"Tell me about the GEORGIA NATIONAL GUARD SERVICE-CANCELABLE LOAN program!"

1. "WHAT IS IT?"

The Service-Cancelable Loan (SCL) program helps members of the Georgia National Guard pay tuition costs (not books or fees) at any public college or university in the University System of GA (USG) or Technical College System of GA (TCSG). This can be online or on-campus study.

2. "WHO IS ELIGIBLE?"

All Georgia National Guard service members (Army and Air, officer and enlisted, M-Day and AGR/Technician) who are in good standing (for example, you are not AWOL), and are in the Selected Reserve (you are not in the Inactive Guard or Inactive Reserve), are eligible for SCL.

Beginning in the 2018-2019 school year: You cannot be pending separation within 2 years of the date you apply for SCL.

3. "WHAT DOES IT COVER?"

Beginning in the 2018-2019 school year: SCL will help pay for up to 120 total semester hours, of any degree level, regardless of the number or type of degrees previously awarded, regardless of whether or not SCL helped to pay for the prior degree. For undergraduate degrees (Certificate and Diploma programs, Associate's, Bachelor's, eligible First Professional degree), SCL pays up to 100% of tuition. For graduate degrees (Master's, Doctorate, Professional degree), SCL pays up to 100% of the equivalent cost of undergraduate tuition at the same school. (Detailed chart of amounts is forthcoming.) (For eligible private schools in the state, SCL pays up to $2,174 per semester.)

4. "HOW DO I APPLY?"

Application period begins 1 July of each year. SCL can only be used for Fall, Winter, and Spring semesters; no Summer terms. Apply through your school's Financial Aid office. You fill out the form, an officer in your unit certifies your good standing, you get a notary to sign it, and you give it to your Financial Aid office. You may be asked to show the status of other funding sources. See "What About Using Other Funding?"

The application form is found online (see link below).

5. "WHAT DO I OWE?"

Beginning in the 2018-2019 school year: Using SCL incurs a 2-year service obligation to the Georgia National Guard. Simply remain a member of the Georgia National Guard in good standing for 2 years after the last day of classes that were paid for by SCL. This is called "repayment through service." Your service cancels the loan, so you owe no money. See "What is a Verification of Status form?" below.

6. "WHAT ABOUT USING OTHER FUNDING?"

Beginning in the 2018-2019 school year: You must apply for a FAFSA, to see what Federal aid is available. (You are not required to take any Federal student loans.) If you are eligible for the Georgia HOPE Scholarship, you must use it before using SCL. If you have unused Federal Tuition Assistance (FTA) or the "Post-9/11" GI Bill (if you haven't transferred it to your dependents), then you must use it before using SCL.

7. "HOW DO I MAINTAIN ENROLLMENT?"

You must be enrolled in school 6 semester hours or more, and must maintain a 2.0 GPA (maintain grades of C or better), and must turn in paperwork annually that confirms your continued service in good standing with the Georgia National Guard. See "What is a Verification of Status form?" below.

8. "WHAT IS A VERIFICATION OF STATUS FORM?"

You risk having your SCL converted from the normal "repayment through service" status to the "cash repayment" status (you will have to pay back all of the tuition that was covered by SCL) if you fail to turn in annual paperwork signed by an officer in your unit confirming your good standing in the Georgia National Guard. This paperwork is called a Verification of Status form, and is found under the "Service Repayment" section on the website. (See link below.)

The Verification of Status form is found online (see link below).

SCL is administered by the Georgia Student Finance Commission. Info, application, and Verification of Status form available at: https://www.gafutures.org/hope-state-aid-programs/military/gng-scl/

Need assistance with your civilian education goals? Contact the Georgia National Guard education office: Call us at (877) 368-2764 or email us at ng.ga.gaarng.list.ngga-g1-eso@mail.mil.

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