



VA EDUCATION BENEFITS



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WHAT EDUCATIONAL BENEFITS ARE OFFERED BY THE VA?

Before June 2008, the only GI Bill available to service members was the Montgomery GI Bill. In June 2008, the post-9/11 Veterans Education Act was passed. The post-9/11 GI Bill was specifically designed to benefit individuals who have served on active duty on or after September 11, 2001. Individuals who served before September 11, 2001 are still eligible for the benefits provided by the Montgomery GI Bill. The VA website at <http://www.benefits.va.gov/gibill/> can provide you with comprehensive information.

ELIGIBILITY REQUIREMENTS

Montgomery GI Bill: the Montgomery GI Bill program is open to all service members who entered active duty after June 30, 1985 and receive an honorable discharge. Under the Montgomery GI Bill, the service member must have elected to participate in the program when he or she first came on active duty. If the service member elected to participate, his or her military pay was automatically reduced by \$100 a month for the first 12 months of active duty service. Thus, the service member contributed a total of \$1,200 into the GI Bill program until the payments stopped. In addition, the service member was obligated to serve on active duty for at least three years to qualify for the maximum benefits (or two years of active duty followed by four years of Reserve duty). Eligibility, however, may also exist through other programs, so check with the VA to determine your eligibility. Also, members may be eligible to increase their benefits through the “buy-up” program with an additional \$600 contribution.

Post-9/11 GI Bill: the post-9/11 GI Bill expands many of the eligibility requirements and benefits available under the Montgomery GI Bill. In order to be eligible, the service member must have served at least 30 days of continuous active duty 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 the Armed Forces;
- Be released from the 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;
- Be released from the Armed Forces with service characterized as honorable for further service in a reserve component;
- Be discharged or released from the Armed Forces for:
 - EPTS (Existed Prior to Service)
 - HDSP (Hardship)
 - CIWD (Condition Interfered with Duty); or
- Continue to be on active duty.

Unlike the Montgomery GI Bill, there is no buy-in requirement for the post-9/11 GI Bill. If the service member meets the requirements for the Post-9/11 GI Bill, then he or she may elect to receive benefits.

WHAT BENEFITS ARE AVAILABLE UNDER THE GI BILL PROGRAMS?

Montgomery GI Bill: The Montgomery GI Bill will provide an eligible recipient at least 36 months of benefits depending on how many educational credits the student is taking at the time. The benefits will be paid directly to the recipient if the recipient is enrolled full or part-time in an educational program. “Educational program” generally means college courses, vocational courses, adult learning classes, etc.

Post-9/11 GI Bill: The new post-9/11 GI Bill will also pay up to 36 months of benefits. The service member is entitled to a percentage of benefits, as determined by the length of active duty service, of the following:

- Amount of tuition and fees charged, not to exceed the most expensive in-state public institution of higher education (paid to school);
- Monthly housing allowance equal to the basic allowance for housing (BAH) amount payable to a military E-5 with dependents, in same zip code as school (paid to service member);
- Yearly books and supplies stipend of up to \$1000 per year (paid to service member); and
- A one-time payment of \$500 may be payable to certain individuals relocating from highly rural areas (paid to service member).

Individuals must serve an aggregate period of active duty after September 10, 2001, of:

Member Serves	Percentage of Maximum Benefit Payable
At least 36 months	100
At least 30 continuous days on active duty and must be discharged due to service-connected disability	100
At least 30 months, but less than 36 months	90
At least 24 months, but less than 30 months	80
At least 18 months, but less than 24 months	70
At least 12 months, but less than 18 months	60
At least 06 months, but less than 12 months	50
At least 90 days, but less than 06 months	40

HOW MUCH WILL I BE ABLE TO RECEIVE?

Visit <http://www.department-of-veterans-affairs.github.io/gi-bill-comparison-tool/> to calculate exactly what funds are available to you. This tool allows you to select the GI benefits you are thinking of using and to calculate the payout by academic institution you wish to attend.

WHEN CAN I USE MY GI BILL BENEFITS?

The Servicemember must normally use the benefits from the Montgomery GI Bill within 10 years from the date of discharge or release from active duty. The post-9/11 GI Bill allows the service member to use the benefits for 15 years from the date of discharge or release from active duty.

CAN I USE BOTH MONTGOMERY GI BILL AND POST 9/11 GI BILL BENEFITS?

You can receive benefits under either the MGIB or the Post 9/11 GI Bill. Once an individual has elected the Post 9/11 GI Bill, however, they become ineligible for any benefits under the Montgomery GI Bill. Additionally, any months of benefits received under the Montgomery GI Bill are deducted from Post 9/11 GI Bill benefits. (21 C.F.R. § 21.9550)

CAN I TRANSFER MY ENTITLEMENT TO MY DEPENDENTS?

The new GI Bill is transferable, wholly or partially, to family members: to a spouse, children, or any combination thereof after six years of active duty service with a commitment to serve an additional four years of active duty service.

RESOURCES

Department of Veterans Affairs

- Education Helpline: (888) 442-4551; www.gibill.va.gov
- *Federal Benefits for Veterans and Dependents* (2006), www1.va.gov/OPA/vadocs/current_benefits.asp