

Military Tuition Assistance Program: Background and Issues

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Military Tuition Assistance Program: Background and Issues

Congress has provided authority to the U.S. Department of Defense (DOD) to fund off-duty voluntary education for Active and Reserve Component servicemembers. Congress and DOD have conceived of tuition assistance (TA) as a quality-of-life benefit, force-shaping tool, and a mechanism for developing human capital in the Armed Forces. The TA program, authorized under 10 U.S.C. §2007 is one of several federal education incentive programs available to servicemembers and veterans.

The program is funded through discretionary appropriations to the Operation and Maintenance accounts for the military departments. Servicemembers are allowed to use TA funds for undergraduate, graduate, vocational, licensure, certificate, and language courses, or to complete their high school education. The military service distributes funds directly to the educational institution on behalf of the student. Servicemembers must apply for TA and meet certain eligibility requirements to receive funding. In some cases, servicemembers must agree to serve additional time on active duty or in the Reserve Component upon receipt of the benefit. Funds may be subject to recoupment from the servicemember for failure to successfully complete coursework.

Participating schools are required to enter into DOD's Voluntary Education Partnership memorandum of understanding (MOU) which specifies certain standards and reporting obligations. Compliance with these and other performance requirements for schools in receipt of federal funding is jointly monitored by DOD, the U.S. Department of Education, the U.S. Department of Veteran Affairs and other federal agencies.

Oversight considerations for Congress with respect to TA include school performance and accountability, servicemember outcome measures, and the extent to which the program helps meet DOD objectives with respect to recruiting, retention, and readiness. Congress might also consider the funding balance and interactions between TA and other education incentive programs such as the Post-9/11 GI Bill and student loan forgiveness and repayment initiatives.

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Introduction

The U.S. Department of Defense (DOD) has broad authority to organize, train, and equip the Armed Forces under Title 10 of the *United States Code*. Several provisions under this Title authorize DOD to expend funds for servicemember education and training. Congress has provided a specific authority for payment of servicemembers' tuition for voluntary off-duty training and education under 10 U.S.C. §2007. This benefit is commonly known as tuition assistance, or TA. DOD policy defines TA as,

Funds provided by the Military Services or U.S. Coast Guard to pay a percentage of the charges of an educational institution for the tuition of an active duty, Reserve, or National Guard member of the Military Services, or Coast Guard member, enrolled in approved courses of study during off-duty time.¹

This report provides an overview of the TA program legislative history, parameters, and funding. It also provides a discussion of oversight issues for Congress with respect to TA.

Background

Between 100,000 and 300,000 military servicemembers participate in the TA program annually.² The authority for DOD to pay for voluntary education programs was first codified in 1984 as part of the Department of Defense Authorization Act, 1985. Previous TA authorizations appeared in appropriations laws from as early as 1954. These laws specified “limitations” on the amount of off-duty educational expenses that could be paid by DOD.³ As initially codified in 1984, the TA benefit was restricted to active-duty servicemembers under DOD. Over time, Congress expanded the benefit to the reserve component and members of the U.S. Coast Guard (USCG) under the U.S. Department of Homeland Security (DHS).⁴

In 2000, as part of the Floyd D. Spence National Defense Authorization Act for Fiscal Year 2001, Congress expanded the TA authority to allow (but not require) the Secretary of a military department to pay *all* tuition expenses, rather than capping the benefit for certain education programs.⁵ In practice, the military services have implemented annual per capita reimbursement ceilings/caps on TA rates and credit hours.⁶

¹ Department of Defense (DOD), DOD Instruction (DODI) 1322.25, *Voluntary Education Programs*, April 2, 2020, p. 61, <https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/132225p.pdf>.

² U.S. Government Accountability Office (GAO), *DOD Education Benefits: Data on Officer Participation in and Views on Proposed Changes to the Tuition Assistance Program*, GAO-19-699R, September 16, 2019, p. 3, <https://www.gao.gov/products/gao-19-699r>; Daniel Leeds et al., *Tracking Outcomes of Voluntary Military Education Programs: A Data Analysis*, Center for Naval Analyses (CNA), April 2021, p. 15, <https://apps.dtic.mil/sti/trecms/pdf/AD1181584.pdf#page=29>; and DOD tuition assistance (TA) data available at DOD, Voluntary Education Partnership Memorandum of Understanding (MOU), “Tuition Assistance (TA) Decide,” <https://www.dodmou.com/tadecide/>.

³ P.L. 98-525, §1401, October 19, 1984, 98 Stat. 2618. See, for example, P.L. 98-212 §720, December 8, 1983, 97 Stat. 1441, which states, “No appropriation contained in this Act shall be available for the payment of more than 75 per centum of charges of educational institutions for tuition or expenses of off-duty training of military personnel.”

⁴ P.L. 99-661, §651, November 14, 1986, 100 Stat. 3887, as amended, expanded to officers of the Army Reserve and National Guard; and P.L. 110-181 §521, January 28, 2008, 122 Stat. 100-102, expanded TA to the U.S. Coast Guard.

⁵ P.L. 106-398, §1602, October 30, 2000, 114 Stat. 1654A-358. Over the course of the program’s history, DOD has generally been authorized to fund 100% of the cost for approved *high school* completion programs, but caps have existed for tuition on other voluntary education programs.

⁶ DODI 1322.25, p. 2.

Purpose

Congress has referred to TA as “an important retention tool,” and other observers have referred to it as a “quality-of-life” benefit for servicemembers.⁷ Various DOD and service-level issuances speak to the purpose of providing TA benefits as a way to develop human capital and bolster force management objectives such as recruitment and retention. The Army states that TA supports “educational objectives of the Army and Soldiers’ personal self-development goals,” and “directly contributes to retaining quality Soldiers, enhancing their career progression, improving Army readiness, and preparing Soldiers for meaningful employment in the transition from military service.”⁸ The Navy states that the voluntary education program supports “lifelong learning and professional and personal development,”⁹ and the Marine Corps contends that it “improves recruitment and retention (higher education levels correlate to higher reenlistment rates) and enhances readiness (reduces disciplinary problems, increases prospects for promotion, increases Armed Services Vocational Aptitude Battery (ASVAB) scores, and supports career progression/retention.”¹⁰ Air Force documentation also refers to TA as a “recruiting, retention and readiness tool.”¹¹

Program Administration, Parameters, and Eligibility

The Office of the Under Secretary of Defense for Personnel and Readiness (OUSD (P&R)) is responsible for overseeing the implementation of the TA program and establishes annual TA rates, caps, and ceilings.¹² The military services implement the program and disburse the funds. They may establish service-specific TA policies and eligibility requirements within the parameters set by OUSD (P&R).

Covered Education Programs

Servicemembers are allowed to use TA funds for undergraduate, graduate, vocational, licensure, certificate, and language courses, or to complete their high school education. Funds may be used for both classroom-based and distance learning. DOD policies also allow for, and encourage,

⁷ U.S. Congress, *John S. McCain National Defense Authorization Act for Fiscal Year 2019*, conference report to accompany H.R. 5515, 115th Cong., 2nd sess., July 23, 2018, Report 115-863, p. 866, <https://www.congress.gov/115/crpt/hrpt863/CRPT-115hrpt863.pdf#page=904>; and Jennie W. Wenger, *Are Current Military Education Benefits Efficient and Effective for the Services?* RAND Corporation, 2017, p. 1, https://www.rand.org/content/dam/rand/pubs/research_reports/RR1700/RR1766/RAND_RR1766.pdf.

⁸ DOD, Department of the Army, *FY2024 Budget Estimates, Volume I, Operation and Maintenance, Justification of Estimates*, March 2023, p. 520, <https://www.asafm.army.mil/Portals/72/Documents/BudgetMaterial/2024/Base%20Budget/Operation%20and%20Maintenance/Regular%20Army%20Operation%20and%20Maintenance%20Volume%201.pdf#page=524>; and Department of the Army, *Army Continuing Education System*, AR 621-5, October 28, 2019, p. 18, https://armypubs.army.mil/epubs/DR_pubs/DR_a/pdf/web/ARN4227_R621_5_FINAL.pdf#page=24.

⁹ DOD, Department of the Navy, *FY2024 Budget Estimates, Volume I, Operation and Maintenance, Navy, Justification of Estimates*, March 2023, p. 532, https://www.secnv.navy.mil/fmc/fmb/Documents/24pres/OMN_Book.pdf#page=532.

¹⁰ DOD, Department of the Navy, *FY2024 Budget Estimates, Volume I, Operation and Maintenance, Marine Corps, Justification of Estimates*, March 2023, p. 168, https://www.secnv.navy.mil/fmc/fmb/Documents/24pres/OMMC_Book.pdf#page=168.

¹¹ DOD, Department of the Air Force, *FY2024 Budget Estimates, Volume I, Operation and Maintenance, Air Force, Justification of Estimates*, March 2023, p. 567, <https://www.saffm.hq.af.mil/LinkClick.aspx?fileticket=vxyxfiMWkew%3d&portalid=84#page=571>.

¹² DODI 1322.25, p. 8.

education institutions to provide degree programs on military installations.¹³ Funding may be used to cover tuition and course-specific fees (e.g., laboratory fees), but cannot cover expenses like books, course materials, transportation, or room and board.

Funding Limitations

DOD policy is to review TA funding caps and ceilings on an annual basis and apply them uniformly across the services.¹⁴ In 2025, DOD caps on TA were \$250 per semester credit hour, not to exceed \$4,500 per fiscal year.¹⁵ Military students are responsible for the remainder of the education costs not covered by TA and may supplement TA with certain other federal education funding (see the section “Coordination with other Federal Education Benefits”). The military services pay tuition directly to the participating school, but may require a servicemember to pay back the TA if he or she fails to successfully complete a course. DOD policy defines successful course completion as a grade of “C” or higher for undergraduate courses, a “B” or higher for graduate courses, and a “Pass” for “Pass/Fail” grades.¹⁶ DOD policies also allow commanders to deny requests for further TA funding if the servicemember fails to maintain a cumulative grade point average (GPA) of 2.0 or higher after completing 15 semester hours, or equivalent, in undergraduate studies, or a GPA of 3.0 or higher after completing six semester hours, or equivalent, in graduate studies, on a 4.0 grading scale.¹⁷

Participant Eligibility

Officers and enlisted servicemembers in the Active Component and the Selected Reserve (SELRES) are eligible to receive TA funds. While TA may be authorized for the Individual Ready Reserve (IRR), by law this authority is only for IRR members who are in occupational specialties specifically designated by the Secretary concerned.¹⁸ The TA authority is discretionary and does not create a servicemember entitlement for the benefit, nor does it require that the military services pay all of the education expenses incurred by the servicemember. In this regard, within established DOD and service-level policies, military commanders have some latitude to decide whether to approve TA requests.

Eligibility may depend on time in service, job performance, and past academic qualifications (including ASVAB scores), among other factors as determined by the military service concerned. Approvals may also depend on the availability of appropriated funds to support TA. Servicemembers must apply for TA and are typically required to undergo educational counseling by a qualified professional to support decisionmaking about schools, courses, and degree programs.¹⁹ DOD operates a *TA DECIDE* website which provides an interactive tool for exploring and comparing different education options.²⁰

¹³ DODI 1322.25, p. 3.

¹⁴ DODI 1322.25, p. 2.

¹⁵ For service-specific TA policies and procedures, see DOD, Defense Activity for Non-Traditional Education Support (DANTES), “Military Tuition Assistance,” <https://www.dantes.mil/mil-ta/>.

¹⁶ DODI 1322.25, p. 16.

¹⁷ DODI 1322.25, p. 16.

¹⁸ 10 U.S.C. §2007(c)(2).

¹⁹ DODI 1322.25, p. 3.

²⁰ DOD, Voluntary Education Partnership MOU, “Tuition Assistance (TA) Decide,” <https://www.dodmou.com/tadecide/>.

Service Obligation

Law requires that commissioned officers incur a service obligation upon receipt of TA.²¹ Active-duty commissioned officers, by law, must agree to remain on active duty for a minimum of two-years following the completion of an education program using TA.²² The Secretary concerned may waive this requirement under certain circumstances. Reserve component officers must agree to a minimum of four years of continued affiliation with the SELRES or IRR in return for TA.²³ Law does not *require* a service obligation for enlisted servicemembers. It does allow the Service Secretaries to impose up to a four-year obligation for enlisted SELRES or IRR servicemembers.²⁴ Law does not prohibit the TA service obligations from being served concurrent to other service time owed by the member (see shaded text box in the “Retention” section below for further discussion).

Table 1. Service Obligation for Acceptance of Tuition Assistance (TA)

	Active Component	Selected Reserve	Individual Ready Reserve ^a
Enlisted	No requirement	No requirement, up to four-year obligation authorized	No requirement, up to four-year obligation authorized
Officer	Two-year minimum obligation ^b	Four-year minimum obligation	Four-year minimum obligation

Source: CRS analysis of existing law.

Notes:

- a. Members of the Individual Ready Reserve are eligible only in occupational specialties designated by the secretary concerned.
- b. The secretary concerned may reduce or waive the active-duty service obligation under certain conditions.

Coordination with other Federal Education Benefits

DOD policies generally *prohibit* TA funding in conjunction with other forms of military-funded education benefits, such as Reserve Officer Training Corps (ROTC) scholarships and advanced civil schooling.²⁵ Servicemembers may receive other federal student aid loans and grants (e.g., Pell Grants) concurrently.²⁶ In 2000, Congress authorized TA to be used in conjunction with GI Bill programs administered by the U.S. Department of Veterans Affairs (VA). Concurrent use of these benefits is sometimes referred to as a “top-up” option where certain GI Bill funds are used to supplement costs not covered by the TA program (e.g., books and other fees).²⁷ Military TA is available only to currently serving military personnel; GI Bill funds (including the Montgomery

²¹ 10 U.S.C. §2007.

²² 10 U.S.C. §2007(b)(1).

²³ 10 U.S.C. §2007(c)(3).

²⁴ DODI 1322.25, p. 15.

²⁵ DODI 1322.25, p. 16. Advanced civil schooling is an Army program for officers to obtain a fully funded full-time (on-duty) graduate degree; see [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Advanced-Civil-Schooling-\(ACS\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Advanced-Civil-Schooling-(ACS)). The other military services have similar programs.

²⁶ DODI 1322.25, p. 16.

²⁷ P.L. 106-398 §1602, October 30, 2000, 114 Stat. 1654A-358. See <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/tuition-assistance-top-up/>. Reserve component members can concurrently receive TA and Montgomery GI Bill Selected Reserve (MGIB-SR) per 10 U.S.C. §16131(k) when enrolled at least half-time.

GI Bill and the Post-9/11 GI Bill [PGIB]) are available to both qualified servicemembers and veterans.²⁸

Eligibility for Participating Schools

Federal law requires DOD to maintain a publicly available online list of institutions of higher education that participate in the TA program.²⁹ Each institution of higher education must have and be in compliance with its Higher Education Act (HEA) Title IV program participation agreement with the U.S. Department of Education (ED).³⁰ Participating schools are required to sign DOD's Voluntary Education Partnership memorandum of understanding (MOU).³¹ The MOU requires schools to meet certain accreditation and certification standards. DOD is required to maintain a centralized online complaint system to track and respond to student complaints about schools receiving TA funds.³² The MOU also prohibits schools from using "unfair, deceptive, or abusive marketing practices" and "misleading advertising."³³ MOUs with schools may be terminated for failure to comply with the terms, making them ineligible for TA funds.³⁴

Compliance with these requirements is monitored by DOD independent contractors, ED, and in some cases by independent auditors.³⁵ DOD may also refer student complaints to other government agencies, including the Federal Trade Commission (FTC),³⁶ the U.S. Department of Justice (DOJ), the Consumer Financial Protection Bureau (CFPB), and the VA (concurrently with oversight of GI Bill programs).³⁷

Program Funding and Outlays

TA is funded by discretionary appropriations to the Operation and Maintenance accounts for the military departments (generally listed under the budget activity "Training and Recruiting" and sub-activity group "Off Duty and Voluntary Education"). The military services do not submit

²⁸ DOD, Military OneSource, *How to Use the Military Tuition Assistance Program*, <https://www.militaryonesource.mil/-/how-to-use-the-military-tuition-assistance-program>. For more information on the GI Bill, see CRS Report R42785, *Veterans' Educational Assistance Programs and Benefits: A Primer*, by Cassandra Dortch.

²⁹ P.L. 116-92, §560, December 20, 2019, 133 Stat. 1393. In addition, per 10 U.S.C. 2006a(a)(1), each institution of higher education must have and be in compliance with its Higher Education Act Title IV program participation agreement with the U.S. Department of Education. A list of schools is available on the TA DECIDE website, at <https://www.dodmou.com/tadecide/>.

³⁰ For information about the requirements of Title IV program participation agreements, see CRS Report R43159, *Eligibility for Participation in Title IV Student Financial Aid Programs*, by Alexandra Hegji.

³¹ DODI 1322.25, p. 17.

³² See the DOD Postsecondary Education Complaint System (PECS) at <https://pecs.militaryonesource.mil/pecs/dodpecs.aspx>.

³³ DODI 1322.25, p. 22.

³⁴ DODI 1322.25, p. 17.

³⁵ GAO, *DOD Education Benefits: Action Is Needed to Ensure Evaluations of Postsecondary Schools Are Useful*, GAO-14-855, September 2014, pp. 5-6, <https://www.gao.gov/products/gao-14-855>; and DOD Office of Inspector General, *Audit of Controls at Military Installations for Schools Participating in the DoD Tuition Assistance Program*, September 10, 2019, <https://media.defense.gov/2019/Sep/12/2002181692/-1/-1/1/DODIG-2019-122.PDF>.

³⁶ See, for example, Federal Trade Commission, "Operator of Colorado Technical University and American InterContinental University Will Pay \$30 Million to Settle FTC Charges It Used Deceptive Lead Generators to Market its Schools," press release, August 27, 2019, <https://www.ftc.gov/news-events/news/press-releases/2019/08/operator-colorado-technical-university-american-intercontinental-university-will-pay-30-million>.

³⁷ DODI 1322.25, p. 3.

funding requests for education programs in a standardized way which can make it difficult to analyze funding trends across the services (see **Table 2** notes).

Funding provides tuition to schools and also supports TA program administration. DOD’s FY2025 budget request included a combined total of \$682.91 million for TA and other voluntary education programs—a decrease of \$74.15 million (10%) from FY2024 enacted levels (see **Table 2**). Some of the reasons cited by the services in their budget justification documents for decreases in TA estimates included reduced end strength, policy changes, and analysis of projected needs.³⁸

Table 2. Military Services Funding of Off-Duty and Voluntary Education Programs

FY2023-FY2025; dollars in millions

	FY2023 Actual	FY2024 Requested	FY2025 Estimate
Army ^a	\$223.371	\$260.235	\$245.880
Navy ^b	\$68.982	\$90.452	\$77.223
Air Force ^c	\$234.248	\$263.421	\$255.673
Marine Corps ^d	\$51.882	\$55.230	\$50.000
Army Reserve ^e	\$21.100	\$32.930	\$15.422
Army National Guard ^f	\$49.346	\$54.792	\$38.484

Source: DOD budget justification documents (see specific references and links in notes). The amounts in the table reflect *total funding* for “off-duty and voluntary education programs,” which may include other programs besides TA as authorized under 10 U.S.C. §2007. In cases where the military departments specifically listed funding figures for TA, this is noted below. CRS did not identify line items for this type of funding in the budget documents for the Space Force or for reserve components other than the Army Reserve and Army National Guard.

Notes: Coast Guard TA falls under the U.S. Department of Homeland Security appropriation and is not included in DOD funding.

- a. The Army’s description of operations financed includes educational financial assistance programs under 10 U.S.C. §§2005, 2006, 2007, and 2015. The Army’s budget request includes a line item amount for TA—for FY2024 the amount was \$174.422 million, and the FY2025 request was \$167.475 million. Department of the Army, *FY2025 Budget Estimates, Volume I, Operation and Maintenance, Army, Justification of Estimates*, March 2024, pp. 535-536 & 542, <https://www.asafm.army.mil/Portals/72/Documents/BudgetMaterial/2025/Base%20Budget/Operation%20and%20Maintenance/Regular%20Army%20Operation%20and%20Maintenance%20Volume%20I.pdf#page=540>.
- b. The Navy’s description of operations financed includes the Navy College Program for Afloat College Education and Operations Support for TA programs. The Navy’s budget request includes a line item amount for TA—for FY2024 the TA request was \$78.783 million, and the FY2025 request was \$66.283 million. Department of the Navy, *FY2025 Budget Estimates, Volume I, Operation and Maintenance, Navy, Justification of Estimates*, March 2024, p. 567, https://www.secnave.navy.mil/fmc/fmb/Documents/25pres/OMN_Book.pdf#page=567.
- c. The Air Force’s description of operations financed includes Air Force Credentialing On-Line Opportunities programs as well as civilian pay, training, and infrastructure. The Air Force budget reports the FY2024 baseline funding for TA as \$216.997 million with a projected decrease of \$6.878 million in FY2025. Department of the Air Force, *FY2025 Budget Estimates, Volume I, Operation and Maintenance, Air Force, Justification of Estimates*, March 2024, pp. 9 & 555, https://www.saffm.hq.af.mil/Portals/84/documents/FY25/FY25%20Air%20Force%20Operation%20and%20Maintenance%20Vol%20I.pdf?ver=GnaK__NUyQLIHwa-SWM8JA%3d%3d#page=13.
- d. Department of the Navy, *FY2025 Budget Estimates, Volume I, Operation and Maintenance, Marine Corps, Justification of Estimates*, March 2024, p. 167, https://www.secnave.navy.mil/fmc/fmb/Documents/25pres/OMMC_Book.pdf#page=167.

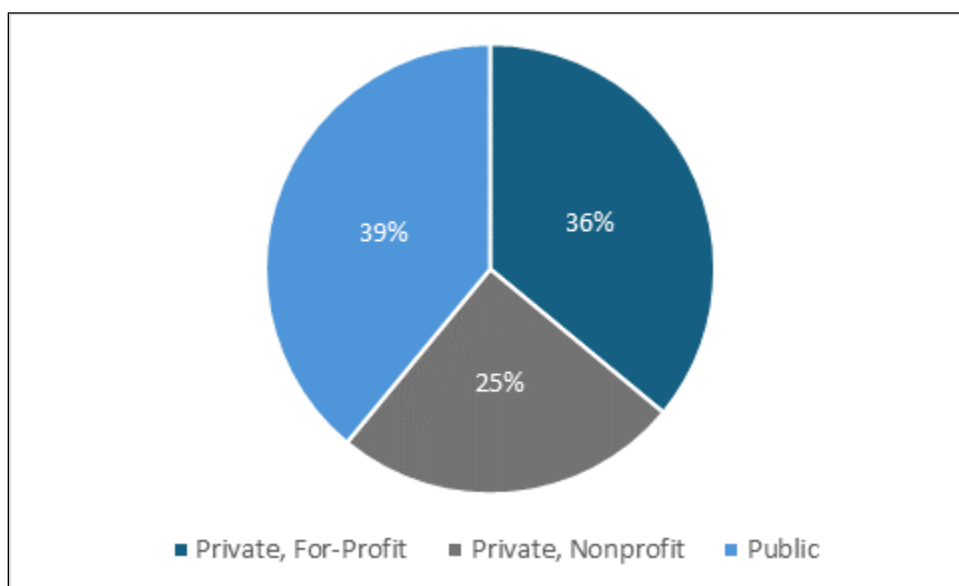
³⁸ See citations in **Table 2**.

- e. The Army Reserve's funding for tuition assistance is a specific line item. The above totals do not include "credentialling funding." Department of the Army, *FY2025 Budget Estimates, Volume I, Operation and Maintenance, Army Reserve, Justification of Estimates*, March 2024, p. 105, <https://www.asafm.army.mil/Portals/72/Documents/BudgetMaterial/2025/Base%20Budget/Operation%20and%20Maintenance/Reserve%20Army-Operation%20and%20Maintenance.pdf#page=109>.
- f. The Army National Guard's funding for tuition assistance is a specific line item. The above totals do not include "credentialling funding." Department of the Army, *FY2025 Budget Estimates, Volume I, Operation and Maintenance, Army National Guard, Justification of Estimates*, March 2024, p. 120, <https://www.asafm.army.mil/Portals/72/Documents/BudgetMaterial/2025/Base%20Budget/Operation%20and%20Maintenance/National%20Guard%20Army%20Operation%20and%20Maintenance.pdf#page=124>.

Program Costs by Institutional Control

The National Defense Authorization Act for Fiscal Year 2020 requires that DOD make publicly available a list of TA-participating institutions and the amount received by each.³⁹ DOD has also reported TA data by institutional control and disaggregates the data by military service. In FY2023, approximately 36% of TA costs were for courses at public institutions, compared with 25% for private, nonprofit institutions and 39% for private, for-profit institutions (see **Figure 1**). The average cost per course at private, for-profit institutions was the highest (\$764), followed by private, nonprofit (\$737) and then public (\$675) institutions.

Figure 1. Share of Tuition Assistance Costs by Institutional Control
FY2023



Source: CRS analysis of 2023 DOD TA data at DOD, Voluntary Education Partnership Memorandum of Understanding (MOU), "Tuition Assistance (TA) Decide," dodmou.com/TADECIDE.

Notes: Data from 2023 are the most recent available.

Though 3,368 education institutions received TA funding in FY2023, usage appears to be higher among certain institutions (see **Table 3**). The American Public University System (private, for-profit) and the University of Maryland Global Campus (public) accounted for over one-third

³⁹ P.L. 116-92, Division A, Title V, §560.

(37.5%) of all TA spending in FY2023 across DOD.⁴⁰ Both of these institutions provide course instruction primarily in an online, distance-education format.⁴¹

Table 3. Top Three Institutional Recipients of DOD TA by Service
FY2023

Service	Institution	Control	Amount
Air Force	American Public University System	Private, for-profit	\$45.6 million
	University of Maryland Global Campus	Public	\$24.3 million
	University of Arizona Global Campus	Private, for-profit	\$14.6 million
Army	American Public University System	Private, for-profit	\$48.8 million
	University of Maryland Global Campus	Public	\$21.6 million
	Purdue University Global	Public	\$13.3 million
Navy	American Public University System	Private, for-profit	\$12.3 million
	University of Maryland Global Campus	Public	\$8.3 million
	Southern New Hampshire University	Private, nonprofit	\$2.8 million
Marine Corps	American Public University System	Private, for-profit	\$13.0 million
	University of Maryland Global Campus	Public	\$9.4 million
	Southern New Hampshire University	Private, nonprofit	\$2.3 million

Source: CRS analysis of 2023 DOD TA data at DOD, Voluntary Education Partnership Memorandum of Understanding (MOU), “Tuition Assistance (TA) Decide,” dodmou.com/TADECIDE.

Considerations for Congress

There are several oversight considerations for Congress, including accountability for educational institutions that receive TA funds, program outcome metrics for both schools and servicemembers, and whether the TA program is meeting program goals with respect to recruitment, retention, and readiness. Congress might also consider these factors in the context of other federal or military-specific education initiatives like student loan forgiveness or repayment initiatives and GI Bill benefits.

School Accountability

The potential for waste, fraud, and abuse in funding for servicemember and veteran education has at times been a concern for the federal government.⁴² A 2012 Executive Order from then-President Obama noted that,

⁴⁰ American Military University, a member of the American Public University System, advertises that they are the “top choice nationwide for veterans using their GI Bill® benefit.” See <https://www.amu.apus.edu/military/>. CRS has not analyzed the amount of GI Bill funding received by this institution.

⁴¹ The American Public University System offers education exclusively online. The University of Maryland Global Campus offers most of its education online, though some portions are completed in person.

⁴² See, for example, Consumer Financial Protection Bureau, *Testimony of Holly Petraeus: Improving Educational Outcomes for Our Military and Veterans*, written statement for the record to the U.S. Senate Committee on Homeland Security and Governmental Affairs, Subcommittee on Federal Financial Management, Government Information, (continued...)

there have been reports of aggressive and deceptive targeting of service members, veterans, and their families by some educational institutions. For example, some institutions have recruited veterans with serious brain injuries and emotional vulnerabilities without providing academic support and counseling; encouraged service members and veterans to take out costly institutional loans rather than encouraging them to apply for Federal student loans first; engaged in misleading recruiting practices on military installations; and failed to disclose meaningful information that allows potential students to determine whether the institution has a good record of graduating service members, veterans, and their families and positioning them for success in the workforce.⁴³

In the explanatory statement to accompany the Department of Defense Appropriations Act, 2014 (Division C of P.L. 113-76), Congress noted concerns about “abusive advertising and aggressive recruitment practices” by schools that accept TA and a related education benefit for military spouses called My Career Advancement Account (MyCAA). The statement directed DOD to report on violations of the MOU between DOD and the school, and in particular violations of provisions geared toward eliminating such aggressive marketing practices.⁴⁴ According to DOD policy, consequences for school failure to comply with an MOU might be a letter of warning, termination of the MOU, loss of eligibility for TA funds, loss of access to military installations (for schools providing courses at the installation), and a ban from establishing new programs.⁴⁵

In the context of concerns of false or predatory marketing or advertising practices on the part of some for-profit institutions of higher education attempting to enroll GI Bill and DOD TA participants,⁴⁶ the American Rescue Plan Act of 2021 (ARPA; P.L. 117-2) amended the HEA to require that private, for-profit institutions of higher education derive at least 10% of revenues from nonfederal education assistance funds for institutional fiscal years beginning on or after January 1, 2023. Federal education assistance funds include (but are not limited to) TA and GI Bill assistance. Institutions that fail to meet the requirement for two consecutive years become ineligible to participate in HEA Title IV student aid programs administered by ED. This change is commonly referred to as “closing the 90/10 loophole.”⁴⁷ Congress might consider ongoing oversight of the implementation of ARPA provisions and any impacts on school eligibility for the

Federal Services and International Security, September 22, 2011, <https://www.consumerfinance.gov/about-us/newsroom/testimony-of-holly-petraeus-improving-educational-outcomes-for-our-military-and-veterans/>; and United States Senate, Health, Education, Labor, and Pensions Committee, *Is the New GI Bill Working? For-Profit Colleges Increasing Veteran Enrollment and Federal Funds*, Majority Committee Staff Report, July 30, 2014, <https://vetsedsuccess.org/wp-content/uploads/2018/09/harkin-senate-help-report-is-new-gi-bill-working-for-profit-colleges-increasing-veteran-enrollment-federal-funds-july-2014.pdf>.

⁴³ Executive Order 13607 of April 27, 2012, “Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members,” 77 *Federal Register* 25861, May 2, 2012.

⁴⁴ Explanatory statement to accompany the Department of Defense Appropriations Act, 2014 (Division C of P.L. 113-76), as published in the House, *Congressional Record*, daily edition, vol. 160, no. 9—Book II (January 15, 2014), p. H574, <https://www.congress.gov/113/crec/2014/01/15/160/9/CREC-2014-01-15-pt2-PgH475-2.pdf>. For more on military spouse education benefits, see CRS Report R46498, *Military Spouse Employment*, by Kristy N. Kamarck, Barbara L. Schwemle, and Sofia Plagakis.

⁴⁵ DODI 1322.25, p. 33.

⁴⁶ For example, see Michael Stratford, “For-Profit-College Marketer Settles Allegations of Predatory Practices,” *Chronicle of Higher Education*, June 26, 2012; and Andy Thomason, “Defense Dept. Lifts Suspension of U. of Phoenix from Tuition Assistance Program,” *Chronicle of Higher Education*, January 15, 2016.

⁴⁷ For more information, see CRS Report R47301, *Veterans-Related Education Legislation Enacted in the 117th Congress*, by Cassandra Dortch.

TA program. Congress could also consider further amendments to the ARPA as it relates to military education programs.⁴⁸

Measuring Program Outcomes

One related issue for congressional consideration is whether the schools in receipt of TA funds are delivering a quality education program to servicemembers. DOD, VA, and ED have collaborated since 2012 to develop measures to evaluate school performance.⁴⁹ These measures include categories like graduation/program completion, course completion, transfer-out rates, number of degrees/certificates completed, and median federal student loan borrowing, among others. Not all of these measures are directly applicable or comparable to the DOD TA program, due in part to part-time participation of students and incongruent methods for data collection across agencies.⁵⁰ Nevertheless, Congress might consider ongoing monitoring of these interagency efforts to develop reliable metrics.

There is limited publicly available analysis of individual servicemember outcomes with respect to TA usage.⁵¹ Data from 2014 and 2015 analyzed by an independent research organization, the Center for Naval Analyses (CNA), showed an average course completion rate of about 90%, with the Air Force having the highest course completion rate among the services.⁵² Graduation and degree-earning rates through the TA program in any given year are observed to be substantially lower, due mainly to the part-time nature of the course work—with the average military TA student completing between two or three courses per annum.⁵³ Congress might consider periodic updates to this study to monitor individual outcomes or to determine whether these individual outcomes vary by degree program, military service, or other factors (e.g., for-profit status of the education institution, in-person vs. virtual education).

Given that a significant portion of military TA funding appears to go to distance education programs, there may also be questions about servicemember outcomes under virtual versus in-person instruction. Following the COVID-19 pandemic, many education institutions have broadened their virtual course offerings and digital infrastructure.⁵⁴ Online learning may also be a more flexible option for servicemembers, given operational time constraints and frequent moves, allowing a larger cohort to take advantage of the TA benefit. Research on the relative merits of the two methods of instruction yields mixed results and may be sensitive to the quality of the program in terms of course material and instructor qualification. Some studies have shown moderate negative relationships with student persistence, motivation, and study habits in virtual environments.⁵⁵ The Biden Administration, in January 2025, took some regulatory action to

⁴⁸ For further discussion, see CRS Report R46773, *The 90/10 Rule Under HEA Title IV: Background and Issues*, by Alexandra Hegji.

⁴⁹ National Center for Education Statistics (NCES), “Postsecondary Education Outcome Measures: ED, DOD, and VA,” <https://nces.ed.gov/statprog/outcomemeasures/>.

⁵⁰ NCES, “Postsecondary Education Outcome Measures: ED, DOD, and VA.”

⁵¹ NCES, “Postsecondary Education Outcome Measures: ED, DOD, and VA.”

⁵² CNA, April 2021, Tables 37-41, pp. 56-60.

⁵³ CNA, April 2021, Tables 35 and 43-47, pp. 64-68.

⁵⁴ Richard Garrett et al., *CHLOE 8: Student Demand Moves Higher Ed Toward a Multi-Modal Future, Quality Matters and Encoura Eduventures Research*, 2023, <https://qualitymatters.org/sites/default/files/research-docs-pdfs/QM-Eduventures-CHLOE-8-Report-2023.pdf>.

⁵⁵ See, for example, Maria Aristeidou and Simon Cross, “Disrupted Distance Learning: The Impact of Covid-19 on Study Habits of Distance Learning University Students,” *Open Learning: The Journal of Open, Distance and e-Learning*, vol. 36, no. 3 (August 29, 2021), pp. 263-282; Kelli A. Bird et al., “Negative Impacts from the Shift to (continued...) ”

define “distance education course” and expand ED information gathering by “requiring institutions to report their students’ distance education status.”⁵⁶ It is not clear whether the Trump Administration will continue this requirement. Congress may consider whether additional data or studies could support decisions about TA spending on virtual or hybrid courses.

Impact on Recruiting, Retention, and Readiness

Research in the civilian sector generally points to a positive return on investment for employer-sponsored education programs by offering recruiting incentives, reducing turnover, increasing productivity and career advancement prospects, and improving morale. As Congress deliberates DOD’s annual budget requests, one consideration might be returns on the investment from TA compared to similar categories. Military personnel benefits are generally structured to support recruiting, retention, and/or individual readiness. It may therefore be worth examining how DOD’s TA program might contribute to these objectives.

Recruiting

Education benefits such as TA and the PGIB have historically been considered as a recruiting incentive. DOD youth surveys have consistently found that “pay for future education” is in the top 10 reasons for joining the military, with 44% of respondents citing this as one of their top 2 reasons in a 2024 poll.⁵⁷ Nevertheless, a 2017 RAND study utilizing focus groups of new recruits found that “generally, new recruits had limited awareness or knowledge of the TA program and associated parameters. Across all focus groups, less than a quarter of recruits were familiar with the TA program.”⁵⁸ New recruits had relatively higher awareness of the PGIB and details of the benefit. The PGIB benefits are more generous than the TA program; enactment of the PGIB has also been associated with small, positive effects on quality of enlistees.⁵⁹ While TA has lower costs for the government relative to PGIB,⁶⁰ there is little evidence of recruiting impacts.

Congress might consider other ways to structure education benefits to incentivize recruits or consider rebalancing funding between education benefit programs. In the 2017 RAND study, researchers found that “[i]n five of our focus groups, recruits mentioned that they had already incurred college-related debt prior to enlistment, and questions were raised in two of the focus groups about whether loan repayment programs were still in place.”⁶¹ The Armed Forces have some student loan repayment programs for enlisted members on active duty and for servicemembers in specified occupations. Congress could consider increasing funding or otherwise amending these programs to help meet recruitment goals.⁶² Other federal student loan

Online Learning During the COVID-19 Crisis: Evidence from a Statewide Community College System,” *AERA Open*, vol. 8 (April 10, 2022); and Di Xu and Shanna Smith Jaggars, “The Impact of Online Learning on Students’ Course Outcomes: Evidence from a Large Community and Technical College System,” *Economics of Education Review*, vol. 37 (December 2013), pp. 46-57.

⁵⁶ Department of Education, “Program Integrity and Institutional Quality: Distance Education and Return of Title IV, HEA Funds,” 90 *Federal Register* 470, January 3, 2025.

⁵⁷ DOD Office of People Analytics, *Spring 2024 Propensity Update*, 25-P-0560, March 27, 2025, Slide 6, https://docs.opa.mil/opa.mil-production1/reports/futures_surveys/YP58Spring2024_PropensityUpdate_Briefing.pdf. Data are from the DOD Youth Poll, which surveys U.S. youth ages 16-21.

⁵⁸ Wenger et al., 2017, p. 15, https://www.rand.org/content/dam/rand/pubs/research_reports/RR1700/RR1766/RAND_RR1766.pdf.

⁵⁹ Wenger et al., 2017, p. 58.

⁶⁰ See Table 3 in CRS Report R42755, *The Post-9/11 GI Bill: A Primer*, by Cassandra Dortch.

⁶¹ Wenger et al., 2017, p. 14.

⁶² See, for example, 10 U.S.C. Chapter 109, “Educational Loan Repayment Programs.”

forgiveness programs, like the Public Service Loan Forgiveness (PSLF) program, take military service into account for eligibility, and Congress could consider revising or expanding the parameters for these programs.⁶³

Retention

While TA has been viewed by some as a retention incentive, there is limited evidence tying TA program participation directly to increased retention for officers or enlisted servicemembers. However, the provision of TA could have an indirect positive effect on retention by improving morale. Some have considered TA a quality-of-life benefit, allowing servicemembers to pursue individual education goals while in service. Another way that TA may indirectly affect retention is through career mobility—by improving the servicemember’s competitiveness for promotion, assignments, or advanced training.

The TA program may directly affect officer retention through the requirement to complete four years of obligated service. However, this obligation may be served concurrently with other service obligations, potentially reducing the impact on retention. For example, a military service academy graduate may incur a five-year active-duty service obligation upon commissioning. That officer could apply for TA funds to earn graduate school credits and complete the TA service obligation concurrent with their service academy obligation. In this instance, there would not be a direct retention effect, as the officer could separate from active duty after the five years already owed. Congress has previously considered changes to allowing officers to meet service obligations concurrently (see shaded text box below). Congress has not acted to change the concurrent nature of the service obligation for TA. Should Congress choose to pursue changes to the policy, options could include a shorter obligated service requirement to be served consecutively, prohibitions on accessing TA in the first period of obligated service (four to six years), or providing a specific discretionary authority to the military services to require consecutive service obligations as a force-shaping tool to be used as needed.

A 2002 RAND report on retention effects of TA on first-term enlistees in the Navy and Marine Corps found that use of TA had a *negative* effect on reenlistment.⁶⁴ Researchers speculated that those who choose to participate in TA have an “eye to education or work after they leave the service,” and anticipate being able to use GI Bill benefits to more quickly complete full-time education as a civilian.⁶⁵ In 2008, Congress passed the Post-9/11 Veterans’ Educational Assistance Act of 2008 (PGIB), which provides a more generous education benefit.⁶⁶

⁶³ PSLF is authorized under 20 U.S.C. §1087e(m). For more information on student loan repayment programs, see CRS Report R43571, *Federal Student Loan Forgiveness and Loan Repayment Programs*, coordinated by Alexandra Hegji.

⁶⁴ Richard Buddin and Kanika Kapur, “Tuition Assistance Usage and First-Term Military Retention,” RAND Corporation, March 1, 2002, https://www.rand.org/pubs/monograph_reports/MR1295.html.

⁶⁵ Buddin and Kapur, 2002, p. xiv.

⁶⁶ For more information, see CRS Report R42755, *The Post-9/11 GI Bill: A Primer*, by Cassandra Dortch.

Consideration of a Consecutive Service Obligation

A full military career is generally considered to be 20 years of service, when a member becomes eligible for retirement pay. Continuation rates for officers tend to decline rapidly following the initial term of service (typically 4-6 years) through 8-10 years of service and then these rates levels out as the “pull” of the 20-year retirement benefit creates a retention incentive.⁶⁷ A requirement for a sequential duty obligation for TA might bring officers beyond the 10-year point and have a positive effect on retention.

A Senate amendment to the National Defense Authorization Act for Fiscal Year 2019 would have required that military officers in receipt of TA serve their active-duty service obligation consecutively (vice concurrently) with any other service obligation already incurred.⁶⁸ The provision was not adopted, and instead the conferees directed the Comptroller General to conduct a review of retention data on officers who accept TA payments.⁶⁹

Information provided to the Armed Services Committees in 2019 by the Government Accountability Office (GAO) showed that active-duty officers comprise about 7% of enrollees in the program. There is broad variation in use of TA across military services, with higher usage in the Army and Air Force relative to the Navy and Marine Corps.⁷⁰ GAO found that the median total commissioned service following last use of TA ranged from 11.00 years to 13.75 years. Army and Air Force officers tended to access TA earlier in their careers, and also tended to stay on active-duty service longer following last use of TA. The GAO study did not compare continuation rates for those officers not in receipt of TA over the same time period.⁷¹

As part of the study, GAO conducted discussions with military service officials, education counselors, and active-duty officers to garner feedback on proposals for a sequential service obligation. In general, discussants felt that this policy change would discourage participation in the TA program and negatively affect morale.

Readiness

In terms of individual readiness, the provision of TA could have positive or negative effects. To the extent that TA helps servicemembers develop additional knowledge or competencies that support on-the-job effectiveness, the program could have a positive impact. There is some evidence that use of TA is correlated with an increase in promotion rates.⁷² This suggests servicemembers who use TA are building human capital that supports better job performance. Because military commanders have some discretion for approving TA, this correlation could also be an indication that commanders are using TA as an incentive for already high-performing individuals.

On the other hand, servicemembers are not required to take courses that relate to their occupational specialty, thus the knowledge gained may not have a direct impact on work performance. DOD could, under existing authorities, restrict TA to coursework that directly relates to servicemember occupational specialties. Congress could also amend these authorities to condition funding on courses that directly relate to military occupations.

While TA is intended for off-duty education, it might be stressful for some servicemembers to take on additional obligations, and this stress could interfere with job performance and individual readiness. In discussions with servicemembers as part of a 2002 RAND study, researchers found that servicemembers were frustrated with TA benefits because “Work schedules were often

⁶⁷ *Report of the Military Compensation and Retirement Modernization Commission*, final report, January 29, 2015, pp. 21-22, <https://apps.dtic.mil/sti/pdfs/ADA625626.pdf>.

⁶⁸ U.S. Congress, Senate Committee on Armed Services, *The John S. McCain National Defense Authorization Act for Fiscal Year 2019*, committee print, report to accompany S. 2987, 115th Cong., 2nd sess., S.Rept. 115-262, p. 184.

⁶⁹ U.S. Congress, Senate Committee on Armed Services, *The John S. McCain National Defense Authorization Act for Fiscal Year 2019*, committee print, report to accompany S. 2987, 115th Cong., 2nd sess., S.Rept. 115-262, p. 218.

⁷⁰ GAO-19-699R, p. 20.

⁷¹ GAO-19-699R, p. 31.

⁷² Wenger et al., 2017, p. 58.

unpredictable, so members would miss classes and would fall behind in their studies. In addition, many members have families and struggle to attend classes and meet family responsibilities.”⁷³

Managing the work-school-family balance, particularly with the sometimes arduous and unpredictable nature of military service, could make it difficult for members to complete courses or maintain the minimum grade standards for continued TA eligibility. Recoupment of TA for failure to successfully complete coursework could also have negative readiness implications if it leads to financial hardships for servicemembers and their families.⁷⁴ There is some evidence that servicemembers may struggle to meet financial commitments for TA. An interviewee in the 2017 RAND study mentioned that “some students are unaware that TA does not cover fees, and are in for a ‘rude awakening’ when they enroll in college and learn that they will receive a bill.”⁷⁵ DOD reports from FY2014 and FY2015 tallied 628 complaints across the two-year period with the top three types recorded as financial issues (e.g., tuition and fees charges), quality of education, and refund or collection issues.⁷⁶ The financial counseling portion of the TA program is intended to help servicemembers consider the obligations they might incur with acceptance of TA funds.

In its oversight role, Congress might consider the effectiveness of this financial counseling program in preparing servicemembers to take on education obligations. Congress could also consider authorizing coverage for additional education fees or increasing overall funding to cover a larger portion of the total costs of the education program.

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⁷³ Buddin and Kapur, 2002, p. 3.

⁷⁴ Servicemembers who report financial management challenges are more likely to express dissatisfaction with military compensation, coworkers, and the overall military way of life. Serious financial issues, like over-indebtedness or bankruptcy, can lead to loss of security clearance, administrative sanctions, or even involuntary discharge from the military. For more on military financial readiness, see CRS Report R46983, *Military Families and Financial Readiness*, by Kristy N. Kamarck.

⁷⁵ Wenger et al., 2017, p. 23.

⁷⁶ DOD, Military OneSource, *Postsecondary Education Complaint System; Fiscal Year 2014*, <https://download.militaryonesource.mil/12038/MOS/Reports/PECS-Report-FY14.pdf>, p. 9; and DOD, *Postsecondary Education Complaint System; Fiscal Year 2015*, <https://download.militaryonesource.mil/12038/MOS/Reports/PECS-Report-FY15.pdf>. More current reports are not available.

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