Benefits of Being a Military Officer

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By Adam Luckwaldt Updated December 07, 2017

Most enlisted recruiting efforts focus on an occupational model (paid training!) and other benefits. (Free medical care! Money for college! Three hots and a cot!) But recruiting material for would-be officers tends to be more ambiguous, focusing on intangibles benefits like pride, sense of duty, and prestige. A banner on GoArmy.com's front page asks, "Can you rise to the challenge?"

It's just as well. The work can't get done without outstanding enlisted men and women, but the gap in responsibility between entry-level enlisted and a newly-commissioned lieutenant is pretty wide. It just wouldn't do to have junior officers endangering the lives and welfare of their troops because they joined under the pretenses of a "me" culture.

But even the most selfless professional needs to look out for his or her own welfare, as well. So if you're torn between enlisting in the military or becoming a commissioned officer and want the scoop on "what's in it for me," here are a few of the tangible benefits officers enjoy.

Educational Opportunities

The <u>Post-9/11 GI Bill</u>'s expanded benefits are very attractive if you're not sure how to pay for a higher education. Officers, meanwhile, need a college degree just to start the job, so there's really no edge for them when it comes to educational benefits, right?

Wrong.

There are officer commissioning programs that can help pay for a bachelor's degree in return for a service commitment. The service academies, as I mentioned in What is a Commissioned Officer, are tough to get into but offer a tuition-free education. Flunk out or get the boot for an honor violation, though, and you may be on the hook for enlisted service to pay back the tuition they wasted on you.

Current college students can also apply for <u>Reserve Officer Training Corps (ROTC)</u> scholarships. You don't necessarily need a scholarship to participate in ROTC and compete for a commission, but those who can secure the financial award will find it much easier on their wallets. There are even some schools that are entirely dominated by ROTC, like the Virginia Military Institute or Norwich University.

Last but not least, officers that got their commission outside a service academy or ROTC scholarship remain eligible for the Post-9/11 GI Bill, which can still be used to get a second bachelor's, a graduate degree, or even <u>transferred to a spouse or children</u>.

Pay Differences

The manager makes more than the worker, plain and simple. An enlisted career accrues significant financial benefits with time, but commissioned officers come right out of the gate with more earning power.

Consider a brand new private (E-1) and a second lieutenant (O-1.) According to <u>2012</u> <u>military pay charts</u>, the lieutenant will start day one with nearly twice the private's base pay per month, or an annual salary (excluding benefits) of \$33,940.80 to the private's \$17,892.

Based on average time to promotion for <u>enlisted</u> and <u>officers</u>, assume the best-case scenario four years later: Our private is a sergeant (best job in the Marine Corps, by the way) and our lieutenant is a captain (O-3). The captain's still making about twice as much money, but by now that means an annual salary of \$60,372 versus just shy of \$30,000.

Just remember:

- Never make a military career decision based solely on pay. Military service isn't just a job, it's a calling. If you're not down with the calling, you're going to end up disgruntled no matter how much money they throw at you.
- o These figures completely ignore other <u>benefits</u> like healthcare, life insurance, and housing. All of that comes out-of-pocket in the civilian world, which means every penny of your base pay is inherently more valuable in the service.
- As executive leaders, officers typically pay more out-of-pocket expenses than their enlisted counterparts, such as the initial cost of uniforms and living expenses at early professional training.

Career Flexibility & Diverse Experiences

A successful officer typically progresses from small unit management (like a rifle platoon) to larger and higher commands posts that, while more administrative and political in nature, also afford greater challenge, prestige, and influence.

Officers also find themselves taking on more diverse duties and roles instead of just specializing in their Military Occupational Specialty (MOS), which could offer refreshing new challenges and changes of scenery throughout a career. A pilot in the Marine Corps, for example, may pull time on the ground as a Forward Air Controller, where he'll specialize in coordinating airstrikes and other support for the infantry.

Officers may also serve as attaches to top brass or civilian officials, or at the top of their careers even become Pentagon officials themselves. (Whether that sounds exciting or unbelievably frustrating, I'll leave up to you, dear reader.)

The downside? If you want to specialize in a certain occupation, a commission might not be for you. With a few exceptions, MOS assignments are often made after you've earned your commission and graduated initial training, with more emphasis on the needs of the service than your personal preference.

Job Prospects After Service

Veteran officers have two big advantages in the job market: a college degree and proven management experience. Though enlisted veterans may also earn degrees, and many are outstanding leaders, it seems a number of major companies are being "vet friendly" by ignoring the enlisted and targeting junior military officers — lieutenants and captains.

Michael Dakduk covered the issue in 2010 for the Veteran Journal. This <u>CNN Money article</u> by Brian O'Keefe also explores a similar phenomenon at Walmart and offers some justification from the former commander of US forces in Afghanistan General <u>David Petraeus</u>.

While good ol' Sergeant Luckwaldt here agrees with Dakduk's reservations about underestimating the enlisted, it doesn't change the fact that former military officers often have an edge with employers.