



|  | Non-Scholarship Cadet (Sophomore-Senior) | Regular Scholarship Cadet (Fresh-Senior) | Simultaneous Membership Cadet (Soph-Senior) | Guaranteed Reserve Forces Duty Scholarship Cadet (Soph-Senior) | Minuteman Guaranteed Reserve Forces Duty Scholarship Cadet (Fresh-Senior) |
|---|--|---|--|---|---|
| Monthly Pay | \$420 | \$420 | <ul style="list-style-type: none"> • ROTC: \$420 AND • Guard or Reserve: \$294 | <ul style="list-style-type: none"> • ROTC: \$420 AND • Guard or Reserve: \$294 | <ul style="list-style-type: none"> • ROTC: \$420 AND • Guard or Reserve: \$294 |
| Training in College | ROTC: 8 hours per week | ROTC: 8 hours per week | <ul style="list-style-type: none"> • ROTC: 8 hours per week AND • Guard / Reserve: One weekend per month | <ul style="list-style-type: none"> • ROTC: 8 hours per week AND • Guard / Reserve: One weekend per month | <ul style="list-style-type: none"> • ROTC: 8 hours per week AND • Guard / Reserve: One weekend per month |
| Scholarship Benefit | None | <ul style="list-style-type: none"> • \$1,200 for books per year • Full Tuition & Fees OR \$10,000 room and board per year | None | <ul style="list-style-type: none"> • \$1,200 for books per year • Full Tuition and Fees OR \$10,000 room and board per year | <ul style="list-style-type: none"> • \$1,200 for books per year • Full Tuition and Fees OR \$10,000 room and board per year |
| Additional Financial Benefit | None | None | Eligible for additional education benefits through the Guard or Reserve – up to \$10,000 per year | Eligible for additional education benefits through the Guard or Reserve – up to \$10,000 per year | Eligible for additional education benefits through the Guard or Reserve – up to \$10,000 per year |
| Service Obligation after Graduation | 4 Years Active OR 6 Years Reserve | 4 Years Active OR 6 Years Reserve | 4 Years Active OR 6 Years Reserve | 6 Years Guard or Reserve | 6 Years Guard or Reserve |
| Other Stipulations | Can compete to serve on Active Duty (not guaranteed) | Can compete to serve on Active Duty (not guaranteed) | Can compete to serve on Active Duty (not guaranteed) | Must serve in the Guard or Reserve (no active duty) | Must serve in the Guard or Reserve (no active duty) |
| Total Benefit | Up to \$12,120 | Up to \$145,550 | Up to \$56,634 | Up to \$120,234 | Up to \$161,662 |

|  | LIFETIME FINANCIAL BENEFIT | Active Duty Army Officer | National Guard or Army Reserve Officer | Civilian Career Only |
|--|---|---|---|----------------------|
| Army Officer Career Salary / Benefits | | Based on 20 year Active Duty Career (Includes Housing & Medical) \$1,908,433 | Based on 20 year Reserve or Guard career [Includes Medical subsidy but not housing] \$281,984 | NONE \$0 |
| Civilian Career Salary Benefits <ul style="list-style-type: none">For Active Duty Officer; a 2nd career after military retirement at age 42 | Based on average UMD grad salary for 23 years \$1,675,916 | Based on career averages for UMD grad for 43 years \$3,177,153 | Based on career averages for UMD grad for 43 years \$3,177,153 - (student loans) \$34,875 \$3,142,278 | |
| | **1 st Year Starting Salary \$63,240 | **1 st Year Starting Salary \$52,755 | **1 st Year Starting Salary \$46,380 | |
| Post Career Retirement Benefit | Based on Military retirement at age 42 and civilian retirement at 65 Military \$1,955,382 Civilian + \$1,237,594 = \$3,192,976 | Based on Military retirement at age 42 and civilian retirement at 65 Civilian \$1,445,363 Military +\$617,213 =\$2,062,576 | Based on Civilian Retirement at 65 \$1,445,363 | |
| Lifetime Benefit | \$6,777,325 | \$5,521,713 | \$4,622,516 | |