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Military Families Learning Network

Paying for College: The Forever GI Bill and Repayment Plans

Thanks for joining us! We will get started soon.
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https://militaryfamilieslearningnetwork.org/event/20231/

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Today's Presenters

Lakisha Rogers

Management and Program Analyst Education Service, Veterans Benefits Administration, Department of Veterans Affairs

Shawn Casey

Management and Program Analyst, Education Service, Veterans Benefits Administration, Department of Veterans Affairs. Shawn is also a disabled veteran.

Dr. Carrie Johnson

Extension Personal and Family Finance Specialist, Assistant Professor at North Dakota State University. Research Interests: Personal finance for low-income and underserved populations; Financial education impact; Student loan debt; Program delivery methods and evaluation; Behavioral finance across the lifespan.

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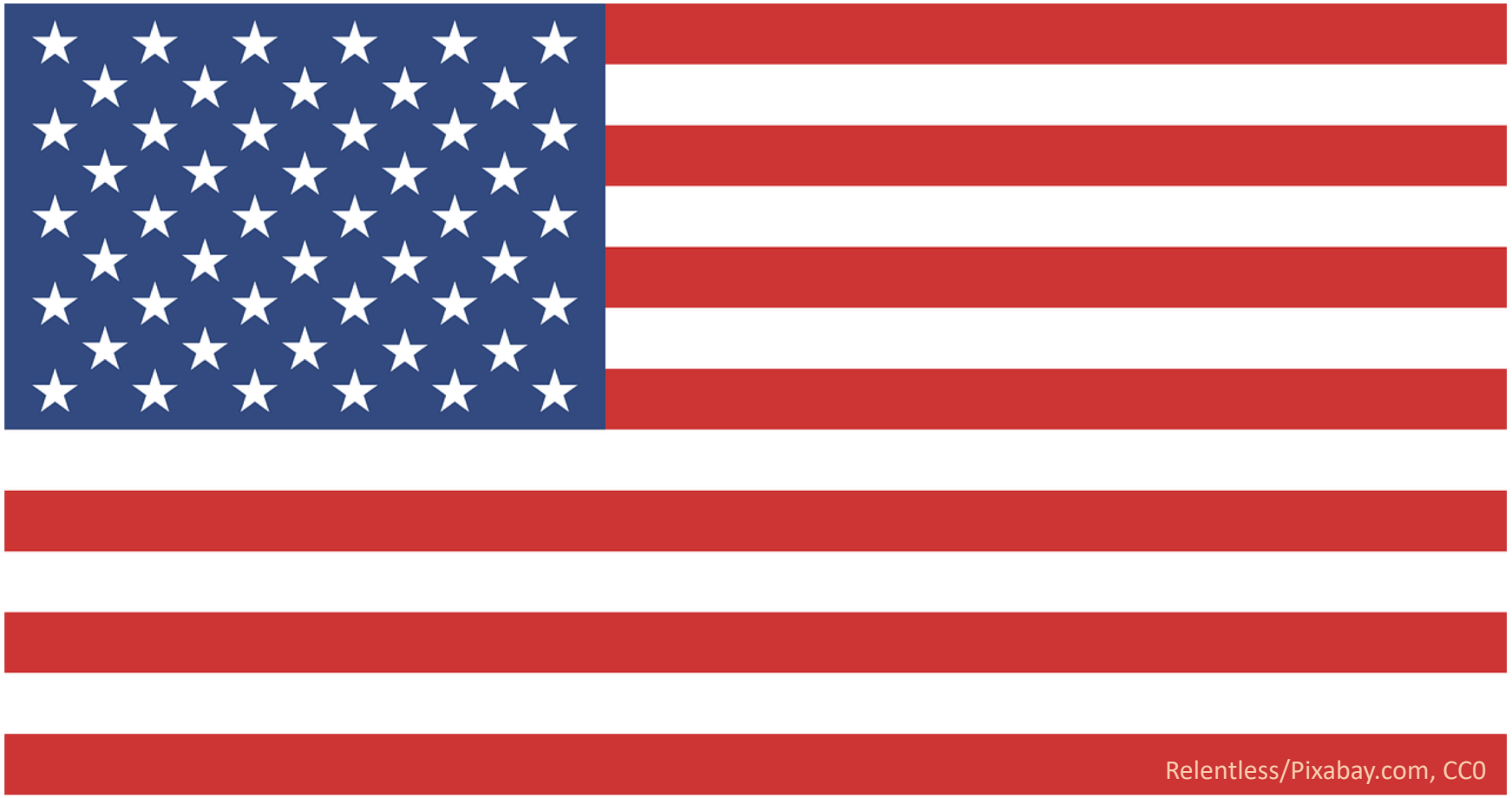

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Harry W. Colmery Veterans Educational Assistance Act of 2017, "Forever GI Bill"

Lakisha Rogers and Shawn Casey, Department of Veterans Affairs

What is the Forever GI Bill?

Since 1944, the GI Bill® has represented this nation's commitment to Veterans.

On August 16, 2017, the President signed into law the Harry W. Colmery Veterans Educational Assistance Act of 2017 (Public Law 115-48), or the Forever GI Bill, which includes the most comprehensive changes to GI Bill benefits since enactment of the Post 9/11 Veterans' Educational Assistance Act in 2008.

The Forever GI Bill expands and enhances Veterans' education benefits.

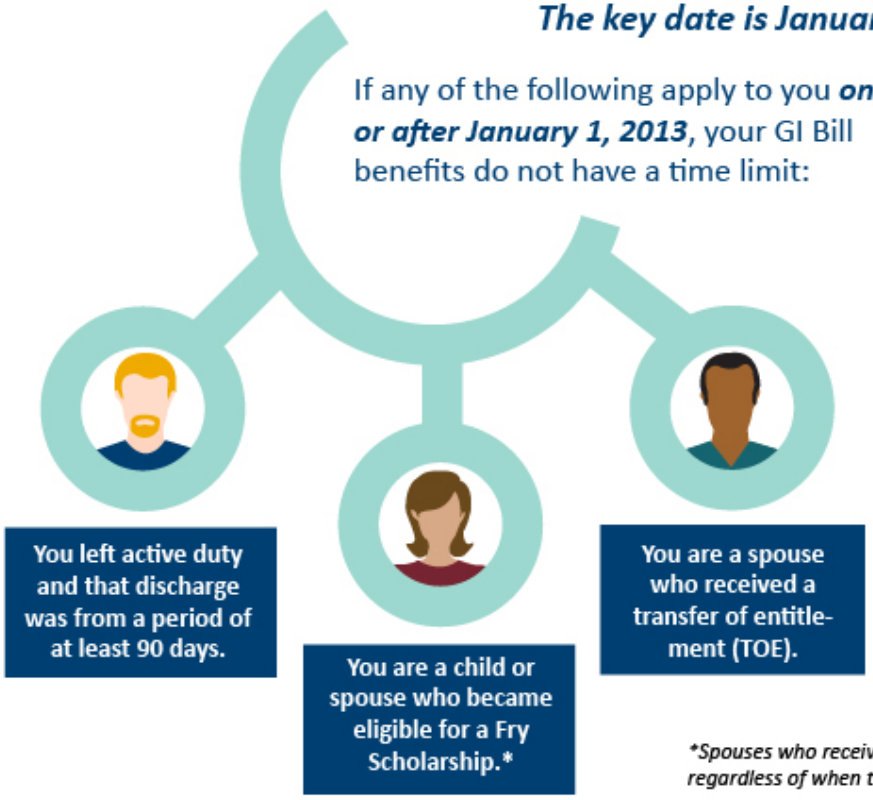
The updates in this law benefit both Veterans and their families.

VA U.S. Department of Veterans Affairs

How Long Will My Post-9/11 GI Bill Benefits Last?

The key date is January 1, 2013

If any of the following apply to you ***on or after January 1, 2013***, your GI Bill benefits do not have a time limit:



- If you left active duty before January 1, 2013, you have 15 years from the date of your release to use your benefits.
- If you are a spouse using transferred benefits and your spouse left active duty before January 1, 2013, you have 15 years from your spouse's date of release to use your benefits.
- If you are a Fry Scholarship child and your parent's death occurred before January 1, 2013, you have until age 33 to use your benefits.

**Spouses who received a Fry Scholarship do not have a time limit regardless of when they became eligible.*

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What Are the Changes to Your GI Bill?

Highlights include:

- **School Closure Eligibility Restoration:** VA is now authorized to restore benefits to Veterans affected by school closures or some program disapprovals.
  - Restore entitlement used during the term when the school closed.
  - Can continue receiving housing payments until the original end of the term or for 120 days (whichever occurs sooner).

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For more information visit: https://www.benefits.va.gov/gibill/fgib/restoration.asp

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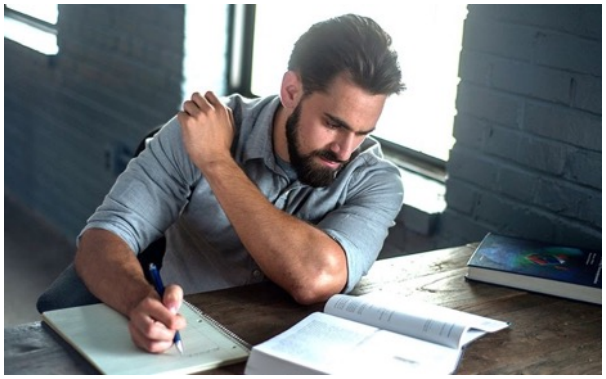
Changes to Your GI Bill

- **Priority Enrollment:** You will soon be able to find out if schools offer priority enrollment for Veterans with the GI Bill Comparison Tool. Visit Vets.gov to begin your search.
- **Reserve Educational Assistance Program (REAP) Eligibility Credited Toward Post-9/11 GI Bill Program:** Individuals who lost their eligibility to REAP because of its sunset may apply for the Post-9/11 GI Bill. VA sent letters with instructions to eligible individuals.



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Changes to Your GI Bill

- **Work Study Expansion:** The law removes the expiration date for qualifying work-study activities.
- **Beginning Date of Enrollment Certifications:** Educational institutions can treat courses that begin seven or fewer days after the first day of the academic term as the first day of the academic term for enrollment reporting purposes.
- **Use the GI Bill at Technical Schools and non-Institutions of Higher Learning (IHLs):** Allows GI Bill students to take independent study programs at career and technical education schools, or a postsecondary vocational school.
- **DOD-VA Housing Allowance Alignment:** Monthly Housing Allowance (MHA) payments for those using the Post-9/11 GI Bill will be realigned to match DoD's Basic Allowance for Housing (BAH) payments to active duty service members.

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Changes to Your GI Bill

- **Changes to Survivors' and Dependents' Educational Assistance (DEA)**
  - The new law significantly increases the amount of educational assistance payable under DEA. The increase will be effective Oct. 1.
  - Decreases the amount of entitlement that new eligible individuals will receive from 45 months to 36 months.

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Changes to Your GI Bill

GI Bill Monthly Housing Allowance: Housing will be paid based on the "campus" where the student attends the majority of classes. Campus includes:

- ✓The individual campus of a school where the student is taking classes (i.e. the school's science center, humanities building, or athletic center)
- ✓The physical location where a student is learning in a study abroad program
- ✓Any internship, externship, practicum or student teaching site

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Changes to Your GI Bill

GI Bill Monthly Housing Allowance

- On July 17, VA notified School Certifying Officials to resume submitting enrollment certifications for terms that begin on or after August 1, 2018
- Any enrollment where the majority of the training is taken in a zip code outside of the location shown in the public version of the Web Enabled Approval Management System (WEAMS), must be resubmitted after the VA-ONCE changes are implemented
- System modifications are expected in mid-August
- VA will continue to update students and stakeholders via our social media outlets: GI Bill Facebook page, Twitter, and our website

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Changes to Your GI Bill

- **Informing Schools About Beneficiary Entitlement:** VA will share entitlement information with schools, but students may opt out if they choose.
- **Changes to Licensing and Certification Charges:** Entitlement charges for licensing and certification exams and national tests under the Post-9/11 GI Bill will be based on the actual amount of the fee charged for the test.

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Changes to Your GI Bill

- **Changes to Transfer of Benefits (TEB):** Veterans who transferred entitlement to a dependent can now designate a new dependent if the original dependent dies.
  - If the Veteran dies, a dependent who received transferred entitlement can now designate a new eligible dependent of the Veteran to receive any of that dependent's remaining entitlement.
- **Purple Heart Recipients:** Service members and honorably discharged Veterans who were awarded a Purple Heart on or after September 11, 2001, will be entitled to Post-9/11 GI Bill benefits at the 100-percent benefit level.

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Changes to Your GI Bill

- **Yellow Ribbon Extension to Fry Scholarship and Purple Heart Recipients:** Extends the Yellow Ribbon Program to students receiving Post-9/11 GI Bill benefits through the Fry Scholarship and those who received a Purple Heart on or after September 11, 2001.

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Changes to Your GI Bill

- **Reserve Component Service under 10 U.S.C 12304a and 12304b counts toward Post-9/11 GI Bill:** VA will consider time National Guard and Reserve members spend called to service on or after June 30, 2008, as active duty to establish Post-9/11 GI Bill benefits eligibility, including:
  - Major disasters or emergencies, as authorized under section 12304a of title 10, U.S. Code.
  - Pre-planned missions in support of combatant commands, as authorized under section 12304b of title 10, U.S. Code.

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Changes to Your GI Bill

- **Monthly Housing Allowance During Active Duty Service (Including Reserve Components performing Active Duty Service):**
  - VA will prorate the monthly housing allowance under the Post-9/11 GI Bill.
  - With this change, the student will receive housing payments effective the day after discharge.
- **Medical Orders Equity:** The time that a Reservist was ordered to active duty to receive authorized medical care, to be medically evaluated for disability, or to complete a Department of Defense health care study on or after September 11, 2001, now counts as active duty toward eligibility for the Post-9/11 GI Bill.

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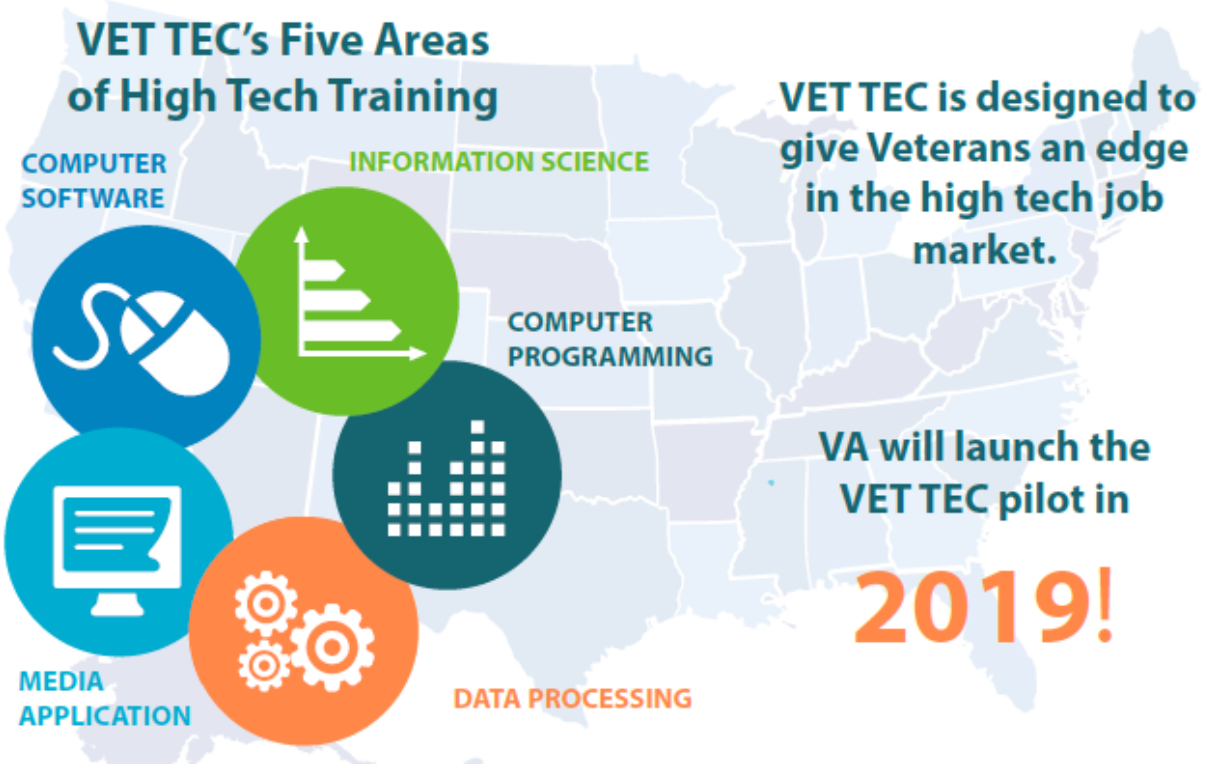
VET TEC

Veteran Employment Through Technology Education Courses



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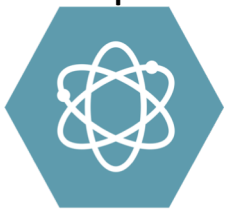
What Changes Impact Me in the Future?

Effective August 1, 2019

- **Up to nine extra months of benefits (may not exceed $30,000) for STEM Programs, if you:**
  - Are currently enrolled in a STEM program.
  - Completed 60 standard semester (or 90 quarter) credit hours.
- Additional benefits can't be transferred to dependents.
- Priority is given to those entitled to 100% of Post-9/11 GI Bill benefits and to those who require the most credit hours.



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What Changes Impact Me in the Future?

Effective 2020 - 2022

- **Consolidation of Benefit Levels:** The 40 percent benefit level will be eliminated and the 60 percent level expanded under the Post-9/11 GI Bill.
- **Yellow Ribbon Extension to Active Duty Service members:** Expands the Yellow Ribbon program to include active duty service members.

Where Can I Find More Info on Forever GI Bill?

For more information go to *www.benefits.va.gov/GIBILL/ForeverGIBill.asp*

Our Education Call Center is available at *1-888-442-4551* (Monday – Friday, 7 a.m. – 6 p.m. CST)

Join the conversation on Facebook at *www.facebook.com/gibillEducation*

Follow us on Twitter *@VAVetBenefits*

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Student Loans

Carrie L. Johnson, Ph.D., AFC®

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Types of Student Loans

Federal (Direct, Perkins, Stafford)

- Interest fixed
- Guaranteed by federal government

Alternative / Private

- Typically variable interest rate
- Interest rates set by lender

PLUS

- Interest fixed
- Guaranteed by federal government
- For parents
- Graduate students

How Much and Who Do I Owe?

- Determine amount of federal loans using the National Student Loan Database System (NSLDS)
  - Perkins Loans
  - Direct (or Stafford) Student Loans
    - Subsidized
    - Unsubsidized

www.nslds.ed.gov

If you received federal grants such as Pell, you can see them on NSLDS as well.

MyStudentData Download

example

Click here for Grant Information

Loans

Please click on number in first column to see details

	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1	DIRECT STAFFORD UNSUBSIDIZED	$2,000	08/16/2013	$1,000	$0	$1,000	$0
2	DIRECT STAFFORD SUBSIDIZED	$5,500	08/16/2013	$2,750	$0	$2,750	$0
3	DIRECT STAFFORD UNSUBSIDIZED	$2,000	08/18/2012	$2,000	$0	$2,000	$0
4	DIRECT STAFFORD SUBSIDIZED	$4,500	08/18/2012	$4,500	$0	$4,500	$0
5	DIRECT STAFFORD UNSUBSIDIZED	$2,000	08/24/2011	$2,000	$0	$2,000	$0
6	DIRECT STAFFORD SUBSIDIZED	$3,500	08/24/2011	$3,500	$0	$3,500	$0
Total DIRECT STAFFORD UNSUBSIDIZED						**$5,000**	**$0**
Total DIRECT STAFFORD SUBSIDIZED						**$10,750**	**$0**
Total All Loans						**$15,750**	**$0**

Only federal student loans are listed on NSLDS. If you borrowed private loans from a private lender, contact your lender.

This is the total amount of money you will owe.

Your enrollment status is FULL TIME , effective 08/13/20

Type of Loan: 6 STAFFORD SUBSIDIZED
Loan obtained while attending the ' COLLEGE- MAIN CAMPUS

Prev Next

Date Entered Repayment: 12/13/2010
Loan Period Begin Date: 03/29/2010
Loan Period End Date: 06/12/2010

Amounts and Dates

Loan Amount	Outstanding Principal Balance	Outstanding Principal Balance As of Date	Outstanding Interest Balance	Outstanding Interest Balance As of Date	Interest Rate	Canceled Amount	Canceled Date
$2,557	$2,582	02/28/2013	$16	02/28/2013	FIXED	$0	

Disbursement(s) and Status(es)

Disbursement Date	Disbursement Amount	Loan Status	Status Description	Status Effective Date
03/19/2010	$2,557	DA	DEFERRED	03/28/2011
		FB	FORBEARANCE	03/01/2011
		RP	IN REPAYMENT	02/16/2011
		FB	FORBEARANCE	12/13/2010
		IG	IN GRACE PERIOD	06/13/2010
		IA	LOAN ORIGINATED	03/18/2010

Servicer/Lender/Guaranty Agency/ED Servicer Information

Contact Type	Contact
Current Servicer:	DEPT OF ED/GREAT LAKES PO BOX 7860 MADISON WI 537077860 800-236-4300 mygreatlakes.org
Current Lender:	U.S. DEPT OF EDUCATION/2009-2010 LPCP 830 FIRST ST. NE WASHINGTON DC 202020000
Current ED Servicer:	DEPT OF ED/GREAT LAKES PO BOX 530229 ATLANTA GA 303530229 800-236-4300 mygreatlakes.org

www.annualcreditreport.com

Credit Items

For your protection, the last few digits of your account numbers do not display.

ABCD BANKS

Address:
100 CENTER RD
BUFFALO, NY 10000
(555) 555-5555

Account Number:
1000000....

Status: Paid/Past due 60 days.

4

Date Opened:
10/2012

Type:
Installment

Reported Since:
11/2012

Terms:
12 Months

Date of Status:
04/2012

Monthly Payment:
$0

Last Reported:
04/2012

Responsibility:
Individual

Credit Limit/Original Amount:
$523

High Balance:
NA

Recent Balance:
$0 as of 04/2012

Recent Payment:
$0

Account History:
60 days as of 12-2012
30 days as of 11-2012

Federal Loan Repayment Options

- Traditional Repayment Plans
  - Standard Repayment Plan
  - Graduated Repayment Plan
  - Extended Repayment Plan
- Income Driven Repayment Plans
  - Income-Based Repayment Plan (IBR)
  - IBR for New Borrowers
  - Income-Contingent Repayment Plan (ICR)
  - Income-Sensitive Repayment Plan
  - Pay As You Earn Repayment Plan (PAYE)
  - Revised Pay As You Earn Repayment Plan (REPAYE)

Traditional Repayment Plans

- Standard
- Graduated
- Extended

Standard Repayment

- Fixed payments (minimum of $50)
- Up to 10 years (may receive longer if you are choosing this repayment plan for a Consolidation Loan)
- With this plan you will pay the least amount of interest. This repayment plan is a good option for those individuals who have enough income to cover their monthly payment

Graduated Repayment

- Payments are lower at first and then increase (usually every two years)
- Up to 10 years (may receive longer if you are choosing this repayment plan for a Consolidation Loan)
- You'll pay more interest than under the standard repayment plan, but this is a good option if you know your salary will increase over time

Extended Repayment

- Payments may be fixed or graduated
- Up to 25 years
- You must have an outstanding balance of $30,000 or more
- Only for new borrowers as of October 7, 1998

Income Driven Repayment Plans

- Income Based (IBR)
- Income Based for New Borrowers (New IBR)
- Income Contingent (ICR)
- Income Sensitive
- Pay as You Earn (PAYE)
- Revised Pay as You Earn (REPAYE)

Income Based Repayment

- Generally 15% of discretionary income
- Up to 25 years
- Loan balance remaining after 25 years will be forgiven
  - Forgiven balances subject to income tax

New Income Based Repayment

- Generally 10% of discretionary income
- Up to 25 years
- Loan balance remaining after 25 years will be forgiven
  - Forgiven balances subject to income tax
- For new borrowers on or after July 1, 2014

Income Contingent Repayment

- Amount is the lesser of 20% of discretionary income OR what would be paid on a repayment plan with a fixed payment over the course of 12 years, adjusted according to income
- Up to 25 years
- Loan balance remaining after 25 years will be forgiven
  - Forgiven balances subject to income tax

Income Sensitive Repayment

- Each lender has it's own calculation
- Only for FFEL Program (Stafford Loans)

Pay as You Earn

- Generally 10% of discretionary income
- Up to 20 years
- Must be a new borrower on or after Oct. 1, 2007 and must have received a Direct Loan disbursement on or after Oct. 1, 2011
- Loan balance remaining after 20 years will be forgiven
  - Forgiven balances subject to income tax

Revised Pay as You Earn

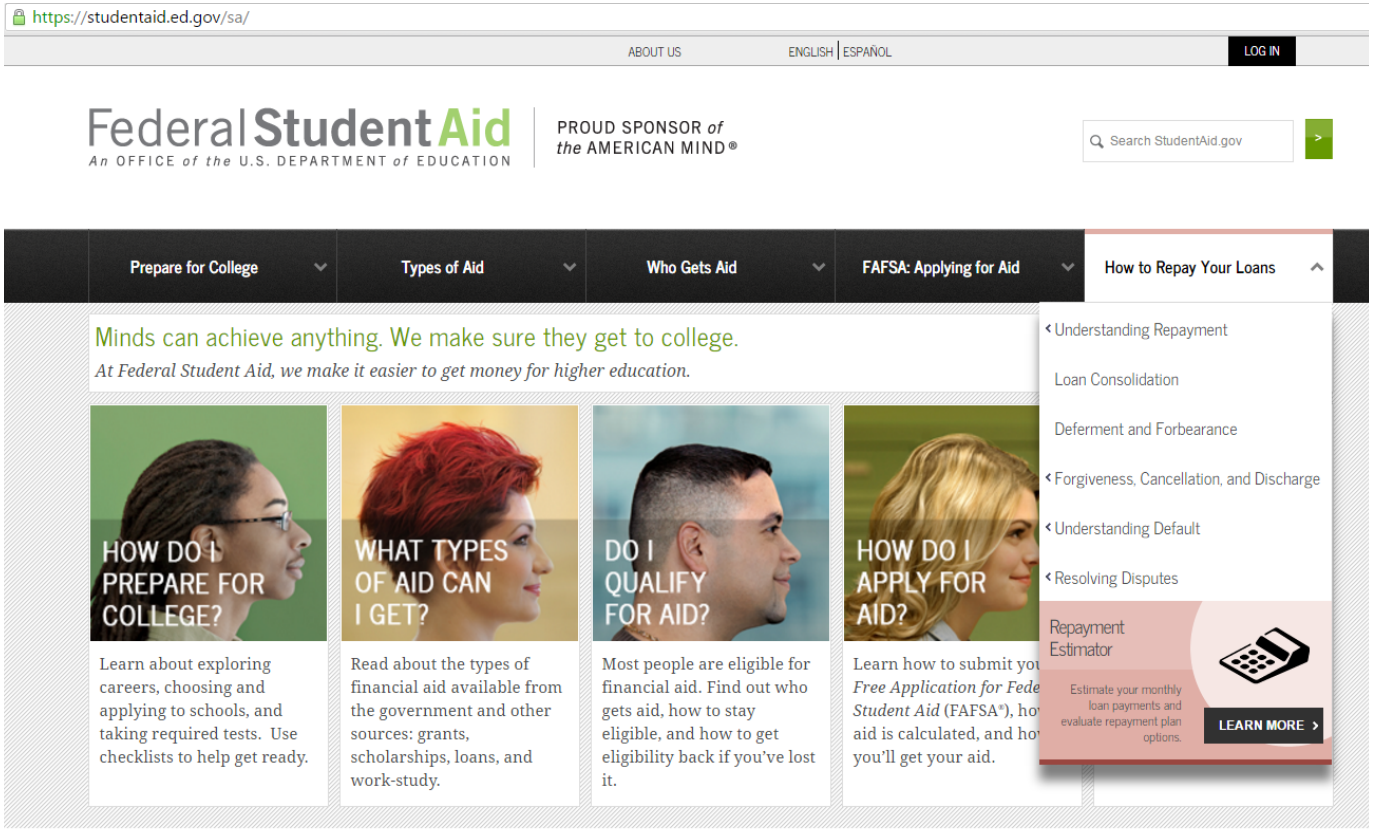
- Generally 10% of discretionary income
- Interest subsidy benefit: the government will pay the interest that accrues each month for the first three years for Subsidized loans
- Loan balance remaining after 20 years (25 years for Graduate loans) will be forgiven
  - Forgiven balances subject to income tax

Amount of Payment

- Your monthly bill will tell you how much to pay
- Monthly payments depend on:
  - Type of loan received
  - How much money was borrowed
  - The interest rate on the loan
  - The chosen repayment plan

Repayment Calculation Options

- Two repayment estimators for federal loans
  - Studentaid.gov
  - Studentloans.gov


https://studentaid.ed.gov/sa/
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Types of Aid
Who Gets Aid
FAFSA: Applying for Aid
How to Repay Your Loans
Minds can achieve anything. We make sure they get to college.
At Federal Student Aid, we make it easier to get money for higher education.
HOW DO I PREPARE FOR COLLEGE?
Learn about exploring careers, choosing and applying to schools, and taking required tests. Use checklists to help get ready.
WHAT TYPES OF AID CAN I GET?
Read about the types of financial aid available from the government and other sources: grants, scholarships, loans, and work-study.
DO I QUALIFY FOR AID?
Most people are eligible for financial aid. Find out who gets aid, how to stay eligible, and how to get eligibility back if you've lost it.
HOW DO I APPLY FOR AID?
Understanding Repayment
Loan Consolidation
Deferment and Forbearance
Forgiveness, Cancellation, and Discharge
Understanding Default
Resolving Disputes
Repayment Estimator
Estimate your monthly loan payments and evaluate repayment plan options.
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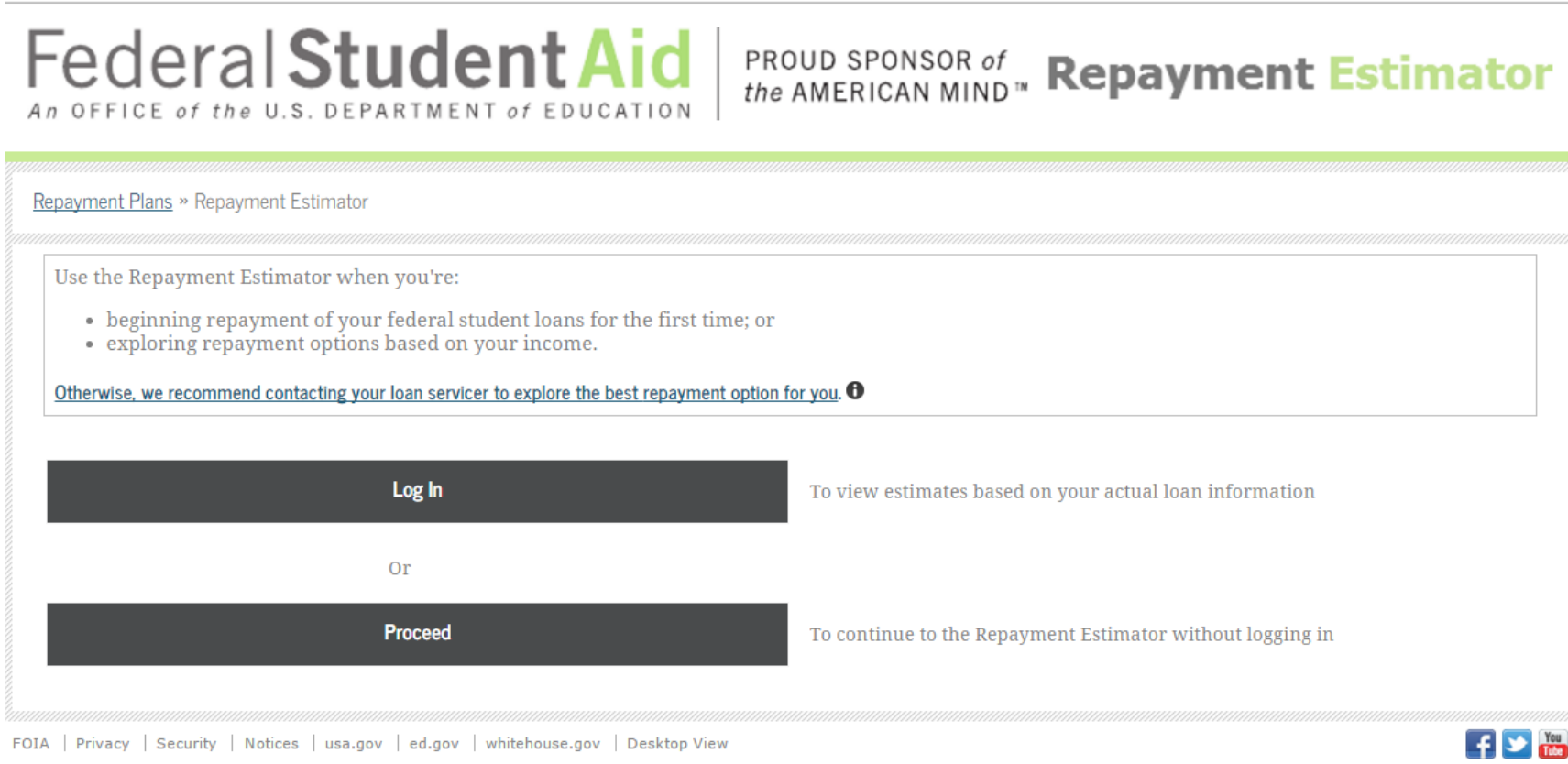
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Repayment Estimator
Repayment Plans » Repayment Estimator
Use the Repayment Estimator when you're:
beginning repayment of your federal student loans for the first time; or
exploring repayment options based on your income.
Otherwise, we recommend contacting your loan servicer to explore the best repayment option for you.
Log In
To view estimates based on your actual loan information
Or
Proceed
To continue to the Repayment Estimator without logging in
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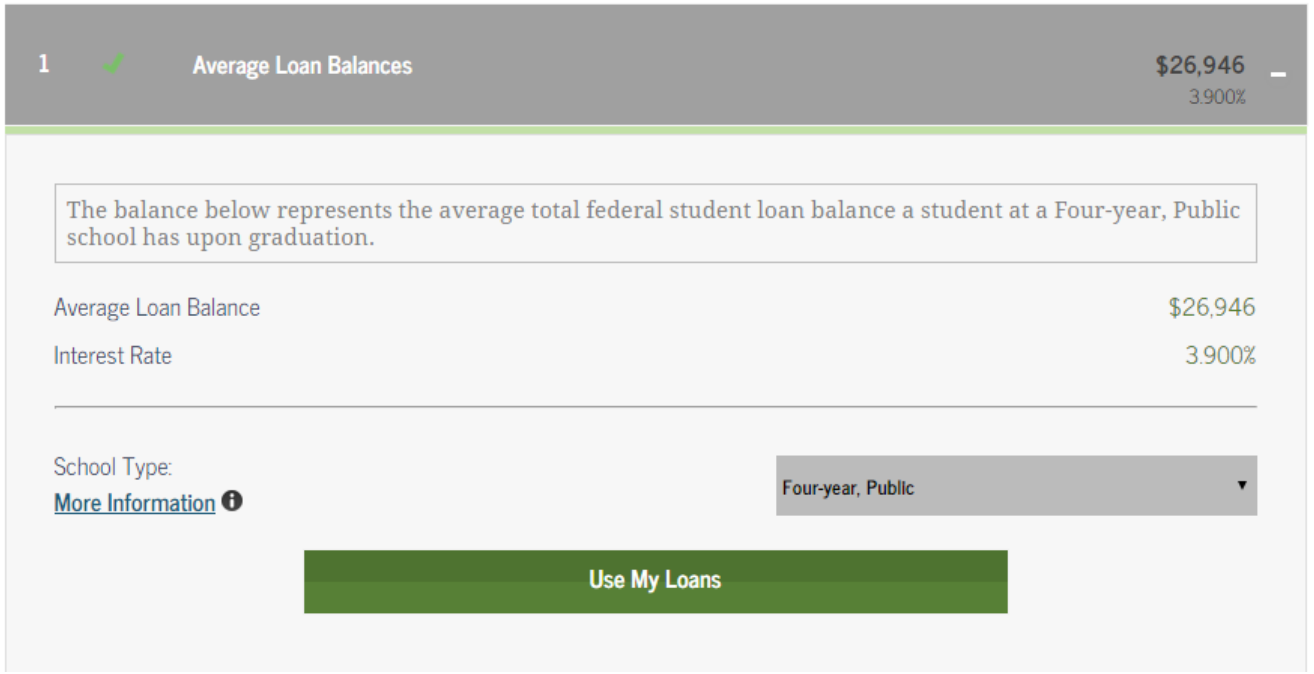
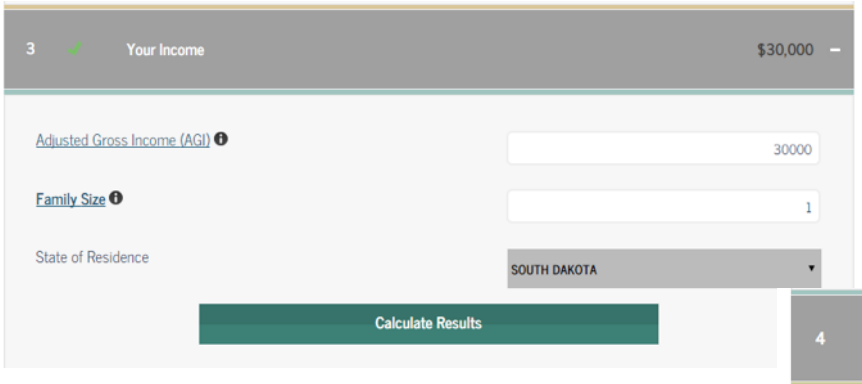
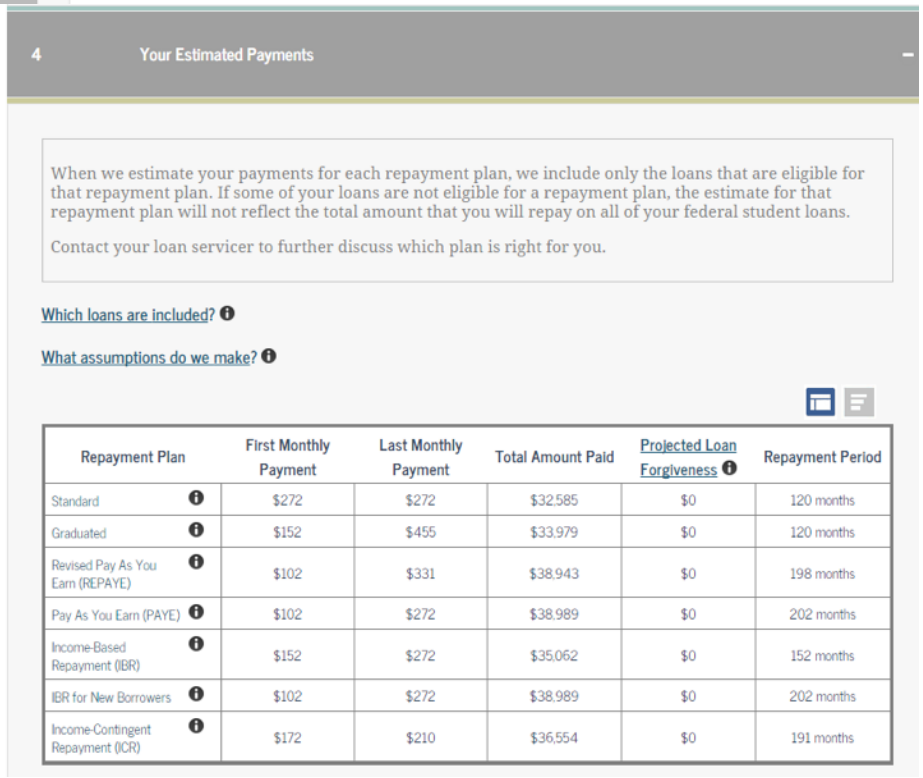

1
Average Loan Balances
$26,946
3.900%
The balance below represents the average total federal student loan balance a student at a Four-year, Public school has upon graduation.
Average Loan Balance
$26,946
Interest Rate
3.900%
School Type:
More Information
Four-year, Public
Use My Loans

2
Your Tax Filing Status
Single
Select your tax filing status:
Single

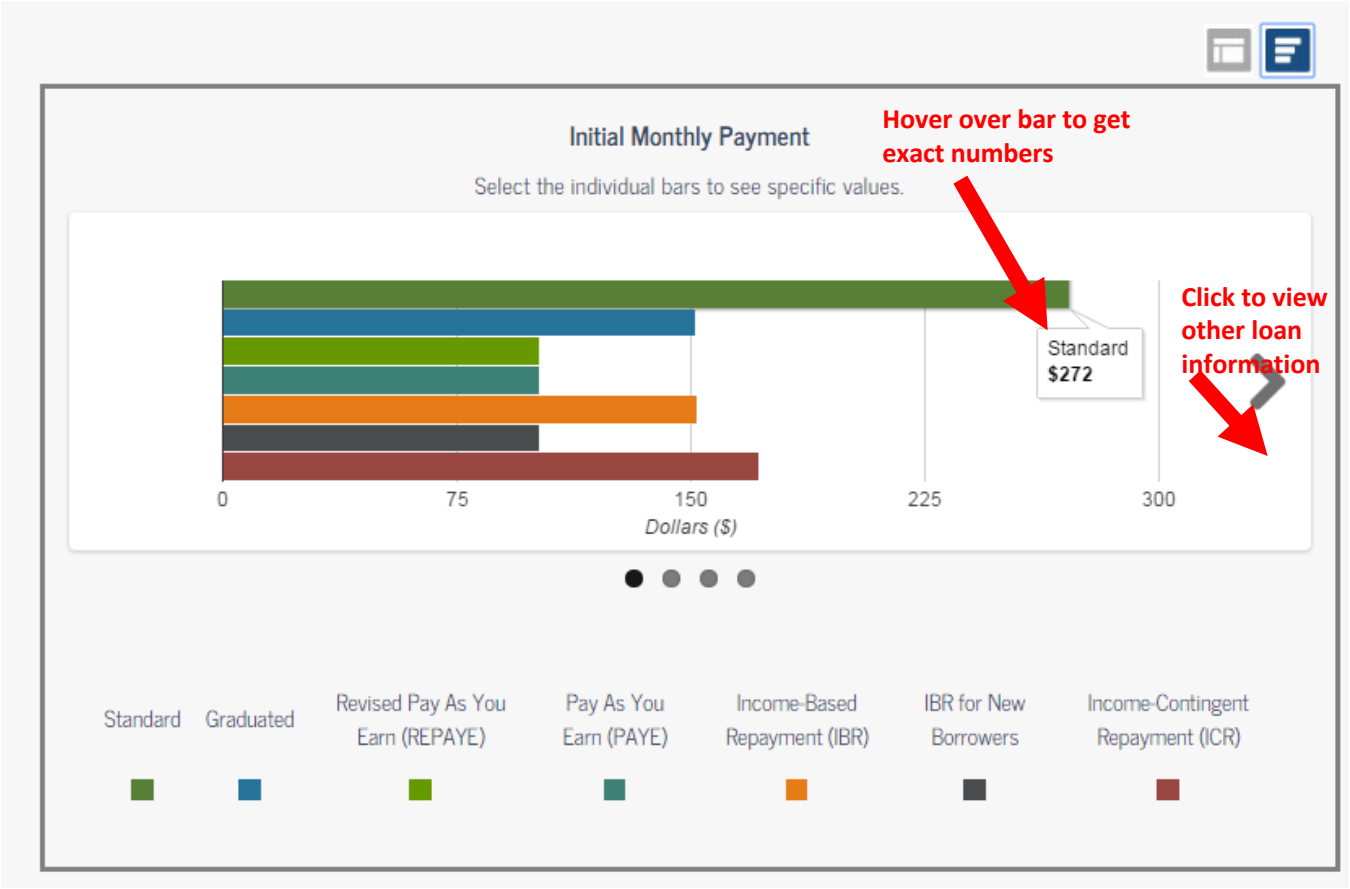




Repayment Plan	First Monthly Payment	Last Monthly Payment	Total Amount Paid	Projected Loan Forgiveness	Repayment Period
Standard	$272	$272	$32,585	$0	120 months
Graduated	$152	$455	$33,979	$0	120 months
Revised Pay As You Earn (REPAYE)	$102	$331	$38,943	$0	198 months
Pay As You Earn (PAYE)	$102	$272	$38,989	$0	202 months
Income-Based Repayment (IBR)	$152	$272	$35,062	$0	152 months
IBR for New Borrowers	$102	$272	$38,989	$0	202 months
Income-Contingent Repayment (ICR)	$172	$210	$36,554	$0	191 months

Assumptions

- Repayment Period: assuming just entered repayment and have the full repayment period left (no deferments or forbearances)
- Discretionary Income: assuming this will grow 5% each year and family size will remain the same
- Variable Interest Rate: assuming current interest rate won't change
- Consolidation Loans: assume that consolidation loans don't contain any underlying loans made to parents, which are ineligible for REPAYE, PAYE, and IBR plans


Initial Monthly Payment
Hover over bar to get exact numbers
Select the individual bars to see specific values.
Standard
$272
Click to view other loan information
0
75
150
225
300
Dollars ($)
Standard
Graduated
Revised Pay As You Earn (REPAYE)
Pay As You Earn (PAYE)
Income-Based Repayment (IBR)
IBR for New Borrowers
Income-Contingent Repayment (ICR)

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Graduate/Professional Students
Parent Borrowers
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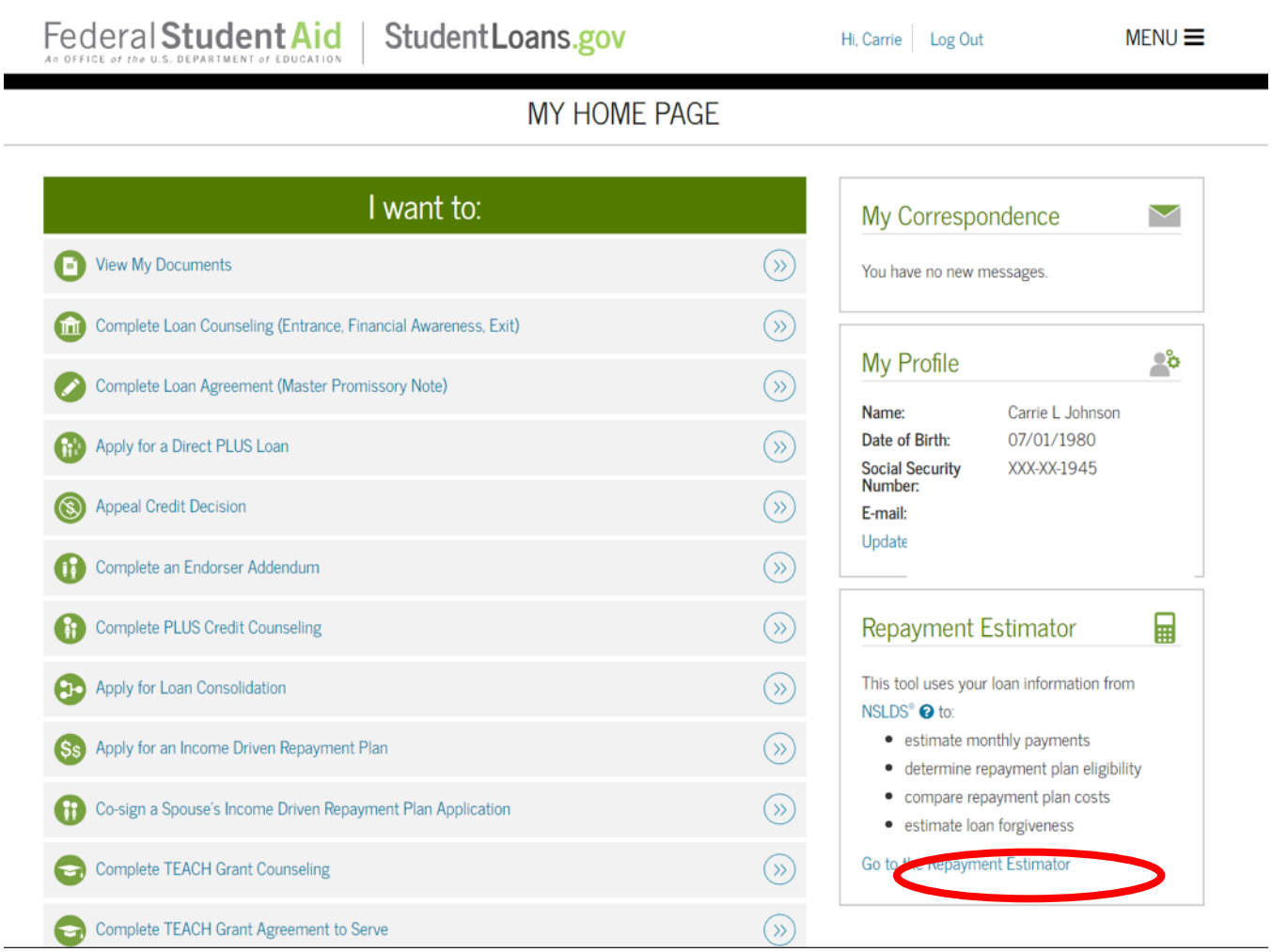
The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov. You must do this every year.
Complete Entrance Counseling
Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
Complete Financial Awareness Counseling
Complete Exit Counseling
Use the Repayment Estimator
Complete TEACH Grant Counseling
Complete TEACH Grant Agreement to Serve
How To Create An FSA ID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Complete Loan Agreement (Master Promissory Note)
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Appeal Credit Decision
Complete an Endorser Addendum
Complete PLUS Credit Counseling
Apply for Loan Consolidation
Apply for an Income Driven Repayment Plan
Co-sign a Spouse's Income Driven Repayment Plan Application
Complete TEACH Grant Counseling
Complete TEACH Grant Agreement to Serve
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My Profile
Name: Carrie L Johnson
Date of Birth: 07/01/1980
Social Security Number: XXX-XX-1945
E-mail:
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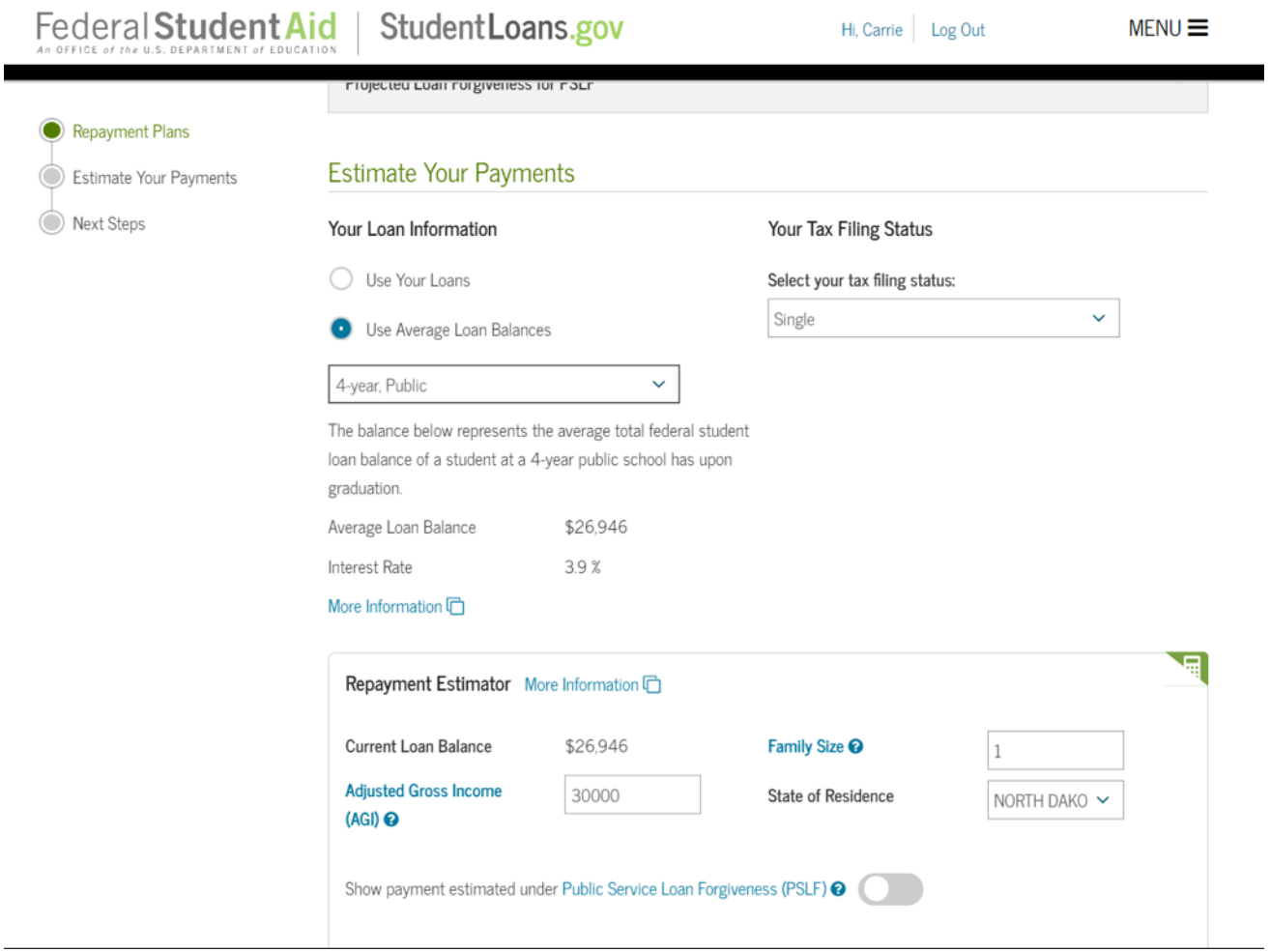
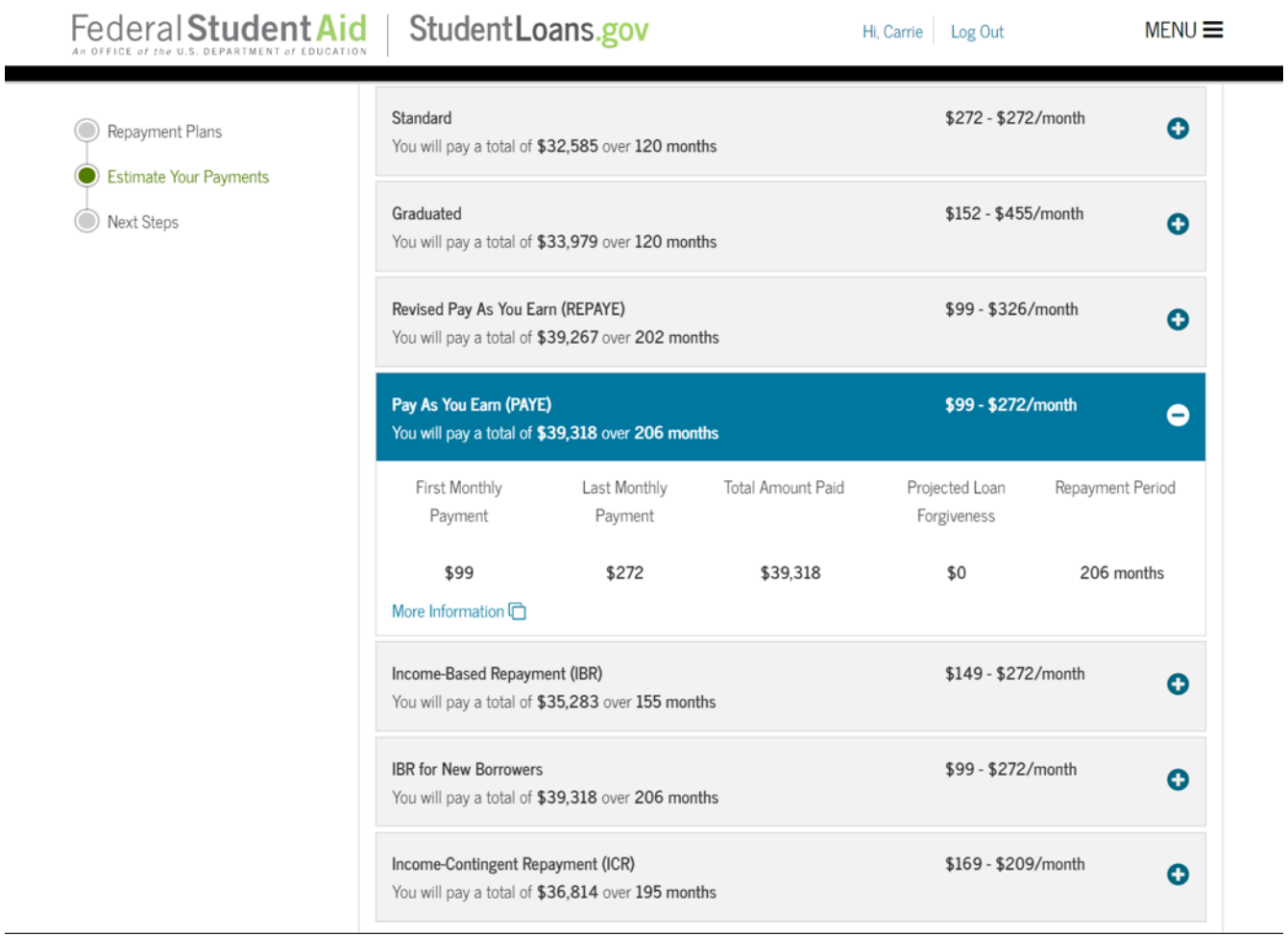
Repayment Estimator
This tool uses your loan information from NSLDS® to:
estimate monthly payments
determine repayment plan eligibility
compare repayment plan costs
estimate loan forgiveness
Go to the Repayment Estimator


Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
StudentLoans.gov
Hi, Carrie
Log Out
MENU
Projected Loan Forgiveness for PSLF
Repayment Plans
Estimate Your Payments
Next Steps
Estimate Your Payments
Your Loan Information
Use Your Loans
Use Average Loan Balances
4-year, Public
The balance below represents the average total federal student loan balance of a student at a 4-year public school has upon graduation.
Average Loan Balance
$26,946
Interest Rate
3.9 %
More Information
Your Tax Filing Status
Select your tax filing status:
Single
Repayment Estimator
More Information
Current Loan Balance
$26,946
Adjusted Gross Income (AGI)
30000
Family Size
1
State of Residence
NORTH DAKO
Show payment estimated under Public Service Loan Forgiveness (PSLF)


Federal Student Aid
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Repayment Plans
Estimate Your Payments
Next Steps
Standard
You will pay a total of $32,585 over 120 months
$272 - $272/month
Graduated
You will pay a total of $33,979 over 120 months
$152 - $455/month
Revised Pay As You Earn (REPAYE)
You will pay a total of $39,267 over 202 months
$99 - $326/month
Pay As You Earn (PAYE)
You will pay a total of $39,318 over 206 months
$99 - $272/month
First Monthly Payment
Last Monthly Payment
Total Amount Paid
Projected Loan Forgiveness
Repayment Period
$99
$272
$39,318
$0
206 months
More Information
Income-Based Repayment (IBR)
You will pay a total of $35,283 over 155 months
$149 - $272/month
IBR for New Borrowers
You will pay a total of $39,318 over 206 months
$99 - $272/month
Income-Contingent Repayment (ICR)
You will pay a total of $36,814 over 195 months
$169 - $209/month

Direct Loan Consolidation

- Carefully consider if consolidation is the best option for you
- Simplifies repayment by centralizing loans to one bill and can lower monthly payments
- Gives you up to 30 years to repay your loan
- Apply on studentloans.gov

DO NOT PAY FOR CONSOLIDATION OF FEDERAL LOANS!

Types of Loans

- Direct Subsidized Loans
- Direct Unsubsidized
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Direct PLUS Loans
- PLUS loans from the FFEL Program
- Supplemental Loans for Students (SLS)
- Federal Perkins Loans
- Federal Nursing Loans
- Health Education Assistance Loans
- Some existing Consolidation Loans

Interest Rate & Repayment

- Fixed rate for the life of the loan
- Based on the weighted average of the interest rates on the loans being consolidated
  - Rounded up to the nearest 1/8 of 1%
  - Cannot exceed 8.25%
- Repayment begins 60 days after the loan is disbursed or sooner
- You can consolidate while loans are in grace and can choose to wait to finalize or start immediately

Private Loan Consolidation

- Some banks offer consolidation loans for private student loans
- New loan to pay off all of your current loans
- Will extend payments to lower monthly payments

NEVER COMBINE FEDERAL AND NON-FEDERAL STUDENT LOANS!

Deferment

- Period during which repayment of the principal and interest on your loan is temporarily delayed.
- The government may pay the interest under certain circumstances on
  - Perkins Loans
  - Subsidized Direct and Stafford Loans

Deferment

- Enrolled ½ time
- During an approved graduate fellowship
- Unemployment (up to 3 years)
- Economic hardship (up to 3 years)
- Service qualifying for Perkins Loan
- Active duty military service during a war, military operation, or national emergency
- During the 13 months following the conclusion of qualifying active duty military service, or until you return to enrollment at least ½ time, whichever comes first

Forbearance

- If you can't make payments, but don't qualify for a deferment, you may be able to stop making payments or reduce your monthly payments for up to 12 months. Interest will continue to accrue.
- Two types of forbearances
  - Discretionary
  - Mandatory

Discretionary Forbearance

- Your lender/servicer decides whether to grant a forbearance or not
- You can request one for the following reasons
  - Financial hardship
  - Illness

Mandatory Forbearance

- Servicing in a medical or dental internship or residency program
- The total amount you owe each month is 20% or more of your total monthly gross income
- You are serving in a national service position for which you received a national service award
- You are performing teaching service that would qualify for teacher loan forgiveness
- You qualify for partial repayment of your loans under the US Department of Defense Student Loan Repayment Program
- You are a member of the National Guard and have been activated but are not eligible for a military deferment

Forgiveness, Cancellation, & Discharge

Type of Forgiveness, Cancellation, or Discharge	Direct Loans	FFEL Program Loans	Perkins Loans
Total and Permanent Disability Discharge	X	X	X
Death Discharge	X	X	X
Discharge in Bankruptcy (in rare cases)	X	X	X
Closed School Discharge	X	X	
False Certification of Student Eligibility or Unauthorized Payment Discharge	X	X	
Unpaid Refund Discharge	X	X	
Teacher Loan Forgiveness	X	X	
Public Service Loan Forgiveness	X		
Perkins Loan Cancellation and Discharge (includes Teacher Cancellation)			X

Other Benefits for U.S. Armed Forces

Evaluation and Continuing Education Credits/Certificate

MFLN Personal Finance is offering 1.5 credit hours for today's webinar.

Please complete the evaluation and post-test at:
https://vte.co1.qualtrics.com/jfe/form/SV_4UdyBRvVgAUTFSR
Must pass post-test with an 80% or higher to receive certificate.

PERSONAL FINANCE
Military Families Learning Network

Upcoming Events

Employment Resources for Military Families

- Date & Time: Tuesday, October 23, 2018, 11:00 am - 12:30 pm EDT
- Location: https://militaryfamilieslearningnetwork.org/event/22353/

Family Finances Series: Raising Financially Responsible Children

- Date & Time: Tuesday, November 27, 2018, 11:00 am- 12:30 pm EDT
- Location: https://militaryfamilieslearningnetwork.org/event/21698/

For more information visit: https://militaryfamilieslearningnetwork.org/

MILITARY FAMILIES LEARNING NETWORK

Find all upcoming and recorded webinars covering:

Personal Finance
Military Caregiving
Family Development
Family Transitions
Network Literacy
Nutrition & Wellness
Community Capacity Building

[Learn with us at militaryfamilieslearningnetwork.org](militaryfamilieslearningnetwork.org)

U.S. Department of Defense

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USDA

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