



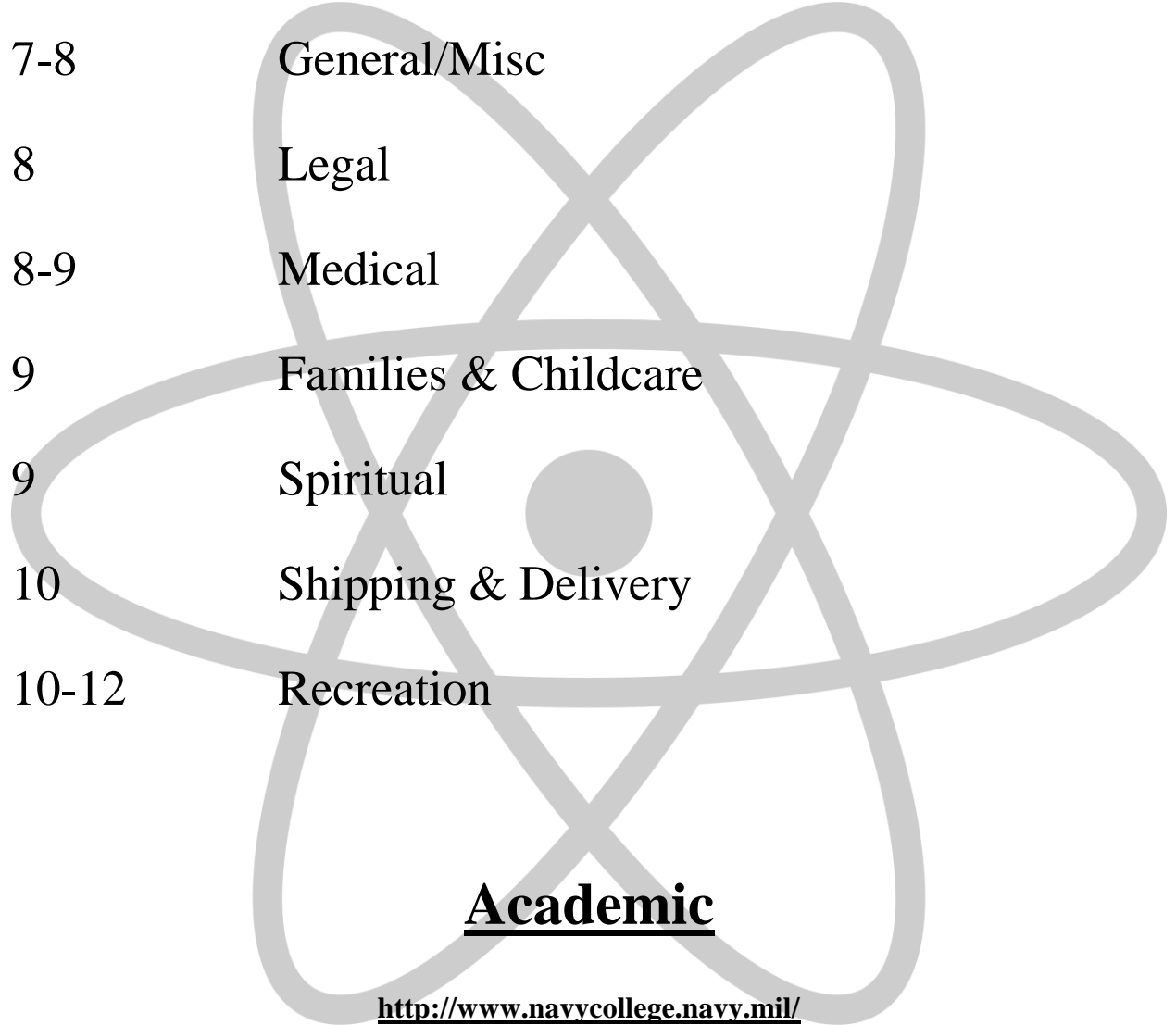
Military Benefits

Three things cannot be long hidden: the sun, the moon, and the truth.

- Buddha

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Academic

<http://www.navycollege.navy.mil/>

- **Nuclear Technology Bachelors**
 - Going through the NUKE Pipeline gives you the majority of credits for a Nuclear Technologies Bachelors. Excelsior College or Thomas Edison College are good resources to find out more information on what additional credits you need.

- Tuition Assistance will not pay for a degree level you have, so if you already have a bachelors then TA will not pay for the remaining classes you need for the Nuclear Technology degree. If you have no degree or an associates they will pay for it.
- **Fleet Scholars Education Program (FSEP)**
 - Community managers may pick their star junior officers to attend a graduate school, paid for by the navy, in exchange for adding 3 years to your commitment.
 - Unlike other benefits, this one is not directly applied for.
 - <http://www.public.navy.mil/bupers-npc/reference/messages/Documents/NAVADMINS/NAV2017/NAV17107.txt>
- **Ohlmsted**
 - Junior officers attend a year of language school to learn another language in order to attend graduate schooling in another country.
 - <http://www.ohlmstedfoundation.org>
- **Law Education Program (Officers Only)**
 - A path for commissioned officers to enter law school, earn the degree of Juris Doctor and serve as a Navy Judge Advocate.
 - More information on www.jag.navy.mil/careers/_opportunities_lep.html
- **Judge Advocate Generals Corps in Service Procurement Program (JAGC IPP)**
 - E5/E6/E7 only may apply.
 - Must have a baccalaureate degree from an accredited university.
 - Will pay for law school and you will commission after the conclusion of the school & Bar Exam as a JAG.
 - More information on www.jag.navy.mil/careers_/careers/opportunities_ipp.html
- **Tuition Assistance**
 - \$250 per Credit Hour up to \$4500 per Year
 - Some Universities/Colleges will match their tuition to TA
- **Education Voucher**
 - Graduate Education Voucher (Officers Only)
 - Advance Education Voucher (E7-E9 & Officers Only)

- You apply to either one of these and they will pay for an undergraduate or graduate degree, in a relevant field (So for example Engineering/Science for NUKES). They will pay for effectively the entire degree and this is separate from GI Bill/TA.
- In return you promise an additional 3 year commitment to the NAVY by accepting this.
- Effectively it is Tuition Assistance with 'no cap' on the amount of money but in return that is your re-enlistment bonus. So getting this Voucher is based on individual and their needs.
- **ROTC Team Leader**
 - An option for shore duty for Officers and Senior Enlisted is to serve in a ROTC unit at an available University in the United States.
 - You are able to pursue a degree, paid for entirely by the university, while attending your other shore duties.
- **STA21**
 - Apply and if Accepted (Nukes have a high acceptance rate) you choose from whatever available University with a relevant degree (ie Engineering/Science for NUKES) and the NAVY will pay for the school while giving E5 pay (Including BAH/BAS).
 - You must attend ROTC and be active while at the school and you must complete the degree in 3 years, so that means taking summers and whatever else.
 - These 3 years counts towards time in NAVY but not towards commitment. For example, you are an E1 with an original enlistment of 4 years. You do STA21 for 3 years and commission as an O1E. You will go in as an ENS with 4 years (So extra pay) but your total commitment will still be 4 years although you do have 3 years in the NAVY.
 - STA21 has an instruction which details ALL the ways to become officer (OCS/ODS/ETC) and the program, the information above is for the STA21 Program.
- **GI Bill (Montgomery/Post 9/11)**
 - Start in Montgomery and pay \$100/month for 12 months.
 - You can choose to change from Montgomery to Post 9/11 but you cannot go back.

- If you change to post 9/11 you are able to either get a refund of the money you put in or can request an extension of the 36 months of the Post 9/11 to 48 months.
- **DANTES**
 - Compensates for various tests such as the GRE (A \$205 exam).
 - **CLEP** exams are paid for by DANTES (\$85/test benefit), this allows you to take exams for college credit!
- **State Specific Benefits, Acts and Grants**
 - A major one is the Hazlewood Act. If you are a veteran (With a discharge of honorable, or general under honorable conditions) and enlisted in Texas as a resident of Texas then you are eligible for up to 150 credit hours at a university in Texas for free. This is separate from the GI Bill/TA!
- **Medical Enlisted Commissioning Program (MCEP)**
 - <https://www.med.navy.mil/sites/nmpdc/professional-development/SitePages/Enlisted%20Commissioning%20Programs.aspx>
 - Allows enlisted to receive pay while attending university for a BSN, upon completion you commission as an ensign.
- **Yellow Ribbon Program**
 - Certain universities will match the amount offered by GI Bill, tuition assistance and other military offerings. This program allows you to attend more expensive schools without having to pay differences out of your own pocket. Each school has their own yellow ribbon program or may not offer it so research accordingly.

Financial

- **TSP**
 - 401k Equivalent that offers the lowest Expense Ratio available in the US.
 - For example, if you have \$10,000 in the TSP with an expense ratio of .039% means you pay \$3.90 per year for the company to manage your money.
- **SCRA**

- Holds a variety of benefits, reading the text it's supplied in is highly recommended.
- Largest benefits is Debt you hold **BEFORE** entering Active Duty service interest rate can be capped at 6%. So a 25% APR car loan will be capped to 6%, but debt accrued while Active Duty doesn't have this protection. Some credit cards and lending institutions will offer even lower rates but this is done out of courtesy.
- The ability to break leases and renting agreements by supplying orders requiring you to move to a new location, some leases will have a clause written in them saying that you forfeit your SCRA lease clause but the legality of this is still debated.
- **Credit Cards**
 - Some credit cards that require a yearly fee can be waived under SCRA. This is NOT legally mandated and it is done on a card by card courtesy that can change over time so do your research on the card before you apply!
 - As of 03MAR18 the American Express Platinum (A \$550/year card) and Sapphire Chase Reserve (\$450/year) card will not charge the yearly fee while active duty.
- **Credit Union Access**
 - USAA/NavyFed/PenFed.
- **VA Mortgage Loan**
 - No Down payment is required but including a large down payment reduces the VA Mortgage fee and interest is fixed.
 - Keep at the very minimum \$10K for various expenses. Even more to use as a down payment is best even if it's not necessary.
- **TurboTax Software**
 - Offered free E1-E6 free directly through Turbotax Website
 - E7-E9 & Officers get it free through USAA.
- Under 25 Rented Car Fee waived if booked through USAA.
- Emergency Loans with great rates with Navy and Marine Corp relief society.
- **Tax Breaks**

- Leave Accrued while located in a Tax Free zone, when you take the leave, will be tax free. For example if you are in tax free water for 3 months and have 7.5 days of this leave accrued and you go to take 9 days of leave in the future. The first 7.5 days will be tax free and the last 1.5 will be the normal tax rate.
- **DoD Savings Deposit Program (SDP)**
 - If you serve in an SDP eligible combat zone (While Underway) for a minimum of 30 consecutive days or at least 1 day in each of 3 consecutive months any military office in theater can help you establish an account and set up a deposit method for you.
 - A total of \$10,000 may be deposited each deployment and will up to 10% interest annually.
 - You cannot close your account until you have left your combat zone although the money will draw interest for 90 days once you've returned home or to you PDS (Permanent Duty Station).

Flight/Travel

- Space-A Travel.
- Putting your DOD ID number in the Frequent Flyer or anywhere in the process of booking a flight will give you TSA Pre-Check (Will not say while booking but your pass will have the TSA Pre-Check) and if you either are in uniform or kindly ask the agent if it would be possible to upgrade you to first class with your CAC, there is a chance you will be upgraded for free.
- Airlines offer free checked bags, United offers 2 bags up to 75lbs per person and dependent while NOT on active duty orders. More if on orders.
- Some Hotels offer significant discounts, example DoubleTree by Hilton reduced their price from \$180 to \$110!
- **AHRN**

- <https://www.Ahrn.com/> acts as a landlord for military. So they will help you post your house to rent and allow military to rent from other military. They also do inspections and help with the financial setup.
- **Navy Gateway Lodge**
 - Very cheap lodging available at many bases worldwide.
- **Access to High End Lodges at Airports**
 - Presenting your CAC offers you access to USO lounges in airports around the world. It is also possible to attend other high end lounges such as American Express Lounges, Admirals Lounges and others for free by presenting your CAC.
- **Various discounts on hotels and places around the world**
 - <https://www.halekoa.com/> (Hawaii)
 - <https://www.dragonhilllodge.com/> (South Korea)
 - <http://www.thenewsanno.com/> (Tokyo)
 - <https://www.shadesofgreen.org/> (Disney World)



Food

- **Memorial and Veterans**
 - Discounted or Free food at various establishments, look online for more information!

Jobs/Certifications

- **USNAVYCOOL**
 - While qualifying in the NAVY, you can get the equivalent civilian equivalent. Some certifications can be done retroactively (ie you can qualify for qualifications you had already finished) while some may ONLY be done simultaneously while qualifying.
- **US Captains License**

- Standing OOD gives you the majority of the qualifications necessary to be certified a Captain on Civilian vessels.
- **USMAPS**
 - Can earn various apprenticeships such as Journeyman Electrician, equivalent to going to a trade school.
- **MYCAA**
 - Help you pursue licenses, certificates or associates degrees (Which exclude General Studies, Liberal Arts and Studies that do not have a concentration).
 - Also has training and financial assistance.
- **DoDSkillBridge & Onward to Opportunity**
 - <https://dodskillbridge.com/>
 - <https://onward2opportunity-vctp.org/>
 - Helps people transition out of the service by allowing you to spend the last 6 months of your time in an internship in a civilian trade.

General/Misc

- **Various military discounts**
 - Offered at shops and retail establishments. Offerings such as Lowes 10% off are a per location basis and are done out of courtesy, be nice when asking ☺
 - Payless and American Eagle give 20% off.
 - Govx.com, OakleySI.com and Expertcity.com offer large discounts for active duty military.
- **Military One Source**
 - <https://www.militaryonesource.mil.com/>
 - A fantastic resource in general and links to other good resources, great to look at in spare time.

- One of the biggest benefits is each year they will pay for 12 sessions, they can range from financial help to consulting to talking to a therapist in a confidential setting.
- **Benefits.gov**
 - Benefits.gov is a great resource to look at for additional benefits. These are specific to the location you are in and also changes over time, so it's good to take a quick look every so often.
- 1 Free home copy of Microsoft Office – ISD at your command has further information on how to sign up.
- Tanger Outlets will give you their coupon book they typically sell, for free.

Legal

- **On Base Legal**
 - Free Access to legal resources, this could help you with re-negotiating unfavorable contracts to drafting wills. This is a location by location basis and some places may not be capable of accomplishing certain tasks.

Medical

- **Optometry**
 - 3 Free Glasses per Fiscal Year
 1. Civilian
 2. Sunglass
 3. NAVY plastic frame
- Free eye prescription/Checkup (Typically once per Two years)
- Free immunizations and shots.
- 2 Teeth cleaning per year, they do not need to be 6 months apart.
- Eye Surgeries, such as LASIK and PRK, are paid for by the NAVY.

- Depends on command but typically requires you to be evaluated twice in the same location to be eligible.

Families & Childcare

- Tricare refunds breast milk pumps & related paraphernalia. Each child allows you to get another breast milk pump and equipment.
- **Military Child Care**
 - Militarychildcare.cnic.navy.mil
 - Provides free baby formula
 - Significant discounts on child care
- **Military Spouse Employment Partnerships**
 - <https://msejobs.militaryonesource.mil/msep/home>
 - Aids your spouse in finding a job.
- **Budgeting for Babies**
 - Offered through the Navy & Marine Corp Relief Society
 - Free parenting classes and free baby equipment (Blanket, Formula, Clothing, Etc)

Spiritual

- Access to military Chaplains, spiritual guides in their faith but also a good resource if you are religious in general and will help get you to where you need to be.
- Places of faith and Worship are available and if the military does not have your faith then you can request to go to one and that request will be fulfilled to the best of their ability.

Shipping & Delivery

- **USPS Military Care Kit** (The Following shipping products will be provided for free)

- Two Large Priority flat rate boxes
- Two Medium Flat Rate boxes
- Priority mail tape
- Address Labels
- Custom Forms and envelopes
- If you deliver to an FPO/APO location then typically it's delivered via USPS and tendered to a Military Postal Service (MPS). However if USPS never touches it and you deliver it from an FPO/APO (That is being handled by MPS) through MPS to an MPS destination then the package can be delivered for free! This is very specific to where you are and where the destination is and can change, it's done out of courtesy.
- USPS offers a \$2 per box discount on the largest priority mail flat rate box for addresses to APO/FPO/DPO.

Recreation

- **MWR**
 - Offers reduced prices on recreation equipment such as large camping tents, Kayaks, sports equipment and tickets to
- National Parks Service Pass that allows unlimited access to national parks free (\$80 value!). Can be collected in person at any federal recreation site.
- **Waves of Honor**
 - www.WavesofHonor.com Busch Gardens, sea world and a few other parks will, once per year, allow free access to yourself and up to 3 dependents to any of their parks in the US.
- Other parks have severely reduced rates. For example Disney World offers \$240/5 day per person.
- Some YMCA offer free membership
- **ARMED FORCES VACATION CLUB**

- Allows you to book, in a massive collection of places (Broken up into CONUS and OCONUS, into states/cities/regions) 7 nights at remarkable resorts and locations for \$349 for 7 Nights!
- For example in Myrtle Beach the Wyndham Westwinds, located directly adjacent to the beach charges \$150/night at the cheapest rate. But this exact hotel on <https://www.afvclub.com/> can be rented right now for \$350!
- **Blue Star Family**
 - Website that shows information on Military specific discounts through their network.
 - Also has free access to 'Blue Star' Museums and Theatres for military families.
 - Even free showings of movies!
- **Outdoor Recreation**
 - You can get in-state rates Fishing & Hunting rates by presenting your CAC.
 - Free admission to Patriots Point in Uniform.
 - Palmetto State Armory (PSA) will allow you to more easily gain carry licenses for weapons when you supply orders/Proof of service (Such as an LES). Certain states have improved ease of access to licenses but depends on state laws.
 - As a member of the US Military you are considered 'in-state' and get various in-state rates.
- **Library**
 - Free Access to the NAVY's digital library on what was formerly known as NKO. This allows you to check out a massive assortment of audio books and e-books. Combine this with your choice of App or Program to make it easy to take your favorite books with you on the go.
 - Base libraries typically have a wonderful assortment of choices you wouldn't expect. For example: Movies, Video Games, Audio Books and even access to extremely expensive programs such as Rosetta stone.
- **Shades of Green**
 - www.Shadesofgreen.com offers incredibly low rates in a hotel located within Disney World. Also includes a small NEX for cheap items (Toothpaste, Shower shoes and such).
- **Vet Tix**

- www.VetTix.com offers free tickets to various local events for a flat rate of \$15 processing fee.
- This site is done entirely through donations and has very specific rules to curtail abuse, so follow the rules and don't waste their time or money.

