

EDUCATION & INCENTIVES

STACK YOUR
BENEFITS AND
FUND YOUR
FUTURE!

Welcome to your Q2 update from the Education & Incentives Division!

Last quarter, we set the stage for major new opportunities, announcing the upcoming EAP/MFEP Round 2 and key changes to the Blended Retirement System. We told you to get ready for what was next.

This quarter, "next" is now.

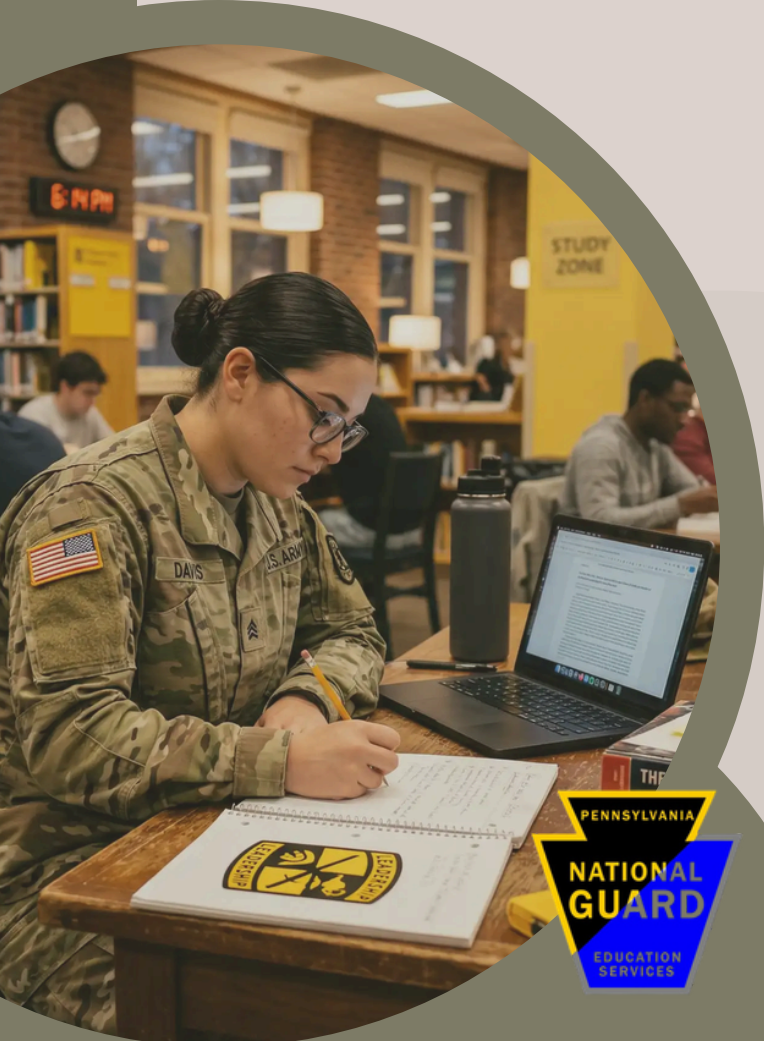
The wait is over: EAP/MFEP Round 2 is officially here, and this issue provides the full guide to securing your next certificate. But we're not stopping there. This edition is built around a powerful theme: **Stacking Your Benefits**. We'll show you how to combine state and federal programs to make your educational goals a debt-free reality.

Inside, you will find:

- **A Deep Dive into EAP/MFEP Round 2:** Your guide to eligibility and application.
- **The Ultimate Guide to Stacking Benefits:** Learn how to layer FTA, the GI Bill, EAP, and scholarships to maximize your funding.
- **A Soldier Spotlight on Success:** Read how SSG Kyeesha Douglas used this exact strategy to reduce her out-of-pocket college costs to just \$5,000 per year.
- **Critical Updates & How-To Guides:** From BRS Continuation Pay changes to applying for TA in ArmyIgnitED, we have you covered.

The benefits are yours to earn. This newsletter shows you how to make them work for you.

QUARTER 2
JAN - MAR



STACK YOUR BENEFITS

State + Federal = Maximum Education Power

You've earned valuable education benefits – and the real advantage comes from using them together. This quarter's Education Corner explains how combining state and federal programs can reduce costs, maximize funding, and support your long-term goals.



WHY COMBINE BENEFITS?

- Layering benefits can cover tuition, fees, books, and other expenses
- Using FTA or EAP first can preserve GI Bill months for future use or transfer.
- Completing FAFSA while using military benefits may unlock Pell Grant to help with living expenses.
- Strategically combining benefits can allow Service Members (SM) and families to complete degree debt-free.

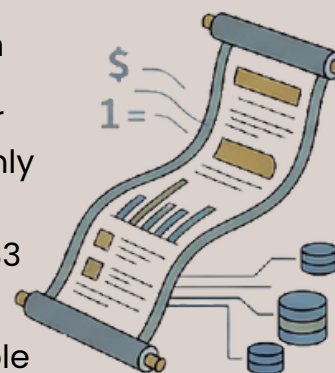
COMMON EDUCATION BENEFITS

STATE	FEDERAL
EAP - Up to 100% Tuition Assistance for PA Guard SM.	Federal Tuition Assistance (FTA)-up to \$250/credit hour (max 18 credits)
MFEP - Up to 100% Tuition Assistance for dependents	GI Bill - tuition, housing & stipends*

*contact your Education Office to determine which GI Bill you qualify for

How They Work Together

- ✓ **FTA + EAP:** Use FTA first, then EAP to cover remaining tuition
- ✓ **FTA + EAP + CH 1606 GI Bill:** Use FTA first, then EAP to cover remaining cost of attendance, 1606 pays up to \$493 monthly stipend directly to your account for additional expenses
- ✓ **FTA + CH 33 Post 9/11 GI Bill:** FTA lowers costs to avoid CH 33 annual tuition caps + Monthly Housing Allowance (MHA)
- ✓ **All eligible military benefits + FAFSA/Scholarships:** Possible lump sum refund check paid directly to you by your school



SMART PLANNING TIPS

- 📅 Apply for FAFSA every year
- 📅 Use TA/EAP first when possible
- 🗨️ Talk to our Guidance Counselors before each semester
- 📅 Plan early—avoid exhausting eligibility too soon

EAP/MFEP Round 2 Education Benefits Are Here!!!

Pennsylvania Military Regulation PMR 621-5 (effective 5 September 2025) unlocks additional education funding for eligible PA National Guard members – up to 120 credit hours per certificate.

A new EAP/MFEP Form 1 (Statement of Understanding) has been released and must be completed to begin a new education benefit obligation.

120

Credit Hours

Per certificate – equal to five full academic years of funding at approved PA institutions.

6

Year Commitment

Each new certificate requires a six-year service obligation to earn the benefit.

2

Rounds Currently Available

Eligible Soldiers may earn successive certificates – Round 1 and now Round 2.

May exceed 2 rounds

📄 EAP and MFEP commitments cannot run simultaneously. Choose one program per obligation period

📄 **! Before You Apply for Round 2:** Your Round 1 service obligation must be fully met before submitting a Form 1 for Round 2. Submitting early creates processing delays for everyone – please wait until your obligation end date has passed before applying.



Applying for EAP & MFEP Benefits

Follow the steps below based on your situation. **NEW applicants and Round 1 holders – must complete the updated Form 1 first:**

01

COMPLETE FORM 1

Download and digitally sign the updated **EAP/MFEP Form 1 (Statement of Understanding)**. This confirms your **6-year service obligation**, eligibility conditions, and recoupment notice if obligations are not fulfilled.

02

SUBMIT BY EMAIL

EAP: ra-mveap@pa.gov | Subject: *EAP_LastName_FirstName_Form1 Attached*


MFEP: ra-mvmfep@pa.gov | Subject: *MFEP_LastName_FirstName_Form1 Attached*

The State Education Office will review and confirm eligibility.

03

CREATE A PHEAA ACCOUNT

Once eligibility is confirmed, create or log in to your **PHEAA student account** to apply funding directly to your school tuition. Existing Round 1 holders must submit a new academic-year application each term; renewal is not automatic.

 Completing Form 1 does **NOT** automatically activate your benefit. Additional steps are required.



Immediate Use of Round 2 Benefits

PMR 621-5 now enables Service Members who have completed their first obligation to earn a **successive education benefit certificate** by committing to another six years of service. **If a Servicemember wants to USE a second-round certificate, they must:**

01

COMPLETE FORM 1

Download and digitally sign the updated **EAP/MFEP Form 1 (Statement of Understanding)**. This confirms your **6-year service obligation**, eligibility conditions, and recoupment notice if obligations are not fulfilled.

02

SUBMIT BY EMAIL

EAP: ra-mveap@pa.gov | Subject:

USE Round2_EAP_LastName_FirstName_Form1 Attached

MFEP: ra-mvmfep@pa.gov | Subject:

USE Round2_MFEP_LastName_FirstName_Form1 Attached

5 Sep 2025

Earliest Eligibility

Benefits may be backdated to this date once Form 1 is approved.

31 Dec 2026

Submission Deadline

Backdated Form 1 requests must be submitted and approved before this date.

QUESTIONS? WE'RE HERE TO HELP
MR. DANA BLACK | DANABLACK@PA.GOV
EAP QUESTIONS - RA-MVEAP@PA.GOV
MFEP QUESTIONS - RA-MVMFEP@PA.GOV



SSG Kyeesha Douglas: Stacking Education Benefits for Success



For SSG Kyeesha Douglas, education was never just a goal; it was an opportunity she knew she had to take advantage of early. What started as an interest in the medical field quickly evolved into a new path, ultimately leading her to an interest in paralegal studies and a deeper understanding of how to maximize the benefits offered through the Pennsylvania Army National Guard.

~\$5,000/yr

4

11

Total Out-Of-Pocket Cost

Including room & board at Penn College

Benefits Stacked

FTA + GI Bill + EAP + FAFSA/Grants

Months Preserved

GI Bill entitlement after 5 years in college

SSG Douglas originally joined the Guard with plans to expand her EMT-B certification after completing a VOTECH program at just 17 years old. 'My recruiter told me about combat medic positions, which really caught my attention at the time,' she explained. However, as her interests shifted, she realized her passion was better aligned with pursuing a legal career. The ability to attend college without the financial burden her family couldn't afford became a defining factor in her decision to serve.

From the beginning, SSG Douglas was set up for success. 'I had a GREAT recruiter—MSG DeBord made sure I understood my education benefits before I even joined,' she said. With additional guidance from her school's VA representative, she made the decision early on to start using her benefits strategically.

Stacking Benefits Like a Pro

Throughout her college journey, SSG Douglas successfully stacked multiple education benefits, including Federal Tuition Assistance (FTA), the GI Bill, and the Education Assistance Program (EAP). With support from her VA representative, she developed a plan that significantly reduced her financial burden. 'Penn College was extremely expensive, but stacking benefits brought my total cost - including room and board - down to about \$5,000 per year,' she shared.



SSG Kyeesha Douglas: Stacking Education Benefits for Success (cont...)

Even more impactful, she was able to preserve a portion of her GI Bill entitlement by using other funding sources first. Despite taking five years to complete her degree due to a change in her academic path, she still has approximately 11 months of GI Bill benefits remaining; something many Soldiers overlook when planning their education.

While SSG Douglas did take out some student loans, she emphasized that her financial situation was far better than many of her peers. Grants and FAFSA funding also played a key role early in her college experience, further reducing out-of-pocket costs.

Lessons Learned

Looking back, she is clear about one of the biggest lessons learned: don't try to figure it out alone. 'Do NOT start your college journey without speaking to your education office and your school's VA rep,' she advised. 'They are the experts and will help you build a plan.'

Beyond the Classroom

Beyond the financial benefits, SSG Douglas credits her education with shaping her leadership and communication skills. During college, she served as a Resident Assistant and Connections Link, experiences that strengthened her ability to manage diverse personalities, resolve conflicts, and build strong teams. These skills now directly support her role as a recruiter.

Her message to other Service Members is simple and direct:

"Get the degree and get paid to do it. Don't wait for the perfect time, start now."

SSG Douglas emphasizes that starting early not only builds education benefits but also creates long-term advantages in promotion potential, career opportunities, and personal growth. 'If you wait for the right time, you might wait your whole life. You're capable; start now and invest in yourself.'



"I'm a product of these benefits. I've been through the process, and I know how to use them. There are so many underutilized programs because people only think about EAP, but there's so much more out there."

DELAWARE COUNTY COMMUNITY COLLEGE

Use your Credentialing Assistance (CA) !!!

Launch Your Career at DCCC

Delaware County Community College (DCCC) is proud to support military students and veterans with career-focused education that helps you turn your experience into opportunity. Through the **U.S. Army Credentialing Opportunities On-Line (Army COOL)** program, eligible soldiers can access funding to earn industry-recognized certifications and take the next step toward civilian career success.

Why DCCC? / Your Next Step Starts Here

DCCC is committed to helping military students succeed in the classroom, in training, and beyond graduation. With our support, you can:

Student Support

Learn in a college community that values your service and goals

Army COOL Funding

Use eligible Army funding to help cover certification costs

Career Ready

Gain practical, transferable skills for high-demand fields

DCCC Programs in Information Technology & Business

Explore career-ready training at DCCC with Army COOL-approved courses that help prepare you for in-demand roles in tech and business.

CompTIA Network+

Foundation-level networking skills for IT careers

CompTIA Security+

Industry-standard cybersecurity certification

CompTIA Cloud+

Vendor-neutral cloud infrastructure expertise

Microsoft Azure Fundamentals

Core cloud concepts with Microsoft certification

Azure AI Fundamentals

Foundational AI and machine learning knowledge

Microsoft Office Specialist (MOS)

Proficiency across essential Microsoft Office tools

Healthcare & Medical Certifications

Step into one of the fastest-growing sectors in the U.S. economy. DCCC offers six fully funded healthcare credentials through the Army COOL program.

Certified Phlebotomy Technician

Blood collection skills for clinical environments

Certified EKG Technician

Cardiac monitoring and electrocardiogram expertise

Certified Pharmacy Technician

Medication dispensing and pharmacy operations

Certified Sterile Processing Technician

Critical sterilization procedures for surgical settings

Certified Nurse Aide

Direct patient care and nursing support skills

Certified Electronic Health Records Specialist 8

Digital health recordkeeping and medical data management

Education Announcements

Key Updates affecting Soldiers and education benefits.


Wave 2: TA & CA Changes — Effective Now

New AR 621-5 changes projected Spring 2026:

- O1-O10 officers removed from CA program
- Commanders must approve TA/CA before counselors
- 2 recoupments in a FY = 1-year suspension

AGR Redesign: ArmyIgnitED Holds

Due to the recent AGR Redesign implementation, a new assignment reason code (PCA) is being transmitted by IPPS-A to ArmyIgnitED (AIED), causing AGR Soldier accounts to be placed on hold. Personnel at the Army Continuing Education Division (ACED, formerly ACCESS AU) are aware of the issue and are actively working on a permanent fix.

 **Workaround: Message ESO/ESS in AIED notifying of the hold. Submit TA/CA immediately after account adjustment — adjustments are temporary.**

FY25 Award Winner

Education Counselor of the Year: Mr. Sean Stricek — ESS-PA

Mr. Stricek is responsible for ensuring TA requests are processed smoothly and without errors; a task that demands precision and consistency. His dedication was especially evident at the end of the government shutdown, when a significant influx of requests hit all at once. While others may have buckled under the pressure, Mr. Stricek remained diligent and consistent, ensuring Soldiers' education goals were not delayed. Thank you for your commitment to excellence Mr. Stricek!

VA Update: Perkins v. Collins

6+ years of service may now qualify for BOTH Ch. 30 & 33 — up to 48 months combined. VA is auto-updating eligibility. No action needed.

FY26 BSEP Courses — Camp Robinson, AR Enroll via ATRRS

- Class 003, 13-18 Apr 2026
- Class 004, 04-09 May 2026
- Class 005, 10-15 Aug 2026
- Class 006, 31 Aug-05 Sep 2026

Take it or Leave it: Compliance isn't just a check in a block; it is the foundation of your Eligibility!

A Message from our State Incentives Manager

In the NCO Journal article, "The Power of Discipline," a group of BLC students emphasizes a critical point: discipline isn't automatic. It is forged by leaders who set, enforce, and personally live by the standards. The article asserts that good order and discipline are the bedrock of readiness. Leaders must not only model these behaviors but also ensure their Soldiers take ownership of their own compliance. In short, success is a product of leadership, consistency, and personal accountability. This brief but impactful article can be found here:

<https://www.armyupress.army.mil/journals/nco-journal/archives/2025/february/the-power-of-discipline/>.

The article reminds us that strong organizations thrive because their leaders consistently enforce standards. However, compliance is not merely about checking a box; it is about ensuring readiness and fostering a culture of accountability.

When it comes to the bonus policy, two of the most significant compliance pitfalls are failing to meet the PT test timeline and falling outside of height and weight standards. To be "payment eligible" for a bonus or loan repayment on the date of entitlement, Soldiers must have a passing PT test within the last 12 months and a passing height and weight screening (or body fat assessment, if applicable) within the last 6 months. These are not suggestions; they are policy. Leaders must hold the line, and Soldiers must take ownership of their eligibility.


Key Compliance Requirements


PT Test

Passing test required within last 12 months

Height & Weight

Passing screening required within the last 6 months

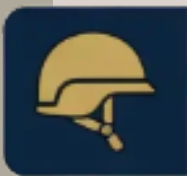
 These are not suggestions - They are **policy**.

 **Take it or Leave it!**
MSG Anthony Varner
State Incentives Manager

Contract Compliance & Eligibility Check

Goverend by FY26 Selective Reserve Incentive Program (SRIP) Policy

If you are currently serving under an incentive contract, eligibility is **NOT** permanent. Continued receipt of bonuses, SLRP, and other incentives depends on **maintaining compliance with policy requirements through your service obligation**. This quarter, we highlight key contract requirements that can impact bonuses and benefits, and what you can do to protect them.



DUTY & MOS QUALIFICATION

- Stay DMOSQ · Remain in authorized position
- Coordinate before transfer or reclassification

Failure to remain qualified or properly assigned may result in suspension or termination.



FLAGS (SFPA)

- Any Suspension of Favorable Personnel Actions may suspend incentive payments immediately. Resolve flags promptly.

Payments may resume only after the flag is lifted and eligibility is restored.



FITNESS & BODY COMPOSITION

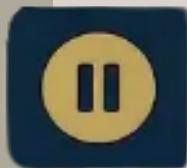
- 2 consecutive record AFT failures = suspension trigger. Body composition noncompliance beyond 12 months = suspension trigger.

AFT or Body Composition failures typically generate a flag, which can suspend incentives.



PARTICIPATION & DRILL

- Attend all scheduled drills and Annual Training. Unexcused absences may result in forfeiture or termination.



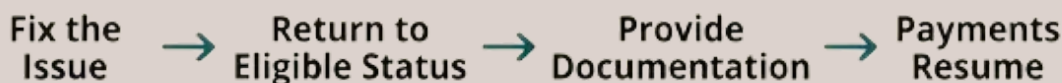
DUTY STATUS CHANGES

- ING status or extended non-availability may suspend eligibility. Limited suspension periods authorized.

Only limited suspension periods are authorized during an incentive obligation.



SUSPENSION vs. TERMINATION — Suspension stops payments temporarily; termination is permanent and may trigger recoupment.



PROTECT YOUR INCENTIVES — Talk to your Readiness NCO or Career Counselor · Contact the Incentives Office for any status changes · Address flags and compliance issues immediately

The Blended Retirement System: What Is It - and Why Should You Care?

Breaking down BRS so you can make the most of your military career and your future.

If you joined the military on or after January 1, 2018, you are automatically enrolled in the Blended Retirement System - also known as BRS. If you joined before that date, you had a one-year window in 2018 to opt in. Either way, understanding BRS isn't optional - it's essential. Your retirement, your savings, and potentially thousands of dollars in free money depend on it.

So, What Exactly is BRS?

The BRS is exactly what it sounds like - a blend of two retirement approaches:

Defined Benefit (Pension)

A traditional military pension paid monthly after 20 years of service. You earn a percentage of your base pay for life.

Defined Contribution (TSP)

A Thrift Savings Plan (TSP) account where YOU contribute money from your paycheck - and the government matches it.

The magic of BRS is that combination. Even if you don't serve a full 20 years, you walk away with something in your TSP account. Under the old system, if you left before 20 years, you left with nothing.

The TSP Match - Free Money You Can't Afford to Ignore

Here's the part that should get your attention: under BRS, the government will match your TSP contributions up to 5% of your base pay. That means if you contribute 5%, the government contributes 5% - effectively doubling your investment. If you are in BRS and NOT contributing to your TSP, you are leaving free money on the table every single month. Don't do that.

BRS at a Glance

Enrollment

Automatic for those who joined on/after Jan 1, 2018

TSP Match

Up to 5% of base pay - FREE money

Pension

Still earn a pension after 20 years of service

Portability

TSP savings stay with you even if you leave before 20 years.



Not sure if you're in BRS or contributing to TSP? Log into myPay or contact your unit's career counselor today.

Continuation Pay - The Mid-Career Bonus You Need to Know About

One of the most valuable – and most misunderstood – parts of BRS is continuation pay. Think of it as a mid-career retention bonus. In exchange for committing to an additional four-year service obligation, eligible Soldiers receive a lump-sum cash payment. It's the Army's way of saying: "We want you to stay."

01

Check Your Eligibility

You must be within the eligible years-of-service window

02

Understand the Rate

Rates are set each calendar year and vary based on component and circumstances.

03

Take Action

Contact your battalion career counselor or unit readiness NCO to apply.

2026 Update: Big Changes to Continuation Pay

Eligible Window EXPANDED

Now opens at 7 years of service (previously 8), and closes at 12 years – giving more Soldiers a chance to qualify.

Rates DROPPED Significantly

The standard rate fell from 2.5x to just 0.5x active-duty monthly base pay at your current rank and time in service.

AGR Soldiers still qualify for the higher 2.5x rate. Additionally, certain M-Day Soldiers with eligible involuntary mobilizations may also qualify for the higher rate.



If you were on an involuntary mobilization in the past 2 years where you served a minimum of 270 days – including the first Horn of Africa rotation or any deployment in 2024 – you may still be eligible for the 2.5x rate. But that window is closing FAST. Don't wait.



The BRS is designed to work for you – but only if you engage with it. Take 10 minutes today to review your TSP contributions and eligibility. Your future self will thank you.

Did you know you can fund your education through ArmyIgnitED? This quarter, we're spotlighting the step-by-step process for applying for Tuition Assistance — from adding your supervisor to submitting your TAR. Whether you're just getting started or need a refresher, follow along to make sure your application is in before the deadline.

Remember: submission isn't approval — your Supervisor must sign off at least 5 days before your term start date!



How to Apply for Tuition Assistance in ArmyIgnitED

STEP 1 — 1

Add Supervisor

Go to Supervisor (TA/CA) and enter name, email, and phone.

2 — STEP 2

Apply for Funding

From Dashboard or Education Goals, choose your approved goal.

STEP 3 — 3

Verify Contact Info

Confirm supervisor and personal details, then continue.

4 — STEP 4

Accept the Agreement

Check all boxes and click I Agree, Continue.

STEP 5 — 5

Confirm Education Center

Verify your Ed Center and deployment status.

6 — STEP 6

Confirm Institution

Select campus, enter Student ID, then continue.

STEP 7 — 7

Enter Course Dates

Input the exact term start and end dates.

8 — STEP 8

Add Your Courses

Select courses, verify details, location, and cost.

STEP 9 — 9

Submit the TAR

Review courses and costs, then submit.

Submission does not mean approval — your Supervisor must approve at least 5 days before the term start date.



Questions? Need Additional Information? Contact Us!!

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SSG Kearney-Good, Devon – Education Assistant

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Mr. Sean Stricek – Federal Tuition Assistance

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Educational Assistance Program (EAP)

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Military Family Education Program (MFEP)

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