



## 2025-26 Tip Sheet for Servicemembers and Veterans



Members of the military and veterans face unique opportunities and challenges in their quest to obtain a postsecondary education. This tip sheet is designed to help this population with some of the pressing questions they have while contemplating enrollment in school and repaying federal student loans.

Question	Answer
1. I was called to active duty during my second semester of college. Do I have to follow any special re-admissions procedures now that I am ready to re-enroll?	Federal regulations prohibit schools from denying re-admission to a servicemember who wants to return. You can provide your school with either written or oral notice of your intent to return. Your school must re-admit you at the same academic status you had when you left for your service. The school must also charge you the same tuition and fees per term when you return.
2. I am currently serving on active duty. In addition to my regular pay, do I need to report military benefits on the Free Application for Federal Student Aid (FAFSA®)?	No. Untaxed income and combat pay are not reported on the FAFSA®.
3. Does the fact that I receive a basic housing allowance affect my eligibility for financial aid?	Yes. The financial aid office determines your eligibility for aid in part on how much it will cost you to go to school. If you receive a basic housing allowance (i.e., BAH) or live in on-base housing, your expenses or budget cannot include an allowance for housing.
4. I am eligible for Montgomery GI Bill® benefits to pay for college. Will these benefits affect my eligibility for financial aid?	Receiving federal veteran's educational benefits generally will not affect your eligibility for financial aid such as Federal Pell Grants, Direct Subsidized Loans, and campus-based aid. However, your benefits may affect your eligibility for state aid or aid from your school. It would be a good idea to make an appointment with someone in the financial aid office to discuss your eligibility for state and institutional aid.
5. My mom was a nurse who died in Afghanistan in 2004. Are there any scholarships for the children of servicemembers who died in the line of duty?	<p>You may be eligible for the Marine Gunnery Sergeant John D. Fry Scholarship. It is available to the children and surviving spouses of servicemembers who died in the line of duty on or after September 11, 2001. Beneficiaries may receive a statutory annual maximum amount for tuition and fees for a public or private school, plus a monthly living stipend and book allowance under this program. Recipients may receive funds for up to 36 months.</p> <p>There are additional conditions for receipt of the award:</p> <ul style="list-style-type: none"><li>• If you turned 18 or were a high school graduate before January 1, 2013, you may receive the Fry Scholarship until you reach the age of 33.</li><li>• If you turn 18 or graduate high school after January 1, 2013, the Fry Scholarship can be received at any age.</li></ul> <p>For more information, visit: <a href="https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Fry-Scholarship?serv=121">https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Fry-Scholarship?serv=121</a></p>

Question	Answer
<p>6. I finished high school recently and will be starting college soon. My dad, an Army officer, died in Iraq in 2007. I filed my online FAFSA and there was a question about a parent killed in the line of duty. Is there additional aid for me?</p>	<p>Yes. There is a Special Rule for Pell Grants with the following eligibility criteria for a student who is less than 33 years old as of January 1 of the FAFSA award year and whose parent or guardian died in the line of duty while:</p> <ol style="list-style-type: none"> <li>1. Serving on active duty as a member of the Armed Forces on or after September 11, 2001; or</li> <li>2. Actively serving as and performing the duties of a public safety officer.</li> </ol> <p>Your school will confirm your eligibility based on the criteria above and additional documentation, as needed.</p> <p>For more information, visit:  <a href="https://studentaid.gov/understand-aid/types/grants/pell/unique-circumstances">https://studentaid.gov/understand-aid/types/grants/pell/unique-circumstances</a></p>
<p>7. I finished college a couple of years ago and taught science at a Title I school. I am a reservist and was called to active duty. How does my service affect my eligibility for teacher loan forgiveness? Do I have to teach for five consecutive years to qualify?</p>	<p>Under the Higher Education Relief Opportunities for Students (HEROES) Act, the U.S. Department of Education (ED) has waived the requirement that qualifying service for loan cancellation must be uninterrupted for a borrower called to active duty. The time that you are on active duty, plus a three-month transition period, is not considered an interruption in the amount of time you need to teach to qualify for loan cancellation. See the section on “Service-Based Loan Cancellation” on page 4557 of the <a href="#">January 24, 2024 Federal Register</a>.</p> <p>Reservists who are called to active duty for more than 30 days may be eligible to have a partial year counted as a full year for Teacher Loan Forgiveness, if at least half of the academic year was completed, and the employer considers contract requirements to be fulfilled. See <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher">https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher</a> for more information.</p>
<p>8. I may be eligible to receive veteran’s educational benefits from a couple of different programs. Where can I find more information about these programs?</p>	<p>There are many educational benefits available to servicemembers, their spouses and family members.</p> <p>For more information, please visit: <a href="https://www.va.gov/education/">https://www.va.gov/education/</a></p>
<p>9. I recently graduated from college. Can the military help me repay my student loans?</p>	<p>The Army, Navy, and Air Force all offer student loan repayment programs. The total loan amount eligible for repayment varies among the services, and a borrower may need to meet other conditions. Only federal student loans are eligible. For more information, please see:</p> <ul style="list-style-type: none"> <li>• <a href="https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/College-Loan-Repayment-Program-(LRP)">https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/College-Loan-Repayment-Program-(LRP)</a> (Army)</li> <li>• <a href="https://www.navy.com/careers-benefits/education">https://www.navy.com/careers-benefits/education</a> (Navy)</li> <li>• <a href="https://www.myairforcebenefits.us.af.mil/Benefit-Library/Federal-Benefits/Judge-Advocate-Generals-Corps-(AFJAGC)-Student-Loan-Repayment-Program-(SLRP)?serv=20">https://www.myairforcebenefits.us.af.mil/Benefit-Library/Federal-Benefits/Judge-Advocate-Generals-Corps-(AFJAGC)-Student-Loan-Repayment-Program-(SLRP)?serv=20</a> (Air Force)</li> </ul>

Question	Answer
10. Will the Post-9/11 benefit affect my other financial aid?	A portion of Post-9/11 VA benefits are restricted to pay tuition and fees directly to the student's postsecondary institution. Tuition and fee waivers/remissions from nonfederal sources will supersede Post-9/11 tuition payments unless other arrangements have been made by the source with the Department of Veterans Affairs (VA).
11. I finished college several years ago and am repaying my Direct Loans. My National Guard unit has been called to active duty and will soon deploy abroad. Are there any deferments available for borrowers called to active duty?	<p>There are a couple of deferments available for borrowers who are or have served on active duty during a war, military operation, or national emergency. The first is the military service deferment, which is available to borrowers who are on active duty during the situations described above. If the borrower is on active duty on or after October 1, 2007, the deferment also includes an additional 180 days after the demobilization date for the qualifying service.</p> <p>The post-active-duty deferment is available to borrowers called to active duty as a member of the National Guard and Armed Forces Reserves (including those who are retired) while enrolled at least half time or within six months of having been enrolled at least half time. This deferment is available for up to 13 months following the conclusion of active-duty service or until the borrower re-enrolls at least half time.</p> <p>If a borrower qualifies for both the military service and post-active-duty deferments, the deferments periods run concurrently.</p> <p>For more information, please visit:</p> <ul style="list-style-type: none"> <li>• <a href="https://aidvantage.studentaid.gov/military-benefits">https://aidvantage.studentaid.gov/military-benefits</a></li> <li>• <a href="https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment#types">https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment#types</a></li> </ul>
12. Is there a good general source about veteran's education assistance and active military education financing options?	You may want to check out Aid for Military Families at: <a href="https://studentaid.gov/understand-aid/types/military">https://studentaid.gov/understand-aid/types/military</a>
13. I received a disability discharge from the U.S. Department of Veterans Affairs (VA), what does this mean for my federal loans?	<p>Direct Loan or TEACH Grant service obligations are discharged as of the effective date of the VA's disability determination. If any payments were made to the holder of your loan on or after the effective date of the determination, those will be refunded to you.</p> <p>If you want to borrow Direct Loans or obtain a TEACH Grant after a total and permanent disability (TPD) discharge, you will need to provide the following to your school:</p> <ul style="list-style-type: none"> <li>• A letter from a doctor of medicine or doctor of osteopathy indicating you are able to engage in substantial gainful activity; and</li> <li>• A signed statement acknowledging your understanding that you cannot receive a TPD discharge of the new loan(s) or TEACH Grant(s) based on the existing condition unless it significantly deteriorates in the future.</li> </ul>