According to **ChatGPT’s New o3 Premium Research Model**, here are things military personnel have qualified for using Credit Banking (putting their JST/ACE Credits on an Official College Transcript):

Below are \*\*seven “pure-military” programs—think *licenses, badges, or commissions that only uniformed people can hold*—where the written rule says you must show **regionally-accredited (RA) college credit.**
If you don’t already have those semester-hours, the fastest way to get them is to **credit-bank your ACE/JST hours through Charter Oak, Excelsior, TESU, etc.** Once they appear on the RA transcript, the board or school will accept them exactly like classroom classes.

| **#** | **Program / “license” inside DoD** | **Minimum RA credits you need** | **Why credit-banking helps** | **Source** |
| --- | --- | --- | --- | --- |
|  | **Army Warrant Officer Flight Training (WOFT)** – rotary-wing pilot wings | **60 semester hours** from an accredited college | Soldiers without a degree can hit the 60-hour mark almost entirely with flight-school & MOS ACE credits transcribed onto a Charter Oak/TESU record | [CO National Guard](https://co.ng.mil/Resources/Officer-Mgt-Commissioning/FAQs/?utm_source=chatgpt.com) |
|  | **Interservice Physician Assistant Program (IPAP)** – PA branch insignia & NCCPA eligibility | **60 RA hours** (30 may be from JST; the other 30 must be classroom/online RA) incl. science prereqs | Banking gives you instant credit for medic/corpsman training so you only register for the missing science labs | [U.S. Army Recruiting Command](https://recruiting.army.mil/armypa/?utm_source=chatgpt.com) |
|  | **AMEDD Enlisted Commissioning Program (AECP)** – Army Nurse RN commission | Roughly **75–90 RA hours** before the nursing core starts | Medics can dump all their JST anatomy/physio credits into the RA transcript, clearing most prereqs before the BSN | [U.S. Army Recruiting Command](https://recruiting.army.mil/aecp/?utm_source=chatgpt.com) |
|  | **Air Force Nurse Enlisted Commissioning Program (NECP)** – AF Nurse badge | **59–60 RA hours** of specific prereqs | Same play: transcribe JST medical courses + CLEP to arrive at the 60-hour application threshold | [U.S. Air Force Personnel Center](https://www.afpc.af.mil/Assignment/Enlisted_Commission/?utm_source=chatgpt.com) |
|  | **Navy STA-21 (“Seaman-to-Admiral-21”)** – Officer commission while on active duty | **30 RA semester hours** (45 qtr) to apply; must finish bachelor’s at an RA school in 36 mos | A credit-banked transcript proves the first 30 hours instantly, keeping you eligible even if you haven’t been to college yet | [University of Colorado Boulder](https://www.colorado.edu/nrotc/sites/default/files/attached-files/nstc_m-1533.2b_-_rod_aug_17_-_final.pdf?utm_source=chatgpt.com) |
|  | **Marine Corps Meritorious/Reserve Commissioning Programs (MCP-R, R-ECP)** | **Associate degree *-or-* 75 RA hours** | Banking your JST makes up the associate-degree/75-hour requirement so you can attend OCS and pin 2LT sooner | [U.S. Marine Corps](https://www.marines.mil/News/Messages/MARADMINS/Article/890266/reserve-officer-commissioning-programs/?utm_source=chatgpt.com) |
|  | **Coast Guard Pre-Commissioning Program for Enlisted Personnel (PPEP)** *(analogous to STA-21)* | **30 RA semester hours** with ≥2.5 GPA | Coasties can push JST courses onto an RA transcript to meet the 30-hour gate before heading to college full-time | (PPEP application checklist—same credit rule as STA-21) [NetC](https://www.netc.navy.mil/Commands/Naval-Service-Training-Command/STA-21/STA-21-Program-Overview/?utm_source=chatgpt.com) |

**How to use this:**

1. **Bank the credits** – Send your JST to Charter Oak, Excelsior, Thomas Edison (TESU), UMGC, etc.
2. **Verify the totals** – Make sure the new RA transcript shows the exact math/science/English hours the program asks for.
3. **Submit that transcript** with your application packet (WOFT board, IPAP, AECP, STA-21, etc.).
4. **Finish any gaps** with cheap ACE courses or CLEP/DSST *before* you re-transcript so the RA record is 100 % complete.

***Disclaimer:***

***Verify with these schools for up to date and accurate information instead of relying on this document. Also do your own research. I guarantee no outcomes and this information comes from ChatGPT. I am a die-hard supporter of the Military but I lack understanding of the ranks, programs, certifications, and commissions.***