



Docket No. 7873-25
Ref: Signature Date

From: Chairman, Board for Correction of Naval Records
To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD IC0

Ref: (a) Title 10 U.S.C. § 1552
(b) COMNAVCRUITCOM msg 011404Z Dec 23
(c) COMNAVCRUITCOM msg 032141Z Mar 25

Encl: (1) DD Form 149 w/attachments
(2) Advisory Opinion by NRC, 24 Nov 25
(3) Subject's naval record

1. Pursuant to the provisions of reference (a), Subject, hereinafter referred to as Petitioner, filed enclosure (1) with the Board for Correction of Naval Records (Board), requesting that his naval record be corrected to establish eligibility for the Loan Repayment Program (LRP).

2. The Board, consisting of [REDACTED] reviewed Petitioner's allegations of error and injustice on 9 April 2026 and pursuant to its regulations, determined that the corrective action indicated below should be taken on the available evidence of record. Documentary material considered by the Board consisted of the enclosures, relevant portions of Petitioner's naval record, and applicable statutes, regulations, and policies.

3. The Board, having reviewed all the facts of record pertaining to Petitioner's allegations of error and injustice, found that, before applying to this Board, he exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board made the following findings:

a. Reference (b) applied to future Sailors initially classified or reclassified on or after 3 December 2023. Active Component (AC) recruits in any program that shipped in October through September of any fiscal year (FY) that earned a Bachelor Degree or greater were eligible for \$8,000 Enlistment Bonus for College Credit (EBCC) and LRP up to \$65,000. EBCC is earned and payable upon graduation of Recruit Training Command (RTC) and may not be recouped due to reclassification or separation. Additionally, LRP must be listed as a guarantee in their current Annex to DD Form 4, Enlistment/Reenlistment Document in order to maintain eligibility and must have a 50 Armed Forces Qualification Test (AFQT) score.

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[REDACTED]

b. Reference (c) specified that future Sailors initially classified or reclassified on or after 4 March 2025 in any programs that shipped October through September of any FY were eligible for LRP up to \$65,000. EBCC was only authorized for Service members reclassified while attending training if listed in the old contract.

c. On 20 May 2023, Petitioner awarded a Bachelor of Science in Engineering from Endicott College.

d. On 17 January 2024, Petitioner enlisted in the Navy for 8-years, of which 4-years is considered an active duty obligation. NAVCRUIT 1133/52, Enlistment Guarantees – Annex “A” was issued listing Advanced Electronics Field-Advanced Electronics Computer Field (AEF/AECF 6YO) Program with a voluntary 24-month extension; and Enlistment Bonus for College Credit (EBCC) - \$8,000 Bonus. Petitioner’s DD Form 1966, Record of Military Processing reflects AFQT score of 92 and Active Duty Service Date (ADSD) of 4 June 2024.

e. On 26 February 2024, Petitioner reclassified in Personalized Recruiting for Immediate and Delayed Enlistment Modernization (PRIDE Mod) II with a ADSD of 9 April 2024 but Annex “B” was not issued. On 29 February 2024, Petitioner’s ADSD changed to 4 June 2024 in PRIDE MOD II.

f. On 23 April 2024, Petitioner signed DD Form 2475, DOD Educational Loan Repayment (LRP) Annual Applications, authorizing the release of his financial data by the lender. The unpaid principle balance totaled \$45,900. The lender’s certifying official signed the forms on 30 April 2024.

g. On 4 June 2024, Petitioner issued NAVCRUIT 1133/52, Enlistment Guarantees – Annex “B” listing Advanced Technical Field Special Warfare Operator (ATF/SO 6 YO) Challenge Program with a voluntary 24-month extension; Enlistment Bonus for Source Rate (EBSR) - \$15,000 Bonus, Enlistment Bonus for College Credit (EBCC) - \$8,000 Bonus; and Loan Repayment Program (LRP) - Up to \$65,000 and entered active duty in paygrade E-3.

h. On 14 August 2024, Petitioner’s Master Military Pay Account reflects a \$8,000 enlistment bonus was processed for payment. Petitioner completed Recruit Basic Military Training on 16 August 2024.

i. On 17 August 2024, Petitioner detached RTC, Greck Lakes and reported to BTC SEAL/SWCC for temporary duty.

j. On 6 March 2025, Petitioner issued BUPERS Order: 1834 (Official Modification to Change Duty Orders) transferring him to [REDACTED] temporary duty at the Intelligence Specialist (IS) “A” School.

k. On 27 March 2025, Petitioner reported to [REDACTED] for temporary, completed IS “A” School on 23 July 2025, and detached on 31 July 2025.

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[REDACTED]

1. After completing two additional temporary duty assignments, Petitioner reported to his first permanent duty station [REDACTED] for duty on 3 December 2025.

CONCLUSION

Upon review and consideration of all the evidence of record, and especially in light of the contents of enclosure (2), the Board finds the existence of an injustice warranting the following corrective action. The Board concluded Petitioner met the eligibility criteria for LRP, and EBCC in accordance with references (b) and (c). Petitioner subsequently reclassified into the IS rating but there is no evidence that NAVCRUIT 1133/52, Enlistment Guarantees - Annex "C" was generated, thereby rendering him ineligible for the incentives. Therefore, the Board determined that under these circumstances, relief is warranted.

RECOMMENDATION

That Petitioner's naval record be corrected, where appropriate, to show that:

Petitioner issued NAVCRUIT 1133/52, Enlistment Guarantees - Annex "C" to DD Form 4 dated 17 January 2024 reflecting Option 1: Advanced Technical Field Intelligence Specialist (ATF/IS 6YO) Program that required a voluntary 24-month extension; Option 2: Enlistment Bonus College Credit (EBCC) - \$8,000 Bonus; and Option 3: Loan Repayment Program - Up to \$65,000.

Petitioner completed and submitted all required Loan Repayment Program documents to cognizant authorities in a timely manner. Note: To complete the process, Petitioner must contact the Navy Recruiting Command (NRC) LRP Program Manager at [REDACTED] with contact information to include address, email, and phone numbers. Additionally, Petitioner must provide the NRC LRP Program Manager with lender signed copies of updated DD Form 2475 and a copy of this letter.

A copy of this report of proceedings will be filed in Petitioner's naval record.

4. It is certified that a quorum was present at the Board's review and deliberations, and that the foregoing is a true and complete record of the Board's proceedings in the above titled matter.

5. Pursuant to the delegation of authority set out in Section 6(e) of the revised Procedures of the Board for Correction of Naval Records (32 Code of Federal Regulations, Section 723.6(e)), and having assured compliance with its provisions, it is hereby announced that the foregoing corrective action, taken under the authority of the reference, has been approved by the Board on behalf of the Secretary of the Navy.