## **DEPARTMENT OF THE ARMY**



ASSISTANT SECRETARY OF THE ARMY MANPOWER AND RESERVE AFFAIRS 111 ARMY PENTAGON WASHINGTON, DC 20310-0111

SAMR-MP (RN 637-1)

## MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Army Continuation Pay within the Blended Retirement System

- 1. References: For references, see enclosure.
- 2. Purpose: This memorandum updates the Army's continuation pay (CP) policy within the Blended Retirement System (BRS) and establishes a financial literacy training requirement as referenced in 1a of the enclosure.
- 3. Applicability: This policy is effective 1 January 2025 and will remain in effect until this policy is updated or no longer applicable. It applies to Regular Army (RA), Active Guard Reserve (AGR), Army National Guard (ARNG), and United States Army Reserve (USAR) Soldiers who are covered under the Blended Retirement System (BRS).

## 4. Eligibility:

- a. RA and Active Guard Reserve (AGR). Any member who meets the following criteria is eligible to enter into an agreement to serve the obligation period specified in paragraph 5 below:
  - (1) Is covered under the BRS; and
- (2) For CY25, the Soldier has completed no less than eight and not more than 12 years of service, as computed from the Soldier's pay entry basic date (PEBD).
- (3) For CY26, the Soldier has completed no less than seven and not more than 12 years of service, as computed from the Soldier's pay entry basic date (PEBD).
- (4) For CY27, the Soldier has completed no less than seven and not more than 10 years of service, as computed from the Soldier's pay entry basic date (PEBD).
- (5) For CY28-31, further anlaysis will be conducted in FY25 on all three components to determine the appropriate eligibility window and multiplier.
- b. USAR and ARNG, not in an AGR status, must meet the eligibility criteria listed in paragraph 4.a and be a member of the Selected Reserve (SELRES) or otherwise a member of the Ready Reserve in a status in which the member is eligible to receive basic pay.

- c. Inter-service transfers joining one of the Army's BRS eligible groups must complete the transfer prior to completing no more than 12 years of service based upon the PEBD. Army leaders will ensure these Soldiers were not paid CP by another service or component before executing a CP payment.
- 5. Service Obligation: Soldiers must agree to serve four years of service in the component in which they are serving at the time CP is requested. The service obligation commences on the date of the Soldier's signature on their CP election form. Soldiers who do not meet the minimum four year requirement must take retention action to be eligible for CP. If they cannot take that retention action, they are not eligible for CP. CP will be utilized in conjunction with Selective Retention Bonuses (SRBs) to encourage long-term retention of mid-term and careerist Soldiers.
- 6. CP Amount: The CP amount for all eligible Soldiers is 2.5 times the active duty monthly basic pay. It will be computed using the eligible Soldiers current pay grade and years of service as listed on the monthly basic pay table provided by the Defense Finance and Accounting Service in effect on the date of the Soldier's signature on the CP election form.

## 7. Payment Options:

- a. Soldiers may elect to receive CP in a single lump sum or in a series of equal installments, not to exceed four annual payments over four consecutive years.
- b. Soldiers who want to have their CP payment(s) directed to their Thrift Savings Plan (TSP) must update their allotment allocations in myPay and their TSP settings to ensure the CP funds are distributed in accordance with their personal financial plan prior to submitting the CP request.

## 8. Screening and counseling:

- a. Unit commanders, with assistance from career couselors, installation human resource (HR) professionals, will screen Soldiers during in- and out-processing for CP.
- b. Unit commanders, career couselors, installation HR professionals, and S1 personnel will screen Soldiers annually during the Personnel Readiness Review.
- c. Career couselors will maintain documentation on Soldiers who were screened and the results of the screenings.
- d. If an initial or annual screening determines that a Soldier is eligible for the CP, company commanders will counsel the Soldier, in writing, with assistance and support from career counselors, on the eligibility determination, the CP training requirement, and CP application instructions.

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## 9. CP Training:

- a. CP training shall be provided when the Soldier becomes eligble for CP.
- b. Training must be taken as distributed learning through the Army Family Web Portal's Online Learning Management System (<a href="https://olms.armyfamilywebportal.com/">https://olms.armyfamilywebportal.com/</a>), face-to-face with an approved credentialed financial counselor, and/or group training with an approved financial educator.
- c. Training completion must be recorded in the Digital Training Management System (DTMS) by the DTMS Manager with the following task identification number: G09-COM-0007, "Prepare Finances for Continuation Pay under Blended Retirement System."

## 10. Application:

- a. All Soldiers may submit their CP request when eligible as established by the eligibility criteria listed in paragraph 4; however, Soldiers are encouraged to apply for CP as soon as they enter their period of eligibility.
- b. The CP application form (Request for Continuation Pay (Blended Retirement System)) or its system-generated equivalent will be used for the purpose of collecting and maintaining information submitted by Soldiers and commanders for the purpose of applying for and certifying the CP.
- c. The CP application packet will include the request for CP and proof of BRS enrollment status.
- d. Commanders in the grade of O-5 and above are delegated the authority to certify CP applications. This authority may not be further delegated. Commanders will certify CP applications within 30 days of receiving an application.
- e. If the application is certified, career counelors will send CP application along with all substantiating documentation to unit HR professionals for processing to the supporting Army military pay office.
- f. The unit HR professionals will scan and upload all certified applications and substantiating documents to the integrated Personnel Electronic Records Management System.

## 11. Annual Reporting.

a. Annually, no later than 30 days after the end of each fiscal year, each component will provide a cost-benefit and analysis on their CP progam. The analysis will focus on

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how CP affects short- and long-term retention. At a minimum, the report will include a list of Soldiers by DODIOD with the following information:

- (1) Soldiers eligble for CP.
- (2) Soldiers who applied for CP.
- (3) Soldiers who received CP.
- (4) Total dollars obligated per person who received CP.
- (5) Years of service (based on PEBD) for Soldiers who received CP.
- (6) Grade of Soldiers who received CP.
- (7) Soldiers part of the legacy system.
- (8) Any additional information.
- b. The report will be submitted to the Office of the Deputy Chief of Staff, G-1 (ATTN Plans and Resource Directorate) (DAPE-PR).
- 12. Each component will publish CP information and procedures for the payment no later than 30 days from the date of this memorandum.
- 13. The proponent for this guidance is the Deputy Assistant Secretary of the Army (Military Personnel and Quality of Life) DASA(MPQ).
- 14. Commanders will inform Soldiers of their eligibility status, the CP application process, and available resources supporting their election decision. Commanders will use Army Vantage System to monitor Soldiers Financial Readiness for CP eligibility.
- 15. In coordination with the DASA(MPQ), the Deputy Chief of Staff, G-1 will develop and promulgate any additional administrative procedures necessary to enhance the implementation and execution of the Army's CP policy. The DCS, G-1 will update the policy memorandum each year based on changes to the policy.
- 16. Point of contact is <u>usarmy.pentagon.hqda-dcs-g-9.mbx.financial-literacy@army.mil</u> (Financial Education only) and <u>usarmy.pentagon.hqda-dcs-g-1.mbx.dape-prc-special-pay@army.mil</u> (CP only).

Encl

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## **DISTRIBUTION:**

Principal Officials of Headquarters, Department of the Army

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## CF:

Principal Cyber Advisor

Director of Enterprise Management

Director, Office of Analytics Integration

Commander, Eighth Army

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## **REFERENCES**

- a. Title 10, United States Code, Section 992
- b. Title 37, United States Code, Section 356
- c. Department of Defense Instruction 1322.31 (Common Military Training)
- d. Department of Defense Instruction 1322.34 (Financial Readiness of Service Members)
- e. Department of Defense Financial Management Regulation (DoD FMR), Volumes 5 and 7A, Chapter 2
- f. Deputy Secretary of Defense, Memorandum (Implementation of the Blended Retirement System)
  - g. Army Regulation 600-8-7 (Retirement Service Program)
  - h. Army Regulation 637-1 (Army Compensation and Entitlements Policy)
- i. Blended Retirement System (BRS) Continuation Pay (CP) Calendar Year 2025 (CY25) (Superceded)





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**MilTax** is a benefit provided by the Defense Department exclusively for eligible service members and family members through Military OneSource.











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## **ARMY** EMERGENCY RELIEF ASSISTANCE

## **PCS HOUSING**



## **ARE YOU ABOUT TO PCS?**

AER can help Active Duty Soldiers, Active Guard and Reserve Soldiers\*, and their Families, with zero-interest loans, grants, or a combination of both.

Title 10 orders for at least 31 consecutive days. Exceptions may apply. Talk to your nearest Military Aid Office.

## **AER CAN HELP**

AER can help with expenses before, during and after a PCS, with initial rent and deposit for the primary residence. Soldiers PCSing submit their request at their next duty station.



Talk to your nearest AER officer to learn more.



## **HOW TO APPLY**

3 ways to received assistance from AER:

- 1. Talk to your Chain of Command
- 2. Visit your nearest AER office at Fort Novosel: 334-255-2341; Building 5700 Room 350
- Call the American Red Cross at 1-877-272-7337

**SCAN ME FOR MORE** INFORMATION



AER

## DETAILS ABOUT HOUSING ASSISTANCE

- AER may provide assistance and relieve distress on Soldiers and Families for "out-of-pocket" housing expenses during a Permanent Change of Station (PCS)
- Initial Rent: Initial rent assistance for Active-Duty Soldiers during Permanent Change of Station will be provided as a 50% Loan / 50% Grant.
- Security Deposit: Active-Duty Soldiers deposity on rent (security deposit) during PCS, and initial rent and deposit requests NOT associated with PCS may be considered as a loan, grant, or combination of both.







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FEB 1-28

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## TENGLOW BOWL

28

THE FLIGHTLINE BOWLING CENTER

\*MUST BE CYS REGISTERED

Don't forget socks!

6th-12th



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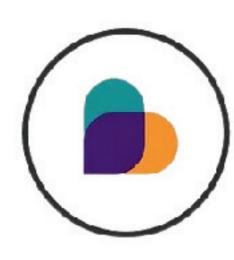














## ACS WILL BE CLOSING HALF DAY

FOR TRAINENCE

FROM 1300-1630 ON THE DATES LISTED BELOW

> JANUARY 23 MARCH 27 JUNE 26 SEPTEMBER 18 DECEMBER 18

# LOCATED AT BLDG 8946 7TH AVE, NPSP BUILDING





STARTS EACH MONTH. LIMITED TO THE FIRST **15 REGISTRANTS EACH SESSION.** CLASS SUBJECT TO CANCELLATION WITHOUT PRE-REGISTRATION.

For registration, and more information call

ACS New Parent Support Program, (334) 255-9647/3359/9805.

Workshop presented by the Enterprise Parent to Parent Educators novosel.armymwr.com EFMP Friendly







The Hearts Apart Program assists family members during prolonged separation by offering activities and connection opportunities. Spouses and family members can voice their concerns, feelings, and share with others who understand.

Hearts Apart appointments are on demand call today to speak with an ACS Specialist!

ARMY COMMUNITY SERVICE (334) 255 - 3735 BLDG. 5700, ROOM 177









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We do not provide furniture like couches or air mattresses.

OPEN MONDAY, WEDNESDAY, & FRIDAY: 0800 - 1600 CLOSED DURING NEWCOMERS EVENTS

PCSing Service Members and Families only.

Must have copy of orders.

ARMY COMMUNITY SERVICE (334) 255 - 3735 BLDG. 5700, ROOM 177













# 9 AM FIRST THURSDAY OF THE









LEADERSHIP

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CONNECTION

SPOUSES AND SERVICE MEMBERS WELCOME!
NO REGISTRATION NEEDED.

OPPORTUNITY TO LEARN WHAT'S HAPPENING AT FORT NOVOSEL, ASK QUESTIONS, AND CONNECT WITH LEADERSHIP AND THE COMMUNITY.

FOLLOW FORT NOVOSEL ACS ON FACEBOOK OR INSTAGRAM FOR MORE INFORMATION.

NOTES CAN BE FOUND AT HTTPS://HOME.ARMY.MIL/NOVOSEL/INDEX.PHP/LINC





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## NEWCOMERS WELCOME

9:00 AM-11:30 AM

AT THE LANDING Building 113, Novosel Street

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THE EVENT IS ALSO OPEN TO:

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10 JANUARY 14 February

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Tuesday @ 1400 & Thursday @1030 RSVP Required

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## THE OFFICIAL NEWSLETTER FOR SOLDIERS WITH 17 OR MORE YEARS OF SERVICE

## Continuation pay as a retention tool

By Robyn Alama Mroszczyk and Mark Thompson

## What is continuation pay?

Soldiers enrolled in the Blended Retirement System (BRS) are entitled to a one-time, direct bonus payment at their mid-career mark. The objective of continuation pay is to offer active duty, National Guard, and Reserve Soldiers a financial incentive to remain in the Army in exchange for an additional service obligation.

Soldiers may receive continuation pay in addition to any other career field-specific incentives or retention bonuses. It is essentially a retention tool. Each year, the Army publishes continuation pay rates and service obligations incurred as determined by the retention needs of the Army.

## When can a Soldier receive it?

Soldiers must request continuation pay before completing their 12th year of service in accordance with the guidance published annually; it is not an automatic payment. It is payable after the completion of eight years of service, but before completion of 12 years of service, as computed from the pay entry base date and determined by the Army each year. Continuation pay is designed to retain a Soldier in their current occupation, Service, and component.

Soldiers decisions are irrevocable. If they miss this window of opportunity, it cannot be undone.

## How will continuation pay be calculated?

The calculations differ based on the Soldier's component and duty status.

Active duty Soldiers, including Active Guard Reserve (AGR), are eligible for a multiplier of 2.5 to 13 times their monthly basic pay. National Guard and Reserve Soldiers in a drilling status are eligible for a multiplier of 0.5 to six times their monthly basic pay (as if serving on active duty).

Pay-rate multipliers are based on Army-specific retention needs, specialty skills and hard-to-fill positions, similar to career field incentives and re-enlistment bonuses.

Each calendar year, the Army determines and publishes payrate multipliers and service obligation requirements.

## How is it disbursed?

Continuation pay may be paid in one to four annual installments.

## What are the financial implications of taking continuation pay?

Financial implications include income tax liability and

limitations of investing in the Thrift Savings Plan (TSP). Soldiers should consult with their significant other and a professional financial advisor prior to applying.

## Continuation pay is subject to income tax withholding.

Continuation pay is considered earned income and may be taxed accordingly for federal and state taxes.

If taken in one installment, the amount paid may move Soldiers into a higher income tax bracket. If so, Soldiers might want to consider requesting multiple annual installments to lessen the tax burden in the year they receive it. If Soldiers receive continuation pay in a designated combat zone or qualified hazardous duty area, it may be tax-free.

Soldiers may review the <u>IRS Tax Withholding Estimator</u> to make sure the right amount of tax will be withheld. Soldiers should speak with a tax advisor, military personal financial manager or counselor for questions regarding their specific situation.

## **Continuation pay and the Thrift Savings Plan**

Continuation pay is considered a bonus pay. It can be invested into the TSP, but these funds are not matched by the federal government.

If Soldiers wish to invest their continuation pay in the TSP, prior to receipt of payment, they must elect a percentage and designate, in <a href="may-ay">my-ay</a>, whether it will go into traditional, Roth, or a combination of accounts.

Annual TSP contribution limits will apply. If Soldiers' contributions push them to the annual maximum, they will lose the Service's matching funds on regular TSP contributions until January 1st of the next year. Receiving continuation pay in multiple installments may prevent a loss of matching funds.

## Soldier wants to take Continuation Pay – now what?

Soldiers who are eligible to receive continuation pay must take financial education training <u>via distributed learning</u>, face-to-face, or group training. <u>Leaders should educate themselves on BRS</u> and continuation pay, so they can guide eligible Soldiers on goal setting and retention efforts.

Soldiers should take a thoughtful approach to make the most of this bonus payment. A great place to start is reviewing their spending plan to get a sense of where their money is currently being spent. What are the Soldiers' goals?

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Learn how easy it is to get outside and enjoy time as a family at little or no cost.

There is no registration or deadline. Bring your own drink or snack. None will be provided.













## DFAS now updates you three times when you request an action

**CLEVELAND** — After you retire, one important part of your new mission will be to keep your retired pay account information current, so the Defense Finance and Accounting Service (DFAS) can pay you and your survivors promptly and correctly.

You must notify DFAS when you experience life changes during your retirement, such as changing your



bank account or relocating. If you elect Survivor Benefit Plan coverage, you must also notify DFAS of a new marriage, the birth of a child, a divorce, or the death of your spouse.

Although you can make some changes in myPay, others require that you fill out and mail or fax DFAS a form and supporting

documents. Then you have to wait a period of time to hear that the change was made to your account.

DFAS is excited to announce one of the latest improvements for Retired Soldiers. Over the coming year, DFAS is rolling out status notifications to keep Retired Soldiers in the loop as documents they submit move through the retired pay processing cycle.

## How do status notifications work?

Status notifications are a three-step process that update you when DFAS receives your documents for processing by mail or fax (or in some specific cases, through <a href="mailto:askDFAS">askDFAS</a>). You'll receive separate status notifications when your form or document is:

- Received and queued in the DFAS work system
- Assigned to be worked
- Completed Either a notification the processing is complete or a notification that DFAS is sending a request for additional information.

## What is the benefit of a status notification?

Status notifications will provide peace of mind that DFAS received your document or request. Status notifications also show when DFAS completed your request or that DFAS needs additional information. If DFAS does need additional information, you'll know to watch for mail from DFAS, with specific information about what DFAS needs to complete your request.

## **How Retired Soldiers receive status notifications.**

To receive status notifications, ensure you put a current, personal email address in myPay before you retire. The notifications will be sent via SmartDoc email to that email address.

Watch for more information on status notifications and other improvements for Retired Soldiers from DFAS in upcoming issues of *Change of Mission* and on the <u>DFAS</u> Retired & Annuitant Pay website.

## (Continued from page 10)

This is a great opportunity for Soldiers to jumpstart their retirement savings. Other options for continuation pay are paying down debt, saving for emergencies, investing for the future and giving a gift.

## **Final Considerations**

With over one million Service members participating and growing their savings in the BRS, leaders must engage with their Soldiers to help them improve their financial readiness.

Continuation pay can be a valuable retention tool to incentivize Soldiers to do one of the important things in their lives: serve their country.

Information on continuation pay can be found at the Army's official <u>Financial Readiness Training Program website</u>.

Robyn Alama Mroszczyk is the Army Deputy Chief of Staff, G-9, Financial Education Program Manager and holds an Accreditation in Financial Counseling (AFC)

Mark Thompson is a Program Analyst in the Army Deputy Chief of Staff, G-1, Compensation and Entitlements Division

The information in this article is designed to educate Soldiers and their families on their personal legal affairs. Nothing contained in the article is a substitute for the competent legal advice of a licensed attorney. Soldiers and their families seeking legal advice should consult the staff of the nearest installation Legal Assistance Office.



## FIRST CLASS PRE-K Alabama's Voluntary Pre-K Program PRE-REGISTRATION

- First Class Pre-K programs are accepting online pre-registration applications for the 2025-2026 school year beginning January 15<sup>th</sup>. (If you need assistance with accessing the online application, contact the local school/program.)
- Enrollment is open to all children four years of age on or before 9/1/25\* who are residents of Alabama. (Children who are eligible for kindergarten are not eligible for pre-k.)
- Enrollees must provide a copy of the child's birth certificate. (It may be uploaded into the online pre-registration site or submitted directly to the local school/program.)
- Enrollees must provide proof of residence either a current utility bill or copy of a lease or mortgage. (It may be uploaded into the online pre-registration site or submitted directly to the local school/program.)
- Public school system pre-k programs may have zoning requirements that determine eligibility for attending a program at a particular school. (Contact the school for attendance zone information.)
- There is no registration fee for First Class Pre-K programs.
- Upon enrollment, a child's immunization record must be provided to the school or program.
- No child will be denied participation on basis of income, sex, race, color, national origin, or disability.

Pre-Registration Dates: January 15 - March 30

Pre-Registration Application: To pre-register, go online to <a href="https://prek.alaceed.alabama.gov">https://prek.alaceed.alabama.gov</a>.



## Scholarship Information 2025

- Ft. Novosel Community Spouses Club Scholarships: www.ftnovoselsc.com/scholarships.html
- DECA/Commissary <u>www.militaryscholar.org</u> Scholarship information for SY2024-2025 will
  be available 14 December 2024. At <u>Fisherhouse.org</u> "Scholarships for Military Students",
  visit the Scholarships for Service tab and you'll be asked to complete a questionnaire
  which will provide a customized list of all the scholarships, fellowships, grants, awards,
  and other funding opportunities for military students that match your educational goals.
- Army Emergency Relief: <u>www.aerhq.org</u> MG James Ursano Scholarship Program.
   Deadline: 1 April 2025
- www.allinfcu.com All In Federal Credit Union Scholarships. Deadline: Applications available February 2025

Please use this link for a complete list of military connected scholarships. From the below site, you may download the Army Wide Military Scholarships database in a PDF.

\*\*\*\*\*\*\*\*\*\*\*\*https://sites.google.com/view/militaryconnectedscholarships/home\*\*\*\*\*\*\*\*\*

- <u>www.collegeboard.org</u> The U.S. government's guide to financial aid. A one stop resource to the FAFSA, student loans, scholarship opportunities and more.
- www.profileonline.collegeboard.com
   The one stop place for college and scholarship information and your CSS (College Scholarship Service) profile. Your CSS is used by over 300 colleges to determine eligibility for institutional aid and many colleges and universities use both the CSS profile and the FAFSA when determining non-governmental student aid.

<u>www.fafsa.ed.gov</u>: Site to register for and fill out the Free Application for Federal Student Aid. <u>www.fastweb.com</u>: An enormous database for scholarship and financial aid resources plus great expected family contribution calculators and cost projector.

Your school counselors and school career centers offer a vast array of information on scholarships, colleges, career exploration, FAFSA applications and so much more. Also, check out the "guidance" tab on the school web sites.

Your school counselors are as follows:

- Daleville City Schools Diana VIrgil, (334) 598-4461 ext. 2231, virgild@daleville.k12.al.us
- Enterprise City Schools Christy Hogan, Counselor (334) 347-2640,
   chogan@enterpriseschools.net or Angela Brockman, abrockman@enterpriseschools.net
- Ozark City Schools Cecilia Stanford, Senior Counselor, (334) 774-4915