

TENNESSEE NATIONAL GUARD



TNMILITARY.ORG/EDUCATION-BENEFITS

2nd Quarter 2017

"We are working harder to make you smarter!"

Start STRONG; finish 'GuardSMART'!

By: CW3 Mary V. Deel

Over the last 16 months, our office has joined forces with the Air Guard to work on re-gaining State Tuition Assistance funding. The current law was enacted in 2004, but has always been subject to funding appropriations based on annual review. Each year this amount has been reduced. Last year, the account hit a zero dollar balance!

Working with our legislative liaison, Mr. James Dunn, we drafted a bill which would enable the TNNG recruiting force to offer a consistent enlistment incentive and improve retention. When submitted to the Governor and his staff, they wanted to adopt it as part of the overall **Drive to 55** initiative.

The TN STRONG Act 2017, (Tennessee Support, Training & Renewing Opportunity for National Guardsmen) was introduced by Governor Haslam during his State of the State address on 30 January 2017. This bill is a reimbursement tuition assistance program paid directly to a qualifying post-secondary educational institution on behalf of eligible members of the TNNG.

If voted into law, this program would provide **reimbursement for 100% tuition assistance up to 120 credits hours towards a first time bachelor's degree.**

This is still a **proposed bill**, but we are hopeful it will get the votes required from the General Assembly and move and move onto the Governor's desk for signature prior to 1 July 2017.

Meanwhile our office is very busy laying out the required policies and procedures to action this exciting opportunity for all members of the TNNG. We will release more details on the rules and application process as the actual active date approaches.

Our Facebook page is monitored daily and we post new information. Please check it out!

MISSION STATEMENT

Increase awareness of incentives, education and career management for Soldiers.

VISION STATEMENT

'We strive to provide outstanding service, a better understanding of continuing education benefits and your incentive requirements to our Soldiers and their families. We can assist with questions regarding use of Montgomery GI Bill, Federal Tuition Assistance, Loan Repayment Plans, Incentives and Bonuses. We are an approved Army Personnel Testing (APT) facility for AFCT, SIFT, DLPT, DLAB, OPI and DANTES.'

Let us answer your questions today!

How do I apply for Federal Tuition Assistance?

By: Mr. James McClanahan

When the TN STRONG Act passes, you will have to use Federal Tuition Assistance (FTA) first, if eligible before State Tuition Assistance can be requested.

Here's how to get started for FTA:

- Create a GoArmyEd.com (GAE) account. Go to www.goarmyed.com & establish a GAE account Click on 'New User' & enter required data

When you are ready to apply for FTA- remember:

- Apply up to *60 days prior* to start date of your courses
- FTA must be approved prior to course start date
- Submit a request for each individual course you wish to fund
- If courses are quarter hours, GAE will convert into semester hours

What if my school isn't listed in GAE?

You must enter into each FTA request & provide the following documentation by uploading into GAE 'Education Record' *efile*:

- ✓ Cost Verification Statement: individualized document such as a billing statement/invoice specific that breaks out the cost of tuition & fees separately
- ✓ Class Schedule: individualized document that shows all courses to include class name, start date, end date, course number & number of credit hours
- ✓ All documents must have your name & the name of the school on them & cannot be in an editable format.

Once you complete six semester hours of FTA funded coursework, you must provide an individualized degree plan/student agreement to GAE.

- ✓ It should list the courses required for completion of your degree & existing credits already applied toward your degree

New FTA users & anyone who changes their degree plan are required to complete VIA. VIA is a planning tool in GAE designed to help Soldiers identify their 'best fit' school.

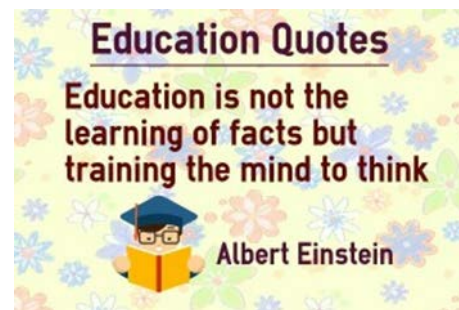


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Education email: ng.tn.tnarnng.list.ngtn-j1-education@mail.mil

Incentives email: ng.tn.tnarnng.list.ngtn.j1-incentive-managers@mail.mil



Correct Incentive based on Soldier's Needs By: SGM Jamie Clark

Offering the correct incentive to a Soldier should be based on their individual needs.

There are many incentives available for our Soldiers. **Enlistment, Affiliation, prior service & re-enlistment incentives, loan repayment program (LRP) & medical program incentives.**

As leaders, we need to ensure the correct incentive to a Soldier based on their individual needs. Soldiers should be interviewed to determine which incentive best meets their needs.

Some facts about LRP:

- All incentives are taxed at a 25% rate
- LRP will never pay off a loan completely
- 15% rule per year & taxes withheld on front end
- Loans accrue interest at max pay rate
- Soldiers do not request payments each year

Below are two examples of how important it is to **offer the right incentive to a Soldier and ensure they understand how to utilize it properly.** Let's help maximize our incentives!

Scenario 1: A Soldier wants to reenlist and has \$46K in student loans. Don't reenlist for a \$12K cash incentive; rather reenlist for the LRP. They would receive \$41,400.00 in payments based the student loan amount. Interest payments could be another \$3,600.00. Based on 25% tax rate, \$5,175.00 would go to lender & \$1,725.00 toward taxes each year. When the Soldiers files income tax, the amount refunded can be applied to loans as well. At the end of a six year contract, \$4,600.00 would be remaining on student loans.

Scenario 2: If a Soldier does not request payments, they lose the **right to claim interest for all years except the current year.** They will still receive the \$41,400.00 total toward the student loans. Based on 25% tax rate, \$5,175.00 would go to lender & \$1,725.00 toward taxes each year. If Soldier does not elect to pay the taxes received from income tax refund to student loan balance, they will owe \$19,250.00 at the end of the six year contract.

Notes from the Incentives Team:

By: SFC Sacksith Chanthara

The Student Loan Repayment Program (SLRP) is available to Soldiers & **Officer Candidates (09S)**. This is one of the many incentives offered by the TNARNG to those who serve.

The following can help determine a service member's qualification for the **09S for Non-Prior Service (NPS) SLRP...**

- Must have a minimum of 90 semester hours or a Bachelor's Degree or higher prior to approval
- Must have one or more qualifying & disbursed Title IV federal loans(s)
- Loans must be on Department of Education National Student Loan Data System (NSLDS) aid summary website
- State & private loans are not eligible for repayment
- Enlist for minimum six-year term of service
- Enlist for a critical skills (CS) vacancy in E4 or below
- Enlist into qualifying MTOE position or medical TDA unit only
- Score a minimum of 50 on Armed Forces Qualifying Test (AFQT)
- Must not be enlisting as a 09R SMP cadet
- Must not be enlisting in the RFP or Active First Program
- Must not be enlisting as a glossary NPS

You may contact your local recruiter or regional officer strength manager for additional information.

Please contact the Incentives Team at **(615) 313-0539/0577/0631** with any questions regarding incentives or bonuses.

"We are working harder to make you smarter!"

Around the 'G1'...

The Enlisted Promotion Section.

****MAY 2017****

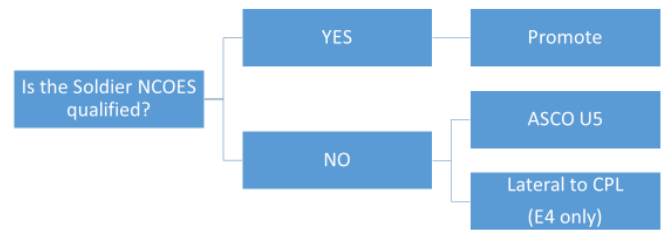
We are repeating this article in hopes that you & your packet will be ready for the upcoming MAY promotion boards! **Do you know what the requirements are to have packets submitted for promotion board consideration?** Here is what you need to know to SUBMIT a packet to the board:

- **E4's** must have completed SSD1 & have 12 months' time in grade.
- **E5's** must have completed SSD2 & have 18 months' time in grade.
- **E6's** must have completed SSD3 & have 3 years' time in grade, 9 years' time in service, and 6 years enlisted service.
- **E7's** must have completed SSD4 & have 3 years' time in grade, 13 years' time in service, and 8 years enlisted service.
- **E8's** must have 3 years' time in grade, 16 years' time in service, 10 years enlisted service. Also, if graduates of USASMA must have been born on 31 May 1960 or later. If not a graduate of USASMA, must have been born on 31 May 1962 and later.

Additional Facts:

- ✓ Soldiers who have not completed the NCOES equivalent for their promotable grade will be pinned upon completion of NCOES. You will then have two years to complete it.
- ✓ E4's competing for E5 will receive both administrative points and board points. Administrative points have been eliminated for E5's competing for E6.
- ✓ Soldiers competing for E7-E9 are required to have a DA photo to appear on the published OML.

Select the 1st eligible Soldier on the list and transfer/reassign as appropriate



For more information regarding your Enlisted Promotion please contact:

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"We work harder to make you some smarter!"

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SERVICE MEMBERS ACHIEVING RELEVANT TRAINING