Counseling occurs in conjunction with performance feedback or when an individual becomes eligible for review under the Selective Retention Program. A copy of the benefits fact sheet should be provided to each individual during counseling sessions. The fact sheet contains web links that provide additional information associated with each topic.

PART I: COMPENSATION FOR MILITARY SERVICE

1. Military Pay Raises: The military pay increase for fiscal year 2017 was 2.1%. This was based on the Department of Defense’s recommendation and President Obama’s proposal in the Fiscal Year 2017 Budget proposal sent to Congress.


2. Federal Tax Advantage: While all pays are taxable, most allowances are tax-exempt. The primary allowances for most individuals are Basic Allowance for Subsistence (BAS), Basic Allowance for Housing (BAH) or Overseas Housing Allowance (OHA), and Family Separation Allowance (FSA). Tax savings can be significant as BAS and BAH averages over 30% of a member's total regular cash pay. In addition to being tax-exempt from Federal and State taxes, these allowances are also excluded from Social Security taxes.

   Helpful Links:
   
   IRS Tax Information for Members of the U.S. Armed Forces:  

   IRS Tax Information for Members of the Military:  

   DFAS Tax Withholding Info:  

   Military Compensation Tax Information:  
   [http://militarypay.defense.gov/Pay/TaxInformation.aspx](http://militarypay.defense.gov/Pay/TaxInformation.aspx)

   Military Compensation Calculator:  

3. Housing Allowances:

   a. Basic Allowance for Housing (BAH): The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets and is payable when Government quarters are not provided. BAH is paid incident to assignments to a Permanent Duty Station (PDS) in the United States and is based not on actual expense, but on median rental costs and utilities. BAH rate calculations do not
include mortgage costs. Members residing in family-type Government quarters are not entitled to BAH. Many AF installations are privatizing their quarters, meaning that private contractors are taking over previously AF-owned and operated family housing. Members in these privatized quarters are entitled to BAH and the rental agreement requires a rent amount equal to the BAH entitlement paid via allotment. The Leave and Earning Statement (LES) displays the BAH rate below the heading ENTITLEMENTS, listed as BAH. The PAY DATA portion of the LES shows the BAH type and BAH dependents, as well as other housing-related data.

**Helpful Links:** [http://www.defensetravel.dod.mil/site/bah.cfm](http://www.defensetravel.dod.mil/site/bah.cfm)

b. **BAH Differential (BAH-DIFF):** This is the housing allowance amount for a member who is assigned to single-type government quarters and who is authorized a basic allowance for housing solely by reason of the member's payment of child support. A member is not authorized BAH-DIFF if the child support payment is less than the member’s applicable pay grade BAH-DIFF amount. BAH-DIFF is published annually and is determined by increasing the previous year's table by the percentage growth of the military pay raise.

c. **BAH-Partial:** Members without dependents who are not authorized to receive full BAH or OHA and are residing in single-type government quarters, are entitled to partial BAH if they meet certain conditions.

d. **Overseas Housing Allowance (OHA):** Is a cost reimbursement based allowance to help defray housing costs incident to assignments to a PDS outside the United States. Members are reimbursed actual rental costs not to exceed the maximum OHA rate for each locality and grade. There are two types of allowances paid under OHA, Move-In Housing Allowance (MIHA) and monthly OHA including a utility/recurring maintenance allowance. The location MIHA (for those who qualify) is based on the average “move-in” costs for members. The monthly OHA is the rent, up to the rental allowance at a PDS, plus the utility/recurring maintenance allowance.

**Helpful Links:** [http://www.defensetravel.dod.mil/site/oha.cfm](http://www.defensetravel.dod.mil/site/oha.cfm)

e. **Family Separation Housing Allowance (FSH):** The purpose of FSH is to pay a member for added housing expenses resulting from separation from dependents when a member is assigned to an OCONUS PDS, or to a PDS in CONUS to which concurrent travel has been denied. There are two types of FSH payable to a member who meets all of the required conditions. FSH – BAH Based Location (FSH-B) is payable for assignments at PDSs in Alaska and Hawaii or to a CONUS PDS to which concurrent travel has been denied and is based on the PDS location. FSH – OHA Based Location (FSH-O) is payable for assignments at PDSs outside the U.S. and is based on the location of the PDS. For additional guidance, consult Joint Travel Regulations (JTR), Chapter 10.

4. **Overseas Cost of Living Allowance (COLA):** Overseas COLA is a non-taxable allowance paid to members at 600 overseas locations to offset the higher cost of living in the overseas area. The intent is to allow service members to purchase goods and services at a level equal to what they could purchase if
stationed in the CONUS. Overseas COLA is not a fixed amount, and it will change based on the overseas cost of living in relation to that in the CONUS as well as changes in currency.

Helpful Link: http://www.defensetravel.dod.mil/site/cola.cfm

5. **Continental United States (CONUS) Cost of living Allowance (COLA):** The FY95 NDAA approved the CONUS COLA, to provide compensation for variations in non-housing costs in the CONUS. Members and authorized dependents may be entitled to CONUS COLA when assigned or residing in a high-cost area. CONUS COLA should not be confused with BAH which considers median rental costs, rental insurance and utilities. CONUS COLA varies by pay grade, years of service (YOS), and whether or not the member has dependents. A list of current CONUS COLA locations is available at the following web site.

Helpful Link: http://www.defensetravel.dod.mil/site/conus.cfm

6. **Basic Allowance for Subsistence (BAS) vs. Essential Station Messing (ESM):** BAS is a non-taxable allowance used to offset the cost of the service member’s meals. BAS is not intended to offset the costs of meals for family members. Because BAS is intended to provide meals for the service member, the amount is linked to the price of food. Therefore, each year it is adjusted based upon the increase of the price of food as measured by the USDA food cost index. A single rate of BAS applies to all officers. Enlisted members assigned to single-type government quarters at their permanent duty station are normally on the Essential Station Messing (ESM) program and are required to eat in the government dining facilities. Those on ESM will be charged a discounted meal rate for all meals made available, whether eaten or not, through payroll deduction. Additionally, these members are allowed to claim missed meals when a government meal is not reasonably available for consumption. Direct your questions regarding BAS to your local Comptroller Squadron and questions regarding EMS should be directed to the local Force Support Squadron.

7. **Family Subsistence Supplemental Allowance (FSSA):** The FSSA program is a voluntary financial benefits program for military families, intended to increase a service member’s income in order to remove their household from eligibility for SNAP (Supplemental Nutrition Assistance Program) benefits (formerly the food stamp program). This application is designed to assist you in making a determination if you are eligible for the Family Subsistence Supplemental Allowance. Eligibility is based on the income for all members of the household and the number of people living in the household. An eligibility table can be found at the link below and indicates the income limit for a given number of persons in a household.

Helpful Links: https://pki.dmdc.osd.mil/milconnect/public/faq/Family_Assistance-FSSA

Note: FSSA information can be accessed via milConnect (using your login/CAC Card)

8. **Family Separation Allowance (FSA):** The purpose of FSA is to compensate qualified members serving inside or outside the United States for added expenses incurred because of an enforced family separation. Members with dependents as well as members married to another member without non-active dependents may be eligible for FSA. FSA has three different categories: Restricted, Ship, and Temporary. Family Separation Allowance is paid at a rate of $250 per month. Direct your questions to your local Comptroller Squadron.
a. **Restricted (FSA-R):** Members are eligible for FSA-R if transportation of dependents, including dependents acquired after effective date of orders, is not authorized at government expense and the dependents do not live in the vicinity of the member’s permanent duty station.

b. **Ship (FSA-S):** Applies to members serving on ships away from the homeport continuously for more than 30 days.

c. **Temporary (FSA-T):** A member is eligible for FSA-T if TDY away from the permanent station continuously for more than 30 days and the member’s dependents are not residing at or near the TDY station. This includes members required to perform a period of the TDY before reporting to their initial station of assignment.

**Helpful Links:**
- [http://www.defensetravel.dod.mil/site/otherratesDLA.cfm](http://www.defensetravel.dod.mil/site/otherratesDLA.cfm)
- [http://www.defensetravel.dod.mil/site/travelreg.cfm](http://www.defensetravel.dod.mil/site/travelreg.cfm)

**9. Dislocation Allowance (DLA):** The purpose of DLA is to partially reimburse a member, with or without a dependent(s), for the expenses incurred in relocating the member's household on a PCS, on a housing move ordered for the convenience of the Government, or incident to an evacuation. For more information, consult Joint Travel Regulations (JTR), Chapter 5, Part A, Section 10.

**Helpful Links:**
- [http://www.defensetravel.dod.mil/site/otherratesDLA.cfm](http://www.defensetravel.dod.mil/site/otherratesDLA.cfm)
- [http://www.defensetravel.dod.mil/site/travelreg.cfm](http://www.defensetravel.dod.mil/site/travelreg.cfm)

**10. Hardship Duty Pay (HDP):** Hardship duty pay is additional compensation paid to service members assigned to locations where living conditions are substantially below those conditions in the CONUS.

**Helpful Link:** [http://militarypay.defense.gov/Pay/SpecialandIncentivePays/HDP.aspx](http://militarypay.defense.gov/Pay/SpecialandIncentivePays/HDP.aspx)

**11. Combat Zone Tax Exclusion (CTZE):** Presidential Executive Order determines combat zones. Wages earned in a month a member performs duties in, or in direct support of areas designated as a combat zone, are excluded from taxable income. This exclusion is unlimited for enlisted members and warrant officers. For commissioned officers, the monthly exclusion is capped at the highest enlisted pay, plus any hostile fire or imminent danger pay received. Reference the below links for more information or contact your local Comptroller Squadron.


**12. Imminent Danger Pay (IDP)/Hostile Fire Pay (HFP):** Both are covered under Title 37 USC Section 310. IDP is a “threat based” pay meaning it is payable for any month, on a prorated daily basis, the member performs duty in an IDP area (designated by USD P&R). For example, if you perform duty in an IDP area for 10 days in a month, you will only be paid IDP for 10 days. These are areas where members are subject to threat of physical harm due to civil insurrection, civil war, terrorism, etc. HFP is an “event based” pay, meaning the Commander certifies that the member is exposed to an actual occurrence of hostile fire or an explosion of hostile mine, the member is entitled to HFP for the month in which the hostile fire happened. HFP continues to be paid on a monthly basis. In other words, if you meet the criteria on any day in the month, you'll be paid HFP for the entire month. If a member is hospitalized as a result of being injured or made ill in a designated area, he/she may be
eligible to continue to receive IDP/HFP for a specified period of time. IDP/HFP is payable at a monthly rate of $225. A member is not authorized to receive concurrent payments for hostile fire and imminent danger duty. Contact your local Comptroller Squadron for more information.

Also, note below the special circumstances in which HFP, as well as IDP are prorated:

- You are subject to a total forfeiture of pay and allowances, or
- You are in an excess leave status, or
- Your entitlement to HFP/IDP is earned during the month you enter active duty, or
- Your entitlement to HFP/IDP is earned during the month you separate from service.

**Helpful Link:** [http://militarypay.defense.gov/Pay/SpecialandIncentivePays/HFP_IDP.aspx](http://militarypay.defense.gov/Pay/SpecialandIncentivePays/HFP_IDP.aspx)

13. **Savings Deposit Program (SDP):** SDP was established to provide members of the uniformed services serving in designated combat zones the opportunity to build their financial savings. If you are serving in an SDP-eligible combat zone, you can start your SDP account once you’ve been deployed for a minimum of 30 consecutive days or at least one day in each of three consecutive months. Any military finance office in theater can help you establish an account and assist you in setting up the deposit method most convenient for you. A total of $10,000 may be deposited during each deployment and will earn 10% interest annually. You cannot close your account until you have left the combat zone, although your money will continue to draw interest for 90 days once you’ve returned home or to your permanent duty station. Questions should be referred to the local Comptroller Squadron.


14. **Travel Entitlements:** Members may be eligible for a wide variety of travel entitlements for themselves and their authorized dependents when ordered to perform official travel for TDY and/or PCS. Members should seek counseling from their MPS, FSO, and TMO. The following are some of the many entitlements available:

- Transportation, Per Diem and Reimbursable Expenses
- Temporary Lodging Expense and Household Goods Shipments
- Temporary and Non-Temporary Storage of Household Goods
- Privately-Owned Vehicle (POV) Shipments and Storage
- Reimbursement for Rental Car when POV Arrives Late
- Dislocation Allowance
- Partial Reimbursement of Pet Quarantine Fees
- Evacuation/Safe Haven Entitlements


**PART II: RETIREMENT PAY AND POST-SERVICE BENEFITS**

15. **Retirement Pay:** One of the most attractive incentives of a military career is the retirement system that provides a monthly retirement income for those who serve a minimum of twenty years. During times of force reduction, Temporary Early Retirement Authority (TERA) may be implemented requiring less than twenty years of service. Your retirement represents a considerable value over your
life expectancy. While many civilian employees must contribute to their retirement, yours is provided at no cost to you. Currently, there are three retirement plans in effect based upon your Date of Initial Entry to Uniformed Service (DIEUS) -- Final Pay, High-3, and Choice of High-3 or Redux with $30K Career Status Bonus. A description of each is available in the links below:

[http://militarypay.defense.gov/Pay/Retirement.aspx](http://militarypay.defense.gov/Pay/Retirement.aspx)

**NOTE:** The Blended Retirement System (BRS) will be implemented 1 January 2018. Airmen who joined the Air Force or signed a contract to serve after 31 December 2005 but before 1 January 2018 will have the option to enroll in the BRS. New recruits who join the Air Force 1 January 2018 and later will be automatically enrolled in the BRS.

**Helpful Links:** [http://militarypay.defense.gov/BlendedRetirement/](http://militarypay.defense.gov/BlendedRetirement/)
[https://mypers.af.mil/app/answers/detail/a_id/32562](https://mypers.af.mil/app/answers/detail/a_id/32562)

16. **COLA for Retired Pay and Compensation:** The retired pay computed under each retired pay plan is adjusted each year, effective December 1st, by the change in consumer prices. The COLA is determined by the percentage increase, if any, between the average 3rd quarter Consumer Price Index (CPI) of the current year over the average 3rd quarter (CPI) of the prior year. In the event of a decrease in the CPI, the COLA will not be negative, but will be zero. Additionally, the COLA for the next year will reach back to the 3rd quarter CPI to the last year in which there was a positive COLA increase.

**Helpful Link:** [http://militarypay.defense.gov/Pay/Retirement/Cola.aspx](http://militarypay.defense.gov/Pay/Retirement/Cola.aspx)

17. **Thrift Savings Plan (TSP):** The TSP provides military members a 401(k)-like savings plan, which allows members to contribute pre-tax dollars thereby reducing current taxes, and to accumulate long-term, tax-deferred savings and earnings, which can supplement future retirement income. Participation is painless through payroll deduction, and account management is easy via worldwide web interface. The open seasons are eliminated and members can accomplish any action at any time. The Internal Revenue Code places an annual limit on elective deferrals, e.g., tax-deferred employee contributions to the TSP.

**Helpful Link:** [http://www.tsp.gov/](http://www.tsp.gov/)

TSP has also added a Roth TSP feature. When you make Roth contributions, you will pay taxes on them as they go into your TSP account. This is very different from traditional pre-tax TSP contributions, which come out of your pay before your income taxes, but which are taxed (along with their earnings) at withdrawal.

**Helpful Link:**
[https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/TaxTreatment/comparisonMatrix.html](https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/TaxTreatment/comparisonMatrix.html)
18. **Federal Long Term Care Insurance Program (FLTCIP):** Members may be eligible to obtain coverage under FLTCIP at premiums estimated to be 15-20% less than standard premiums for comparable coverage. The FLTCIP was designed specifically for its enrollees, who are Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, certain other eligible groups, and their qualified relatives. It is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators and home caregivers are just a few of the features of this program. To apply or to gather more information, please visit the FLTCIP Website.

   **Helpful Link:** [https://www.ltcfeds.com/index.html](https://www.ltcfeds.com/index.html)

19. **Death and Survivor Benefits:**

   a. **Servicemember’s Group Life Insurance (SGLI):** SGLI is a program of low cost group life insurance for service members on active duty, ready reservists, and members of the National Guard. Life insurance coverage is available in $50,000 increments up to $400,000 at a very low cost. If you elect to participate in SGLI and subsequently die on active duty, your survivors will be eligible for life insurance payments. Additionally, family member coverage of up to $100,000 for the member’s spouse (spouse coverage is limited to no more than the member’s current coverage) and $10,000 per child. There is an additional premium for spousal coverage based on the spouse’s age, but coverage for children is free. You have the option to reduce or decline spouse coverage and the associated premium.

   **Helpful Link:** [http://benefits.va.gov/insurance/sgli.asp](http://benefits.va.gov/insurance/sgli.asp)

   b. **Dependency and Indemnity Compensation (DIC):** DIC is a tax-free monthly benefit paid to eligible survivors of certain deceased veterans. DIC is adjusted annually for inflation. Also, dependents may qualify for additional benefits under DIC based on his/her circumstances. The Department of Veterans Affairs determines who is eligible for DIC. This benefit is not automatic and requires a dependent to submit a completed application to the VA. For questions, please call the VA at 1-800-827-1000. Additional information can be found at the link below.

   **Helpful Link:** [http://benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp](http://benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp)

   c. **Death Gratuity:** The death gratuity is a lump sum nontaxable payment of $100,000 for beneficiaries of a member who dies on active duty or while in certain reserve statuses. Its purpose is to provide cash payment to assist survivors to meet their financial needs in the period immediately following the member’s death. Airmen may elect multiple beneficiaries to receive the benefit in increments of 10 percent, and beneficiaries are no longer restricted to a spouse, child or blood relative. Changes to elections may be made to an Airman’s Record of Emergency Data on vMPF. For additional information contact your local Casualty Assistance Representative or log on to vMPF.

   **Helpful Link:** [http://militarypay.defense.gov/Benefits/DeathGratuity.aspx](http://militarypay.defense.gov/Benefits/DeathGratuity.aspx)

   d. **Survivor Benefit Plan (SBP):** The basic statutory provision for SBP is law: Chapter 73, Title 10, United States Code. SBP is designed to provide income for your family in the event of your
death to help compensate for the loss of your income. It pays your eligible survivors an inflation-adjusted monthly income since your regular or retired pay stops when you die. The surviving spouse will get an annuity equal to the difference between the DIC payment and the maximum SBP payment that would be paid if you had been retired on the date of your death.

Helpful Link:  
http://www.benefits.va.gov/COMPENSATION/resources_comp03.asp

e. Other substantial benefits: Surviving dependents may be eligible to receive additional benefits upon the death of a member. They include mortuary entitlements to reimburse the costs of burial, housing for 365 days, active duty transitional health and dental care for 3 years, commissary and exchange privileges, and various Veteran's Affairs and Social Security benefits. For more information contact your local Casualty Assistance Representative.

Helpful Link: http://www.va.gov/

PART III: SUPPORTING BENEFITS

20. Base Exchange: The Exchange is a joint non-appropriated fund instrumentality of the Department of Defense (DoD) and has an enduring mission to provide quality merchandise and services to its customers at competitively low prices and generate earnings which provide dividends to support morale, welfare and recreation programs. The Exchange is directed by a Board of Directors, responsible to the Secretaries of the Army and Air Force through the services’ Chiefs of Staff. The Exchange is now in its 122nd year of service. Shoppers can enjoy Exchange benefits in many ways, with the greatest value being the Exchange pledge “We go where you go,” serving troops worldwide.

Helpful Link: http://shop.aafes.com/shop/

21. Base Force Support Squadron Programs: Installation services programs provide conveniently located, low-cost, professionally-managed activities and entertainment. Programs include the golf course, child development center, skills development center, auto skills, aero club, community centers, swimming pool, enlisted club, intramural sports, bowling center, library, chapel, youth center, outdoor recreation, and discounts on special events/off-base recreation areas through Information, Tickets and Tours and the base fitness center in conjunction with the Surgeon General-run Health and Wellness Center. Contact your local Force Support Squadron for specific programs to your base.

Helpful Link: https://www.usafservices.com/

22. Child Care/Youth Programs: Child Development Centers (CDC) offer care for children 6 weeks-5 years of age. Air Force licensed Family Child Care (FCC) homes are also available at most installations and provide a variety of child care services to include nights and weekends. AF child care centers are certified by the Department of Defense and nationally accredited. Fees are based on total family income and cover 50 hours of care per week, meals, snacks, and infant formula. School Age Programs offer before and after childcare services as part of Youth Programs (YP). AF Youth centers are affiliated with the Boys & Girls Clubs of America and 4-H and offer a variety of character and leadership development, education and career development, health and life skills, arts, and sports, fitness and recreation programs. Contact your installation CDC, FCC or YP for more information or see the below link.
23. **Commissary:** The Defense Commissary Agency’s vision statement is: “Understand our Customers and Deliver a 21st Century Commissary Benefit.” Items are sold at cost plus a 5% surcharge, which covers the construction of new commissaries and modernization of existing stores. Customers save an average of more than 30% when compared to prices at local civilian supermarkets. Military members and retirees consistently indicate commissaries are one of the most important benefits.

**Helpful Link:** [http://www.commissaries.com/](http://www.commissaries.com/)

24. **Commissioning Opportunities:** There are several programs that allow enlisted Airmen to apply for a commission while on active duty. As of 14 April, 2016, Base Education Service Offices are now able to assist active duty enlisted Airmen who want to apply to the Basic Officer Training (BOT) Program, according to Air Force Recruiting Service. Airmen must still apply to BOT through the Air Force Portal page managed by AFRS. Air Force Recruiting Service also announced that waiver consideration criteria has changed as well. The GPA minimum for Non-rated applicants is now 2.50. GPA waiver requests will be accepted with applications. GPA waivers will only be considered for exceptional Rated/Non-rated applicants with a minimum cumulative score of 58 or higher in the AA sub-score. This change will be reflected in the next update to the Active Duty BOT Application Guide.

Active duty members applying for a commission through the BOT Program, please review your eligibility status and if eligible, submit your application through CAC card access SharePoint here:

**Helpful Links:**


25. **Education:**

- **Tuition Assistance:** The Air Force currently pays 100% of tuition assistance (TA) up to $250 per semester hour (SH) ($4,500 annually) for off-duty courses with accredited schools who have signed the DOD MOU in pursuit of approved degree programs. All TA Funding Requests must be approved by the supervisor, via AFVEC, and must fall within the TA application window of 45 calendar days prior to and no later than seven (7) calendar days before the course start date. Any TA not "supervisor" approved by the start date will be auto-deleted and a notification sent to the student. Airmen who have been inactive in pursuing their education for a year or more must receive Follow-Up counseling by their local education office in order to be able to submit a TA Funding Request. Additionally, no more than 124 SH (186 QH) for a baccalaureate degree and 42 SH (70 QH) for a graduate degree will be funded by TA. A successful course completion is defined as a final grade of "C" or higher for undergraduate courses, a "B" or higher for graduate courses and "Pass" for "Pass/Fail". Reimbursement is initiated when grade of "D" or "F" in undergraduate
courses and/or a grade of "C", "D" or "F" in graduate courses is reported. There is a mandatory requirement to maintain an overall GPA of 2.0 ("C" average) for undergraduate course work and 3.0 ("B" average) for graduate-level course work. Grades must be reported within 60 days after course end date or the Central TA Office will initiate reimbursement actions for missing grades via CMS. Once reimbursement actions begin, they cannot be stopped or refunded. Please understand that when signing your Tuition Assistance Request you are authorizing funds to be withdrawn from military pay for unsatisfactory grades, not completing courses or missing grades. Contact your local Education Office for additional information.

Helpful Link:  https://www.my.af.mil/afvecprod/afvec/Home.aspx

Note: The Department of Veterans Affairs administers the GI Bill Education program. The following bullets on GI Bill benefits are provided for your information only. For general questions regarding GI Bill benefits, you may contact your local Education Office. Specific inquiries regarding your benefits should be addressed to the VA by calling 1-888-GIBILL-1 (1-888-442-4551).

GI Bill Website:  www.benefits.va.gov/gibill

You may be eligible for more than one program. If you are eligible for the Post-9/11 GI Bill and one other GI Bill benefit, such as the Montgomery GI Bill (MGIB), you must choose which benefit you want to receive. Your decision is irrevocable.

Choosing which education benefit is important. While you may think you will receive more money under the Post-9/11 GI Bill, that may not always be the case. For example, in some places the college and housing costs (which you would receive under the Post-9/11 GI Bill) are less than the payment you would receive under the MGIB.

If you are attending a school that participates in the Yellow Ribbon program*, you may benefit more with the MGIB than Post-9/11. Utilize the resources available on the VA’s website to help with your decision.

*The Yellow Ribbon program allows institutions of higher learning (such as colleges, universities, and other degree-granting schools) in the United States to voluntarily enter into an agreement with the VA to fund tuition and fees that exceed the tuition and fees payable under the Post-9/11 GI Bill.

For assistance with determining the benefit that best fits your situation, visit the GI Bill Comparison Tool at  https://www.vets.gov/gi-bill-comparison-tool

GI Bill FAQ's:  https://gibill.custhelp.com/app/answers/detail/a_id/976

b. Montgomery GI Bill (MGIB Chapter 30): Individuals entering the Air Force after 1 Jul 85 are automatically enrolled in the MGIB, unless they disenroll upon entering active duty. The MGIB requires a $100 a month nontaxable pay reduction for the first full 12 months of active duty. The MGIB program provides up to 36 months of education benefits. This
benefit may be used for college degrees, certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty. For general questions regarding GIl benefits, you may contact your local Education Office. Specific inquiries regarding your benefits should be addressed to the VA by calling 1-888-GIBILL-1 (1-888-442-4551).

**Helpful Link:** [http://www.benefits.va.gov/gibill/mgib_ad.asp](http://www.benefits.va.gov/gibill/mgib_ad.asp)

c. **Post-9/11 GI Bill (Chapter 33):** The Department of Veterans Affairs (VA) offers education benefits to all service members who served on or after 11 Sep 01. MGIB participants who wish to take advantage of the Post-9/11 GI Bill benefits must make an irrevocable conversion to the new program. Benefits are based on aggregate, honorable service and may include tuition and fees, a monthly housing allowance, and an annual books/supplies stipend. Tuition and fees paid by the VA for students at public institutions will not exceed the in-state rate; the tuition paid will not exceed the national maximum rate for students at private or foreign schools. Please contact the VA for information on exceptions that may alleviate some out-of-pocket costs, including the Yellow Ribbon program*. The monthly housing allowance is generally equal to the BAH amount payable to a SSgt with dependents for the zip code of the school. The book/supplies stipend will not exceed $1000 per year. There are several stipulations to receiving the full tuition, BAH, and/or book stipend; therefore, members should review the criteria carefully. For general questions regarding GI Bill benefits, you may contact your local Education Office. Specific inquiries regarding your benefits should be addressed to the VA by calling 1-888-GIBILL-1 (1-888-442-4551).

The Transfer-to-Dependent option, designed as a military retention tool, allows eligible active duty and Selected Reserve service members (as of 1 Aug 09) to transfer benefits to DEERS-registered dependents. Members must meet certain eligibility criteria in order to transfer the benefit. For example, members will incur a 4-year Active Duty Service Commitment (ADSC). For general guidance or counseling, please contact the Total Force Service Center (TFS) at 210-565-0102. Questions regarding obtaining retainability should be directed to your Military Personnel Section (MPS). Visit the vMPF to apply for the transfer of benefits to eligible dependents.

*The Yellow Ribbon program allows institutions of higher learning (such as colleges, universities, and other degree-granting schools) in the United States to voluntarily enter into an agreement with the VA to fund tuition and fees that exceed the tuition and fees payable under the Post-9/11 GI Bill.

**Helpful Link:** [http://www.benefits.va.gov/gibill/post911_gibill.asp](http://www.benefits.va.gov/gibill/post911_gibill.asp)

d. **CLEP/DSST:** The Defense Activity for Non Traditional Education (DANTES) funds the first attempt of CLEP/DSST exams in 63 different subject areas for members of the Army, Navy, Air Force, Marine Corps, U.S. Coast Guard, Army Reserve, Air Force Reserve, Marine Corps Reserve, Navy Reserve, Coast Guard Reserve, Army and Air National Guard, and spouses and civilian employees of the Air Force Reserve, Army National Guard, Army Reserve, and Coast Guard (active and reserve). As of 15 Oct 2014, spouses and civilian employees of Air National
Guard and Army National Guard no longer receive DANTES funding. These Credit-by-Exams could result in receiving college credit versus having to enroll in a particular class. DANTES funds the $80 exam fee for the first attempt per test title. If a candidate tests at an on-base or fully-funded test center located off base, he or she does not have to pay the test center administrative fee. Eligible military candidates should contact the test center of their choice to find out if they are responsible for payment of the test center's administrative fee. DANTES does not pay the exam fee for a previously funded CLEP/DSST exam. As of 17 Oct 2014, if military candidates want to retake an exam previously funded by DANTES, they need to wait three months and pay the $80 exam fee in addition to the administrative fee required by the test center (unless the test center is on base or a fully-funded off-base center. Fully-funded test centers located off base are listed on the College Board and Prometric websites.) For more information regarding this program, contact your local Education Office.

Helpful Link:  [http://clep.collegeboard.org/military](http://clep.collegeboard.org/military)
[www.getcollegecredit.com](http://www.getcollegecredit.com)

e. Community College of the Air Force (CCAF): Upon completion of Air Force Basic Military Training (BMT), you were automatically enrolled as a CCAF student. CCAF is a degree-granting institution and holds regional-accreditation with the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC). CCAF is one of several federally chartered degree-granting institutions; however, it is the only 2-year institution exclusively serving enlisted personnel. The college awards the associate in applied science degree specifically designed for an Air Force occupational specialty. CCAF, in partnership with 110 affiliated military schools, 82 Education Service Offices, and more than 5,900 civilian academic institutions worldwide to serve more than 300,000 active, guard, and reserve enlisted personnel, making CCAF the world’s largest community college system. CCAF affiliated schools are located in 40 states, and 9 foreign locations. CCAF academic and credentialing programs are designed to provide students with knowledge, skills and theoretical background for enhanced performance as technicians and noncommissioned officers. Many of the credits required to obtain your CCAF associate in applied science degree are obtained through BMT, initial skills and advanced Technical Training, career field skill level training, and professional military education. Established in 1972, CCAF is the largest accredited community college in the world, awarding over 22,000 associate in applied science degrees from 71 degree programs annually. For more information regarding this program, contact your local Education Office.


f. Air University Associate-To-Baccalaureate Cooperative (AU-ABC): The Air University Associate-To-Baccalaureate Cooperative (AU-ABC) Program is an initiative between Air University and civilian higher education institutions to offer baccalaureate degree opportunities to every Air Force enlisted member. AU-ABC points Airmen with an associate in applied science degree from the Community College of the Air Force (CCAF) to a collection of accredited “military friendly” colleges and universities to consider when completing a four-year degree. The program maximizes the application of military career education and training, and provides a multitude of online academic and support services for the enlisted member. AU-ABC applies CCAF associate degree academic credit towards a baccalaureate degree and requires participants to complete no more than 60 semester hours after having earned the CCAF
associate in applied science degree. AU-ABC degree programs are linked to one or more Air Force-relevant degree programs currently offered by CCAF. To participate, registrants must be serving in the active duty Air Force, Air Force Reserves or Air National Guard. Degree requirements, however, may be completed after a student retires or separates from the Air Force. The Air Force Virtual Education Center (AFVEC) serves as the gateway to AU-ABC degree programs and associated student services such as online enrollment, tuition assistance processing, support services and access to distance learning instruction. For more information regarding this program, contact your local Education Office.

**Helpful Link:**
https://www.my.af.mil/afvecprod/afvec/Public/ABCPrograms.aspx

**g. General Education Mobile (GEM):** The General Education Mobile (GEM) is a partnership between CCAF and regional-accredited civilian academic institutions to offer a cluster of freshman/sophomore level General Education courses through a web-based platform. Participating schools offer courses in each of the five CCAF-required General Education Requirement (GER) subject areas--mathematics, written communication, oral communication, social science and humanities. Courses will be delivered online and meet the CCAF associate in applied science degree requirements. GEM information is available through the Air Force Virtual Education Center (AFVEC) and incorporate many of the innovative features of the successful Air University Associate-to-Baccalaureate Cooperative (AU-ABC), to include registration, course enrollment, tuition assistance and CCAF transcript ordering processes. Via a single-point access, students will be able to search for schools and courses that meet their needs and preferences. Thru the following link, you can look up participating schools, their websites and approved courses. For more information regarding this program, contact your local Education Office.

**Helpful Link:**
https://afvec.langley.af.mil/afvec/Public/GEMPlans.aspx

**h. Scholarships & Grants:** Many scholarships are available for both military members and their families. Grants are also available for CCAF graduates (Pitsenbarger Award) who are pursuing a bachelor's degree. Grants range from $250 to $500 and may be used in conjunction with Tuition Assistance. Many military-friendly organizations also offer scholarships for active duty, veterans, and family members. The below links are just a few examples. Contact your local Education Office for additional information.

**Helpful Links:**
http://www.afas.org/education-grants
http://www.afa.org/informationfor/military/scholarships
https://www.nrd.gov/resource/folder/38981
http://www.hqafsa.org/scholarships.html
https://studentaid.ed.gov/types/grants-scholarships/military

**i. AF Credentialing Opportunities On-Line (COOL):** AF COOL provides a one-stop for Airmen to explore credentials recognized by the civilian community and industries that can enhance Airmen's current performance in their AF job as well help prepare for civilian employment. Please review all the tabs as each has important information for successful completion of an AFSC-
related credential. The AF COOL is a Total Force enlisted program. It includes all enlisted AFSCs for active duty, AFRES, and ANG. Funding will be provided for ADAF, AFRES, and ANG members on Title 10 or Title 32 active duty orders. AFRES and ANG members not on Title 10 orders may receive payment from their respective components. Funding will not exceed a maximum of $4,500 per lifetime per airman. AF COOL is adapting every day so for the most current information, please contact the Air Force COOL program office at DSN 749-5115, COM 334-649-5115, or email at CCAF.cool@us.af.mil. For general information regarding this program, contact your local Education Office.

Helpful Link:

26. Airman and Family Readiness Center (A&FRC): The Air Force realizes there is a direct relationship between a member’s ability to successfully accomplish the mission and the quality of life of their family. The A&FRCs offer a variety of programs to support Airmen and their families. The Personal Financial Management Program offers personal financial management services that provide Airmen and their families the tools and information they need to develop individual strategies to achieve financial goals and address financial challenges. Frequent moves can be stressful and complicated, so the Relocation Assistance program can provide information to make it easier. The Exceptional Family Member Program (EFMP) provides information and referral to enhance quality of life for special needs families. Deployment can also be a challenging time, and the A&FRC can provide support and resources during the entire deployment process (pre, during, post, and reintegration). The Employment Assistance program provides spouses with job search information and assistance. The Military Child Education Program ensures quality education for school-aged children through the School Liaison Officer. Air Force Families Forever supports family members of deceased active duty Airmen. Emergency Operations support is provided for the community in disaster, crisis, and/or evacuation situations. The Air Force Aid Society provides emergency financial assistance and community enhancement programs. The Transition Assistance Program empowers Airmen and their families to make informed career decisions as they transition from military service and reintegrate into civilian life. Personal and Work Life Skills provides education that focuses on helping families build and maintain healthy relationships and strengthen other problem solving skills. The Wounded Warrior and Survivor care offers non-medical, reintegration and transition support. A&FRC also supports the Commanders Key Spouse Program, Casualty Assistance and volunteer resources. Contact your local A&FRC for additional information.

Helpful Links:
https://militaryonesource.mil/
https://msepjobs.militaryonesource.mil/
https://aiportal.acc.af.mil/mycaa/Login.aspx
https://www.facebook.com/HQAFASA/

27. Transition Assistance Program (TAP): TAP is mandated by Public Law and requires that four mandates be completed by all military personnel prior to separation/retirement: Preseparation Counseling; the Transition Goals, Plans and Success (GPS)Workshop; Veterans Affairs Benefits Briefings; and Capstone – which is the culminating activity to verify that service members are career ready. Additionally, these mandates apply to Reserve and National Guard Airmen who are demobilizing after being on Title 10 orders for 180 days or more.

Helpful Links: https://www.dmdc.osd.mil/tgps/
https://mypsers.af.mil/app/answers/detail/a_id/11134/kw/TAP/p/8%2C10
28. Legal Assistance: The base Legal Assistance Office assists members with preparing wills, powers of attorney, and notarial acts, and provides advice on domestic relations problems, contracts, civil law matters, and income tax assistance. For additional information contact your base legal office.

Helpful Links: http://www.afjag.af.mil
http://aflegalassistance.law.af.mil/lass/lass.html

29. Space Available Travel: Active duty members are eligible for travel aboard military aircraft worldwide while family members are eligible for space available travel outside the CONUS.

Helpful Link: http://www.military.com/Travel/TravelPrivileges/0,13396,,00.html
http://www.amc.af.mil/Home/AMC-Travel-Site/

30. VA Home Loans: AF members may be eligible for home loans through the Veterans Benefits Administration under the Department of Veterans Affairs.

Helpful Link: http://www.benefits.va.gov/HOMELOANS/

31. Programs for documented personal difficulties: Emergency leave with priority on military aircraft, Humanitarian reassignment, Permissive reassignment, Exceptional Family Member Program (EFMP), Air Force Aid Society

Helpful Links:
Space Available Travel Categories:
AFI 36-2110, Assignments:
AFI 40-701, Medical Support to Family Member Relocation and Exceptional Family Member Program:
Air Force Aid Society:
http://www.afas.org

32. Military OneSource: Military OneSource is a confidential Department of Defense-funded program providing comprehensive information on every aspect of military life at no cost to active duty, Guard, and Reserve Component members, and their families. Information includes, but is not limited to, deployment, reunion, relationships, grief, spouse employment and education, parenting and childhood, and much more. It is a virtual extension to installation services

Helpful Link: http://www.militaryonesource.mil/

PART IV: DoD SELF-SERVICE (DS) LOGON AND eBENEFITS ACCESS FOR SERVICE MEMBERS
The Department of Defense (DoD) and Department of Veteran Affairs (VA) have been actively working toward a solution that will allow Service Members and Veterans access to their benefits-related information in a secure manner. The VA eBenefits web portal has been created for this purpose. The DoD/VA Joint Executive Council approved proceeding with a plan that directs all Service members to obtain a DS Logon at accession. The DS Logon is a secure, self-service logon ID that allows beneficiaries affiliated with the DoD or the VA access to several websites using a single username and password. DS Logon will allow all Service members and Veterans secure access through eBenefits web portal to benefits information, specifically tailored to their needs, for the lifetime of their affiliation with DoD and VA. All newly accessed Active Duty and National Guard and Reserve members of the military services, in possession of a Common Access Card, shall be directed to obtain a DS Logon. DS Logon is currently available at the following sites:

**Helpful Links:**
- [https://www.ebenefits.va.gov/](https://www.ebenefits.va.gov/)
- [https://www.tricareonline.com/](https://www.tricareonline.com/)
- [https://www.dmdc.osd.mil/appj/bwe/indexAction.do;jsessionid=sH_U3Bms-qP9HVJs9o-w3Zg9Mte6qzbNxsq90gFZMdRZwrwqK7o!429719522](https://www.dmdc.osd.mil/appj/bwe/indexAction.do;jsessionid=sH_U3Bms-qP9HVJs9o-w3Zg9Mte6qzbNxsq90gFZMdRZwrwqK7o!429719522)
- [https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal](https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal)