

\*\*\*\*\* UNCLASSIFIED// \*\*\*\*\*

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

Originator: COMNAVCRUITCOM MILLINGTON TN(UC)

DTG: 032244Z Feb 10

Precedence: ROUTINE

DAC: General

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 WASHINGTON DC(UC), PERSUPP DET YOKOSUKA JA(UC), PERSUPP DET WPNSTA CHARLESTON SC(UC), PERSUPP DET NORTH ISLAND CA(UC)

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/232025ZNOV09//

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 08 FEB 2010. 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 (NAVCRUIT 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, EFFECTIVE 08 FEB 2010 THE FOLLOWING RATINGS AND PROGRAMS SCHEDULED TO SHIP IN FY10 ARE ELIGIBLE FOR LRP: IT-SG

B. EFFECTIVE 08 FEB 2010, THE FOLLOWING USN PROGRAM-RATES ARE ELIGIBLE FOR LRP IN THESE SHIP MONTHS:

RATING	SHIP MONTHS
NF	OCTOBER - SEPTEMBER
AIRR-ATF	OCTOBER - SEPTEMBER
EOD-ATF	OCTOBER - SEPTEMBER
ND-ATF	OCTOBER - SEPTEMBER
SB-ATF	OCTOBER - SEPTEMBER
SO-ATF	OCTOBER - SEPTEMBER

C. WITH THE EXCEPTION OF THE FULL TIME SUPPORT (FTS) AND NEW ACCESSION TRAINING (NAT) PROGRAMS, EFFECTIVE 08 FEB 2010 ALL RATINGS AND PROGRAMS SCHEDULED TO SHIP IN FY11 ARE ELIGIBLE FOR LRP.

D. 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 (NAVCRUIT 1133/52; ANNEX TO DD FORM 4) WITHOUT APPROVAL FROM THE LRP PROGRAM MANAGER DOES NOT CONSTITUTE ENROLLEMENT NOR ENTITLEMENT TO LRP BENEFITS.

E. 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.

F. MONTGOMERY GI BILL (MGIB) AND POST 9/11 GI BILL ENTITLEMENTS WILL BE AFFECTED BY SELECTING ACTIVE DUTY LRP. MEMBERS, INCLUDING THOSE GUARANTEED LRP, MUST MAKE AN IRREVOCABLE MGIB 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. A MEMBER'S MGIB ELECTION IS DOCUMENTED ON DD FORM 2366. REF D PROVIDES GUIDANCE. LRP PARTICIPANTS THAT DECLINE THE MGIB MAY STILL BE ELIGIBLE FOR EDUCATION BENEFITS UNDER THE POST 9-11 GI BILL. WHILE AT RTC, ALL RECRUITS WILL BE THOROUGHLY BRIEFED ON THEIR OPTIONS. FOR MORE INFORMATION GO TO [WWW.NPC.NAVY.MIL/CAREERINFO/EDUCATION/GIBILL](http://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//