The U.S. Army is the most powerful and sophisticated military force in the world. A vital part of that comes from the Soldiers of the Army Reserve. We provide the specialized manpower, brainpower and skills the Army needs — when our country needs it. With the strength to help one day and lead people the next.

As a civilian and a Soldier, you’ll continue your career or education while training close to home and standing ready to serve with your valuable job skills. Whether at home or overseas — working at a local Army Reserve Center or Camp Arifjan, Kuwait — Army Reserve Soldiers serve the nation in the following ways:

**Homeland Security**

When Active Duty Soldiers deploy overseas, Army Reserve Soldiers often fill their positions at home, serving as Drill Sergeants, instructors and security personnel. In the event of national disasters such as hurricanes or flooding, Army Reserve Soldiers are on the scene to support humanitarian and relief operations.

*Water Treatment Specialist*  
*Civil Affairs Specialist*

**Information Technology**

Soldiers in the Army Reserve use their civilian and military training to safeguard the nation’s data and develop secure communications technologies. They also maintain, process and troubleshoot military information systems.

*Information Technology Specialist*  
*Network Switching Systems Operator/Maintainer*

**Biohazard Protection**

The Army Reserve responds to chemical and biological threats and provides biohazard training to federal agencies. Army Reserve Soldiers play a crucial role in the maintenance and supervision of nuclear, biological and chemical detection and decontamination equipment.

*Chemical Operations Specialist*  
*Quartermaster and Chemical Equipment Repairer*
Logistics

Soldiers in the Army Reserve operate the transportation and supply systems that keep the Army in motion, supplying troops around the world with everything from Stryker vehicles to mail from home.

Motor Transport Operator  Transportation Management Coordinator

Civil Affairs

During times of both war and peace, Soldiers in the Army Reserve help countries establish or restore governmental institutions and functions. To support this effort, the Army Reserve trains and deploys cultural experts to coordinate with local populations.

Public Affairs Specialist  Engineer Officer

Psychological Operations

Army Reserve Soldiers assist U.S. and foreign governments, militaries and civilian populations during times of peace, crisis and conflict with Psychological Operations (PSYOP). Soldiers analyze, develop and distribute information designed to influence and alter the behavior of foreign populations in a manner favorable to friendly forces.

Psychological Operations Specialist  Human Intelligence Collector

Medical Services

The Army Reserve staffs most of the Army's hospitals, triage centers, clinics and field medical care units. Army Reserve medical capabilities often exceed Active Duty's because Army Reserve Soldiers bring their civilian experience to the table.

Operating Room Specialist  Veterinary Corps Officer
Army Reserve Benefits

Education

TAKE ADVANTAGE OF POWERFUL COLLEGE BENEFITS

As a Soldier in the Army Reserve, you'll have the time and freedom to put your educational benefits to good use. If you want to go to college without interruption, many Army Reserve units now offer you that option. The Army Reserve will also help you pay for college. If you've already attended college, the Army Reserve will help pay off your loans. The following programs are available to all qualified applicants.

Army Reserve Education Career Stabilization (ECS) Program

Many Army Reserve units now offer the innovative ECS program, which lets you finish college without interruption. ECS allows deferment from mobilization and deployment — giving you an uninterrupted path to your college degree. Now you can pursue your goal of completing college with the peace of mind that you won't be deployed. You will still be able to take advantage of the Army Reserve's valuable training and benefits.

Selected Reserve Montgomery GI Bill (MGIB)

As a Soldier in the Army Reserve, you can take advantage of the Montgomery GI Bill as a way to pay for a college education. Depending on how long you enlist, you can get up to $12,420 to help pay for college.

What’s the Pay Like?

Up to $337 per month for 36 months for full-time students.
Army Reserve MGIB "Kicker"

You can add up to $695 per month to your MGIB for up to 36 months with the “Kicker”. “Kicker” amounts vary with job and rank, and certain rules apply for eligibility.

What's the Pay Like?

Up to $25,020 on top of your MGIB for college.

Reserve Officers' Training Corps (ROTC) Scholarships

Take advantage of the best leadership course in America—Army ROTC Military Science and Leadership. Army ROTC Cadets gain practical experience in management and problem solving while training to become Army Officers.

What's the Pay Like?

Full tuition paid.

College Loan Repayment Program

Pay off your student loans more easily with the Army's College Loan Repayment Program. To take advantage of this program you must enlist in the Army Reserve for six years.

What's the Pay Like?

Up to $50,000 for selected specialties to repay college loans

Tuition Assistance

If you'd like to take college courses while you're in the Army Reserve, we'll help you pay for them. Available for approved courses, tuition assistance covers 100% of course costs up to $250 per credit hour.

What's the Pay Like?

Up to $4,500 per academic year.

Concurrent Admissions Program (ConAP)

The Army Reserve wants you to take advantage of your educational benefits. In the Concurrent Admissions Program (ConAP), we partner with over 1,800 colleges and universities to make it easy for you to get into college and start earning credit.
As a Soldier in the Army Reserve you are entitled to low-cost health and life insurance. The Army has one of the biggest health care networks in the world, with state-of-the-art technology, world-renowned facilities and some of the best and brightest staff in the industry.

Medical & Dental Insurance

As of Oct. 1, 2007, all eligible members of the Selected Reserve may qualify to purchase coverage under TRICARE Reserve Select. You must be a member of the Selected Reserve of the Ready Reserve, and you cannot be eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program or currently covered under FEHB.

TRS members pay a monthly premium for health care coverage, just like most civilians do in their employer’s health care plans. The monthly premiums are:

* $49.62 for TRS member-only coverage
* $197.65 for TRS member and family coverage

TRS offers coverage similar to TRICARE Standard and Extra. For more information on costs and coverage go to [www.tricare.mil](http://www.tricare.mil) and enter your profile in the "My Benefit" portal.

Army Reserve Soldiers who are called to Active Duty service for more than 30 days receive comprehensive medical and dental care at no cost.

Some members of the Reserve, who are issued delayed-effective-date active duty orders for more than 30 days in support of a contingency operation, are eligible for "early" TRICARE medical and dental benefits beginning on the later of either: (a) the date their orders were issued or (b) 90 days before they report to Active Duty.
For complete information about TRICARE benefits for Reservists
http://tricare.mil/mybenefit/home/overview/Plans/ReserveSelect/Qualify

Eligibility is determined by DEERS and you may qualify and enroll for TRS through the
Guard and Reserve Web portal https://www.dmdc.osd.mil/appj/trs/index.jsp

You are also eligible for the TRICARE Dental Program (TDP), a voluntary, premium-based
dental insurance plan, administered by United Concordia Companies, Inc.,
(United Concordia) when you are not activated. Although your family members are also
eligible to enroll in the TDP during this time, your enrollment will be separate from theirs.
If and when you are called to active duty for more than 30 days, your enrollment in the
TDP will be dropped automatically and you will receive dental care as an active duty
service member.

United Concordia maintains the TRICARE Dental Program official Web site, which will
give you detailed information about your dental benefits:

http://www.tricaredentalprogram.com/tdptws/home.jsp

Life Insurance

Servicemembers' Group Life Insurance (SGLI) is a program of low-cost group life
insurance available to Soldiers in the Army Reserve. SGLI coverage is available in
$50,000 increments up to the maximum of $400,000. SGLI premiums are currently
$.065 per $1,000 of insurance, regardless of the member's age.
Money

MORE THAN JUST AN EXTRA PAYCHECK

Just like your civilian job, the Army Reserve pays you for your hard work. What’s more, unlike most civilian jobs, the Army pays out thousands of dollars in bonuses.

Pay For Army Reserve Soldiers

Army Reserve Soldiers earn regular paychecks for Unit Training and Field Training Exercises.

What’s the Pay Like?

Your wages will increase when you climb in rank and years of experience.
**Drill Pay For Army Reserve Soldiers***

Pay is based on two weeks of training each year and one weekend each month. The chart below reflects Drill Pay only and does not include bonuses, allowances and other benefits.

<table>
<thead>
<tr>
<th>Rank</th>
<th>&lt;2 Years</th>
<th>4 Years</th>
<th>6 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private (E1)</td>
<td>$3,081**</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Private (E2)</td>
<td>$3,454</td>
<td>$3,454</td>
<td>$3,454</td>
</tr>
<tr>
<td>Private First Class (E3)</td>
<td>$3,632</td>
<td>$3,632</td>
<td>$4,094</td>
</tr>
<tr>
<td>Specialist or Corporal (E4)</td>
<td>$4,023</td>
<td>$4,684</td>
<td>$4,884</td>
</tr>
<tr>
<td>Sergeant (E5)</td>
<td>$4,388</td>
<td>$5,141</td>
<td>$5,502</td>
</tr>
<tr>
<td>Staff Sergeant (E6)</td>
<td>$4,790</td>
<td>$5,729</td>
<td>$5,965</td>
</tr>
</tbody>
</table>

**Drill Pay For Army Reserve Officers***

Pay is based on two weeks of training each year and one weekend each month. The chart below reflects Drill Pay only and does not include bonuses, allowances and other benefits.

<table>
<thead>
<tr>
<th>Rank</th>
<th>&lt;2 Years</th>
<th>4 Years</th>
<th>6 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second Lieutenant (O1)</td>
<td>$5,225</td>
<td>$7,354</td>
<td>$7,354</td>
</tr>
<tr>
<td>First Lieutenant (O2)</td>
<td>$6,734</td>
<td>$9,132</td>
<td>$9,320</td>
</tr>
<tr>
<td>Captain (O3)</td>
<td>$7,794</td>
<td>$10,397</td>
<td>$10,895</td>
</tr>
<tr>
<td>Major (O4)</td>
<td>$8,865</td>
<td>$11,099</td>
<td>$11,735</td>
</tr>
</tbody>
</table>

*Based on 2012 pay tables.

**Pay for Private (E1) will be slightly lower for first four months of service.
Bonuses: Extra Earning Money

You have many opportunities to earn extra money in the Army Reserve. These include one-time bonuses that reward Army Reserve Soldiers who possess certain civilian skills and education or complete special Army Reserve training.

Army Reserve Enlistment Bonus

Qualified non-prior service applicants who enlist for six years in the Army Reserve are eligible for up to $20,000 in enlistment bonuses.

Civilian Skills Bonus

Qualified Army Reserve applicants who already have civilian skills that the Army Reserve needs and enlist in a critical skill specialty for 6 years may be eligible for bonus of up to $20,000 through the Army Civilian Acquired Skills Program (ACASP).

Officer Candidate School bonus

A bonus may be available to Army Reserve Officer Candidate School and Warrant Officer candidates in specific areas of concentration.

Middle Eastern Translator Aide Bonus

The Middle Eastern Translator Aide (MOS 09L) enlistment bonus is $20,000 for eligible individuals who speak certain Middle-Eastern languages and enlist as 09L in the U.S. Army Selected Reserve.

Army Reserve Chaplain Bonus

If you enter the Army Reserve to serve six years as a Reserve Troop Program Unit Chaplain you may be eligible for a bonus of up to $10,000. The bonus is payable following the completion of the Chaplain Officer Basic Course, which must be completed within 36 months of commissioning.

Allowances: Covering the Cost of Living

In addition to salary and bonuses, the Army provides for housing, meals and uniforms for Army Reserve Soldiers on Active Duty status.
The Army Reserve can help you find great jobs both during and after your term of enlistment. As a veteran of the Army, there are programs and benefits that can help you get ahead in life.

**Earning Professional Training Certificates**

In many Army Reserve jobs you'll have the opportunity to earn professional and trade certifications. Nationally recognized, these certifications can help you succeed in your civilian career and even give you an edge over civilians seeking the same jobs.

**Civilian Job Placement Program**

The Army Reserve helps Soldiers find civilian jobs through the Partnership for Youth Success program (PaYS). This program gives Soldiers in the Army Reserve priority consideration for jobs at select companies all over the country, including many Fortune 500 companies. Available to qualified Army Reserve Soldiers who complete Basic Combat Training (BCT) and Advanced Individual Training (AIT), the program features employers such as Dell, Southwest Airlines and the NYPD.

**Army Reserve Retired Pay**

Army Reserve Soldiers who complete 20 years or more of qualifying service are eligible for retirement pay at age 60. The amount of retirement pay you earn is tied to your Unit Training Pay and increases with the number of years served. While you collect retirement pay, the amount you earn increases periodically through cost-of-living adjustments.
Retirement Savings Plan

As a Soldier in the Army Reserve, you are eligible to participate in a 401(k)-type retirement savings and investment plan. The Thrift Savings Plan (TSP) is sponsored by the Federal Government and offers the same type of savings and tax benefits that many corporations offer employees. An optional program, TSP enables you to contribute up to 100 percent of your basic pay each pay period, up to the limits established by the Internal Revenue Code. If you contribute to the TSP from your basic pay, you may also contribute from 1 to 100 percent of any incentive or special pay (including bonus pay) you receive. TSP contributions are either tax-deferred or tax-exempt, which means that the money you contribute is taken out of your pay before Federal and state income taxes are withheld, a feature that regular savings accounts cannot offer.

Veterans' Benefits

The Army Reserve is committed to taking care of Soldiers — whether they're enlisted or retired. Army Reserve Veterans are entitled to many great benefits that can help them pay for college, finance homes, purchase life insurance and find good jobs.