

PREPARED BY



**COLLEGE
RECON**

Going to College as a Military Spouse

A Step-by-Step Guide



2023

WHAT'S INCLUDED?

Are you ready to go to school, but don't know where to start? Our guide is here to help you access benefits available to military spouses, find ways to pay for school, and learn how your goals play an essential role in the degree program and school you choose.

Step 1: Ways to Pay

Ways to pay for school - Learn the benefits that are available to you and the steps you need to take to use them.

Benefits Available to Military Spouses

MYCAA

- ▶ Is a DoD-sponsored program that will give you up to \$4,000 in tuition assistance for your degree/certificate programs. Some qualifications do apply.

Additional Ways to Pay

FAFSA

- ▶ FAFSA is free and easy and can be completed online. Schools use FAFSA to help determine qualifications for federal student aid/grants, work-study, loans, state aid, and school aid options.

Transferring the Post 9/11 GI Bill

- ▶ Transferring education benefits to a military spouse does come with a service commitment and other limitations apply.

[Scholarship & Grants for Military Spouses](#)

- ▶ You can search for scholarships based on, military affiliation, branch of service, degree program, school, and more.

Considering applying for [Student Loans](#)? Make sure to understand what you are getting into.

Find Scholarship Quickly & Easily with CollegeRecon - Search for scholarships to help pay for school, yes there are scholarships and grants for spouses

Search Now

Partner Message



VETERANS FIRST
MORTGAGE®

The VA Home Loan Program Provides Valuable Benefits

Advantages of VA Mortgages

- ✓ \$0 down payment possible
- ✓ No monthly private mortgage insurance (PMI)
- ✓ Competitive interest rates, often lower than conventional and FHA loans
- ✓ Limits on fees and closing costs
- ✓ No penalty for early payoff
- ✓ Streamlined refinance program

[Find out Who Is Eligible for a VA Loan!](#)



Veterans First Mortgage is a trade name of Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank, NMLS# 449042. No official U.S. military or other government agency endorsement is implied.

Step 2: Set Goals

Set goals - Setting your educational goals will help you lay out an actionable plan to keep you on track, it will help you identify and narrow down the type of school or program you should seek.

Choosing Your Career Path

Understanding your career path will help you determine how long you will need to go to school and if you will have time to complete a degree at your current location. If you will need to move while pursuing your education consider picking a school that has portable program options.






Find out what you can expect for BAH by using our [BAH calculator](#).
Spouses using GI Bill benefits, while the military member is still on active duty, do not receive BAH benefits.



Partner Message



Get Life insurance coverage you can count on – More affordable than you think!

-  No physical exam or medical tests required
-  Full coverage starts on your approval start date
-  A better value than VGLI and other options

Up to \$200,000 in coverage. Protect what matters most. Programs available that provide \$50,000 to \$200,000 in coverage.

[Get a quote today!](#) - Discover our member benefits!

Things to think about:

- Is my spouse going to serve for a while, should I seek career fields commonly found near military installations?
- Does the career I am seeking require transferring licensure/credentials to different states or countries?
- Should I consider career fields that can be remote or easily portable?

Possible Obstacles

Going to school as a military spouse can be tricky with constant moves, irregular work schedules, and more. An important part of setting goals is developing plans to overcome possible obstacles, this will allow you to pivot and handle anything that comes your way. Consider how you will handle:

- Does portability matter? Will you be moving soon?
- Will you need childcare?
- Will you be working while going to school?



Set Your Budgeting Goals

It is important to consider if you are willing to incur debt (federal or private loans) to obtain your degree. **What are the terms of repayment? Will that fit within your personal budget?** Schools can help answer important questions and give personalized financial information, and help with degree mapping, this helps break down how many transfer credits could be received reducing the number of courses needed reducing time and cost.

In most cases, schools will waive additional fees. Additional fees can include application fees, enrollment fees, book fees, and lab Fees. Some schools also offer special scholarships or grants for military spouses.

Step 3: Finding a School

Finding a school that offers the right degree program, supports you, and recognizes the military community can make a huge difference.

SEARCH FOR MILITARY-FRIENDLY COLLEGES

Looking for a military-friendly school as a mil spouse helps you identify schools that will understand the demands of military life and can provide the support you need.

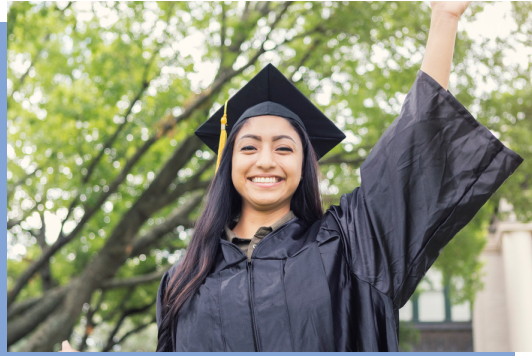
What you should look for:

- [CollegeRecon.com School Finder](#) - search by (degree, benefits, course method, etc..)
- Resources to Prepare Military-Connected Students for Life After Graduation
- Accreditation Status
- [MYCAA Program Participant](#)
- Four Indicators of a Military-Friendly College
- Does not have a VA Caution Flag – if using VA benefits
- Strong Financial Support for Military-Connected Students

Resources to find the right school:

- [Best Online Colleges for Military Spouses](#)
- [Portable Career Fields for Military Spouses in Nursing](#)
- [Find your school instantly](#)

Note: Once you have picked a school ask them about grants or funding options offered by the school. [The CollegeRecon Scholarship Finder](#).



Step 4: Apply to a School

It is important to let the school know that you are a military spouse, this will help them identify programs or processes that you may qualify for.

What you will need when Applying

- ✓ Obtain copies of Transcript(s)
- ✓ College-level test scores including final scores and dates taken for College Level Examination Program (CLEP), DSSTs, and NCPACE
- ✓ Earned transferable college credits
- ✓ College Level Examination Program tests (CLEP)
- ✓ DSST/ DANTES Other educational experiences including classes and/or occupations that have not been evaluated for college credit by ACE, but which a university may still consider

Tip: Under the “Benefits” tab of your CollegeRecon profile, you will find the forms you need!

Login

What the school can help you with (*Let them know your military affiliation*)

- Understand your benefits if you are using transferred GI Bill
- benefits or MYCAA
- Apply for financial aid
- FAFSA application
- Apply for grants
- Apply for scholarships

Applying For Transferred GI Bill Benefits



Once approved and you have received notification from the Department of Defense you may apply for the GI Bill. It can be done [online at the VA official site](#) or by mail. Fill out [VA Form 22-1990E](#) and mail it to [your nearest VA regional office](#).

[A Form 22-5490 Dependents' Application for VA Education Benefits Step-By-Step Guide](#)



Documents you will need for Form 22-5490:

- ✓ Social Security number
- ✓ Bank account direct deposit information including routing number and account number
- ✓ Education and military history
- ✓ Basic information about the school or training facility you need the benefits for

Steps to Fill out Dependent's application for VA Benefits (Form 22-5490):

- Part I** ParApplicant Information
- Part II** Qualifying Individual Information/see Instructions For #13
- Part III** Relationship And Benefit Ipart IV – Benefit And Type Of Education Or Training Information
- Part V** Application History
- Part VI** Applicant's Military Service Information
- Part VII** Education, Training, And Employment
- Part VIII** Remarks And Reminders And Va Education Benefits Pamphlet
- Part IX** Certification And Signature Of Applicant

3 Easy steps to take advantage of tuition reimbursement programs through your employer:

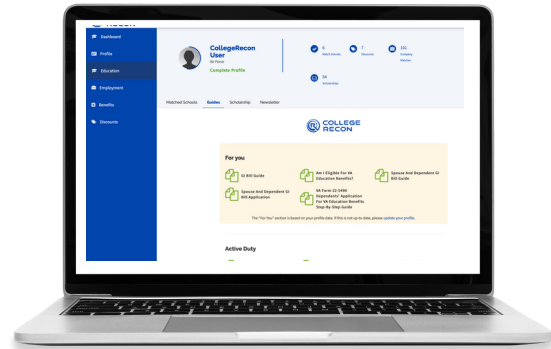
1. Find out if your company offers the program by checking their website, asking HR, or reviewing an employee handbook
2. Check the fine print to see if your employment status qualifies and if you will have a work commitment after you graduate
3. Keep note of the application requirements and start dates in order to maximize the full reimbursement amount

CollegeRecon user profiles were built to assist you!

When researching schools your user profile is designed to compile important information all in one place.

You can keep track of:

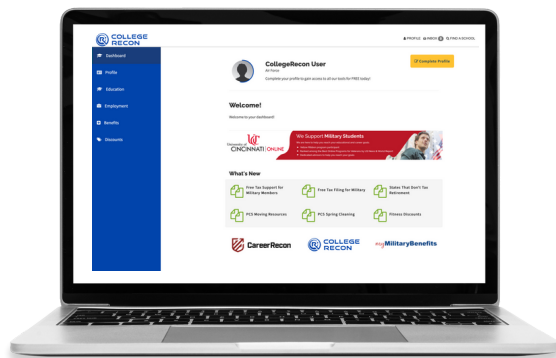
- Scholarships
- Matched Schools
- School Contact Information
- Secure Messages to Schools
- Education Resources



Get what you need to go back to school!

More Than Just Education

CollegeRecon is a small part of the services we offer the military community. Our team has created a workspace to help you access resources wherever you are in your military journey. Your user profile is curated by us for you to help you get access to resources based on jobs, benefits, education, and discounts.



Build your personal workspace by updating the “profile” tab and let us deliver resources to you.

Explore other Recon Media resources based on:

Jobs | Benefits | Discounts

Additional Free Resources

Find these resources in your CollegeRecon User Profile - Signup today!

Education

- [Student and Military Discounts on Laptops & Computers](#)
- [MyCAA Schools List: Regionally & Nationally Accredited](#)
- [Post 9/11 GI Bill Guide for Spouses and Dependents](#)
- [MyCAA: Highest Paying Careers Without a 4-Year Degree](#)

Benefits

- [TRICARE Basics](#)
- [Military Benefits Guide: Spouses & Dependents](#)
- [Veteran Benefits by State – Veteran Benefits for All 50 States](#)

Career

- [Step-by-Step Guide to Employment for Military Spouses](#)
- [Certifications and Training Programs](#)
- [Kid-Friendly, Work-From-Home Jobs](#)
- [Staffing & Recruiting Tool - Let companies find a job for you!](#)
- [Virtual Job Fairs for Military & Veterans](#)

Finance

- [VA Loan Guide](#)
- [Thrift Savings Plan \(TSP\)](#)
- [BAH Calculator \(Basic Allowance For Housing\)](#)
- [USAA Military & Retiree Pay Days](#)
- [Investment Basics: Options for Veterans and Military Members](#)
- [Does Your Life Insurance Match Your Life?](#)

Resources

- [Space-A Travel](#)
- [Military Discounts](#)
- [Commissaries and Exchanges](#)
- [Military Child Care](#)
- [Military Base Guides](#)