

-----Original Message-----

From: COMNAVCRUITCOM MILLINGTON TN(uc)
Sent: Thursday, August 21, 2008 4:28 PM
To: AIG 329; PERSUPP DET NTC GREAT LAKES IL(uc); PERSUPP DET RTC GREAT LAKES IL(uc); PERSUPP DET NEW LONDON CT(uc); PERSUPP DET BANGOR WA(uc); PERSUPP DET YOKOSUKA JA(uc); PERSUPP DET WPNSTA CHARLESTON SC(uc); PERSUPP DET NORTH ISLAND CA(uc)
Cc: COMNAVCRUITCOM MILLINGTON TN(uc); CNO WASHINGTON DC(uc); DFAS CLEVELAND OH(uc)
Subject: NAVY COLLEGE FUND (NCF) AND LOAN REPAYMENT PROGRAM (LRP)
Importance: Low

UNCLASSIFIED//

R 211710Z Aug 08

FM COMNAVCRUITCOM MILLINGTON TN

TO AIG 329

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CC COMNAVCRUITCOM MILLINGTON TN(uc)
CNO WASHINGTON DC(uc)
DFAS CLEVELAND OH(uc)

UNCLASSIFIED//

MSGID/GENADMIN/N1//

SUBJ/NAVY COLLEGE FUND (NCF) AND LOAN REPAYMENT PROGRAM (LRP)//

REF/A/MSG/GENADMIN/081606ZSEP2006//

REF/B/DOC/CNRC/11MAR2005//

REF/C/MSG/GENADMIN/211700ZAUG2008//

REF/D/DOC/BUPERS/05OCT04//

REF/E/DOC/MILPERSMAN 1133-080/12MAY2008// NARR//REF A IS THE EFFECTIVE NAVY COLLEGE FUND (NCF)/LOAN REPAYMENT (LRP) MESSAGE REPLACED BY THIS MESSAGE. REF B IS CNRCINST 1130.8G (NAVY RECRUITING MANUAL- ENLISTED). REF C IS THE CURRENT ENLISTMENT BONUS (EB) MESSAGE. REF D IS BUPERSINST 1780.1A (GI BILL EDUCATION BENEFITS PROGRAMS). REF E IS THE NATIONAL CALL TO SERVICE (NCS) PROGRAM POLICY//RMKS//1. THIS MESSAGE SUPERSEDES REF A FOR INDIVIDUALS ENTERING THE DELAYED ENTRY PROGRAM (DEP) ON OR AFTER 27 AUGUST 2008. THOSE ALREADY IN DEP ARE NOT AFFECTED BY THIS MESSAGE.

2. POLICY.

A. WHILE IN DEP, THE AMOUNT OF INCENTIVE THAT MAY BE OFFERED IS DETERMINED BY THE EFFECTIVE MESSAGE. THE EFFECTIVE MESSAGE IS DETERMINED BY WHEN THE MEMBER ENTERS THE DEP. IF A MEMBER CHANGES THE PROGRAM OR RATING FOR WHICH THEY ARE CONTRACTED OR CHANGES INCENTIVE PROGRAMS WHILE IN DEP, THE ORIGINAL EFFECTIVE MESSAGE AT THE TIME OF ENROLLMENT INTO THE DEP REMAINS APPLICABLE. DO NOT DISCHARGE AND RE-CONTRACT A MEMBER FROM THE DEP TO CHANGE AWARD LEVELS. POLICIES AND PROCEDURES CONCERNING ELIGIBILITY, APPLICATION, AND BENEFITS ARE CONTAINED IN REF B.

B. NCF: WHILE AT RECRUIT TRAINING COMMAND (RTC), THE AMOUNT OF INCENTIVE THAT MAY BE OFFERED IS DETERMINED BY THE EFFECTIVE MESSAGE AT THE TIME OF RECLASSIFICATION. IN RECLASSIFICATION CASES, A NEW CONTRACT (ENLISTMENT GUARANTEE ANNEX (1133/52)) MUST BE GENERATED THAT REPLACES THE PREVIOUS CONTRACT. IF THE MEMBER HAS NCF IN THE ORIGINAL CONTRACT AND THE NEW PROGRAM-RATING OFFERS AN EB, THEN THE MEMBER MUST SELECT EITHER TO KEEP THE NCF OR SELECT THE EB. IF NCF IS NOT IN THE ORIGINAL CONTRACT, MEMBER MAY APPLY IF THEY MEET ELIGIBILITY REQUIREMENTS.

C. LRP: WHILE AT RECRUIT TRAINING COMMAND (RTC), IF AN ACTIVE DUTY(AD) OR FULL TIME SUPPORT (FTS) MEMBER DOES NOT HAVE LRP IN THE ORIGINAL CONTRACT AND IS CONFIRMED IN PRIDE, MEMBER MAY NOT APPLY FOR THIS PROGRAM. IN ALL RECLASSIFICATION CASES AND CONSISTENT WITH PARAGRAPH 3, IF THE AD OR FTS MEMBER CHANGES TO AD OR FTS PROGRAM OR RATING, THE MEMBER CAN KEEP LRP PER THE ORIGINAL CONTRACT (NAVCRUIT FORM 1133/52).

D. AFTER RTC, IF MEMBER CHANGES PROGRAM OR RATING, MEMBER CAN KEEP NCF OR LRP PER CONTRACT.

E. INCENTIVE COMBINATIONS ARE POSSIBLE AS STIPULATED HEREIN. MEMBERS CANNOT COMBINE LRP AND NCF OR OTHER TYPES OF ENLISTMENT BONUSES AS LISTED IN REFERENCE C. THE EFFECTIVE EB MESSAGE IDENTIFIES THE POSSIBLE COMBINATIONS OF NCF AND EB FOR SELECTED PROGRAMS AND RATINGS. REF C IS THE CURRENT EB MESSAGE.

3. NCF PROGRAM:

A. NCF ELIGIBILITY. WITH THE EXCEPTION OF NATIONAL CALL TO SERVICE (NCS) AND NEW ACCESSION TRAINING (NAT), PROGRAMS AND RATINGS LISTED BELOW ARE ELIGIBLE FOR NCF FOR ALL SHIPPING MONTHS.

B. ALL FTS PROGRAM PARTICIPANTS ARE ELIGIBLE FOR NCF:

| SHIPPING MONTHS | PER MONTH |
|--------------------|------------------------------|
| NOVEMBER - JANUARY | NCF KICKER - \$450 PER MONTH |
| FEBRUARY - MAY | NCF KICKER - \$550 PER MONTH |
| JUNE - OCTOBER | NCF KICKER - \$350 PER MONTH |

C. ALL AD PROGRAM PARTICIPANTS ARE ELIGIBLE FOR NCF:

| SHIPPING MONTHS | PER MONTH |
|---------------------|------------------------------|
| OCTOBER - SEPTEMBER | NCF KICKER - \$350 PER MONTH |

D. AN NCF AMOUNT OF \$950 IS AVAILABLE TO NUCLEAR FIELD (NF) PROGRAM APPLICANTS WHO ARE IN TEST SCORE CATEGORY I (TSC I) FOR ALL SHIPPING MONTHS. THE NF \$950 NCF AMOUNT IS NOT AVAILABLE TO APPLICANTS SELECTING THE ENLISTMENT BONUS/ NCF COMBO FOUND IN REF C.

E. TO BE ELIGIBLE FOR NCF BENEFITS, MEMBERS MUST RETAIN ELIGIBILITY FOR THEIR MONTGOMERY GI BILL (MGIB) PROGRAM BENEFITS PER REF D. MGIB RATES ARE PUBLISHED ANNUALLY BY THE DEPARTMENT OF VETERANS AFFAIRS (DVA). RATES VARY DEPENDING ON ENROLLMENT STATUS (E.G., FULL TIME, PART TIME, ETC.). THE MONTHLY NCF KICKER AMOUNT IS COMBINED WITH THE CURRENT MGIB BASIC MONTHLY RATE AT THE TIME OF TRAINING TO DETERMINE TOTAL BENEFIT. ANNUAL MGIB RATES CAN BE VIEWED AT: [HTTP://WWW.GIBILL.VA.GOV/GI_BILL_INFO/RATES.HTM](http://www.gibill.va.gov/gi_bill_info/rates.htm).

F. NCF FOR FULL TIME SUPPORT (FTS). ALL PROGRAMS AND RATINGS WITH OBLIGATIONS OF FOUR YEARS OR MORE ARE ELIGIBLE FOR NCF FOR ALL SHIPPING MONTHS. REFER TO AMOUNTS LISTED IN PARAGRAPH 3 (B).

G. NCS ELIGIBILITY. NCS OFFERS A CHOICE OF FOUR INCENTIVES, TWO OF WHICH ARE EDUCATIONAL BENEFITS. PARTICIPANTS DOCUMENT THEIR IRREVOCABLE INCENTIVE ELECTION ON DD FORM 2863. REF E PROVIDES SPECIFIC DETAILS.

H. PARTICIPANTS CAN SELECT EITHER A 12 OR 36 MONTH BENEFIT OPTION. PARTICIPANTS WILL USE THE CURRENT MONTHLY RATE AT THE TIME OF TRAINING TO COMPUTE THEIR ACTUAL BENEFIT.

I. NCS PARTICIPANTS WILL BE AUTOMATICALLY DISENROLLED FROM THE MGIB PROGRAM. THEY DO NOT SIGN A DD FORM 2366. HOWEVER, UPON RECEIVING AN APPROVED 24 MONTH EXTENSION, THEY WILL BE ELIGIBLE TO ELECT THE MGIB PROGRAM.

4. LRP PROGRAM:

A. LRP ELIGIBILITY. WITH THE EXCEPTION OF THE FULL TIME SUPPORT (FTS) AND NEW ACCESSION TRAINING (NAT) PROGRAMS, ALL RATINGS AND PROGRAMS WITH OBLIGATIONS OF FOUR YEARS OR MORE AND NATIONAL CALL TO SERVICE (NCS) ARE ELIGIBLE FOR LRP FOR ALL SHIPPING MONTHS.

B. APPLICATION PROCEDURES ARE CONTAINED IN REF B. MINIMUM REQUIREMENTS ARE CURRENT NAVCRUIT 1133/52, NAVCRUIT 1133/75, COMPLETED DD FORM 2475, AND PROMISSORY NOTES ON QUALIFYING LOANS. TYPICAL QUALIFYING LOANS ARE STAFFORD, PERKINS, PLUS (RECRUIT MUST BE LISTED AS THE STUDENT), AND FORD LOANS. THESE QUALIFYING LOANS ARE GENERALLY CALLED TITLE 4 LOANS. TYPICAL NON-QUALIFYING LOANS ARE CREDIT BASED LOANS SUCH AS PRIVATE, SIGNATURE, ALTERNATIVE, AND NON-TITLE FOUR LOANS. LRP PARTICIPANTS WHO ACCESS WITHOUT THE LRP PROGRAM MANAGER (NAVY RECRUITING COMMAND CODE N531) APPROVAL ARE NOT ENROLLED IN THE NAVY'S LRP. LISTING LRP ON THE ENLISTMENT GUARANTEE FORM (NAVCRUIT 1133/52; ANNEX TO DD FORM 4) WITHOUT APPROVAL FROM THE LRP PROGRAM MANAGER DOES NOT CONSTITUTE ENROLLEMENT NOR ENTITLEMENT TO LRP BENEFITS.

C. PAYMENT PROCEDURES ARE CONTAINED IN REF B. THE MAXIMUM BENEFIT IS \$65,000 AND IS APPLIED TO THE LESSER OF THE ORIGINAL LOAN AMOUNT OR PRINCIPAL BALANCE OUTSTANDING AT TIME OF ACCESSION ONTO ACTIVE DUTY FOR ALL QUALIFYING LOANS. MEMBERS MUST SUBMIT A COMPLETED DD FORM 2475 TO THE LRP MANAGER EACH YEAR 90 DAYS IN ADVANCE OF THE ANNIVERSARY OF THEIR ACTIVE DUTY SERVICE DATE. DFAS WILL MAKE THE PAYMENT, LESS FEDERAL AND STATE TAXES, DIRECTLY TO THE LENDER. MEMBERS ARE SENT A SEPARATE IRS FORM W-2 OR 1099 TO DOCUMENT THE WITHHOLDING OF TAXES. THESE FORMS ARE SENT TO THE MEMBER'S UNIT ADDRESS, NOT THEIR HOME ADDRESS.

D. MGIB ENTITLEMENT WILL BE AFFECTED BY SELECTING ACTIVE DUTY LRP. MEMBERS, INCLUDING THOSE GUARANTEED LRP, MUST MAKE AN IRREVOCABLE MGIB PROGRAM ELECTION WITHIN FIRST TWO WEEKS OF ACCESSION. THE BASIC PAY OF THOSE WHO ELECT MGIB PROGRAM ENROLLMENT WILL BE REDUCED BY \$100 PER MONTH FOR THE FIRST 12 MONTHS OF ACTIVE DUTY. THESE DEDUCTIONS CANNOT BE STOPPED, SUSPENDED OR REFUNDED. THOSE WHO DECLINE ENROLLMENT CANNOT ENROLL AT A LATER DATE. SINCE THE SAME PERIOD OF ACTIVE DUTY SERVICE CANNOT BE USED TO SATISFY REQUIREMENTS FOR BOTH THE MGIB PROGRAM AND LRP, AN LRP PARTICIPANT WHO ELECTS MGIB PROGRAM ENROLLMENT MUST REENLIST AND SERVE ANOTHER QUALIFYING PERIOD OF SERVICE TO RETAIN ELIGIBILITY TO MGIB ENTITLEMENT. A MEMBER'S ELECTION IS DOCUMENTED ON DD FORM 2366. REF D PROVIDES GUIDANCE. FOR MORE INFORMATION GO TO WWW.NPC.NAVY.MIL/CAREERINFO/EDUCATION/GIBILL.

E. NCS ELIGIBILITY. NCS OFFERS A CHOICE OF FOUR INCENTIVES, ONE OF WHICH IS A LOAN REPAYMENT. PARTICIPANTS DOCUMENT THEIR IRREVOCABLE INCENTIVE ELECTION ON DD FORM 2863. SEE REF F FOR SPECIFIC DETAILS.

F. APPLICATION PROCEDURES ARE CONTAINED IN REF B. MINIMUM REQUIREMENTS ARE CURRENT NAVCRUIT 1133/52, NAVCRUIT 1133/96, COMPLETED DD FORM 2475, COMPLETED DD FORM 2863, AND PROMISSORY NOTES ON QUALIFYING LOANS. TYPICAL QUALIFYING LOANS ARE STAFFORD, PERKINS, PLUS (RECRUIT MUST BE LISTED AS THE STUDENT), AND FORD LOANS.

TYPICAL NON-QUALIFYING LOANS ARE CREDIT BASED LOANS SUCH AS PRIVATE, SIGNATURE, ALTERNATIVE, AND NON-TITLE FOUR LOANS. SINCE THE CHOICE OF INCENTIVE IS IRREVOCABLE, IT IS VITAL THAT THE LOAN IS IDENTIFIED AS QUALIFYING PRIOR TO ELECTION OF THE BENEFIT ON THE DD FORM 2863.

THE LRP MANAGER MUST APPROVE THE LRP PACKET PRIOR TO THE RECRUIT ACCESSING ONTO ACTIVE DUTY.

G. PAYMENT PROCEDURES: THE NCS MAXIMUM BENEFIT IS \$18,000 AND IS APPLIED TO THE OUTSTANDING BALANCE, INCLUDES BOTH PRINCIPAL AND INTEREST. MEMBERS MUST SUBMIT A COMPLETED DD FORM 2475 90 DAYS PRIOR TO THE END OF THEIR ACTIVE DUTY OBLIGATION.

5. FOR QUOTA MANAGEMENT CALL CNRC PRIDE SHOP AT (901) 874-9155/DSN 882.

FOR POLICY QUESTIONS AND LRP PACKAGE APPROVAL CALL JACKIE M. KVINSLAND (901) 874-9345/DSN 882/EMAIL JACKIE.KVINSLAND.CTR@NAVY.MIL, OR GARY TON (901) 874-9322/EMAIL GARY.TON@NAVY.MIL.

6. REQUEST WIDEST DISSEMINATION.

7. RELEASED BY RADM J. F. KILKENNY CNRC// DECL//