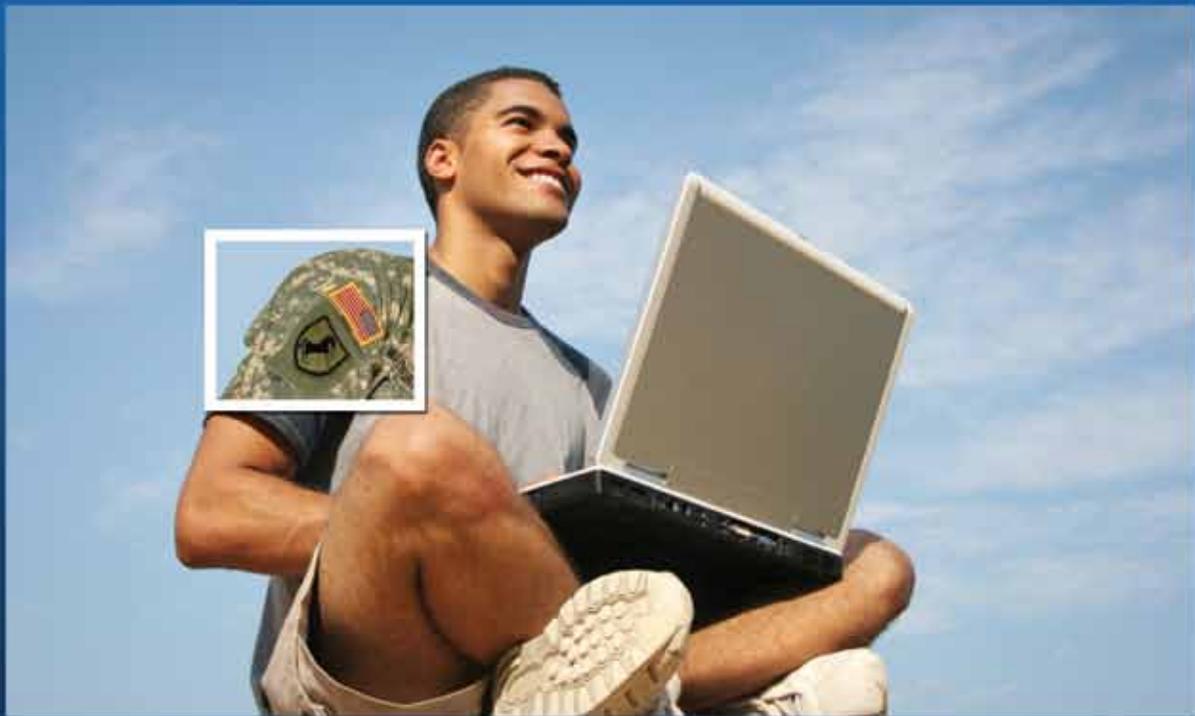


Understanding the Post-9/11 GI Bill



Military.com

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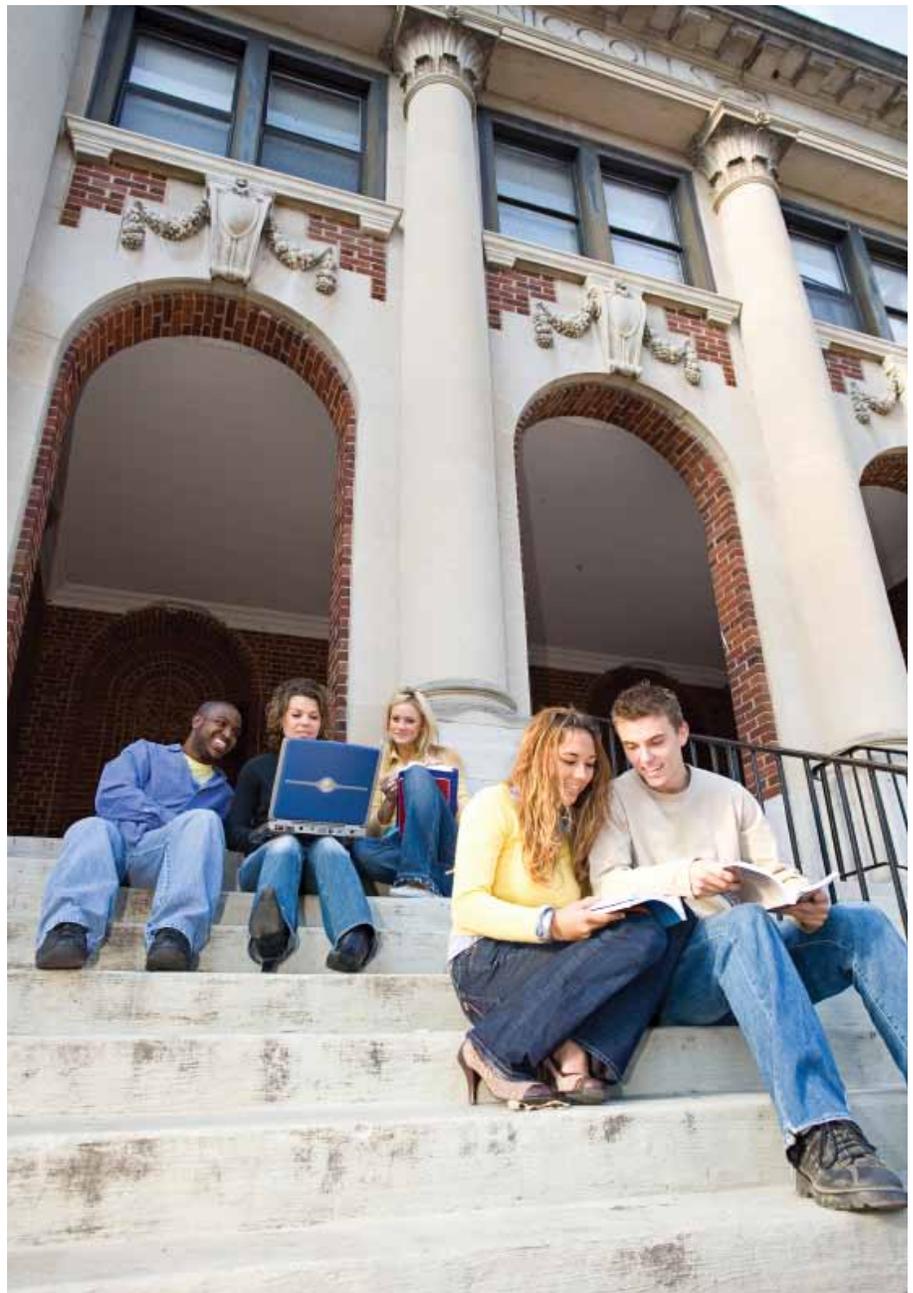
Introduction

A New GI Bill Means a New Beginning

In July of 2008 the Post 9/11 Veterans Educational Assistance Act of 2008, was signed into law, creating a new robust education benefits program rivaling the WWII Era GI Bill of Rights. The new Post 9/11 GI Bill, which went into effect on August 1, 2009, will provide education benefits for servicemembers who have served on active duty for 90 or more days since Sept. 10, 2001. These benefits are tiered based on the number of days served on active duty, creating a benefit package that gives current and previously activated National Guard and Reserve members the same benefits as active duty servicemembers.

The Department of Veterans Affairs is currently accepting applications for the Post-9/11 GI Bill. Once the VA has received your application they will determine your eligibility for the Post-9/11 GI Bill, and issue you a Certificate of Eligibility. You can apply using the VA Form 22-1990. The form includes the instructions needed to begin the process. The VA is now accepting applications for the Post-9/11 GI Bill, which went into effect August 1, 2009. Benefits will not be paid for any training or education programs completed before July 31, 2009.

The Post-9/11 GI Bill offers a new set of benefits for servicemembers and veterans attending education and training programs taken at an accredited college or university. Post-9/11 benefit payments are tiered based on the amount creditable active-duty service you have since Sept. 10, 2001.



Post-9/11 Benefits At-a-Glance – Who Gets What

The following table offers a quick overview of the Post-9/11 GI Bill benefits for each major group of recipients who meet the basic eligibility qualifications listed below.

If You Are:	You Qualify for:	Tuition and Fees	Monthly Housing Stipend	Book Stipend	Able to Transfer Benefits	Yellow Ribbon	Relocation Allowance	Licensing and Certification Exams
On Active Duty		✓			✓			✓
A Guard or Reserve Member		✓	✓	✓	✓	✓	✓	✓
A Veteran		✓	✓	✓	Note 1	✓	✓	✓

Table 1.0

NOTE 1: You may only choose to transfer benefits while you are still serving in the military. See the section on GI Bill transferability on page 11 to learn more.

Tuition and Fees

If you are eligible for the Post-9/11 GI Bill, VA will pay your tuition and fees payment directly to the school. This payment is not to exceed the highest undergraduate tuition and fees rates at a state operated college or university (Institution of Higher Learning). This payment rate is based on the state in which the school is located – not your state of residence.

Current active duty members and their spouses receive unlimited tuition assistance through the Post-9/11 GI Bill, but are not eligible for the monthly housing and book stipends.

More details on the on the finding your tuition and fees can be found on page 8.

Yellow Ribbon Program

The new GI Bill also includes a provision to help students avoid some or all of the out-of-pocket tuition and fees associated with education programs that may exceed the Post 9/11 GI Bill tuition benefit. The YRP is not automatic; schools must enter into an agreement with the VA to share the expense.

To qualify to receive the Yellow Ribbon benefits you must meet the following criteria:

- You served an aggregate period of active duty after September 10, 2001, of at least 36 months;
- You were honorably discharged from active duty for a service connected disability and have served a minimum of 30 continuous days after September 10, 2001;
- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under the eligibility criteria listed above.

More details on the on the Yellow Ribbon Program can be found on page 9.

Monthly Housing Stipend

As an eligible veteran or member of the National Guard or Selected Reserve you may receive a monthly housing allowance (living stipend) based on the zip code of the location of the school you are attending – not your home zip code. This stipend currently averages \$1,200 a month, but can run as high as \$2,700.

This stipend is based on the DoD's Basic Allowance for Housing (BAH) for an E-5 with dependents. This stipend does not require students to live on campus.

NOTE: Servicemembers currently on active duty and veterans (and eligible family members) taking courses on a half-time or less basis do not qualify for the monthly housing stipend.

Book and Supply Stipend

You may receive an annual book stipend of up to \$1,000 if you are a veteran or member of the Guard or Selected Reserve. This stipend will be paid at the beginning of each term. It is paid proportionately based on the number of credits taken by each student at \$41 per credit hour.

NOTE: Servicemembers currently on active duty are not eligible for the book stipend.

One-Time Relocation Allowance

You may also receive a one-time rural relocation benefit payment of \$500.00 to help cover the cost of relocating from a rural location to attend school.

To qualify you must:

- Be an otherwise eligible veteran.
- Reside in a county with 6 persons or less per square mile (as determined by the most recent decennial census) and:
- Either physically relocate at least 500 miles to attend an educational institution

or

- Travel by air to physically attend an educational institution if no other land-based transportation exists.



Benefit Transferability

The Department of Defense is authorized to allow individuals who, on or after August 1, 2009, have served at least 6 years in the Armed Forces and who agree to serve at least another 4 years in the Armed Forces to transfer unused entitlement to their spouse. Once the member has reached their 10-year anniversary they may choose to transfer the benefit to any dependent(s) (spouse, children). The DoD may, by regulation, impose additional eligibility requirements and limit the number of months transferable to not less than 18 months.

NOTE: DoD has developed regulations and will provide VA with your eligibility information before the VA makes payments under this provision. The ability to transfer benefits is limited to those currently serving in the military with some limited provisions for those retiring over the next few years.

More details on the on transferring GI Bill benefits can be found on page 11.

Other Benefits

In addition to the tuition, fees, housing, and relocation benefits, you may also qualify for a one-time reimbursement of up to \$2,000 for a certification or licensing exam, work-study programs, and \$100 a month for tutorial assistance.

Eligibility Criteria for Post-9/11 GI Bill Benefits

You are eligible if you served a minimum of 90 days on active duty after September 10, 2001. This covers active duty served as a member of the Armed Forces or as a result of a call or order to active duty from a reserve component (National Guard and Reserve) under certain sections of title 10.

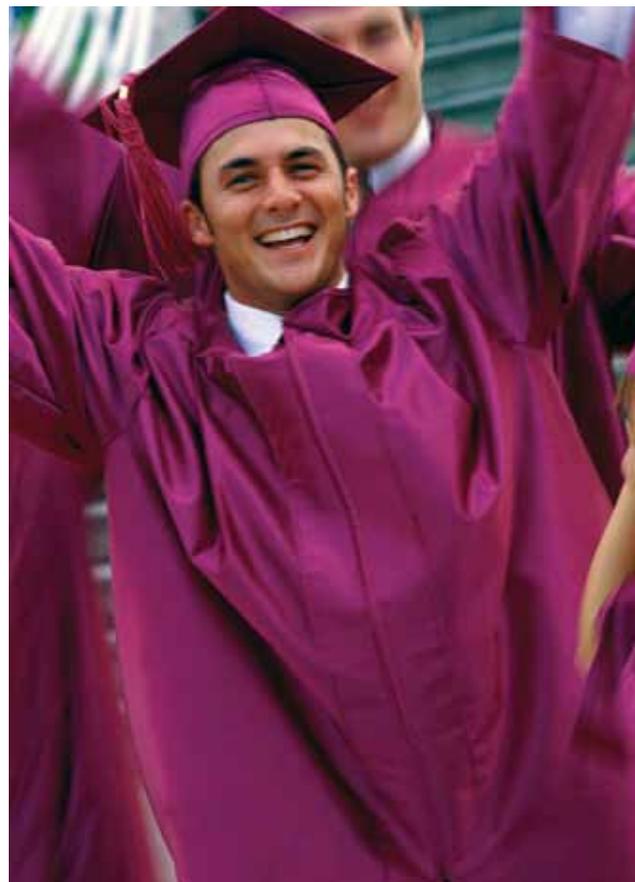
However, some periods of active duty service are excluded. Periods of service under the following do not count toward qualification for the Post 9/11 GI Bill:

- Active Guard Reserve (AGR) under Title 32;
- ROTC under 10 U.S.C. 2107(b);
- Service academy contract period;
- Service terminated due to defective enlistment agreement;
- Service used for loan repayment; *and*
- Selected reserve service used to establish eligibility under the Montgomery GI Bill (MGIB chapter 30), MGIB for Selected Reserve (MGIB-SR Chapter 1606), or the Reserve Education Assistance Program (REAP chapter 1607).

Further Details from the VA:

At a minimum, you must have served at least 30 days of continuous active duty service after September 10, 2001 and be discharged due to a service-connected disability, or served an aggregate of 90 days of active duty service after September 10, 2001, and:

- Be honorably discharged from Armed Forces; *or*
- Be released from Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; *or*
- Be released from the Armed Forces with service characterized as honorable for further service in a reserve component; *or*
- Be discharged or released from Armed Forces for:
 - EPTS (Existed Prior to Service)
 - HDSP (Hardship) *or*
 - CIWD (Condition Interfered with Duty); *or*
- Continue to be on active duty.



Post 9/11 GI Bill Benefit Tiers

All Post 9/11 GI Bill benefit payments are based on the amount of creditable active-duty service each veteran has since Sept. 10, 2001. If you are an active-duty, National Guard, Selected Reserve member, or veterans who has served on active-duty for 90 or more days since Sept. 10, 2001 the following table applies:

Post-9/11 Service	Percentage of Maximum Amount Payable
At least 36 cumulative months (Includes Entry Level or Skills Training time)	100%
At least 30 continuous days on active duty and discharged due to service-connected disability (Includes Entry Level or Skills Training time)	100%
At least 30 cumulative months (Includes Entry Level or Skills Training time)	90%
At least 24 cumulative months (Cannot include Entry Level or Skills Training time)	80%
At least 18 cumulative months (Cannot include Entry Level or Skills Training time)	70%
At least 12 cumulative months (Cannot include Entry Level or Skills Training time)	60%
At least 6 cumulative months (Cannot include Entry Level or Skills Training time)	50%
90 aggregate days (Cannot include Entry Level or Skills Training time)	40%

Table 2.0

Finding Your New Tuition and Fee Rate

The following four steps will help you find your Post-9/11 GI Bill tuition and fee payment rates based on your school's home state.

Tip:

Be sure to call 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Education Benefits Counselor for specific guidance on your best benefits option.

Unlike the Montgomery GI Bill, the Post-9/11 GI Bill requires the Department of Veterans Affairs to pay your tuition and fees directly to the school. This payment rate is capped at the tuition and fees rate for the most expensive in-state public college undergraduate tuition and fees for the state of enrollment.

There are four steps to determining how much of your tuition and fees will be covered by the Post-9/11 GI Bill:

1. Determine your Post 9/11-GI Bill entitlement percentage (see table above) - This is based on the number of months you have served on active duty since Sept. 11, 2001.
2. Determine the maximum amount the VA will pay based on the in-state tuition rate for your school's state - See the Maximum In-state Tuition & Fees table below.
3. Ask your school about their per credit hour tuition and per term fees.
4. Multiply the maximum in-state tuition & fees by your Post-9/11 entitlement percentage (found in the table on the previous page) and compare this to your school's tuition and fees. If your entitlement is equal to or more than the schools tuition and fees then you are covered – there is no refund of the difference.



If your entitlement is less than the school's tuition and fees you will be responsible to fund the difference.*

*It is important to note that many schools can choose to participate in the "Yellow-Ribbon" program in which all or part of the difference will be covered by the school and the Department of Veterans Affairs. Be sure to ask your school if they are planning to participate in the program.

More details on the on the Yellow Ribbon Program can be found on page 9.

2008-2009 Sample Maximum In-State Tuition & Fee Payment Rates

Note: The Department of Veterans Affairs will post a 2009-2010 academic year tuition and fees guide by August 1, 2009.

<i>State</i>	<i>Maximum Charge per Credit Hour</i>	<i>Maximum Total Fees per Term</i>	<i>State</i>	<i>Maximum Charge per Credit Hour</i>	<i>Maximum Total Fees per Term</i>
Alabama	\$243.00	\$12,612.00	Montana	\$205.40	\$1,414.45
Alaska	\$151.00	\$13,419.00	Nebraska	\$227.75	\$1,574.25
Arizona	\$490.14	\$127.00	Nevada	\$136.00	\$2,766.00
Arkansas	\$167.00	\$751.46	New Hampshire	\$933.00	\$4,768.00
California	\$0.00	\$6,586.54	New Jersey	\$437.50	\$5,102.00
Colorado	\$419.00	\$43,035.00	New Mexico	\$201.40	\$10,600.00
Connecticut	\$486.00	\$1,946.00	New York	\$970.00	\$3,457.00
Delaware	\$590.00	\$665.00	North Carolina	\$482.50	\$2,045.50
D.C.	\$105.00	\$657.00	North Dakota	\$219.84	\$6,762.12
Florida	\$682.23	\$3,172.86	Ohio	\$477.00	\$12,280.00
Guam	\$173.00	\$414.00	Oklahoma	\$151.00	\$11,508.30
Georgia	\$203.00	\$15,401.00	Oregon	\$407.00	\$42,828.00
Hawaii	\$248.00	\$1,163.70	Pennsylvania	\$700.00	\$8,205.00
Idaho	\$238.00	\$2,233.70	Puerto Rico	\$85.00	\$525.00
Illinois	\$558.08	\$5,126.50	Rhode Island	\$311.00	\$3,112.00
Indiana	\$230.05	\$11,415.00	South Carolina	\$460.00	\$4,151.50
Iowa	\$324.25	\$11,817.00	South Dakota	\$93.40	\$4,748.31
Kansas	\$369.50	\$3,436.00	Tennessee	\$227.00	\$12,232.00
Kentucky	\$295.00	\$1,830.00	Texas	\$1,333.00	\$12,130.00
Louisiana	\$410.50	\$2,541.70	Utah	\$488.75	\$2,176.28
Maine	\$312.50	\$4,655.00	Vermont	\$460.00	\$2,203.00
Maryland	\$458.13	\$1,107.00	Virgin Islands	\$120.00	\$563.00
Massachusetts	\$71.50	\$5,939.50	Virginia	\$313.00	\$3,660.00
Michigan	\$953.00	\$18,421.00	Washington	\$336.00	\$4,080.00
Minnesota	\$326.92	\$4,359.28	West Virginia	\$256.00	\$1,592.00
Mississippi	\$449.00	\$470.00	Wisconsin	\$663.00	\$30,979.00
Missouri	\$253.00	\$1,622.41	Wyoming	\$94.00	\$1,314.63

Table 3.0

Information for foreign schools will be posted at a later date.

The Yellow Ribbon Program Explained

The Yellow Ribbon Program is a provision of the Post 9/11 Veterans Educational Assistance Act of 2008. The program is designed to help students avoid up to 100 percent of their out-of-pocket tuition and fees associated with education programs that may exceed the Post 9/11 GI Bill tuition benefit, which will only pay up to the highest public in-state undergraduate tuition.

Tip:

Only the VA can answer your specific GI Bill benefit questions. Call 1-888-GIBILL-1 to get personalized information and support. Be sure to note the name of the VA representative along with the time and date you called. This may be helpful if any issues arise which require making claim appeals to the VA.

If you are attending a private college, graduate school or attending in a non-resident status and that school is a Yellow Ribbon participating school, additional funds may be available for your education program without an additional charge to your entitlement. Like the other Post 9/11 GI Bill programs, Yellow Ribbon benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

To qualify to receive the Yellow Ribbon benefits you must meet the following criteria:

- Served an aggregate period of active duty after September 10, 2001, of at least 36 months;
- Were honorably discharged from active duty for a service connected disability and they served 30 continuous days after September 10, 2001; *or*
- Are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under the eligibility criteria listed above.

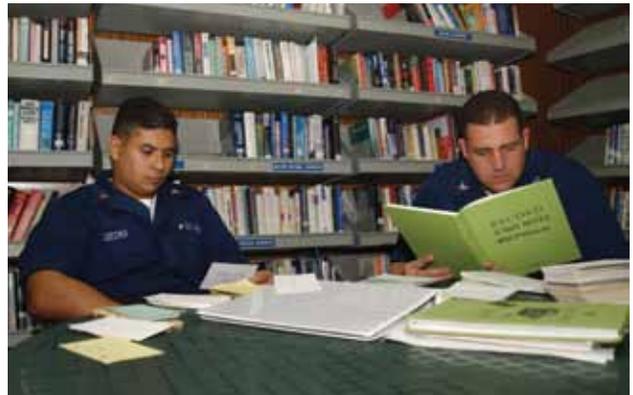
Students may search for institutions that have expressed interest in participation in the Yellow Ribbon Program on the VA GI Bill website at www.GIBILL.va.gov.

More Program Details

The Yellow Ribbon program allows institutions of higher learning (degree granting colleges and universities) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. Participating schools can waive up to 50 percent of those expenses and VA will match the same amount as the institution.

The Institution of Higher Learning (college or university) must agree to:

- Provide contributions to eligible individuals who apply for the Yellow Ribbon Program on a first-come first-served basis, regardless of the rate at which the individual is pursuing training in any given academic year;
- Provide contributions during the current academic year and all subsequent academic years in which the student maintains satisfactory progress, conduct, and attendance;
- Make contributions toward the program on behalf of the individual in the form of a waiver;
- Choose the percentage that will be waived and waive the same percentage (up to 50 percent) of established charges that exceed the in-State maximum for each student eligible;
- State the maximum number of individuals for whom contributions will be made in any given academic year.



Note: Only the VA can answer your specific GI Bill benefit questions. Call 1-888-GIBILL-1 to get personalized information and support.

Post-9/11 GI Bill Transferability Explained

In addition to the very generous post-service education benefit offered by the Post-9/11 GI Bill, a special provision now allows career-minded servicemembers the opportunity to share their education benefits with immediate family members.

The rules for Post-9/11 GI Bill transferability are in the final stages. The following represents proposed Department of Defense policy and is subject to change.

Eligible Servicemembers

If you are a member of the Armed Forces (active duty or National Guard, Selected Reserve, officer or enlisted) on or after August 1, 2009, and you are eligible for the Post-9/11 GI Bill, and:

- Have at least 6 years of service in the Armed Forces on the date of election and agree to serve 4 additional years in the Armed Forces from the date of election.
- Have 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 4 additional years, and agree to serve for the maximum amount of time allowed by such policy or statute, or
- Are or become retirement eligible during the period from August 1, 2009, through August 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.
- Special situations for military retirees:
 - If you are eligible for retirement on August 1, 2009, no additional service is required.
 - If you have an approved retirement date after August 1, 2009, and before July 1, 2010, no additional service is required.
 - If you are eligible for retirement after August 1, 2009, and before August 1, 2010, 1 year of additional service after approval of transfer is required.
 - If you are eligible for retirement on or after August 1, 2010, and before August 1, 2011, 2 years of additional service after approval of transfer are required.
 - If you are eligible for retirement on or after August 1, 2011, and before August 1, 2012, 3 years of additional service after approval of transfer required.

Eligible Family Members

If you are approved to transfer an entitlement to educational assistance under this section you may transfer all or part of your entitlement to:

- Your spouse.
- One or more of your 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.

The Nature of Transferred Benefits

As an eligible servicemember you may transfer up to the total months of unused Post-9/11 GI Bill benefits, or the entire 36 months if you have not used any of your benefits.

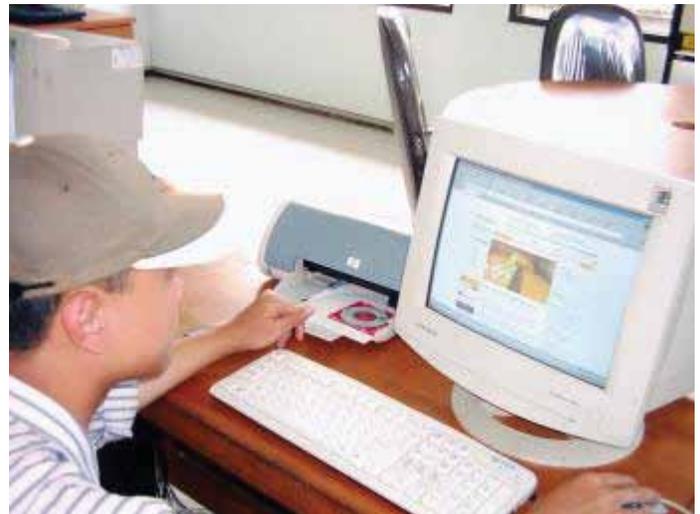
Family members use of transferred educational benefits is subject to the following rules:

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.



Source: Department of Defense

Applying for Transferring Benefits

The DoD's Post-9/11 GI Bill Transferability application process and directions can be found online at http://www.defenselink.mil/home/features/2009/0409_gibill/. If you need assistance you should contact your unit's education services office, Navy College representative, family services office or career counselor, to get more information or request assistance with transferring your Post-9/11 GI Bill benefits to a family member.

Post-9/11 Transferee Benefits At-a-Glance – What They'll Get

The following table offers a quick overview of the Post-9/11 GI Bill benefits for those who receive transferred benefits and meet the basic eligibility qualifications listed above.

If You Are:	You Qualify for:	Tuition and Fees	Monthly Housing Stipend	Book Stipend	Certification Exams	Tutorial Assistance
A Spouse of an Active Duty Member	✓				✓	✓
A Spouse of a Guard or Reserve Member	✓	✓	✓	✓	✓	✓
A Spouse of Veteran	✓	✓	✓	✓	✓	✓
A Child of an Active Duty Member	✓	✓	✓	✓	✓	✓
A Child of a Guard or Reserve Member	✓	✓	✓	✓	✓	✓
A Child of Veteran	✓	✓	✓	✓	✓	✓

Table 4.0

Guidance for Choosing Between GI Bill Programs

If you are eligible for the Post 9/11 GI Bill and any other GI Bill benefits such as the Montgomery GI Bill (for active-duty), the MGIB for Selective Reserve, and the Reserve Education Assistance Program (REAP) and you have not yet applied for VA education benefits you will be required to make an irrevocable choice between GI Bill programs.

If you are currently using GI Bill benefits under the MGIB, MGIB-SR, or REAP you have the option to switch to the new Post-9/11 GI Bill. However, if you change schools or education programs at some point in the future you will be required to make a choice.

The VA began taking applications for the new Post-9/11 GI Bill on May 1, 2009. From this point forward the choice you make is irrevocable.

There are many things to consider before choosing which benefit you wish to receive and whether or not to participate in the Active-Duty or Reserve GI Bill programs. The following section covers some of the more important factors you need to consider.

Compare the Types of Training Covered

There are several types of training that can be taken using your Montgomery GI Bill benefits. These include college (undergraduate, graduate), certificate programs, on-the-job training, apprenticeship training, flight training, and non-college degree courses. However the Post-9/11 GI Bill can **only** be used for programs taken at a degree-granting college or university (Institute of Higher Learning).

If you switch training programs and you have eligibility under more than one type of GI Bill you may be able to change which GI Bill you draw depending on your eligibility.

For example: You have eligibility under the Post 9/11 GI Bill and the Selected Reserve GI Bill. You can get a degree in electrical engineering under the Post-9/11 GI Bill at a community college; then you can enroll in an apprenticeship program with the electrician's union under the Selected Reserve GI Bill to receive journeyman certification.

Compare the Payment Rates Under Each Program

The amount of benefits and the money you will receive is an important factor to consider before selecting a benefit. While you may think you will receive more money under the Post-9/11 GI Bill, it may not be the case. So read the following carefully.

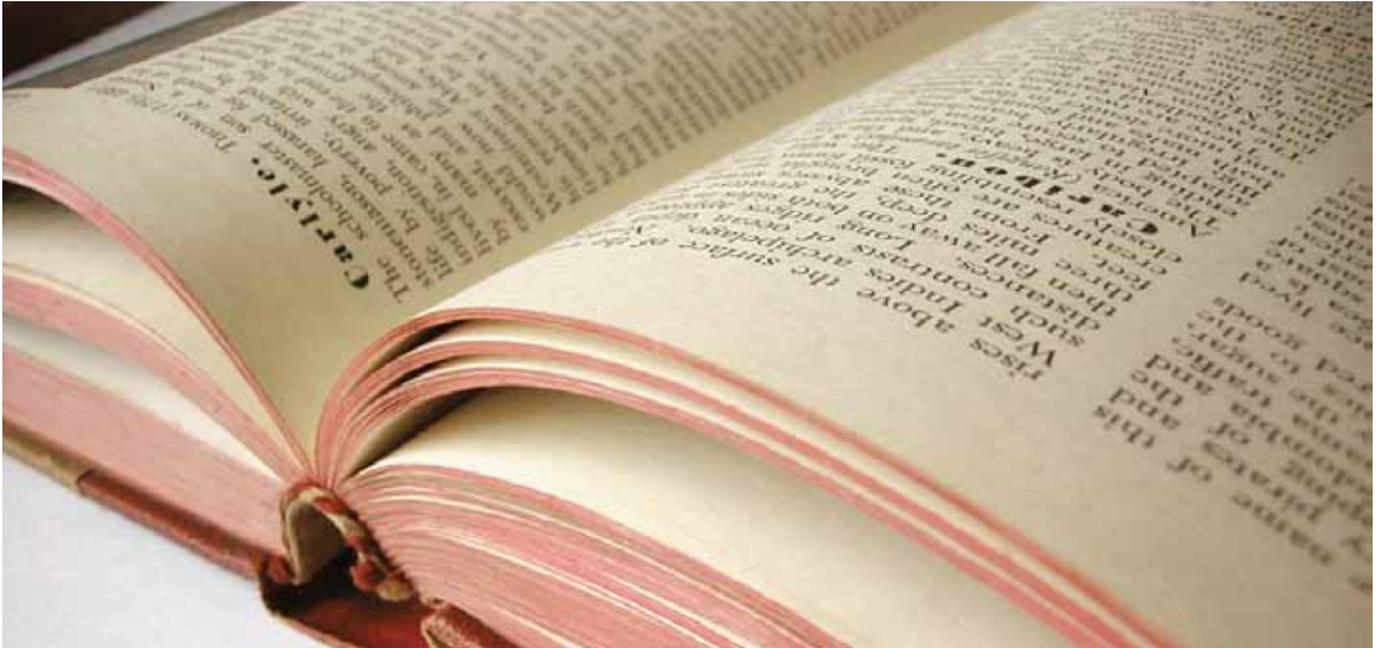
Under the Post-9/11 GI Bill you may receive:

- A tuition and fees payment (paid directly to the school) not to exceed the tuition & fees at the most expensive state Institution of Higher Learning (IHL)
- A monthly housing stipend based on the Basic Allowance for Housing (BAH) for an E-5 with dependents. This amount is based on the ZIP code of the location of the school you are attending. The average BAH rate is \$1200.
- An annual book stipend of \$1,000 paid proportionately based on enrollment
- A one-time rural benefit payment of \$500.00 if you reside in a county with 6 persons or less per square mile (as determined by the most recent decennial census) and:
 1. either physically relocate at least 500 miles to attend an educational institution
or
 2. travel by air to physically attend an educational institution if no other land-based transportation exists.

NOTE: Post-9/11 benefits are paid on a percentage basis, which is determined by your length of active duty service since Sept. 11, 2001. (See the Table 2.0 on page 7)

Under all other GI Bill programs:

- You will receive a monthly payment at a rate set by Congress that does not vary based on your expenses. For a full-time student using the Montgomery GI Bill for active duty this comes to **\$1,321 a month**. This payment is paid to you, the student, making it your responsibility to pay the tuition and fees to school.



Other Factors to Consider

- In some locations the costs of college and housing (which you would receive payment for under the Post-9/11 GI Bill) are less than the payment you would receive under the Montgomery GI Bill.
- The tuition payment rates under the Post-9/11 may not be adequate to cover the higher cost of online, private schools and post-graduate studies.
- You may extend your benefits by 12 months if you exhaust your MGIB benefits before switching to the Post 9/11 GI Bill.
- In some states veterans do not have to pay tuition at selected state colleges. The Post-9/11 GI Bill may then pay only the housing benefit and the book stipend. (Since you have no tuition costs the Post-9/11 GI Bill will not pay the college any tuition.) Your payments under other GI Bill programs such as the Active-Duty GI Bill may be higher in these cases.
- If you are eligible for the Navy, Army or Marine Corps College Fund (enlistment Incentive programs) under MGIB and MGIB-SR programs you may receive your college fund as before, unless you are attending classes at half-time or less.
- If you participated in the \$600 buy-up under the Montgomery GI Bill or REAP you will not receive that additional benefit under the Post 9/11 GI Bill.
- The Post-9/11 GI Bill payment is based on the amount of service completed after September 10, 2001. Your tuition & fees payment, housing allowance, and book stipend are all based on this percentage. You will receive a larger benefit if you served more active duty or mobilization time.

More guidance on making this decision can be found at the VA GI Bill website at www.GIBILL.va.gov or by calling 1-888-GIBILL-1. Be sure to note the time, date, and name of the VA representative for future reference.

Frequently Asked Post-9/11 GI Bill Questions

The following are the most frequently asked questions concerning the Post 9/11 GI Bill. The answers given have been derived from interviews and VA documentation. However, many questions remain, and much is still to be determined.

Tip:

The Department of Veterans Affairs is the only resource that can answer your personal and specific GI Bill entitlement questions. Call 1-888-GIBILL-1.

Here are the Top Post-9/11 GI Bill Frequently Asked Questions, you can find the answers below.

1. Is this new benefit retroactive to Sept. 11, 2001?
2. Is there a limit to the benefits if I go to school half-time?
3. I am on active duty, is there a limit to my benefits?
4. I was promised the College Fund when I joined, will I still get the extra benefit?
5. Will I get the additional benefit I was promised under the \$600 Buy-Up program?
6. Will my \$1,200 enrollment fee be refunded?
7. Does the Post 9/11 GI Bill have an expiration date?
8. Are there stipulations to my eligibility?
9. Am I limited to 36 Months of benefits with the Post 9/11 GI Bill?
10. What types of education programs are approved for the new Post 9/11 GI Bill?
11. Will I be able to switch back and forth between the MGIB and Post 9/11 GI Bill?

1. Question: Is this benefit retroactive?

Answer: No. The Post 9/11 GI Bill will only cover classes and programs completed after July 31, 2009.

NOTE: The Department of Veterans Affairs is currently NOT accepting applications for the Post-9/11 GI Bill.

2. Question: Is there a limit to the benefits if I go to school half-time?

Answer: Yes, if you attend training at half time or less you are not eligible for the monthly housing stipend. You are eligible for an appropriately reduced stipend for books. The amount of educational assistance payable is the applicable percentage at a rate the lesser of:

- Established charges; *or*
- Highest amount of established charges regularly charged in-State undergraduate students for full-time pursuit at an in-State public college or university.

3. Question: I am on active duty, is there a limit to my benefits?

Answer: Yes, active duty members are not eligible for the monthly housing stipend or for the book stipend. The amount of educational assistance payable is the lesser of the:

- Established charges;
or
- The Top-up amount not covered by military tuition assistance.



4. Question: I was promised the College Fund when I joined, will I still get that extra benefit?

Answer: Yes, individuals eligible for a kicker (College Fund, Reserve Kicker) will remain eligible for such kicker under the Post 9/11

GI Bill. If eligible, you will be paid the kicker each month as an increase to your housing stipend, even on active duty. Although as an active duty servicemember, or a veterans training at half time or less, or you are pursuing distance learning, you will receive your monthly kicker payment.

5. Question: I elected to make additional contributions under the “Buy-Up” program; will I get the additional benefit?

Answer: No, you will not receive an increased amount for additional contributions (\$600 buy-up) paid under chapters 30 or 1607 and you will not be refunded this amount under the Post 9/11 GI Bill.

6. Question: Will my \$1,200 enrollment fee be refunded?

Answer: Yes, MGIB (Chapter 30) contributions (excluding \$600 buy-up) will be refunded at a proportional amount [based on the number of months remaining under MGIB at time of Post 9/11 GI Bill (Chapter 33) election] of the basic \$1200 contribution. This refund will be included in the last monthly stipend payment when chapter 33 entitlement exhausts. Individuals who do not exhaust entitlement under chapter 33 will not receive a refund of contributions paid under MGIB.

7. Question: Does the Post 9/11 GI Bill have an expiration date?

Answer: Yes, your eligibility to use the Post 9/11 GI Bill benefits expires 15 years from the date of the last discharge or release from active duty of at least 90 consecutive days.

8. Question: Are there stipulations to my eligibility?

Answer: Yes, in order to retain eligibility, after meeting the previously listed service requirements, you must:

- Be honorably discharged from Armed Forces; *or*
- Be released from Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; *or*

- Be released from Armed Forces with service characterized as honorable for further service in a reserve component; *or*
- Be discharged or released from Armed Forces for—
 - A medical condition which existed prior to service (EPTS),
 - Hardship (HDSP), *or*
 - A condition which interfered with duty (CIWD); *or*
- Continue on active duty.

9. Question: Am I limited to 36 months of benefits with the Post 9/11 GI Bill?

Answer: Yes, like the MGIB you are generally entitled to 36 months of educational assistance. You may not receive benefits under more than one VA education program at the same time.

If you are entitled to more than one GI Bill program you may be eligible for a maximum of 48 months of entitlement when using benefits under two or more GI Bill programs. To get this extension you must exhaust all 36 months of the MGIB before applying for the Post-9/11 GI Bill.

Normally, your months of entitlement under the Post-9/11 GI Bill will be equal to the number of months of entitlement you have remaining under the MGIB-AD. However, if you use all of your MGIB-AD benefits, then you may be entitled to a maximum of 12 additional months of benefits under the Post-9/11 GI Bill. [Giving you a total of 48 months of education benefits]

Many veterans don't realize this means they may actually be better off to use up their MGIB before applying for the Post-9/11 GI Bill.

10. Question: What types of education programs are approved for the new Post 9/11 GI Bill?

Answer: The Post 9/11 GI Bill differs in some ways from the MGIB when it comes to the types of programs that can be used. Under the Post 9/11 GI Bill you may receive educational and training assistance for any program of education that is approved under MGIB (chapter 30) and offered by a college or university. This includes vocational training programs that are offered by accredited colleges and universities only.

However, if you were previously eligible for the MGIB, MGIB-SR (1606), or REAP (1607), you may continue to receive educational assistance for MGIB approved programs not offered by colleges and universities (i.e. flight, correspondence, APP/OJT, preparatory courses, and national tests).

11. Question: Will I be able to switch back and forth between the MGIB and Post 9/11 GI Bill?

Answer: No, in simple terms, you will no longer be eligible under the MGIB or other programs, after you elect to switch to the Post 9/11 GI Bill (Chapter 33). Any contributions being made under MGIB (Chapter 30) will cease the month following the election.

As noted above — if you are eligible under the MGIB, MGIB-SR, or REAP and you elect to participate in the Post 9/11 GI Bill, you may use benefits under the MGIB, MGIB-SR, or REAP, if the type of educational assistance (flight, correspondence, APP/OJT, preparatory courses, and national tests) you wish to pursue is not available under chapter 33.

Helpful GI Bill Related Links:

[Post-9/11 GI Bill Calculator](http://www.military.com/gi-bill-calculator/)

<http://www.military.com/gi-bill-calculator/>

[New Post-9/11 FAQs](http://www.military.com/money-for-school/gi-bill/20-top-faq-for-new-gi-bill)

<http://www.military.com/money-for-school/gi-bill/20-top-faq-for-new-gi-bill>

[Yellow Ribbon Program Overview](http://www.military.com/money-for-school/gi-bill/yellow-ribbon-program-explained)

<http://www.military.com/money-for-school/gi-bill/yellow-ribbon-program-explained>

[Guide to Choosing the Right GI Bill](http://www.military.com/money-for-school/gi-bill/guidance-for-choosing-between-gi-bill-programs)

<http://www.military.com/money-for-school/gi-bill/guidance-for-choosing-between-gi-bill-programs>

[Find Your State's Tuition and Fee Payment Rate](http://www.military.com/money-for-school/gi-bill/find-your-new-gi-bill-tuition-and-fee-rate)

<http://www.military.com/money-for-school/gi-bill/find-your-new-gi-bill-tuition-and-fee-rate>

[GI Bill Transferability Fact Sheet](http://www.military.com/money-for-school/gi-bill/post-911-gi-bill-transferability-fact-sheet)

<http://www.military.com/money-for-school/gi-bill/post-911-gi-bill-transferability-fact-sheet>

[Military Education Blog](http://military-education.military.com/)

<http://military-education.military.com/>

[Military.com Education Center](http://www.military.com/education-home/)

<http://www.military.com/education-home/>

[VA GI Bill Website](http://www.gibill.va.gov/)

<http://www.gibill.va.gov/>

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