

ANNEX S TO DD FORM 4

STUDENT LOAN REPAYMENT PROGRAM ADDENDUM  
ARMY NATIONAL GUARD of the UNITED STATES  
For use of this form see NGR 600-7. The proponent agency is NGB-ARH-P

-----DATA REQUIRED BY THE PRIVACY ACT OF 1974-----

AUTHORITY: 10 USC 16301.

PRINCIPLE PURPOSE: To explain obligation and participation requirements for entitlement under SLRP and to ensure that your agreement to these conditions is a matter of record.

ROUTINE USE: To confirm requirements of obligation and participation requirements for entitlement under the SLRP, occasionally as a basis for suspension or termination

DISCLOSURE: Disclosure of your SSN is voluntary; however, if not provided, you will not be eligible for the SLRP.

-----SECTION I - GENERAL-----

The enlisting official will explain the following requirements. One copy will be attached to the DD Form 4 and listed as Annex S; another copy will be given to the soldier.

-----SECTION II - ELIGIBILITY-----

Upon my enlistment/extension or immediate reenlistment in the Army National Guard of the United States, I am eligible for the Student Loan Repayment Program as indicated under the Selected Reserve Incentive Program (SRIP) (*Complete the appropriate paragraph*).

1. \_\_\_\_\_ I am a non-prior service applicant. I am enlisting for a term of service of at least 6 years in the Army National Guard of the United States with a concurrent contractual and statutory military service obligation of 8 years., In addition, I must meet the following requirements--

a. I have an AFQT score of 50 or above.

b. I am not enlisting for an AGR Title 10 or Title 32 tour nor am I enlisting for a technician position.

c. I am enlisting in a valid position vacancy in (UIC)\_\_\_\_\_ and in the critical skill (MOS)\_\_\_\_\_ that HQDA has authorized for SLRP. I must remain in the contracted MOS for the entire period of my enlistment contract.

d. I have existing (*Number of loans*)\_\_\_\_\_ loans in the amount of \$\_\_\_\_\_. The total amount of repayment for qualifying loan(s) will not exceed \$10,000

e. Loans/disbursement's acquired after my enlistment in the Army National Guard will not be eligible for repayment under the Student Loan Repayment Program.

2. \_\_\_\_\_ I am a prior service applicant. I have served the last 3 consecutive years in the Army National Guard and I am immediately reenlisting/extending for a term of service of 6 years in the Army National Guard of the United States.

a. I have not previously received the Student Loan Repayment Program for service in the Selected Reserve.

b. I am not immediately reenlisting/extending for an AGR Title 10 or Title 32 tour nor am I immediately reenlisting/extending for a technician position.

c. I hold the primary MOS for the position in which I am immediately reenlisting/extending. I am immediately reenlisting/extending in a valid position vacancy in (UIC)\_\_\_\_\_and in the critical skill (MOS)\_\_\_\_\_ that HQDA has authorized for SLRP. I must remain in the contracted MOS for the entire period of my reenlistment/extension contract.

d. I have existing (*Number of loans*)\_\_\_\_\_ loans in the amount of \$\_\_\_\_\_. The total amount of repayment for qualifying loan(s) will not exceed \$10,000.

e. Loans/disbursed acquired after my reenlistment/extension in the Army National Guard will not be eligible for repayment under the Student Loan Repayment Program.

f. The Student Loan Repayment is only authorized for one 6-year reenlistment/extension period.

-----SECTION III - ENTITLEMENT & PAYMENTS-----

1. The Government will repay a designated portion of any outstanding loan(s) that I have secured since 1 October 1975. The loan(s) must have been made, insured, or guaranteed under Part B of the Higher Education Act of 1965(*Guaranteed Student Loans/Federally Insured Student Loans*), or any loan made under Part E of such act (*National Direct Student Loans*). Loans eligible for the Student Loan Repayment Program are--

Stafford Loans (subsidized), Stafford Loans (unsubsidized), Federally Insured Student Loans, Perkins Loans, Auxiliary Loans to Assist Students (ALAS), Supplemental Loans for Students (SLS), Consolidated Loan Program (CLP) and (SMART), William D. Ford Federal Direct Loan Program. (*State Student Loans are not eligible for the Student Loan Repayment Program*).

The total amount of repayment for qualifying loan(s) will not exceed \$10,000. This contract will terminate at the end of my contractual 6-or 8-year obligation.

2. Loans must be one year old or older on my first anniversary eligibility date to qualify for this program. Loans that fall into default at any time after my enlistment/reenlistment/extension will not be eligible for repayment. Loans that are in default at the time of my enlistment/reenlistment/extension will not be eligible for repayment.

3. The portion that may be repaid annually on any qualifying loan(s) will not exceed 15 percent (not to exceed \$1,500 per year) of the total of all loans or \$500, whichever is greater. Payment will be processed on the anniversary date of my enlistment for each satisfactory year of service.

4. I have read Section III and understand the contents thereof. \_\_\_\_\_(initial)

-----SECTION IV - SUSPENSION-----

I understand that I will be suspended from Student Loan Repayment eligibility if I--

1. Enter a period of non-availability (*placement in the Inactive National Guard (ING)*). Maximum periods of non-availability are--

- a. 1 year for personal reasons.
- b. 3 years for missionary obligations.

2. Am flagged (*suspension of favorable personnel action per AR 600-8-2*) for an adverse action (*does not include failure to maintain body fat standards or APFT failure*).

3. Reinstatement of bonus eligibility is not guaranteed. Provided that I meet all requirements for participation, payments will be processed effective on the date the suspension is lifted or on the adjusted anniversary date of satisfactory creditable service.

4. Participate in one of the following programs--

- a. SMP/ROTC advanced course.
- b. Receive an ROTC scholarship.

5. I have read Section IV and understand the contents thereof. \_\_\_\_\_(initial)

-----SECTION V - TERMINATION-----

I understand that my Student Loan Repayment eligibility will be terminated if I--

1. Become an unsatisfactory participant by --
  - a. Accumulating 9 unexcused absences within a 12-month period or--
  - b. Failing to attend or complete Annual Training (AT) without commander approval.
2. Voluntarily transfer out of my contracted MOS and/or SLRP eligible unit.
3. Fail to extend my enlistment for time served in the ING within 30 days of return to my unit.
4. Exceed maximum time in the ING per Section IV 1a and b.
5. Accept a military technician position
6. Accept a Title 10 or Title 32 AGR tour.
7. Separate from the ARNG for any reason.
8. Reach the maximum amount allowable for repayment (\$10,000).
9. Reach the end of my 6 or 8-year contractual obligation.
10. Accept a commission as an officer or an appointment warrant officer.
11. Fail to become MOS qualified within 24 months after unit inactivation, reorganization, or relocation.
12. I have read Section V and understand the contents thereof. \_\_\_\_\_(initial)

-----SECTION VI - STATEMENT OF UNDERSTANDING-----

1. I have read my contract and I will receive a copy of this addendum with my enlistment packet. \_\_\_\_\_(initial)
2. (*Non-Prior Service only*) I will furnish the Military Entrance Processing Station Counselor with a copy of all of my promissory notes or letter of disbursement upon enlistment. A payment will not be authorized if I did not submit my promissory notes or letter of disbursement at the time of enlistment. \_\_\_\_\_(initial)
3. (Current ARNG Member) I will furnish my unit personnel with all of my promissory notes upon my reenlistment/extension for forwarding to the Incentive Manager of my state. A payment will not be authorized if I do not submit my promissory notes or letter of disbursement at the time I immediately reenlist/extend. (*Loans acquired after my reenlistment/extension are not eligible for repayment under this program*). \_\_\_\_\_(initial)
4. Each year (90 days before my anniversary date) I will be notified of the requirement to request payment on my loan(s). I will be responsible for completing the request for payment in accordance with published guidance \_\_\_\_\_(initial)
5. It is my responsibility to know my account number and lender name and address. It is not uncommon to have loans sold to various lenders. I will normally receive a letter by the new loan holder if this occurs. This may be the only correspondence I receive. I will keep track of my loans. \_\_\_\_\_(initial)

6. My loan is not the responsibility of the government. I am responsible for maintaining my loan account(s) in good standing. If I do not, my loan(s) will go into default, the government will not make a payment on defaulted loan(s), and my credit rating may be damaged. I must coordinate forbearance and deferments with my lenders. I will also need to make arrangements for the lump sum payment, which the Army National Guard makes each year to be applied to future installments. I understand that lenders do not have to grant a forbearance for me solely because I am enrolled in the Student Loan Repayment Program. \_\_\_\_\_(initial)

7. My student loan repayment is taxable income. I will receive an additional W-2 Form from the government indicating the amount of payment to the lender. I will be responsible for the taxes on the payment. \_\_\_\_\_(initial)

8. If I should encounter problems with my student loan repayment it is my responsibility to contact my unit for guidance.

9. I understand that State Student Loans are not authorized for payment. \_\_\_\_\_(initial)

10. I understand that Plus Loans are not authorized for payment. \_\_\_\_\_(initial)

-----SECTION VI - AUTHENTICATION-----

\_\_\_\_\_  
Unit and address

\_\_\_\_\_  
Date of signature

\_\_\_\_\_  
Typed Name and SSN of soldier

\_\_\_\_\_  
Signature of soldier

-----SECTION VII - CERTIFICATION BY SERVICE REPRESENTATIVE-----

1. I certify that I have witnessed the reading and signing of the above agreement and the signature appearing above is that of the applicant.

\_\_\_\_\_  
Typed Name/Rank of Enlisting Official

\_\_\_\_\_  
Signature of Enlisting Official

\_\_\_\_\_  
Date signed

2. Attach one copy of this memorandum to each copy of the enlistment contract DD Form 4, and give one copy to the soldier.

\_\_\_\_\_  
SLRP Control Number