are more lenient.)

THE ROTC PROGRAMS

The predominant way for a college student to become a military officer is through the Reserve Officers' Training Corps program. ROTC is offered by the Army, Navy, and Air Force, while students taking the Marine Corps option participate in Naval ROTC. (The Coast Guard and Merchant Marine do not sponsor ROTC programs.)

Each service that has an ROTC program signs an agreement with a number of colleges to host a unit on their campuses. Each of these units has a commanding officer supervising a staff of active-duty officers and enlisted servicemembers who conduct the military training of cadets and midshipmen. This instruction includes regular class periods in which military science is taught as well as longer drill sessions in which students concentrate on developing leadership qualities through participation in military formations, physical fitness routines, and field exercises.

It is not necessary for you to attend a college that hosts a unit to participate in ROTC. You may attend any of the approved colleges that have a cross-enrollment contract and participate in ROTC at the host institution, provided you are accepted into the unit and you are able to arrange your schedule so that you have time to commute to the ROTC classes and drill sessions.

As a member of an ROTC unit, you are a part-time cadet or midshipman. You are required to wear a uniform and adhere to military discipline when you attend a ROTC class or drill, but not at other times. Since this involvement averages only about 4 hours per week, most of the time you will enjoy the same lifestyle as a typical college student. You must realize, however, that while you are an undergraduate, you are being trained to become an officer when you graduate. You therefore will have a number of obligations and responsibilities your classmates do not face. Nevertheless, the part-time nature of your military training is the major difference between participating in ROTC and enrolling at a service academy, where you are in a military environment 24 hours a day.

In each ROTC unit there are two types of student—scholarship and nonscholarship. Although the focus of this section is on military programs that provide tuition aid, it should be pointed out that you may join an ROTC unit after you get to college even if you don't receive a scholarship. You take the same ROTC courses as a scholarship student, and you may major in nearly any subject. You can drop out at any time prior to the start of your junior year. If you continue, you will be paid a monthly stipend for your last two years of college and be required to attend a summer training session between your junior and senior years. Upon graduation, you will be commissioned as a second lieutenant or ensign. For the Army, your minimum active-duty obligation is six months; four years if you are in the Air Force or Navy.

The major source of scholarships is the four-year tuition scholarship program. Four-year scholarships are awarded to high school seniors on the basis of a national competition. Each year, more than 4,000 winners are selected (roughly 2,000 Army, 1,300 Navy, and 1,300 Air Force) from about 25,000 applicants. Recipients of four-year Army, Air Force, and Naval ROTC scholarships may attend either a host college or approved cross-enrollment college. In return for an Army ROTC scholarship, you must serve eight years in the Active Army, Army Reserve, or Army National Guard or a combination thereof. For scholarships from other services, four years' active duty service is required. After you accept the scholarship, you have a one-year grace period before you incur a military obligation. Prior to beginning your sophomore year, you may simply withdraw from the program. If you drop out after that time, you may be permitted to leave without penalty, ordered to active duty as an enlisted servicemember, or required to repay the financial aid you have received. The military will choose one of these three options, depending on the circumstances of your withdrawal.

Should you decide to try for a four-year ROTC scholarship, it is important that you apply to a college to which you can bring an ROTC scholarship. Because there is always the possibility you may not be accepted at your first choice, it is a good idea to apply to more than one college with an ROTC affiliation. In the case of Army and Air Force ROTC scholarships, both of which may require you to major in a specified area, you also need to be admitted to the particular program for which the scholarship is offered. For example, if you win an Air Force ROTC scholarship designated for an engineering major, you must be accepted into the engineering program as well as to the college as a whole.

While the majority of new ROTC scholarships are four-year awards given to high school seniors, each service sets

aside scholarships for students who are already enrolled in college and want to try for this kind of military financial aid for their last two or three years. These in-college scholarships are a rapidly growing area within the ROTC program, since the services are finding they can do a better job of selecting officer candidates after observing one or two years of college performance. Of further interest to applicants is the fact that for some of the services, the selection rate is quite a bit higher for the two- and three-year awards than it is for the four-year scholarship. For example, in a recent year, Air Force ROTC accepted 37 percent of its candidates for four-year awards and 63 percent of its candidates for two- and three-year awards. Most of these in-college scholarships are given to students who join an ROTC unit without a scholarship and then decide to try for a tuition grant. Since a cadet or midshipman takes the same ROTC courses whether on scholarship or not, it makes good sense for those who are not receiving aid to apply for an in-college award.

Even if you have not been a member of an ROTC unit during your first two years in college, it is possible to receive a two-year scholarship, provided you apply by the spring of your sophomore year. If you win a two-year scholarship, you will go to a military summer camp where you will receive training equivalent to the first two years of ROTC courses. You then join the ROTC unit for your junior and senior years. (There are also limited opportunities for non-ROTC members to try for a three-year in-college scholarship; interested students should check with an ROTC unit.)

If you receive a two- or three-year scholarship, your active-duty obligation is two to eight years. You will not have the one-year grace period four-year scholarship winners have in which to decide whether they want to remain in ROTC. You must make up your mind whether or not you want to stay when you attend your first military science class as a scholarship student.

You may be married and still receive an ROTC scholarship (you may not be married in the service academies). The benefits are the same regardless of whether you are married or single.

In summary, there are four ways to participate in ROTC: as a winner of a four-year scholarship (or, in some cases, a three-year award) for high school seniors; as a recipient of a two- or three-year scholarship for ROTC members who are not initially on scholarship; by receiving an in-college scholarship (usually for two years) designated for students who have not yet joined an ROTC unit; or as a nonscholarship student.

This section, adapted from *How the Military Will Help You Pay for College: The High School Students Guide to ROTC, the Academies, and Special Programs*, second edition, by Don M. Betterton (Peterson's), has provided an overview of the options available if you choose to turn to the military as a source of financial aid. One such option, Army ROTC, is discussed in detail in the following pages.