



Matrix of Department of Defense (DOD) and Other Federal Student Loan Repayment Programs

The following matrix reflects all of the federally-sponsored student loan repayment programs (LRPs) identified by the Program Regulations Committee. The purpose of this chart is to provide a handy, easy-to-use reference showing all of the programs and their primary characteristics, including the authorizing statutes, eligible loan types, maximum award amounts (annual and total), and payment processing guidelines. The programs are listed under four primary categories, representing the confirmed statutory provisions: the Active Duty LRP under 10 U.S.C. 2171; the Health Professions LRP under 10 U.S.C. 2173; the Selected Reserve LRP under 10 U.S.C. 16301; and the Federal Employee LRP under 5 U.S.C. 5379.

This matrix is not meant to be an exhaustive list of federally-sponsored LRPs, as there may be other programs available. It is also not meant to provide legal advice; the payment allocation guidelines, except where indicated, are only recommendations stemming from a careful review of the program guidelines and, in some cases, discussions with program officials. Users of this matrix should, therefore, review the additional reference materials cited in the matrix and, if necessary, consult with program officials and/or their own legal counsel before establishing or modifying their payment processing procedures.

Prepared by the NCHERP Program Regulations Committee

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FEBRUARY 2, 2012**



Specific Program	Loans Eligible for Repayment	Statutory/Regulatory and Related Citations	Specific Benefit
Active Duty Repayment Programs under 10 U.S.C. 2171			
Army Active Duty	All FFELP, Direct, and Perkins Loans, as well as any education loans made by a State or a private lender	10 U.S.C. 2171(a)(1) 10 U.S.C. 2171(b) and (c) Army Information Paper AHRC-PDE-EI issued 10/17/06 (Sarah Rowley) Department of the Army cover letter to DD Form 2475	33 ⅓% of the total eligible loan amount or \$1,500, whichever is greater, for each year of qualifying service; \$65,000 maximum cumulative benefit Loan balance confirmed via DD Form 2475
Navy Active Duty	All FFELP, Direct, and Perkins Loans, as well as any education loans made by a State or a private lender	10 U.S.C. 2171(a)(1) 10 U.S.C. 2171(b) and (c) Department of the Navy LRP FAQ, dated 2/11/09 Navy Website – FAQ Page	33 ⅓% of the total eligible loan amount or \$1,500, whichever is greater, for each year of qualifying service; \$65,000 maximum cumulative benefit Loan balance confirmed via DD Form 2475
Air Force Active Duty	All FFELP, Direct, and Perkins Loans, as well as any education loans made by a State or a private lender	10 U.S.C. 2171(a)(1) 10 U.S.C. 2171(b) and (c) Air Force Website	33 ⅓% of the total eligible loan amount or \$1,500, whichever is greater, for each year of qualifying service; \$10,000 maximum cumulative benefit Loan balance confirmed via DD Form 2475
Marine Corps Officers	All FFELP, Direct, and Perkins Loans, as well as any education loans made by a State or a private lender	10 U.S.C. 2171(a)(1) 10 U.S.C. 2171(b) and (c) Marine Corps memo MARADMIN 038/08, dated 10/17/06 Marine Corps memo MARADMIN 373/08, dated 7/1/08	33 ⅓% of the total eligible loan amount or \$1,500, whichever is greater, for each year of qualifying service; \$30,000 maximum cumulative benefit Loan balance confirmed via Section II of the “Letter to Loan Holder” form

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Judge Advocate General Corps Officers (U.S. Army)	All FFELP, Direct, and Perkins Loans, as well as any education loans made by a State or a private lender	10 U.S.C. 2171(a)(1) 10 U.S.C. 2171(b) and (c) Judge Advocate Officer Incentive Program memo and FAQ (Version 11.1), dated 6/8/11	33 1/3% of the total eligible loan amount or \$1,500, whichever is greater, for each year of qualifying service; \$65,000 maximum cumulative benefit Loan balance confirmed via JAOIP Form 1
Health Professions Repayment Programs under 10 U.S.C. 2173			
Army Health Profession Officers	FFELP, Direct, and Perkins loans, as well as any education loan made by a state, county, city, or private lender. Loan must have been obtained specifically to finance an education in a health profession. Federal and Direct Consolidation loans are eligible, to the extent underlying loans were acquired to finance an education in a health profession.	10 U.S.C. 2173(a) 10 U.S.C. 2173(e) Defense Secretary Health Affairs memo (HA Policy 08-006), dated 4/8/08 U.S. Army Nurse Corps web page	Up to \$40,000 for each year of obligated service, for up to three years (maximum \$120,000 total) Loan balance confirmed via DD Form 2475
Navy Health Profession Officers	FFELP, Direct, and Perkins loans, as well as any education loan made by a state, county, city, or private lender. Loan must have been obtained specifically to finance an education in a health profession. Federal and Direct Consolidation loans are eligible, to the extent underlying loans were acquired to finance an education in a health profession.	10 U.S.C. 2173(a) 10 U.S.C. 2173(e) Defense Secretary Health Affairs memo (HA Policy 08-006), dated 4/8/08 Navy BUMED Notice 1110, dated 11/24/10	Up to \$40,000 for each year of obligated service, minus up to 25% federal income tax withholding. Total award is up the full balance of the applicable loans. Loan balance confirmed via DD Form 2475

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Air Force Health Profession Officers	FFELP, Direct, and Perkins loans, as well as any education loan made by a state, county, city, or private lender. Loan must have been obtained specifically to finance an education in a health profession. Federal and Direct Consolidation loans are eligible, to the extent underlying loans were acquired to finance an education in a health profession.	10 U.S.C. 2173(a) 10 U.S.C. 2173(e) Defense Secretary Health Affairs memo (HA Policy 08-006), dated 4/8/08 Air Force Health Care FAQ web page	Up to \$40,000 for each year of obligated service, minus up to 25% federal income tax withholding. Total award is up the full balance of the applicable loans. Loan balance confirmed via DD Form 2475
Selected Reserve Repayment Programs under 10 U.S.C. 16301			
Army Reservists	All FFELP, Direct, and Perkins Loans, as well as any education loans made by a State or a private lender	10 U.S.C. 16301(a) and (b) Army regulation chapter 135-7, Chapter 5.1, dated 4/15/96	For each year of service, 15% of the original loan amount or \$500, whichever is greater, plus interest accrued during that year. Maximum total benefit is either \$10,000 or \$20,000, depending on the reservist's Military Occupational Specialty (MOS) Loan balance confirmed via DD Form 2475
Army National Guard	All FFELP, Direct, and Perkins Loans, as well as any education loans made by a State or a private lender	10 U.S.C. 16301(a) and (b) National Guard "Money for College" web page	For each year of service, 15% of the original loan amount or \$500, whichever is greater, plus interest accrued during that year. Maximum total benefit is \$50,000. Loan balance confirmed via DD Form 2475
Air National Guard	All FFELP, Direct, and Perkins Loans, as well as any education loans made by a State or a private lender	10 U.S.C. 16301(a) and (b) Air Force memo titled "Air National Guard Student Loan Repayment Program", dated 2/4/08	For each year of service, 15% of the original loan amount or \$500, whichever is greater (\$3,500 max). Maximum total benefit is \$20,000. Loan balance confirmed via DD Form 2475

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Federal Employee Repayment Programs under 5 U.S.C. 5379			
<p>Federal Civilian Employees</p> <p>Permits Federal departments and agencies to repay student loans as a recruitment or retention incentive for candidates or current employees of that department or agency. As of 2009, a total of 36 federal departments and independent agencies, including the Departments of Defense (e.g., the United States Army Acquisition Support Center [USAASC]), Commerce, Homeland Security (e.g., the U.S. Coast Guard), Justice, and State offered their own versions of this repayment program.</p>	<p>FFELP, Direct, Perkins, LDS, PCL, NSL, HPSL, and HEAL Loans</p>	<p>5 U.S.C. 5379(a) and (b)</p> <p>U.S. Office of Personnel Management Fact Sheet (online) and FAQ page</p> <p>Department of Justice web page</p> <p>USAASC Student Loan Repayment Program Policy, dated 1/6/09</p> <p>U.S. Coast Guard Commandant Instruction 12500.3, dated 7/22/11</p> <p>State Department regulation 3 FAM 3820, dated 5/20/08</p>	<p>Up to \$10,000 for each year of service, subject to income tax withholding, with a maximum lifetime benefit of \$60,000. Specific benefits within these parameters are determined by the individual agency.</p> <p>Loan balance confirmed via a form or method of each department or agency's choosing.</p> <p>Payments are reportable as income for each tax year in which they are awarded.</p>