

CITIZENS HIGH SCHOOL



EducationalGuide

Your Guide on How to Use the Military to Go to **College for Free**

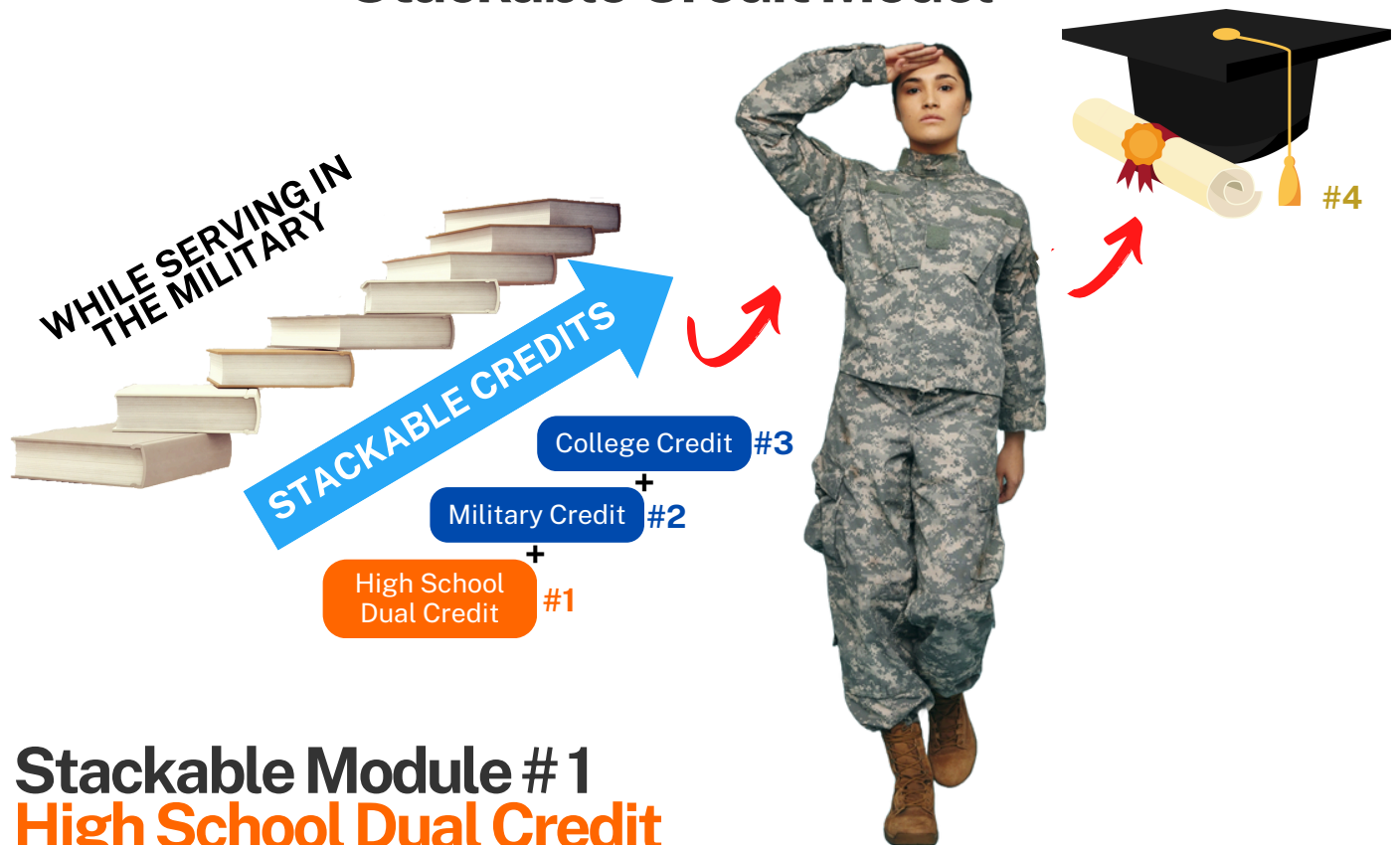
This guide specializes in using a “stackable” credits model to complete your educational needs and using the military benefits to pay for it all. This means you can build your education to the level and type that makes sense to you and decide how long you want to stay in the military to meet your educational and personal goals.



Let's start stacking and understanding how to use the Military to make college free.

The stackable credit model below takes your typical college degree and breaks it down into 4 stackable modules where you can earn credit.

Stackable Credit Model



Stackable Module # 1 High School Dual Credit

You can start by taking some dual credit courses while in high school. For this example, you take 3 dual credit courses and earn 9 college credits.

Stackable Module # 2 Military Credit

During your time in the military, you'll have the opportunity to attend various training programs and gain valuable hands-on experience. The American Council on Education (ACE) evaluates military training courses and occupational experiences, assigning equivalent transferable college credits based on the skills acquired. Each military job and training program is awarded a specific number of credits. For this model, we assume a servicemember earns 22 transferable college credits through their military education and experience — at no cost to them.



Stackable Module # 3

College Credit Taken While Serving

While in service, each servicemember has access to up to \$4,500 a year in Tuition Assistance (TA) for the college of their choice. TA is paid to the college on a per class basis. TA is not a loan; it should be viewed as a “full” scholarship benefit you have earned while serving your country. For this model we assume the servicemember takes 3 courses per year (option to take more or less) and earns 9 credits per year or about 36 credits over a 4-year enlistment. These credits are also “free.”

Stackable Module # 4

College Credit Earned Post Military

In most cases, service members are unable to complete their college degree while on active duty. However, after completing at least 36 months of active service, you become eligible for the Post-9/11 GI Bill, which provides comprehensive educational benefits to help you earn your degree after leaving the military.

These benefits vary based on your length of service and whether you attend a public or private institution. The GI Bill covers tuition and fees by sending payments directly to your chosen school.

For example:

- **Public Institutions (In-State Residents):** Full tuition and fees are covered.
- **Private and Foreign Institutions:** Tuition reimbursement is capped at \$17,500 per academic year.

In addition to covering tuition, the Post-9/11 GI Bill provides a **monthly housing allowance equivalent to E-5 BHA**, based on the ZIP code of the school you’re attending. This additional financial support makes it easier to focus on your education without the burden of housing costs.

With these benefits, service members can transition into higher education without the financial strain, ensuring they have the resources needed to successfully earn their degree.

Below is an example of the stackable credits earned in Modules 1, 2, 3, &4, that accumulate to the require 120 credit hours to complete a Bachelors of Arts Degree at most colleges.

Stackable Modules	Credits Earned
1. High School Credit	9
2. Military Credit (ACE Credit)	22
3. College Credit Earned	36
4. College Credit After Leaving the Military	53
Total Credits Earned	120 Credits needed for B.A. Degree



Some Hints on Planning Your Pathway from High School to College Graduate

Using the Military

Hint #1: Find a Military-Friendly College or University

The worst thing you can do as a young servicemember with the goal to “graduate college free” is to have no plan. If you don’t know where to start, just ask your recruiter for a list of “military-friendly colleges.”

Use a school that offers online courses you can take while you are in the military and then transfer them to a college of your choice when you leave the military. However, the best choice is to find a military-friendly college you want to graduate from and work with their counselor to create a 4 year college plan.. They will be very helpful.

Universities, colleges, and trade schools are very familiar with the Tuition Assistance (TA) and GI Bill programs. The military-friendly schools will have a dedicated counselor to make it as easy as possible for military students to use those educational benefits.

Hint #2: While serving in the military take all your courses online

Hint #3: Make Use of Directed Study & Directed Reading Courses to fill the “Learning gaps” that you will experience while serving.

During your first year in the military, you will be focused on training and learning your job and getting settled to the military routine. During this time use a couple of directed reading/study courses that will give you the flexibility to “opportunity study” during those busy times. This is an easy and interesting way to pick up 6 additional credits in your spare time.

Hint #4: Funding your education for free is the easy part, it’s finding the time to study during the busy times while serving that takes planning.

Hint #5: Don’t plan on finishing your BA in 4 years.

The advantage of getting your diploma part time is you have flexibility. You study during your free time. Most people who use the military to earn a free education earn their first two years of college while serving and finish the remaining 2 years as a civilian after service.

Think of it this way. Giving up a steady income to be a full-time student is probably not an option as a civilian. In the military, you are continually enhancing your education and working towards your degree. Remember. You have a full-time job with full benefits, 30 days of vacation each year, full medical, and full education benefits and more. And when you leave the military after 4 years, you should have your AA degree and the GI Bill to finish your college for free, while you work part-time or full time and also have the ability to buy a house with no money down.



Soft Skills You Learn in the Military

When you enlist in the military, you put yourself in a position to start acquiring some soft skill that will support your success both in the military and as a civilian.

In the two lists below, the left column lists the soft skills that you will learn in the military and on the right is a list of soft skills drawn from a recent Jan 3, 2025, Forbes Magazine article listing “19 Skills Employees Will Need in the Next Five Years.”

Although the military list is not a complete equivalent to the 19 skills that employees are looking for, it does show that the benefits you will receive from your military experience go well beyond just earning a free education while serving.

Military Soft Skills

1. Communication
2. Adaptability
3. Problem Solving
4. Dependability
5. Flexibility
6. Leadership
7. Conflict Resolution
8. Research
9. Creativity
10. Work Ethic
11. Persistence
12. Decision Making
13. Continuous Learning
14. Attention to Detail
15. Teamwork
16. Situation Awareness
17. Handling Work Stress
18. Integrity

[Soft Skills You Learn In The Military](#)

[The Best Future Veteran Employee Needs
Soft Skills to Succeed](#)

Employee Soft Skills

1. Communications
2. Adaptability
3. Epistemic Curiosity
4. Resilience
5. Cognitive Flexibility
6. Critical thinking
7. Change Management
8. Interpersonal Interactions
9. Digital Curiosity and Adaptability
10. Inquisitiveness
11. Grit, Learning Agility, and Good judgment
12. Soft Skills
13. Learn to Learn
14. Technological Know
15. Upskilling and Reskilling
16. AI Literacy
17. Data Storytelling
18. Emotional Intelligence

[19 Skills Employees Will Need In the
Next Five Years](#)



Beyond Free Education

Are You Better Off Spending Your First Four Years After High School on a Civilian Path or Military Path?

Financial Comparison 4 Years as Civilian vs 4 Years in Military



Kayla
Civilian
Starting Salary
\$15 p/hr.



Kelsey
Military
Starting Salary
\$13.22 p/hr.

Cumulative Numbers After 4 Years

\$124,800	4 Yr. Salary:	\$110,000
\$25,488	Housing Cost:	\$0
\$22,696	Food Cost:	\$0
\$17,952	Health Care:	\$0
\$10,500	Education Cost:	\$0
\$10,500	Gym Cost:	\$0
\$0	Signing Bonus:	\$20,000
\$48,164	Total Spendable:	\$130,000

Some Additional Benefits for Your 4 Years of Service

- Received \$20,000 Entry Bonus
- 30-Day Vacation with Pay
- Saved \$10,000 p/yr
- Paid to learn a trade
- Did not need any college to join
- VA Loan. Buy a home with no money down
- Steady, predictable paychecks and bonuses
- Traveled to several different countries
- Free Tax Preparation Service
- Leadership Development



Comparing Entry Level Military Benefits to Entry Level Civilian Industry Benefits

How does the military compare with top companies that offer debt free degrees

Military Benefits vs. Industry Average Benefits

Category	Military Benefits	Industrial Average (HS Diploma)
Starting Salary	Base pay + bonuses (up to \$50,000 enlistment bonus)	Hourly wage or low annual salary (typically \$25K-\$35K)
Paid Time Off (PTO)	30 days annually (includes vacation and sick leave)	10-14 days annually (may vary by employer)
Healthcare	Free comprehensive medical, dental, and vision coverage	Employer-subsidized, costs shared with employees
Housing Benefits	Free housing on base or housing allowance for off-base living	No housing assistance
Food Allowance	Free meals on base or monetary allowance for food	Not provided
Retirement Savings	Thrift Savings Plan (TSP) with matching contributions	401(k) with partial employer match
Education Benefits	GI Bill, Tuition Assistance, and certifications paid for	Limited or no education assistance
Help Buying a Home	GI Bill offer a loan approval process for a house with no money down	Not provided
Career Advancement	Structured promotions and skill-based training opportunities	Dependent on company needs and individual initiative
Cost-of-Living Adjustments	Regular adjustments based on geographic location (e.g., BAH, BAS)	Not typically offered
Tax Preparation Assistance	Free services through Military.com and other programs	Employee pays for tax preparation services
Job Security	Stable employment and regular pay increases	Subject to economic and business cycles
Life Insurance	Subsidized life insurance (e.g., SGLI up to \$400,000)	May not be offered or requires full employee payment
Workplace Perks	Free access to fitness centers, on-base resources, and discounts	Limited discounts or employer-specific perks
Flexible Schedule	Structured but may involve deployments or shifts	Often rigid with limited flexibility
Educational Savings	Free or low-cost education during/after service	Out-of-pocket costs for college or certifications
Long-Term Benefits	Post-service benefits (e.g., VA loans, VA healthcare)	No equivalent long-term benefits



Analysis

1. **Military benefits clearly outshine industry averages**, especially in terms of education, healthcare, and housing support.
2. The **average entry-level civilian job often offers minimal benefits**, leaving employees with significant out-of-pocket expenses for healthcare, housing, and education.
3. **Retirement and long-term career growth** are more structured and robust in military service compared to private-sector jobs.

Conclusion

The military offers an unparalleled benefits package, especially for individuals starting their careers without a college degree. These benefits provide financial stability, personal development, and career growth opportunities that far surpass those available in the civilian sector.

CHS hopes this case study has been insightful in your decision to enlist in the military and use their educational benefits for a free education.

If you would like to know more about Citizens High School, please review the below information about CHS and click here to sign up for a free, no-obligation consultation with one of our counselors.

We're Not Your Typical High School

Yes! We offer a Traditional High School Diploma

But We Also

Go Beyond What is Possible at Your Local High School

We Provide Solutions to Your Challenges

100% Online

- How to Fast Track Your High School Diploma
- How to Work Part-Time or Full Time and Finish High School
- How to Use the Military to Go to College for Free
- How to Earn an AA Degree While Completing High School
- Am I Better Off Working for Four Years Right After High School or Joining the Military for Four Years
- How to Start Your Own High School

From Our CEO

I can't cure lack of desire to graduate from high school, but I can provide a high school diploma that can tailor your high school education to fit your after high school dreams.

Dr. Jim Etter is a retired Marine Corps Officer, Top Gun Graduate, Founder of American Military University and American Public University and CEO/Principal of Citizens High School.

If you want CHS to help you create a high school pathway that works for you. **Send us** a copy of your high school transcript and sign up for a free, no obligation counseling session to lay out a high school completion pathway for you.

