
Army Recruiting Compensation Advantage (ARCA)

User Manual

Release 2.0

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The Army Recruiting Compensation Advantage (ARCA)

Introduction

ARCA will help recruiters perform their interviews more effectively and find the information required for the interview more efficiently. The ARCA application consists of a compensation database that allows recruiters and enlistment counselors to provide a comparison to the applicants of Army and civilian compensation. Having an application that can provide this information during the interview will help applicants make informed career decisions. The finished product of ARCA is a document of the comparisons that can be printed or saved for later use.

Purpose of Application

ARCA is a tool that provides the necessary compensation data for applicants to evaluate Army career options. It also provides recruiters with talking points for further discussions.

Disclaimer

All compensation estimates from the United States Army Recruiting Command during the Army Interview Counseling session are based on national averages obtained from government, non-government and college databases that are updated periodically. Although every effort has been made to provide the applicant with the most current information possible, the United States Army does not represent or warrant that the information obtained from these databases and presented to an applicant is accurate, complete or current. Compensation information is subject to change without notice. All compensation estimates are made in the context of the typical successful Army enlistment process. United States Army accepts no responsibility for either the currency of the content of the databases or the compensation analysis derived from those databases.

The United States Army accepts no liability for the consequences of any actions taken by an applicant on the basis of compensation information provided, unless that information is subsequently confirmed in writing at the time of the applicant's enlistment into the United States Army or Army Reserve. No person has the authority to make a verbal statement of any kind at any time that is legally binding on the United States Army. Any personal views or opinions presented during the counseling session are solely those of the counselor and do not necessarily represent the policies of the United States Army or the United States Army Recruiting Command.

Application Overview

ARCA Recruiter Overview

ARCA fits logically within the Army Interview process and displays a comparison of Army compensation relative to the civilian world. It is one of the tools available to assist the recruiter in counseling for an Army enlistment. The ARCA tool is not applicable for every situation, and it is up to the recruiter to determine where the application will be most useful.

System Requirements

ARCA will operate on a USAREC provided Recruiter Workstation (RWS) and requires the following items:

- Windows environment
- Internet Explorer (IE) 6.0 +
- Adobe Acrobat Reader for displaying PDF files
- Minimum memory of 512 megabytes (MB) to run
- Screen resolution of 1024 x 768 pixels
- Javascript needs to be enabled on the browser.

Launching the Application

The ARCA application will be installed with Recruiter Zone Lite (RZ Lite) on the RWS laptops and will be launched from RZ Lite. The 'rzlite' shortcut will be placed on the recruiter's desktop for quick access (See Figure 1).

The recruiter should make sure that RZ Lite is running already before attempting to access RZ Lite. The green light on the System Tray on the bottom right hand corner shows that the RZ Lite and ARCA applications are running (See Figure 2). If the applications are running, RZ Lite can



Figure 1.
RZ Lite
desktop
shortcut



Figure 2. System tray with green light showing RZ Lite is active.

be accessed by double-clicking the rzlite shortcut. If a red square icon is displayed on the system tray, then RZ Lite is currently not running. (See Figure 3).



Figure 3. System tray with red light showing RZ Lite is not active.

If RZ Lite is not currently running, the recruiter can restart it using the following steps:

1. Double-click on the red square and the RZ lite Console window should appear (Figure 4).
2. Click on the Start RZ Lite button and wait for the red square to be replaced by a green circle (Figure 5).
3. Once the green circle appears in the title, hide the console and double-click the rzlite shortcut on the desktop to access RZ Lite.

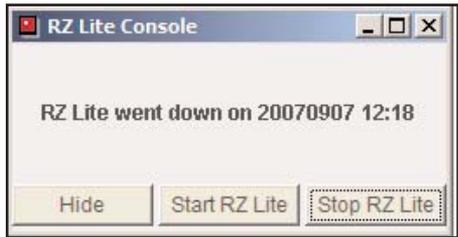


Figure 4. RZ Lite Console with red light showing RZ Lite is not active.



Figure 5. RZ Lite Console with green light showing RZ Lite is now active.

See Figure 6 for a sample banner screen of the RZ Lite application.

ARCA will land on different pages depending on the recruiter action and the status of the applicant in ARCA. If the recruiter clicks on the ARCA link at the top of the RZ Lite application, then recruiter will be redirected to the Search/Create page on the ARCA application since that link is not associated with any LEADS Records.

The Recruiter can select a LEADS Record by clicking on the ARCA link corresponding to the desired LEADS Record in the search results table in RZLite. ARCA will integrate with the LEADS database and pre-populate fields with information captured in LEADS.



Figure 6. RZ Lite banner sample screen.

If the recruiter selects a LEADS Record that does not have any profiles in the ARCA application, then ARCA will display the disclaimer page. If the recruiter selects a LEADS Record that has existing profiles in the ARCA application, then ARCA will display the View Profiles page.

Exiting the Application

The recruiter can exit the application at anytime by clicking on the “Exit ARCA” button located at the top right of the screen (see Figure 7). When the recruiter clicks to exit the application, the system will display a confirmation message. If the recruiter clicks “OK”, the browser will be closed and any unsaved information from that session will be discarded. Clicking “Cancel” will take the recruiter back to the page they were on.



Figure 7. Exit button located at the top right of the screen.

ARCA Components

- The Search/Create is the first page displayed within ARCA when the application is launched without a Person ID. This page will enable the recruiter to search for an existing person or create a new person record. This page will display the search results in a tabular form after a successful search.
- The Person Info page will allow the recruiter to enter the applicant's general information. The recruiter can access this page from the Search Results table. This is also the first page displayed when the recruiter creates a new person record in ARCA.
- The Disclaimer page will be displayed when the recruiter tries to create/open/edit a profile for an applicant. Once the disclaimer is accepted, the Non-Military Profile page will be displayed. If the disclaimer is not accepted, then the application will return to Search/Create page. If the disclaimer is accepted once, the disclaimer page will not be displayed for the same person for subsequent profiles.
- The View Profiles page displays all the profiles associated with a person record. The recruiter can access this page from Search Results. The View profiles page will allow the recruiter to manage an applicant's profiles.
- The Non-Military Alternative page is the first profile page. The recruiter can enter data about the applicant's Non-Military alternatives on this

page. Based on the data entered into this page and the Army/Army Reserve profile pages, ARCA will generate the applicant's projected incomes as well as his projected value in the job market and display the results on the Timelines and Market Value Estimate pages.

- The Army Alternative page is displayed when the recruiter chooses 'Save/Show Army' on the Non-Military Alternative page. The recruiter can enter data about the applicant's Army alternative information on this page.
- The Army Reserve Alternative page is displayed when the recruiter chooses 'Save/Show Reserve' on the Non-Military Alternative page. The recruiter can enter data about the applicant's Army Reserve alternative information on this page.
- The Timelines are derived from the data entered on the Non-Military, Army or Army Reserve Alternative pages and display graphical education, experience, promotion and financial information for the specified projected term of enlistment.
- The Market Value Estimate is the applicant's estimated value in the marketplace at a certain time post the projected term of enlistment. The estimate is derived from the information entered into the profile pages and data residing in ARCA's database. The Market Value Estimate factors in the amount of education and experience to present an expected starting salary for an applicant at the end of his term of enlistment if he does not want to pursue a degree or when he would expect to complete his selected degree.
- The Future Planning page contains two tools that will allow the recruiter to address future financial considerations with the applicant. The Thrift Savings Plan (TSP) Calculator will give the opportunity to highlight the TSP in real world dollars. The Debt Simulator allows the recruiter to discuss how the enlistment incentives can be used to the applicant's advantage in debt reduction over a specific time period if applicable. These tools are designed to simulate how enlisting in the Army/Army Reserve can help applicants strengthen their financial future apart from the financial information displayed on the Timelines and Market Value Estimate.
- The Benefits section displays the additional benefits for which an applicant may be eligible upon enlisting in the Army. In ARCA, the benefits section remains generic varying only between the Army Alternative and Army Reserve Alternative. This page will provide the recruiter with additional talking points that highlight additional programs and incentives that may be applicable to a particular applicant.

- The Print Document button generates a PDF document comprised of all data and information displayed within the application. This PDF file is saved on the recruiter's local hard drive and can be provided to the applicant or to the center of influence. The Personal Portfolio PDF will contain Recruiter Information from the LEADS database, the profile information, and the derived information in the Market Value Estimate, Timeline sections, data sources and if discussed, the TSP calculator and Debt Simulator.
- The About ARCA page displays the current version number of ARCA, as well as Recruiter Information from the LEADS database.
- The Admin page displays a link to the ARCA User Manual and functionality to import the ARCA profiles that were saved to recruiters' hard disks in a previous ARCA version.

General Navigation

A primary navigation menu which is persistent throughout all pages allows the recruiter to navigate through the application (Figure 8). The elements contained in the navigation menu are: Search/Create, Person, Profile, Timelines, Market Value Estimate, Benefits, Future Planning, and Print Document.

The menu button corresponding to the current active page is highlighted with yellow text. Several of the menu buttons are dependent on data entered on the Person or Profile pages and are therefore disabled until the profile information is entered and saved. Disabled menu buttons are denoted by italicized text.

Sub-navigation menus allow the recruiter to either navigate to other screens not accessible through the main navigation menu. Sub-navigation menus are present on the Profile, Timelines, Market Value Estimate, and Future Planning screens. Similar to the primary navigation menu, the sub-navigation menu buttons denote the menu button corresponding to the current active page with yellow text.



Figure 8. ARCA primary navigation sample.

Profile Navigation

The Profile section contains a sub-navigation menu, which contains the buttons View Profiles, Non-Military Alternative, and Army (or Army Reserve if selected) Alternative (Figure 9).

Clicking the View Profiles button will navigate to the list of profiles for the current active Person Record. Clicking the Non-Military or Army Alternative buttons will navigate to the Non-Military Alternative and Army Alternative forms, respectively, where the recruiter can view and update profile information. The Profile sub-navigation menu buttons display in italicized text when they are disabled.

The application will display the current active Profile when the Profile button is clicked from the main navigation menu.



Figure 9. Profile sub-navigation menu.

Timelines Navigation

The Timelines section contains a sub-navigation menu, which contains the buttons Non-Military, Army (or Army Reserve if selected), and Compare (Figure 10).

Clicking the Non-Military button displays the timeline for the Non-Military Alternative based on data entered in the Profile. Clicking the Army button displays the timeline for the Army Alternative based on the data entered into the Profile. Clicking the Compare button displays the Non-Military and Army Alternative timelines together for the purpose of comparison. The default for the timeline will display the Non-Military alternative.

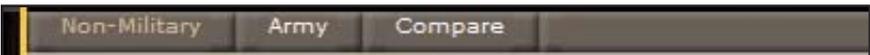


Figure 10. Timeline sub-navigation sample.

Market Value Estimate Navigation

The Market Value Estimate section contains a sub-navigation menu which contains buttons to access the Yearly Snapshot for each year of the projected term of enlistment and the accumulation for the end of the term of enlistment (Figure 11). Each button displays a chart of the financial details for that particular year (see page 62).



Figure 11. Market Value Estimate sub-navigation sample.

Future Planning Navigation

The Future Planning section contains a sub-navigation menu to the Thrift Savings Plan (TSP) calculator and the Debt Simulator, see Figure 12.



Figure 12. Future Planning sub-navigation sample.

Utilities Navigation

The Utilities Navigation Menu is persistent on the top right of the window throughout ARCA (Figure 13) and gives the recruiter access to the View Disclaimer, Admin, and About pages as well as the Exit button.



Figure 13. Utilities navigation sample.

Using the ARCA Application

Search/Create

The Search/Create page is the first page the recruiter sees when launching ARCA without a LEADS Person ID from RZ Lite. The recruiter can navigate to the Search/Create page any time by clicking the “Search/Create” link in the main navigation menu.

The search form enables the recruiter to search for an existing Person Record. The “Create a New Person” button below the form enables the recruiter to create a new Person Record. See Figure 14 below.

Search for a Person
Show Persons with options matching:

First Name:

Last Name:

Date of Birth: (yyyy) Month Day

Person Type: ARCA Record

Search From: Search To:

OR

Figure 14. Sample Search/Create screen.

Search Form Elements Definitions and Actions Line-by-line

In the examples that follow, the item corresponds directly to the data item on the search form as seen in the images.

First Name - Optional Field:

- Enter the first name of the applicant.
- Maximum of 30 characters allowed.
- If only part of the name is entered, the application will display all records with first names that begin with the entered letters. For example, if the recruiter enters “Ja”, the application will return James, Jane, Jay, etc.

Last Name - Required Field:

- Enter the last name of the applicant.
- Maximum of 30 characters allowed.
- The recruiter must enter at least the first letter of the last name. If only part of the last name is entered, the application will display all records with last names that begin with the entered letters. For example, if the recruiter enters “Jo”, the application will return Johnson, Jones, Joyner, etc.

Date of Birth - Optional Field:

- Enter the 4 digit year of the applicant's date of birth.
- Select the month of the applicant's date of birth.
- Select the day of the applicant's date of birth.

Note: Date of Birth must be blank or entered in its entirety. The application will not search on a partial date of birth (e.g. year with no month or day). Enter the Date of Birth fields in the order: year, month, then day.

A screenshot of a web form field labeled 'Person Type:'. To the right of the label is a dropdown menu with a blue arrow pointing downwards. The dropdown menu is open, showing 'ARCA Record' as the selected option.

Person Type - Optional Field:

- The Person Type refers to whether the Person Record was loaded from LEADS (LEADS Record) or created in ARCA (ARCA Record).
- Select the appropriate Person Type of the applicant.
- Values are <Blank>, LEADS Record or ARCA Record. The default is ARCA Record. If the field is left blank, the application will return records from both Person Types.

A screenshot of a web form field labeled 'Last Update Date From:'. To the right of the label is a text input box, followed by a calendar icon. To the right of that is the label 'To:' followed by another text input box and a calendar icon.

Last Update Date From/To - Optional Field:

- The Last Update Date From/To fields define the search date range for the last date in which the Person Record was updated. The recruiter can enter the dates in mm/dd/yyyy format or by clicking the calendar icons and selecting the appropriate dates.
- If the recruiter enters a value in just the From field, the application will display all Person Records that were last updated after the entered date.
- If the recruiter enters a value in just the To field, the application will display all Person Records that were last updated prior to the entered date.

Navigation Buttons

At the bottom of the search form, the recruiter has three button options from which to choose. They are: Search for Person, Clear Form, and Create a New Person (see Figure 15). The buttons descriptions follow.

A screenshot of a light yellow rectangular area containing three buttons. At the top left is a button labeled 'Search for Person'. To its right is a button labeled 'Clear Form'. Below these two buttons, centered, is the text 'OR'. At the bottom center is a button labeled 'Create New Person'.

Figure 15. Search form navigation buttons.

Search for Person

Selecting the “Search for Person” button will execute a search of the Person Records in the ARCA database based on the search criteria entered by the recruiter on the search form. The search results will be displayed below the search form. The next section explains search results in more detail.

Error messages will appear if the required data fields are not correctly filled in or the data entered is incorrectly formatted.

Clear Form

Selecting the “Clear Form” button will clear the form of all data. Any values selected from dropdown lists, radio buttons, or check boxes will return to their default values.

The application will display a pop-up confirmation message when the “Clear Form” button is selected (see Figure 16). Select “OK” to proceed with the action or “Cancel” to leave the entered and selected values as is.



Figure 16. Clear form confirmation message pop-up window.

Create a New Person

Selecting the “Create a New Person” button will take the recruiter to the Disclaimer page. Upon confirming that the recruiter has read and discussed the disclaimer with the applicant, the application will display a blank Person Information form, where the recruiter can enter a new ARCA Record. For more information about the Person Information form, refer to the Person Information section on pages 25-28.

Search Results

When the recruiter selects the “Search for a Person” button, The application displays the Last Name, First Name, Gender (M/F), Date of Birth, Person Type, and Last Updated Date of each Person Record that matches the search criteria entered by the recruiter on the search form. The records are displayed in a table below the search form (see Figure 17). The recruiter can sort the records by any of these fields by selecting the field heading.

Search Results						
Last Name	First Name	M/F	DOB	Type	Last Update Date	Actions
Smith	Bob	M	01/20/1978	ARCA Record	2007-09-14	Edit Person Info View Profiles Delete

Figure 17. Search results table.

Search Results Actions

The last column of the table displays three “action” links for each Person Record: Edit Person Info, View Profiles, and Delete (see Figure 18). The links are described below.



Figure 18. Search results action links.

Edit Person Info

Selecting the “Edit Person Info” link will take the recruiter to the Person Information form for the Person Record, where the recruiter can edit general information about the applicant. For more information about the Person Information form, refer to the Person Information section on pages 25-28.

View Profiles

Selecting the “View Profiles” link will take the recruiter to the list of Personal Profiles associated with the Person Record. For more information about the View Profiles Page, refer to pages 22-24.

Delete

Selecting the “Delete” link will delete the Person Record and all associated Personal Profiles. The system will display a pop-up confirmation message (see Figure 19) when the “Delete” link is selected. Select “OK” to proceed with deleting the Person Record; select “Cancel” to retain the Person Record.



Figure 19. Delete person pop-up confirmation message.

Disclaimer Screen

The Disclaimer screen is the first screen displayed when the recruiter chooses to create a person record or open/edit a profile if the disclaimer was not previously accepted for that person during that session. The purpose of the Disclaimer is to ensure that the recruiters and applicant understand and acknowledge that while every effort was made to maintain the validity and reliability of the data used in ARCA, the accuracy of the compensation data presented in ARCA is limited by several constraints and subject to change without notice. Data assumptions are located in the Appendix on page 84. The data is individualized for the applicant but is also general in nature based on data assumptions. The recruiter must accept the disclaimer in order to use ARCA (Figure 20). If the recruiter does not accept the disclaimer, application will automatically return to the Search/Create screen. A link to the disclaimer is displayed on the utility menu on the top right corner.

Disclaimer: Please Read

All compensation estimates from the United States Army Recruiting Command or its contractors during the Army Interview Counseling session are based on national averages obtained from government, non-government and college databases that are updated periodically. Although every effort has been made to provide the applicant with the most current information possible, neither the United States Army nor its contractors represent or warrant that the information obtained from these databases and presented to an applicant is accurate, complete or current. Compensation information is subject to change without notice. All compensation estimates are made in the context of the typical successful Army enlistment process.

Neither the United States Army nor its contractors accept responsibility for either the currency of the content of the databases or the compensation analysis derived from those databases. Neither the United States Army nor its contractors accept liability for the consequences of any actions taken by an applicant on the basis of compensation information provided, unless that information is subsequently confirmed in writing at the time of applicant's enlistment into the United States Army or Army Reserve. No person has the authority to make a verbal statement of any kind at any time that is legally binding on the United States Army or its contractors. Any personal views or opinions presented during the counseling session are solely those of the counselor and do not necessarily represent the policies of the United States Army or its contractors or the United States Army Recruiting Command.

Have you read and discussed the disclaimer?

Yes, I have

No, I have not

Figure 20. Disclaimer text.

View Profiles

The View Profiles page displays the Profiles associated with a particular Person Record (see Figure 21). The recruiter can access this page three different ways:

- By searching for a Person Record and selecting the “View Profiles” link in the search results.
- Selecting the “Profile” link in the navigation menu.
- Selecting the “View Profiles” link in the sub-navigation menu when viewing or editing a Profile.

Search Result - Profiles						
The following profiles were created for:						
Last Name: Smith		First Name: Bob		DOB: 01/20/1978		Type: ARCA Record
ID	Last Update Date	Notes	Non-Military Job Position	Army Job	RA/AR	Actions
3.1	2007-09-17	20K bonus	Computer programmers	Computers & Technology	RA	Open/Edit Copy Delete
4.2	2007-09-17		Computer programmers	Computers & Technology	RA	Open/Edit Copy Delete

Figure 21. Sample view Profiles screen.

Above the Profiles table, the application displays the Last Name, First Name, Date of Birth, and Person Type (LEADS Record or ARCA Record) of the associated Person Record.

The Profiles table displays the ID, Last Update Date, Notes, Non-Military Job Position, Army Job, and RA/AR designation for each of the Profiles associated with the Person Record. The recruiter can sort the records by any of these fields by selecting the field heading with the exception of the Notes field. The fields are described as follows:

ID:

The ID field displays a system generated unique identifier for each profile.

Last Update Date:

The Last Update Date field displays the year, month, and day that the Profile was last updated.

Notes:

The Notes field displays descriptive commentary that the recruiter entered about that profile. Notes will enable the recruiter to easily differentiate between multiple profiles for the same person record. For example, Notes may contain information about the selected ZIP Code, the Desired Degree, and/or Army Job Category of the Profiles.

Non-Military Job Position:

The Non-Military Job Position field displays the job position selected in the Non-Military Alternative page of the Profile.

Army Job Category:

The Army Job Category field displays the Army Job selected in the Army or Army Reserve Alternative page of the Profile.

RA/AR:

The RA/AR field displays the type of enlistment selected for the Profile.

‘RA’ = Regular Army; ‘AR’ = Army Reserve.

Profile Actions

The last column of the table displays three “action” links for each Profile: Open/Edit, Copy, and Delete (see Figure 22). The links are described below.

Open/Edit

Selecting the “Open/Edit” link will take the recruiter to the Profile forms, where the recruiter can edit the Non-Military and Army or Army Reserve Alternative information. For more information about the Personal Profile forms, refer to the Personal Profile section on pages 29-52.



Figure 22. Profile action links.

Copy

Selecting the “Copy” link will create a copy of the current Profile. The copy will have a unique ID and will exclude any notes written for the original Profile.

Delete

Selecting the “Delete” link will delete the Profile. The system will display a pop-up confirmation message (see Figure 23) when the “Delete” link is selected. Select “OK” to proceed with deleting the Profile; select “Cancel” to retain the Profile.



Figure 23. Sample confirmation message.

View Profile Navigation

At the bottom of the View Profile screen are two navigation buttons: Create New Profile and Back to Search (Figure 24). Selecting the “Create New Profile” button will create a new Profile for the active Person Record and take the recruiter to the Personal Profile forms. Selecting the “Back to Search” button will take the recruiter back to the Search/Create page with the previous Search Results displayed below the search form.

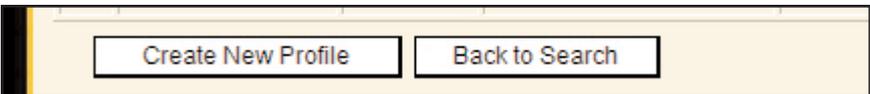


Figure 24. Sample view profile navigation buttons.

Person Information

The Person Information page allows recruiters to capture general information about applicants. Once the Person Information has been entered into ARCA, the recruiter can create any number of profiles for that Person Record to demonstrate one or more possible Army/Army Reserve and Non-Military career paths.

Person Information Form Elements

It is important to note that there are four types of inputs on the Person Information form.

Text Fields: Data manually entered by the recruiter.

Dropdown Lists: Data selected from a list (i.e. dropdown menu).

Radio Buttons: Data selected from an option button list. For example, a person can be either male or female, and the form only allows one option to be selected.

Check Boxes: Signifies a choice of “on” or “off”. When checked, the field is stored as “on”.

Note: If the recruiter enters or updates the Person Information, the Save/Search Results or Save and Continue button must be selected in order for the changes to be saved to the database.

Person Information Elements Definitions and Actions Line-by-line

In the examples that follow, the item corresponds directly to the data item on the Person Information page as seen in the images.



The image shows a screenshot of a web form. On the left, there is a label 'First Name:' in a light blue font. To the right of the label is a rectangular text input field with a thin border and a light gray background. The input field is currently empty.

First Name - Required Field:

- Enter the first name of the applicant.
- Maximum of 30 characters allowed.

- This First and Last Name will appear on the Personal Portfolio PDF and on all screens, with the exception of the Benefits, View Disclaimer, Admin, and About ARCA pages.

Last Name:

Last Name - Required Field:

- Enter the last name of the applicant.
- Maximum of 30 characters allowed.
- This First and Last Name will appear on the Personal Portfolio PDF and on all screens, with the exception of the Benefits, View Disclaimer, Admin, and About ARCA pages.

Date of Birth: (yyyy) Month Day

Date of Birth - Required Field:

- Enter the 4 digit year of the applicant's date of birth.
- Select the month of the applicant's date of birth.
- Select the day of the applicant's date of birth.

Gender: Male Female

Gender - Required Field:

- Select the gender of the applicant.
- Values are Male or Female. The default is Male.

Predicted AFQT Score:

Predicted AFQT Score - Required Field:

- Type the numerical value of the applicant's AFQT score.
- ARCA displays an error if the number entered is outside of the AFQT score range (0-99).
- The Predicted AFQT Score does not have an impact on the compensation calculations that are performed by ARCA.

Dependent Status: With Without

Dependent Status - Required Field:

- The Dependent Status option buttons allow the recruiter to capture whether the applicant has any dependents. Qualified dependents include spouse, children, or any other person who relies on the applicant for financial support.
- Select the With or Without option button, depending on whether the applicant has any dependents. The default is Without.
- ARCA does not collect specific dependent information.

Do You Pay for Healthcare? Yes No

Do you pay for Health Care? - Required Field:

- The Health Care option buttons allow the recruiter to capture whether the applicant has to pay for their own health care while they are in school. Note: For the Non-Military and Army Reserve Alternative, the application assumes that the applicant is responsible for Health Care costs while not enrolled in a Vocational/Technical school, an Associate program, a Bachelor program, or Graduate school.
- Select the Yes or No option button, depending on whether the applicant pays or not. The default is No.

Person Information Navigation Buttons

Upon completing all the fields on the Person Information page, the recruiter will have two button options to proceed within the application: Save and Continue and Clear Form (see Figure 25).

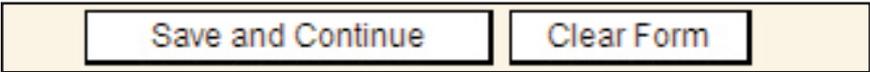


Figure 25. Sample Person Information Navigation Buttons

The recruiter can select the “Save and Continue” button to save all of the entered and selected Person Information data for that applicant. ARCA will display error messages if any required fields are not entered correctly. Upon clicking “Save and Continue”, the recruiter will be taken to the Non-Military Profile page to begin entering profile information.

Selecting the “Clear Form” button will clear the form of all data. Any values selected from the dropdown menus or option buttons will return to their default values.

If the recruiter is updating an existing Person Record, a “Reset” button will display instead of the “Clear Form” button. Selecting the “Reset” button resets the Non-Military Alternative form to the last saved values.

The application will display a pop-up confirmation message when either the “Clear Form” or “Reset” button is selected (see Figure 26). Select “OK” to proceed with the action or “Cancel” to leave the entered and selected values as is.

If the recruiter is updating an existing Person Record, an additional button, “Save/Search” will be available (see Figure 27). If the recruiter selects this button, any changes to the Person Record will be saved and the recruiter will be taken to the Search/Create page.



Figure 26. Sample Confirmation message.

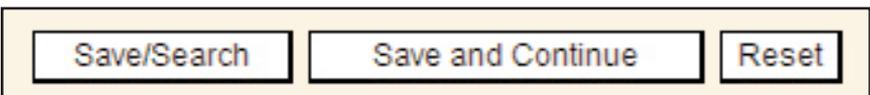


Figure 27. Sample Save/Search button.

Personal Profile

Personal Profile Purpose

The Personal Profile allows the recruiter to capture information about an applicant's chosen Army and Non-Military career paths. Using the Personal Profile page, the recruiter can illustrate the type of Army path the applicant may want to pursue.

After the Personal Profile information has been entered into ARCA, the application has the capability to support the recruiter's discussion regarding the potential benefits of an Army career. From the Personal Profile page, the recruiter can show the applicant graphical Timelines that display financial, education, experience and military promotion data and a Market Value Estimate Comparison for the Non-Military Career path against the Army career path. The recruiter can show either one of these tools or show both of them in any order.

While there are no guarantees in either the Army or Non-Military alternatives, the information generated based on the Personal Profile can give an applicant a real picture of what opportunities both options can provide.

 **NOTE:** Remember that while there are no guarantees in either the Army or Non-Military alternatives, the information generated based on the Personal Profile can give an applicant a real picture of what opportunities both options can provide.

Personal Profile Form Elements

It is also important to note that there are four types of input on the Personal Profile form.

Text Fields: Data manually entered by the recruiter.

Droptdown Lists: Data selected from a list (i.e. droptdown menu).

Radio Buttons: Data selected from an option button list. For example, a person can be either male or female, and the form only allows one option to be selected.

Check Boxes: Signifies a choice of "on" or "off". When checked, the field is stored as "on".

Personal Profile Elements Definitions and Actions Line-by-line

In the following examples, the field name corresponds directly to the data item on the Personal Profile as seen in the images. For more information regarding assumptions and business rules associated with Personal Profile data elements, please refer to the Data Assumptions and Business Rules section of the Appendix on page 84.

Anticipated Non-Military Alternative

ZIP Code:
[Find ZIP Code](#)

ZIP Code - Required Field:

- The ZIP Code represents the applicant’s location at the end of their Projected Term of Enlistment and/or completion of their selected degree, which is not necessarily their current location. The selected ZIP Code is used to adjust the applicant’s market value to a specific geographic location.
- Enter the ZIP Code value for the applicant by typing the 5-digit ZIP Code. ARCA will not allow more than 5 digits to be entered.
- If the ZIP Code is unknown, the “Find ZIP Code” link will enable the recruiter to search for the ZIP Code by inputting the State and City which in turn will provide the appropriate ZIP Code(s) for that State and City.
- The value that is populated into the ZIP Code field, either manually or by using the Find ZIP Code functionality, will have an impact on the financial data for the applicant. See page 84 for details.

Education Code:

Education Code - Required field

- The Education Code option allows the recruiter to capture the applicant’s current educational status. A text description of the educational degree status is listed next to each Education Code in the drop down menu.
- Education Code values range from high school student (11E) to doctorate degree (20U).

Educational Debt Incurred:

Educational Debt Incurred - Required field

- The Educational Debt field allows the recruiter to enter the current amount of the applicant’s educational debt that the applicant will have at the projected start of their term of enlistment. The input value should only reflect tuition expenses that have been paid through qualified loan programs such as Parent Loans for Undergraduate Students (PLUS), Supplemental Loans for Students (SLS), Stafford Loans, Perkins Loans, William D. Ford Loans and Consolidated loans (must be in the applicant’s name).
- Enter the dollar amount the applicant currently has accrued for educational related debt.

Desired Degree: 

Desired Degree - Required field

- The Desired Degree field captures the type of degree the applicant wishes to earn. The selected Desired Degree will determine which Job Positions will be available to the applicant.
- Use the dropdown menu to select the type of degree the applicant intends to pursue.
- Values are None, Associate, Bachelor, Graduate (this includes Master’s or PhD programs), and Vocational/Technical.
- When a Desired Degree is chosen, ARCA will display only those Job Positions that require the selected Desired Degree or any degree less than the Desired Degree. For example, when Desired Degree is Vocational/Technical school, ARCA will display jobs that do not require a degree as well as jobs that require a Vocational/Technical degree.
- Education Codes representing an education level lower than the degree completed will not be displayed in the degree list. For example, if the applicant’s education code is 16K-Bachelor’s Degree, then the Desired Degree field will display only None, Graduate, and Vocational/Technical.
- The following table outlines which fields become enabled when different Desired Degrees are selected. Page 36 describes the fields that are enabled when Vocational/Technical School is selected.

Enabled Fields

2 Year Degree	4 -Year and Graduate Degree	Vocational/ Technical School
Work Status	Work Status	Training Duration (months)
School Status	School Status	Vocation/Tech Tuition
School Location	School Location	Work Status
Scholarship Type	School Type	
Scholarship/Grants/ Tuition Assistance	Scholarship Type	
	Scholarship/Grants/ Tuition Assistance	

Work Status: None Part Time Full Time

Work Status - Required field when displayed:

- The Work Status option buttons allow the recruiter to capture information about whether an applicant will not work, work part time, or work full time while pursuing their degree, which will affect the financial data that is presented in the Timelines and the Yearly Snapshots for the Non-Military and the Army Reserve Alternatives.
- Select whether an applicant will not work, work part time, or work full time.
- Values are None, Part Time, or Full Time. The default Work Status value is None.
- If desired degree is None and work status is None, that means the applicant is unemployed. The Civilian Job position will only apply to the applicant after his term of enlistment.

School Status: Full Time 3/4 Time Half Time

School Status - Required field when displayed:

- The School Status option buttons note whether an applicant will attend school full-time or part-time. The School Status information will affect how long it will take for the student to graduate and is graphically displayed on the Timeline.
- Select whether the applicant will attend school Full Time, ¾ Time, or Half Time. Default value is Full Time.
- School Status is enabled if Desired Degree is Associate, Bachelor, or Graduate.
- If the recruiter selects ¾ Time, then the applicant will be able to complete 2 years of school in 3 years.
- If the recruiter selects Half Time, then the applicant will be able to complete one year of school every 2 years.

School Location: 

School Location - Required field when displayed:

- School Location allows the recruiter to select the location of the school that the applicant will be attending from a list of schools based in the U.S. and the U.S. Territories. The application uses the selected School Location as a factor in determining estimated tuition costs.
- Use the dropdown menu to choose the State or Territory where the applicant will attend college or university.
- Values are the U.S. States, Washington D.C., and U.S. Territories.
- School Location is enabled if Desired Degree is Associate, Bachelor, or Graduate.

College/University Type: In-State Out-of-State Private

School Type - Required field when displayed:

- The School Type option buttons allow the recruiter to choose whether the applicant will be paying In-State, Out-of-State, or Private College/University tuition for the Non-Military Alternative. Based on the School Type that is selected, an accurate representation of the costs of attending these different types of schools will be displayed in the Timelines, Yearly Snapshots, and Term of Enlistment Accumulation screens.
- Select In-State, Out-of-State, or Private.
- School Type is enabled if Desired Degree is Bachelor or Graduate.

Scholarship Type: Yearly Full Lump Sum

Scholarship Type - Required field when displayed:

- The Scholarship Type option buttons allow the recruiter to input whether the amount of money entered for the scholarship or grant is a full scholarship/grant, a yearly amount, or a lump sum amount. The type of scholarship that is selected will have an impact on the financial data for an applicant while attending a college or university.
- Select whether the amount entered for the scholarship or grant is Full, Yearly, or Lump Sum. Yearly is the default value.
- If the recruiter selects Full, the Scholarships/Grants/Tuition Assistance field will be disabled, and the scholarship amount will be equal to the Tuition Expense on the Timelines and Yearly Snapshots. If the recruiter selects Lump Sum, then the scholarship money will be reflected in Year 1 of the Timelines and on the Year 1 Snapshot. Note that it is possible for the Lump Sum amount to be greater than the Year 1 Tuition Expense, resulting in a positive Total Income for Year 1 of the Non-Military Alternative.
- Scholarship Type is enabled if Desired Degree is Associate, Bachelor, or Graduate.

Scholarships/Grants/Tuition Assistance: \$1,000.00

Scholarships/Grants/Tuition Assistance – Required field when displayed:

- The Scholarships/Grants/Tuition Assistance field allows the recruiter to enter the amount of financial assistance an applicant expects to receive for tuition expenses. The value that is entered into the Scholarships/Grants/Tuition Assistance field will have an impact on the applicant's finances and will be represented in the Timeline for the Non-Army Alternative.
- Enter the dollar amount the applicant expects to receive in the form of a scholarship or grant to pay college/university tuition. The default is \$0.00.
- Scholarships/Grants/Tuition Assistance is enabled if Desired Degree is Associate, Bachelor, or Graduate and if Scholarship Type is not Full.

Civilian Job Category: Computer & Mathematical Occupations

Civilian Job Category - Required Field:

- The Civilian Job Category dropdown menu displays a general list of job categories and allows the recruiter to capture the job category the applicant intends to pursue.
- Use the dropdown menu to select a Civilian Job Category.
- Once the recruiter chooses a Civilian Job Category, ARCA will populate the Civilian Job Position dropdown menu with a list of jobs related to the selected Category.
- The Army Job Category will default to a category that matches the Civilian Job Category.

Civilian Job Position:

Civilian Job Position - Required Field:

- Civilian Job Position is selected by the recruiter based on information received from the applicant, specifically the Civilian Job Category and Desired Degree and/or Education Code.
- Use the dropdown menu to select the specific job that the applicant intends to seek upon completion of college/university or vocational/technical training.
- Civilian Job Position values may not all be listed in the ARCA Recruiter Manual.
- Jobs that are listed within the Civilian Job Position dropdown menu will be dependent on the Desired Degree and/or Education Code and Civilian Job Category chosen by the applicant.

Vocational/Technical School Enabled Fields

The following sections describe fields that are enabled only when the recruiter selects Vocational/Technical as the Desired Degree.

Training Duration (months):

Training Duration (months) - Required field when displayed:

- Training Duration allows the recruiter to enter the number of months the applicant will spend in Vocational/Technical School. The information will be used in the output of the timeline.
- Enter the amount of time, in months, the Vocational/Technical School will take to complete.
- The recruiter can enter a value between 1 and 120.
- Training Duration is enabled if Desired Degree is Vocational/Technical School.

Vocation/Tech Tuition:

Vocation/Tech Tuition - Required field when displayed:

- Vocation/Tech Tuition is the total amount of tuition to be paid for Vocational/Technical School. The tuition amount entered here will be applied to Year 1 of the Yearly Snapshots. If the Training Duration exceeds 12 months, the tuition amount will be evenly applied across the Training Duration.
- Enter the dollar amount that Vocational/Technical School will cost the applicant. The default is blank. If the applicant will receive tuition assistance for the Vocational/Technical School, the recruiter should factor in the tuition assistance and enter the net tuition cost to the applicant in this field.
- Vocation/Tech Tuition is enabled if Desired Degree is Vocational/Technical School.

Non-Military Alternative Navigation Buttons

Upon completing the Non-Military Alternative page, the recruiter will now have three button options to proceed within the application. They are Save/Show Army, Save/Show Reserve, and Clear Form.

If the recruiter enters or updates the data on the Non-Military Alternative section of the Personal Profile, the Save/Show Army or Save/Show Reserve button must be selected in order for the changes to be reflected in the data presented (Figure 28).

Save/Show Army

Save/Show Reserve

Reset

Figure 28. Sample Non-Military Alternative Navigation Buttons.

Selecting the “Save/Show Army” button will take the recruiter to the Army Alternative page. Selecting the “Save/Show Reserve” button will take the recruiter to the Army Reserve Alternative page. Selecting the “Clear Form” button will remove all of the entered data and return all dropdown lists, radio buttons, and checkboxes to their default values.

If the recruiter is updating an existing profile, a “Reset” button will display instead of the “Clear Form” button. Selecting the “Reset” button resets the Non-Military Alternative form to the last saved values.

The application will display a pop-up confirmation message when either the “Clear Form” or “Reset” button is selected. Select “OK” to proceed with the action or “Cancel” to leave the entered and selected values as is.

Anticipated Army Alternative

The Anticipated Army Alternative form captures data specific to an Army enlistment, to include Enlistment Incentives such as the Loan Repayment Program (LRP), the Army College Fund (ACF), and the Montgomery General Issue Bill (MGI). If the recruiter chooses to show the applicant the Army Alternative path, the Timeline, Market Value Estimate, and Yearly Snapshots will compare the Army Alternative to the Non-Military Alternative. The following fields are for the Army Alternative and the related Army Enlistment Incentives.

Projected Term of Enlistment (years):

Projected Term of Enlistment (Years) – Required Field:

- The Projected Term of Enlistment is the duration of the applicant’s Army enlistment.
- Use the dropdown menu to select the applicant’s Projected Term of Enlistment.
- Values are 2 - 6 and the default is 4.
- The value that is selected in the Projected Term of Enlistment Field will be used to determine how many years of the Yearly Snapshot will be provided for the applicant.
- For applicants who wish to attend to college while in the Army, the Projected Term of Enlistment will determine when the applicant will complete the desired degree.

Projected Starting Rank:

Projected Starting Rank - Required Field:

- The Projected Starting Rank is determined by the recruiter and is used when determining the applicant’s Army starting salary.

- Use the dropdown menu to select the applicant's Projected Starting Rank.
- Values are E1 - E5. The defaults for this field vary, depending on the selected Education Code. For more details, see the Education Code Matrix on page 105.

Army Job Category: 

Army Job Category - Required Field:

- The type of job the applicant intends to perform while enlisted in the Army.
- Select an Army Job Category from the dropdown menu.
- The application will automatically select the Army Job Category that maps to the applicant's selected Civilian Job Category to provide an accurate Market Value Estimate for the Army Alternative.
- Assuming that the selected Army Job Category is related to the Civilian Job Category, the applicant will earn a year of experience towards their desired civilian job for each year throughout their term of enlistment. If the job categories are not related, the applicant will earn only half a year of experience towards his desired civilian job for each year of enlistment. The years of experience earned during enlistment will be reflected in the Market Value Estimate page and the experience timeline.
- If the applicant's selected Army Job is related to their selected Civilian Job, a sample list of the Partnership for Youth Success (PaYS) partners for the applicant's chosen Army Job will display under the Market Value Estimate comparison chart. For more information, see the Market Value Estimate section.

 The default value in the Army Job Category field matches the selected Civilian Job Position and will result in the applicant gaining the greatest amount of experience by the end of his term of enlistment.

Will you go to college while in the Army? Yes No

Will you go to college while in the Army? - Required Field:

- The response to whether the applicant will attend college while in the Army will be used in determining the estimated education duration and the experience gained for the Market Value Estimate. It will also determine when the Market Value Estimate will be calculated.
- Select whether or not the applicant wishes to attend college or university while in the Army.
- Values are Yes or No, and the default is Yes. If the applicant chooses to select Yes, ARCA uses the assumption that for every two years spent in the Army, the applicant can finish 1 year of college or university. After the term of enlistment has been completed, ARCA assumes that the applicant will attend college full time and will complete one year of school each year.

 The application assumes that, during an Regular Army enlistment, ½ year college education can be completed for each year of the term of enlistment.

Regular Army Education Benefits and Incentives: MGIB ACF LRP Cash/EB

Enlistment Incentives Fields

- Regular Army Education Benefits and Incentives:
- Select from the following incentives: Montgomery GI Bill (MGIB), Army College Fund (ACF), Loan Repayment Plan (LRP) and Cash/Enlistment Bonus (EB).
- Values are MGIB, ACF, LRP and Cash/EB.
- Selecting only the MGIB incentive indicates that the applicant is choosing only to receive the MGIB.
- Selecting the MGIB + ACF incentives indicates that the applicant is choosing to receive the MGIB and ACF incentive option.
- Selecting the MGIB + ACF + Cash/EB incentives indicate that applicant is choosing to receive the MGIB/ ACF incentives and an enlistment bonus if available.

- Selecting only the LRP incentive indicates that the applicant is choosing only to receive the LRP incentive.
- Selecting the LRP + Cash/EB incentives indicate that applicant is choosing to receive the LRP incentive and an enlistment bonus if available.
- Selecting only the Cash/EB incentive indicates that the applicant is choosing only to receive an enlistment bonus if available.
- The MGIB and LRP incentives cannot both be selected. For example, if the MGIB incentive is selected and the recruiter selects the LRP incentive, ARCA will automatically unselect the MGIB incentive.
- If the Cash/EB incentive is not selected, the Cash/Enlistment Bonus field is hidden.
- If the Cash/EB incentive is selected, the Cash/EB write-in field is active. If the recruiter leaves the field blank, ARCA will by default, use the maximum Enlistment Bonus associated with the applicant's selected Army Job Category as the Cash/EB value in the Timelines and Yearly Snapshots calculations. By default, the applicant's high-grad bonus is determined from the selected Education Code. The maximum enlistment bonus will change depending on whether the ACF or LRP options are also selected.

 If the Cash/EB incentive is selected and any value is entered into the Cash/EB write-in field, then the amount in the write-in field automatically overrides the maximum enlistment bonus value in the system's database (Note: Write-in values should reflect enlistment bonus + high-grad bonus + quick ship bonus values).

 Write-in value for EB is the preferred option if the recruiter has that data available.

- Selecting the MGIB incentive requires the soldier to contribute \$100/ per month (\$1,200/year) over the first year of their term of enlistment. Selecting the MGIB automatically makes this deduction and is visible in the MGIB Contribution/Tuition Expense field in the Year 1 Snapshot screen. The ACF incentive is an “added kicker” to the MGIB incentive and therefore can only be selected if and only if the MGIB option is selected. The maximum MGIB and ACF values are shown by term of enlistment in the following table.

2007 RA MGIB/ ACF Values			
PTE	MGIB	ACF	Total
2	31,464.00	5,400.00	36,864.00
3	38,700.00	12,600.00	51,300.00
4	38,700.00	23,400.00	62,100.00
5	38,700.00	30,600.00	69,300.00
6	38,700.00	34,200.00	72,900.00

- The total MGIB + ACF amount is paid over 36 academic months after the projected term of enlistment; however in the Army scenarios the amount is reflected as a lump sum payment in the final year of the projected term of enlistment.
- The LRP incentive is mutually exclusive from the MGIB incentive and therefore can only be selected if and only if the MGIB option is unselected (since the ACF is dependent on MGIB, selecting the LRP option will deselect both the MGIB incentive and ACF options). Unlike the MGIB incentive, there is no automatic tuition deduction related to the LRP incentive. The LRP incentive will repay up to \$65,000 of the applicant’s previous educational debt (1/3 per year over the first three years of the projected term of enlistment). This value is shown throughout the Yearly Snapshot screens and added as a positive payment to the debt timeline.

 No restrictions on incentive qualifications are made in the application and the recruiter must judge whether or not the applicant will qualify for respective incentives prior to selecting them.

Cash/Enlistment Bonus:

Cash/Enlistment Bonus:

- By default, if the Cash/EB incentive is selected, the Cash/ EB write-in field is blank. The recruiter should enter the appropriate Cash/EB incentive value in this field. If the recruiter leaves the field blank, ARCA will by default, use the maximum enlistment bonus associated with the applicants selected Army Job Category as the Cash/EB value in the Timelines and Yearly Snapshots.

 If the Cash/EB incentive is selected and any value is entered into the Cash/EB write-in field, then the amount in the write-in field automatically overrides the maximum enlistment bonus value in the system's database (this includes \$0.00) Note: Write-in values should reflect enlistment bonus + high-grad bonus + quick ship bonus values.

- The maximum enlistment bonus can vary depending on the combination of incentives selected. High Grad bonus values are driven from the selected Education Code and added to the Enlistment Bonus field in the Timelines and Yearly Snapshots.

Please refer to USAREC guidance to determine the maximum amount. As of the July 2007 USAREC message, the maximum Cash/EB amount is \$40,000.

The applicant can receive up to \$10,000 in year 1 of the projected term of enlistment. If Cash/ EB is > \$10,000 then the remaining amount over \$10,000 will be paid out in equal portions over the remaining years of the applicant's projected term of enlistment.

 **Note:**

-The recruiter should enter the appropriate Cash/EB incentive value in the Cash/Enlistment Bonus field.

-Write-in values should reflect enlistment bonus + high-grad bonus + quick ship bonus values.

-Write-in value for EB is the preferred option if the recruiter has that data available.

Notes:

Notes - Optional Field:

- The Notes field is a write-in field that allows the recruiter to enter a brief descriptive commentary about the profile. The recruiter can enter up to 100 characters.
- The text entered into this field will appear on the Profile List when a Person Search is returned with associated Personal Profiles and will enable the recruiter to more easily differentiate between the different profiles. For example, the recruiter can enter notes about the selected ZIP Code, the Desired Degree, and/or Army Job Category of the profile.

Anticipated Army Reserve Alternative:

The Anticipated Army Reserve Alternative page captures data specific to an Army Reserve enlistment, including Enlistment Incentives. If the recruiter chooses to show the applicant the Army Reserve Alternative path, the Timeline, Market Value Estimate, and Yearly Snapshots will compare the Army Reserve Alternative to the Non-Military Alternative. The following fields are for the Army Reserve Alternative and the related Army Reserve Enlistment Incentives.

Training Program:

Training Program:

- Use the dropdown menu to select whether the applicant will follow the Standard or Alternative Training Program.
- Values are Standard and Alternative. The default is Standard with the exception of selected Education Code 109 – High School Diploma Graduate. Education Code 109 causes the Army Reserve Training Program to default to Alternative.
- The Standard training program follows traditional Army Reserve business rules (as shown below unless otherwise stated).
- The Alternative training program is intended for high school seniors who want to enlist in the Army Reserve and begin training prior to

receiving their high school diplomas.

- If the Army Reserve Alternative Training Program is selected, then:
 - The Regular Reserve Option is selected by default and the SMP Non Contract Reserve Option is non-applicable.
 - Cash/EB amounts are paid in the following format (50% in year 2, 20% in year 3 and 30% in year 5).
 - If the original loan amount is less than the authorized incentive amount (\$10,000/\$20,000) then the SLRP pays out 15% per year of the original loan amount. If the original loan amount is greater than the authorized amount then the SLRP pays out 15% of the authorized incentive amount (\$1,500 for the \$10,000 option and \$3,000 for the \$20,000 option) per year starting in Year 3.
 - The Year 1 salary reflects 3 months of E1 training pay + 3 months of E1 drill pay.
 - The Year 2 salary reflects 3 months of E3 training pay + 9 months of E3 drill pay.

Projected Term of Enlistment (years):

Projected Term of Enlistment (Years) - Required Field:

- The Projected Term of Enlistment is the duration of the applicant's enlistment in the Army Reserve. The term of enlistment can range from 2 to 6 years.
- Use the dropdown menu to select a period of enlistment.
- Values are 2 – 6, and the default is 6.
- To qualify for ALL incentive options, a 6 year Term of Enlistment is required.
- The value that is selected in the Projected Term of Enlistment Field will be used to determine how many years of the Yearly Snapshot will be provided for the applicant.

Reserve Option: Regular 

Reserve Option - Required Field:

- Use the dropdown menu to select whether the applicant will enlist in the Regular Reserve Option or the Simultaneous Membership Program (SMP) Reserve Option.
- Values are Regular and SMP-Non Contract. The default value is Regular for all selected Education Codes except for 136, 146, and 156 (1, 2, or 3 years of college completed). If the recruiter selects Education Code 136, 146, or 156, the Reserve Option will default to SMP-Non Contract.
- The Regular Reserve Option is a valid option for all selected Education Codes and is the traditional Army Reserve enlistment option.
- If the Regular option is selected, all incentive options are available, but are also dependent on the projected term of enlistment (to qualify for ALL incentive options, a 6 year Term of Enlistment is required).
- The SMP-Non Contract option is valid for college juniors and seniors who upon completing their degree will serve for 6 years in the Army Reserve. Therefore, the 6 year SMP option is selected by default if Education Codes 136, 146, or 156 (1, 2, or 3 years of college completed) are selected. It is assumed that an applicant will complete their college degree in 1 year if the selected Education Code = 156, in 2 years if the Education Code = 146, and in 3 years if the Education Code = 136.
- If the SMP-Non Contract option is selected the Projected Starting Rank defaults to an E5 (becomes and stays an O1 for the remainder of the applicant's term upon completing a college degree (year 1, year 2, or year 3). If the SMP-Non Contract option is selected, all incentives options are non-applicable and are replaced by a default monthly stipend. The default monthly stipend values are \$350 for Education Codes 136 and 146 (college junior) and \$450 for Education Code 156 (college senior). Monthly stipend amounts are reflected in the scholarship field within the snapshot screen and educational incentive line within the timelines.

Projected Starting Rank: E1 ▼

Projected Starting Rank - Required Field:

- If the Regular Reserve Option is selected, the Projected Starting Rank defaults to an E1 (follows traditional Regular Army promotional path).
- If the SMP-Non Contract option is selected, the Projected Starting Rank defaults to an E5 (becomes and stays an O1 for remainder of term upon completing a college degree (year 1 or year 2)).
- The Projected Starting Rank is determined by the recruiter and is used when determining the applicant's Army Reserve starting salary.
- Use the dropdown menu to select the projected starting rank of the applicant.
- Values are E1 - E6. The defaults for this field vary, depending on the Education Code selected.

Army Job Category: Computers & Technology ▼

Army Job Category - Required Field:

- This field allows the recruiter to capture the type of job the applicant intends to perform while enlisted in the Army Reserve.
- Select a job category from the dropdown menu.
- The category selected is based on the job aspirations for the Army Reserve. There are no restrictions at the job category level, however, recruiters should know that Military Occupational Specialties (MOS) 11, 13, 14, 18, and 21 (B,D) are not available in the Army Reserve.
- The default value in the Army Job Category field matches the Civilian Job Position that the applicant has selected. If the applicant's selected Army Job is related to his selected Civilian Job, a sample list of the Partnership for Youth Success (PaYS) partners for his Army Job will display under the Market Value Estimate comparison chart.
- Army Reserve applicants will receive 1 additional year of experience (qualitative factors) in their market value for all selected Job Categories (matching categories do not effect market values).

Army Reserve Education Benefits and Incentives: Reserve MGIB MGIB Kicker SLRP Cash/EB

Army Reserve Education Benefits and Incentives:

- Select from the following incentives: Reserve Montgomery GI Bill, MGIB Kicker, Loan Repayment Plan (SLRP) and Cash/Enlistment Bonus.
- Values are Reserve MGIB, MGIB Kicker, SLRP and Cash/EB.
- Selecting only the Reserve (SR) MGIB incentive indicates that the applicant is choosing only to receive the SR MGIB.
- Selecting the SR MGIB + Kicker incentives indicates that the applicant is choosing to receive the SR MGIB and Kicker incentive option.
- Selecting the SR MGIB + Kicker + Cash/EB incentives indicates that the applicant is choosing to receive the SR MGIB/Kicker incentives and an enlistment bonus if available.
- Selecting only the SLRP incentive indicates that the applicant is choosing only to receive the SLRP incentive.
- Selecting the SLRP + Cash/EB incentives indicates that the applicant is choosing to receive the SLRP incentive and an Enlistment Bonus if available.
- Selecting only the Cash/EB incentive indicates that the applicant is choosing only to receive an Enlistment Bonus if available.
- By default if the Cash/EB incentive is selected, the Cash/EB write in field is blank. If the recruiter leaves the field blank, ARCA will by default use the maximum Enlistment Bonus (\$8,000) across all Army Reserve Job Categories as the Cash/EB value in the Timelines and Yearly Snapshots. By default the applicant's high-grad bonus is determined from the selected Education Code. If the Cash/EB incentive is selected and any value is entered into the Cash/EB write-in field, then the amount in the write-in field automatically overrides the maximum enlistment bonus value in the system's database (Note: Write-in values should reflect enlistment bonus + high-grad bonus + quick ship bonus values).
- Selecting the SR MGIB is only available if and only if the projected term of enlistment is greater than or equal to 3 years. Unlike the Regular Army, the SR MGIB incentive does not require the soldier to contribute seed funds during his first year of enlistment. The SR MGIB values are dependent upon the applicant's Projected Term of

Enlistment and School Status (i.e. Full, ¾, and Half Time).

- The Kicker is an additional amount added to the SR MGIB incentive and therefore can only be selected if the SR MGIB option is selected. The maximum SR MGIB and Kicker values are shown by term of enlistment below:

Institutional Training			
Training Time	SR MGIB	SR Kicker	Total
Full time	\$11,124.00	\$12,600.00	\$23,724.00
¾ time	\$8,316.00	\$12,600.00	\$20,916.00
½ time	\$5,508.00	\$12,600.00	\$18,108.00

Apprenticeship/ On-Job Training			
Training Period	SR MGIB	SR Kicker	Total
First six months of training		\$12,600.00	\$12,600.00
Second six months of training	\$2,781.00	\$12,600.00	\$15,381.00
Remaining pursuit of training	\$3,376.00	\$12,600.00	\$15,976.00

- SR MGIB and Kicker amounts are paid out starting in year 1 of the Standard Active term of enlistment.
- The SLRP incentive is not mutually exclusive from the SR MGIB incentive and therefore can be selected in combination with SR MGIB/Kicker options. If the original loan amount is less than the authorized incentive amount (\$10,000/\$20,000), then the SLRP pays out 15% per year of the original loan amount. If the original loan amount is greater than the authorized amount, then the SLRP pays out 15% of the authorized incentive amount (\$1,500 for the \$10,000 option and \$3,000 for the \$20,000 option) per year. This value is shown throughout the Yearly Snapshot screens and as a positive payment on the debt timeline. No restrictions on incentive qualifications are made in the application, and the recruiter must judge whether or not the applicant will qualify for respective incentives prior to selection.

☞ No restrictions on incentive qualifications are made in the application and the recruiter must judge whether or not the applicant will qualify for respective incentives prior to selecting them.

Army Reserve Education Benefits and Incentives: Reserve MGIB MGIB Kicker SLRP Cash/EB

Cash/Enlistment bonus:

- By default if the Cash/EB incentive is selected, the Cash/EB write in field is blank. If the recruiter leaves the field blank, ARCA will by default use the maximum Enlistment Bonus (\$8,000) across all Army Reserve Job Categories as the Cash/EB value in the Timelines and Yearly Snapshots.

☞ If the Cash/EB incentive is selected and any value is entered into the Cash/EB write-in field, then the amount in the write-in field automatically overrides the maximum Enlistment Bonus value in the system's database (this includes \$0.00) Note: Write-in values should reflect Enlistment Bonus + high-grad bonus + quick ship bonus values. ARCA will accept a dollar amount as large as \$99,999.

- High Grad bonus values are driven from the selected Education Code and added to the Enlistment Bonus field in the Timelines and Yearly Snapshots.

☞ Please refer to USAREC guidance to determine the maximum amount.

- In all Army Reserve enlistment cases the Enlistment Bonuses are paid out in the following format: 50% in year 1, 20% in year 3 and 30% in year 5 if bonus is under \$20,000 (If bonus exceeds \$20K then \$10,000 is paid out in year 1, 40% of remaining bonus is paid in year 3 and 60% of remaining bonus is paid in year 5).

☞ Write-in value for EB is the preferred method if the recruiter has that data available.

A screenshot of a web form showing a text input field labeled "Notes:". To the right of the input field is a small box containing a character count, currently showing "0/100".

Notes - Optional Field:

- The Notes field is a write-in field that allows the recruiter to enter a brief descriptive commentary about the profile. The recruiter can enter up to 100 characters.
- The text entered into this field will appear on the Profile List when a Person Search is returned with associated Personal Profiles and will enable the recruiter to more easily differentiate between the different profiles. For example, the recruiter can enter notes about the selected ZIP Code, the Desired Degree, and/or Army Job Category of the profile.

Army/Army Reserve Navigation Buttons

Upon completion of all sections of the Person Information, Non-Military Alternative, and Army or Army Reserve Alternative, the recruiter will now have three button options to proceed within the application. They are: Save/Show Timelines, Save/Show Market Value Estimate, and Clear Form (see Figure 29). The buttons' descriptions are detailed below.



Figure 29. Personal Profile navigation buttons.

If the recruiter changes the data on the Army or the Army Reserve Alternative section of the Personal Profile, the Save/Show Timeline or Save/Show Market Value Estimate button must be selected in order for the changes to be reflected in the data presented.

Save/Show Timelines:

- Selecting the "Save/Show Timelines" button once all of the data is entered or selected will take the recruiter to the Timeline section of ARCA. The Timelines display an applicant's education, experience, and finances graphically as line graphs for the Projected Term of Enlistment term or until the year in which the Desired Degree is completed.
- Error messages will appear if the required data fields are not correctly filled in or the data entered is incorrectly formatted.

- The first screen that appears in the Timeline section is the Non-Military Alternative timeline. For additional details on the timelines see page 53.

Save/Show Market Value Estimate:

- Selecting the “Save/Show Market Value Estimate” button once all of the data is entered or selected will take the recruiter to the Market Value Estimate of ARCA. The Market Value Estimate will display a comparison of the Expected Starting Salary for both the Non-Military and Army or Army Reserve paths. The comparison will show data for either the end of the Projected Term of Enlistment term or the year in which the Desired Degree is completed. The Market Value Estimate page also contains Sub-Navigation Menu links to Yearly Snapshots.
- Error messages will appear if the required data fields are not correctly filled in or the data entered is incorrectly formatted. For additional details on the Market Value Estimate and Yearly Snapshots see page 60.

Clear Form:

- Selecting the “Clear Form” button will clear the form of all data. Any values selected from dropdown lists, radio buttons, or check boxes will return to their default values.
- Click the “Clear Form” button to remove all of the entered or selected data. Add Confirmation Message
- If the recruiter is updating an existing profile, a “Reset” button will display instead of the “Clear Form” button. Selecting the “Reset” button resets the Army/Army Reserve Alternative form to the last saved values.
- The application will display a pop-up confirmation message when either the “Clear Form” or “Reset” button is selected. Select “OK” to proceed with the action or “Cancel” to leave the entered and selected values as is.

Timelines

Timelines Purpose

The purpose of the Timelines is to display an applicant's education, experience, and finances graphically as line graphs. These data elements will be displayed on timelines for both the Non-Military and Army/Army Reserve Alternatives. The application displays an additional line graph for promotions on the experience timeline for the Army/Army Reserves Alternatives only.

Timelines Data Elements

Data elements include:

- Finances
- Income
- Education Benefits
- Debt
- Education
- Experience
- Promotions -only displayed for the Army/Army Reserve Alternatives
- View All

Timelines Data Elements Definitions

Finances

The Finances graph represents the applicant's projected financial outlook for each year of the projected term of enlistment based on salary, allowances, tuition assistance, and the amount of tuition paid for education. It includes separate graph lines for income, debt, and education benefits.

The data that is displayed graphically on the timeline is the same data that resides in the Yearly Snapshot screens. For example, the data point for a specific year in the timeline can be clicked to navigate to the snapshot for that year. The Finance graph will span the applicant's projected term of enlistment.

Income

The green income graph line represents the applicant's net finances earned or owed (debt). It corresponds to the TOTAL field on the Yearly Snapshots for each year of the projected term of enlistment and is calculated as follows:

Debt

If the applicant has debt coming into his term of enlistment or accumulates debt. The Finances graph will display a red Debt line. The Debt line is calculated as follows:

Non-Military Alternative: Salary + Scholarship – Tuition – Healthcare – Previous Debt

Army/Army Reserve Alternative: Salary + Allowance + Enlistment Bonus + Army College Fund + LRP + Montgomery GI Bill + Scholarship – Tuition – Healthcare – Previous Debt

Education Benefits

The brown education benefits graph line shows the total potential amount of Education Benefits that the applicant may receive. Non-Military Education Benefits reflect scholarships/grants/tuition assistance. Army/Army Reserve Education Benefits may include the Montgomery G. I. Bill (MGIB), the Army College Fund (ACF), Army Tuition Assistance (TA) and scholarships/grants.

Education

The education graph represents the applicant's projected educational progress for each year the applicant is in school. Education progress is measured in years of school completed. For both the Non-Military and Army/Army Reserve Alternatives, if the applicant chooses to attend college, the timeline displays 'Education Complete' on the year in which the applicant will complete the degree. For the Army Alternative, ARCA assumes while an applicant is enlisted in the Army, the applicant can finish 1 year of college for every 2 years enlisted.

For example, if an enlistment is 4 years, the applicant can complete 2 years of college during the enlistment. If an applicant selects to go to school Part Time, then that applicant will complete one year of education for each 2 year time period whether or not they choose the Army alternative. If an applicant selects to go to school 3/4 Time, then that applicant will complete two years of education in 3 years. The blue education graph line will end at the projected degree completion year.

Experience

The experience graph will show the experience the applicant will gain towards his desired civilian job. For Army/Army Reserve alternative, the experience graph also shows the Promotions path.

Experience

The black experience graph line is a measure of the amount of experience the applicant has gained for a specific job. The applicant will not gain any experience while they are in college full time and therefore during that time period, the experience line will remain constant.

If the applicant is viewing the Army Alternative Timeline, then the graph line represents experience gained towards the civilian job during the term of enlistment. ARCA assumes that if the Army job category matches the desired civilian job the applicant earns one year of experience for each year served in the Army. If the Army job category does not match the desired civilian job, for every 2 years spent in the Army, the applicant earns 1 year of experience.

For example, an applicant that serves a 4-year enlistment term will gain 4 years of experience while in the Army. However, if the civilian job that the applicant chooses is unrelated to his military job category, ARCA will only credit the applicant with 2 years worth of experience towards his civilian job at the end of his enlistment term. After the term of enlistment, the experience becomes a measure of the amount of experience gained in the applicant's civilian career.

When the Army Reserve option is selected, it will be assumed that the applicant will follow the Non-Military path. If the applicant enlists as a reservist, then 1 additional year of experience will be gained by the applicant, regardless of the term of enlistment.

Promotions

Promotions appear on the Experience graph for the Army and Army Reserve Timelines only. The purple Promotion graph line provides the applicant with a visual representation of his progression through the military ranks. The process that is used to project the Promotions graph line is based on the average of the Army job data. The Promotion graph line will span the term of the projected enlistment for the applicant.

Displaying Timeline Data Elements

Adding/Removing New Timeline Data Elements

To add/remove data elements to the timeline, use the check boxes to check and uncheck “Finances”, “Education”, “Experience”, or “View all”. After checking and unchecking data elements, the recruiter must click the “Refresh Timeline” button in order for the changes to appear (see Figure 30). The data elements may be added to the timeline either singularly or in combinations. The “View All” check box displays all data elements on the timeline.



Figure 30. Timeline data elements.

Displaying Additional Text on the Timeline

The “Add Text” and “Preset Text” radio buttons allow the user to enter text on the timelines. The recruiter may use this feature to display career or life milestones on the timeline to further personalize it. Any combination of the Add Text and Preset Text functionality may be used (See Figure 31).

Add Text

- Allows the recruiter to enter any text up to 25 characters.
- The recruiter must choose a display year from the Choose Year dropdown list.
- The recruiter must choose the display timeline view(s) from the Choose Timeline(s) dropdown list. Selecting ‘All Views’ will add the text to all the graphs.
- The recruiter must click the “Refresh Timeline” button in order to see the additional text on the timeline. The application will display a confirmation message. Select “OK” to proceed with adding the text or “Cancel” to cancel the action.



Figure 31. Add text fields.

Preset Text

- Allows the recruiter to choose from 8 pre-determined phrases (see Figure 32).
- The recruiter must choose a display year from the Choose Year dropdown list.
- The recruiter must choose the display timeline view(s) from the Choose Timeline(s) dropdown list. Selecting 'All Views' will add the text to all the graphs.
- The recruiter must click the "Refresh Timeline" button in order to see the text additions on the timeline. The application will display a confirmation message. Select "OK" to proceed with adding the text or "Cancel" to cancel the action.



Figure 32. Preset text drop down menu example.

Example: To illustrate the year in which an applicant will graduate college, select the Preset Text radio button, select 'Graduate' from the Preset text dropdown list, select 'Year 3' from the Choose Year dropdown list, click "Refresh Timeline", and click "OK". The displayed text will appear on top of the graph for the selected year after the "Refresh Timeline" Button is clicked.

Removing Additional Text from the Timeline

After text has been added, the recruiter can use the Remove Text dropdown list box to remove text from the timeline. Only one text item can be removed at a time and the process to remove text from the timeline is to select the text to be removed and then select the "Refresh Timeline" button. After the "Refresh Timeline" button has been selected, the application will display a confirmation message before the text can be removed from the timeline. Select "OK" to proceed with removing the text or "Cancel" to cancel the action.

Navigating Timelines

From the Timeline Navigation Menu, the recruiter can use the Non-Military, Army or Army Reserve and Compare buttons to switch between viewing the different Timelines (Figure 33). A legend is displayed on the top of the page to explain the symbols and colors of the different graph lines (Figure 34). When the recruiter first navigates to the timelines page, the Finances



Figure 33. Timeline navigation menu buttons used to display timeline options.

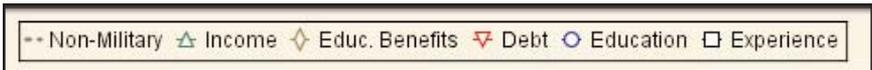


Figure 34. Timeline legend displaying the symbols and colors of the graph lines..

graph will be displayed with no data presented on the graph. The recruiter will need to select the data elements to present and then click the “Refresh Timeline” button in order to display the data on screen.

The application displays a “View Assumptions” link at the bottom of every timeline page that displays a list of assumptions used for the timeline calculations in a new window.

The application displays a button on the bottom left for toggling between the Army and Army Reserve timelines. If the recruiter has not previously entered both Army and Army Reserve profiles for the applicant, the button will navigate the recruiter to the Army/Army Reserve profile form for the applicable enlistment type. For example, if the recruiter has created an Army profile, the Timelines pages will display an Army Reserve button that will take the recruiter to the Army Reserve Alternative form.

Non-Military Timeline

The Non-Military Timeline presents the “Finances”, “Education”, and “Experience” data from the Non-Military Alternative section of the Personal Profile in a graph format.

Army or Army Reserve Timeline

The Army or Army Reserve Timeline presents the “Finances”, “Education”, “Experience”, and “Promotions” data from the Army or Army Reserve Alternative section of the Personal Profile in a graph format.

Compare Timeline

The Compare Alternatives Timeline presents the side-by-side comparison of the Non-Military and Army Alternatives using their associated timelines. The recruiter can select the “View as Bar Chart” link at the top of the

Compare Timeline page to display accumulated financial values for each year through the term of enlistment in a bar graph format in a new window. This gives the applicant a quick graphical side-by-side comparison of the total yearly dollar values being discussed (see Figure 35).

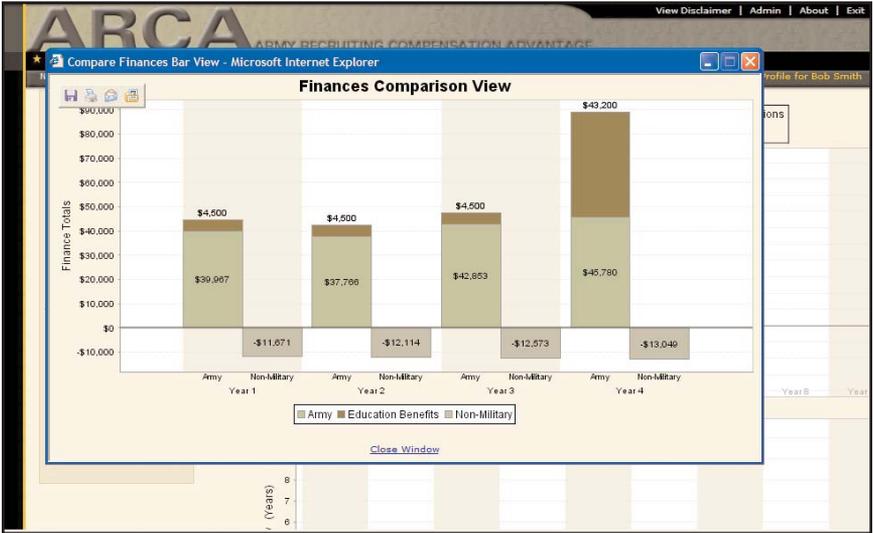


Figure 35. Bar graph sample.

Market Value Estimate

The purpose of the Market Value Estimate is to display a comparison of the education, experience, and expected starting salary between the Non-Military and Army Alternatives (Figure 36).

The Market Value Estimate gives a descriptive overview of the Civilian Job Position that the applicant has chosen in the selected profile. Below the job description, a comparison table will display the type of degree that will be attained, years of experience in the applicant’s chosen career path, and expected starting salary for both the Non-Military and Army Alternatives.

The Market Value information that is displayed in the chart is based on a specific futuristic year. The year that the Market Value Estimate is generated depends on the desired degree and the enlistment term. If the applicant has chosen ‘None’ as the desired degree, the Market Value Estimate will be generated for the end of the Term of Enlistment. However, if the applicant chooses to attain a degree, then the Market Value Estimate will be generated for the later year in which the applicant will complete the degree either under the Army alternative or the Non-Military Alternative.

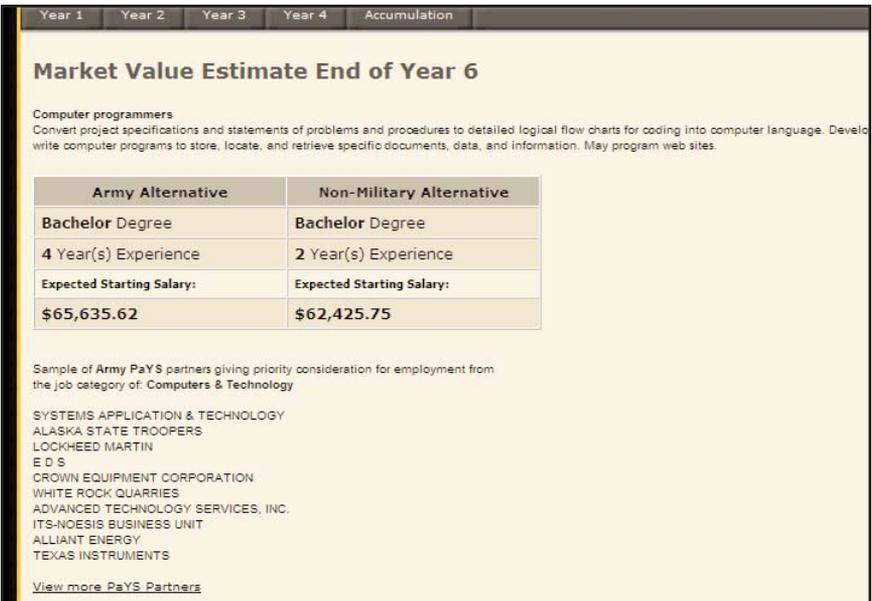


Figure 36. Market Value Estimate sample.

The assumption that one year of school will be complete for every 2 years of Army enlistment applies to this calculation if the applicant decides to attend school during his enlistment period.

If the applicant's selected Army Job is related to his selected Civilian Job, the Army Alternative will reflect 1 year of experience for each year of enlistment. Otherwise, the Army Alternative will reflect 1 year of experience for every 2 years of enlistment. The Army Reserve Alternative will reflect 1 additional year of experience regardless of the applicant's Term of Enlistment or selected Jobs.

If the applicant's selected Army/Army Reserve Job is related to his selected Civilian Job, a sample list of the Partnership for Youth Success (PaYS) partners for the applicant's chosen Army Job will display under the Market Value Estimate comparison chart. PaYs is a partnership between the U.S. Army and a cross section of American corporations and public sector agencies. The PaYS program offers qualifying recruits the opportunity to secure an interview and receive priority consideration with the PaYS partner of their choice following their Army service. The application will display a 'View more PaYS Partners' link below the sample list which opens a new window with a larger list of PaYS partners.

Yearly Snapshots

In the Market Value Estimate section, each year of the projected Term of Enlistment appears at the top of the page in what is referred to as a Sub-Navigation Menu, listed as Year 1-4, for example (see Figure 37).

The recruiter can click on the specific year in the Sub-Navigation Menu and that year's snapshot will be presented on screen. The data is presented for the Non-Military Alternative and the Army Alternative, side by side, in tabular format. Any debt accumulated for the year is shown in red with a minus sign. The total positive earnings appear in bold. In addition to the tabular data format, the accumulated values for that year are also presented in a bar graph adjacent to the table. This gives the applicant a quick graphical side-by-side comparison with only the total yearly dollar values being displayed. The bar graphs appear on all the Yearly Snapshots and accumulation pages (see Figure 38).



Figure 37. Yearly Snapshot sub-navigation sample.



Figure 38. Yearly Snapshot with Bar Charts sample.

Yearly Snapshot Data Elements

The Yearly Snapshot shows a financial picture at a particular year during the projected Term of Enlistment for the purpose of showing a side-by-side comparison for the Non-Military and Army Alternatives using the data elements in the following table. The recruiter can scroll over the title of a particular line item on the table to make a description of that item appear in a floating box (see Figure 39).

Anticipated Yearly Income/Expenses	Army Alternative	Non-Military Alternative
Salary	\$22,831.90	\$0.00
Allowances (housing/food/clothing)	\$17,060.57	\$0.00
Health Care	-\$372.79	\$0.00
MGIB Contribution/Tuition Expense	\$0.00	-\$13,573.49
Scholarships/Tuition Assistance	\$0.00	\$0.00
Enlistment	\$0.00	\$0.00

\$1200 first year enrollment deduction. Regional average for tuition, room and board based on school type resident status.

Figure 39. Yearly Snapshot Data elements description.

Displaying Accumulation Values

The “Show Accumulation” button (Figure 40) on the last year of enlistment within the Yearly Snapshots may be selected in order to display a cumulative comparison of the income and expenses between the Army or Army Reserve and Non-Military alternatives at the end of the Term of Enlistment. Any debt accumulated for the projected last year of enlistment is printed in red text with a (-) preceding the text. A positive value displayed in the TOTAL field on the Accumulation table will appear in bold.

MGIB	\$38,700.00	\$0.00
Army College Fund	\$0.00	\$0.00
LRP	\$0.00	\$0.00
TOTAL	\$88,979.97	-\$13,048.57

Figure 40. Show Accumulation button sample.

 **NOTE:** All negative numbers will be displayed in red text and will be preceded by a (-).

Accumulation Values Data Elements - Army Alternative

The following specific data will be displayed to the applicant for a cumulative Army Alternative and Non-Military comparison for the enlistment term that is chosen in the Personal Profile (see Figure 41). Data elements for the projected terms of enlistment include:

- Salary
- Allowances (housing, food and clothing)
- Health Care
- MGIB Contribution/Tuition Expense
- Scholarship/Grants/Tuition Assistance
- Enlistment Bonus
- MGIB
- Army College Fund
- LRP
- Previous Educational Debt
- Total



Figure 41. Accumulated Value comparison with Army Alternative.

Accumulation Values Data Elements - Army Reserve Alternative

The following specific data will be displayed to the applicant for a cumulative Army Reserve and Non-Military comparison for the enlistment term that is chosen in the Personal profile (see Figure 42). Data elements for the projected terms of enlistment include:

- Salary
- Allowances (housing, food and clothing)
- Health Care
- MGIB Contribution/Tuition Expense
- Scholarship/Grants/Tuition Assistance
- Enlistment Bonus
- Reserve MGIB
- MGIB Kicker
- Student LRP
- Previous Educational Debt
- Total

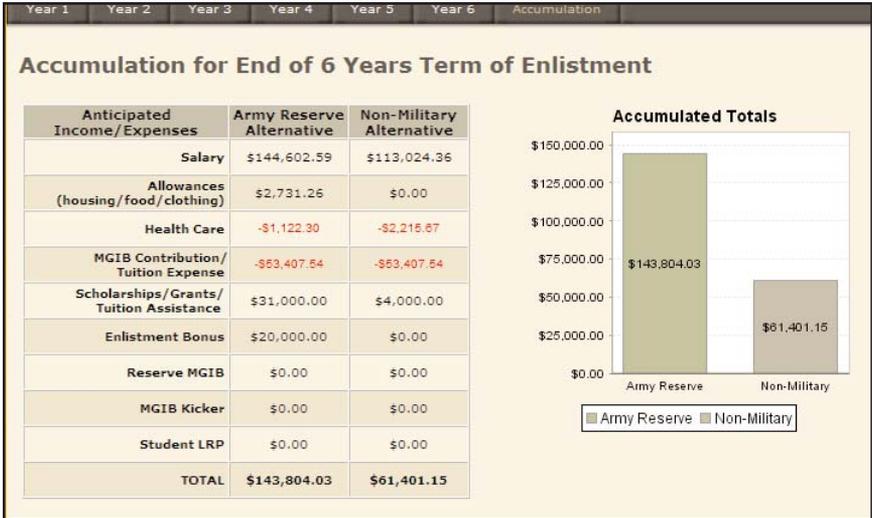


Figure 42. Accumulated Value comparison with Army Reserve Alternative.

Anticipated Yearly Income/Expenses

Army Alternative

Salary

The Base Pay that the applicant will earn during the Term of Enlistment. The increase in pay each year is based on experience, rank and an inflation adjustment. The Base Pay Army Salary adjustment is 3.0% from 2007 to 2008 and 3.4% thereafter.

Allowances (housing, food and clothing)

Basic Allowance for Housing and Basic Allowance for Subsistence. The allowance received is impacted by whether the applicant has dependents or not as well as the rank of the applicant during that specific year. The increase from year to year for the Allowances is 5.2%. The Clothing Allowance is driven by whether or not the applicant is a male or female.

Health Care

During the Term of Enlistment, the applicant does not pay health care costs but pays life insurance (SGLI) and dental costs which equal \$348.00. When the 'With dependent' option is selected the amount is \$674.52.

MGIB Contribution/Tuition Expense

An assumption is made that if the applicant chooses active duty with a Term of Enlistment longer than 2 years, they will participate in the Montgomery GI Bill. During year 1, the applicant's MGIB Contribution/Tuition Expense will be \$1200 (\$100 pay reduction per month for the first 12 months of active duty).

Scholarships/Grants/Tuition Assistance

Each year that the applicant is enlisted in the Army, he will have \$4500 available for Tuition Assistance.

Enlistment Bonus

The applicant will receive up to \$10,000 of his Enlistment bonus in the first year. Any additional bonus funds will be distributed equally each year throughout the remainder of the applicant's Term of Enlistment. The default Enlistment Bonus is based on the Army Job Category and the Term of Enlistment.

Army College Fund

The Army College Fund will be distributed to applicants in their final year of enlistment as long as their Term of Enlistment is longer than 2 years. The amount of money in the Army College Fund that the applicant receives is based on the Job Category and the Term of Enlistment.

MGIB

Active duty applicants that select a Term of Enlistment of 2 years will receive \$37,224 for the Montgomery GI Bill during the last year of their enlistment term. If the Term of Enlistment is more than 3 years the MGIB amount \$38,700.

LRP

Active duty members who enlist for 3 or more years can get up to \$65,000 for the repayment of qualified student loans. Applicants with prior educational debt will receive a max of \$65,000 of that prior debt, which will be evenly distributed over the first 3 years of their projected term of enlistment.

Total

The Sum of all Income and Expenses for the given year displayed.

Previous Education Debt

This is the Education Debt amount the recruiter entered on the Non-Military alternative screen. This will appear only on the Year 1 snapshot page and Accumulation screen.

Army Reserve Alternative

Salary

The Reserve Drill Pay and the Salary earned for the chosen civilian job based on the amount of experience that the applicant has for that given year and the market location adjustment factor, which is based on the applicant's ZIP Code. The Reserve Drill Pay adjustment is 3.0% from 2007 to 2008, and 3.4% thereafter.

Allowances (housing, food, and clothing)

Basic Allowance for Housing and Basic Allowance for Subsistence. The allowance received is impacted by whether the applicant has dependents or not as well as the rank of the applicant during that specific year. The increase from year to year for the Allowances is 5.2%. The Clothing Allowance is driven by whether or not the applicant is a male or female.

Health Care

The Health Care costs that the applicant will incur are dependent on whether the applicant has dependents or not. For the Army Reserve Alternative, the applicant is responsible for Health Care costs, while not enrolled in graduate school, an Associate Degree or a Bachelor Degree. Healthcare amount includes life insurance (SGLI).

MGIB Contribution/Tuition Expense

The tuition expense is based on averages for the location of the school and whether the school is private, in-state or out of state. The increase in tuition year over year is 3.5% for inflation. If the applicant selects to go to Vocational/Technical school, then all of his tuition expenses will be distributed over the duration of training.

Scholarships/Grants/Tuition Assistance

Each year that the applicant is enlisted in the Army Reserve, they may have \$4500 available for Tuition assistance. The Army Reserve option will include the applicant's scholarship and grant money for the given year.

Enlistment Bonus

If the applicant enlists in the Army Reserve for a period of 5 or more years, then the applicant will receive an enlistment bonus. The enlistment bonus will be distributed in the following manner: Year 1 = 50% (total bonus), Year 3 = 20% (total bonus) and Year 5 = 30% (total bonus), if the bonus is less than \$20,000. If bonus exceeds \$20K then \$10,000 is paid out in year 1, 40% of remaining bonus is paid in year 3 and 60% of remaining bonus is paid in year 5. Total bonus amounts include a default \$8000 job category bonus + any additional high-grad bonus/ quick ship bonuses that may apply.

Army College Fund

N/A – Reserves are not eligible to receive the Army College Fund.

Reserve MGIB

Army Reserve applicants that select a Term of Enlistment equal to 6 years will receive \$11,124 for the Montgomery GI Bill after completing Initial Active Duty Training (IADT) or equivalent.

MGIB Kicker

This is the annual funds that a recruit could potentially put towards college. The Kicker supplements the basic SR Montgomery GI Bill (MGIB) entitlement, and awards up to \$12,600 in education benefits on top of the MGIB to those engaged in such critical specialties.

SLRP

This is the annual amounts for educational loan repayment benefit that can be put towards repaying qualified student loans. If original loan amount is less then the authorized incentive amount (\$10,000/ \$20,000) then the SLRP pays out 15% per year of the original loan amount. If the original loan amount is greater then the authorized amount then the SLRP pays out 15% of the authorized incentive amount.

Total

The Sum of all Income and Expenses for the given year displayed.

Previous Education Debt

This is the Education Debt amount the recruiter entered on the Non-Military alternative screen. This will appear only on the Year 1 Snapshot page and Accumulation screen

Non-Military Alternative

Salary

The expected salary that the applicant will make for the amount of experience that the applicant has for that given year and the market location adjustment factor, which is based on the applicant's ZIP Code. Each year, the Non-Army Salary will be increased for inflation at 3.5%. NOTE: During the years that the applicant is in school, the salary will be dependent on whether the applicant is working Full Time, Part Time or not working at all.

Allowances (housing, food, and clothing)

N/A

Healthcare

The Healthcare costs that the applicant will incur are dependent on whether the applicant has dependents or not. For the Non-Military Alternative, the applicant is responsible for Health Care costs while not enrolled in graduate school, a Associate degree, or a Bachelor Degree and if the 'Do you pay for Healthcare' option is selected.'

MGIB Contribution/Tuition Expense

The tuition expense is based on averages for the location of the school and whether the school is private, in-state or out of state. The increase in tuition year over year is 3.5% for inflation. If the applicant selects to go to Vocational/Technical school, then all of his tuition expenses will be distributed over the duration of training.

Scholarships/Grants/Tuition Assistance

The sum of all the Scholarships and Grants that the applicant expects to receive for that given year.

Enlistment Bonus

N/A

Army College Fund

N/A

MGIB

N/A

LRP
N/A

Total

The Sum of all Income and Expenses for the given year displayed.

Previous Education Debt

This is the Education Debt amount the recruiter entered on the Non-Military alternative screen. This will appear only on the Year 1 Snapshot page and Accumulation screen

Benefits

The purpose of the benefits section of ARCA is for the recruiter to have a supporting document to demonstrate to an applicant the benefits included with an enlistment in the Army or the Army Reserve. The Benefits page and the Personal Portfolio PDF display either Army or Army Reserve benefits depending on whether the recruiter chooses an Army Alternative or an Army Reserve Alternative on the selected profile. On the Benefits page of the application, abbreviated benefits text is displayed. The full text version of the benefits is included on the Personal Portfolio PDF, which can be printed or emailed later for an applicant.

Army and Army Reserve Benefits

There are numerous benefits associated with an Active Duty enlistment in the Army as well as an Army Reserve enlistment. The benefits highlighted in ARCA are listed in the following table.

Army Benefits	Army Reserve Benefits
Retirement	Retirement
Thrift Savings Plan	Thrift Savings Plan
Education	Education
College Loan Repayment	Select Reserve Montgomery GI Bill
Concurrent Admissions Program (ConAP)	MGIB Kicker
eArmyU	College Loan Repayment
Tuition Assistance	Tuition Assistance
Health Care	Concurrent Admissions Program (ConAP)
Life Insurance	Reserve Officers Training Course (ROTC) Scholarships
Vacation	Health Care
Soldier and Family Services	Life Insurance
Special Pay	Vacation
Allowances	Soldier and Family Services
VA Home Loans	Special Pay
Partnership for Youth Services (PaYS)	Allowances
Tax Advantage While Deployed	VA Home Loans
	Partnership for Youth Services (PaYS)
	Tax Advantage While Deployed

Future Planning

The future planning module contains two tools which may be used by the recruiter to counsel applicants about their financial future. The tools demonstrate potential financial benefits of Regular Army or Army Reserve apart from the financial information displayed on the Timelines, Market Value Estimate, and Yearly Snapshots. The module contains two calculators: a Thrift Savings Plan (TSP) Calculator to predict the amount of the TSP at the time of retirement, and a Debt Repayment Simulator to demonstrate how the Army can assist an applicant in paying off non-educational debt.

TSP Calculator

This calculator demonstrates how a Regular Army or Army Reserve enlistment can help applicants strengthen their financial future by contributing to their TSP. See Figure 43, on page 73.

Variables:

Age: Age of applicant at the beginning of the term of enlistment.

Contribution %: The percentage of pre-taxed monthly salary that the applicant anticipates contributing to the TSP (fixed for the respective year). These values can be changed to reflect more aggressive/conservative investment scenarios throughout each year of the applicant's projected term of enlistment. Soldiers can contribute any percentage (1 to 100) of their basic pay. However, the annual total of tax-deferred contributions cannot exceed the Internal Revenue Code limit, which is \$15,000 for any year.

Monthly Contribution \$: Monthly contribution amount in dollars corresponding to the applicant's selected contribution % for the respective year. The application calculates this amount based on projected salary and the entered contribution %.

Annual Contribution \$: Yearly contribution amount in dollars corresponding to the applicant's selected contribution % for the respective year.

Matching Contribution \$: Yearly contribution amount in dollars that the Army will match based on the applicant's contribution % for the respective year. The matching contributions apply only to amounts contributed from basic pay and not from any incentive pay or special pay. Matching contributions is matched dollar-for-dollar on the first 3% of pay contributed each

pay period and 50 cents on the dollar for the next 2% of pay. Note: Any contribution above 5% will not result in additional matching contributions. The applicant will only receive matching contributions if he selects a projected term of enlistment equal to or greater than 5 years.

Total Contribution \$: Yearly contribution amount in dollars of the Annual + Matching Contribution for the respective year.

Total Compounded \$: Yearly cumulative contribution amount in dollars of the Total Contribution compounded monthly for the applicant's invested contributions. The interest rate used to calculate future return is 7.89%. This is a weighted historical average of the optional TSP investment funds over the last ten years. Optional funds included are the Government Securities Investment (G) Fund, Fixed Income Index Investment (F) Fund, Common Stock Index Investment (C) Fund, Small Capitalization Stock Index Investment (S) Fund, International Stock Index Investment (I) Fund, and Lifecycle (L) Funds.

Estimated value at age 60 (unmatched) \$: Total contribution worth (contribution amount adjusted for compounded interest) in dollars at the age of 60.

Estimated value at age 60 (matched) \$: Total contribution worth (contribution+ matched amount adjusted for compounded interest) in dollars at the age of 60.

Tax Savings \$: Total cumulative tax savings generated by investing the selected contribution %. TSP contributions are tax deferred (taken out of salary before taxes are withheld) and taxes on contributions and attributable earnings are deferred until the investment is withdrawn.

THRIFT SAVINGS PLAN (TSP) CALCULATOR						
Annual Interest Rate: 7.89 %						
Age: <input type="text" value="29"/> <input type="button" value="Recalculate"/> <input type="button" value="Reset"/>						
CONTRIBUTIONS						
Year	Personal Contribution			Matching Contribution	Total Contribution	Total Compounded
	%	Monthly \$	Annual \$	\$	\$	\$
1	5.0	\$35.77	\$429.28	\$343.42	\$772.70	\$801.26
2	5.0	\$14.70	\$176.37	\$141.10	\$317.47	\$1,196.03
3	5.0	\$17.55	\$210.58	\$168.47	\$379.05	\$1,686.94
4	5.0	\$19.06	\$228.77	\$183.02	\$411.79	\$2,251.98
5	5.0	\$20.55	\$246.63	\$197.30	\$443.93	\$2,896.57
6	5.0	\$23.94	\$287.28	\$229.83	\$517.11	\$3,669.78
Total			\$1,578.91	\$1,263.13	\$2,842.04	
Estimated value at age 60 (unmatched)						\$23,341.58
Estimated value at age 60 (matched, 5-6 year enlistment)						\$42,014.97
Tax Savings						\$473.67

Figure 43. The Thrift Savings Plan (TSP) Calculator sample.

Debt Repayment Simulator

This simulator demonstrates how a Regular Army or Army Reserve enlistment can help applicants strengthen their financial future by paying off or paying down their current financial debt, other than educational debt. See Figure 44 on page 75.

Variables:

Month: Starting Month of the projected term of enlistment.

Year: Starting Year of the projected term of enlistment.

Total Debt \$: Total anticipated debt in dollars at the beginning of the projected term of enlistment. Should not include any educational debt that the applicant plans to have paid through the loan repayment program.

Interest rate %: Fixed interest rate applied to anticipated total debt. If multiple sources of debt exist the recruiter can work with the applicant to set this value as a weighted average of all the applicant's interest rates (weights should be amounts of debt). The default value of this field is 21.0%.

Initial Payment \$: Total anticipated initial payment in dollars that the applicant will pay upon starting his projected term of enlistment. The default value of this field is the applicant's total Cash/EB.

Monthly Payment \$: Total anticipated monthly payment in dollars that the applicant will pay towards total debt each month upon starting his projected term of enlistment. The default value of this field is \$100 per month.

Remaining Amount Owed \$: Total cumulative remaining debt in dollars for the respective year. This value reflects the initial payment as well as all previous monthly payments up to the end of the respective year.

Principal Paid \$: Total principal of debt paid in dollars for the respective year.

Interest Paid \$: Total interest paid on remaining debt in dollars for the respective year.

Cumulative Interest Paid \$: Total cumulative interest paid on total debt in dollars up to the respective year.

Repayment Metrics with Army EB \$: Shows the cumulative interest paid in dollars on the original debt after applying the Cash/EB as the initial payment. The Debt Paid By date shows when the applicant will finish paying off his existing debt.

Repayment Metrics without Army EB \$: Shows the cumulative interest paid in dollars on the original debt without applying an initial payment. The Debt Paid By date shows when the applicant will finish paying off his existing debt.

Army Savings \$: Total amount in dollars that is saved by using the Army Cash/ EB as an initial payment on existing debt.

***Notice:** Some scenarios will generate simulations that do not payoff the applicant’s existing debt over the 10-year timeline. In these instances, the Army Savings \$ will still show a value that is appropriate for comparison; however, the Debt Paid By field will state “Not Fully Paid.” Parameters that drive this conclusion include extremely high original debt and or interest rates or extremely low monthly payments. In these cases it may be more appropriate to talk to the applicant about the evident debt problem and either adjusts input parameters or research ways to present an Army scenario that could assist in paying off the debt.

DEBT REPAYMENT SIMULATOR

Month: Year:

Total Debt \$: Interest Rate: (00.000%)

Initial Payment (EB) \$: Monthly Payment \$:

Army Repayment 10 Year Timeline					
Year	Monthly Payment	Remaining Amount Owed	Principal Paid	Interest Paid	Cumulative Interest Paid
1	\$100.00	\$10,991.88	-\$991.88	\$2,191.88	\$2,191.88
2	\$100.00	\$12,213.33	-\$1,221.44	\$2,421.44	\$4,613.33
3	\$100.00	\$13,717.46	-\$1,504.13	\$2,704.13	\$7,317.46
4	\$100.00	\$15,569.71	-\$1,852.25	\$3,052.25	\$10,369.71
5	\$100.00	\$17,850.65	-\$2,280.93	\$3,480.93	\$13,850.64
6	\$100.00	\$20,659.48	-\$2,808.83	\$4,008.83	\$17,859.47
7	\$100.00	\$24,118.39	-\$3,458.91	\$4,658.91	\$22,518.38
8	\$100.00	\$28,377.82	-\$4,259.43	\$5,459.43	\$27,977.81
9	\$100.00	\$33,623.05	-\$5,245.23	\$6,445.23	\$34,423.05
10	\$100.00	\$40,082.23	-\$6,459.19	\$7,659.19	\$42,082.23

Repayment Metrics with Army EB

Cumulative Interest: Debt Paid By:

Repayment Metrics without Army EB

Cumulative Interest: Debt Paid By:

Army EB savings:

Figure 44. The Debt Repayment Simulator sample.

Print Document

The Print Document feature allows the recruiter to generate a Read-Only, printable PDF document in a new window, which stores the Personal Profile data as well as the Timelines and Market Value Estimate for a particular profile. The recruiter can print the document for an applicants or save it and email it to them. The “Print Document” navigation menu link is only active after all of the sections of the personal profile have been filled in and saved. When the user clicks “Print Document” the PDF will be saved to the C:\MyArmy\ARCA\PersonalProfile folder in the format LastName_ FirstName_PR_ID_ARCA_ID_ProfileId.PDF.

The PDF Document is helpful for an applicants to refer back to while contemplating such an important decision as enlisting in the Army. The PDF document is also helpful for showing family members the benefits of an Army enlistment.

Print PDF Document Elements

Disclaimer-The disclaimer is displayed at the bottom of every page of the PDF.

Business Card-The recruiter information that is loaded from the LEADS database will display on the first page of the PDF.

The following ARCA screens are also displayed on the PDF:

- Personal Profile
- Data Assumptions
- Snapshot Tables
- Job Position/Job Description.
- Market Value Estimate
- Accumulation Table
- PaYS Partner List
- Compare Timeline
- Compare Bar Charts
- TSP Calculator (only if used during the session)
- Debt Simulator (only if used during the session)
- Benefits
- Data Sources

About ARCA

The recruiter can access the About ARCA page anytime by clicking the “About” link located at the top right of the screen. The About ARCA page opens in a new window and displays the version number that is currently running as well as the Recruiter information in the LEADS database. See Figure 45.

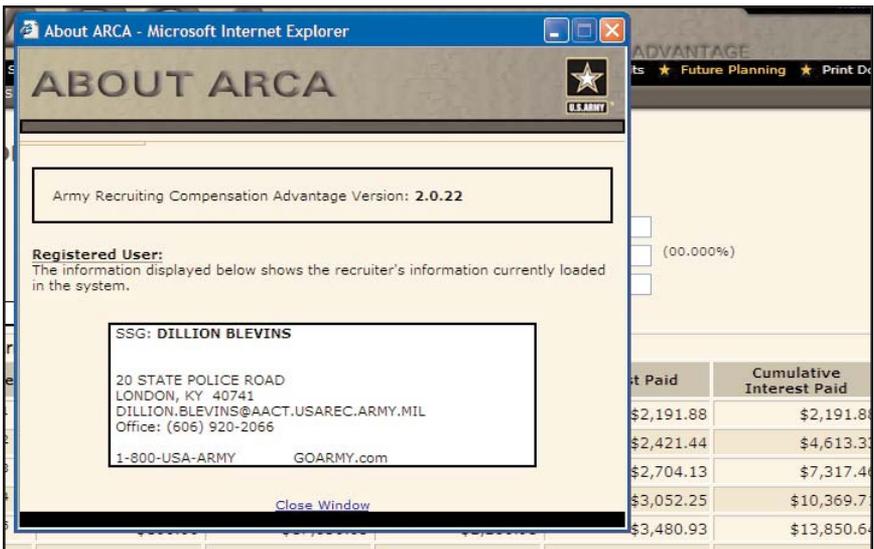


Figure 45. About ARCA sample.

Admin

The Admin page contains a link to the ARCA User Manual and the Import Profile feature.

ARCA User Manual

The “User Manual” link will launch this manual in PDF format in a new window. This file can be viewed online, printed, or saved to the local hard drive as a reference for using the ARCA application.

Import Profile

The Import Profile feature allows recruiters to import ARCA profiles from previous versions of ARCA into the database of the current version (see Figure 46).

To import a profile, click on the name of the profile to select it. The names consist of the First Name, Last Name, Enlistment Type (RA = Regular Army, AR = Army Reserve), and Last Update Date (yyyymmdd) of the profile and a “.arca” file extension. Once a profile name is highlighted, click the “Import Selected Profile” button at the bottom of the page. ARCA will display a message confirming that the profile was imported into the database, and the profile’s file name will no longer appear in the list of available profiles to import.

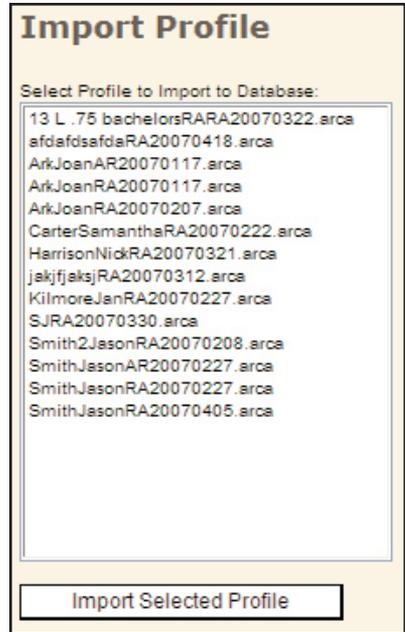


Figure 46. Import Profile sample.

Once the profile is imported, the recruiter can search for it from the Search/Create page. For additional details on the Search/Create page, see page 16. **Note: ARCA version 2.0 requires certain fields that were not captured in previous versions (e.g. Date of Birth); therefore, the recruiter will need to complete any missing required fields when opening/editing the profile.**

APPENDIX

Glossary

List of terms and acronyms for easy reference.

Active Duty—A person enlisted full time in the armed forces.

Accumulation—The total financial compensation over the projected term of enlistment.

Age—Applicant must be at least 18 years old but not older than 42 years old. An applicant under the age of 18 years old must have documented parental consent.

Allowances—Compensation for food, housing, clothing, cost of living, moving and relocating, and family separation in the Army.

Annual Interest Rate—The interest rate (7.89%) applied to all contributions to the Thrift Savings Plan (TSP).

Applicant—A person investigating a potential Army career.

Army Alternative—In ARCA, this is the option that has the applicant joining the Army or Army Reserves.

Army College Fund (ACF)—An enlistment incentive option designed to aid in the recruitment of highly qualified soldiers for critical or shortage Military Occupational Specialties (MOS). The ACF supplements the basic Montgomery GI Bill (MGIB) entitlement, and awards up to \$40,000 in education benefits to those engaged in such critical specialties.

Armed Forces Qualification Test (AFQT)—Used to determine basic qualification for enlistment. AFQT scores are scaled not raw scores, indicating how each examinee performed compared with all other examinees. Thus, someone who receives an AFQT of 55 scored better than 55 percent of all other examinees.

Army Recruiting Compensation Advantage (ARCA)—Application used for comparing the compensation, experience, and education of enlisting in the Army versus pursuing a Non-Military alternative.

Army Recruiting Information Support System (ARISS)—An automated system that supports recruiting organizations with their business processes and data management at all levels of recruiting management.

Army Reserves—Created under Title 10 of the U.S. code, the Army Reserves are a branch of the Army, trained and ready to provide combat service support. The Reserves allow the Army to maintain a force ready to mobilize rapidly to respond to a crisis or situation, domestic or foreign, assist in the defense of the United States, and give back to the community by providing civil support to citizens during emergencies and natural disasters.

Assistant Secretary of the Army for Manpower and Reserve Affairs (ASA (M&RA))—The agency principally responsible for the oversight of manpower, personnel, and Reserve Components affairs in the Department of the Army.

Bar Chart—A graphical representation of the financial compensation data presented in ARCA.

Basic Pay—The base salary an Active Duty Soldier receives. Basic Pay depends on length of time in the Army and rank.

Browser based—An application which runs in a web browser.

Civilian—In ARCA, the career path chosen is the Non-Military Alternative.

Compensation—Salary, benefits, and allowances within the Army. In ARCA, civilian compensation only shows the salary.

Dependent—The persons for whom an applicant is financially responsible. Can include a spouse, children (adopted and stepchildren included), or any other person whom relies on the applicant for financial support.

Education—In ARCA, the number of years of formal or vocational post secondary education.

Education Code—The numeric or alphanumeric identifier representing the educational status of the applicant.

Education Benefits—The supplementary monies given to an applicant for educational purposes. In ARCA, this refers monies obtained through Scholarships, Grants, Tuition Assistance or monies available through the Army College Fund, the Army Tuition Assistance, and the Montgomery G.I. Bill.

Enlistment—A specific number of years that an applicant will spend in the armed forces. Army enlistments are 2, 3, 4, 5, or 6 years in length. The default enlistment is 4 for the Army and 6 for the Army Reserve.

Enlistment Bonus—Money received based on specific criteria when entering the Army. Education, language skills, or certain jobs within the Army are eligible for enlistment bonuses.

Estimated Market Value—In ARCA, estimation of an applicant's value in the civilian world based a projected term of enlistment.

Expected Starting Salary—The estimated starting salary based on the job held in the Army, the job desired in the civilian world, and the amount of experience and education, as selected on the Personal Profile page. The expected starting salary also factors in data from numerous sources for the civilian and military fields.

Experience—In ARCA, the amount of years of work and informal training, in either school, employment, or the Army, an applicant will receive.

Finances—In ARCA, amount of money earned and owed through the Army Alternative and Non-Military Alternative.

Full-time—Employment for a standard number of hours of working time, which equals 40 hours a week in the civilian world.

Grant—Money given to a student for college expenses that does not have to be repaid.

Health Care—In ARCA, the cost for medical insurance in the civilian world. In the Army and Army Reserve, this includes life insurance (SGLI) and dental care.

Leads Enhancement And Distribution System (LEADS)—The application in which all applicant information is stored. ARCA is able to read and display certain applicant information previously stored in LEADS.

Loan Repayment Program (LRP)—Army program whereby any previous educational debt up to \$65,000 for qualified applicants.

Manpower—The number of people required in order for the Army to operate at the correct levels of efficiency.

Military Occupational Specialty (MOS)—The code that describes an applicant's job in the Army.

Montgomery Government Issue Bill (MGIB)—A bill that provides up to 36 months of education benefits, which may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses.

MGIB Kicker—Additional monetary incentive received in addition to the MGIB.

Non-Military Alternative—A career path that does not encompass an enlistment in the Army

Part-time—Employment for less than the customary or standard number of working hours, which is less than 40 hours a week in the civilian world.

Partnership for Youth Success (PaYS)—Program by which the resumes of former enlisted soldiers are given preferential consideration by selected companies and organizations. In ARCA, a list of PaYS partners is displayed on the Market Value Estimate page when the Non-Military job position and Army job category match.

Person—An applicant.

Potential Education Time (PET)—The number of years of education an applicant can complete based on the term of enlistment. $\frac{1}{2}$ PET= 1 year PTE. For each year spent in the Army, an applicant can earn half a year of college credits. If an enlistment is 6 years, an applicant can complete 3 years of college during the 6-year enlistment.

Post Secondary Education—Education after the completion of high school or a general equivalency degree (GED).

Previous Education Debt—Tuition expenses to date that have been paid through qualified loan programs.

Profile—The applicant's customized ARCA settings. A profile will display the applicant's choices for a Non-Military alternative path, and an Army or Army Reserve alternative path.

Projected Term of Enlistment (PTE)—The estimated time of an applicant's enlistment in the Army. Army enlistments are 2, 3, 4, 5, or 6 years in length.

Promotions—Ascension of rank in the Army.

Recruiters—People using ARCA, namely Army recruiters.

Retirement—Benefits associated with an Army career with at least 20 years of honorable service.

Recruiter Zone Lite (RZ Lite)—The recruiter portal application from which ARCA is launched.

Reserve MGIB—A bill that provides up to 36 months of education benefits, which may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses for the Army Reserve.

Salary—The amount of money a person makes on a yearly basis paid in the civilian world. In the Army, this is referred to as base pay.

Scholarship—Money given to a student for college expenses, particularly tuition that does not require repayment.

Social Security Number (SSN)—A government-issued unique personal identification number required for enlistment.

Student Loan Repayment Program (SLRP)—Army Reserve program whereby any previous educational debt up to \$20,000 for qualifying applicants.

Timeline—In ARCA, a virtual representation of an applicant's potential Army/Non-Military career up to 20 years.

Thrift Savings Plan (TSP)—A financial vehicle in which a soldier can put aside money for retirement. ARCA contains a TSP configurable calculator which will estimate the value of an applicant's TSP at the time of his projected retirement.

Tuition Assistance—A program that provides financial assistance for voluntary off-duty education programs in support of a Soldier's professional and personal self-development goals.

USAREC—United States Army Recruiting Command.

Assumptions and Business Rules

The Business and Data Rules will help address any questions that may be asked by the applicants or their influencers about the specific values being shown.

General Assumptions

- Full-time enlistment in the Army only allows for part-time enrollment at a college/university, as reflected in the timeline, which equates to 1 Year in the Army = ½ Potential Education Time (PET)
- An applicant is assumed to go to school full time after his Term of Enlistment to complete his desired degree.
- An applicant's spending habits/personal budget are not taken into consideration when displaying financial data.
- Debt repayment outside of qualified educational debt is not taken into consideration when displaying financial data.
- Use the following information to help understand the background calculations and the assumptions associated with them.

Variable: Geographic Adjustment Factor

Description: This variable adjusts the market value compensation levels according to variations in geographic regions (ZIP Code)

Calculation: This variable was calculated based on the BLS, Salaries and Wages, National Compensation Survey. 412 known geographic adjustment values are used as reference points in the algorithm shown below. 400 of these values were derived by calculating the median percentage difference between SOC Job Category median salaries for BLS Metropolitan Statistical Areas (MSA) and the USA National median. The remaining 12 known values were subjectively approximated to establish limits on adjustment factors that border ZIP Codes with large economic differences (i.e. Puerto Rico and New York).

ZIP Codes without a calculated geo adj. factor are estimated based on proximities to ZIP Codes with calculated geo adj. factors. This is calculated with the following formula:

$$\beta = \left(\frac{Adj_{high} - Adj_{low}}{Zip_{high} - Zip_{low}} \right)$$

$$Adj_x = Adj_{low} + ((Zip_x - Zip_{low}) \times \beta)$$

For example, Killeen, TX (ZIP 76540) has an “unknown” geo adj. factor. The closest “known” geo adj. factors are Fort Worth, TX (ZIP 76180) and Houston, TX (ZIP 77002)

$$\beta = \left(\frac{3.0\% - 0.7\%}{77002 - 76180} \right) = .0000279$$

$$Adj_x = 0.7\% + ((76540 - 76180) \times .0000279) = 1.71\%$$

The geo adj. factor for Killeen, TX is estimated based on the proximity to the two “known” adj. factors.

Source: ZIP Codes populated for each city through the United States Postal Service (www.buyzips.com)

Geographic Adjustment factors were calculated from Bureau of Labor Statistics (BLS), Salaries and Wages, National Compensation Survey.

Geographic Adjustment Factor Assumptions:

- 1) The geographic adjustment factor, which is driven by the ZIP Code field represents the geographic region in which the applicant plans on residing at the end of his term of enlistment.

Variable: Inflation Adjustment Factor

Description: All data collected for calculations in the application are in FY07 constant dollars. This variable adjusts all costs with projected inflation for future years using FY07 as the base year for the calculations.

Calculation: The Inflation Adjustment Factor used for the military salary is 3.0% from 2007 to 2008 and 3.4% for additional future years past 2008. The factor used for Non-Military salary, Non-Military/military health care, and tuition, is the Historical Employment Consumer Index (H ECI), which reflects a yearly adjustment of 3.5%. The factor used for military allowances is 5.2%.

The Historical Employer Cost Index was calculated by applying a proportionally-linear weighted average to the last 10 years of reported BLS ECI data. This methodology assumes that the most recently reported value (2006 with a 19% weight) provides the largest impact on future inflation rate and that the oldest reported values (1996 with a 3% weight) provides the smallest impact on the future inflation rate.

For all 2007 costs: 2007 cost *(inflation factor for selected year) = selected year cost

Source: Office of the Under Secretary of Defense Memo 18 Jan 07
Inflation Guidance - Fiscal Year (FY) 2008/ 2009 President's Budget
(annualized average from the Bureau of Labor Statistics).

Inflation Adjustment Factor Assumptions:

- 1) Inflation rates will remain consistent towards historical averages.

Inflation Rates			
Year	Army	Army Allowance	Non-Army
2007	1.000	1.000	1.000
2008	1.030	1.052	1.035
2009	1.065	1.107	1.071
2010	1.101	1.164	1.109
2011	1.139	1.225	1.148
2012	1.177	1.288	1.188
2013	1.217	1.355	1.229

Variable: Job Position Selection

Description: This variable is selected by the recruiter and is dependent upon the applicant's selected desired degree or previous education and job category. This variable is used as the primary variable in the market value calculation.

Calculation: The minimal educational requirement for SOC job position was determined by the highest degree attainment level report in the BLS national compensation survey. The job selection filter in ARCA follows these requirements.

The potential job positions are defined by the recruiter using the following two fields to set the criteria.

- 1) If the selected 'Desired Degree' (e.g. Associate's) requires x number of Degree Years, then the applicant will only have the option to select from those Job Positions with Degree Years < = x.
- 2) If the selected 'Civilian Job Category' = x then the applicant will only have the option to select a Job Position that is associated to category x.

Source: Job positions, categories and descriptions were sourced from the Bureau of Labor Statistics Occupational Employment Dictionary 2007.

Minimum educational requirements were sourced from the Bureau of Labor Statistics Occupational Training and Projections Database 2006.

All variables were mapped together by BLS Standard Occupation Classification Code (SOC).

Job Position Selection Assumptions: N/A

Variable: Salary Calculation (shown on snapshot screen)

Description: This variable displays the annual amount that the applicant will be paid during the selected snapshot year. All salaries are adjusted for work experience gained up to the selected snapshot year.

Calculation: Non-Military salaries are calculated based on the selected Civilian Job Position, years of experience and whether or not they are going to school. All salaries are appropriately adjusted by the respective inflation rate for the selected year. In addition to inflation, Non-Military salaries are adjusted by a geographic adjustment factor that is driven by the user's inputted ZIP Code.

(e.g. For an applicant that will be attending a 4-year university full time in order to get his degree as an Industrial Engineer and expecting to live in Haverhill, MA (01830), the starting salary will be \$58,590.54 in YR 5, which is \$46671.18 (base pay with 0 years experience) * 1.035^4 (4 years of inflation) * 1.094 (geographic adjustment factor))

Applicants working while in school will be paid a salary of \$16,788, which is an average of all non-degree jobs. Applicants working part-time will get paid a salary of \$8394, which is \$16,788/2.

Source: *All Non-Military salaries were sourced from the BLS National Compensation Survey 2006 (all values have been adjusted to 2007 dollars).*

Salary Calculation Assumptions:

- 1) It is assumed that once in a full-time occupation, the applicant will remain in that occupation and gain 1 year of experience for every additional selected snapshot year.
- 2) It is assumed that the salary for an applicant working while in school is not adjusted by the geographic adjustment factor.

Variable: Tuition Cost

Description: This variable identifies the cost of education for vocational/in-state/out-of-state/private programs.

Calculation: The vocational education tuition is a lump sum input variable. This amount is equally distributed over the entire time period the applicant is in vocational school.

(e.g. For an applicant attending a Vocational/Technical school with a tuition cost of \$15,000 and a Training Duration (months) of 15, the tuition costs in YR 1 = \$12,000 and in YR 2 = \$3,000)

The university tuition costs are calculated by adding the tuition cost + the room/board cost. These costs are driven by the school location and whether the school is in-state, out-of-state or private.

(e.g. For an applicant attending a private school in Nebraska, the tuition costs would be \$17,148 for tuition + \$6967 for room/board, which equates to \$24,115 in YR 1. If the applicant is only going to school half-time then the tuition costs would equate to \$12057.50 in YR 1, which is $\$24,115/2$. If the applicant is only going to school $\frac{3}{4}$ time then the tuition costs would equate to \$16076.70 in YR 1, which is $\$24,115 * \frac{2}{3}$.)

All tuition costs are adjusted by an appropriate inflation factor with the exception of the Vocational/Technical education costs.

Source: 2006 College Board State Education Cost Estimates, 2006 College Board Trends in College Pricing (all values are adjusted to 2007 values).

Tuition Cost Assumptions:

- 1) Tuition costs for all types of universities include room-and-board costs. Commuter room-and-board costs are added to Associate Degree. Resident room-and-board costs are added to 4-year and private universities. All tuition costs are reported as average costs within the selected state and do not reflect specific universities.
- 2) Full-time education consists of 30-credit hours/year, $\frac{3}{4}$ - time education consists of 20 credit hours/year, Part-time education consists of 15-credit hours/year.
- 3) The cost of books are not included in the cost because the universities dictate that cost and generally it is too high.

Variable: Health Care Cost

Description: This variable identifies the annual cost of health care for service/ professional occupations.

Calculation: The Non-degree and vocational occupations are covered with Service health care (\$994.83/individual and \$3857.47/family).

The Associate's, Bachelor's and Graduate occupations are covered with Professional health care (\$948.81/individual and \$3753.17/family).

For an applicant in the Army, the Army health care costs are \$348 without dependents and \$679.56 with dependents. Healthcare amount includes life insurance (SGLI).

For an applicant in the Army Reserve, the Army Reserve health care costs are \$480.60 without dependents and \$679.56 with dependents. Healthcare amount includes life insurance (SGLI).

All health care costs are adjusted by an appropriate inflation factor.

Source: *Bureau of Labor Statistics, National Compensation Survey- Employee Benefits 2006*

Army dependent health care costs were estimated from USAREC/RSS SME's. Army Recruiting Compensation Advantage

Health Care Cost Assumptions:

1) If the user selects "Does not Pay for Health Care" then it is assumed that the applicant's health care costs are anticipated to be covered by the applicant's parents or the university they are planning on enrolling. This is only applicable for the Non-Military and Army Reserve options.

Variable: Army Active Duty Pay

Description: This variable displays the annual salary for active enlisted members of the Army during enlistment.

Calculation: Pay is dependent upon starting enlistment rank and year within the enlistment term. A conservative average promotion path is used to estimate annual pay throughout subsequent years of enlistment. **Note:** All salaries calculated after year 1 are adjusted by an army inflation factor.

Example: An applicant enlisting in the Army for a 4 year term of enlistment starting with a rank of E1 will become an E2 at 6 months, an E3 at 12 months and an E4 at 24 months. His salary in year 1 is 6 months * monthly salary for an E1 + 6 months * monthly salary for an E2, which equals \$16,269.30 (6 * \$1,252.65 + 6 * \$1,458.90).

Example: Using the same applicant as above, his salary in year 2 is cal-

culated as 12 months * monthly salary for an E3 * the army inflation factor from 2007 to 2008, which equals \$18,962.71 (12 * \$1,534.20 * 1.030).

Source: Office of Under the Secretary of Defense Memo dtd 18 Jan 07
 Inflation Guidance - Fiscal Year (FY) 2008/ 2009 President's Budget

www.dod.mil/dfas

Army Active Duty Pay Assumptions:

Army Promotional Path		Inflation Rates			
Rank	Starting Time	Year	Army	Army Allowance	Non-Army
E-1	0 Month	2007	1.000	1.000	1.000
E-2	6 Months	2008	1.030	1.052	1.035
E-3	12 Months	2009	1.065	1.107	1.071
E-4	24 Months	2010	1.101	1.164	1.109
E-5	60 Months	2011	1.139	1.225	1.148
E-6	72 Months	2012	1.177	1.288	1.188
		2013	1.217	1.355	1.229

Variable: Army Reserve standard enlistment active duty pay

Description: This variable displays the annual salary for standard active enlisted members of the Army Reserve during enlistment.

Calculation: Pay is dependent upon starting enlistment rank and year within enlistment term. A conservative average training and promotion path is used to estimate annual pay throughout subsequent years of enlistment. **Note:** All salaries calculated after year 1 are adjusted by an army inflation factor.

Example: An applicant enlisting in the Army Reserves for a 4 year term of enlistment starting with a rank of E1 will complete his basic training and become an E2 at 6 months, an E3 at 12 months and an E4 at 24 months. His salary in year 1 is 6 months * RA monthly salary for an E1+ 6 months* AR monthly drill salary for an E2, which equals \$8,585.52 (6 * \$1,236.40+ 6 * \$194.52). Note that during basic training he is paid a Regular Army monthly salary.

Example: Using the same applicant as above, his salary in year 2 is calculated as 12 months * AR monthly drill + .5 month * RA monthly salary for an E3 * the army inflation factor from 2007 to 2008, which equals \$3,155.60 (12 * \$194.52+ * .5* 1458.90 * 1.030).

Source: Office of Under the Secretary of Defense Memo dtd 18 Jan 07
Inflation Guidance - Fiscal Year (FY) 2008/ 2009 President's Budget

Army Reserve Drill Pay Assumptions:

Army Promotional Path		Inflation Rates			
Rank	Starting Time	Year	Army	Army Allowance	Non-Army
E-1	0 Month	2007	1.000	1.000	1.000
E-2	6 Months	2008	1.030	1.052	1.035
E-3	12 Months	2009	1.065	1.107	1.071
E-4	24 Months	2010	1.101	1.164	1.109
E-5	60 Months	2011	1.139	1.225	1.148
E-6	72 Months	2012	1.177	1.288	1.188
		2013	1.217	1.355	1.229

All reservists will complete 6 months of basic training in year 1 and an additional 2 weeks of basic training in all subsequent years. Outside of training months, all reservists will complete 4 drills per month throughout their term of enlistment.

Variable: Army Reserve alternate training enlistment active duty pay

Description: This variable displays the annual salary for alternate training active enlisted members of the Army Reserve during enlistment.

Calculation: Pay is dependent upon starting enlistment rank and year within the enlistment term. A conservative average training and promotion path is used to estimate annual pay throughout subsequent years of enlistment. **Note:** All salaries calculated after year 1 are adjusted by an army inflation factor.

Example: An applicant enlisting in the Army Reserves as a 109 for a 4 year term of enlistment starting with a rank of E1 will complete his basic training and become an E2 at 6 months, an E3 at 12 months and an E4 at 24 months. His salary in year 1 is 3 months * RA monthly salary for an E1 + 3 months * AR monthly drill salary for an E1, which equals \$4,132.26 (3 * \$160.52 + 3 * \$1301.4). Note that since his enlistment starts in his final year of high school, he only completes 3 of the 6 months of basic training in year 1, during which he is paid a Regular Army monthly salary.

*Example: Using the same applicant as above, his salary in year 2 is

calculated as 9 months * AR monthly drill salary at an E2/ E3 + 3 months * RA monthly salary for an E2 * the army inflation factor from 2007 to 2008, which equals \$6,373.25 (9 * \$201.21+ 3 * \$1,458.90 * 1.030). Note that standard Army Reserve salary calculations apply to the remaining years in the term of enlistment.

Source: Office of Under the Secretary of Defense Memo dtd 18 Jan 07
Inflation Guidance - Fiscal Year (FY) 2008/ 2009 President's Budget.

www.dod.mil/dfas

Army Reserve Drill Pay Assumptions:

Army Promotional Path		Inflation Rates			
Rank	Starting Time	Year	Army	Army Allowance	Non-Army
E-1	0 Month	2007	1.000	1.000	1.000
E-2	6 Months	2008	1.030	1.052	1.035
E-3	12 Months	2009	1.065	1.107	1.071
E-4	24 Months	2010	1.101	1.164	1.109
E-5	60 Months	2011	1.139	1.225	1.148
E-6	72 Months	2012	1.177	1.288	1.188
		2013	1.217	1.355	1.229

All reservists will complete 3 months of basic training in year 1 and an additional 3 months of basic training in all subsequent years. Outside of training months, all reservists will complete 4 drills per month throughout their term of enlistment.

Variable: Army Reserve SMP Non-Contract enlistment active duty pay

Description: This variable displays the annual salary for SMP Non-Contract active enlisted members of the Army Reserve during enlistment.

Calculation: Pay is dependent upon starting enlistment rank and year within the enlistment term. A conservative average training and promotion path is used to estimate annual pay throughout subsequent years of enlistment. **Note:** All salaries calculated after year 1 are adjusted by an army inflation factor.

Example: An applicant enlisting in the Army Reserves as a 146 for a 4 year term of enlistment starting with a rank of E5 will remain an E5 until the completion of his Bachelor's degree at which point he will become an O1. His salary in year 1 is 6 months * RA monthly salary for an E5 + 6 months * AR monthly drill salary for an E5, which equals

\$12,607.20 (6 * \$1,854.00+ 6 * \$247.20). Note that during basic training he is paid a Regular Army monthly salary.

Example: Using the same applicant as above, his salary in year 2 is calculated as 12 months * AR monthly drill as an O1+ .5 month * RA monthly salary for an O1 * the army inflation factor from 2007 to 2008, which equals \$5,341.10 (12 * \$329.24 + .5 * 2469.30 * 1.030).

Source: Office of Under the Secretary of Defense Memo dtd 18 Jan 07
Inflation Guidance - Fiscal Year (FY) 2008/ 2009 President's Budget.

www.dod.mil/dfas

Army Reserve Drill Pay Assumptions:

Army Promotional Path		Inflation Rates			
Rank	Starting Time	Year	Army	Army Allowance	Non-Army
E-5	0 Month	2007	1.000	1.000	1.000
O-1	12 Months (156)	2008	1.030	1.052	1.035
O-1	24 Months (146)	2009	1.065	1.107	1.071
O-1	36 Months (136)	2010	1.101	1.164	1.109
		2011	1.139	1.225	1.148
		2012	1.177	1.288	1.188
		2013	1.217	1.355	1.229

All reservists will complete 6 months of basic training in year 1 and an additional 2 weeks of basic training in all subsequent years. Outside of training months, all reservists will complete 4 drills per month throughout their term of enlistment. Once the reservist becomes an O1 they will remain an O1 throughout their term of enlistment.

Variable: Army Active Duty Allowance

Description: This variable shows the annual allowance amounts for active members of the Army. Allowances consist of BAH (Basic Allowance for Housing), BAS (Basic Allowance for Subsistence) and the military clothing allowance.

Calculation: The Army Active Duty Allowance is calculated by adding the values for the Type I BAH, which is driven by the projected enlistment rank, promotional path and status of dependents; the BAS, which is a constant value; and the Clothing Allowance, which is driven by whether or not the applicant is a male or female.

(e.g. For a female applicant in the Army, without any dependents and a projected enlistment rank of E-2, the allowance is \$15,545.38, which is \$10,577.52 for BAH, \$3358.56 for BAS, \$1609.30 for Initial Clothing Allowance)

*All allowances amounts are adjusted by an appropriate allowance inflation factor

Source: <http://www.dod.mil/dfas/>

Army Active Duty Allowance Assumptions:

1) The Initial Clothing Allowance is paid only in the applicant's first year of his/her term of enlistment and the Cash Clothing Replacement is paid annually.

Variable: Army Reserve Allowance

Description: This variable shows the annual allowance amounts for active members of the Army Reserve. Allowances consist of BAH (Basic Allowance for Housing) and clothing allowance.

Calculation: The Army Reserve Allowance is calculated by adding the values for the Type II BAH, which is driven by the projected enlistment rank, promotional path and status of dependents; and the Clothing Allowance, which is driven by whether or not the applicant is a male or female.

(e.g. For a female applicant in the Army Reserves, without any dependents and a projected enlistment rank of E-2, the allowance is \$1774.60, which is \$165.30 for BAH, \$1609.30 for Initial Clothing Allowance)

*All allowances amounts are adjusted by an appropriate allowance inflation factor

Source: <http://www.dod.mil/dfas/>

Army Reserve Allowance Assumptions:

1) BAS (Basic Allowance for Subsistence) is not included as part of the Army Reserve allowances.

2) The Initial Clothing Allowance is paid only in the applicant's first year of his/her term of enlistment.

Variable: Army Active Duty Enlistment Bonus

Description: This variable provides the annual enlistment bonus for members of the Army.

Calculation: The Army Active Duty Enlistment Bonus varies depending on the combination of HG (High Grade) + Quick Ship (QS) + Enlistment Bonus (EB). High graduate bonus amounts are calculated from the applicant's educational status and are automatically added to the selected job categories enlistment bonus when the personal profile is submitted. The Enlistment Bonus can be any combination of these 3 categories. For all bonuses \leq \$10,000, the total bonus is given in YR 1. For all bonuses $>$ \$10,000, \$10,000 is given in YR 1 and then the remaining amount ($\$ \text{total bonus} - \$10,000$) is equally distributed over the remaining years of term of enlistment.

(e.g. For an applicant joining the Army for a term of enlistment of 4 years where they already have a Bachelor's Degree and are selecting a Job Position that maps to the Army Job Category of "Legal", his total enlistment bonus is \$12,000 (HG = \$6000 + EB = \$6000). The EB in YR 1 is \$10,000 and for YR 2, YR 3 and YR 4, the EB is \$667.)

Source: *USAREC Message 07-097*

Army Active Duty Enlistment Bonus Assumptions:

- 1) Total bonus amounts for the Army are not to exceed \$40,000.
- 2) High Grade Bonus (30 + credit hours receives \$2000, 60 + credit hours receives \$4000, associates degrees + receive \$5000 and bachelor degrees + receive \$6000).

Variable: Army Active Reserve Duty Enlistment Bonus

Description: This variable provides the annual enlistment bonus for members of the Army Reserve.

Calculation: Army Active Reserve Duty Enlistment Bonus shown in the snapshot screens includes the enlistment bonus, high-graduate bonus and any additional quick-ship bonus that the applicant is projected to receive. High graduate bonus amounts are calculated from the applicant's educational status and are automatically added to the selected job categories enlistment bonus when the personal profile is submitted.

(e.g. For an applicant joining the Army Reserve who already has an Associate's Degree, the enlistment bonus is \$11,000, of which \$3,000 is the high-grad bonus and \$8,000 is the enlistment bonus for the job category. The enlistment bonus will be distributed over the snapshots as the following:

Year 1 = 50% of total bonus
Year 3 = 20% of total bonus
Year 5 = 30% of total bonus

(e.g. For an applicant joining the Army Reserve, if the recruiter writes in an enlistment bonus value of \$30,000, the bonus will be distributed over the snapshots as the following:

Year 1 = \$10,000
Year 3 = 40% of remaining
Year 5 = 60% of remaining

Source: *USAREC Message 06-136*

Army Active Reserve Duty Enlistment Bonus Assumptions:

- 1) High Grade Bonus (30 + credit hours receives \$1000, 60 + credit hours receives \$2000, associates degrees + receive \$3000 and bachelor degrees + receive \$4000).
- 2) Only obtainable if selected term of enlistment ≥ 6 years and is a constant amount across all Army job categories.
- 3) The average enlistment bonus awarded from the applicant's selected job category for the Army Reserve = \$8,000, but amounts vary based on the selected year.

Variable: Montgomery GI Bill

Description: This variable displays the annual amounts for educational benefits that can be put towards degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses.

Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Calculation: To participate, active duty pay is reduced by \$100 a month for the first 12 months served on active duty (\$1200).

The basic benefit rate for full-time school attendance is \$1075 per month for three years (\$38,700) or more on active duty, or for two years of active duty followed by four years in the Selected Reserve.

Cumulatively, active duty members who enlist for 3 or more years can get up to \$38,700 for college tuition. Those who enlist for 2 years can get up to \$31,428 for college tuition.

Source: *Army Enlistment Regulation 601-210.*

Montgomery GI Bill Assumptions:

1) The Montgomery Government Issue Bill (MGIB) is applicable for enlistments greater than or equal to 2 years.

Variable: Army College Fund (ACF)

Description: This variable displays the annual funds that an applicant could potentially put towards college. The ACF is an enlistment incentive option designed to aid in the recruitment of highly qualified soldiers for critical or shortage Military Occupational Specialties (MOS).

Calculation: The ACF supplements the basic Montgomery GI Bill (MGIB) entitlement, and awards up to \$34,200 in education benefits on top of the MGIB to those engaged in such critical specialties.

To participate, the applicant must enlist for the GI Bill and ACF option, meet MGIB eligibility criteria, have an Armed Forces Qualification Test (AFQT) score of 50 or above, be a high school diploma graduate prior to entry on active duty, and enlist for an MOS.

ACF amounts vary based on projected term of enlistment selected and is given at the end of the term of enlistment.

Source: *Army Enlistment Regulation 601-210.*

Army College Fund (ACF) Assumptions: N/A

Variable: Loan Repayment Program (LRP)

Description: This variable displays the annual amounts for educational loan repayment benefit that can be put towards repaying qualified student loans.

Calculation: Active duty members who enlist for 3 or more years can get up to \$65,000 for the repayment of qualified student loans.

(e.g. Applicants with prior educational debt will receive a max of \$65,000 of that prior debt, which will be evenly distributed over the first 3 years of their projected term of enlistment.)

Source: *Army Reserve Enlistment Regulation 601-210.*

Loan Repayment Program (LRP) Assumptions: N/A

Variable: Montgomery GI Bill – Selected Reserve

Description: This variable displays the annual amounts for educational benefits that can be put towards degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Calculation: The basic benefit rate for full-time school attendance is \$309 per month for six years or more in the Selected Reserve.

Cumulatively, active duty members who enlist for 6 or more years can get up to \$11,124.00 for college tuition. Total SR MGIB value is dependent on the applicant's project school status (full-time or part-time, university or vocational).

Source: *Army Reserve Enlistment Regulation 601-210.*

Montgomery GI Bill – Selected Reserve Assumptions: N/A

Variable: MGIB Kicker

Description: This variable displays the annual funds that a recruit could potentially put towards college. The Kicker supplements the basic SR Montgomery GI Bill (MGIB) entitlement, and awards up to \$12,600 in education benefits on top of the MGIB to those engaged in such critical specialties.

Calculation: To participate, the applicant must enlist for the GI Bill and Kicker option, meet SR MGIB eligibility criteria, have an Armed Forces Qualification Test (AFQT) score of 50 or above, be a high school diploma graduate prior to entry on active duty, and enlist for an MOS. Kicker amounts vary based on projected term of enlistment selected Army job category, projected school type and selected year.

Source: *Army Enlistment Regulation 601-210.*

MGIB Kicker Assumptions: N/A

Variable: Student Loan Repayment Program (Reserve) (SLRP)

Description: This variable displays the annual amounts for educational loan repayment benefit that can be put towards repaying qualified student loans.

Calculation: The SLRP incentive is not mutually exclusive from the SR MGIB incentive and therefore can be selected in combination with SR MGIB/ Kicker options. If the original loan amount is less than the authorized incentive amount (\$10,000/ \$20,000) then the SLRP pays out 15% per year of the original loan amount. If the original loan amount is greater than the authorized amount then the SLRP pays out 15% of the authorized incentive amount (\$1,500 for the \$10,000 option and \$3,000 for the \$20,000 option) per year. This value is shown throughout the snapshot screens and as a positive payment to the debt timeline.

If 3 years < = projected term of enlistment < 6 years then &;

If prior educational debt < \$10,000 & year # < 2 then; LRP= 0

If prior educational debt < \$10,000 & year # >=2 then; LRP=15% * prior educational debt

If prior educational debt >= \$10,000 & year # < 2 then; LRP= 0

If prior educational debt >= \$10,000 & year # >=2 then; LRP=15% * \$10,000= \$1,500

If projected term of enlistment >= 6 years then &;

If prior educational debt < \$20,000 & year # < 2 then; LRP= 0

If prior educational debt < \$20,000 & year # > = 2 then; LRP=15% * prior educational debt

If prior educational debt > = \$20,000 & year # < 2 then; LRP= 0

If prior educational debt > = \$20,000 & year # >= 2 then; LRP=15% * \$20,000 = \$3,000

Source: *Army Reserve Enlistment Regulation 601-210.*

Variable: Tuition Assistance

Description: This variable displays the annual financial assistance amounts for voluntary off-duty education programs in support of a Soldier's professional and personal self-development goals.

Calculation: Applicants joining either the Army or Army Reserve will have \$4,500 available for Tuition Assistance for each year of their term of enlistment.

Applicants joining the Army Reserve and the Alternative training pro-

gram, which select the Education Code (136, 146 or 156)

Source: <http://www.dod.mil/dfas/>

Tuition Assistance Assumptions:

1) Applicants joining the Army Reserve will also receive any scholarships that the Non-Military option receives.

Variable: Market Value

Description: This variable uses the applicant's projected job position, occupational experience and geographic location to estimate an annual gross salary.

Calculation: Estimated market value is dependent on the applicant's projected job position, number of years of occupational experience, and geographic location. The applicant's projected job position is dependent on his projected desired degree. His number of years of occupational experience is dependent on number of years in school/term of enlistment.* The geographic change in the project market value is calculated with the geographic adjustment factor.* All salaries calculated after year 1 are adjusted by the historical employment cost index (eci) inflation factor.* Note that all market values are shown at either the end of the applicant's projected term of enlistment or at the year in which he completes his desired degree, whichever occurs later.

Example: Consider an applicant enlisting in the Army for a 4 year Term of Enlistment in Construction and Engineer, who begins his term as a 12L, selects "Bachelor" as his desired degree, "Civil Engineer" as his desired job position, and 19019 as his ZIP Code. In this case, since his selected Army Job Category contains his desired job position, he will receive 1 year of Civil Engineer experience for every year of his enlistment term. Furthermore, since he is entering the Army as a 12L, he will complete 2 years of education towards his Bachelor's degree while in the Army and will finish the remaining two years once he completes his enlistment term. Therefore, the market value at the end of year 6 is the BLS salary for a Civil Engineer with 4 years of experience* 2 years of inflation * geographic adjustment factor for ZIP Code 19019, which equals \$64,872.62 ($\$56,809.84 * 1.035^2 * 1.066$).

Example: Using the same applicant as above; however, in this case, his selected Army Job Category is Medical & Emergency and does not contain his desired job position. Therefore, he will receive 1/2 year of Civil Engineer experience for every year of his enlistment term.

Therefore, the market value at the end of year 6 is the BLS salary for a Civil Engineer with 2 years of experience * 4 years of inflation * geographic adjustment factor for ZIP Code 19019, which equals \$63,304.80 ($\$51,750.93 * 1.035^4 * 1.066$).

Example: Using the same applicant as above; however, in this case, his selected branch is the Army Reserve. Therefore, the market value at the end of year 6 is the BLS salary for a Civil Engineer with 3 years of experience * 3 years of inflation * geographic adjustment factor for Zip Code 19019, which equals \$64,153.63 ($\$51,750.93 * 1.035^3 * 1.066$).

Assumptions:

- 1) While in the Army, an applicant can complete ½ year school (1 semester) per year of ToE.
- 2) Immediately after finishing his AR/RA Term of Enlistment, the applicant will complete all remaining education full-time.
- 3) While in the Army, if an applicant's projected job position is contained in his selected Army Job Category, then he will receive one year of experience for every year of his term of enlistment. If his projected job position is not contained in his selected Army Job Category, then he will receive ½ year of experience for every year of his term of enlistment.
- 4) After completing an Army Reserve Term of Enlistment, the applicant will earn 1 additional year of experience towards his market value.

Source: 2006 BLS, *Salaries & Wages, National Compensation Survey*

Variable: Qualitative Skills Compensation

Calculation: Being enlisted in the Army provides applicants with immeasurable qualitative skills (i.e. leadership, social, and communication skills). To account for these skills, applicants' market values are adjusted with different levels of experience. ** If the selected Army job category matches the selected job position then experience = term. If the selected Army job category does not match the selected job position then experience = term/2.

*All market values are also multiplied by the appropriate geographic adjustment and inflation factors

MV = job position salary @ specific years of experience * geographic adjustment * inflation

When Desired Degree = None

If Work = 0, Army = 0, Education= 0 then MV= \$ 0 w/ year= 0 exp.

If Work = 1, Army = 0, Education= 0 then MV= \$ part-time work salary w/ year = 0 exp.

If Work = 2, Army = 0, Education = 0 then MV= \$ salary for selected Job w/ year = 0 exp.

If Work = 0, Army = 1, Education= 0 then MV= \$ salary for selected Job w/ year = 1.5 term exp.**

When Desired Degree= Vocational

If Work= 2, Army = 0, Education= 2 then MV = \$ salary for selected Job w/ year = 0 exp.

If Work = 0, Army = 1, Education = 0 and selected Army Job Category selected Job then MV = \$ salary for selected Job w/year = 0.5*term exp.**

If Work = 0, Army = 1, Education = 0 and selected Army Job Category selected Job then MV = \$ salary for selected Job w/year = term exp.**

When Desired Degree = Associate's*

If Work = 0, Army = 0, Education = 2 then MV = \$ salary for selected Job w/ year= 0 exp.

If Work = 0, Army = 1, Education = 1 and selected Army JobCategory selected Job then MV= \$ salary for selected Job w/year = 0.5*term exp.**

If Work = 0, Army = 1, Education = 1 and selected Army Job

Category selected Job then MV = \$ salary for selected Job w/year= term exp. (MV is displayed at year 4)

When Desired Degree= Bachelor's*

If Work = 0, Army = 0, Education = 2 then MV= \$ salary for selected Job w/ year= 0 exp.

If Work= 0, Army= 1, Education= 1 and selected Army Job Category selected Job then MV= \$ salary for selected Job w/year= 0.5*term exp.
**

If Work = 0, Army = 1, Education = 1 and selected Army Job Category selected Job then MV = \$ salary for selected Job w/year = term exp. **

When Desired Degree = Master's*

If Work = 0, Army = 0, Education = 2 then MV = \$ salary for selected Job w/ year = 0 exp.

If Work = 0, Army = 1, Education = 1 and selected Army Job Category selected Job then MV = \$ salary for selected Job w/year = 0.5*term exp.**

If Work = 0, Army = 1, Education = 1 and selected Army Job Category selected Job then MV= \$ salary for selected Job w/year = term exp. **

Market Value Assumptions:

1) If the Army Job Category is mapped to the projected Civilian Job Position then the applicant earns 1 year of experience for every year of his TOE. Otherwise, the applicant only earns ½ year of experience for every year of his TOE.

Variable: Debt Simulator

Calculation: Variables enlistment month, enlistment year, total debt, interest rate, initial payment monthly payment and user input variables are required to be entered before the feature can accurately simulate future debt.

Monthly Payment = user inputted value in the monthly payment variable.

Remaining Amount Owed = Total debt- initial payment -12*monthly payment - cumulative principle paid+ cumulative interest paid (up to the selected year).

Principle paid = 12*Monthly payment- 12* adjusted interest paid (adjusted monthly).

Interest paid = (Total debt- initial payment- (monthly payment*year #*12))*(Interest Rate/ (year #* 12)) (this value is adjustment monthly) |

Cumulative Interest Paid = summed Interest Paid (up to the selected year).

Repayment Interest w/o EB = Final cumulative interest= (Total debt- (monthly payment* final year #*12))*(Interest Rate/ (year #* 12))

Repayment Interest w/ EB = Final cumulative interest= (Total debt- initial payment (monthly payment* final year #*12))*(Interest Rate/ (year #* 12))

Army Savings = Repayment Interest w/ EB- Repayment Interest w/o EB.

Debt Simulator Assumptions: N/A

Variable: TSP Calculator

Calculation: Variable Age and Personal contribution % are user inputs. Calculations assume that the applicant will exercise his/ her investments at age 60.

Monthly Contributions = Army salary @ selected year/12 * selected contribution %

Annual Contributions = Army salary @ selected year* selected contribution % (also = monthly contributions*12)

Matching Contributions

If contribution % <= 3%, Matching contribution= Army salary @ selected year* selected contribution %

If contribution % > 3%, and <=5% Matching contribution= Army salary @ selected year* 3 % +Army salary @ selected Year (selected Contribution%-3)/2

If contribution % > 5%, Matching contribution= Army salary @selected year* 4%

Total contribution %= Annual contributions+ Matching contributions

Compounded contributions= Total contributions*(Interest Rate=7.89%/# year selected *12)

Matched Total Value = Compounded contributions at final year at final year of term of enlistment

Unmatched Total Value= Compounded contributions at final year of term of enlistment where, compounded contributions=Annual contributions*(Interest Rate= 7.89%/# year selected *12)

Tax Savings= Cumulative Annual Contributions*Tax Rat= 27%.

Source: *New Weighted Average - TSP, Defense Finance and Accounting Service (DFAS)*

TSP Calculator Assumptions: N/A

Education Code Matrix

Code	Code Description	Default Enlistment	Default Desired Degree	Starting Rank
101	High School Diploma Graduate (Junior)	AR Std or RA	Bachelor	E1
109	High School Diploma Graduate (Junior AR Alternate Enlistment Option)	AR/ Alternate	Bachelor	E1
10M	Occupational or vocational school (instead of High School)	AR Std or RA	Vocational	E1
111	Less than a high school diploma	AR Std or RA	Bachelor	E1
11E	High School Diploma Graduate (Senior fulfilling diploma equivalency test)	AR Std or RA	Bachelor	E1
11S	High School Diploma Graduate (Senior graduating in 365 days)	AR Std or RA	Bachelor	E1
127	High School Diploma Graduate (Correspondence)	AR Std or RA	Bachelor	E1
128	High School Diploma Graduate (15 semester or 22 quarter hours)	AR Std or RA	Bachelor	E1
12B	High School Diploma Graduate (Adult education equivalency)	AR Std or RA	Bachelor	E1
12F	High School Diploma Graduate (Failed exit exam)	AR Std or RA	Bachelor	E1
12H	High School Diploma Graduate (Home study)	AR Std or RA	Bachelor	E1
12J	High School Diploma Graduate (Certificate of attendance)	AR Std or RA	Bachelor	E1
12L	High School Diploma Graduate (Standard graduation)	AR Std or RA	Bachelor	E1
12N	High School Diploma Graduate (National guard youth challenge)	AR Std or RA	Bachelor	E1
136	1 Year of College completed (enrolled)	AR/ SMP	Bachelor	E5
13C	Occupational or Vocational Program Certificate	AR Std or RA	Vocational	E2
13L	Post High School Degree (1 year in progress)	AR Std or RA	Bachelor	E2
146	2 Years of College completed (enrolled)	AR/ SMP	Bachelor	E5
14C	Occupational or Vocational Program Certificate	AR Std or RA	Vocational	E3
14D	Associate's Degree	AR Std or RA	Bachelor	E3
14L	Post High School Degree (2 years in progress)	AR Std or RA	Bachelor	E3
156	3 Years of College completed (enrolled)	AR/ SMP	Bachelor	E5
15C	Occupational or Vocational Program Certificate	AR Std or RA	Vocational	E3
15L	Post High School Degree (3 years in progress)	AR Std or RA	Bachelor	E3
16C	Occupational or Vocational Program Certificate	AR Std or RA	Vocational	E4
16K	Bachelor's Degree	AR Std or RA	Graduate	E4
16W	Professional Degree	AR Std or RA	Graduate	E4
17K	Master's Degree (1 year in progress)	AR Std or RA	Graduate	E4
18G	Professional Nursing Diploma	AR Std or RA	Graduate	E4
18N	Master's Degree	AR Std or RA	Graduate	E4
20U	Doctorate Degree	AR Std or RA	Graduate	E4

Data Sources

Basic Pay Data from Defense Finance and Accounting Service (DFAS) and Military Compensation, under the Department of Defense Job Data from GoArmy.com website

BAH/BAS Data from Defense Finance and Accounting Service (DFAS) and Military Compensation, under the Department of Defense Retirement Data from Defense Finance and Accounting Service

(DFAS), Military Compensation, under the Department of Defense, and Department of Labor Bureau of Labor and Statistics

VA Benefits from Defense Finance and Accounting Service (DFAS)

Civilian Equivalency Data from Credentialing Opportunities On-Line (COOL)

Occupational Outlook Handbook (OOH) data from Department of Labor, Bureau of Labor and Statistics

Civilian Survey Data from Industry Compensation Surveys, Appendix B

2006 BLS National Occupational Employment and Wage Estimates,

2006 BLS National Compensation Survey

2006 BLS National Employee Benefits/ Health Care Estimates

2006 BLS National Compensation Survey

2006-07 BLS Minimum Education & Training Required

2006-07 Occupational Outlook Handbook

2006 College Board State Education Cost Estimates

2006 College Board Trends in College Pricing

2007 RA/ AR Pay/ Allowances, April 1, 2007 DoD Army Pay Tables

2007 RA Bonus/ Incentive Maximums by Job Category, March 2,

2007 USAREC Message 07-097

2007 RA/ AR Data Rules, RA/AR Regulation 601-210

2007 RA/ AR Incentive Data Rules, RA/AR Regulation 621-1

2007 RA/ AR Health Care Data, 2007 TRICARE Database

2007 RA/ AR TSP Data Rules, August 8, 2005 Summary of the Thrift Savings Plan

2007 Inflation Data, ECI, MIL, Inflation Guidance - Fiscal Year

2008/2009 President's Budget

*All values are adjusted for 2007 inflation.

Troubleshooting Tips

ARCA Runs Slower with SAM Client

Problem: ARCA has slower performance when you are running SAM and are connected to the Portal via Juniper.

Cause: The SAM session severely slows down the ARCA application.

Solution: If you are connected to the network via the Juniper device and the SAM client is running, you will notice that the ARCA application has a slower performance. Since RZ Lite, LEADS, and ARCA applications do not require a connection to operate, close the SAM client.