

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

From: DOD, NAVY, ORGANIZATIONS(UC), COMNAVCRUITCOM MILLINGTON TN(UC)
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Sent: Tuesday, November 24, 2009 9:29 AM

To: DutyIT

Subject: NAVY COLLEGE FUND (NCF) AND LOAN REPAYMENT PROGRAM (LRP)

***** UNCLASSIFIED// *****

Subject: NAVY COLLEGE FUND (NCF) AND LOAN REPAYMENT PROGRAM (LRP)

Originator: COMNAVCRUITCOM MILLINGTON TN(UC)

DTG: 232025Z Nov 09

Precedence: ROUTINE

DAC: General

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Cc: CNO WASHINGTON DC(UC), DFAS CLEVELAND OH(UC), COMNAVCRUITCOM MILLINGTON TN(UC)

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MSGID/GENADMIN/N1//

SUBJ/NAVY COLLEGE FUND (NCF) AND LOAN REPAYMENT PROGRAM (LRP)//
REF/A/MSG/GENADMIN/211710ZAUG08// REF/B/DOC/CNRC/22OCT2008//
REF/C/MSG/GENADMIN/102124ZNOV09// REF/D/DOC/BUPERS/05OCT04// 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).

RMKS//1. THIS MESSAGE SUPERSEDES REF A FOR INDIVIDUALS ENTERING THE
DELAYED ENTRY PROGRAM (DEP) ON OR AFTER 01 DECEMBER 2009. 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 NOT APPLY FOR NCF.

C. LRP: WHILE AT RECRUIT TRAINING COMMAND (RTC), IF AN ACTIVE COMPONENT(AC) 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 AC MEMBER RECLASSIFIES TO AN AC PROGRAM OR RATING, THE MEMBER CAN KEEP LRP PER THE ORIGINAL CONTRACT (NAVCUIT FORM 1133/52).

D. AFTER RTC, IF THE MEMBER CHANGES PROGRAM OR RATING, THE MEMBER CAN RETAIN LRP PER CONTRACT.

3. NCF PROGRAM:

A. NCF ELIGIBILITY. NO PROGRAMS-RATINGS ARE ELIGIBLE FOR NCF.

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 ARE ELIGIBLE FOR LRP FOR ALL SHIPPING MONTHS.

B. APPLICATION PROCEDURES ARE CONTAINED IN REF B.

MINIMUM REQUIREMENTS: CURRENT NAVCRUIT 1133/52 AND 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 DESCRIBED AS 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 LRP PROGRAM MANAGER (NAVY RECRUITING COMMAND CODE N531) APPROVAL ARE NOT ENROLLED IN THE NAVY'S LRP. LISTING LRP ON THE ENLISTMENT GUARANTEE FORM (NAVCUIT 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, ANNUALLY, 90 DAYS IN ADVANCE OF THE ANNIVERSARY OF THEIR ACTIVE DUTY SERVICE DATE. DFAS WILL DISTRIBUTE 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 THE 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. 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.

5. POC'S FOR PRIDE CHANGES AND RECRUITING QUESTIONS: REGION EAST SENIOR CLASSIFIERS, 901-874-7642/EMAIL: MILL_REGION_EAST_EPO_STAFF@NAVY.MIL; REGION WEST SENIOR CLASSIFIERS, 901-874-9297/EMAIL: MILL_REGWEST_CLASSIFIERS@NAVY.MIL .

6. REQUEST WIDEST DISSEMINATION TO ALL RECRUITING ACTIVITIES AND PERSONNEL SUPPORT DETACHMENTS.

7. RELEASED BY RDML CRAIG S. FALLER, CNRC.// DECL//