



## VA Educational Programs

**Montgomery GI Bill (MGIB)** benefits are available for service members to help with education and training costs. This guide includes the following topics:

- A MGIB (GI Bill Chapter 30) Benefit Overview
- Step-by-Step Application Instructions

Note: MGIB benefits differ greatly from the Post-9/11 GI Bill benefits. Your GI Bill can be used to pay for many different programs including the following:

College, Business Technical or Vocational Courses  
Distance Learning including Correspondence Courses  
Certification Tests  
Apprenticeship/Job Training (Veterans and Reserve Only)  
Flight Training

**The Montgomery GI Bill (Chapter 30)** is an education benefit worth over \$51K. This amount is based on the FY2012 monthly full-time student payment rate of \$1,473 multiplied by the 36-month limit. This "**payment rate**" automatically increases on the first of October each year. You get the annual increase no matter when you became eligible or begin using it.

The term "36 months of benefits" refers to academic months - time actually enrolled at the full-time rate of pursuit. This means you will have up to 8 semesters (four years) of traditional academic education.

**Note: Your actual benefits may be higher if you signed up for the Army, Navy or Marine Corps College Funds.**



## **MGIB Eligibility**

You qualify for the GI Bill if:

- You contribute \$100 a month for the first 12 months you are in active duty, or qualify under VEAP conversion.
- You have completed High School or have an equivalency certificate before you apply for benefits.
- You have served at least 2 years on active duty.

## **You're MGIB Payment Rate - How much you get.**

Your GI Bill monthly payment rate is determined by two factors: your student status (full time, half time, or part time) and your duty status. In most cases you would be considered a full time student if you are taking 12 or more credits per semester. If you are on active duty the GI Bill will only reimburse you for the actual tuition and expenses. But once you leave active duty service the GI Bill will pay the full payment rate no matter how much the tuition costs.

Click here to see the current [GI Bill payment rates](#).

**Note: Two-Year enlistees can qualify for a reduced GI Bill of \$1,196 a month for full-time students.**

## **When To Use The GI Bill**

If you are eligible for the GI Bill you can begin using your benefit after 2 years of service. In addition it is also important to know that the GI Bill has an expiration date. You have 10 years from your last discharge to use the GI Bill or lose it. That means that any benefit remaining after the tenth anniversary is lost and you will not be reimbursed for the \$1,200 initial contribution.

**Note: Only VA representatives can answer specific questions about your GI Bill account. You can reach them at 1-888-GIBILL-1.**



## **How to Apply - Step-by-Step Application Instructions**

Although the GI Bill application process can be time consuming it is relatively easy and worth the time invested. In most cases the process will take you 4 steps, or less!

**Step One** - Find a school that has VA approved training or education programs. Be sure to ask the admissions counselor if the school meets the requirements to use the GI Bill. You can use the Military.com School Finder to locate a school or institution that fits the bill.

**Note: Most regionally and nationally accredited colleges and universities have VA approved programs.**

**Step Two** - Complete the Application for Education Benefits, VA Form 22-1990. Your school's registrar's office usually has copies of the form on hand. If you are active duty you will need to have your Education Service Officer or Command representative complete and sign Section II of the VA Form 22-1990.

**Tip: You should speak to a counselor in your Voluntary Education Services Office to determine if you are eligible to participate in the GI-Bill Buy-up program before you start using your GI Bill. It could be worth up to an extra \$5,400 in benefits.**

**Step Three** - Send in your application. In most cases the school will take care of this step for you, by sending your application along with their paperwork to the nearest VA regional office. This will expedite the process. However if you have not found a school yet, you can still apply for your VA Eligibility Determination by mailing your completed VA Form 22-1990 to your VA Regional Processing Office.

Within 4-8 weeks you should receive a declaration of eligibility and a letter explaining your VA GI Bill benefits. Keep in mind that it is not uncommon to get a letter from the VA requesting more information. You will have to answer the Department of Veteran's Affairs requests to be determined eligible and complete the process.



**Step Four** - Once you begin receiving your benefit checks (Direct Deposit) you will have to complete the VA's **Web Automated Verification of Eligibility (WAVE)** process each month to continue to receive your monthly benefits payments.

The **WAVE** is a simple process that requires you to either log-on to the **VA WAVE** website or call their toll-free number at 1-888-GIBILL-1. It only takes a couple of minutes, but you will not get your monthly payment until you do.

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**The Post- 9/11 GI Bill** is a new education benefit program for individuals who served on active duty on or after 11 September 2001.

### **When Can I Receive Benefits under the Post-9/11 GI Bill?**

Post-9/11 GI Bill benefits are payable for training pursued on or after 1 August 2009. No payments can be made under this program for training pursued before that date.

### **Am I Eligible?**

- You may be eligible if you Served at least 90 aggregate days on active duty after 10 September 2001, and you are still on active duty or were honorably discharged from the active duty; **OR**
- Released from active duty and placed on the retired list or temporary disability retired list; **OR**
- Released from active duty and transferred to the Fleet Reserve or Fleet Marine Corps Reserve; **OR**

# You served, now let us serve you.



- Released from the active duty for further service in a reserve component of the Armed Forces.

You may also be eligible if you were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after 10 September 2001.

## **If I am eligible for the Montgomery GI 9/11, Montgomery GI Bill- Selected Reserve, or the Reserve Educational Assistance Program, am I eligible for the Post-SM1 GI Bill?**

- If, on August 1, 2009, you are eligible for one of the above programs and you qualify for the Post-9/11 GI Bill; you may make an irrevocable election to receive benefits under the Post-W11 GI Bill.
- Children of a member of the Armed Forces who died In the line of duty on or after 11 September 2001, may be eligible for Post 9/11 GI Bill under the John David Fly Scholarship. " Once you elect to receive benefits under the Post 9/11 GI Bill, you will no longer be eligible to receive benefits under the program from which you elected the Post-9/11 GI Bill.

Individuals serving an aggregate period of active duty after	Percentage of Maximum Benefit Payable
<b>At least 36 months</b>	<b>100%</b>
<b>At least 30 continuous days and discharged due to a service connected disability</b>	<b>100%</b>
<b>At least 30 months &lt; 36 months</b>	<b>90%</b>
<b>At least 24 months &lt; 30 months</b>	<b>80%</b>
<b>At least 18 months &lt; 24 months</b>	<b>70%</b>
<b>At least 12 months &lt; 18 months</b>	<b>60%</b>
<b>At least 06 months &lt; 12months</b>	<b>50%</b>
<b>At least 90 days &lt; 08 months</b>	<b>40%</b>

*\*NOTE – The housing allowance and books and supplies stipend are not payable to individuals on active duty. The housing allowance is not payable to those pursuing training at half time or less or to individuals enrolled in distance learning*

### **How many months of assistance can I receive?**

Generally, you may receive up to 36 months of entitlement under the Post-9/11 GI Bill.

### **How long am I eligible?**

You will be eligible for benefits for 15 years from your last period of active duty of at least 90 consecutive days. If you were released for a service-connected disability after at least 30 days of continuous service, you will also be eligible for benefits for 15 years.

You may receive benefits for any approved program offered by a school in the United States that is authorized to grant an associate (or higher) degree. Visit our website at [www.GIBILL.VA.GOV/GI Bill Info/programs.htm](http://www.GIBILL.VA.GOV/GI%20Bill%20Info/programs.htm) to verify that the program at your school, or the program at the school you would like to attend, is approved. You may also receive benefits for tutorial assistance or up to \$2,000 for the reimbursement of one licensing or certification test.

If you transferred to the Post-9/11 GI Bill from the Montgomery GI Bill – Active Duty, Montgomery GI Bill – Selected Reserves, or the Reserve Education Assistance Program, you may also receive Post-9/11 GI Bill benefits for flight training, apprenticeship or on-the-job training programs, and correspondence courses.

### **Can I transfer my entitlement to my dependents?**

If you are a member of the Armed Forces on August 1, 2009, the Department of Defense (DoD) may offer you the opportunity to transfer benefits to your spouse or dependent children. DoD and the military services will issue policy on entitlement to transferability in the coming months. Visit [www.GIBILL.VA.GOV](http://www.GIBILL.VA.GOV) for up-to-date information on this and other education benefits.



## **Survivors & Dependents Assistance (DEA)**

### **Summary of Benefits**

Beginning August 1, 2011, break (or interval pay) will no longer be payable under DEA except during periods your school is closed as a result of an Executive Order of the President or an emergency (such as a natural disaster or strike). For example, if your Fall term ends on December 15th and your Spring term begins January 10th, your

January housing allowance will cover 15 days in December and your February housing allowance will cover 21 days in January.

Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

## **Eligibility**

You must be the son, daughter, or spouse of:

- A veteran who died or is permanently and totally disabled as the result of a service connected disability. The disability must arise out of active service in the Armed Forces.
- A veteran who died from any cause while such permanent and total service-connected disability was in existence.
- A service member missing in action or captured in line of duty by a hostile force.
- A service member forcibly detained or interned in line of duty by a foreign government or power.
- A service member who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability and is likely to be discharged for that disability. This change is effective 23 December 2006.

## **Period of Eligibility**

If you are a son or daughter and wish to receive benefits for attending school or job training, you must be between the ages of 18 and 26. In certain instances, it is possible to begin before age 18 and to continue after age 26. Marriage is not a bar to this benefit. If you are in the Armed Forces, you may not receive this benefit while on active duty. To pursue training after military service, your discharge must not be under dishonorable conditions. VA can extend your period of eligibility by the number of months and days equal to the time spent on active duty. This extension cannot generally go beyond your 31st birthday, there are some exceptions.

If you are a spouse, benefits end 10 years from the date VA finds you eligible or from the date of death of the veteran. If the VA rated the veteran permanently and totally disabled with an effective date of 3 years from discharge a spouse will remain eligible for 20 years from the effective date of the rating. This change is effective October 10, 2008 and no benefits may be paid for any training taken prior to that date.

For surviving spouses (spouses of service members who died on active duty) benefits end 20 years from the date of death.

## How to Apply

You should make sure that your selected program is approved for VA training. If you are not clear on this point, VA will inform you and the school or company about the requirements.

Obtain and complete VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance. Send it to the VA regional office with jurisdiction over the State where you will train. If you are a son or daughter, under legal age, a parent or guardian must sign the application.

If you have started training, take your application to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send both forms to VA.

Section 301 of Public Law 109-461 adds a new category to the definition of "eligible person" for DEA benefits. The new category includes the spouse or child of a person who:

VA determines has a service-connected permanent and total disability; and at the time of VA's determination is a member of the Armed Forces who is hospitalized or receiving outpatient medical care, services, or treatment; and is likely to be discharged or released from service for this service-connected disability.

Persons eligible under this new provision may be eligible for DEA benefits effective December 23, 2006, the effective date of the law.

DEA provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service related condition. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Special Restorative Training is available to persons eligible for DEA benefits. The Department of Veterans Affairs may prescribe special restorative training where needed to overcome or lessen the effects of a physical or mental disability for the purpose of enabling an eligible person to pursue a program of education, special vocational program or other appropriate goal. Medical care and treatment or psychiatric treatments are not included.

Special Vocational Training is also available to persons eligible for DEA benefits. This type of program may be approved for an eligible person who is not in need of Special Restorative Training, but who requires such a program because of a mental or physical handicap.