

# **Top 15 Questions About the Post-9/11 GI Bill**

## **Who is Eligible for the Post-9/11 GI Bill?**

Veterans who have served on active duty at least 90 aggregate days after Sept. 10, 2001, or served at least 30 continuous days on active duty after Sept. 10, 2001 and received a discharge for disability.

Officers who graduated from service academies or received ROTC scholarships qualify for the Post-9/11 GI Bill benefit. However, time spent satisfying the ROTC/service academy active duty obligation does not count toward the active duty service necessary to qualify for the benefits.

## **Am I Eligible for the Post-9/11 GI Bill If I Used All of My Benefits Under the Montgomery GI Bill?**

If you used all 36 months of benefits under MGIB and you are eligible for the Post-9/11 GI Bill, you may receive up to 12 months of benefits under the Post-9/11 GI Bill. However, you cannot receive more than a maximum of 48 months of benefits under any combination of Department of Veterans Affairs education programs.

## **Can I Use the Post-9/11 GI Bill While on Active Duty?**

Yes, but you cannot receive a housing allowance, or stipends for books and supplies. You must have completed a minimum of 90 days of service (other than basic training), and the tuition payment cannot exceed the amount not paid by military tuition assistance and/or the total amount of tuition and fees.

## **Do I Get My \$1,200 Refunded if I Switch From the Montgomery GI Bill to the Post-9/11 GI Bill?**

Any individual who paid the \$1,200 buy-in for the Montgomery GI Bill and chooses to use the Post-9/11 GI Bill may be refunded a proportional amount if all entitlement under the Post-9/11 GI Bill is used. Individuals who do not use all their entitlement under the Post-9/11 GI Bill will not receive a refund.

## **Does the Post-9/11 GI Bill pay for vocational training programs?**

Programs offered by institutions of higher learning (degree-granting institutions) are approved under the Post-9/11 GI Bill. Only those individuals who transfer to the new benefit program from the MGIB, MGIB-SR, or REAP are eligible for benefits for on-the-job training, apprenticeship training, correspondence courses, flight training, or courses offered by institutions other than institutions of higher learning. Such individuals will be paid amounts similar to what they would have been paid under the benefit program from which they transferred. (No housing allowance and no book stipend.)

## **How Are Benefits Paid?**

There are three different payments under the Post-9/11 GI Bill:

1. Tuition and fees, paid directly to the school, not to exceed the maximum in-state undergraduate tuition and fees at a public institution.
2. Monthly housing allowance, paid to the individual
3. Books and supplies stipend, paid to the individual

## How Do I Apply?

Electronic application forms can be completed and submitted on-line at [www.gibill.va.gov](http://www.gibill.va.gov)  
If you can't apply on-line, you can call 1-888-GI BILL-1 (1-888-442-4551) to have a form mailed to you.

## How Long Do I Have to Use the Post-9/11 GI Bill Benefits?

The Post-9/11 GI Bill benefits are payable for 15 years following the individual's release from active duty.

## Is the Post-9/11 GI Bill My Only Choice?

No. Many veterans and active duty personnel can qualify for more than one education benefits program, including the Montgomery GI Bill, Reserve Educational Assistance Program (REAP) and the Post Vietnam Era Veterans' Educational Assistance program (VEAP).

Which one of these programs will best meet your needs depends on your individual circumstances. To compare the benefits offered by the Post-9/11 GI Bill and the Montgomery GI Bill, click here (link to double truck MONTGOMERY GI BILL VS. POST-9/11 GI BILL section of the MFS anchor article – Your Free College Degree).

The Department of Veterans Affairs also offers a step-by-step process at [www.gibill.va.gov/GI\\_Bill\\_Info/CH33/step-by-step.htm](http://www.gibill.va.gov/GI_Bill_Info/CH33/step-by-step.htm) that can help you compare the different education programs and decide which one is best for you.

## What Benefits Does the Post-911 GI Bill Pay?

**Tuition and Fees:** Veterans may be eligible for full payment of their tuition and fees, not to exceed the maximum in-state undergraduate tuition and fees at a public Institution in the state in which the student is enrolled.

**Housing Allowance:** The housing allowance is equivalent to Basic Allowance for Housing (BAH) for an E-5 with dependents, based on the ZIP code of the school where the student is enrolled. However, active duty service members, anyone enrolled half time or less and those pursuing entirely distance learning are not eligible for the monthly housing allowance.

**Books and Stipends:** A books and supplies stipend of up to \$1,000 per year can be paid, which is prorated based upon the student's payment rate. Active duty members are not eligible for this payment.

**Tutoring:** Benefits for tutorial assistance or up to \$2,000 for the reimbursement of one licensing or certification test is available.

**Training programs:** Those who transfer to the Post-9/11 GI Bill from the Montgomery GI Bill – Active Duty, Montgomery GI Bill – Selected Reserves or the Reserve Educational Assistance Program may receive Post-9/11 GI Bill benefits for flight training, apprenticeships, on-the-job training programs and correspondence courses.

**Moving costs:** A one-time rural benefit payment of \$500 to individuals who reside in a county with six persons or fewer per square mile (as determined by the most recent decennial census), and who either:

- physically relocate at least 500 miles to attend an educational institution or

· relocate by air to attend an educational institution (if no other land-based transportation exists.)

### **What If My State Already Offers Free Tuition?**

The Department of Veterans Affairs will not pay for tuition that isn't charged. However, you are still eligible for the books stipend and monthly housing allowance.

### **What is the Yellow Ribbon Program?**

Veterans who qualify for the Post-9/11 GI Bill at the maximum benefit rate are eligible for the Yellow Ribbon Program, as are military dependents who receive their education benefits through the new GI Bill's transferability provision.

The Yellow Ribbon Program allows private colleges to enter into a cost-sharing agreement with the Department of Veterans Affairs (VA) to offset tuition expenses that exceed the standard VA reimbursement level in their state. The VA will match up to 50 percent of the unmet charges, with the school contributing an equal amount.

Public institutions also can sign Yellow Ribbon agreements to offset higher tuition costs for out-of-state students.

Colleges must determine the maximum number of students who will receive funds under the program, and eligible students must be selected on a first-come, first-served basis. Once selected for the Yellow Ribbon Program, a student continues to receive funding as long as they maintain satisfactory academic progress and have GI Bill entitlement.

### **Who Receives the Tuition Payments, Me or My School?**

The Department of Veterans Affairs will make the payments directly to the school on behalf of each student.

### **Can I Transfer My Post-9/11 GI Bill Benefits to My Family?**

A special provision of the program allows career service members the opportunity to share their education benefits with immediate family members.

The Department of Defense has established the policies and procedures for this program.

#### **Application Procedures**

All applications should be submitted through the Transferability of Educational Benefits (TEB) Web site at [www.dmdc.osd.mil/TEB/](http://www.dmdc.osd.mil/TEB/) . Service members will be able to securely access this site with a Common Access Card, a DoD Self Service User ID, or a DFAS PIN. Currently this application may be accessed only with Internet Explorer.

#### **Eligible Individuals**

Any member of the Armed Forces (active duty or selected reserve, officer or enlisted) who is eligible for the Post-9/11 GI Bill, and

- Has at least six years of service in the Armed Forces on the date of election and agrees to serve four additional years in the Armed Forces from the date of election.
- Has at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of election, is precluded by either standard policy (service or DoD)

or statute from committing to four additional years, and agrees to serve for the maximum amount of time allowed by such policy or statute, or

- Is or becomes retirement eligible during the period from Aug. 1, 2009, through Aug. 1, 2013. A service member is considered to be retirement eligible if he or she has completed 20 years of active duty or 20 qualifying years of reserve service.

For those individuals eligible for retirement on Aug. 1, 2009, no additional service is required.

For those individuals who have an approved retirement date after Aug. 1, 2009, and before July 1, 2010, no additional service is required.

For those individuals eligible for retirement after Aug. 1, 2009, and before Aug. 1, 2010, one year of additional service after approval of transfer is required.

For those individuals eligible for retirement on or after Aug. 1, 2010, and before Aug. 1, 2011, two years of additional service after approval of transfer are required.

For those individuals eligible for retirement on or after Aug. 1, 2011, and before Aug. 1, 2012, three years of additional service after approval of transfer required.

### **Eligible Family Members**

An individual approved to transfer an entitlement to educational assistance under this section may transfer the individual's entitlement to:

- The individual's spouse.
- One or more of the individual's children.
- Any combination of spouse and child.

A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits at the time of transfer to receive transferred educational benefits.

A child's subsequent marriage will not affect his or her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.

A subsequent divorce will not affect the transferee's eligibility to receive educational benefits; however, after an individual has designated a spouse as a transferee under this section, the eligible individual retains the right to revoke or modify the transfer at any time.

### **Nature of Transfer**

An eligible service member may transfer up to the total months of unused Post-9/11 GI Bill benefits, or the entire 36 months if the member has used none.

Family member use of transferred educational benefits is subject to the following:

Spouse:

- May start to use the benefit immediately.

- May use the benefit while the member remains in the Armed Forces or after separation from active duty.
- Is not eligible for the monthly stipend or books and supplies stipend while the member is serving on active duty.
- Can use the benefit for up to 15 years after the service member's last separation from active duty.

Child:

- May start to use the benefit only after the individual making the transfer has completed at least 10 years of service in the Armed Forces.
- May use the benefit while the eligible individual remains in the Armed Forces or after separation from active duty.
- May not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate), or reached 18 years of age.
- Is entitled to the monthly stipend and books and supplies stipend even though the eligible individual is on active duty.
- Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.

## **What Other Education Benefits Programs Are Available?**

The following is a summary of the other education benefits offered to veterans by the Department of Veterans Affairs.

### **Veterans Educational Assistance Program (VEAP)**

This program, established for post-Vietnam Era veterans, was designed to encourage enlistments in the all-volunteer military after December 1976. No individuals could enroll in the program after March 31, 1987. To be eligible, participants had to serve more than 180 days, receive a discharge under conditions other than dishonorable and make contributions to the plan. Contributions were from \$25 to \$100 a month for a maximum of \$2,700. The VA matched contributions at the rate of \$2 for every \$1 made by the participant. Benefits were to be paid monthly for up to 36 months. If a participant left the program, the contributions would be refunded.

### **Montgomery GI Bill - Active Duty**

A new GI Bill was created for volunteers who entered active military duty after July 1, 1985. Signed on Oct. 19, 1984, the law allowed participants to have their pay reduced by \$100 a month for the first 12 months on active duty. In exchange, the VA would pay the individual up to \$400 a month for 36 months for college or other training. A decision not to participate at the time an individual initially enters active duty on or after July 1, 1985, is irrevocable. To be eligible, a veteran must serve the initial active duty commitment and receive an honorable discharge.

### **Montgomery GI Bill - Selected Reserve**

This program expanded traditional educational benefits to Reservists for the first time. Participants are members of military Selected Reserves or the Army or Air National Guards. To be eligible, participants must enlist, reenlist, or extend an enlistment after June 30, 1985, for a six-year period, complete the Initial Active Duty for Training, and remain in good standing in a Reserve unit. Unlike the active duty program, there is no reduction of pay. Eligible participants receive monthly payments, which are adjusted for cost-of-living increases.

### **Reserve Educational Assistance Program (REAP)**

Established in 2005, REAP is a Department of Defense program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the president or congress. The Department of Defense and the Department of Homeland Security will determine who is eligible for this program. The Department of Veterans Affairs will administer the program and pay benefits from funds contributed by DOD. Members may be eligible after serving 90 consecutive days on active duty after Sept. 11, 2001. The benefit payable under REAP is a percentage of the Chapter 30 three-year or more enlistment rate (\$1,101.00 as of Oct. 1, 2007).

- If you serve 90 days but less than 1 year, you will receive 40 percent of active duty rate.
- A service period of one year but less than two years of active duty will pay 60 percent of the active duty rate.
- New legislation has made the 80 percent of the active duty rate available to anyone who was mobilized for at least two continuous years of active duty OR served multiple mobilizations totaling three years or more. All qualifying mobilization periods beginning on or after Sept. 11, 2001, may be used to determine eligibility for the 80 percent rate.