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Read all about it at www.objector.org or call (888) 236-2226 for a free copy of the 14-page pamphlet, *Financing College Without Joining the Military*.

Books

USA Today - Financial Aid for College: A Quick Guide to Everything You Need to Know, \$8.95 from 800-EDU-DATA

The Student Guide to Financial Aid, free from the US Department of Education, 800-433-3243 or www.ed.gov/prog_info/SFA/StudentGuide/

Web Sites

College Is Possible: A Resource Guide from the Coalition of America's Colleges & Universities at collegeispossible.org

Search for private scholarships at two sites: www.fastweb.com or scholarships.com

Who We Are

Central Committee for Conscientious Objectors
objector.org, (888) 236-2226, 1515 Cherry Street,
Philadelphia, PA 19102

Already Signed Up for the Military?

If you change your mind, getting a discharge from the military's Delayed Entry Program is relatively simple. For help, contact the GI Rights Hotline at (800) 394-9544 or www.girights.org.

FINANCING COLLEGE

Without Joining the Military

Going to college is part of the American Dream. But how can you afford it? Some people decide to join the military to pay for college.

But think twice before enlisting
— fewer than half of veterans receive GI Bill money for college.

Seven out of ten students
receive financial aid without joining the military.

The military does not give out as much money for college as recruiting advertisements would lead you to believe.

If the purpose of the GI Bill is to get veterans into school, it is not accomplishing the task.

— Congressional Commission on Servicemembers and Veterans' Transition Assistance, 1999

[GI Bill] benefits cover a fraction of the cost of a contemporary education at an average four-year college.

— Congressional Commission on Servicemembers and Veterans' Transition Assistance, 1999

Financing College

Financing a college education is complicated. Schools cost varying amounts of money and most students can't afford to pay the full cost of college. Financial aid helps seven out of ten students pay for school.

The military claims to make paying for school easier through the Montgomery GI Bill. But there are several problems with the GI Bill: the benefit is not enough to cover your college expenses, and if you receive GI Bill money you receive *less* other financial aid.

Unlike other financial aid, the GI Bill pays a set monthly dollar amount, regardless of the cost of the school you attend or if you have any other money to pay for school. Most financial aid increases with the cost of your school and pays more the less money you have. Such financial aid, which can come from the federal government, your state government and directly from the college or university you plan to attend, can include grants, loans or work study. Although scholarships exist for excellent students and sports stars, most financial aid is based on need. If you are not able to afford the school that has accepted you, you will receive financial aid that will cover most or all of the difference between the school's costs and the amount you are able to pay.

No Benefits for 57%

We've all seen the advertisements, "Join the Army and earn up to \$50,000 for college." The ads seem to say that if you join the military college is all but paid for. The reality is quite different.

Fifty-seven percent of those who enroll in the GI Bill receive no education benefits from the military. Additionally, 23% receive only half their maximum benefit.

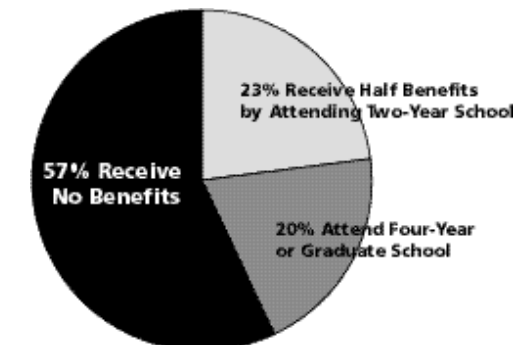
Why? Because GI Bill benefits don't pay enough to cover costs at even the most inexpensive schools and the military attaches strings to GI Bill benefits that make it hard to collect the maximum benefit.

The military pays out the benefit in 36 monthly installments (4 academic years of 9 months). But because 53% of those receiving GI Bill benefits attend community college for only two years, the military pays only half their benefit.

Additionally, veterans must receive an honorable discharge, something that 25% of all veterans don't get.

The Montgomery GI Bill was not created to send you, or anyone else, to school. It was designed to recruit soldiers. The result is a program popular with most recruiters — but not most veterans!

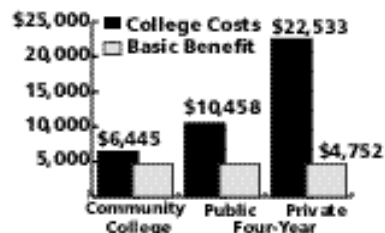
Using the GI Bill



Problems with the GI Bill

- the basic benefit is not enough to cover the costs of attending even an inexpensive community college;
- financial aid is available to seven out of ten students without joining the military;
- any financial aid you qualify for after leaving the military is usually reduced by the same amount as your GI Bill benefit. (In other words, the GI Bill is not given in addition to other financial aid, it is most often given instead of other aid you might qualify for.)

Average College Costs & Basic GI Bill Benefits for 1999



Source: American Council on Education and Veterans Affairs

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Non-Military Financial Aid

College costs can make it seem like you will never be able to afford school. However, financial aid money is out there, and thousands of people each year find creative ways to finance college. You can be one of them, and go to college without ever having to be part of the military's preparations for war.

To get started, fill out the Free Application for Federal Student Aid (FAFSA). Your need for financial aid is determined by the cost of the school you plan to attend minus your family's expected contribution. The FAFSA is used to determine your family's expected contribution. The FAFSA form is long and may be confusing; don't be afraid to ask for help filling it out. Talk to your high school guidance counselor, the financial aid office of any college you are applying to, or visit www.ed.gov/thinkcollege. (You have the best chance of receiving aid if you apply before February 15th.)



Within six weeks, you'll receive your Student Aid Report (SAR). This report shows your expected family contribution, as well as the amount of federal aid you're eligible for. This aid may include grants (which you don't have to pay back), loans (which you do, but at a low interest rate) and work-study. The colleges you apply to may offer additional financial aid, and you can also apply for private scholarships and grants.

Scholarships and Grants

Private scholarships exist for people with specific skills or interests; for students who want to pursue certain majors; for employees of large companies and their children; for members of particular ethnic and religious groups, and many more. The sooner you begin your research, the better — most scholarships and grants have deadlines.

Most public libraries have scholarship books with listings of scholarships and contact addresses for applying — ask a librarian for help finding one. A number of Web sites offer information and free scholarship searches — start your search at our web page: objector.org. If you don't have Internet access, you can get it for free through most public libraries, or at your school computer lab.

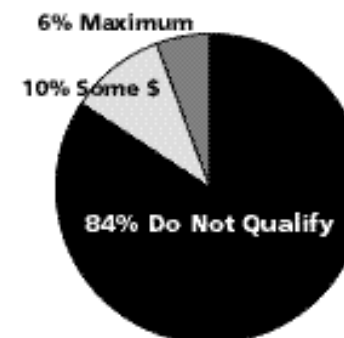
Spending time figuring out how financial aid works may seem boring or tough, but consider the military alternative: getting up at 6 a.m. to

scrub floors, marching for miles, getting your face pushed in the mud at boot camp. Applying for grant money may be difficult and time-consuming — but not as difficult as being shot at and possibly killed, or as time-consuming as years of military service.

National Service

You don't have to join the military to pay for college — and you don't have to join the military to serve your community either! Several programs administered by the Corporation for National Service allow you to serve your community and earn a stipend for college. Americorps, VISTA and the National Civilian Community Corps hire 40,000 people a year to do service work while earning money for college. For information, contact the Corporation for National Service at <http://www.nationalservice.org> or 1201 New York Avenue, NW, Washington, D.C. 20525, (800) 942-2677.

Qualifying for the College Fund's \$50,000



The maximum benefit of **\$50,000** is available to only one in twenty recruits — a small number of "high quality" recruits who enroll in the College Fund in addition to the regular GI Bill. Recruits must score in the top half of the military entry tests and accept a military job no one else wants — jobs that are unpopular because they have few skills transferable to the civilian job market.

The vast majority of recruits, 84%, are only eligible for the basic benefit of \$19,008 — or \$4,752 per year (the 1999 benefit level). To receive any benefits, recruits must pay a nonrefundable \$1200 deposit. Subtracting the deposit, the maximum basic benefit is really **\$17,808**. Over a four-year enlistment, that works out to \$85 per week.

Even with the higher benefit level, one out of every four veterans eligible for the College Fund still do not use their benefit — despite paying \$1200 of their own money into the program.

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