



VICE ADMIRAL E. P. TRAVERS LOAN PROGRAM

Instructions and Application Form for

Academic Year August 2010 – May 2011

Deadline: March 1, 2010 (received by date)

The Navy-Marine Corps Relief Society (NMCRS or the Society) helps eligible Navy and Marine Corps families pursue their academic goals by providing education grants and interest-free loans.

Named after the Society's eleventh President, the Vice Admiral E. P. Travers Loan Program (Travers Program) provides financial assistance for full-time undergraduate students.

An interest-free loan ranges from \$500 up to \$3,000 per academic year, for the eligible student's education.

A new application must be completed each year. Receipt of an award in one year does not guarantee a recipient an award in subsequent years.

The deadline will not be waived or extended based on non-receipt of a new application form.

The Travers Program:

- **Can only be used in a traditional classroom setting** for: tuition, fees, books, supplies, room and board (on campus), and curriculum-required computers (a letter from the school required for the latter).
- No early disbursements will be made for purchase of books, etc.
- Disbursements will only be made to the educational institution.

ELIGIBILITY

1. **All awards are made on the basis of the applicant's financial need**, in accordance with policies established by the Society's Board of Directors.
2. A student must be either an
 - unmarried child of an active duty service member (or reservist while on extended active duty – over 30 days), or the child of a retired (directly from active duty) Sailor or Marine.
 - or the spouse of an active duty service member living within the continental United States, Alaska, or Hawaii. If the spouse has accompanied her service member sponsor to an overseas location, the Society's Spouse Tuition Aid Program (STAP) is the only program available to her/him. (See our web site www.nmcrs.org/education for more details concerning STAP.)
3. A student must be a high school graduate (or equivalent) and enrolled or accepted as a full-time undergraduate student in a traditional classroom setting at a post-secondary, technical, or vocational institution participating in the U.S. Department of Education's Federal grant and loan programs. You may determine school eligibility at <<http://www.fafsa.ed.gov/fotw0809/fslookup.htm>>.

4. A student may receive assistance for no more than four years of undergraduate education.
5. If the service member is scheduled to be discharged prior to the start of school (August/September), no loan will be awarded.

TERMS

- Applications received at NMCRS Headquarters no later than March 1 will be evaluated for a loan.
- If received by March 1, but incomplete (i.e., application and documentation unreadable, documentation not attached, blanks on form, etc.), the application will be returned as an incomplete submission.
- Applications received after March 1, or after all education program funds are expended for the year, may not be processed.
- If a loan is taken by the service member, it must be repaid by allotment within 24 months of disbursement of the loan funds.
- The service member's End of Active Service (EAS) must cover the full term of the loan, unless he/she is retiring from active duty.
- No disbursement will be made directly to the student, service member, or any third party.

HOW TO APPLY

Step One: Complete the Eligibility Application Form at the back of this package, and attach **readable** copies of the following:

- For the child/spouse of an active duty service member:
 - A certificate of service letter member signed by the Commanding Officer and containing the active duty end of service date (EOS).
 - The child/spouse eligibility will be determined from DEERS.
- For the child of a retired service member:
 - Copy of DD 214, or other proof of status as a retiree. The child's eligibility will be determined by DEERS.

If the service member is deployed and unable to sign the Eligibility Application, the service member's spouse may sign, provided a copy of a valid general **Power of Attorney** (POA) for the spouse is attached to the application.

Once eligibility of the service member and student has been verified, NMCRS will hold the information until ACT (American College Testing) gives approval to forward the applications to them. ACT is the organization under contract with the Society to administer the Travers Program. ACT is an independent, non-profit organization dedicated to assessment and research in support of individuals making educational and career decisions.

Mail your completed form and all documentation to:

NMCRS Education Division
875 North Randolph Street Suite 225
Arlington VA 22203-1767

Questions? Phone: (703) 696-4960 DSN: 426-4960 E-mail: education@nmcrs.org

Step 2: Within one week (or in December, if you apply early), ACT will mail eligible students a packet containing the following two forms and the instructions for completing them:

- Family Financial Data Form (FFD Form)
- Grade Point Average Verification Form (GPA Form).

To consider an applicant for a loan, ACT must receive the completed FFDF and GPA Forms **no later than the deadline specified on their forms**. Even if the Eligibility Application (Step One) is received by NMCRS before March 1, award eligibility will be lost if ACT does not receive the FFDF and GPA Forms by their deadline.

NOTIFICATION OF AWARDS

Applicants who meet the NMCRS and the ACT deadlines will be notified of their eligibility for a loan in mid-May from ACT. Award letters are mailed to the service member.

If the student will be attending a different school than that listed in the award Notification Letter, ACT must be informed either by letter or email at act-milserv@act.org. The change must be in writing. ACT will then recalculate the student's financial need based on expenses at the student's "new" school. For that reason, **a change of schools can result in the loss of eligibility for a loan**. In these cases, a second award letter will be issued.

If a loan is offered, the Notification Letter from ACT will include a combined (one page) Promissory Note and Allotment Request Form. Before the loan can be issued, the sponsor must complete the Form and return it to ACT no later than the deadline published in their instructions.

If the service member is deployed, or not available to sign the Promissory Note, the spouse may sign the Promissory Note if he or she provides a valid Power of Attorney – as this document is returned to ACT, the Power of Attorney must be attached. If the service member chooses to take an interest-free loan, repayment by allotment will begin September 1, and must be paid in full within 24 months.

DISBURSEMENT OF AWARDS

ACT disburses awards directly to the school's financial aid office. Loan checks are made co-payable to both the student and the school, and the full amount of the requested loan will be mailed to the school in late July.

If the student will not be attending school during the spring semester, he or she should contact the school to ensure that any remaining balance is promptly returned to ACT. The student should also inform ACT directly in writing if he/she will no longer be in attendance.

OTHER SOURCES OF FINANCIAL AID

A list of other web sources is available on the Society's web site (www.nmcrs.org/education).

CONTACT INFORMATION

Before applying or before receiving ACT confirmation:

If you have questions before you mail the Travers application, or before you receive forms from ACT, contact the NMCRS Education Division by:

Phone: (703) 696-4960 or
DSN 426-4960

Email: education@nmcrs.org

Web site: www.nmcers.org/education
Address: 875 North Randolph Street
Suite 225
Arlington VA 22203
Hours: 8:00AM – 4:00 PM, Eastern Time

After receipt of FFD and GPA Forms:

After you receive forms from ACT, you should direct your questions to them at:

Phone: (800) 205-6372
Overseas students: (319) 341-2266
Email: act-milserv@act.org
Address: ACT Recognition Program Services
301 ACT Drive
Post Office Box 4030
Iowa City IA 52243-4030
Hours: 8:30 AM – 5:00 PM, Central Time



Vice Admiral E. P. Travers Loan Program Eligibility Application for August 2010 – May 2011

Deadline: March 1, 2010

Please read the Instructions before completing this form. Print legibly, using black ink.

A. STUDENT: Complete items 1-13, sign and date at 14. Notify NMCRS immediately of any change of address!

1. Eligibility Category (check one):

- I am an unmarried child of an active duty service member.
 I am an unmarried child of a reservist on extended active duty only (over 30 days)*.
 I am an unmarried child of a retired service member (see Eligibility, page 1).
 I am the spouse of an active duty service member, or a reservist on extended active duty* living within the 50 United States. (If you live overseas with your sponsor, you are not eligible for this Program – see instructions).

2. SSN: ____ - ____ - ____ 3. Name (Last/First/MI) _____

4. Address: _____

IMPORTANT: Follow-up forms from our Contractor, ACT, will be mailed to this address as will information concerning the next academic year. Your award letter is mailed to the service member.

5. Daytime phone: ____ - ____ - ____ 6. Work Phone: ____ - ____ - ____ 7. Cell Phone: ____ - ____ - ____

8. Date of Birth (MM/DD/YYYY): ____/____/____ 9. Email address: _____

10. Name of School I will be attending: _____

11. Please indicate your undergraduate level beginning in August of 2010.

- Freshman Sophomore Junior Senior

12. Major Course of Study (entered “undeclared” if unknown): _____

13. Estimated College Graduation Date: _____ (enter month and year)

14. Student Certification: I am/will be a full-time undergraduate student. The information above and documentation attached is complete and correct to the best of my knowledge. I understand that falsification of information or failure to provide the required documentation may result in the revocation of any loan awarded.

Signature: _____ Printed Name: _____ Date: _____

B. SERVICE MEMBER: Complete items 15-28, sign and date at 29.

15. SSN: ____ - ____ - ____ 16. Name (Last, First, MI): _____

17. Branch of Service: USN USMC 18. Rank: _____ 19. Pay Grade: _____

20. Marital Status: Married Single Parent Divorced Widowed

21. EAS (end of active service) date for Active Duty: _____ b. Retirement date for Retiree: _____

23. Address for receiving notification of award letters (mailed in mid-May): _____

24. Military or Work Address: _____

25. Home phone: ____ - ____ - ____ 26. Duty/Work phone: ____ - ____ - ____

27. Cell phone: ____ - ____ - ____ 28. Email Address: _____

29. Service Member Certification: The student identified in Section A is my dependent. The above information is complete and accurate to the best of my knowledge. I understand that falsification of information or failure to provide documentation may result in the revocation of any loan awarded. (If spouse is signing for deployed service member, a copy of the Power of Attorney must be attached.) **I have attached readable copies of the required documentation. If this application is incomplete, it will not be processed even if received by March 1.**

Signature: _____ Printed Name: _____ Date: _____