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My Career Advancement Account Scholarship Program Frequently Asked Questions







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### My Career Advancement Account Scholarship Program

#### What is the URL for the My Career Advancement Account Scholarship Spouse Portal (website) and what if there are access issues?

The My Career Advancement Account Scholarship official web address is https://aiportal.acc.af.mil/mycaa. Military spouses living overseas may experience issues accessing the site. For assistance, spouses may contact Military OneSource through the international dialing instructions located at http://www. militaryonesource.mil/footer?content\_id=267781 or through email at MyCAAhelp@militaryonesource.mil.

### What is the My Career Advancement Account Scholarship program?

The My Career Advancement Account Scholarship program, a component of the Department of Defense Spouse Education and Career Opportunities program, is a career development and employment assistance program. My Career Advancement Account Scholarship helps military spouses, who have successfully completed high school, pursue licenses, credentials or associate degrees with a specific concentration or major (excludes General Studies, Liberal Arts, Interdisciplinary Studies) to pursue an occupation or career with transferable and portable skills.

As part of the Spouse Education and Career Opportunities program, all military spouses are offered counseling to assist with the following:

**Career Exploration:** Spouse Education and Career Opportunities certified Career Counselors help spouses explore all career options with tools like career assessments, interest and skill inventories, portable career statistics and earning potential metrics.

**Education and Training:** Spouses work with Spouse Education and Career Opportunities certified Career Counselors to create a plan of action that considers financial aid options, education and training program resources, credential and licensing information, and, for eligible spouses, My Career Advancement Account Scholarship. The scholarship provides a maximum education benefit of \$4,000 with an annual fiscal year cap of \$2,000 to assist eligible military spouses, who have completed high school and who need professional credentials, in pursuing an occupation or career with transferable and portable skills. Annual cap waivers are available for licensure and certificate programs if there is an upfront tuition cost that exceeds \$2,000 (up to the maximum education benefit of \$4,000). **Career Readiness:** Spouse Education and Career Opportunities certified Career Counselors help spouses perfect their resumes and hone their interviewing skills. Counselors also cover job search techniques, relocation planning and flexible work options.

**Career Connections:** Spouse Education and Opportunities certified Career Counselors help spouses get the right job in the right career by leveraging existing relationships and resources such as the Military Spouse Employment Partnership, USAJOBS.gov and CareerOneStop.org.

### What does My Career Advancement Account Scholarship pay for?

My Career Advancement Account Scholarship pays for tuition only for certificates or associate degrees with a specified concentration or major (excludes General Studies, Liberal Arts, Interdisciplinary Studies that do not have a concentration) AND examinations leading to a recognized license or industry certification. Certificates may be for postgraduate work.

The credential and associate degree must be obtained from a My Career Advancement Account Scholarship approved

accredited college, university or technical school in the United States. Certifications and licensure must be obtained through an approved testing organization that expands employment or portable career opportunities for military spouses.

### What does My Career Advancement Account Scholarship NOT pay for?

- Tuition for courses and examinations not included in the spouse's Education and Training Plan
- Courses already started or completed by the spouse
- Reimbursements of any kind
- Books, supplies, equipment, uniforms, computers and electronic devices of any kind
- ✓ Student activities, events and entertainment
- Prepayments or deposits for future courses, unless costs are part of a block of study
- School or college level entrance examinations, comprehensive exams and related preparatory courses
- Courses, tests or fees typically paid by an employer as part of a job training program
- Fees of any kind, including, but not limited to, registration fees, technology fees, parking fees

- Non-academic credit or ungraded courses, including courses taken on an audit basis or as an practicum, apprenticeship or clinical supervision, as well as nonacademic credit or ungraded orientation programs
- Courses taken more than one time, unless My Career Advancement Account Scholarship has received a full refund from the school
- ✓ Academic credit by examination tests (CLEP, etc.)
- General Studies, Liberal Arts, Interdisciplinary Associate Degrees that do not have a concentration
- Personal enrichment courses (excluding courses that are academic credit or graded electives in an approved My Career Advancement Account Spouse Education and Training Plan)
- ✓ Transportation, lodging, child care and medical services
- Course extensions (except for approved hardship waivers)
- Study abroad programs (excluding programs of study offered by participating My Career Advancement Account Scholarship schools on overseas military installations)
- Private licenses (Example: A private pilot's license would not be covered because it is for recreational use, but a commercial pilot's license would be covered because it would be used for an occupation.)
- High school completion programs, including online high school completion programs

- Courses or programs at unapproved schools or campuses, or other locations not found in the My Career Advancement Account Scholarship Portal.
- English as a second language course to learn English
- Continuing education units, or CEUs, to maintain a standing in a professional organization

# Will My Career Advancement Account Scholarship pay for remedial courses?

Yes. The My Career Advancement Account Scholarship program will pay for a maximum of nine credit hours of remedial courses or a maximum of three noncredit remedial courses.

#### What are the terms and conditions for spouses participating in My Career Advancement Account Scholarship?

To open a My Career Advancement Account and request up to \$4,000 of financial assistance, military spouses must read and electronically sign the following Spouse Terms and Conditions Agreement.

✓ I agree that I am solely responsible for the establishment and management of my My Career Advancement Account. Under no circumstances shall I share my account username or password with anyone, including but not limited to my military sponsor or school representatives.

- I understand that I must have a high school diploma or GED
  general educational development to participate in the My Career Advancement Account Scholarship program.
- I agree to develop an Education and Training Plan in coordination with school officials. I understand that a Spouse Education and Career Opportunities certified Career Counselor is required to approve the plan prior to my requesting My Career Advancement Account Scholarship financial assistance.
- ✓ I understand My Career Advancement Account Scholarship funding is only available for 36 months from start date of the first course funded by the scholarship.
- ✓ I understand the maximum My Career Advancement Account Scholarship financial assistance benefit is \$4,000 and there is a \$2,000 annual fiscal year spending cap. Spending cap waivers are available if the spouse's school requires an upfront tuition payment exceeding \$2,000 (up to the maximum \$4,000 education benefit).
- ✓ I understand that My Career Advancement Account Scholarship funding cannot be used to audit, repeat a course (unless My Career Advancement Account receives a full refund from the school), or pay for nonacademic credit or ungraded courses such as college or freshman programs, practicums or supervised clinical assignments.
- ✓ I understand that I must submit a My Career Advancement Account Scholarship financial assistance request for each course in my Education and Training

Plan on a course-by-course basis. Financial assistance document(s) must always be submitted by me up to 60 days prior to the start date of the course/program. All financial assistance requests must be approved before the start of the course and before the active-duty member's date of separation or when he or she is no longer serving on Title 10 orders. I understand that failure to do so will result in my being held responsible for paying course costs.

- I agree to allow the Department of Defense and my school to share information, which is is necessary for My Career Advancement Account Scholarship program administration and paying of school invoices. I understand I am responsible for ensuring that my grades are posted by school officials in the Academic Institution, or AI, Portal within 60 days of course completion. I understand I will not be allowed to use additional My Career Advancement Account Scholarship funding until my grades are posted.
- ✓ I understand if I fail or withdraw from a course, my scholarship funding will be suspended and no financial assistance documents can be created until I contact a Spouse Education and Career Opportunities certified Career Counselor. If a second failure or withdrawal is made, I understand that I may not be allowed to receive any further funds from My Career Advancement Account Scholarship.
- ✓ I understand if I receive a grade of incomplete, I am required to attain a satisfactory grade within six months

of the course end date, unless a shorter term is specified by my school. I understand my account will be suspended and no additional My Career Advancement Account Scholarship funding will be provided until I complete this course.

- ✓ I understand that waivers related to course failures, withdrawals and incompletes are authorized for "hardship" cases (unanticipated health issues, permanent change of station location, temporary duty assignments, emergency leave of the military member or hospitalization for a length of time that precludes course completion). Waiver requests must be signed by my military sponsor's supervisor or higher authority and uploaded into my account digital file folder. They must include:
  - 1. Name/title/code of course(s) for which the wavier is requested
  - 2. Reason for the wavier
  - 3. Name, title and command of military sponsor's supervisor or higher authority

**IN SUMMARY:** I have read the above Spouse Terms and Conditions Agreement. I understand noncompliance may result in (1) my being held responsible for tuition and examination costs; (2) indefinite suspension of my My Career Advancement Account Scholarship; or (3) in the case of fraud, permanent closure of my account.

I agree to follow My Career Advancement Account Scholarship guidelines and honor these terms and conditions, including the requirement to notify My Career Advancement Account Scholarship when I find gainful employment in a portable career field and occupation.

#### Are spouses required to complete their courses, certification or license in a certain timeframe and are there any exceptions?

Yes. The duration of an associate degree course cannot exceed 12 months and a license or certificate program cannot exceed 18 months. No exceptions can be made to exceed either of these timeframes. Schools and organizations receiving scholarship funds are required to post grades and program completion status.

**Automatic waivers** will be granted when schools require an upfront tuition payment that exceeds the annual \$2,000 cap, up to the maximum My Career Advancement Account Scholarship benefit amount of \$4,000 or the balance of the spouse's account.

**Grade waivers** may be requested by spouses who have failed, withdrawn or received an incomplete for a course for the first time. In such cases, spouses must contact a Spouse Education and Career Opportunities certified Career Counselor to discuss the situation and develop a plan to prevent reoccurrences.

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**Fiscal year waiver of the \$2,000 annual cap** must be requested by the spouse in writing with official documentation provided to My Career Advancement Account Scholarship supporting the reason for the waiver. Spouse Education and Career Opportunities certified Career Counselors can provide additional details on this waiver process requirements.

#### What are My Career Advancement Account Scholarship requirements for spouses after they finish their coursework?

- ✓ Inform Spouse Education and Career Opportunities certified Career Counselors when they receive their license, certificate, certification or associate degree.
- Seek a job in their chosen portable career field and occupation.
- ✓ Let My Career Advancement Account Scholarship and SECO know when they find employment using the Contact Us page on the My Career Advancement Account Spouse Portal (https://aiportal.acc.af.mil/My Career Advancement Account) — as required in the Spouse Terms and Conditions Agreement that spouses electronically sign when they open their My Career Advancement Account.

#### Can spouses take graduate courses with My Career Advancement Account Scholarship funding?

Spouses can take any program of study from an accredited school or institution recognized by the Department of Education or Department of Defense that leads to a certificate or associate degree (except General Studies and Liberal Arts).

Coursework may include higher level courses needed for continuing education units, or CEUs, to maintain a standing license or transfer a license between states. Proof of a standing license is required for education plan approval. Graduate certificates can also be approved and paid for by My Career Advancement Account Scholarship. To be eligible for My Career Advancement Account Scholarship funding, coursework must be included in an approved Education and Training Plan.

### What happens if spouses need more than \$4,000? Are there other funding sources?

Spouses should —

- Contact Military OneSource (800-342-9647) or a Spouse Education and Career Opportunities certified Career Counselor (by sending a message from the spouse's Message Box) to request assistance finding other financial resources
- Contact their school Career Services Office or school Financial Aid Office

#### ✓ Visit the following websites:

https://myseco.militaryonesource.mil/Portal/ Content/General/295 www.nmfa.org www.careeronestop.org www.ed.gov (Pell Grants) www.gibill.va.gov/GI\_Bill\_Info/CH33/transfer.htm or call 800-827-1000 or 888-442-4451

### What if a spouse has more than one source of funding to pay for a class?

Two sources of federal education benefits can be used to pay for the same course or program. My Career Advancement Account **funds must be applied to the tuition costs only** and spouses or students may NOT receive a refund of My Career Advancement Account monies.

### Are there any financial resources to help pay for books?

Spouses can find information on the following websites:

www.hpb.com/textbooks www.freebookexpress.com www.textbooksfree.org www.cheapesttextbooks.com www.booksprice.com www.vitalsource.com/

### Is My Career Advancement Account Scholarship funding taxable?

No. My Career Advancement Account Scholarship funding is considered a scholarship and is not subject to taxation.

### Why isn't the My Career Advancement Account Scholarship website displaying properly?

The My Career Advancement Account Scholarship website is not compatible with some browsers, including Safari. Please access the My Career Advancement Account Scholarship website using Internet Explorer, Chrome, Edge or Firefox.

### Who can spouses contact if they want to make a complaint?

If spouses have issues or complaints with approved schools and is a My Career Advancement Account Scholarship recipient, report misleading or unfair actions at http://www. militaryonesource.mil/education-and-employment/highereducation-for-service-members?content\_id=287986.

If spouses have concerns regarding My Career Advancement Account Scholarship policy or service delivery issues, contact a certified Career Counselor (800-342-9647). Counselors do not have the authority to make policy changes, but they can provide spouses with policy waiver request information.

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Spouses can send an e-mail to MyCAAFeedback@ militaryonesource.mil to provide feedback to the Department of Defense on the My Career Advancement Account Scholarship program and website.

### My Career Advancement Account Scholarship Eligibility

### Who is eligible for My Career Advancement Account Scholarship?

Spouse eligibility requirements include:

- Service member on active duty in pay grades E-1 to E-5, W-1 to W-2 and O-1 to O-2
- Service member in the National Guard or reserves in the pay grades listed above
- Completion of high school
- Approval of financial assistance document(s) before the active-duty service member's date of separation or the active-duty service member's release from Title 10 military orders

# Who is NOT eligible for My Career Advancement Account Scholarship?

- Spouses married to service members in pay grades E-6 and above; W-3 and above; and O-3 and above
- Spouses who participated in My Career Advancement Account Scholarship and their sponsor was promoted out of an eligible pay grade
- Spouses who are a member of the armed forces themselves currently on Title 10 orders
- Spouses who are married but legally separated (or under court order or statute of any state or U.S. territory) from a member of the armed forces on Title 10 orders
- Spouses whose National Guard or reserve military sponsor is in a Warning Orders/Alert, Post Deployment/ Demobilization or Transition Status
- ✓ Spouses married to a member of the Coast Guard
- ✓ Spouses who are unable to apply for financial assistance while their military sponsor is on Title 10 orders or before the sponsor's date of separation

#### What specifically is the eligibility for spouses of National Guard and reserve military members on Title 10 orders?

Only those spouses whose service members are on Title 10 military orders are eligible. This includes spouses of deployed National Guard and reserve members who are activated on Title 10 orders. In addition, all spouse participants must have the financial assistance documents approved while their military sponsor is on Title 10 orders.

#### How will My Career Advancement Account Scholarship eligibility be verified?

My Career Advancement Account Scholarship uses DS Logon for account creation and access. Social security numbers are not stored in the My Career Advancement Account website. Please see How do I create a DS Logon account? for information. A Defense Enrollment Eligibility Reporting System, or DEERS, eligibility check is initiated when the spouse opens a My Career Advancement Account and each time the spouse requests My Career Advancement Account Scholarship financial assistance.

### What should spouses do if they receive a DEERS error message?

If the military sponsor has not created a DS Logon account or if the information in DEERS is out-of-date (especially information confirming that the service member is on active duty), spouses should:

- ✓ Call the DEERS Helpdesk at 800-538-9552
- ✓ Visit www.tricare.mil/DEERS
- Get a General Power of Attorney authorized by their military sponsor if the spouse will be making changes to the DEERS system without the military sponsor being present — Command legal officers can assist the military member with power of attorney requests.
- ✓ Visit the nearest military personnel office for assistance

#### Are currently employed spouses eligible for My Career Advancement Account Scholarship financial assistance?

Yes. Employed spouses can use My Career Advancement Account Scholarship funding for coursework and exams that lead to employment and career advancement in one or more portable career fields and occupations that require a license, certificate, certification or associate degree. Spouses who already have advanced degrees but who want or need to take coursework leading to a recognized credential allowed by My Career Advancement Account Scholarship may also use My Career Advancement Account Scholarship funding to continue or advance their career and employment.

To speak to a certified Career Counselor, call 800-342-9647.

#### Can spouses who are no longer eligible for My Career Advancement Account Scholarship funding still get career counseling?

Yes. All military spouses, whose sponsors are on Title 10 orders, including spouses of National Guard and reserves may receive free educational counseling and career guidance from a Spouse Education and Career Opportunities certified Career Counselor. Counselors can provide education and training, career exploration, assessments and skills inventories, employment readiness and career search assistance.

### What happens when a spouse fails or withdraws from a course?

Spouses will have to demonstrate successful completion of their courses in order to continue using My Career Advancement Account Scholarship funding. If a spouse receives a failing grade or withdraws from a class for which the government is charged any money, their ability to apply for additional funds will be stopped. The spouse will need to contact a Spouse Education and Career Opportunities certified Career Counselor for education counseling regarding how the spouse can prevent reoccurrences, complete incomplete courses and continue successfully pursuing their portable career.

Spouses who have failed, withdrawn or received an incomplete for a course for the first time may request grade waivers. In such cases, spouses must contact a Spouse Education and Career Opportunities certified Career Counselor to discuss the situation and develop a plan to prevent reoccurrences.

### My Career Advancement Account Scholarship Accounts

#### How does a military spouse get started with SECO and My Career Advancement Account Scholarship?

Please call a Spouse Education and Career Opportunities certified Career Counselor at 800-342-9647 to get started!

#### **Can a spouse's My Career Advancement Account Scholarship be suspended?**

Yes, for the following reasons:

- ✓ If a spouse fails to adhere to My Career Advancement Account Scholarship Terms and Conditions, including if a spouse knowingly allows another person to create or manage his or her account
- ✓ If a spouse impersonates or misrepresents another person, or provides fraudulent information to the My Career Advancement Account Scholarship system, which may cause serious legal and financial consequences
- If a spouse fails or withdraws from a second course, which may result in permanently locking the account and discontinuing further financial assistance to the spouse
- If a spouse creates more than one account
- ✓ If the school fails to post the spouse's grades and fails to submit an invoice to My Career Advancement Account within 60 days of course end dates

NOTE: Spouses are ultimately responsible for ensuring that schools post their grades and submit invoices in a timely fashion. No further My Career Advancement Account Scholarship funding will be provided until these requirements are met.

If the spouse fails or withdraws from a course —
Spouses must contact a Spouse Education and Career

Opportunities certified Career Counselor to discuss the course failure or withdrawal and to develop a plan for future success. The spouse's account will be suspended until this requirement is met. If there are additional course failures or withdrawals, the spouse's account may be permanently locked.

Hardship waivers are available to spouses in extreme situations only. Spouse Education and Career Opportunities certified Career Counselors can provide additional information and assistance for hardship waivers.

### My Career Advancement Account Scholarship Education and Training Plans

#### What is a My Career Advancement Account Scholarship Education and Training Plan?

Prior to requesting My Career Advancement Account Scholarship financial assistance, spouses must develop an Education and Training Plan detailing the courses or exams they are a planning to take to obtain their associate, certificate or credential. Education and Training Plan guidance and sample documents are found in the Resource Section of the My Career Advancement Account Spouse Portal (https://aiportal.acc.af.mil/mycaa). Plans are reviewed and approved in the order in which they are received by My Career Advancement Account Scholarship. Approval can take up to 14 business days.

Plans include:

- Portable career field and occupation Career Goal (called the Spouse's Career Goal)
- ✓ School and campus location
- Program type (associate degree, license or credential)
- Program name
- Course or credential exam information (course names and codes), including core course requirements and possible electives

My Career Advancement Account Scholarship highly recommends but does not require tuition costs and course dates. Once approved by Spouse Education and Career Opportunities certified Career Counselors, the Education and Training Plan is locked and can only be edited by a counselor.

- ✓ Spouses can only change their stated Career Goal once.
- Coursework changes will require a counselor's assistance if needed after the Education and Training Plan is approved.

 Spouses can only have a maximum of five Education and Training Plans over the three-year funding lifetime of their My Career Advancement Account Scholarship.

If incorrect information is provided, My Career Advancement Account Scholarship financial assistance requests will be rejected during the school invoicing process. If this happens, the spouse may be held responsible by their school to pay course costs.

# How can military spouses get assistance with their Education and Training Plan(s)?

Spouses can get assistance by —

- Reading the Education and Training Plan guidelines posted on the front page of the My Career Advancement Account Spouse Portal (https://aiportal.acc.af.mil/ mycaa) — This includes sample plans from sample schools in sample formats.
- Visiting www.careeronestop.org to explore portable career fields and finding schools that have programs of study leading to licenses, certificates, certifications and associate degrees

School officials can help spouses by ---

 Working with school officials or academic advisors to develop a school Education and Training Plan with supporting documentation ONLY

 Ensuring correct required information to avoid administrative errors and time delays

Spouse Education and Career Opportunities certified Career Counselors (800-342-9647) can help spouses —

- Explore career interests, evaluate school options and compare programs of study, including costs
- Review and approve spouse Education and Training Plan(s)
- ✓ Make allowable changes to Career Goals and coursework

# What CANNOT be included in an Education and Training Plan?

- Courses being taken to complete a bachelor's degree, master's degree or doctorate
- Courses taken on an audit basis or being repeated, unless My Career Advancement Account has received a full refund from the school

### Who can make changes to an Education and Training Plan?

- Prior to approval, only spouses may make changes to their My Career Advancement Account Scholarship Education and Training Plan. However, once a plan has been approved, a Spouse Education and Career Opportunities certified Career Counselor must be contacted for changes to be made. Contact a certified Career Counselor at 800-342-9647 or send a message using the My Career Advancement Account Message Box to request assistance.
- Spouses can only change their Education and Training Plan four times over the three-year funding lifetime of their My Career Advancement Account Scholarship, for a maximum of five plans

# Will My Career Advancement Account Scholarship pay for the same course more than one time?

No. If a spouse needs to repeat a course, the spouse will need to do so at his or her own expense, unless My Career Advancement Account receives a full refund from the school. My Career Advancement Account Scholarship also does not pay for a course that is being audited or for ungraded or nonacademic courses.

### Will My Career Advancement Account Scholarship pay for fees?

No. My Career Advancement Account Scholarship only pays for tuition costs for courses and programs of study that lead to associate degrees, licenses, certifications and certificates required by portable career fields and occupations. It also pays for the cost of the license or certification test or examination.

### Will My Career Advancement Account Scholarship pay for study abroad programs?

No. Additionally, My Career Advancement Account Scholarship does not pay costs for transportation, lodging or housing, and other related expenses. My Career Advancement Account Scholarship only pays tuition costs for courses and programs of study offered by participating schools within the United States and for those offered by these same institutions on military installations overseas.

#### What happens if a spouse fails a course?

A hold for additional funding will be placed on the spouse's account until he or she talks to a Spouse Education and Career Opportunities certified Career Counselor and develops a plan for successfully completing future courses using My Career Advancement Account Scholarship funding. A second course failure or withdrawal may result in the spouse's My Career Advancement Account Scholarship being permanently suspended.

### How will a spouse know if his or her license or certification qualifies as a portable career?

The departments of Labor and Defense define a portable career as one that is high-growth, high-demand employment and most likely to have job openings in military duty locations. These types of careers are plentiful in many locations where military families are stationed. Spouse Education and Career Opportunities certified Career Counselors (800-342-9647) can provide career and education counseling that will help spouses find licenses, certifications and other credentials recognized by the departments of Labor and Defense as portable. They can also direct spouses to testing sources for these credentials and testing organizations that are registered participants in the My Career Advancement Account Scholarship program. For more information, spouses should visit the Tests Page in the My Career Advancement Account Spouse Portal (https://aiportal. acc.af.mil/mycaa).

### Can a spouse's associate degree be in any subject?

Spouses must purse and enroll in an associate degree that supports a portable career field. The associate degree must have a clear major or concentration supporting the career field noted on the Education and Training Plan. For example, associate degrees in general education would not be considered a good or acceptable career choice. Associate degrees in General Studies and Liberal Arts are not eligible for My Career Advancement Account Scholarship funding. Another example is the associate degree in Pre-Nursing where the spouse is not yet accepted and enrolled in the nursing program.

### My Career Advancement Account Scholarship Financial Assistance

#### When can a spouse apply for My Career Advancement Account Scholarship financial assistance?

After spouses have created an Education and Training Plan and received My Career Advancement Account Scholarship approval, they can request financial assistance on a courseby-course basis no earlier than 60 days before the start of the course. Courses that have different start and end dates must be on separate financial assistance requests.

#### How does the fiscal year cap affect My Career Advancement Account Scholarship funding?

The funds for the My Career Advancement Account Scholarship program are based on the government fiscal year, which runs from Oct. 1 to Sept. 30. Therefore, it is important for spouses to plan how they will pay for their schooling throughout the year. Some important information about the My Career Advancement Account Scholarship program's fiscal year is listed below.

- There is a \$2,000 fiscal year spending cap (a maximum of \$2,000 can be used per fiscal year).
- The \$2,000 fiscal year cap is based on the start date of the course or program, not the date the financial assistance request is submitted or approved.
- Spouses should pay close attention to the fiscal year dates so they can plan accordingly for the next fiscal year.
- If all of a spouse's My Career Advancement Account Scholarship funds are not used within three years from the start date of the first course on their first financial assistance request, those funds will be forfeited. Additionally, all courses must be completed by the end of the three-year period.

The examples below show how the fiscal year cap can impact spouses' My Career Advancement Account Scholarship funding. Examples are based on a new My Career Advancement Account Scholarship with \$4,000. **Example 1:** If only \$1,000 is used in the first fiscal year of the My Career Advancement Account Scholarship, then \$2,000 can be used in the second fiscal year, and \$1,000 can be used in the third fiscal year, not to exceed \$4,000.

**Example 2:** If only \$300 is requested at the end of the first fiscal year, another \$2,000 of My Career Advancement Account Scholarship funding can be used in the second fiscal year. The remaining \$1,700 cannot be used until the third fiscal year.

**Example 3:** If only \$500 is used in the first fiscal year of the My Career Advancement Account Scholarship and \$500 is used in the second fiscal year, only \$2,000 would be available to use in the third fiscal year. If \$2,000 is used in the third fiscal year, the remaining \$1,000 left in the account would be forfeited since it was not used during the first and second fiscal years.

If additional educational funding is needed, spouses should search for financial assistance resources on the MySECO site https://myseco.militaryonesource.mil/Portal/Content/ General/295 or contact Military OneSource at 800-342-9647 for information on other financial assistance programs.

If you have questions or need assistance, don't hesitate to contact the Education, Training and Licensing team today at **888-256-9920** or email us at MyCAAFeedback@ militaryonesource.mil.

# What if a spouse is planning on getting a certification that is going to cost more than \$2,000 up front? Can the \$2,000 per year cap be exceeded?

Yes, there is a waiver process built into the My Career Advancement Account Scholarship program for certificates, licenses and certifications that require up-front tuition that is greater than \$2,000 with a total expenditure limit of \$4,000. Spouses should contact a Spouse Education and Career Opportunities certified Career Counselor (800-342-9647 or the My Career Advancement Account Message Box) for assistance in requesting a waiver from My Career Advancement Account Scholarship policy requirements.

#### When does the three-year time limit begin?

The three-year time limit to use My Career Advancement Account Scholarship funding begins on the start date of the first course taken.





The My Career Advancement Account Scholarship is part of the Department of Defense Spouse Education and Career Opportunities program that offers comprehensive counseling, information, tools and resources to support military spouse career exploration, education, training and licensing, employment readiness and career connections.