

AIR FORCE BENEFITS FACT SHEET

January 2022

INTENT: 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. If link does not work properly, please copy and paste into your web browser.

Part I: COMPENSATION FOR MILITARY SERVICE

1. Military Pay Raises: A military pay increase of 2.7 percent for fiscal year 2022 is set to take effect in January. This is based on a submitted Department of Defense budget that has been approved by Congress and pending signature by President Biden.

Helpful Link: <http://www.dfas.mil/militarymembers.html>

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 for Housing (FSA). Tax savings can be significant as BAS and BAH average 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.

Help Links:

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

<https://www.irs.gov/individuals/military>

Armed Forces Tax Guide: (Under Current Military Personnel)

DFAS Tax Withholding Info:

<http://www.dfas.mil/militarymembers/paydeductions/taxwithholding.html>

Military Compensation Tax Information:

<https://militarypay.defense.gov/Pay/Taxinformation.aspx>

Military Compensation Calculator:

<https://militarypay.defense.gov/Calculators/RMCCalculator.aspx>

3. Housing Allowances:

The Joint Travel Regulation (JTR)

<https://www.defensetravel.dod.mil/site/travelreg.cfm>

Chapter 8-10 (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 (DoD FMR Vol 7A Chapter 26 Section 2610 Assignment Situations).

Helpful Links:

<http://www.defensetravel.dod.mil/site/bahCalc.cfm>

b. BAH Differential (BAH-DIFF): This is the housing allowance amount for a member who is assigned to single-type government quarters and 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 (DoD FMR Vol 7A Chapter 26 Section 2610 (260504)).

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 (DoD FMR Vol 7A Chapter 26 Section 2605 (260503)).

d. Overseas Housing Allowance (OHA): This cost reimbursement allowance is designed to help defray housing costs incidental 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. (DoD FMR Vol 7A Chapter 26 Section 2606).

Helpful Links:

<http://www.defensetravel.dod.mil/site/ohaCalc.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 (DoD FMR Vol 7A Chapter 26 Section 2607).

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 (DoD FMR Vol 7A Chapter 68).

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 and utilities. CONUS COLA varies by pay grade, years of service (YOS), and whether or not the member has dependents (DoD FMR Vol 7A Chapter 67). 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 (EMS): 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. Contact your local Comptroller Squadron with questions regarding BAS and your local Force Support Squadron with questions regarding EMS.

Helpful Link: <https://militarypay.defense.gov/Pay/Allowances/BAS.aspx>
AFMAN 34-240- Food Service Management, April 19, 2019.

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 the Supplemental Nutrition Assistance Program (SNAP) benefits (formerly the food stamp program). This application is designed to assist you in making a determination if you are eligible for FSSA. Eligibility is based on the income for all members of the household and the number of people living in the household.

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 due to an enforced family separation. Members with dependents as well as members married to another member without non-active dependents may be eligible for FSA. There are three categories of FSA: Restricted, Ship, and Temporary. FSA 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 Link: <https://www.dfas.mil/militarymembers/payentitlements/fsa.html>

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, Permanent Duty Travel, Section 0505).

Helpful Links

<https://www.defensetravel.dod.mil/site/otherratesDLA.cfm>

<https://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: <https://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/>

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.

Helpful Link: <https://militarypay.defense.gov/Pay/Tax-Information/CZTE>

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 Under Secretary of Defense of Personnel & Readiness). 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 condition occurred and 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.

13. Hazardous Duty Incentive Pay (HDIP): Hazardous Duty Incentive Pay provides a monetary incentive to Service members who volunteer to perform a duty designated as hazardous, based upon the inherent dangers of the duty and risks of physical injury. The qualifying duties and specifics about the program are outlined in DoDI 1340.09, *Hazard Pay Program*, January 26, 2018.

Helpful Link: https://militarypay.defense.gov/Pay/SpecialandIncentivePays/HFP_IDP.aspx

14. Saving 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 are deployed for a minimum of 30 consecutive days or at least one day in each of three consecutive months. In theatre military finance offices are available to help establish SDP accounts and assist in setting up the deposit method most convenient for the member. No more than \$10,000 is allowed for deposit during each deployment and will earn 10% interest annually. Accounts must remain open until after the member has departed the combat zone. However, funds will continue accruing interest for 90 days after the member has returns home or to their permanent duty station. Questions should be referred to the local Comptroller Squadron.

Helpful Link: <https://www.dfas.mil> (Military Member-Pay and Entitlements)

15. 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 but not all of the many entitlements available in the Joint Travel Regulations (JTR).

- Transportation, Per Diem and Reimbursable Expenses (Chap 2)
- Household Goods HHG - TDY (Chap 2)
- Household Goods HHG - Deploy/Contingency (Chap 3)
- On TDY after Evacuation (Part E Chap 3)
- Household Goods HHG - PCS (Part C- Chap 5)
- Temporary Lodging Expense and Household Goods Shipments (Chap 5)
- Mobile Home (Part D (Chap 5)
- Privately-Owned Vehicle- POV (Part E Chap 5)
- Dislocation Allowance - (Chap 5)
- Partial Reimbursement of Pet Quarantine (Chap 5)
- Pets- Intro (Part A Chap 5)
- Pets- Misc. Expense (Part B Chap 5)
- Pets- Service Member Dependents Allowances - Evacuation (Chap 6)
- Evacuation/Safe Haven Entitlements (Chap 6)
- Evacuation and Safety - PCS (Chap 5)
- Evacuation (Chap 6)

Helpful Link: <https://www.defensetravel.dod.mil/site/travelreg.cfm>

PART II: RETIREMENT PAY AND POST-SERVICE BENEFITS

16. Retirement Pay: One of the most attractive incentives of a military career is a retirement system that provides a monthly income. Of course, members must meet the eligibility requirements established by public law but, military retirements represent 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 four retirement plans in effect based upon your Date of Initial Entry to Uniformed Service (DIEUS): Final Pay, High-3, REDUX, and the new Blended Retirement System (BRS). Information about medical and disability retirements is available via the below links.

17. Blended Retirement System: The Blended Retirement System went into effect January 1, 2018. It combines an annuity that can be earned after 20 years of service with automatic and optional matching TSP contributions. This provides access to a retirement benefit for members that previously was unavailable prior to completing 20 years of service. The BRS also allows you to elect a lump sum payment at the time of retirement in exchange for a reduced monthly annuity. Use the links below to learn more.

Helpful Link:

<https://myairforcebenefits.altess.army.mil/>

<https://www.dfas.mil/retiredmilitary/plan/retirement-types.html>

<https://militarypay.defense.gov/Pay/Retirement.aspx>

18. COLA for Retired Pay and Compensation: The retired pay computed under each retired pay plan is adjusted annually effective 1 December based on the change in consumer prices. 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, COLA will not be negative, but will be zero. Additionally, COLA for the next year will reach back to the 3rd quarter CPI of the last year in which there was a positive COLA increase.

Helpful Link: <https://militarypay.defense.gov/Pay/Retirement/Cola.aspx>

19. Thrift Savings Plan (TSP): TSP provides military members a 401(k)-like savings plan allowing members to contribute pre-tax dollars. This reduces current taxes, and accumulates long-term, tax-deferred savings and earnings, which help supplement future retirement income. Participation is painless through payroll deduction, and account management is easy via the worldwide web interface. Open seasons are now 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: <https://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 are taxed (along with their earnings) at withdrawal.

Helpful Link:

<https://www.tsp.gov/making-contributions/traditional-and-roth-contributions>

20. 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 Links: <https://www.ltcfeds.com/>

Death and Survivor Benefits

a. Service member's Group Life Insurance (SGLI): SGLI is a program of low cost group life insurance for Active Duty, Reserve Component and National Guard Bureau service members. Life insurance coverage is available in \$50,000 increments up to \$400,000 at a very low cost. If a member elects to participate in SGLI and subsequently dies on active duty, the member's 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. The member has the option to reduce or decline spouse coverage and the associated premium.

Helpful Link: <https://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. As of January 2020, provisions have been set in law to phase-out the Survivor Benefit Plan-Dependency and Indemnity Compensation offset.

January 2020- The current formula for calculating SBP offset remains unchanged. All survivors subject to the offset continue to receive Special Survivor Indemnity Allowance (SSIA).

January 2021- The maximum amount that may be offset is equal to two-thirds of the amount of DIC to which the survivor is entitled. All survivors subject to an offset continue to receive SSIA up to the amount they are offset or the calculated amount (as determined by modifying the current \$323/month by next year's CPI), whichever is greater.

January 2022- The maximum amount that may be offset is equal to one-third of the amount of DIC to which the survivor is entitled. All survivors subject to an offset continue to receive SSIA up to the amount they are offset or the calculated amount (as determined by modifying the 2021 SSIA amount by CPI), whichever is greater.

January 2023 - All offsets of SBP are eliminated. Survivors eligible for both SBP and DIC receive both in full; AND the annuity is restored to all surviving spouses who previously elected to transfer the annuity to a child following a death on active or inactive duty. SSIA (presumably) goes away and is no longer paid.

As for now, until the DIC offset is phased-out, 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: <https://benefits.va.gov/Compensation/types-compensation.asp>
<https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News>

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 a 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 Airmen's Record of Emergency Data on vMPF. For additional information contact your local Casualty Assistance Representative or log on to [vMPF](#).

Helpful Link: <https://militarypay.defense.gov/Benefits/DeathGratuity.aspx>

d. Survivor Benefit Plan: The basic statutory provision for SBP is law Chapter 73, Title 10, United States Code (USC). SBP is designed to provide income for families in the event of a member's death to help compensate for the loss of income. It pays eligible survivors an inflation-adjusted monthly income since your regular or retired pay stops upon your death. The surviving spouse is eligible for an annuity only when the member made a desired election to participate in the SBP at time of retirement. In the event of an active duty death an eligible spouse is paid an SBP annuity when the death is found to be In the Line of Duty. If the Veteran's Affairs (VA) determines an active duty death was in the line of duty or service connected for a retiree death, there is an offset between the Dependency Indemnity Compensation (DIC) payment and the maximum SBP payment that would be paid.

Helpful Link: https://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: <https://www.va.gov>

PART III: SERVICE BENEFITS

21. Base Exchange: The Exchange is a joint non-appropriated fund instrumentality of the Department of Defense (DoD) with an enduring mission to provide quality merchandise and services. Earnings generated from competitively low prices 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 123rd 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: <https://shop.aafes.com/shop>

22. Force Support Squadron Programs: The FSS provides customer service and programs supporting Airmen and their families. Base activities include the golf course, child development centers, skills development centers, auto skills, aero clubs, community centers, fitness centers, swimming pools, club programs, intramural sports, bowling centers, libraries, youth centers, outdoor recreation, and discounts for special events/off-base recreation promoted through Information, Tickets and Tours. Contact the Force Support Squadron for information about base programs and activities.

Helpful Link: <https://cs2.eis.af.mil/sites/10042/Pages/SplashPages/afsvahome.aspx>

23. Commissioning Opportunities: There are several programs that allow enlisted Airmen to apply for a commission while on active duty. Opportunities are outlined in the ROTC Scholarship site for enlisted members; OTS applications are managed by AF Recruiting Services; the Air Force Academy offers enlisted opportunities thru Leaders Encouraging Airmen to Develop (LEAD) and medical service programs are advertised in MyPers. Information is also available thru base Education Centers and Career Advisors. Use the links below to learn about commissioning opportunities. To be a competitive applicant means a member must exceed minimum standards (GPA 2.5 and Air Force Officer Qualification scores identified as: verbal- 15; quantitative-10; pilot- 25; navigator- 10; and a combined rated score of 50). Normally, a competitive applicant will have a GPA of 3.0 or more and a cumulative Air Force Officer Qualification Test of 58 or higher. The whole person concept is applied when evaluating application packages. Plan ahead. The application deadlines are hard and if you need waivers it will take more time to complete the package.

Helpful Link:

<https://www.afrotc.com/scholarships/enlisted>
<https://www.academyadmissions.com/admissions/advice-to-applicants/enlisted-airmen/>
<https://cs2.eis.af.mil/sites/11470/SitePages/Line%20Officer%20Accessions/Active%20Duty%20Basic%20Officer%20Training%20Program%20Site.aspx>

24. Education:

a. Tuition Assistance: Tuition Assistance (TA) is outlined in AFI 36-2670, Total Force Development, Chapter 6. In order to get started using Tuition Assistance, Air and Space Professionals should visit their local Education and Training Offices to get started and complete initial counseling. Using tuition assistance is linked to having an educational goal, a degree plan, and completing the required annual training associated with using Tuition Assistance and Credentialing Opportunities On-line (COOL) programs before requesting tuition assistance on-line through the Air Force Virtual Education Center (AFVEC). The fiscal year limit associated with tuition funds per member is \$4,500 and \$250 per semester hour or \$166.66 per quarter hour. In addition, every class completed must have a reported grade. Members are required to reimburse the government for missing grades, non-completions, withdrawals, or unsatisfactory grades. To obtain the information needed to start using Tuition Assistance, members should visit their local Education and Training Section. After members separate from service, their GI

Bill benefits are administered by the Department of Veterans Affairs. Useful information is located at the links below.

Helpful Link:

<https://afvec.us.af.mil/afvec/public/welcome>

<https://www.benefits.va.gov/gibill> (1-888-442-4551) GI Bill

Members may be eligible for more than one education benefits program. If it is determined that a member is eligible for the Post-9/11 GI Bill and another GI Bill benefit, such as the Montgomery GI Bill (MGIB), the member must choose which benefit they want to receive. This decision is irrevocable.

Choosing the best educational benefit is important. The information below will provide insights into what is available under each program. If the member knows what college or program will be attended in the future, that type of information can be used to make a more informed decision. Also, attending a school which participates in the Yellow Ribbon program may result in additional assistance under the Post-9/11 GI Bill versus the Montgomery GI Bill. Reviewing information about both programs will help with making the best 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. See provided links for more information.

GI Bill FAQs:

https://gibill.custhelp.com/app/answers/detail/a_id/976

<https://www.va.gov/gi-bill-comparison-tool>

b. Montgomery GI Bill (MGIB Chapter 30): Members who entered the Air Force on or after 1 Jul 85 are automatically eligible for the Montgomery GI Bill and are enrolled unless they elect disenrollment or not to participate when entering active duty. Once enrolled, participation in the Montgomery GI Bill requires a \$100 a month nontaxable pay reduction for 12 months of active duty. The program provides up to 36 months of benefits which cover a wide variety of training and courses. Generally, benefits are payable for 10 years following release from active duty. For general questions regarding GI Bill benefits, 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 Links: https://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. Montgomery GI Bill 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

active duty 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. Likewise, 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. Added savings may be available thru schools that participate in the Yellow Ribbon program. A monthly housing allowance is generally equal to BAH at an E5 with dependents rate based on the Zip Code of the campus where the student physically attends the majority of classes. The book/supplies stipend will not exceed \$1000 per academic year. There are several requirements associated with receiving tuition, BAH, and/or a book stipend; therefore, members should review the criteria carefully. For general questions regarding GI Bill benefits, 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 recruiting and retention tool, allows eligible active duty and Selected Reserve service members (as of 1 Aug 09) to transfer benefits to eligible 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 (TFSC) at 210-565-0102. Questions regarding obtaining retainability should be directed to your Military Personnel Section (MPS). Visit the myPers website for information on how to apply for the transfer of benefits to eligible dependents.

Helpful Link:

https://www.benefits.va.gov/gibill/post911_gibill.asp

https://mypers.af.mil/app/answers/detail/a_id/18621

d. CLEP/DSST: The Defense Activity for Non-Traditional Education Support (DANTES) offers credit-by-examination in more than 60 different subject areas for military members (Active Duty, Guard, and Reserve components) and members of the Coast Guard and Coast Guard Reserve. The Credit-by-Exam program, which includes College-Level Examination Program (CLEP) and DSST exams, allows you to earn credit for college courses by taking and passing exams in various subject areas. CLEP and DSST exams are developed by college faculty members who teach the relevant courses at U.S. institutions, and are regularly evaluated by the American Council on Education (ACE). Service members who pass these tests receive credit recommendations that may result in not having to take equivalent courses. DANTES funds the exam fee for the first attempt for each test title. If a candidate tests at an on-base, or fully-funded National Test Center (NTC) located off base, DANTES also funds the test center administration fee. Eligible candidates should visit <https://www.getcollegecredit.com/search> or <https://clep.collegeboard.org/test-center-search> to find a fully-funded NTC near them. **Note:** DANTES does not pay to retake previously-funded CLEP/DSST exams. If military candidates want to retake exams previously funded by DANTES, they must wait a minimum of three months for CLEP exams, and 30 days for DSST exams, prior to retesting. Candidates must also pay for the exam and any administrative fees required by the NTC. For more information regarding this program, contact your local Education and Training Section.

Helpful Links:

<https://www.dantes.doded.mil/EducationPrograms/get-credit/creditem.html>

<https://clep.collegeboard.org/earn-college-credit/military-benefits>

https://www.getcollegecredit.com/test_takers#active_military

e. Community College of the Air Force (CCAF): Upon completion of Air Force Basic Military Training (BMT), Airmen are registered as CCAF students. CCAF is a Title 10 program established to provide degree pathways and other workplace credentials for enlisted personnel. CCAF degrees are provided for by federal policy and are awarded under the authority of Air University. Air University is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate, master and doctoral degrees. Contact the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Air University. CCAF is one of several federally chartered degree-granting institutions. However, it is the only two-year institution exclusively serving enlisted personnel. The college awards the Associate of Applied Science (AAS) degree, specifically designed for Department of the Air Force enlisted personnel as well as enlisted personnel of other military services attending CCAF-affiliated joint education and training programs. The college is partnered with over 100 off-campus instructional sites (affiliated military schools), 300 Education and Training Sections, and more than 2,500 civilian colleges worldwide to serve more than 300,000 Total Force enlisted Airmen, making CCAF the world's largest community college. CCAF awards collegiate credit for formal technical training and Enlisted Professional Military Education, which are the primary sources of credit used to graduate in a CCAF AAS degree. For more information regarding this program, contact a CCAF Advisor at your local Education and Training Section.

Helpful Link: <https://www.airuniversity.af.edu/Barnes/CCAF/>

f. Air University Associate-To-Baccalaureate Cooperative (AU-ABC): The AU-ABC program establishes partnerships between Air University and civilian colleges to provide CCAF students with online bachelor degree opportunities. For civilian colleges to be an AU-ABC partner, colleges must apply using an established process. AU-ABC is available to members serving in the Regular Air Force, Air Force Reserve and Air National Guard. Civilian institutions recognize the value of military training and apply CCAF academic credit toward the bachelor degree requirements. The AU-ABC search tool located on the Air Force Virtual Education Center (AFVEC) website lists AU-ABC partner colleges and their AU-ABC programs linked to each CCAF AAS degree. The AU-ABC partner colleges are eligible for tuition assistance. For more information regarding this program, contact your local Education and Training Section.

Helpful Link: <https://afvec.us.af.mil/afvec/public/welcome>

g. General Education Mobile (GEM): The GEM program establishes partnerships between the CCAF and regionally accredited civilian colleges that offer online courses to satisfy CCAF's

general education requirements. GEM is available to members currently serving in the Regular Air Force, Air Force Reserve and Air National Guard. The intent of this program is to provide an online educational opportunity for CCAF AAS degree completion and thereby encourages higher education to support professional development. The GEM search tool located on the AFVEC website lists all GEM partner colleges and their pre-approved general education courses accepted in-transfer to CCAF. GEM partner colleges are eligible for tuition assistance. For more information regarding this program, contact your local Education and Training Section.

Helpful Link: <https://afvec.us.af.mil/afvec/public/welcome>

h. Professional Certifications. Certifications assist the professional development of our Airmen by broadening their knowledge and job skill-sets. Additionally, specific certifications may be awarded collegiate academic credit by CCAF and civilian colleges, saving time and Air Force tuition assistance funds. In addition, awarded certifications help Airmen to be better prepared for transition to civilian life and increases employment opportunities. Visit the CCAF website to learn more about the certificate programs offered by CCAF.

Helpful Link: <https://www.airuniversity.af.edu/Barnes/CCAF/>

i. Air Force Credentialing Opportunities On-Line (AF COOL): The AF COOL program provides Airmen opportunities to pursue civilian-industry professional credentials that are aligned with their Air Force occupational specialty. Holding industry credentials enhance the Airman's professional development while serving in the Air Force and provides employment opportunities during transition to the civilian sector. The program provides Airmen with funding opportunities, limited to \$4,500 over their Air Force career. Program information is available on the AF COOL Program website. For general information regarding this program, contact the local Education and Training Section. For assistance, the AF COOL Program Office may be contacted via the AF Virtual Education Center.

Helpful Link: <https://afvec.us.af.mil/afvec/public/welcome>

j. Scholarships & Grants: Many scholarships are available for military members as well as family members. The Air Force Association offers the Pitsenbarger Award to new graduates to encourage and support the pursuit of higher education. Applicants should be enrolled in a university program and taking courses toward a degree. Also, scholarship sources are normally linked to Federal, State, and organizational sponsors. While pursuing scholarships and grants don't forget to apply for financial aid. It may provide access to the Pell grant and/or other funding sources needed to further higher education. Always weigh the benefits and cost of financial aid so an informed decision can be made. Contact the base Education and Training Section or the Airman and Family Readiness Center for additional information. Visit the links below for additional information about available funds (scholarships, grants, and/or financial aid).

Helpful Link:

<https://www.afa.org/education/scholarships>

<http://www.hqafsa.org/scholarships.html>

<https://studentaid.ed.gov>

<https://www.petersons.com/college-search.aspx>

k. SkillBridge Program. The Department of Defense (DoD) SkillBridge program is an opportunity for Service members to gain valuable civilian work experience through industry training, apprenticeships, or internships during the last 180 days of service. Service members approved to participate in SkillBridge will receive military compensation and are covered by their military benefits. Separating members may be granted up to 180 days to focus solely on training full-time with an approved industry partner that offers real-world training and work experience while having the opportunity to evaluate the Service member's suitability for the work. Release for SkillBridge is always mission-dependent and unit commanders must authorize a member's participation prior to members entering into any agreement with industry employment partners. More information about the program, to include Frequently Asked Questions, is available at the links below. To apply for participation in the SkillBridge program, visit the local Education and Training Section.

Helpful Links:

<https://dodskillbridge.usalearning.gov/>

<https://dodskillbridge.usalearning.gov/faq.htm>

<https://afvec.us.af.mil/afvec/skillbridge/welcome>

25. Airman and Family Readiness Center (A&FRC): The Airman and Family Readiness Center is an advocate for wellness of Airman and their families as they negotiate the challenges of military life. A variety of programs are offered that target life skills, transitions, relationships, education and employment as well as hands-on support/resources to strengthen military families preparing members for success in the workplace and at home. In addition to a program office, Military OneSource is an on-line program designed to empower members and families by giving them access to immediate resources/support/ and information to address urgent needs. Contact the base Airman and Family Readiness Center to learn more.

Helpful Link:

<https://militaryonesource.mil/>

<https://msepjobs.militaryonesource.mil/>

<https://militarybenefits.info/spouse-tuition-assistance/>

<https://www.facebook.com/HQAFSAISA/>

26. Transition Assistance Program (TAP): Transition Assistance Program briefs are mandated by Public Law and requires military members to complete four briefings prior to separation (pre-separation counseling, Goals-Plans and Success, Veteran Affairs Benefits, and a capstone that verifies readiness for separation, transition, and future employment). For additional information contact the Airman and Family Readiness Center to ask questions or schedule an appointment.

Helpful Links:

<https://www.afpc.af.mil/Separation/Transition-Assistance-Program/>
https://mypers.af.mil/app/answers/detail/a_id/11134/kw/TAP/p/8%2c10

27. Legal Assistance: The base Legal Assistance Office assists members with a wide range of services that includes, but is not limited to preparing wills, powers of attorney, notarizing documents, and providing legal advice. The legal office also provides income tax assistance. For more information about legal services contact the base legal office.

Helpful Links:

<https://www.afjag.af.mil>
<https://aflegalassistance.law.af.mil/lass/lass.html>

28. 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. Go to the provided link to determine eligibility and learn about traveling space available on military aircraft.

Helpful Links:

<https://www.military.com/Travel/TravelPrivileges/0,13396,00.html>
<https://www.amc.af.mil/Home/AMC-Travel-Site>

29. VA Home Loans: Air Force members can learn about Veteran's Home loan eligibility and how to request this entitlement as a result of military service. Learn about this exciting opportunity through the Department of Veterans Affairs.

Helpful Links: <https://www.benefits.va.gov/HOMELOANS>

30. Emergency Relief Programs: When emergency situations occur that require immediate assistance, programs are in place to assist. Some programs are Emergency Leave with priority on military aircraft, Humanitarian Reassignment, Permissive Reassignment, the Exceptional Family Member Program (EFMP), and the Air Force Aid Society. If assistance is required, consult organizational First Sergeants, the Force Support Squadron, or Airman and Family Readiness Center to determine what options are available.

Helpful Links:

Space Available Travel:

<https://www.amc.af.mil/Home/AMC-Travel-Site/Space-A-Travel-Categories>

Publications: <https://www.e-publishing.af.mil>

AFI 36-2110, Assignments

AFI 40-701, Medical Support to Family Member Relocation and Exceptional Family Member Program

Air Force Aid Society: <https://www.afas.org>

31. Military OneSource: Military OneSource is a Department of Defense-funded program providing immediate access to information/support services for military members and families at no cost. 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 Links: <https://www.militaryonesource.mil/>

32. DEPARTMENT OF DEFENSE SELF-SERVICE (DS) LOGON AND eBENEFITS:

The Department of Defense (DoD) and Department of Veteran Affairs (VA) use secure platforms also known as portals so service members and veterans can access benefit records/information. The DoD and VA Joint Executive Council made it possible to obtain DS log-on information when members join a service branch. Members can access these sites via their Common Access Card to set-up an account. Veterans can establish accounts by creating a log-on/password within the site if access has not been established. Use the links below to learn more.

Helpful Links:

<https://www.ebenefits.va.gov/>

<https://www.tricareonline.com/>

<https://milconnect.dmdc.osd.mil>