



DEPARTMENT OF THE NAVY
BOARD FOR CORRECTION OF NAVAL RECORDS
701 S. COURTHOUSE RD
ARLINGTON, VA 22204

Docket No. 2329-25
Ref: Signature Date

Dear [REDACTED]

This is in reference to your application for correction of your naval record pursuant to Section 1552 of Title 10, United States Code. After careful and conscientious consideration of relevant portions of your naval record and your application, the Board for Correction of Naval Records (Board) found the evidence submitted insufficient to establish the existence of probable material error or injustice. Consequently, your application has been denied.

Although your application was not filed in a timely manner, the Board found it in the interest of justice to waive the statute of limitations and consider your case on its merits. A three-member panel of the Board, sitting in executive session, considered your application on 23 September 2025. The names and votes of the members of the panel will be furnished upon request. Your allegations of error and injustice were reviewed in accordance with administrative regulations and procedures applicable to the proceedings of this Board. Documentary material considered by the Board consisted of your application, together with all material submitted in support thereof, relevant portions of your naval record and applicable statutes, regulations and policies. In addition, the Board considered the advisory opinion by Navy Recruiting Command letter 1133 Ser N35 of 18 September 2025.

The Board determined that your personal appearance, with or without counsel, would not materially add to their understanding of the issues involved. Therefore, the Board determined that a personal appearance was not necessary and considered your case based on the evidence of record.

You requested to establish eligibility for the Loan Repayment Program (LRP) incentive. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. The Board concluded that you did not meet the criteria for LRP in accordance with Commander, [REDACTED]) Instruction 1130.8K. Specifically, the instruction notes that the combinations of enlistment bonus (EB) and LRP are prohibited. [REDACTED] message [REDACTED] November 2020 applied to future Sailor initially classified or reclassified (change in program, rate, or ship date) on or after 1 December 2020. Active Component (AC) recruits in the in Cryptologic Technician Interpretive (CTI)/Advanced Technical Field (ATF) program that shipped October through September of any fiscal year (FY) were eligible for \$25,000 Enlistment Bonus for Source Rate (EBSR) upon graduation from "A" school and first duty station qualification training in the designated language. Additionally, the

message outlined eligibility for AC recruits in the [REDACTED] and [REDACTED] ratings/programs that shipped October through September of any FY were eligible for LRP up to \$65,000. However, the message refers to the aforementioned instruction for guidance on determining LRP eligibility.

On 29 October 2020, your recruiter reached out to you via text message regarding interest in learning the benefit of joining the Navy. On 22 November 2020, you inquired about an active duty enlistment in the CTI/ATF program, and combining an EB and LRP. Your recruiter replied to your inquiring stating that you could only receive the EB or LRP; not both. On 29 November 2020, your recruiter follows up with a text message indicating, “[s]o we did some research and the loan repayment program is for active duty only. Also we don’t need to complete the form we have until after you enlist.”

You enlisted in the Naval Reserve on 3 December 2020 for 8 years of which 4 years is considered and active duty obligation. Initially you classified into the [REDACTED] program with an Active Duty Service Date (ADSD) of 27 May 2021. On the same day, you were reclassified into the CTI/ATF program with an ADSD of 28 June 2021. You signed [REDACTED], Enlistment Bonus Statement of Understanding that specified program/rating of ATF/CTI and eligibility for \$25,000 EBSR. You also signed [REDACTED] Agreement to Extend Enlistment for 24 months. You entered active duty on 28 June 2021 in paygrade E-3, followed by completion of Recruit Basic Military Training on 10 September 2021, CTI A Phase 1 Russian on 22 June 2023, and CTI “A” Russian Phase 2 on 17 October 2023. You reported to your first permanent duty station at [REDACTED] for duty on 24 October 2023, advanced to [REDACTED] on 16 November 2023, and your Master Military Pay Account reflects \$25,000 EB was processed for payment on 7 December 2023.

In this connection, the Board did not concur with the comments contained in the advisory opinion and determined a change to your record is not warranted because at the time of your enlistment the combination of EB and LRP eligibility was not authorized per [REDACTED] Instruction 1130.8K. The Board noted that you may submit another application for Board review if you prefer to receive the [REDACTED] incentive vice the \$25,000 EB with an understanding that a debt for the \$25,000 will be posted to your pay account.

You are entitled to have the Board reconsider its decision upon submission of new matters, which will require you to complete and submit a new DD Form 149. New matters are those not previously presented to or considered by the Board. In this regard, it is important to keep in mind that a presumption of regularity attaches to all official records. Consequently, when applying for a correction of an official naval record, the burden is on the applicant to demonstrate the existence of probable material error or injustice.

Sincerely,

12/8/2025

[REDACTED]