

2026

# Benefits Guide

It benefits to serve!



# HISTORY

The Kentucky National Guard, one of the oldest military forces in the United States, traces its origins to 1775 when Kentucky was part of Virginia. Throughout history, Kentucky has demonstrated a rich tradition of selfless service and sacrifice, as Kentucky Guardsmen have answered the call to arms in every major conflict our nation has faced.

Since its inception, the Kentucky National Guard has not only stood as an alert, fighting force ready to meet its federal mission to defend Kentucky and the United States, but also responded at a moment's notice in support of state authorities and communities during times of domestic emergency and natural disaster.

The Kentucky National Guard continues to be a ready and relevant force, capable of acting decisively when called upon in support of the Commonwealth and the nation. More than just a fighting force, Kentucky Guardsmen continue the traditions of excellence and service today that will have a profound and lasting impact for years to come.



# VISION

The Kentucky Army National Guard's vision is to build the nation's most ready, relevant, and lethal force of Citizen-Soldiers. We are a community-based force, dedicated to continuous improvement and upholding Army Values, that stands ready to win our Nation's wars and protect the Commonwealth. By investing in our people, their families, and our strategic partnerships, we remain a force for good at home and a respected deterrent abroad.

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# A MESSAGE FROM OUR LEADERS

*To our Kentucky National Guard Soldiers, Retirees, and Families,*

Thank you for your service and sacrifice. You are the heart of Team Kentucky, and we are forever grateful for all you do to keep our state safe, strong, and resilient. When Kentucky faces its greatest challenges, the National Guard steps up. Whether responding to natural disasters, supporting communities, or serving overseas, you are always there. Because of that, it's only right that we are here for you in return.

These benefits reflect our deep commitment to honoring you and your families with the support you've earned. Through 100% tuition assistance at in-state schools, we are helping you and your loved ones access higher education and brighter futures. With tax exemptions on Guard pay and military disability retirement income, we're easing financial burdens for those who serve. Our beautiful Kentucky state parks offer discounts for military families and free stays for 100% disabled veterans as a small token of our gratitude.

For those transitioning to civilian careers, programs like the CDL test waiver and veteran-focused agricultural initiatives make it easier to build successful lives and businesses here in Kentucky. These benefits are more than just support; they're a reflection of our respect for the sacrifices you've made. You've given so much to Kentucky, and you deserve to be cared for by the communities you protect. Together, let's keep making the Commonwealth a great place to live, work, and thrive.

Thank you for your service,

**Andy Beshear**

Governor of Kentucky



*"These benefits are more than just support; they're a reflection of our respect for the sacrifices you've made."*



*To our Soldiers, Families, and KYARNG Retirees,*

I am proud to introduce the second edition of our Kentucky Army National Guard Benefits Guidebook. We have updated it with the latest legislative changes and program information to ensure it remains the most comprehensive resource for you and your family.

This guide is more than just a document; it's a demonstration of our deep commitment to every member of our Guard family. The benefits detailed in these pages are tools you have earned through your service and sacrifice. They are designed to support you at every stage of your career and life—whether you're pursuing a degree, planning for your family's financial future, securing your health, or transitioning into a well-deserved retirement.

It is my personal belief that taking care of our people is the most important thing we do. Seeing a Soldier buy their first home, earn a degree without debt, or confidently provide for their family is the

greatest return on investment I can imagine. These benefits are the tangible support that helps make those goals a reality.

I urge you to treat this guide not just as a reference, but as a roadmap for your future. Dig into it. Share it with your loved ones and your fellow Soldiers. Ask questions and take full advantage of every single opportunity you have earned.

You are, and always will be, our greatest asset. It is our honor to serve you as you serve our Commonwealth and nation.

Sincerely,

**MG Hal Lamberton**

# Find Your Motivation

Everyone joined the National Guard for a reason. Some of us wanted to pursue a new challenge, follow in family footsteps, or do their part and serve their country.

Did you accomplish those goals? How have things changed since enlistment? What motivates you now?

## SERVICE

- Serve your community.
- Serve your country.
- Create or continue a family legacy.
- Become something bigger than yourself.
- Give back to a Nation that has given so much to you.

## TRAINING

- Receive the same training as the Active Duty.
- Diversify your skill set by reclassing to a different MOS.
- Choose a job from one of many competitive career fields, such as Aviation, Human Resources, Logistics, Healthcare, and more!

## MISSION

- Assist your local community during major emergencies, such as forest fires, flooding and ice/snow storms.
- Assist active duty with overseas deployment operations.

## EDUCATION

- Receive State and Federal tuition assistance to cover up to 100% of college tuition.
- Transfer Post-9/11 GI Bill benefits to your spouse or children.

## ADVENTURE

- Travel the world while being paid to train.
- Attend courses such as Airborne, Air Assault, and Mountain Warfare.
- Do things outside your comfort zone.

## PROFESSIONAL DEVELOPMENT

- Build additional skills to enhance your civilian career.
- As a member of the Guard, you are seen by employers as dependable and valued as a team player.

# DID YOU KNOW?



**Serving makes you & your family eligible for TRICARE: individual plan \$57.88/month; family plan \$286.66/month. See page 16.**



**There are full-time employment opportunities with the Kentucky National Guard. See page 32.**



**Educational benefits are available to you & your family. See pages 42-56.**



**By serving part-time, you can build a retirement. See pages 57-69.**



**Service members & their families can access discounts at restaurants, stores, travel, and more. See pages 70-74, 86-89.**



# Pay Chart



Your service is valuable. Many Guardsmen use their drill and AT pay to offset other expenses. Have you considered how continuing your service can also increase your pay? Your wages will increase as you climb in rank and years of experience. Scan the QR code below to calculate your pay.

Rank / Years of Service	1 Drill Period (1 UTA)	Drill Weekend (4 UTAs)	Annual Training (15 Days)	Total Per Year (48 UTAs + AT)
E-5 / 4 years	\$131.56	\$526.24	\$1,973.40	\$8,288.28
E-6 / 8 years	\$153.76	\$615.04	\$2,306.40	\$9,686.88
E-7 / 12 years	\$186.39	\$745.56	\$2,795.85	\$11,742.57
E-8 / 16 years	\$214.94	\$859.76	\$3,224.10	\$13,541.22



\*Exact numbers will vary depending on years of service. Scan QR code or visit <https://www.dfas.mil/MilitaryMembers/payentitlements/Pay-Tables/> to learn more.

## Additional Income?



You may be eligible for many forms of additional financial benefits, depending on pay status, dependents, and MOS, including:

- Basic Allowance for Housing (BAH)
- Basic Allowance for Subsistence (BAS)
- Separation Pay
- Hazardous Duty Pay
- Flight Pay
- Special Incentives Pay
- Tax-Free Duty Zones
- State Active Duty Pay

# Taxes



## Did you know?

Service members are eligible for free tax filing through Military OneSource.

**Military Pay:** Effective for taxable years beginning on or after January 1, 2010, all military pay received by active duty members of the Armed Forces of the United States, members of Reserve Components of the Armed Forces of the United States, and members of the National Guard are **EXEMPT** from Kentucky income tax per KRS 141.019(1)(I).

**Kentucky State Taxes on Military Disability Retirement Pay:** Military Disability Retirement Pay received as a pension, annuity, or similar allowance for personal injury or sickness resulting from active service in the U.S. Armed Forces should not be included in taxable income. Some of the payments which are considered disability benefits include:

- Disability compensation and pension payments for disabilities paid to Veterans or their families
- Grants for homes designed for wheelchair living
- Grants for motor vehicles for Veterans who lost their sight or the use of limbs
- Benefits under a dependent-care assistance program. See IRS Publication 525 for more information.

**Kentucky State Taxes on U.S. Department of Veterans Affairs Disability Dependency and Indemnity Compensation (DIC):** DIC is a tax-free monetary benefit paid to eligible survivors of military service members who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-connected injury or disease.

**Retirement Pay:** Kentucky allows a pension income exclusion of up to \$31,110 for all pension income that is reported as taxable and included in the federal adjusted gross income. You may be able to exclude more than \$31,110. If you are retired military and receive pension income greater than \$31,110, you will need to complete Kentucky Schedule P Kentucky Pension Income Exclusion.

**Military Survivor Benefit Plan (SBP)/ Reserve Component Survivor Benefit Plan (RCSBP)/ Retired Serviceman's Family Protection Plan (RSFPP) Kentucky State Tax Benefits:** Kentucky allows a pension income exclusion of up to \$31,110 for survivor benefit annuities.

# VA Home Loans

## Overview

Created by the original GI Bill (*Servicemen's Readjustment Act of 1944*), the VA-Guaranteed Home Loan program has helped generations of Veterans, Service members, and their families enjoy the dream of homeownership and the opportunity to retain their homes in times of temporary financial hardship. Should you have any questions about the VA Home Loan benefit or issues with your current home loan, contact VA Home Loans at: **1-877-827-3702**.

## What is the VA Home Loan Guaranty?

The VA home loan guaranty is an agreement that VA will reimburse a lender (*such as banks, credit unions, mortgage companies, etc.*) in the event of loss due to foreclosure. This guaranty takes the place of your down payment.

## Who is eligible for a VA Home Loan?

Active-duty Service members and Veterans with other than *dishonorable* discharges, National Guard and Reserve Service members and Veterans with an *honorable* discharge, certain eligible spouses, and other uniformed service personnel may be eligible for VA home loan guaranty benefits. The full list is available online at: <https://www.va.gov/housing-assistance/home-loans/eligibility/>.

## Is there a fee to use the VA Home Loan Guaranty?

Yes, but the funding fee can be waived (*see list below*). To keep the program viable, Congress instituted a program funding fee, which is a percentage of the total loan amount. This user fee varies based whether the loan is a first-time or subsequent (second, third, etc.) use of the benefit. The funding fee may be paid in cash or included in the loan at closing.

\*The funding fee can also be paid by the seller, lender, or any other party on your behalf. (See **Chapter 8** of *the Lender's Handbook*)

The following individuals **do not** pay the VA funding fee:

- Veterans receiving VA compensation for a service-connected disability.
- Veterans entitled to receive VA compensation for a service-connected disability, but receive retirement pay or active service pay.
- Un-remarried surviving spouses of Veterans who died in active service or from a service-connected disability.
- Service members with a proposed or memorandum rating from VA, **prior** to loan closing, as eligible to receive compensation as a result of a pre-discharge claim.
- Service members on active duty who provide, **on** or **before** the date of loan closing, evidence of having been awarded the Purple Heart.

## Is there a limit to the size of a VA-backed mortgage?

There are no loan limits if one has full home loan benefit or full entitlement. If you are a first-time homebuyer or have sold your previous VA-backed home and paid your loan in full, you can enjoy VA-backing on a home loan regardless of home price and without the need for a down payment. Of course, you must be able to afford the home and the property must appraise for at least the purchase price, otherwise you may have to make a small down payment.

	VA Loan	Conventional Mortgage Loan
<b>Down Payment</b>	0% down payment required	Up to 20% or more of the home's selling price
<b>Private Mortgage Insurance (PMI)</b>	No Private Mortgage Insurance is required since the government backs the loan	Mortgage insurance is typically required for borrowers who finance over 80% of the home's value
<b>Interest Rates</b>	Generally among the lowest interest rates on the market, regardless of credit score	Interest rates vary based on credit scores; only the highest credit scores get comparable rates
<b>Credit Scores</b>	Individuals do not need high credit scores to qualify for a VA loan	Traditional mortgages require higher credit scores plus a down payment that cannot be borrowed





## Kentucky Department of Military Affairs



### Kentucky Military Family Assistance Trust (MFAST) Fund

#### Emergency Assistance Grant

- Must be a KY resident
- Must be a KYNG/Reserve member or
- Regular member of US Armed Forces deployed OCONUS
- SM or spouse may apply 1x per fiscal year
- Must be used as a last resort

#### KYNG Adoption Program

- Must be KY resident
- Must be a current or former KYNG member in good standing
- Reimbursement up to \$5000 in fees for adoption of a child
- Reimbursement up to \$7000 in fees for adoption of a child with special needs

Learn more at: <https://www.dma.ky.gov/Pages/military-family-assistance-trust-fund.aspx>

#### Contact us for more info:

(502) 607-1541  
[ng.ky.kyarngmbx.dma-mfast@army.mil](mailto:ng.ky.kyarngmbx.dma-mfast@army.mil)



100 Minuteman Pkwy  
Frankfort, KY 40601



# BREAKING DOWN BARRIERS. BRIDGING THE RESOURCE GAP.

Kentucky Minuteman Relief Fund, Inc.  
501(c)(3)

## What is the Kentucky Minuteman Relief Fund

The Kentucky Minuteman Relief Fund is a 501(c)(3) that reserves \$50,000 to provide financial grants to Kentucky Army and Air National Guard members experiencing periods of financial distress during national disasters.

## Who is eligible?

Kentucky National Guardsmen currently serving may be eligible for KMRF benefits.

## Volunteer at the KMRF!

KYMRF is run and operated by volunteers. Volunteering is a great way to give back, make a difference, and connect with others. If you are interested in serving as a volunteer, just fill out the volunteer form on their website!

Keeping KYNG Service members  
Mission Focused.

We take the Guardsmen who fall between the cracks of other assistance programs and make them our priority!

Learn more at :  
<https://www.kymrf-inc.org/>



Since September 2022, we have helped over 40 Kentucky National Guard families with emergency financial assistance totaling over **\$44,000.**

# Benefits Checklist

Your drill and AT pay can have a significant impact for you and your family, especially if you are utilizing the wide range of benefits available to you. Use the table below to determine what you are using, and where you could get more out of your service.

<b>BENEFIT</b> <b>(M-Day Entitlements)</b>	<b>MILITARY</b> <b>(Check all that apply)</b>	<b>CIVILIAN</b> <b>(Check all that apply)</b>
<b>Financial</b> - Drill Pay - AT Pay - Optional Additional Training		
<b>Health/Dental Insurance</b> - TRICARE <b>Vision Insurance</b>		
<b>Life Insurance</b> - SGLI		
<b>Career Progression</b> - BLC, ALC, SLC, MLC - WOCS, OCS - Specialized Schools (ex. Airborne, EO, Pathfinder, etc.)		
<b>Education Benefits</b> - State/Federal TA - GI Bill - Post-9/11 GI Bill - ROTC - Credentialing Assistance		
<b>Retirement</b> - Blended Retirement - TSP		
<b>Travel Benefits</b> - Attraction, Rental, Airfare, and <b>Baggage Discounts</b> - TSA Pre-Check - Space-A Travel		
<b>Miscellaneous Discounts</b> - VA Home Loan - Auto Loan/Discounts - Restaurant/Retail		

Are you maximizing *your* benefits?

**For each category enter monthly amount in Credit/Debit column.  
For non-recurring expenses, estimate annual cost and divide by 12 for monthly estimate**

Budget Categories	Monthly Income (Credit)	Monthly Expense (Debit)	Eligible NG Benefit (Page #)
<b>INCOME</b>			
Civilian employment Gross pay (amount before taxes/deductions applied)	\$		
Military (IDT/AT) Gross pay (amount before taxes/deductions applied)	\$		
Basic Allowance for Housing (BAH)	\$		
Basic Allowance for Subsistence (BAS)	\$		
Montgomery GI Bill (+ Kicker if applicable)	\$		
Other military monthly incentives and/or specialty pays			
Spouse's take-home pay (salary after taxes, benefits and deductions)	\$		
Other income (child support, second job, etc., after taxes)	\$		
<b>TAXES</b>		\$	
FITW (~10-12%)		\$	
FICA - Social Security (6.2% of Employee Gross pay)		\$	
FICA - Medicare (1.45% of Employee Gross pay)		\$	
State Income Tax (4% of Employee Gross pay)		\$	
<b>HOUSING</b>		\$	
Monthly rent or mortgage and property taxes		\$	
Renters/Homeowners insurance (if not included in mortgage)		\$	
Utilities - Internet Service		\$	
Utilities - Electric / Natural Gas		\$	
Utilities - Water/Garbage/Sewage		\$	
Residential repairs/maintenance (1/12 of annual total)		\$	
Other housing expenses (pest control, lawn service, etc.)		\$	
<b>SUBSISTENCE / FOOD</b>		\$	
Groceries and household supplies		\$	
Dining out (Restaurants and Fast Food)		\$	
Other food & Beverage expenses		\$	
<b>TRANSPORTATION</b>		\$	
Auto/motorcycle loan payment(s)		\$	
Auto/motorcycle insurance		\$	
Auto/motorcycle fuel		\$	
Auto/motorcycle maintenance (1/12 of annual total)		\$	
Public trans. (Metro, bus, etc.) parking, tolls, ride sharing		\$	
<b>HEALTH &amp; LIFE INSURANCE</b>		\$	
Health insurance deductibles/co-pays		\$	
Medicines and supplements		\$	
Other health expenses (dental, glasses, contacts, etc.)		\$	
TRICARE Dental Plan (TDP)		\$	
Servicemembers' Group Life Insurance (SGLI)		\$	
Family SGLI (For Spouses)		\$	
<b>SAVINGS</b>		\$	
Thrift Savings Plan (TSP)		\$	
Additional Savings/Investments (Savings Acct, CD's, Mutual Funds, etc...)		\$	
<b>CHILD CARE</b>		\$	
Daycare		\$	
Child Support/Other Dependent Care		\$	
<b>ADDITIONAL EXPENSES</b>		\$	
Cell phone			
Cable, TV/Music Streaming Services		\$	
Charities		\$	
Club Dues/Association Fees		\$	
Concerts/Athletic Events/Sporting Goods		\$	
Tuition		\$	
Books & Fees		\$	
<b>TOTAL INCOME COLUMN &amp; EXPENSE COLUMN</b>	\$	\$	
<b>INCOME - EXPENSES = TOTAL AVAILABLE</b>			



### **TRICARE Reserve Select (M-Day)**

TRICARE Reserve Select is a premium-based plan available worldwide for qualified Selected Reserve members of the Ready Reserve and their families. TRICARE Reserve Select provides comprehensive health coverage. You are required to pay monthly premiums and cost shares if you decide to enroll in TRICARE Reserve Select. Premium rates are established annually on a calendar year basis. Affordable dental plans can be purchased separately. Beginning 2030, TRICARE Reserve Select will be available to T32 Technicians.

### **TRICARE (AGR or Mobilized)**

TRICARE provides coverage for a range of medical services for Soldiers on active duty (AGR or mobilized) at no cost to the Soldier.

### **TRICARE Retired Reserve**

All retired National Guard and Reserve members and their eligible family members may enroll in a TRICARE health plan. You have access to certain services and health care benefits based on your age, retiree status, and location.

### **Under Age 60?**

TRICARE Retired Reserve is a premium-based health plan. Qualified retired members of the National Guard and Reserve under age 60 may purchase TRR.

Monthly Premium Jan. 1-Dec. 31, 2026		
<u>Premium-Based Plan</u>	<u>Member</u>	<u>Member + Family</u>
TRICARE Reserve Select	\$57.88	\$286.66
TRICARE Retired Reserve	\$649.90	\$1548.30

# Health Insurance

## Federal Employees Health Benefits Program

The FEHB Program can help you and your family meet your healthcare needs. Federal employees, retirees and their survivors enjoy the widest selection of health plans in the country. You can choose from consumer-driven health plans (CDHP) and high-deductible health plans (HDHP) that offer catastrophic risk protection with higher deductibles, health savings/reimbursable accounts and lower premiums, or Fee-for-Service (FFS) plans and their Preferred Provider Organizations (PPO), or Health Maintenance Organizations (HMO) if you live (or sometimes if you work) within the area serviced by the plan.

## Federal Vision and Dental

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary, enrollee-pay-all dental and vision program available to Title 32 Technicians, Title 5 Employees, and annuitants, certain retired uniformed Service members, and active duty family members. It is sponsored by the U.S. Office of Personnel Management (OPM) and offers eligible participants a choice between twelve dental and five vision carriers.

## DID YOU KNOW?

In 2025, the average monthly cost for an individual health insurance plan was \$380/month, while the cost of a family plan averaged \$2,000/month. With TRICARE Reserve Select, an individual plan in 2026 is \$57.88/month, and a family plan is \$286.66/month.



**Find a TRICARE Plan**

[www.tricare.mil](http://www.tricare.mil) 1-800-444-5445

# Life Insurance

## **Federal Employees' Group Life Insurance (FEGLI):**

The Federal Employees' Group Life Insurance (FEGLI) Program is the largest group life insurance program in the world, covering over 4 million federal employees and retirees, as well as many of their family members.



Most Title 32 Technicians and Title 5 Employees are eligible for FEGLI coverage. FEGLI provides group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of Basic Life Insurance coverage and three options. In most cases, if you are a new federal employee, you are automatically covered by Basic Life Insurance and your payroll office deducts premiums from your paycheck unless you waive the coverage. In addition to the Basic, there are three forms of Optional insurance you can elect. You must have Basic insurance in order to elect any of the options. Unlike Basic, enrollment in Optional insurance is not automatic -- you must take action to elect the options.

The cost of Basic insurance is shared between you and the government. You pay 2/3 of the total cost and the government pays 1/3. Your age does not affect the cost of Basic insurance. You pay the full cost of Optional insurance, and the cost depends on your age.



For more information, scan QR code or visit:  
[https://www.opm.gov/healthcare-insurance/  
life-insurance/](https://www.opm.gov/healthcare-insurance/life-insurance/)



# If something happens to you, is your family protected?

## **Servicemembers' Group Life Insurance (SGLI):**

Low-cost life insurance plans are also available for National Guard members and their families.

Members of the National Guard can opt-in for the Servicemembers' Group Life Insurance (SGLI), which provides coverage 24/7, whether on military duty or off duty.

- Soldiers are eligible for \$500,000 of life insurance for only \$26 per month, which includes Service members' Group Life Insurance Traumatic Injury Protection (TSGLI).
- Smaller amounts of coverage are available.
- Coverage is available through the age of 60, upon receipt of your first retirement check, or 120 days after a Soldier's Expiration of Term of Service (ETS).
- Contact your unit to get enrolled or change coverage.

<https://www.benefits.va.gov/INSURANCE/SOES.asp>



## **Family Servicemembers' Group Life Insurance (FSGLI):**

Provides coverage 24/7. Spouses of National Guard Soldiers can opt-in for up to \$100,000 of insurance, with smaller amounts of coverage available.

## **Life Insurance:**

The National Guard Association of Kentucky (NGAKY) offers reasonably priced term life insurance to ALL members of the Kentucky National Guard via the National Guard Association Life Insurance Program underwritten by the Armed Forces Benefits Association.



## **Monthly Premiums: Guard Members**

- \$5,000 Coverage—\$2.00
- \$10,000 Coverage—\$3.66
- \$15,000 Coverage—\$5.33
- \$20,000 Coverage—\$7.00
- \$25,000 Coverage—\$8.67
- \$30,000 Coverage—\$10.34
- \$35,000 Coverage—\$12.01
- \$40,000 Coverage—\$13.67
- \$45,000 Coverage—\$15.34
- \$50,000 Coverage—\$17.01

Spouse/Dependent Insurance cannot exceed 50% of Member's coverage. Coverage continues until age 65, with optional coverage available thereafter. Death benefit can be paid in 24 hours or less after notification. The same rates apply.



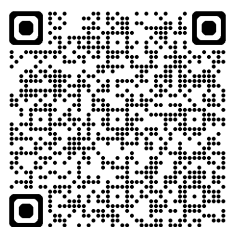
<https://ngaky.org/life-insurance>  
502-564-7500

# Family Resources

## **Army Child Care Fee Assistance Program:**

The U.S. Army Child, Youth and School (CYS) Services is committed to supporting the needs of Army families located on the installation or in areas where no military child care and youth programming is offered or is unavailable at installations due to high demand. CYS Services maintains a network of delivery systems through which the Army provides quality, affordable, available, and accountable childcare and youth programs for Army families.

Currently, this program is approved and is being piloted in 17 states.



[https://  
myarmybene-  
fits.us.army.mil/Benefit-  
Library/Federal-Benefits/  
Army-Child-Care-Fee-  
Assistance-Programs](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Army-Child-Care-Fee-Assistance-Programs)



**COMING SOON: Weekend drill youth services.**

### **Child & Youth Services:**

**Mission:** Child and Youth Services promotes and sustains the quality of life of ARNG dependents ages 6 to 18 years (K-12) while building resilience and developing life skills through secure, timely, flexible, high-quality support services, and enrichment programs.

- Youth Camp
- Kentucky Teen Council
- Month of the Military Child Events
- State Youth Symposium
- Day Camps
- Resiliency Workshop
- Leadership/Life Skills Classes



**Lead Program Coordinator**

**Office: (502) 607-1593**

**Cell: (502) 234-8088**



# Family Resources

**Free On-Base Classes:** Most bases offer free classes to spouses, including some that will help you overcome military life's challenges from permanent change of station and deployments to new babies or new jobs.

**National Park and Federal Recreational Land Pass:** The National Park Service offers free annual passes to more than 2,000 recreation areas to active-duty military members, spouses and their dependents.

**Commissaries and Exchanges:** The commissaries and exchanges offer groceries sold at cost and name-brand retail products at discounted pricing, without sales tax.

**Military Lodging, Hotels and Travel:** From cottages at the beach to cabins in the mountains, there are plenty of affordable destinations for a great family trip. If you are flexible with time and location, you can also look into Space-A Travel.

**Legal Assistance:** Spouses can take advantage of a host of no-cost legal assistance services through Military OneSource or legal assistance centers. These services can help make sense of a lease agreement, create an estate plan or provide legal guidance on adoption.

**Marriage Family Counseling:** Military OneSource offers free, confidential face-to-face counseling, and Military Family Life Consultants (MFLC) are available at Family Support and Readiness Centers.

**Financial Education and Resources:** Through the DoD's MilSpouse Money Mission, you can get free financial education and resources from certified financial planners, professionals and accredited financial counselors.

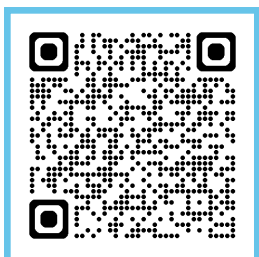
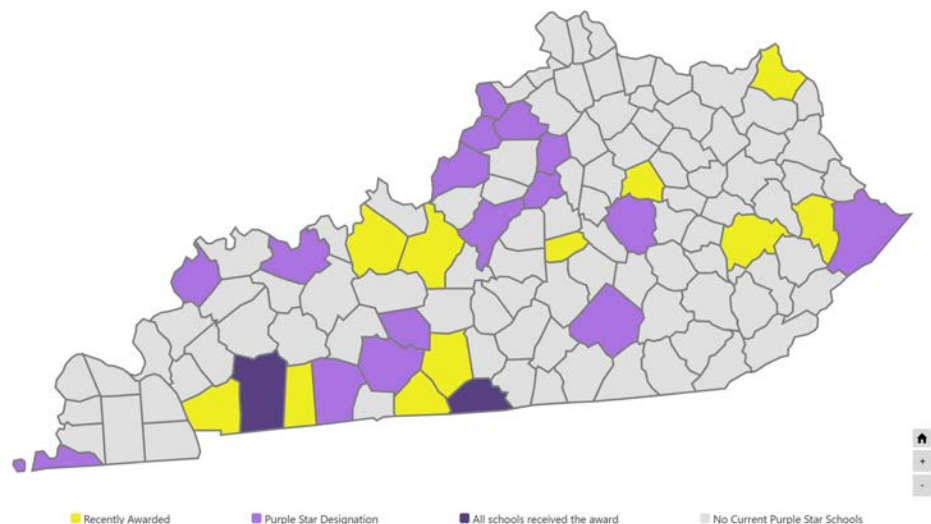
## **Employment Opportunities:**

There are a variety of employment programs and events for military spouses, including the Military Spouse Employment Partnership through Military OneSource and opportunities through Hiring Our Heroes.

### **Kentucky Schools Support Military-Connected**

A Purple Star School provides a caring school environment for military-connected students and lets military families know, whether they are on Active Duty, National Guard, Reserves or Veterans, that the school is dedicated to helping their child gain the educational skills necessary to be college-, workforce- and life-ready.

This map allows you to locate schools in your county that received the Purple Star Award Designation. Hover over your county to find Purple Star Schools. If you know of a Purple Star School not listed, please email [Georgianne.johnson@ky.gov](mailto:Georgianne.johnson@ky.gov).



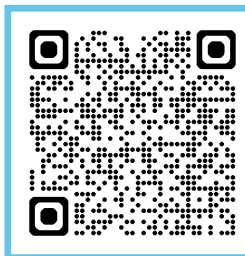
<https://militarychild.org/programs-and-initiatives/purple-star-schools/>

**Paid Days off for Kentucky State Employees who are Military Spouses:** Kentucky state employees who are the Spouse of a Service member serving in the U.S. Armed Forces can take one paid day off when the Service member deploys and one paid day off when the Service member returns from deployment. The Service member can be in an active or reserve component of the U.S. Armed Forces, but the deployment must be a federal active-duty deployment.

**Kentucky Purple Star Award for Military-Friendly Schools:** The Kentucky Purple Star Award for Military-Friendly Schools recognizes schools that show a major commitment to students and families connected to the U.S. Armed Forces. For a school to qualify for the Purple Star Award, they must appoint a school liaison who is specially trained to handle the unique challenges experienced by military families. This liaison will ensure that other teachers at their school are aware of special considerations that students from military families can benefit from. Each school will also have a dedicated page on their school website featuring resources for military Families.



<https://www.kypurplestar.org/resources/kentucky-purple-star-schools/>





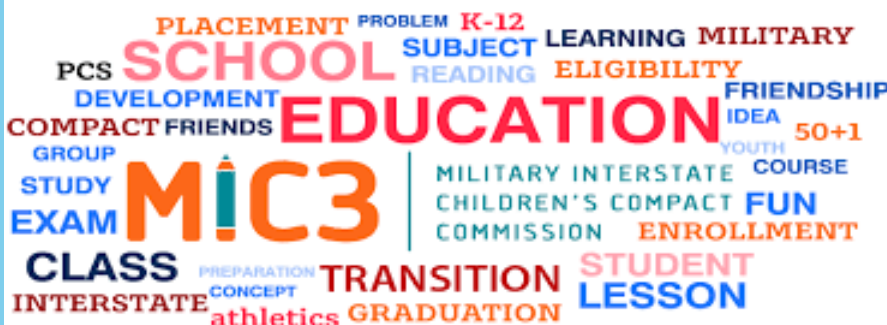
## Kentucky Interstate Compact on Educational Opportunity for Military Children (MIC3)

The purpose of this compact is to remove barriers to educational success imposed on Children of military Families because of frequent moves and deployment of their parents by:

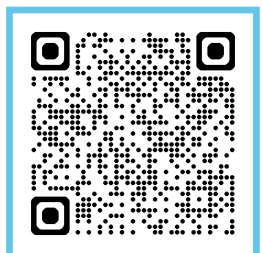
- Facilitating the prompt enrollment of Children of military Families and ensuring that they are not placed at a disadvantage due to difficulty in the transfer of educational records from the previous school district or variations in entrance or age requirements
- Facilitating the student placement process through which Children of military Families are not disadvantaged by variations in attendance requirements, scheduling, sequencing, grading, course content or assessment; facilitating the qualification and eligibility for enrollment, educational programs and participation in extracurricular academic, athletic and social activities
- Facilitating the on-time graduation of Children of military Families
- Providing for the enforcement of administrative rules implementing the provisions of this compact
- Providing for the uniform collection and sharing of information between and among member states, schools and military Families under this compact
- Promoting coordination between this compact and other compacts affecting military Children
- Promoting flexibility and cooperation between the educational system, parents and the student in order to achieve educational success for the student

### Points of Contact:

Phone: 502-564-2611 x480 / 502-892-6147



Scan to learn more  
or visit <https://mic3.net/state/kentucky/>



# Kentucky Retirement Credit Computed for Military Service

Former Service members and Reserve Component Service members who are state or local government employees and participate in a Kentucky retirement pension program can purchase service credit for time served in the U.S. Armed Forces. For most state or local government employees buying military service credit will increase their pension.

Certain current state or local government employees who are Reserve Component Service members and take a leave of absence when they are called to federal active duty during a national emergency are eligible for free service credit for their time serving on active duty.

National Guard and U.S. Armed Forces Service members can purchase Reserve Component service credit at a rate of one month of service credit for every six months served.

The cost to purchase service credit is based on:

*Current Rate of Pay / Final Rate of Pay / Final Compensation x Actuarial Factor\* x Years Purchased*

\*Actuarial Factor is an individualized multiplier, based upon a member's age, years of accrued service credit, applicable benefit factor, and eligibility for final compensation.

## Who is eligible for Kentucky Retirement Credit Computed for Military Service?

All service credit must have been for service in the U.S. Armed Forces for which the employee received an honorable discharge. Employees who receive military retired pay are not eligible to purchase service credit. For more information, contact the Kentucky Public Pensions Authority.



<https://www.kyret.ky.gov/Members/Pages/Members.aspx>



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Office: 502-607-1513  
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### SFRS

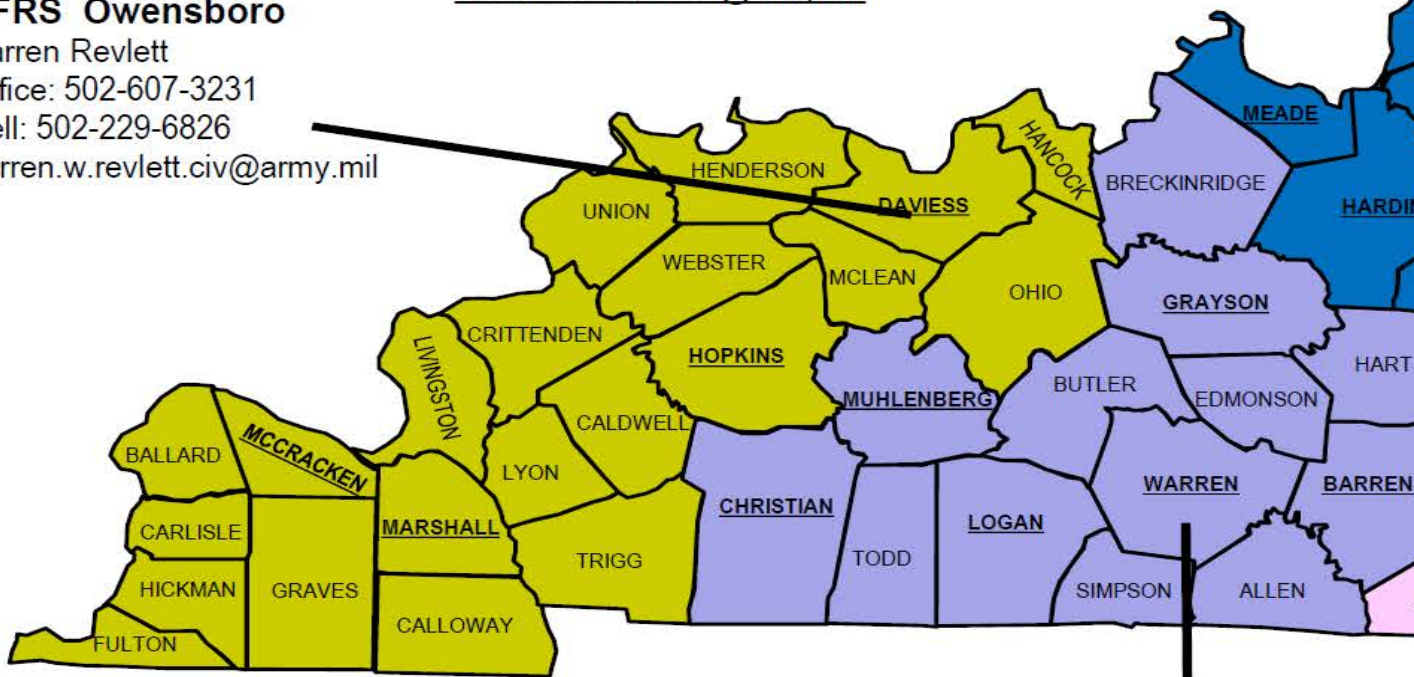
Joe Bru  
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[joe.k.br](mailto:joe.k.br)

### SFRS Louisville

Jessica Farris  
Office: 502-607-2646  
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**Soldier and Family Readiness Specialists (SFRS)**  
**Regional Map 1-800-372-7601**

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joe.k.brummett.civ@army.mil

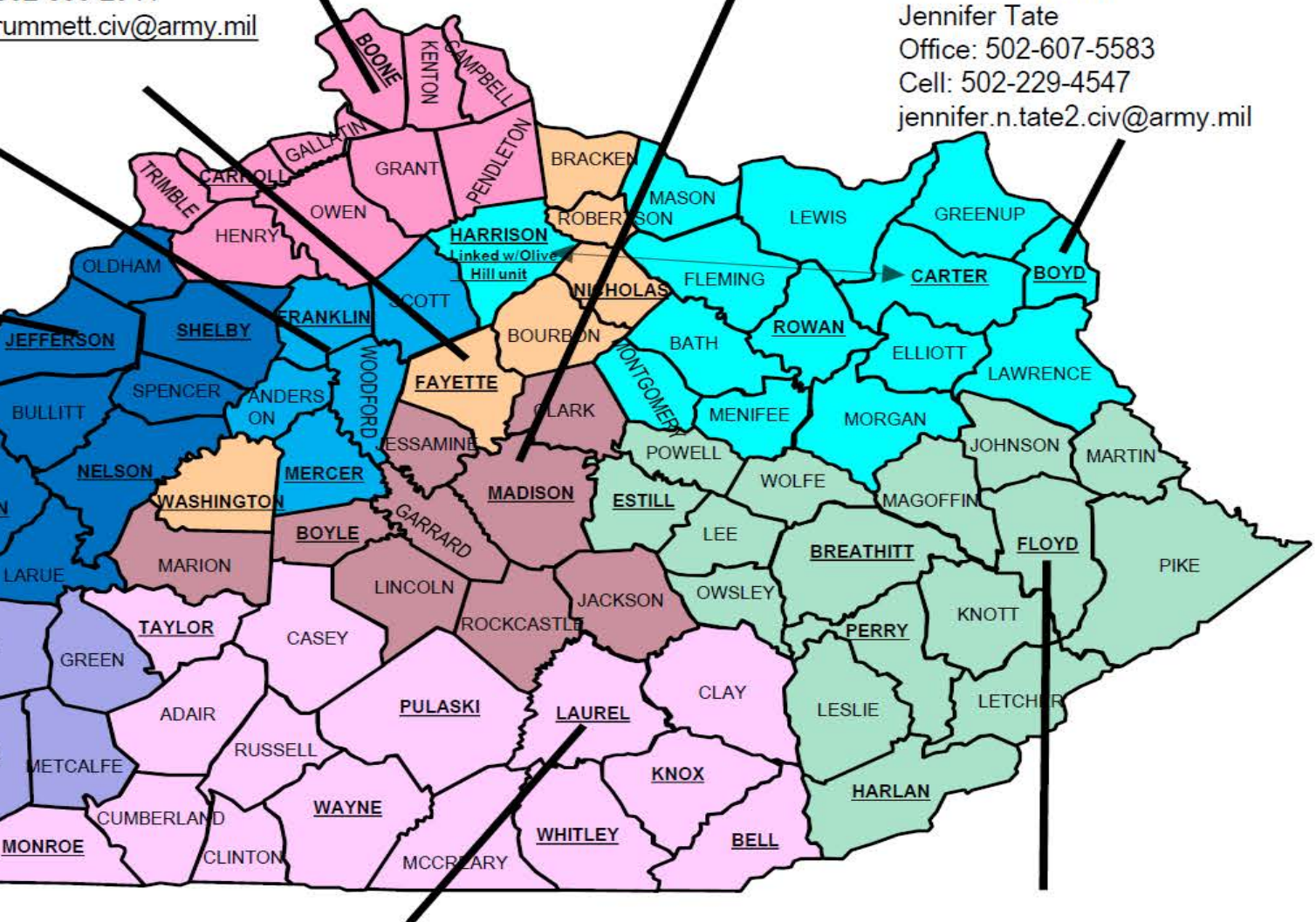
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# Family Resources

## PRIORITIZE YOUR MENTAL HEALTH

YOU MATTER. WE CARE.

SEEKING HELP IS AN ACT OF STRENGTH.

Free, confidential support for Veterans and Military in crisis and their families and friends.

Call the Veterans Crisis Line at 1-800-273-8255 and Press 1 or send a TEXT to 838255

Confidential chat at: [www.veteranscrisisline.net](http://www.veteranscrisisline.net)

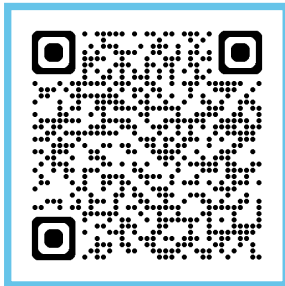


**Veterans  
Crisis Line**



**Military  
Crisis Line**

**1-800-273-8255 PRESS 1**



DOWNLOAD



THE

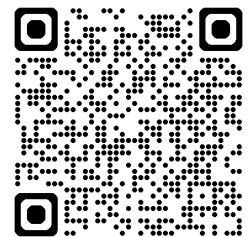
**HERO CARE APP**  
today!

If you have a family emergency, contact the American Red Cross.

877-272-7337

[Redcross.org/HeroCareNetwork](http://Redcross.org/HeroCareNetwork)

24 hours a day, 7 days a week



The following information will be needed about your service member:

Legal Name:

Branch of Service:

Last four of SSN:

Unit:

Rear Detachment:

Rank:

DOB:

Installation:



**American  
Red Cross**

# MILITARY ON<sup>RE</sup>SOURCE

## Master your MilLife!

MILITARY  
ON<sup>RE</sup>  
SOURCE

PODCAST

Financial Management for Surviving  
Spouses and Surviving Children



**Let's Talk:** Confidential non-medical counseling for things like relationships, parenting, stress, and more. Sessions by phone, live chat, or face-to-face appointments. Twelve free sessions per National Guard member.

**Master Money:** Financial counseling, free tax prep, e-filing, and consolidations with MilTax.

**Care for Kids:** New parent support and help finding child care, e-Books and online homework tutoring.

**Healthy and Happy:** Online personal health and wellness coaches. Learn about building and maintaining healthy relationships. Tools to reduce stress and improve your mood. Connect to nutrition, fitness and other free resources.

**Kick Start your Career:** Career and coaching for spouses. Scholarships and guidance on education. Job fairs and employment partnerships.

**Boldly Deploy:** Tasks and considerations with Plan My Deployment. Legal information for matters like power of attorney. Tips for preparing property—and people— for your absence.



OUR  
RELATIONSHIP  
Online Support For Your Relationship



Kentucky State Consult-  
ant Contractor  
[www.militaryonesource.mil](http://www.militaryonesource.mil)

(502) 640-1525  
1-800-342-9647



# Military Kids

## Our Military Kids:

The Our Military Kids program supports military families by providing grants that help cover the cost of youth activities while a parent is deployed.

**Each grant covers up to six months of expenses for one activity per child, including:**

- Sports
- Fine arts
- Enrichment programs
- Camps
- Tutoring

**Children may be eligible if they:**

- Are military dependents ages 3 through 18 (through high school graduation)
- Have a parent or guardian serving on an eligible stateside or overseas mission (AGR assignments and training are not eligible)
- Begin the activity before the Service member returns home

**Grant Eligibility Based on Mission Length:**

- *Missions of 90–179 days (cumulative within 12 months):* Each child may receive one grant, up to \$300
- *Missions of 180 days or more (cumulative within 12 months):* Each child may receive up to two grants, \$300 each, for the same or different activities during the deployment

Must apply for each grant separately: <https://www.ourmilitarykids.org/>.



## Tutor.com:

Tutor.com provides free, online academic support for National Guard members and their dependents. This benefit is available for K-12 students, college students, and adult learners at all skill levels.

Learn more and get started at: [www.tutor.com/military](http://www.tutor.com/military).





**YMCA:**

ARMED SERVICES YMCA

Families of deployed National Guard members are eligible for free memberships for dependents and respite child care (ages 0-12). More information at: [www.asymca.org/ymca-dod-military-outreach-initiative](http://www.asymca.org/ymca-dod-military-outreach-initiative).



**BOYS & GIRLS CLUBS  
OF AMERICA**

AFFILIATED

**MILITARY  
YOUTH PROGRAMS**  
**BETTER TOGETHER**

**Boys and Girls Clubs of America:**

- \$200 credit for military dependents, ages 6-18.
- Covers one year membership (\$30) and \$170 credit towards club activities.
- Local clubs may offer other military promotions and even free programming!
- Find out more at: [www.bgca.org/military](http://www.bgca.org/military).



**Military Child Education Coalition:**

Military life is ever-changing. Our help is always here.

We understand the impact a military lifestyle can have on a child academically, emotionally, and socially. That is why we made it our mission to serve the children of those who serve us all — connecting them to schools, organizations, and other resources to ensure they are college-, work-, and life-ready.

For more information visit: <https://militarychild.org/>.



# Career Opportunities

## **Active Guard Reserve (AGR) Positions:**

AGR Soldiers serve full-time and enjoy the same benefits as Active-Duty Soldiers. With an AGR job, you receive full pay, medical care for you and your family, and the opportunity for retirement after 20 years of active service. AGR Soldiers are stationed at every armory throughout the Commonwealth. They serve full-time on active duty in positions ranging from personnel services, supply, readiness, recruiting and retention, and many more.



Check website for current positions:

<https://ftsmcs.ngb.army.mil/protected/Jobs/Applications>

**\*\*CAC required log in\*\***



## **Dual Status Federal Technician Positions:**

National Guard dual-status technicians are a unique type of federal employee. They are civilians who work for the National Guard. Their jobs range from helicopter, airplane, and tank-mechanics to clerical and support workers. Unlike other federal employees, National Guard dual-status technicians are required to maintain military status as a condition of their civilian position.

Scan QR code for current USA Jobs positions or visit:

[https://ky.ng.mil/Personnel-Services/Employment- Opportunities/](https://ky.ng.mil/Personnel-Services/Employment-Opportunities/)

## **Tour Of Duty:**

Tour of Duty is a component of the Mobilization Common Operating Picture (MOBCOP) suite of applications. Reserve Component Soldiers (USAR, IRR, ARNG, IMA) can find and volunteer for Active-Duty tours.

Check website for current positions:

<https://mobcop.aoc.army.pentagon.mil>

**\*\*CAC required log in\*\***



# Army PaYS Program

The private sector values your Army service, skills, and training

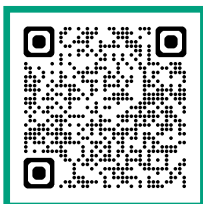
The Partnership for Your Success (PaYS) Program is a strategic partnership between the U.S. Army and a cross section of corporations, companies, and public sector agencies. Participants include Amteck, Century 21, Delta Airlines, and many more.



The Program provides America's Soldiers with an opportunity to serve their country while they prepare for their future. PaYS partners guarantee Soldiers an interview and possible employment after the Army. This unique program is part of the Army's effort to partner with America's business community and reconnect America with its Army.



*"I've always said the best employees who come to this company will be ones who served our country because of the dedication they have to care for others, their attention to detail, and the discipline and structure they go through." -Diane Turner, CEO of Amteck*



For a full list of current partners, visit:

<https://www.armypays.com/INDEX.html#fh5co-current-partners>



**Overview:** Employer Support of the Guard and Reserve (ESGR) is a Department of Defense program established in 1972 to strengthen relationships between Reserve Component Service members and their civilian employers. Kentucky ESGR emphasizes educating employers on the unique benefits of hiring Guard and Reserve members, highlighting how these individuals' skills and experiences contribute to workplace success and national defense.

**Mission:** To promote employer support for Guard and Reserve service by showcasing the advantages of hiring Service members and fostering an appreciation for their contributions to national defense.

**Vision:** To build a workforce culture in which all Kentucky employers recognize the value of Guard and Reserve Service members and actively support their military and civilian careers.

#### Key Services and Resources:

- **Promoting Workforce Excellence:** Highlighting how the leadership, discipline, and technical skills of Guard and Reserve members enhance workplace productivity.
- **Educational Outreach:** Providing employers with insights into the benefits of employing military personnel and practical tools to support their dual careers.
- **Networking Opportunities:** Facilitating connections between employers and highly skilled Service members seeking civilian employment.

**Employer Recognition Programs:** Honoring employers who go above and beyond in supporting their Guard and Reserve employees.

#### Employer Awards Program:

- **Freedom Award:** The highest recognition by the Secretary of Defense for companies who provide extraordinary support to Guard and Reserve employees.
- **Patriot Awards:** Nominated by Service members or their families, this award highlights outstanding employer support at the first line supervisor level.
- **Seven Seals Award:** Recognizes significant contributions by anyone to ESGR's mission.



**Modernized ESGR Support Efforts:** Kentucky ESGR has enhanced its efforts to emphasize the benefits of hiring Reserve Component members:

- Expanded outreach to educate employers on the strategic value of employing Service members.
- Strengthened employer-focused resources to support effective workforce integration.
- Developed new tools to showcase the role of employers in supporting national defense.

**Veteran Employment Support:** Veterans and Reserve Component members seeking employment can access resources through these Kentucky-based organizations:

- **Kentucky Career Center:** Offers job placement services, resume assistance, and career counseling.
- **Hire Heroes USA:** Provides personalized career coaching and resources for Veterans.
- **Kentucky Chamber Foundation's Workforce Center:** Specializes in connecting Veterans with employers across the state.

**Operation Hire Kentucky:** A statewide initiative matching military skills with civilian job opportunities.

**Employer Best Practices for Supporting Service Members:**

- Recognize the unique skills and perspectives Guard and Reserve members bring to your organization.
- Create flexible policies to accommodate training and deployment schedules.
- Participate in ESGR's Statement of Support program to demonstrate your commitment to the military community.
- Engage in ESGR-sponsored events like "Bosslift" to gain firsthand insight into the military roles of your employees.

**Kentucky ESGR:** For more information, assistance, or to nominate your employer for an award, contact:

Kentucky ESGR Representative  
Phone: (502) 607-6055  
Email: [kentucky.esgr@army.mil](mailto:kentucky.esgr@army.mil)

Scan QR code to learn more or visit: <https://www.esgr.mil/Employer-Awards/ESGR-Awards-Programs>



Visit the ESGR Website for additional resources and updates.

By hiring and supporting Kentucky's Guard and Reserve members, employers play a vital role in bolstering our national defense and building stronger communities.



# Non-Commissioned Officer Education System (NCOES)

## **Basic Leader Course (BLC):**

Prepares Soldiers to lead team-level elements as a sergeant by providing knowledge, skills, and experience to succeed as a non-commissioned officer (NCO). BLC serves as the foundational course for your leadership journey.

Upon completion of BLC, junior leaders will be able to:

- Lead by example and model characteristics of the Army Profession
- Demonstrate basic leader attributes and competencies, critical thinking, and problem-solving skills
- Communicate effectively through verbal and written communication to lead, supervise, coach, and mentor Soldiers
- Prepare and conduct individual training
- Execute Troop Leading Procedures (TLPs) at the team level



## **Advanced Leader Course (ALC):**

Prepares sergeants for responsibilities as a staff sergeant, focusing on the NCO Common Core Competencies (NCO C-3). ALC builds your competence as a future squad leader within your MOS. Upon completion of ALC, leaders will be able to:

- Demonstrate leader attributes and competencies at an advanced level, thinking critically to generate creative ideas and solve complex problems
- Demonstrate further development of effective verbal and written communication skills
- Prepare and deliver military briefings
- Train, lead, and conduct operations at the squad level



## **Senior Leader Course (SLC):**

Prepares staff sergeants for responsibilities as a sergeant first class, focusing on advanced development of NCO C-3. SLC builds your competence as a future senior NCO within your MOS. Upon completion of SLC, leaders will be able to:

- Collaborate and exchange ideas to provide innovative leadership and training
- Examine and analyze management techniques and mission command systems
- Demonstrate advanced verbal and written communication skills
- Train, lead, and conduct operations at the platoon level



***What's next for your career?***

***Promotions depend on your completion of these leadership schools and are important to your career progression.***

# Extension Bonus

## FY26 Eligibility:

- Grade: E-4 to E-7
- Within 1 year of ETS
- Legacy Retirement: Less than 13 years and 1 month of service
- BRS Retirement: No less than 5 years time in service, and no more than 6 years and 1 month time in service
- Deployable unit
- Passing ACFT/AFT and H/W
- Duty MOS-Qualified
- Not Excess
- Not AGR or MILTECH

## Benefit: **\$10,000**

- Three-year contract
- Lump sum payment



# Officer Candidate School

## Overview:

Officer Candidate School (OCS) is an option for those looking to become a commissioned officer. Commissioned officers in the National Guard are responsible for leading and training enlisted Soldiers, planning missions, and organizing the internal and external affairs. Officers are entrusted with the welfare, morale, and professional development of the Soldiers under their command. OCS allows college-educated individuals to gain the knowledge and skills necessary to be commissioned as officers. Through classroom instruction and training exercises, candidates learn to become leaders. In the National Guard, you have three options for attending OCS: State, Accelerated, and Federal. These options differ in their eligibility criteria, training location, and length of training.



## State OCS:

Conducted part-time. State OCS candidates train one weekend per month, for 12 months, to complete OCS. Training weekends are conducted at Wendell H. Ford Regional Training Center in Greenville, Kentucky. In addition to the monthly training weekends, State OCS candidates attend a yearly two-week training block in Alabama, which happens in the summertime. Candidates enlist as an E-4 and are paid at E-5 once in the OCS program (unless already a member of they KYARNG holding a higher rank).



## Accelerated OCS:

Accelerated OCS candidates attend 8 consecutive weeks of training in Alabama, offered every summer and winter. Candidates enlist as an E-4 and are paid at E-5 once in the OCS program (unless already holding a higher rank in the KYARNG).

## Eligibility for State and Accelerated OCS:

All applicants must have a 110 GT score (a line score derived from the ASVAB), at least 90 college credits completed, and must meet the age requirements of commissioning by the age of 42 (commissioning happens right after the completion of the OCS program).



### **Federal OCS:**

Federal OCS candidates attend 12 consecutive weeks of training at Fort Moore, Georgia. Federal OCS candidates enlist as an E-4 and are paid at E-5 rate once in the OCS program (unless already holding a higher rank in the KYARNG).

### **Eligibility for Federal OCS:**

All applicants must have a 110 GT score, completed a bachelor's degree, and meet the age requirement to commission prior to their 34th birthday.





# Warrant Officer Candidate School



Warrant officers are technical and tactical experts. They are considered to be the best of the best in their field. Following the warrant officer path makes you critical to administering and executing plans – it means you are the leader officers and enlisted personnel look to for advice and direction.

Specialized training prepares you to be a technical and tactical expert in your field and an effective leader, instructor, and advisor to both subordinates and commanders who depend on you. With over 40 different tech warrant specialties, you will likely have options to select from based on your MOS. Regardless of which warrant officer career direction you choose, you'll be on a path to higher rank, increased responsibility, and greater pay and benefits.

In the National Guard, you have two options for attending Warrant Officer Candidate School (WOCS): State and Federal. These options differ in their eligibility criteria, training location, and length of training.



**State WOCS:** Conducted part-time. State WOCS candidates train one weekend per month for five months, and conduct a 15-day AT to complete their WOCS. These training weekends are conducted at Wendell H. Ford Regional Training Center in Greenville, Kentucky. Classes begin in April and November each year and include one orientation weekend the month prior to start date.

**Federal WOCS:** Conducted full-time. Federal WOCS candidates attend 5 weeks of training at Fort Rucker, Alabama. Classes begin each month, but seats are limited.

## **Eligibility:**

All applicants must have a 110 GT score. Additional prerequisites are dependent on MOS.

- Graduates of WOCS can accept an appointment to WO1 upon graduation or take a certificate of eligibility (COE)
- Certificates of eligibility are valid for five years and are typically used by AGR Soldiers until a position becomes available

For more information, contact the Warrant Officer Strength Manager at 502-607-6200.







# Education



National Guard Soldiers, Veterans, and eligible Dependents are eligible for a number of voluntary education benefits for part-time service.

## **KYNG - State Tuition Assistance (State TA):**

KYNG State TA pays up to 100% tuition at Kentucky public colleges and universities. Participating private colleges are capped at \$5,472/semester. May be used for Associate's and Bachelor's degrees.

## **Lifetime Caps (Increase 5% annually):**

- \$28,000 for Community and Technical Colleges
- \$56,000 for public universities and participating private colleges
- \$70,000 for research universities (UK, UofL)

## **Application Deadlines:**

- Fall term: apply before 1 April
- Spring term: apply before 1 October
- Summer/Winter terms not available



These can be used with Federal Tuition Assistance (FTA) and GI Bill. For more information, visit:  
***<https://ky.ng.mil/personnel-services/education-and-incentives>***

# Federal Tuition Assistance

## **Federal Tuition Assistance (FTA):**

Supports college tuition up to a Master's Degree nationwide.

### **Eligibility:**

- Passing AFT and H/W
- Not receiving any ROTC Scholarships
- No lateral or lesser degrees
- May use alongside any GI Bill

### **Benefit:**

- \$250/credit hour paid to school
- Up to 18 credit hours per fiscal year

### **May use towards:**

- Associate's Degree
- Bachelors (up to 130 hours)
- Masters (up to 39 hours)
- Academic Certificate (up to 21 hours)



### **Application:**

- Apply 8-60 days before classes start at: <https://armyignited.cce.af.mil/student/public/welcome>

## **Credentialing Assistance Program:**

The Army's Credentialing Assistance (CA) Program provides Soldiers with funding for more than 2,200 credentials listed on the Army Credentialing Opportunities website (COOL): <https://www.cool.osd.mil>

### **Benefit:**

CA will pay up to \$2,000/fiscal year (1 October-30 September) towards expenses for classroom, hands-on, online/blended training. Associated materials to include: manuals, study guides, textbooks, processing fees, test fees, related fees for continuing education requirements, and recertification of credentials. Soldiers are authorized one credential per fiscal year, and up to three credentials per 10 years of service.

### **Certifications include:**

- Associate Professional in HR (aPHR)
- Certified Logistics Technician (CLT)
- Certified Personal Trainer (CPT)
- Certified Welder (CW) Commercial
- Commercial Driver License (CDL)
- Lean Six Sigma
- Project Management Professional
- Emergency Medical Technician
- Private Pilot, Airplane Single Engine

**Apply 60 days prior to certification at: <https://armyignited.cce.af.mil/student/public/welcome>**

# Planning For College

## AVERAGE COLLEGE STUDENT

AVERAGE COST OF A 4-YEAR PUBLIC COLLEGE TUITION IN KENTUCKY

**\$43,776**  
**(\$10,994/YEAR)**

+

AVERAGE COST OF BOOKS FOR 4 YEARS

**\$1,880**  
**(\$470/YEAR)**

=

**\$45,656**



\*Tuition average reported by Kentucky Higher Education Assistance Authority (KHEAA)

\*\*average book cost from EducationData.org



## COLLEGE STUDENT

4 YEARS OF STATE TUITION ASSISTANCE:

**\$70,000**  
**(\$17,500/YEAR)**

+

4 YEARS FEDERAL TUITION ASSISTANCE:

**\$16,000**  
**(\$4,000/YEAR)**

+

36 MONTHS OF MONTGOMERY GI BILL-SR  
AT FULL TIME RATE:

**\$16,766**  
**(\$466/MONTH)**

+

36 MONTHS OF MONTGOMERY GI BILL  
KICKER

**\$12,600**  
**(\$350/MONTH)**

+

4 YEARS OF MONTHLY DRILL PAY AND ANNUAL TRAINING PAY AT E-2 RATE:

**\$18,993.24**

=

**\$134,359.24**

# Education

## Student Loan Repayment Program (SLRP)

**\$50,000**

### Enlisted Loan Repayment Program

- E-3 to E-7, less than 16 years service
- Extending within 1 year of ETS
- Repays federal education loans
- 6-year contract may be extended

**\$250,000**

### Health Professional Loan Repayment

- Serve in a critical medical specialty
- 7-year service obligation
- Repays professional degrees
- Pays up to \$40,000 per year according to branch

**\$80,000**

### Chaplain Loan Repayment Program

- Qualified 56A (Chaplain)
- Repays Masters in Divinity
- \$20,000 3-year contract
- Pays up to \$6,666.66 per year
- May re-contract up to \$80,000



42.8 million students owe an average debt of:

**\$40,681**

# Reserve Officers' Training Corps

The high price of tuition does not have to stand in the way of a great education. The National Guard provides financial assistance to students who wish to attend college and enlist in the National Guard, with three major scholarships for full-time students: the Guaranteed Reserve Forces Duty (GRFD) Scholarship, the Minuteman Scholarship, and the Army National Guard (ARNG) Dedicated Scholarship. The purpose of these scholarships is to train and prepare the National Guard's future leaders. Individuals who participate in this program and receive the scholarship will have an 8-year military service obligation after completing their college degree.

To receive one of these scholarships you must be involved in the Simultaneous Membership Program (SMP) with a National Guard unit while attending school and participate in Reserve Officers' Training Corps (ROTC) at your college. Both scholarships are non-revocable. You must stay academically aligned throughout the program. After graduation, you commission as an officer with the National Guard, and your 8-year service obligation begins.

## Scholarship Details:

- Scholarships are available for 1-4 years
- Individual commits to commissioning with the National Guard
- Individual receives FULL tuition and fees or \$10,000 Room and Board Stipend
- Annual \$1,200 book stipend
- ROTC Cadet Stipend - \$420/month for 10 months each year
- Earn E-5 drill pay during SMP duties
- GI Bills available to use alongside scholarship (will depend on the individual's current or prior service)
- Current Guard members can utilize State Tuition Assistance alongside scholarship benefits
- If eligible for MGIB-SR, individual may also utilize SMP Kicker - \$350/month



## To qualify for an ROTC scholarship benefit, you must:

- Be a U.S. citizen
- Be accepted to a college/university with an ROTC program
- Have a 2.5 cumulative GPA and maintain a 2.0 every semester
- As an incoming freshman, have a minimum 19 ACT or 1000 SAT to qualify for the 4-year Minuteman Scholarship
- Be under 31 years of age for the entire year of commissioning
- Be a full-time student
- Complete the ROTC Basic Course requirements of Basic Combat Training
- Be medically and morally qualified
- 4-year scholarships require a nomination from **TAG (ask your recruiter for more information)**

# ROTC Non-Scholarship

Scholarships for ROTC are limited, and there are times when an individual may not apply in time to receive one, or may not be a competitive applicant at the time of application. Current National Guard Soldiers can still participate in ROTC and complete their officer training requirements without a scholarship.

These individuals utilize their enlisted education benefits to pay for their education: State Tuition Assistance, Federal Tuition Assistance, and the Montgomery GI Bill Selected Reserve. These individuals will receive the ROTC Cadet Stipend (\$420/month for 10 months) alongside their enlisted benefits.

Non-scholarship cadets can apply for scholarships every following year of college if they are interested.

Non-scholarship cadets participate in the Simultaneous Membership Program (SMP). SMP is a 2-year course where cadets are paired with and mentored by a current National Guard Officer. SMP involves drilling with a National Guard unit one weekend each month and learning from their assigned mentor. Cadets receive E-5 drill pay at these drill weekends, which averages out to about \$408.76/month.

Non-scholarship Cadets can compete for Active-Duty commissions if they do not accept a scholarship.



# Post-9/11 GI Bill (Chapter 33)



## **Post-9/11 GI Bill (Chapter 33):**

An enhanced GI Bill for those with qualifying active-duty service.

### **Eligibility:**

- Serve at least 90 days of qualifying active duty as defined below, on or after Sept. 11, 2001
- Service in an active component
- Mobilization or other active service in a reserve component under: Title 10 USC, Sections 688, 12301(a), 12301(d), 12301(g), 12301(h), 12302, 12304, 12304(a), and 12304(b)
- Title 10 AGR or Title 32 AGR, including One-Time Occasional Tours (OTOT)
- Title 32 ADOS for National Emergencies declared by the President (e.g., COVID orders)

### **Benefit:**

- Tuition and Fees: up to 100% in-state tuition or up to \$29,920.95 per year for private schools
- Book Stipend: up to \$1,000 per year
- Housing Stipend:
  - Must attend more than 1/2 time
  - Equal to BAH of E5 with dependents for school zip code or up to \$1,169 for online students
- Benefits are tiered based on total active-duty service. See here for benefit amounts for your school: <https://www.va.gov/gi-bill-comparison-tool>

Application: <https://www.va.gov/education/how-to-apply/>



# POST-9/11 GI BILL

# Payment Tiers

Active Duty Service	Percentage
At least 36 cumulative months*	100%
At least 30 days and discharged for service-connected disability	100%
Purple Heart Recipients	100%
At least 30 cumulative months*	90%
At least 24 cumulative months*	80%
At least 18 cumulative months	70%
At least 6 cumulative months	60%
At least 90 cumulative days	50%

\*May include Basic Training and AIT if completed after 11 SEP 2001

## **Post-9/11 GI Bill - Transfer of Education Benefits (TEB):**

Eligible Soldiers may transfer unused months of education benefits to their dependents.



### **Eligibility:**

- Earned Post-9/11 GI Bill from active service
- Completed 6 years of service
- ETS allows for a 4-year service obligation
- Not flagged
- Not undergoing MEB/Retention Boards
- Purple Heart recipients may transfer at anytime and without obligation

### **Benefit:**

- Transfer up to 36 months of Post-9/11 GI Bill to spouse and children

### **Application:**

- Extend ETS if needed
- Enter GI Bill transfer request:  
[https://milconnect.dmdc.osd.mil/milconnect/public/faq/Education\\_Benefits-How\\_to\\_Transfer\\_Benefits](https://milconnect.dmdc.osd.mil/milconnect/public/faq/Education_Benefits-How_to_Transfer_Benefits)

More details may be found here: <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>

⇒ More than 1,500 members have transferred Post 9/11 GI Bill to their dependents



# GI Bill®

## **Chapter 1606 Montgomery GI BILL—Selected Reserves:**

This GI Bill provides a monthly stipend to assist with expenses while pursuing postsecondary education. This stipend is paid directly to the Soldier monthly while enrolled in any VA-approved educational or vocational program or apprenticeship (for up to 36 months).

### **Eligibility:**

- 6-year contract
- Not receiving ROTC Scholarship (10 USC 2107)
- May use towards any degree level
- May use with State TA and Federal TA

### **Montgomery GI Bill Kicker:**

The National Guard offers a Kicker incentive to qualified Soldiers at enlistment and extension.

### **Eligibility at Extension:**

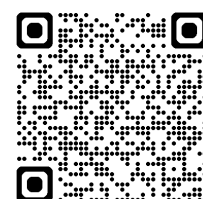
- Grade: E1 – E7
- 50+ AFQT Score on ASVAB
- 3-14 years of Guard service
- Passing AFT, H/W
- Duty MOS-Qualified in deployable unit
- No ROTC Scholarships under Title 10 USC 2107
- Not AGR or TECH

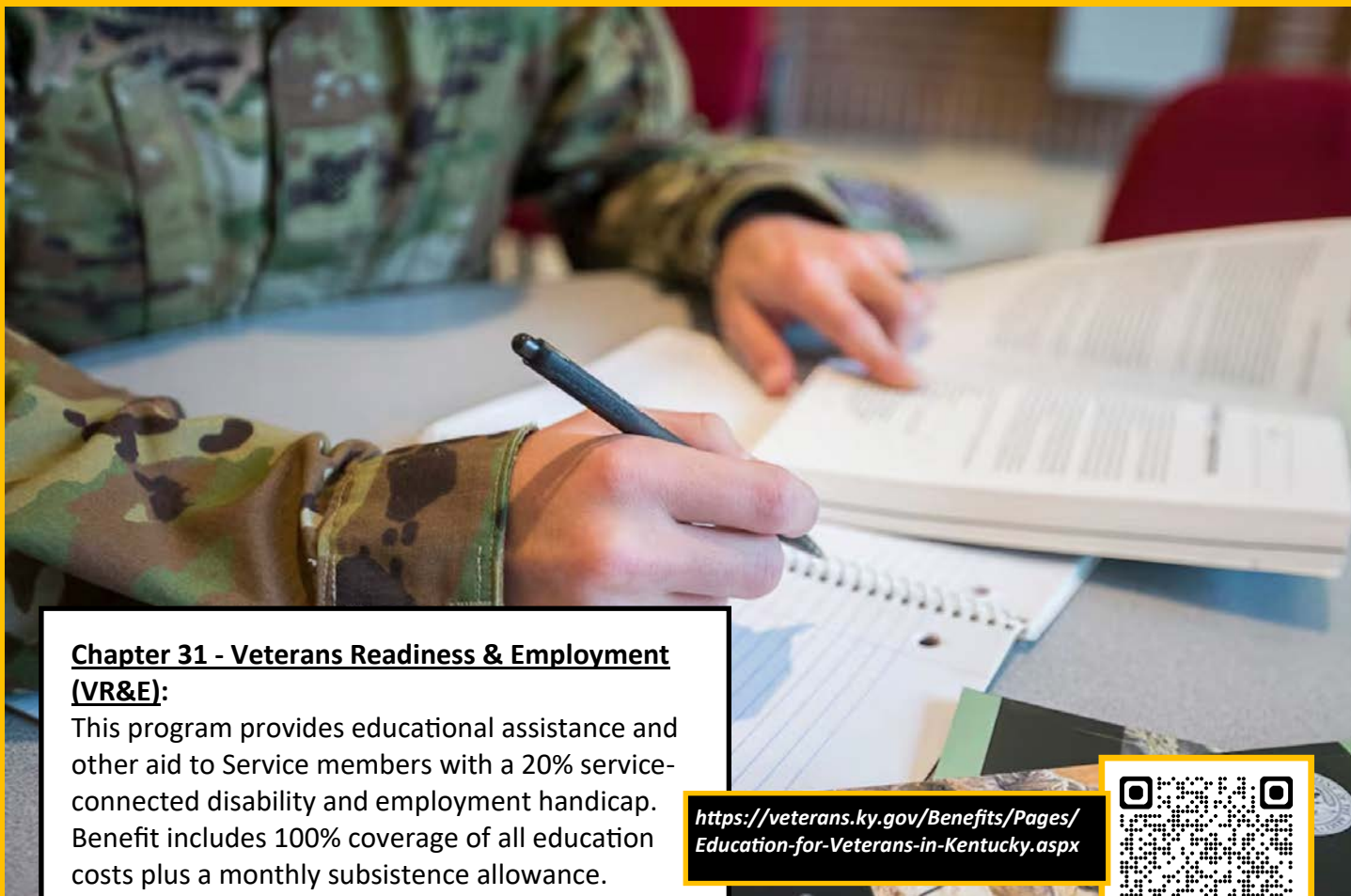
### **Eligibility for Officers:**

- ROTC, OCS, WOCS
- Newly Commissioned Officers



Scan QR code for application: <https://www.va.gov/education/how-to-apply/>





### **Chapter 31 - Veterans Readiness & Employment (VR&E):**

This program provides educational assistance and other aid to Service members with a 20% service-connected disability and employment handicap. Benefit includes 100% coverage of all education costs plus a monthly subsistence allowance.

<https://veterans.ky.gov/Benefits/Pages/Education-for-Veterans-in-Kentucky.aspx>



### **Kentucky Tuition Waiver:**

For dependents of deceased Service members and those with 100% service-connected disability. Benefit waives tuition costs at any Kentucky public college. More can be found here:

***<https://veterans.ky.gov/Benefits/Pages/Education-for-Veterans-in-Kentucky.aspx>***

- **Armed Forces Classification Test (AFCT):**  
To raise ASVAB scores and further career (e.g., MOS change, OCS, WOCS)
- **Selection Instrument Flight Training (SIFT):**  
Required to apply for Army aviation training
- **Defense Language Proficiency Test (DLPT):**  
To certify proficiency level in 65+ language
- **Defense Language Aptitude Battery (DLAB):**  
Required to attend Army foreign language school

Testing is available in Frankfort, at Fort Knox or Fort Campbell. New 40-hour classroom-based prep course available for AFCT test takers.



# Education

# Planning Tools



## School Choice:

- **Joint Services Transcript (JST):** The JST contains a record of your military educational experiences plus evaluated college credit recommendations. The acceptance of American Council on Education (ACE) credit recommendations varies depending on an institution's policies, procedures, and degree requirements. To request a transcript, visit the JST website at <https://jst.doded.mil/jst/>
- **TA DECIDE:** An online information and comparison tool to support decision-making for selecting schools, choosing the right program and making decisions that are aligned with unique personal goals. Learn more at <https://www.dantes.mil/tadecide/>
- **College Scorecard:** This site compares schools by degree, location, size of student body, specialized school missions, and for public, private nonprofit, or private for-profit, as well as religious affiliation. Learn more at <https://collegescorecard.ed.gov/>
- **GI Bill Comparison Tool:** Enables users to calculate benefits and research approved programs of study. Users enter their military status, the GI Bill benefit they plan to use, and information about their school or employer (for approved apprenticeship/on-the-job training programs). Learn more at <https://www.va.gov/gi-bill-comparison-tool>

## Career Interest Surveys:

- **Kuder Journey:** Supports members pursuing civilian employment. Users provide their military background, needs and barriers to create a custom menu of resources that facilitate a personalized approach to career development. This easy step-by-step development process begins with the completion of three assessments that provide a reliable planning foundation for military members. Learn more at <https://dantes.kuder.com/>
- **Career Path DECIDE:** This tool identifies potential best fit careers based on military occupation, education level and prior civilian work experience. It helps find the right Credential and/or Degree programs needed to fill education gaps they may have to make them even more qualified, prepared, and marketable. Learn more at <https://careerpathdecide.org/career-planning/quick-match>

### College-Level Examination Program (CLEP) Testing:

- **DANTES:** Funds CLEP tests for members who show their common access card (CAC). Test site may still charge a sitting fee. Find more at: <https://www.dantes.mil/clep/>
- **Free CLEP Prep:** This website tells you what to expect for many CLEP and DSST exams, offers all kinds of test-taking tips, study guides, and resources, plus it's 100% free. <http://www.free-clep-prep.com/>
- **College Board:** CLEP study materials available upon registration, military members will receive a free eGuide: <https://clep.collegeboard.org/earn-college-credit/military-benefits>
- **Modern States:** Free online courses taught by professors from leading institutions, have no prerequisites or restrictions for enrolling and cover all CLEP exam subjects. <https://modernstates.org/course>



### Course and Test Preparation:

- **Online Academic Skills Course:** The OASC focuses on preparing you with the academic skills needed to do well on the ASVAB/AFCT. <https://dantes.petersons.com/>
- **Harvard College Writing Center:** An overview of the college essay, citing sources, and strategies for outlining. <https://writingcenter.fas.harvard.edu/pages/resources>
- **Khan Academy:** Comprehensive videos and practice quizzes to help with college-level mathematics, science, and history tests. [www.khanacademy.org](http://www.khanacademy.org)
- **Coursera:** Online classes in real time with real teachers for free. Classes are offered on a broad base of subjects including; history, religion, public speaking and many others. [www.coursera.org](http://www.coursera.org)
- **MWR Library:** A variety of online resources to assist you with your testing preparation needs including Mango Languages supporting over 70 foreign languages and EBSCO Learning Express with tutorials and flash cards supporting CLEP, ACT, GRE, etc. <https://www.armybiznet.com/>
- **Tutor.com:** Provides homework and study help from professional tutors any time you need it, FREE for all Service members and their families.



<https://military.tutor.com/home>



### **Minuteman Scholarship:**

Minuteman Scholarships can be either two-year GRFD scholarships or DEDNG-GRFD scholarships that cover up to four years. They guarantee that Cadets who commission as Army officers will serve in the Guard. A Minuteman Scholarship requires a nomination letter as part of the scholarship packet and offers either full tuition and mandatory fees or a room and board flat rate of \$10,000 per year, covering up to four years (or eight semesters) of benefits. Minuteman Scholarship recipients also receive a \$1,200 annual book allowance and a monthly stipend of \$420 for 10 months of the academic year. Minuteman Scholarship Cadets must participate in the SMP while attending college, so they will also receive pay for attending a drill one weekend per month and a two-week annual training in a local Guard unit. In return for these scholarship benefits, a Minuteman Cadet will serve as a Commissioned Officer in the Guard in a drilling status for eight years after graduation.



### **My Career Advancement Account Scholarship (MyCAA):**

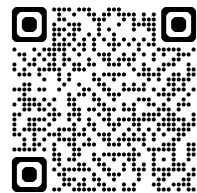
This program offers military spouses up to \$4,000 in financial assistance to pursue a license, certification, or associate's degree at an approved MyCAA Program school. Spouses of active-duty, Guard and Reserve members holding the ranks of E-1 to E-5, W-1 to W-2, and O-1 to O-2 are eligible. They must apply for the program while their spouse is on Title 10 military orders.

### **Military Spouse Scholarships:**

Spouses can access several available scholarships including federal and state, military branch-specific, nonprofits and milSpouse club scholarships.

### **Kentucky National Guard Leader Development Foundation Scholarship:**

KNGLDF offers six scholarships a year to dependent children of an active member serving honorably in the Kentucky National Guard, retired members who served 20 years or more of qualifying service with the Kentucky National Guard, and dependents of deceased members who were serving honorably in the Kentucky National Guard at the time of death. <https://ngaky.org/scholarships>.



**EANGUS:**

The Enlisted Association of the National Guard of the United States (EANGUS) offers multiple scholarships. <https://eangus.org/scholarship-information/>

**POST-9/11 (Chapter 33) - Fry Scholarship**

For dependents of Service members who died in the line of duty or from a service-connected disability. Benefit awards 36 months of Post-9/11 GI Bill to each. More can be found here: <https://www.va.gov/education/survivor-dependent-benefits/fry-scholarship/>



**Education Services Officer (ESO)**  
**(502) 607-1916**

**GI Bill Manager and Test Control Officer**  
**(502) 607-1138**

**Incentives Manager**  
**(502) 607-1307**

**Federal Tuition Assistance & Credentialing**  
**(678) 569-5067**

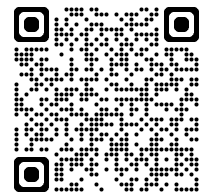
**Education & Incentives NCOIC**  
**(502) 607-1307**

**State Tuition Assistance Manager**  
**(502) 607-1039**

**SLRP Manager**  
**(502) 607-1919**

**VA Education Hotline**  
**(888) 442-4551**

The KYARNG Education and Incentives Office is here to help. Scan the QR code to visit the website. Follow on Facebook and Instagram for news and updates.





# U.S. ARMY JUNIOR ROTC



## Overview:

The Junior Reserve Officers' Training Corps (JROTC) is a career and technical education program that teaches students self-discipline, self-confidence, and leadership skills needed to succeed in adult life. JROTC is taught by instructors who have retired or honorably separated with at least 10 years of service, and is offered at high schools across the state in multiple branches.

## Curriculum:

### **Core Abilities:**

- Critical thinking
- Lifelong learning
- Communicate using visual, verbal, and written tools
- Contribute as a responsible citizen
- Take ownership of actions/choices
- Respect self and others

### **Course Competencies:**

- Decision making
- Perform skills
- Service
- Problem solving
- Product creation

Learn more at <https://www.education.ky.gov/CTE/ctepa/Pages/JROTC.aspx>



## The Blended Retirement System

# Defined Contribution (TSP)



The National Defense Authorization Act for Fiscal Year 2016 created the Blended Retirement System (BRS). This military retirement system blends the traditional legacy retirement pension (defined benefit) with a defined contribution to service members' Thrift Savings Plan (TSP) accounts. A defined contribution plan is a 401(k) type of retirement plan in which the employer, employee or both make contributions on a regular basis. Individual accounts are established and benefits are based on the amount credited to the account (through employer contributions and, if applicable, employee contributions) plus any investment earnings on the money in the account.

TSP advantages include automatic payroll deductions, diverse pre-tax and after-tax investment options, service contributions, beneficiary participant accounts and a variety of withdrawal options.

The TSP defined contribution plan is the same plan thousands of Department of Defense (DoD) and federal government civilians take advantage of for their retirement savings.

## How Contributions Match Up:

### Service Contributions to Your Account

You put in:	Your service puts in: automatic (1%) contribution	Your service puts in: matching contribution	And the total contribution is:
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%
More than 5%	1%	4%	Your contribution +5%

**Automatic (1%) contributions:** The DoD automatically contributes 1% of your basic pay to your TSP after 60 days of service. This does not come out of your pay. It's called a service automatic (1%) contribution, and it begins automatically.

**Matching contributions:** Your service will match up to an additional 4% of your basic pay to your TSP account after two years of service. You can choose to contribute a higher percentage of your base pay to your TSP account, but your service's maximum match is equal to 5% of your base pay.

**Reenrollment:** If you joined the uniformed services after Oct. 1, 2020, you were automatically enrolled into TSP Lifecycle (L) Fund at 5%. While you can opt out of this enrollment, you will be automatically reenrolled each calendar year.

**Portable:** Your TSP account is a portable retirement benefit. When you leave service, you can roll part or all of your account over to an IRA or eligible employer plan, such as a 401(k).

**Vesting:** Being vested means participants in an employee-sponsored retirement plan are eligible to keep all money from their accounts when they leave their jobs.

Type of Contribution	When Started	When Vested
Your contribution		When made
1% auto match	When enrolled 60 days	After two years of service
1-4% match	After two years of service	When made

## Resources

- **Learn** more about the BRS at <http://militarypay.defense.gov/BlendedRetirement>
- **Explore** FINRED's financial information and resources at <https://finred.usalearning.gov>.
- **Navigate** the details by making a free appointment with a personal financial manager or counselor at your installation's Military and Family Support Center, or search <https://installations.militaryonesource.mil> or <https://finred.usalearning.gov/pfcMap>.
- **Discover** all the benefits of the TSP at <https://www.tsp.gov>.



- Download the DoD financial literacy app, Sen\$e, for finances at your fingertips. Find it in the [Google Play](#) and [iOS](#) app stores.

As you reach new milestones and complete your [service's financial readiness training](#), look to the [Office of Financial Readiness](#) and your service for additional trusted resources. You can also follow @DoDFINRED on [Facebook](#) [Twitter](#) [Instagram](#) [YouTube](#)



# The U.S. Uniformed Services Blended Retirement System

## At a Glance

### Saving with the New Blended Retirement System

The Fiscal Year 2016 National Defense Authorization Act provides our military force with a modernized retirement plan built for retirement savings. Beginning in 2018, our service members can get **automatic and matching Thrift Savings Plan contributions** as well as mid-career **compensation incentives** in addition to monthly **annuities for life**. All service members under the current system are grandfathered into today's retirement system.

#### Today's Retirement System:



**2.5% x Years Served x Retired Pay Base**  
after completing 20 years of service

#### 1 Automatic and Matching Contributions

Automatic contributions are seen immediately



You Contribute	DoD Auto Contribution	DoD Matches	Total
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

The DoD automatically contributes **1%** of your basic pay to your **Thrift Savings Plan** after **60 days of service**.

You'll see matching contributions at the start of 3 through the completion of 26 years of service, and...

**You're fully vested—it's yours to keep—as of the beginning of 3 years of service and goes with you when you leave.**

#### 2 Continuation Pay

Received at the mid-career point



You may receive a **cash payment** in exchange for additional service.

#### 3 Full Retired Pay Annuity

Received after completing 20 years of service



Calculate your **retired pay base** by **averaging the highest 36 months of basic pay**. You'll gain this monthly annuity for life after completing 20 years of service.

### Options for Collecting Your Retired Pay

#### Active Component

Full retired pay annuity

#### Reserve Component

Full retired pay annuity beginning at age 60\*



**Lump sum with reduced retired pay**

50% or 25% of monthly retired pay annuity bumps back up to 100% at full retirement age (67 in most cases).

\*Could be earlier based on credited active service



### Effective Date of the New System

#### Your Retirement System

*If you joined the service...*

##### ► After December 31, 2017

You'll be automatically enrolled in the Blended Retirement System.

##### ► After December 31, 2005 but before January 1, 2018

You'll have the choice to enroll in the Blended Retirement System or remain in today's current retirement system.

##### ► Before January 1, 2006

You'll be grandfathered and remain in today's current retirement system.

**Additional information coming soon.**

Sources: Sections 631, 632, 633, 634, and 635 of the Fiscal Year 2016 National Defense Authorization Act.

Created:12/2015

## The Blended Retirement System

# Lump Sum



Lump sum is an option under the [Blended Retirement System \(BRS\)](#) that allows service members to choose a lump sum payment upfront as an advance on their retired pay. Choosing the lump sum option could include the opportunity to pay off debts, buy a house, start a business or invest money in a future goal. Read on for information about trade-offs, timing and more.

## Lump Sum Basics

### The decision.

- Full retired pay upon eligibility -or-
- Lump sum payment of either 25% or 50% of your estimated retired pay.
- You may receive one lump sum payment or annual equal payments — one a year for up to four years. Monthly retired pay reverts to the full amount at full Social Security age, which for most is age 67.

**The trade-off.** By taking either 25% or 50% in a lump sum, your monthly retired paycheck is reduced to 75% or 50% of the full value of your monthly retired pay until you reach full Social Security retirement age.

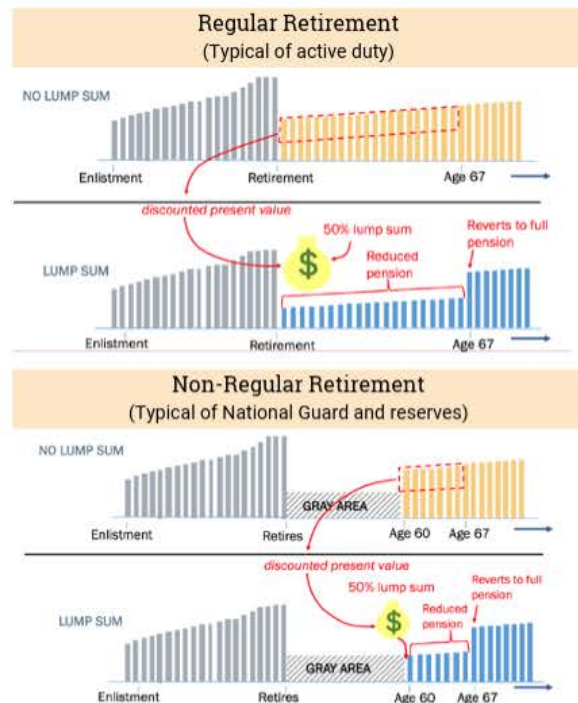
### The cost.

- The lump sum of 25% or 50% is discounted to the present value based on an annual Department of Defense discount rate published in June of each year.
- Note that a lifetime of equal, nondiscounted monthly payments may be worth more.
- For most service members, a guaranteed stream of income for life is likely better than a lump sum.

### The timing.

If choosing the lump sum option:

- Active duty: Notify your servicing personnel office no less than 90 days before retirement.
- National Guard and reserves: Notify your servicing personnel office no less than 90 days before receipt of monthly retired pay (which is at age 60, or earlier based on creditable active service).



## Resources

- **Learn** more about the BRS at <http://militarypay.defense.gov/BlendedRetirement>.
- **Locate** a personal financial manager or counselor at your installation's Military and Family Support Center, or search at <https://installations.militaryonesource.mil> or <https://finred.usalearning.gov/pfcMap>.
- **Estimate** your lump sum payments and see the impact on your retired pay using the BRS calculator at <https://militarypay.defense.gov/Calculators/Blended-Retirement-System-Standalone-Calculator>.

## Other Considerations

**Taxes.** Lump sum payments are considered earned income. Depending on the amount, this **might push you into a higher tax bracket**.

**Survivor benefits.** If you purchase coverage under the Survivor Benefit Plan upon retirement, be sure to **consider the monthly payments when determining your retired pay** after electing the lump sum.

**Disability payments.** If you expect to receive a disability rating from the Department of Veterans Affairs, dependent upon your rating, **disability payments may be reduced by receiving a lump sum**.



OCTOBER 2023: ALL PREVIOUS VERSIONS ARE OBSOLETE.

Download the DoD financial literacy app, Sen\$e, for finances at your fingertips. Find it in the [Google Play](#) and [iOS](#) app stores.

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## The Blended Retirement System

# Defined Benefit (Pension)



Active-duty and members of the National Guard or reserves are eligible for a defined benefit after reaching 20 qualifying years of service under the [Blended Retirement System \(BRS\)](#). A defined benefit pension plan provides a pension payment on retirement that is determined by a formula based on the member's earnings history and length of service. The formula of both active and reserve components is 2% times the years of service, multiplied by the average of the highest three years of basic pay, based on at least 20 qualifying years of service.

## Under the BRS, the Defined Benefit Is Calculated as:

$$\text{Multiplier} \times \text{Years Served} \times \text{Retired Base Pay}$$

*Here's an example:* An active-duty service member (E-7) has an average of highest 36 months of base pay of \$4,797 per month, or yearly base pay of \$57,564. Under the BRS, the multiplier of 2% X 20 years of service = 40% of \$57,564, which is a \$1,919 monthly pension before taxes.

## Defined Benefit Basics

**The multiplier.** The multiplier is the percentage of your retired base pay you receive for each year of service. Under the BRS, your multiplier is 2% per year of service.

**Longer years served equals a higher retirement benefit.** If you retire at 20 years of service under the BRS, you'll receive 40% of your highest 36 months\* of base pay as your defined benefit. That percentage increases by 2% for each additional year of service.

**Inflation.** The defined benefit has an annual cost-of-living (COLA) adjustment. This means your monthly retired pay will change with inflation. The COLA for the BRS is determined each year by the Consumer Price Index for Urban Wage Earners and Clerical Workers.

**Calculate options.** Calculate your potential defined benefit using the official DoD BRS Comparison Calculator at <http://militarypay.defense.gov/Calculators/BRS>.

## Resources

- **Learn** more about the BRS at <http://militarypay.defense.gov/BlendedRetirement>.
- **Explore** FINRED's financial information and resources at <https://finred.usalearning.gov>.
- **Locate** a personal financial manager or counselor at your installation's Military and Family Support Center, or search at <https://installations.militaryonesource.mil> or <https://finred.usalearning.gov/pfcMap>.

**National Guard and reserve:** You will need 20 qualifying years of service to be eligible for a non-regular retirement defined benefit at age 60. However, this age may be reduced to as low as age 50 with creditable active service performed since the beginning of 2018. To determine a non-regular retirement, National Guard and reserve members must calculate their equivalent years of active service.

*\*After retirement, National Guard and reserve members' longevity for pay purposes continues while waiting for receipt of retirement pay (known as the gray area).*

*For example:* After determining equivalent years of service, the formula for the defined benefit is the same.

$$\frac{\text{Reservist with 7,200 retirement points}}{\text{Total retirement points 360}} = 20 \text{ Equivalent years of service}$$



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# BLENDED RETIREMENT SYSTEM

## CONTINUATION PAY

### Eligibility:

- Enrolled in Blended Retirement System (BRS)
- 7 years of service (but less than 12)
- M-Day Soldiers, AGRs, Technicians, Enlisted, and Officers!
  - Sign the BRS-CP request form before 12 years of service
  - Includes 4-year service obligation from date of request
  - Complete online training “Entitlement to Continuation Pay”  
<https://olms.armyfamilywebportal.com/>

### Benefit:

- BRS Continuation Pay is a one-time, mid-career bonus
  - All eligible AGR members receive **2.5x** monthly base pay
  - All eligible M-Day members receive **0.5x** monthly base pay
  - Member may elect lump-sum or annual payments

Contact your unit Retention NCO today!



# BLENDED RETIREMENT SYSTEM



## Officers

Pay Grade	2 or less	Over	Over	Over	Over	Over	Over
		2	3	4	6	8	10
O-6	8,430.90	9,261.90	9,870.00	9,870.00	9,907.80	10,332.30	10,388.70
O-5	7,028.40	7,917.30	8,465.40	8,568.60	8,910.90	9,114.90	9,564.90
O-4	6,064.20	7,019.70	7,488.90	7,592.40	8,027.10	8,493.60	9,075.00
O-3	5,331.60	6,044.10	6,522.60	7,112.40	7,453.80	7,827.90	8,069.10
O-2	4,606.80	5,246.70	6,042.90	6,247.20	6,375.30	6,375.30	6,375.30
O-1	3,998.40	4,161.90	5,031.30	5,031.30	5,031.30	5,031.30	5,031.30

## Warrant Officers

Pay Grade	2 or less	Over	Over	Over	Over	Over	Over
		2	3	4	6	8	10
W-4	5,510.40	5,926.80	6,096.90	6,264.30	6,552.90	6,838.20	7,127.10
W-3	5,032.20	5,241.30	5,457.00	5,526.90	5,752.20	6,195.60	6,657.60
W-2	4,452.60	4,873.80	5,003.10	5,092.50	5,380.80	5,829.60	6,052.50
W-1	3,908.10	4,329.30	4,442.10	4,681.20	4,963.50	5,379.90	5,574.30

## Enlisted

Pay Grade	2 or less	Over	Over	Over	Over	Over	Over
		2	3	4	6	8	10
E-9	0	0	0	0	0	0	6,657.30
E-8	0	0	0	0	0	5,449.50	5,690.70
E-7	3,788.10	4,134.30	4,293.00	4,502.10	4,666.50	4,947.60	5,106.30
E-6	3,276.60	3,606.00	3,765.00	3,919.80	4,080.60	4,443.90	4,585.20
E-5	3,220.50	3,466.50	3,637.50	3,802.20	3,959.40	4,142.40	4,234.50
E-4	3,027.30	3,182.10	3,354.90	3,524.70	3,675.60	3,675.60	3,675.60
E-3	2,733.00	2,904.60	3,081.00	3,081.00	3,081.00	3,081.00	3,081.00
E-2	2,599.20	2,599.20	2,599.20	2,599.20	2,599.20	2,599.20	2,599.20
E-1	2,319.00	2,319.00	2,319.00	2,319.00	2,319.00	2,319.00	2,319.00

Contact your unit Retention NCO today!



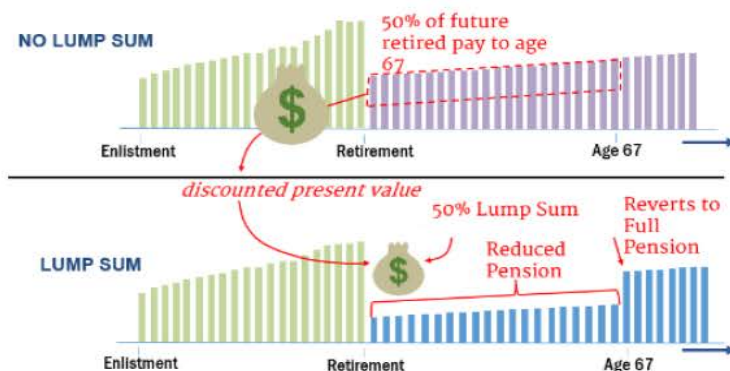


## The Blended Retirement System Lump Sum Option

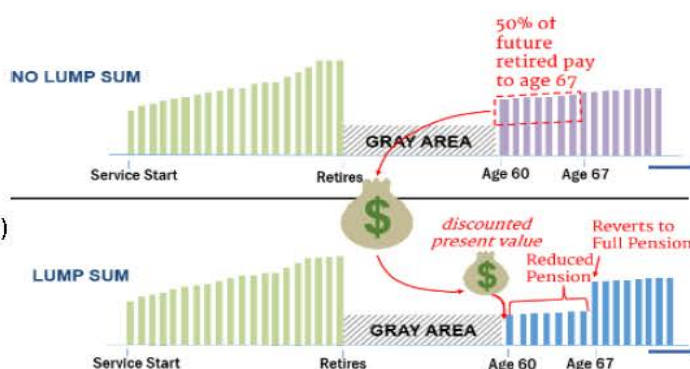


The lump sum option is a feature of the Blended Retirement System (BRS), which gives service members choices at retirement. Service members under BRS who qualify for retired pay, may be eligible to elect either a 25 percent or 50 percent discounted portion of their monthly retired pay as a lump sum in exchange for reduced monthly retired pay. Monthly retired pay returns to the full amount when the service member reaches their full Social Security retirement age, which for most is age 67.

### Regular Retirement (Typically of the active duty)



### Non-regular Retirement (Typically of the National Guard/Reserve)



Join the conversation with the Office of Financial Readiness:



OFFICE OF  
**FINANCIAL  
READINESS**  
*Financially Secure, Mission Ready*



Facebook: [www.facebook.com/DoDFINRED](http://www.facebook.com/DoDFINRED)



Twitter: [www.twitter.com/DoDFINRED](http://www.twitter.com/DoDFINRED)



Instagram: [www.instagram.com/DoDFINRED](http://www.instagram.com/DoDFINRED)

**The decision.** The decision to elect a lump sum at retirement is entirely up to you. If you do not choose the lump sum option, you'll receive your full retired pay upon eligibility. If you do opt for a lump sum, you'll need to decide if you want 25 or 50 percent of your future retirement payments at retirement. You may receive one lump sum payment or annual equal payments — one a year for up to four years. Monthly retired pay reverts to the full amount at full Social Security age, which for most is age 67.

**The tradeoff.** When you take either 25 or 50 percent in a lump sum, your monthly retired paycheck will then be 75 or 50 percent of the full value of your monthly retired pay until you reach full Social Security retirement age.

**The cost.** The lump sum of 25 or 50 percent is discounted to the present value based on an annual DoD discount rate published in June of each year. Note that a lifetime of equal, non-discounted monthly payments is worth more. For most service members, a guaranteed stream of income for life is likely a better option than a lump sum.

**The timing.** If choosing the lump sum option, you must notify your human resources servicing office **no less than 90 days before retirement** and for National Guard and Reservists no less than 90 days before receipt of monthly retired pay (which is at age 60, or earlier based on creditable active service).

#### Other considerations:



**Taxes.** Lump sum payments are considered earned income. Depending on how much money it is, that **might push you into a higher tax bracket.**



**Survivor benefits.** Payments for the Survivor Benefit Plan will still be **deducted from your remaining monthly retired pay** should you elect the lump sum.



**Disability payments.** If you expect to receive a disability rating from the Department of Veterans Affairs, dependent upon your rating, **disability compensation could be offset.**

## Resources

- ✓ Learn more about BRS at <http://militarypay.defense.gov/BlendedRetirement>.
- ✓ Explore Military OneSource and other financial resources at <http://www.militaryonesource.mil>.
- ✓ Locate an accredited personal financial manager or counselor at your installation's Military and Family Support Center, or search at <http://militaryInstallations.dod.mil>.

The DoD does not take a position on which retirement system a service member should choose.

# Non-Regular Retirement

## **Q: What is the difference between a non-regular retirement and a regular retirement?**

**A:** A non-regular Army retirement is achieved by serving in the Army National Guard or Army Reserve for a minimum of 20 qualifying years of service. A qualifying retirement year is achieved by earning a minimum of 50 points per anniversary year through drill attendance, annual training, military schooling, mobilizations, membership, or additional training. A non-regular Retired Soldier begins receiving retired pay at age 60 after applying for retired pay or sooner if they have creditable service towards reduced age retirement. A Retiree could start drawing retirement as soon as age 50. For TRICARE, however, the law is still set for age 60. A regular retirement is a retirement for serving on active duty for a minimum of 20 years of active federal service. The Soldier will receive retired pay immediately upon retiring from the Army. There is no reduced age eligibility and TRICARE is immediate.



## **Q: How is non-regular retired pay calculated?**

**A:** Non-regular retired pay is calculated based on the total number of qualifying points earned, highest rank achieved, and length of service. To receive an estimate of your non-regular retired pay go to <https://myarmybenefits.us.army.mil>.

## **Q: What responsibilities do I have as a Gray Area Soldier?**

**A:** A Gray Area Soldier is one who has transferred to the Retired Reserve. An Army National Guard Soldier that has transitioned to the Retired Reserve (Gray Area) should ensure that his or her contact information



such as address, phone number, email address, and change in marital/family status is updated with the Human Resources Command (HRC). Without current information, HRC cannot communicate with you concerning your retirement benefits and entitlements that may change from year to year.

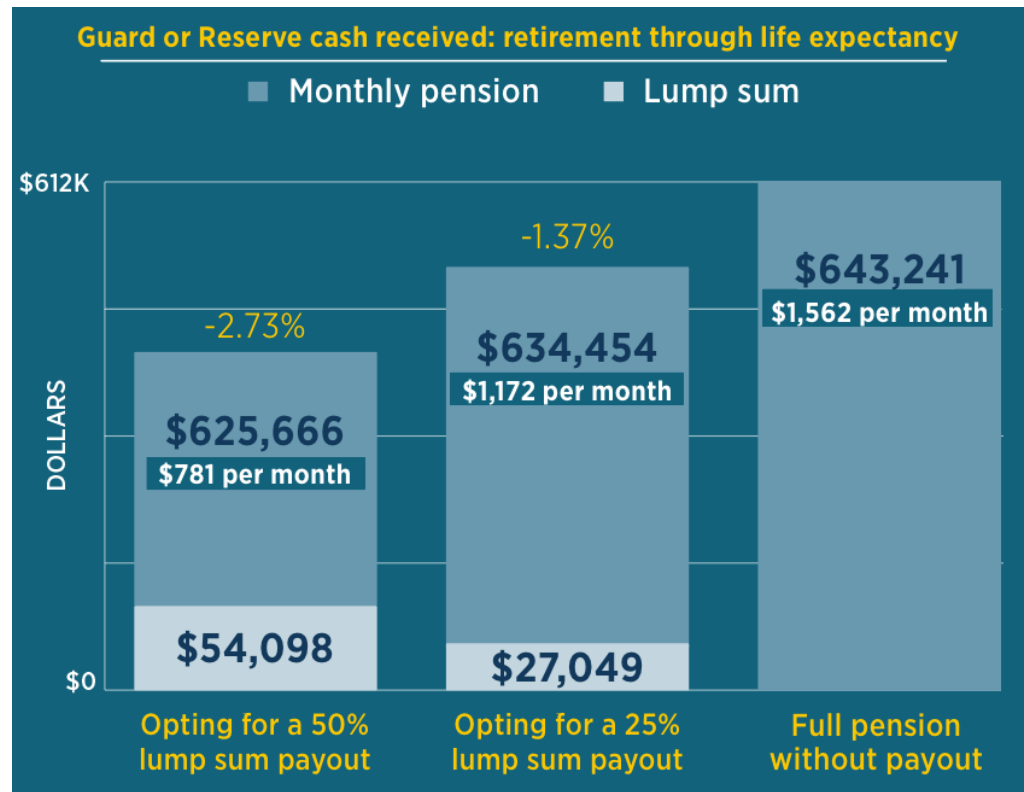
# Retirement FAQs

## Q: Why should I attend a pre-retirement brief?

**A:** You must make several decisions before you retire that affect your retirement benefits. The Retirement Section in the G1 holds two pre-retirement briefs and two Gray Area retirement briefs a year. The pre-retirement is geared towards actively serving members with more than 16 years of service, while the Gray Retirement is for those already in the Retired Reserve and preparing for retired pay.

## Q: What is the difference between discharge and choosing to enter the Retired Reserve?

**A:** A Soldier eligible for a non-regular retirement and selects to be discharged over entering the Retired Reserve loses out on the cost of living adjustments from the date he or she is discharged until age 60.



## Q: How do I get a reduced age retirement?

**A:** Reserve Component Soldiers which includes Air and Army National Guard, Navy, Army and Marine Reserve that were mobilized in support of overseas contingency operations after Jan. 28, 2008, will have their retirement dates reduced by three months for each cumulative total of 90 eligible days of active duty that they served. Prior to Oct. 1, 2014, the 90-day periods could not cross fiscal year boundaries. Upon completing mobilization, retain a copy of your qualifying orders and DD Form 214 covering the same qualifying period. Send these documents to the Reserve Retirement Branch at Human Resources Command along with your retirement application nine months prior to your projected retirement date. Ensure you place at the top of your submitted documentation the comment "90-day drop".

## Q: My retirement accounting statement is incorrect, and I am missing points. How do I get it fixed?

**A:** If you are an Army National Guard Soldier, contact your Readiness or Training NCO. The G1 Retirement Section has created references on how to get those points corrected.

## Q: What happens if I did not make a Reserve Component Survivor Benefit Plan (RCSBP) election when I received my 20 year letter?

**A:** If your 20 year letter was dated after Jan. 1, 2001, and you did not make an election within 90 days, you were automatically enrolled in RCSBP at the maximum coverage prescribed by law.

# It Pays to Visit a Personal Financial Counselor

financial education ... financial readiness ... peace of mind



Personal Financial Counselors (PFCs) are financial resources provided by the Department of Defense. Take advantage of their free, trusted support services to improve your financial literacy. PFCs can help you make the most of your money today as you develop your financial plan for tomorrow.

## Counseling and support services:

- Financial education
- Creating a spending plan
- Retirement and estate planning
- Military benefits and education
- Saving/planning for major purchases
- Paying off student loans/paying for college
- Building an emergency fund

## PFCs are:

- Credentialed professionals who understand military culture
- Available in person, to include evenings and weekends
- Flexible, offering individual appointments, classes and briefings
- Available to service members and their spouses



Stay mission ready. Reach out to a PFC today.

Visit <https://finred.usalearning.gov/pfcMap>  
or scan to find the PFC closest to you.

## Training and workshops:

- Common Military Training (CMT), including:
  - Initial entry and first duty station
  - PCS and promotion
  - Major life events
  - Pre- and post-deployment
  - Vesting in TSP and Continuation Pay
  - Transition
- Credit management
- Saving and investing
- Tax preparation for service members
- Home and car buying
- Raising financially fit kids

## Local Contact Information

Cell : (502)600-6084

Email: [pfc.louisville@magellanfederal.com](mailto:pfc.louisville@magellanfederal.com)

Scan QR code on the left to find the  
Personal financial counselor closest to you.



Follow @DoDFINRED on social media  
to ensure you never miss a moment!



APRIL 2024: ALL PREVIOUS VERSIONS ARE OBSOLETE.

# Thrift Savings Plan

The TSP is a defined contribution plan, meaning that the retirement income you receive from your TSP account will depend on how much you (and your agency, if you are eligible to receive agency contributions) put into your account during your working years and the earnings accumulated over that time.



## MAKE YOUR MONEY WORK FOR YOU!

- Pre-tax/tax-deferred options
- Choose your investment options
- Easy to contribute with automatic deductions
- Take your money with you if you transition, or...
- Keep it in TSP until you retire

If you contribute...	20 years From now	30 years From now	40 years From now
\$30 per month	\$13,860	\$30,135	\$59,745
\$45 per month	\$20,790	\$45,200	\$89,615
\$120 per month	\$55,445	\$120,540	\$238,980
\$210 per month	\$97,030	\$210,950	\$418,215
\$240 per month	\$110,890	\$241,085	\$477,955
* All figures assume a 6% annual rate of return compounded monthly			

## Federal Employees Retirement System

Federal Employees Retirement System (FERS) is a retirement plan for Title 32 Technicians and Title 5 Employees that provides benefits from three different sources: a Basic Benefit Plan, Social Security and the Thrift Savings Plan (TSP). Two of the three parts of FERS (Social Security and the TSP) can go with you to your next job if you leave the Federal Government before retirement. The Basic Benefit and Social Security parts of FERS require you to pay your share each pay period.



Your agency withholds the cost of the Basic Benefit and Social Security from your pay as payroll deductions.

Your agency pays its part too. Then, after you retire, you receive annuity payments each month for the rest of your life. For more information, visit <https://www.opm.gov/retirement-center/fers-information/>



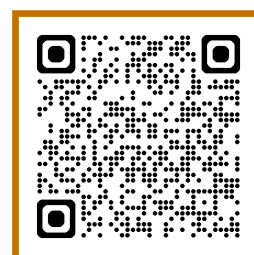
# KYARNG Retirement Services

## Monthly and Annual Retirement Income

Rank	20 Years		25 Years		30 Years	
	Amt/Mo	Amt/Yr	Amt/Mo	Amt/Yr	Amt/Mo	Amt/Yr
E-6	\$444.05	\$5,328.54	\$555.06	\$6,660.68	\$666.07	\$7,992.81
E-7	\$595.77	\$7,149.24	\$744.71	\$8,936.55	\$893.66	\$10,723.86
E-8	\$680.06	\$8,160.71	\$850.07	\$10,200.88	\$1,020.09	\$12,241.06
*amounts based on 48 UTAs and 15 days of AT						
*dollar amounts are gross pay based on 2025 Pay Tables						
Minimum Points at:			20 Years	25 Years	30 Years	
			1260	1575	1890	



<https://ky.ng.mil/Personnel-Services/Retirement-Services/>



Email: [ng.ky.kyarng.list.ky-radio@army.mil](mailto:ng.ky.kyarng.list.ky-radio@army.mil)

Phone: 502-607-1497 / 502-607-1470 / 502-607-1537 / 502-607-1543

# Recreational Benefits

## Morale, Welfare and Recreation (MWR):

The Army Morale, Welfare, and Recreation (MWR) program is a quality-of-life program that directly supports readiness by providing a variety of community, Soldier, and Family support activities and services.

MWR offers worldwide support through a comprehensive network of programs and services at each installation-from family, child and youth programs to recreation, sports, and entertainment, travel and leisure activities. The mission of MWR is to serve the needs, interests, and responsibilities of all people in the Army community-Soldiers, their Families, civilian employees, military retirees, and other eligible participants-for as long as they are associated with the Army, no matter where they are located.



## **Leisure Travel Services:**

- Military/DoD **discounted** ATTRACTION TICKETS- Amusement parks, theme parks, museums, zoos, aquariums, dinner shows, and more!
- Walt Disney World Florida and Disneyland California Vacations
- Shades of Green Resort
- Universal Orlando Vacations
- Sea World
- Busch Gardens
- Hotel reservations

## **Rentals:**

- Party equipment rentals such as folding chairs, tables, Big John Grill, dunk tanks, bounce houses etc.)
- Camping/pontoon/kayak & canoe/water equipment rentals *and much more!*



## **For more information, contact:**

Bluegrass Army Depot MWR: (859) 779-6464

Ft. Knox MWR: (502) 624-5030

Ft. Campbell MWR: (270) 789-7436

# MWR RENTALS FOR MILITARY FAMILIES



# Travel Benefits

## **Space-A Travel:**

Space-A travel is a benefit that allows eligible passengers\* to travel on Department of Defense (DoD) aircraft for free or at a reduced cost. Space-A stands for "Space-Available" air transportation and is made possible through the Air Force's Air Mobility Command. \*\*Space-A is available to Service members, depending on their assigned category which determines: eligibility, if dependents accompany them, and available locations they can fly to and from.

## **Space-A travel is available to:**

- Active duty and retired military members
- Their families
- Select spouses
- Reservists
- Students
- DoD civilians



## **Space-A travel is subject to certain restrictions, including:**

- It can only be used when it won't interfere with a mission
- It's not available in place of funded travel

## **To travel Space-A:**

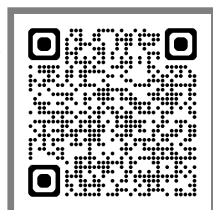
1. Register for Space-A travel by fax, email, mail, or in person at Passenger Service
2. Arrive at the terminal with all travel documents
3. Go to the Passenger Service Desk to be marked "Present"
4. Compete for seats at the Space-A Roll Call



**TRAVEL TIP:** Space-A flights are typically scheduled on weekdays. Plan to arrive at the terminal 3–4 hours before departure.



To learn more, or visit:  
<https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/>



# Travel Benefits (cont.)

## **Military travel perks may include:**

- Airfare discounts
- Free or reduced baggage fees
- Discounts on vacation travel packages including hotels, rental cars, etc.
- Access to exclusive travel lounge perks such as the United Club airport lounge
- Reduced pet travel fees
- Free or reduced-fee charges for excess baggage or oversize bags

In general, perks will vary and no travel discount is automatic unless otherwise specified at purchase time. You will need to ask the travel agent, airline booking representative, or other authorized agent for applicable military discounts, military family travel, etc.

## **USDOT Support our Troops Dashboard:**

***<https://www.transportation.gov/airconsumer/support-our-troops-dashboard>***

## **USO:**

Guard members and their families can take advantage of USO lounges in airports while traveling, free of cost. Amenities include free food and drinks, lounges to relax in, Wi-Fi, TVs, and entertainment systems.



Learn more at ***<https://www.uso.org/>***

# Travel Benefits (cont.)



## **TSA Pre-Check Benefits For Qualifying Military Members and Dependents:**

The TSA official site, TSA.gov, states that "All members of the U.S. Armed Forces" including Guard and Reserve members, can use their Department of Defense identification number when making flight reservations in order to be processed via the TSA Pre-Check security screening line at the airport.

The TSA site advises, "Accompanying family members ages 12 and under can be processed through expedited screening as well."

Military members do not need to be in uniform to claim this benefit, and the use of your Common Access Card is not required at the time of this writing.

*<https://www.tsa.gov/travel/tsa-cares/military-travelers>*

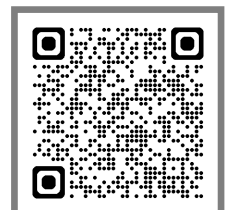


## American Forces Travel

### **American Forces Travel:**

American Forces Travel is the U.S. Department of Defense official online leisure travel site for active military, Guard or Reserve, U.S. Coast Guard, Retired military, and all eligible MWR patrons.

*<https://www.americanforcetravel.com>*



# Car Buying Benefits



## Military Personnel Motor Vehicle Usage Tax Exemption:

Kentucky does not charge sales tax on the purchase of motor vehicles; however, there is a six percent Motor Vehicle Usage Tax (MVUT) applied at the time of sale, transfer, or registration. Kentucky law provides an exemption for "Members of the Armed Forces on duty in the Commonwealth under orders from the U.S. Government" from paying the MVUT. This includes National Guard Soldiers ordered to active duty on Title 32, Title 10, or serving in IDT or AT status.

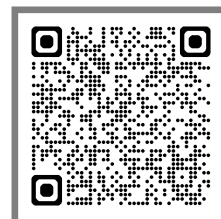
## Veteran Designation on Kentucky Driver's Licenses and ID Cards:

Kentucky offers a Veteran designation on Kentucky driver's licenses and ID cards to honorably discharged Veterans. Veterans must apply at the nearest Kentucky Driver Licensing Regional Office. Veterans are required to provide a copy of one of the following documents as proof of eligibility:

- VA ID card or VA Health ID card
- DD214
- DD256
- DD257
- NGB22



[myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Kentucky#DMV](https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Kentucky#DMV)



# License Plates



## **Kentucky Military and Veteran License Plates:**

Kentucky offers 28 license plate designs for motor vehicles and motorcycles to honor the service and sacrifice of eligible Service members, Veterans, retired Service members and their Family members. Applicants can request these license plates online or through your local County Clerk. All license plates may be issued for non-commercial motor vehicles that have a gross weight less than 10,000 lbs. and may be personalized for an additional fee. Applicants who are unsure if they are eligible for a specific license plate can contact the Kentucky Department of Veterans Affairs at 800-572-6245.

## **Kentucky Disabled Veteran License Plate (Fee):**

The Kentucky Disabled Veteran license plate (fee) is available to honorably discharged Veterans who have a service-connected disability rating from the VA between 50% and 99%. Veterans must show proof of disability percentage and that they received an honorable discharge. Both purchase and renewal fees for this plate are \$26.

## **Military Skills Test Waiver Program:**

Allows drivers with two years' experience safely operating heavy military vehicles to obtain a commercial driver's license (CDL) without taking the driving test (skills test). This program is available in every state. To date, more than 40,000 Service members and Veterans have taken advantage of this waiver program. Military personnel can use the skills test waiver if currently licensed and are or were employed within the past year (12 months) in a military position requiring the operation of a military motor vehicle equivalent to a commercial motor vehicle. Once completed, submit it along with a standard CDL application to the State Driver's License Agency where you are applying.

**<https://secure.kentucky.gov/kytc/plates/web/LicensePlate/Index/#8f28e1b6-4cc3-4ef8-acc6-9a8e5b5add08>**



**Kentucky Disabled Veteran License Plate (No Fee):** The Kentucky Disabled Veteran license plate (no fee) is available to honorably discharged Veterans who have a service-connected disability rating from the VA of 100% or received VA funds to purchase or modify a vehicle to accommodate their disability. Veterans must show proof of disability percentage, or that they received VA funds to purchase or specially modify a vehicle and that they received an honorable discharge. There are no purchase or renewal fees for this license plate.



**Kentucky Medal of Honor License Plate:** Medal of Honor recipients are eligible for the Kentucky Medal of Honor License Plate. Applicants must provide official documentation as proof they were awarded the Medal of Honor. There are no purchase or renewal fees for this license plate. Applicants must provide official documentation as proof they were awarded the Medal of Honor to the Kentucky Transportation Cabinet before they apply at a Kentucky Circuit Court Clerk office.



**Kentucky Purple Heart License Plate:** Veterans and Service members who are Purple Heart recipients are eligible for the Kentucky Purple Heart license plate. Current Service members must show a copy of their military ID card and official documentation as proof they were awarded the Purple Heart. Veterans must provide official documentation that they received an honorable discharge and were awarded the Purple Heart. The initial purchase cost for this plate is \$26 and there is a \$14 fee to renew the plates.



**Kentucky Gold Star License Plates:** Kentucky Gold Star License plates are available to immediate Family members of a Service member who died while serving in the U.S. Armed Forces. Applicants should contact the Kentucky Department of Veterans Affairs at 502-564-9203 or 800-572-6245 to verify eligibility and provide the proper documentation to take to the County Clerk's office to apply for the license plate. Purchase costs vary from \$26 to \$31; renewal fee for all plates is \$26. Kentucky offers Gold Star license plates for the following Family members: Gold Star Spouse, Gold Star Mother, Gold Star Father, Gold Star Son, Gold Star Daughter, Gold Star Sibling.



**Kentucky Army Veteran License Plate:** The Kentucky Army Veteran License Plate is available to honorably discharged Veterans who served in an active or reserve component of the U.S. Army and currently serving Soldiers. Soldiers must show their military ID card when applying. Veterans must provide official documentation that they received an honorable discharge. Both purchase and renewal fees for this plate are \$26.



# Federal Employment Veterans' Hiring Preferences

Title 5 CFR 335.106 covers special selection procedures for T5 Excepted Service positions and Veterans under merit promotion. Veterans' preference for hiring will be considered for vacancies under merit promotion when the agency accepts applications from individuals outside the current Federal workforce.

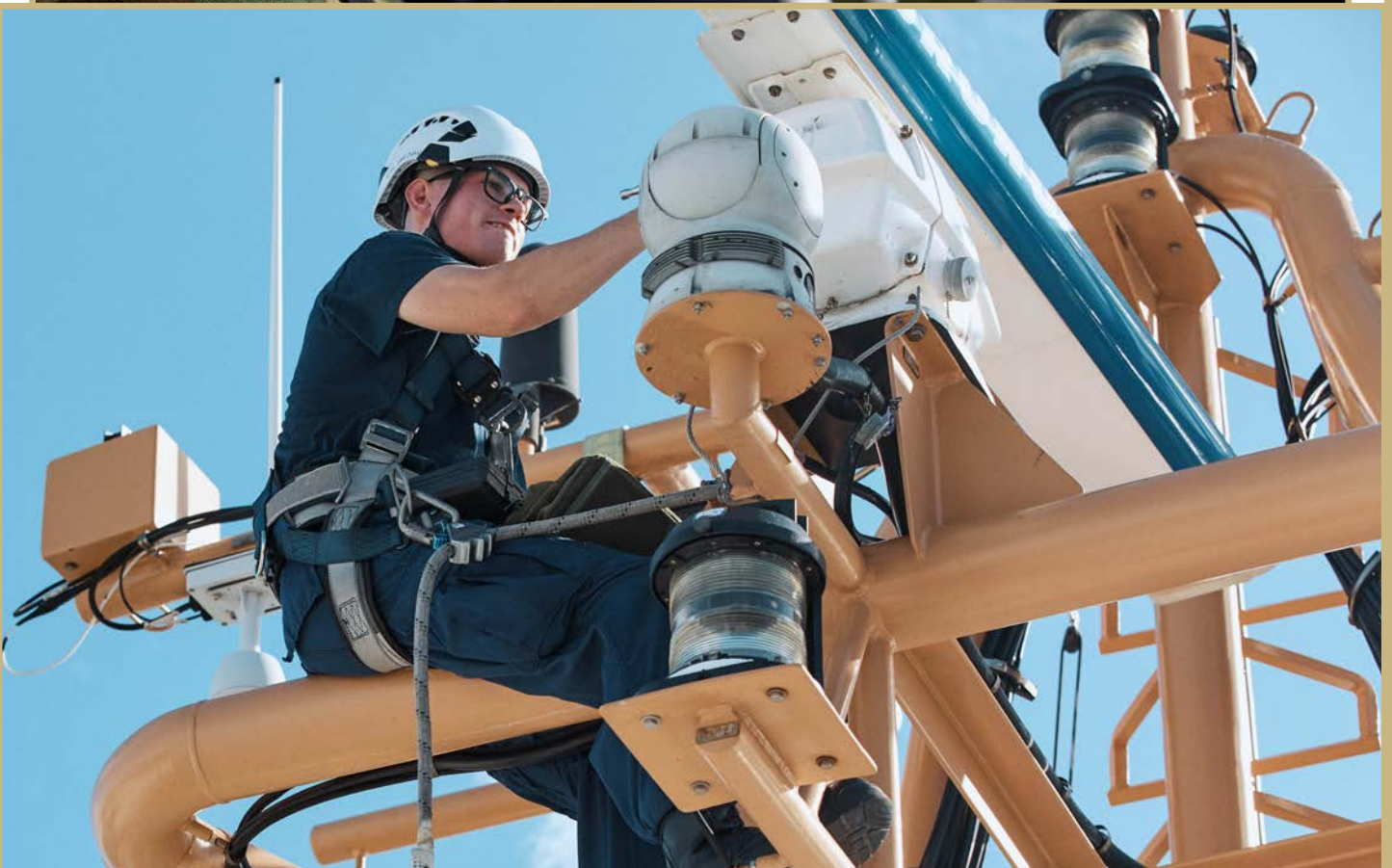


<https://www.everycrsreport.com/reports/R44652.html>



A close-up, profile view of four military personnel looking towards the right. From left to right: a woman in a green camouflage uniform and a green garrison cap, a man in a dark blue sailor's uniform with a white collar, a man in a green uniform, and a man in a white sailor's uniform. The background is dark.

**HIRE ME  
I AM A  
VETERAN**





# The Kentucky National Guard is **HIRING!**



## Title 32 Military Technician Positions

- Requires Military Membership
- Wear your uniform to work
- GS & WG Positions Available

## Title 5 Civilian Employee Positions

- GS Positions Available
- Military Membership Not Required



[CLICK HERE!](#)

**USAJobs:**  
**Current Open**  
**AIR Job**  
**Opportunities**

## Employment Opportunities and Resources

[CLICK HERE!](#)



[CLICK HERE!](#)

**USAJobs:**  
**Current Open**  
**ARMY Job**  
**Opportunities**

- TSP Matching
- Federal Employee Retirement System
- Federal Employee Health Care
- Earn Military Leave annually
- Paid Vacation and Holidays
- Daily Physical Fitness Time

For inquiries about job announcements or resumes, please email [ng.ky.kyarng.mbx.hro-technicianstaffing@army.mil](mailto:ng.ky.kyarng.mbx.hro-technicianstaffing@army.mil)

# Veterans Care Centers

**Kentucky Veterans Centers:** Kentucky has four long-term nursing facilities to care for Kentucky Veterans. Each home has compassionate and professional staff who are committed to providing thoughtful, quality care.

Some of the services offered at Kentucky Veterans Centers:

- 24/7 skilled nursing care
- Rehabilitation services (physical, occupational and speech therapies)
- Secured areas for residents with dementia and Alzheimer's
- Therapeutic Recreational Activities
- Transportation to VA for medical services
- Nurse Practitioner at most locations



**Eastern Kentucky Veterans Center (EKVC) – 120 beds**

Address: 200 Veterans Dr

Hazard, KY 41701

Phone: 606-435-6196 or 877-856-0004 (in Kentucky only)

**Thomson-Hood Veterans Center (THVC) – 285 beds**

Address: 100 Veterans Dr

Wilmore, KY 40390

Phone: 859-858-281

**Joseph “Eddie” Ballard, Western Kentucky Veterans Center (WKVC) – 156 beds**

Address: 926 Veterans Drive

Hanson, KY 42413

Phone: 270-322-3566

**Carl M. Brashear, Radcliff Veterans Center (RVC) – 120 beds**

Address: 100 Veterans Drive

Radcliff, KY 40160

Phone: 270-352-6700



**Eligibility:**

- Veterans who received a discharge from the U.S. Armed Forces under conditions other than dishonorable
- Kentucky resident at the time of application
- Disabled due to disease, wounds, age, or otherwise needs nursing care
- Veteran's medical needs must be able to be met by the Veterans Center

# More Veterans' Benefits

**Kentucky Homeless Veterans Program:** The Kentucky Department of Veterans Affairs has a Homeless Veterans Program that provides assistance to those at imminent risk of homelessness by connecting them to resources across the state. Resources include but are not limited to:

- Immediate needs - food, clothing, access to shelter
- Referrals to homeless Veteran providers
- Rent and utilities assistance

For more information or to start the application process, call 502-782-5730 or visit:

***<https://veterans.ky.gov/Veterans-Programs/Homeless-Veterans/Pages/default.aspx>***

**Kentucky Women Veterans Program:** The mission of the Kentucky Women Veterans Program is to ensure that Kentucky's women Veterans have equal access to federal and state Veterans' services and benefits. They achieve this by:

- Performing outreach to raise awareness of eligibility for federal & state Veterans' services & benefits
- Assessing the needs of women Veterans
- Making recommendations to improve benefits and services
- Reviewing programs, projects and other initiatives designed to address the needs of women Veterans
- Incorporating women Veterans' issues in Kentucky Department of Veterans Affairs' strategic planning
- Participating in national forums and committees for women Veterans

For more information, please call 502-782-5733.

**24/7, confidential crisis support for Veterans and their loved ones:** ***<https://www.veteranscrisisline.net/>***

**National Veterans Legal Services Program:** NVLSP is a 501(c)(3) nonprofit organization that has worked since 1981 to ensure that the government delivers to our nation's 22 million Veterans and active duty personnel the benefits to which they are entitled.

**Mental health treatment:** VA mental health services. Find out how to access U.S. Department of Veterans Affairs' services for Posttraumatic Stress Disorder (PTSD), psychological effects of military sexual trauma (MST), depression, grief, anxiety, and other needs. ***<https://www.va.gov/health-care/health-needs-conditions/mental-health/>***

**Substance use treatment:** If you're struggling with substance use problems, you're not alone. We're here to help. Find out how to get support for substance use problems through VA. Visit: ***<https://www.va.gov/health-care/health-needs-conditions/substance-use-problems/>***

**Retired TRICARE Pharmacy Benefits:** The TRICARE Pharmacy Program provides prescription drug benefits to retirees. For more information, visit: ***<https://www.tricare.mil/pharmacy>***

**U.S. Department of Veterans Affairs Facilities in Kentucky:** The VA has numerous resources available for Veterans and Family members. See the local location listing for your nearest facility.

**<https://www.va.gov/find-locations>**

**Kentucky Department of Veterans Affairs, Veterans Benefits Field Representatives (VBFRs):** The Kentucky Department of Veterans Affairs has trained VBFRs located at Field Offices throughout Kentucky to assist Veterans, retired Service members and their Families find and apply for Veterans benefits under federal, state and local laws. All services are provided free of charge.

**Certified Copies of Public Records for U.S. Department of Veterans Affairs Claims Provided Free of Charge:** Certified copies of public records maintained by Kentucky officials that are required by the VA to be used to determine eligibility for benefits must be provided free of charge.

**Kentucky Dependent Tuition Waiver:** Kentucky offers a tuition waiver to Spouses and Children of certain Veterans. Students can receive a waiver of tuition at any two-year, four-year or vocational technical school operated and funded by the Kentucky Department of Education. Private or out-of-state schools do not qualify for the tuition waiver.

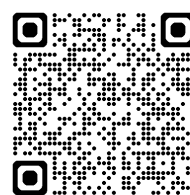
**Who is eligible for the Kentucky Veteran and Dependent Tuition Waiver?** For a Veteran's dependent to be eligible the Veteran must be a current Kentucky resident or have been a resident at their time of death; dependents of Veterans are not required to be Kentucky residents. The spouse, un-remarried surviving spouse, children, stepchildren and adopted children are eligible if the Veteran meets the following requirements:

- Died while serving on active duty in the U.S. Armed Forces
- Died as a direct result of a service-connected disability as determined by the VA
- 100% service-connected disabled
- Totally disabled (non-service-connected) with wartime service
- Deceased and lived in Kentucky at the time of death and served during a wartime period

Dependent Children are eligible until their 26th birthday, there is no age limit for Surviving Spouses. In addition, the Child of a Veteran who has a service-connected disability is also eligible. Submission instructions and required documentation are listed on the application. For more information, please call 502-782-5734, 502-564-9203 or email [kdva.tuitionwaiver@ky.gov](mailto:kdva.tuitionwaiver@ky.gov).



Learn more about  
the Kentucky  
Dependent Tuition  
Waiver:



# Burial Benefits

## **Military Funeral Honors:**

The rendering of Military Funeral Honors for United States Armed Forces Veterans is a tribute that our Veterans and their families justifiably deserve. As of January 1, 2000, Section 578 of Public Law 106-65 of the National Defense Authorization Act mandates that the United States Armed Forces shall provide the rendering of honors in a military funeral for any eligible Veteran if requested by his or her family. As mandated by federal law, an honor guard detail for the burial of an eligible Veteran shall consist of no less than two members of the Armed Forces. The honor guard detail will, at a minimum, perform a ceremony that includes the folding and presentation of the flag of the United States to the next of kin and the playing of Taps.

Any person (Active, National Guard, or Reserve) who has completed at least one enlistment or other obligated military service (officer) and received an honorable discharge is eligible for Military Funeral Honors.

Family members of the deceased Veteran should notify the funeral director of their desire to have Military Funeral Honors rendered at the internment of their loved one. Required documentation includes DD 214, NGB 22, or Certificate of Honorable Discharge. There is no cost for the provision of Military Funeral Honors; contact the State Coordinator for Military Funeral Honors at (502) 607-1917 for more information.

**Kentucky Veterans Cemeteries:** Kentucky has five State Veterans Cemeteries that offer a dignified final resting place to Kentucky Veterans and their eligible family members.

## **Kentucky Veterans Cemetery Locations:**

### **Kentucky Veterans Cemetery West**

Address: 5817 Fort Campbell Blvd.  
Hopkinsville, KY 42240  
Phone: 270-889-6106

### **Kentucky Veterans Cemetery Central**

Address: 2501 North Dixie Blvd.  
Radcliff, KY 40160  
Phone: 270-351-5115

### **Kentucky Veterans Cemetery North**

Address: 205 Eibeck Ln.  
Williamstown, KY 41097  
Phone: 859-823-0720

The cemeteries will provide a grave or columbarium space, opening and closing the grave, perpetual care of the grave site, marker or headstone and an optional concrete grave liner for casketed burials. Burial of Veterans is provided free of charge, non-Veteran burials are charged a \$500 fee.

### **Kentucky Veterans Cemetery South East**

Address: 1280 KY HWY 118  
Hyden, KY 41749  
Phone: 606-672-2168

### **Kentucky Veterans Cemetery North East**

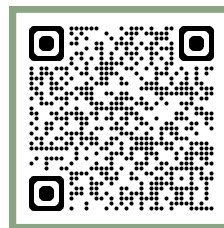
Address: 100 Veterans Memorial Dr.  
Grayson, KY 41143  
Phone: 606-929-5354



# Burial Benefits

## Eligibility:

- A Veteran who didn't receive a dishonorable discharge, or
- A Service member who died while on active duty, active duty for training, or inactive duty training, or
- The spouse or minor child of a Veteran, even if the Veteran died first, or
- In some cases, the unmarried adult dependent child of a Veteran



For more information on Kentucky's State Veterans Cemeteries, visit:

<https://veterans.ky.gov/Cemeteries>.

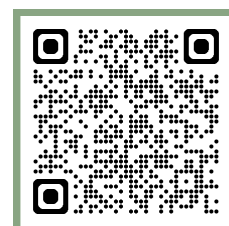
**Veterans Affairs has benefits designed to help Service members and their families prepare for the future:**

- Pre-need eligibility for national cemetery burial or memorialization
- Memorial or burial flags
- Government headstones or markers
- Cemetery medallions
- Presidential memorial certificates
- Burial benefits/automatic payments
- Dependency and indemnity compensation
- Dependents' Educational Assistance Program
- Marine Gunnery Sergeant John David Fry Scholarship
- Survivors pension
- Special monthly pension benefits
- Civilian Health & Medical Program
- Home Loans
- Veterans month of death benefits
- VA Life Insurance

***View the full VA Survivors Kit here:***



For more information on VA survivors and burial benefits, visit: <https://www.va.gov/survivors/>.



# Hunting and Fishing Benefits

## **Kentucky Sportsman's License for Disabled Veterans:**

Kentucky resident disabled Veterans who have a 50% or more service-connected disability rating from the VA are eligible for a three-year Disabled Sportsman's License. This license costs \$12 and includes Combination Hunting and Fishing Licenses, all Deer Permits, Spring Turkey Permit, Resident Fall Turkey Permit, Kentucky Migratory Bird/Waterfowl Permit and Trout Permit.

Veterans are required to provide a letter from the VA that verifies they have a service-connected disability rating of 50% or more and includes their current address and their Social Security Number.

Veterans can apply by sending their disability documents online to the Kentucky Department of Fish and Wildlife Resources, My Profile webpage, by mail, fax or in person to:



## **Kentucky Department of Fish and Wildlife Resource, Disability License:**

1 Sportsman's Lane

Frankfort, KY 40601 (in person Monday through Friday, 8:00 a.m. - 4:30 p.m. EST)

Fax: 502-564-9845

## **Kentucky Resident Service Members Exempt from Having Hunting or Fishing Licenses While on Leave:**

Kentucky resident Service members who are in Kentucky on leave for three or more days are not required to have a hunting or fishing license. Service members must have their military ID and leave paperwork with them when hunting or fishing.



<https://fw.ky.gov/Licenses/Pages/License-Requirements-and-Exemptions-for-Hunting.aspx>

# Kentucky State Discounts and Benefits

## **Military Discount:**

Kentucky State Parks offers a military discount for active and retired Service members. Type in discount code “USA” when booking online November through March for deals on lodge rooms and cottages. April through October select “Military Discount” from the drop down under Special Rates for 15% lodging discount. Active and retired Service members can also receive a 10% discount by choosing the “Military” customer type when booking online. Proof of service in the U.S. Armed Forces is required at check in.

## **Free Accommodations for Disabled Veterans:**



Kentucky resident Veterans, National Guard and U.S. Armed Forces Reserve Service members who have a 100% service-connected disability are eligible for free accommodations at Kentucky State Parks.

Those eligible can stay for a maximum of three overnight stays per calendar year, three nights maximum for each visit.

Reservations made between Memorial Day through Labor Day and the month of October must start and end during the 5-day period, Sunday through Thursday. Outside of this period, stays can be for any days of the week, subject to availability. The free accommodation (room, cottage, or campsite) will apply only to that occupied by the Veteran themselves. Proof

of disability must be provided at check in.

## **Kentucky Homegrown By Heroes Program:**

The Homegrown By Heroes marketing initiative offers farmers and agricultural producers located in Kentucky, who are currently serving Service members or Veterans of the U.S. Armed Forces, the opportunity to use the Homegrown By Heroes logo on their agribusiness signage and agriculture products. This distinctive logo will identify their business as locally owned by a Service member or Veteran.



## **Who is eligible for the Kentucky Homegrown By Heroes Program?**

Any Veteran or active duty Service member in good standing, regardless of when, where, or how they served who has a farming operation or agribusiness located in Kentucky are eligible to participate in the Homegrown By Heroes program. All participants must be a Kentucky Proud member.



<https://www.kyproud.com/programs/homegrown-by-heroes>

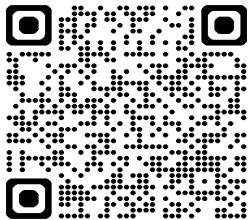
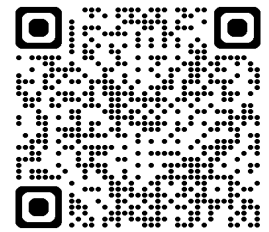
# Additional Resources

As a member of the military, you and your family are eligible for a wide array of discounts. Discounts range from restaurants, department stores, theme parks, and more. Use the links below to see some of what is available:

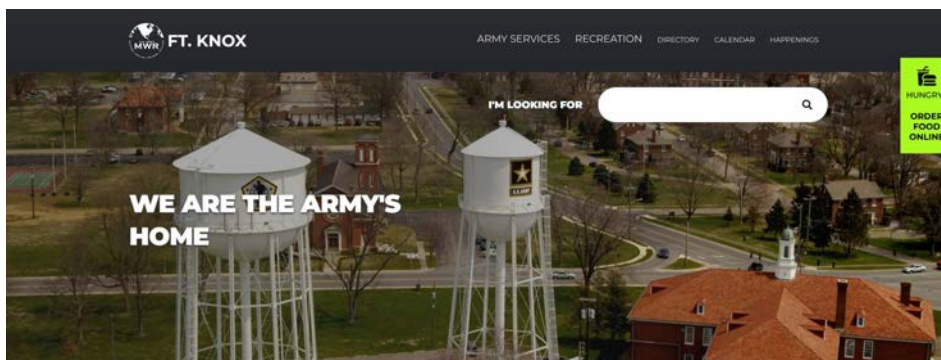
[Top Military and Veteran Discounts | ID.me Shop](#)



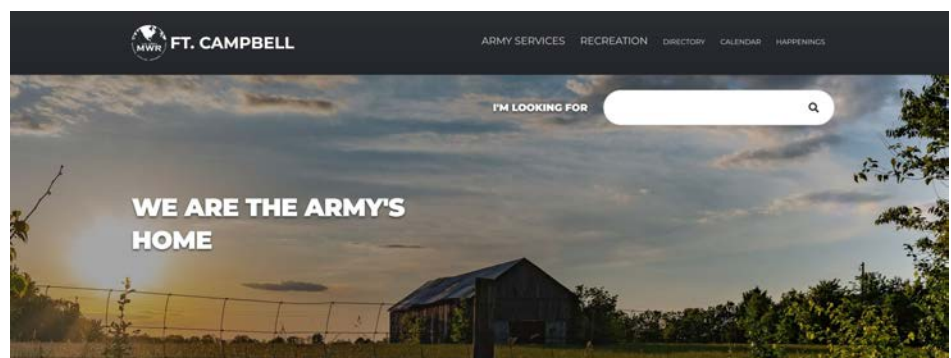
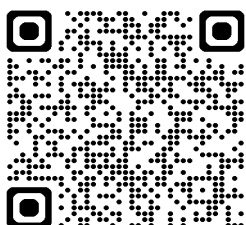
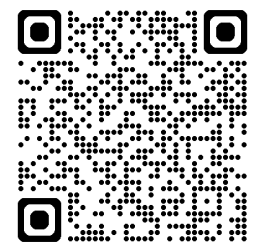
[Military Discounts - Retail, Shopping, Travel, Amusement](#)



[Ft. Knox - US Army MWR](#)



[Fort Campbell MWR - Army MWR](#)



# KYARNG

## Holistic Health and Fitness

H2F Link Tree:



Physical Readiness



Nutritional Readiness



Mental Readiness



Spiritual Readiness



Sleep Readiness

### Available Training:

- Nutritional Classes
- Performance (Leader) Optimization Classes
- Resiliency Classes
- Sleep/ Recovery Classes
- Spiritual Readiness Classes
- P3T Unit Education Leader

### Also Available:

ATRRS (ASI Producing) Courses  
Army COOL Certifications

The KYARNG H2F Program was selected to be fully resourced, beginning FY26, to include six full-time, Contractor Specialists. Therefore, our intent is to increase unit level H2F-Integrators, and increase communication and education down to the individual Soldier level IOT enhance Soldier performance optimization through the leveraging of all five H2F Domains.



State Coordinator/ OIC  
**1LT Erik Thomas**

859-992-5609  
erik.w.thomas2.mil@army.mil

NCOIC  
**MSG Danielle Speier**

734-731-7007  
danielle.r.speier.mil@army.mil



## This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal grey lines across its entire width, providing a template for writing or drawing. The margins are consistent on all sides.



## This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

# KENTUCKY

The Kentucky Army National Guard has units in 51 locations across the Commonwealth, providing opportunities to serve close to home for many Guardsmen. If your drill commute is too far, there are options to help. For instance, Soldiers who live 75 miles or more from their duty station may qualify for lodging assistance. If distance remains a challenge for you and your family, consider speaking with your unit about transfer or reclassification opportunities.



JFHQ, 75th Troop Command



138th Operational Fires Command

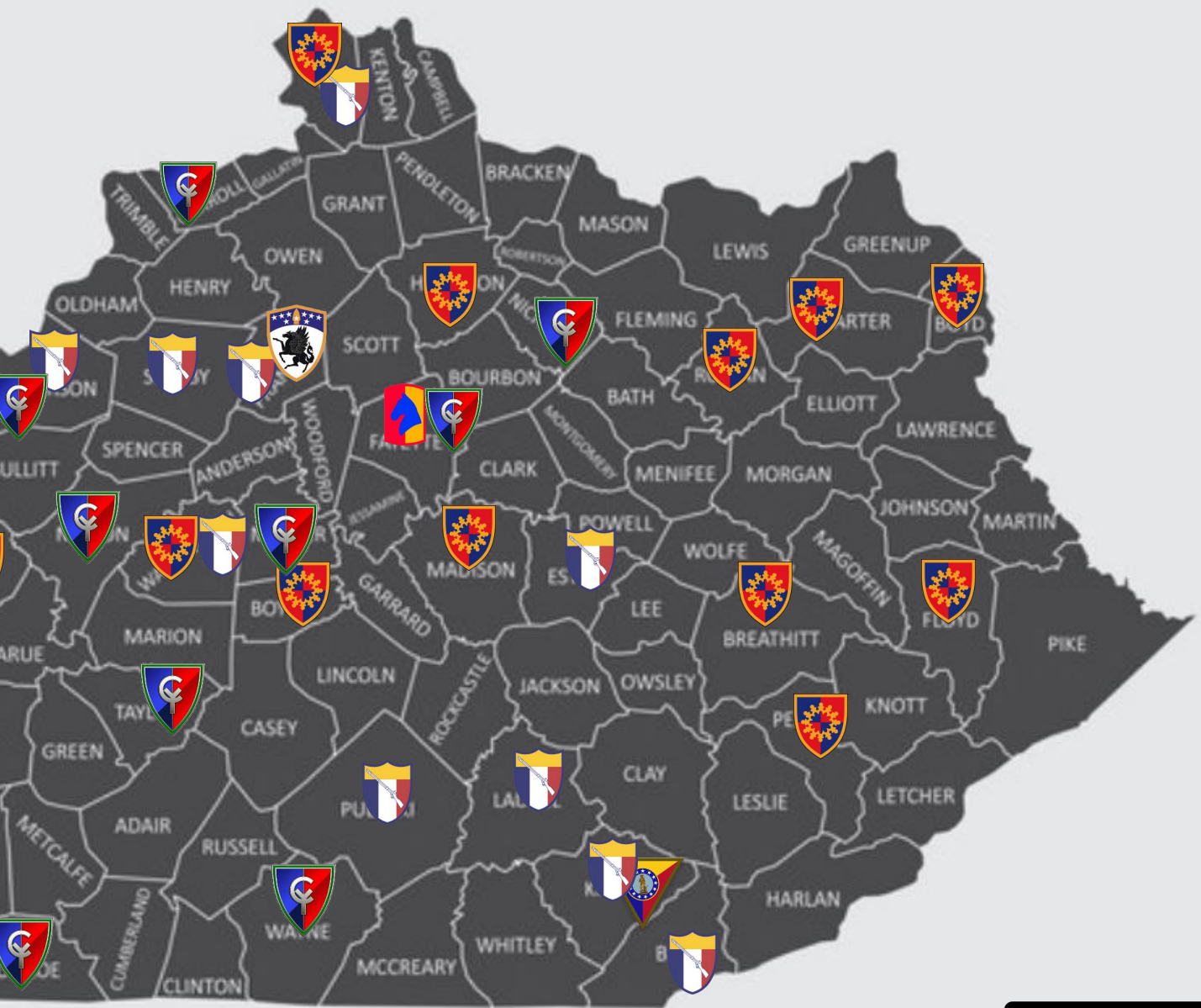


149th Maneuver Enhancement Brigade



63rd Theater Aviation Brigade

*Is your drilling commute too far?*



38th DIVARTY



## Garrison Training Command



## 238th Regional Training Institute







# LEADS TO ENLISTMENT

KEEP LEAD INCENTIVES  
FOR ACTIVE MEMBERS & RETIREES

BE A FORCE MULTIPLIER

## 1ST LEAD TO ENLISTMENT

ARMY RECRUITMENT MEDAL AND SMALL KYARNG  
PROMOTIONAL ITEM

\*\*\* PROMOTION OPPORTUNITY \*\*\*



ARR WHEN REFERRAL  
SHIPS TO BASIC TRAINING

## 2ND LEAD TO ENLISTMENT

KYARNG PROMOTIONAL ITEM  
BASED ON INVENTORY

\*\*\* PROMOTION OPPORTUNITY \*\*\*



## 3RD LEAD TO ENLISTMENT

ARR DEVICE 3 AND \$1000

\*\*\* PROMOTION OPPORTUNITY \*\*\*



## 4TH LEAD TO ENLISTMENT

ADDITIONAL \$1000 FOR EACH CONTINUING  
LEAD TO ENLISTMENT



## 5TH+ LEAD TO ENLISTMENT

ARMY COMMENDATION MEDAL



ARCOM

## TOP 3 PRODUCERS FOR EACH FY

SEAT AT MILITARY SCHOOL OF CHOICE\*



\*\*\* EACH LEAD WHO ENLISTS AND SHIPS GETS YOU A PROMOTION UP TO E4 AND 10 PROMOTION  
POINTS PER ENLISTMENT UP TO 40 POINTS \*\*\*

\*MUST MEET ALL PREREQUISITES AND SUITABILITY REQUIREMENTS

\*SUBJECT TO AVAILABILITY OF FUNDS

KYARNGKEEP.COM



Boone National Guard Center  
100 Minuteman Parkway, BLDG 145 JFHQ  
Frankfort, KY 40601

# Warrior Ethos

I will always place the mission first.

I will never accept defeat.

I will never quit.

I will never leave a fallen comrade.