VA

EDUCATION SERVICE
GI BILL PROGRAMS

Building Your Future With the GI Bill®

PART TWO: A GUIDE TO UNDERSTANDING YOUR BENEFITS

AUGUST 2024

The Department of Veterans Affairs (VA) offers education benefits to eligible Service members, Veterans and their dependents who wish to further their education and advance their career. Understanding the variety of education benefits available will help you determine the appropriate VA benefit based on your eligibility and goals. This guide is meant to provide details on supplemental programs and offer a way to compare your options. Furthermore, this guide encompasses information on additional grants, scholarships, state benefits and student loans, to give you a wholistic view of resources available at your fingertips. This guide, part two in a three-part series, is meant to assist future GI Bill beneficiaries, like you, in navigating the VA education benefits that can lead to a fulfilling career.

VA Education Benefits

VA Education Service administers five benefits programs to provide benefits and resources to help Service members, Veterans and their dependents or eligible family members achieve their education goals. These benefits include financial support for undergraduate and graduate degrees, non-college degree programs, licensing and certification tests, apprenticeships, on-the-job training and more.

You may be eligible for one or more of the following VA education benefit programs:*

- Post-9/11 GI Bill
- Montgomery GI Bill Active Duty (MGIB-AD)
- Montgomery GI Bill Selected Reserve (MGIB-SR)
- Survivors' and Dependents' Education Assistance (DEA) Program

If you pursue undergraduate and graduate degrees, you may be eligible for:

- Tutorial Assistance

If you want to train for a specific career, trade, or industry, you may be eligible for:

- Personalized Career Planning and Guidance
- Vocational/technical training and non-college degree programs
- On-the-job training and apprenticeships
- Entrepreneurship training
- Flight training
- Test fees
- Edith Nourse Rogers Science Technology Engineering Math (STEM) Scholarship

If you want to work while you study, your education benefits may help pay for:

- Co-op training
- Work study

If you want to take classes from home, your education benefits may help pay for:

- Correspondence training
- Independent and distance learning

**You may qualify for more than one education benefit; however, you cannot receive benefits under more than one program at a time and cannot exceed 48 months of entitlement.*

Annually, VA processes approximately 4 million education claims and distributes approximately $12B in education benefits to nearly 900,000 beneficiaries.

Post-9/11 GI Bill

The Post-9/11 GI Bill (Chapter 33) is the most frequently used VA education benefit. It provides up to 36 months of benefits to help pay for school or job training for Veterans, service members, survivors and dependents.

Your Post-9/11 GI Bill benefits may include financial support for school tuition, fees, books, supplies, and housing. You may also receive reimbursement for license or certification tests, national exams or assistance for apprenticeships or on-the-job-training. A one-time benefit to help you relocate from certain rural areas to attend school is also available.

Based on length of active service, you are entitled to a percentage of each type of benefit, up to 100% of the maximum benefit.

You may be eligible if you:

» Served at least 90 aggregate days of qualifying active service on or after September 11, 2001.

» Received a Purple Heart on or after September 11, 2001 and were honorably discharged after any amount of service.

» Served for at least 30 continuous days on or after September 11, 2001, and were honorably discharged with a service-connected disability.

» Are a spouse or dependent child using benefits transferred by a qualifying Veteran or Service member.

Your benefits expiration dates depend on when you were discharged from active duty. If your service ended before January 1, 2013, your Post-9/11 GI Bill benefits will expire 15 years after your last separation date from active service. If you do not use all of your benefits within 15 years, any remaining benefits will expire and will no longer be available. If your service ended on or after January 1, 2013, your benefits do not expire.

Some education benefits may be transferred to your spouse and child(ren) before leaving active duty. Learn more about transfer of benefits and learn more about Post-9/11 GI Bill benefits and apply for education benefits at VA.gov.

> *The GI Bill enabled my husband and I to go to school at the same time and not have to worry so much about finances… we could pursue our educations more vigorously and with less stress than we would have otherwise.*
>
> *— GI Bill Student and Military Spouse*

GI Bill Highlights

GI Bill Mission and Goals

- Expands opportunities for Veterans and eligible family members to pursue their academic goals.
- Enhances the nation's economic strength with innovative programs that support employment.
- Enriches lives by giving beneficiaries the tools they need to further their education that leads to a fulfilling career.

Signed into law in 2017, the Harry W. Colmery Veterans Educational Assistance Act greatly expands your Post-9/11 GI Bill benefits. The Act:

- Eliminates time limit for using benefits for Veterans discharged from Active Duty on or after January 1, 2013.
- Changes basis for Monthly Housing Allowance to the campus location GI Bill students attend the majority of their classes.
- Awards all Purple Heart Recipients the 100% education benefit level.
- Reduces amount of benefits used for licensing or certification exams.
- And more.

Benefits Rates
(effective August 1, 2020)

Benefits rates have increased for qualifying Veterans who served less than 12 months. Check VA.gov for the latest benefits rates.

There are also additional funding opportunities through the Rogers STEM Scholarship and the Yellow Ribbon Program, which has expanded eligibility requirements.

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 or received a Purple Heart	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 6 months, but less than 18 months	60%
At least 90 days, but less than 6 months	50%

Edith Nourse Rogers Science Technology Engineering and Math (Rogers STEM) Scholarship

The Rogers STEM Scholarship provides up to nine months of benefits (with a maximum of $30,000) to qualifying Veterans and Fry Scholars seeking an undergraduate STEM (Science, Technology, Engineering, and Math) degree or who have earned a STEM degree and are now seeking a teaching certificate. Priority is given to students who are entitled to 100% of Post-9/11 GI Bill benefits and those who require the most credit hours. Review the STEM Designated Degree Program List and apply on VA.gov.

Yellow Ribbon Program

The Yellow Ribbon program provides additional financial support if you are eligible at the 100% benefit level and attend a school where tuition and fees exceed the maximum Post-9/11 GI Bill benefit available by law. Service members, Fry Scholars, and Purple Heart recipients are also eligible for Yellow Ribbon. Check the Yellow Ribbon Search Tool to see if a school participates.

> *You have options, and they are good options ... I never would have been able to do any of this without the Post-9/11 GI Bill. Otherwise, I'd be stuck doing a 9-to-5 job, instead of following my dreams. That's possible because of the GI Bill.*
>
> *— GI Bill Student at Divers Institute of Technology*

Montgomery GI Bill Active Duty (MGIB-AD)

MGIB-AD, or Chapter 30, provides up to 36 months of financial assistance for educational pursuits, including college, vocational/technical training, correspondence courses, apprenticeships/on-the-job training, flight training, high-tech training, licensing and certification tests, entrepreneurship training courses, and national examinations. Generally, your MGIB-AD benefits are paid directly to you on a monthly basis.

You may be eligible for MGIB-AD benefits while you are on or after you separate from active duty. At a minimum, you must have a high school diploma or GED. To receive benefits after separating, you must have received an honorable discharge. You generally have 10 years from your last date of separation from active duty to use your MGIB-AD benefits.

Learn how you can use your MGIB-AD benefits and apply for education benefits at VA.gov.

Montgomery GI Bill Selected Reserve (MGIB-SR)

MGIB-SR, or Chapter 1606, provides up to 36 months of financial assistance for educational pursuits, including college, vocational/technical training, correspondence courses, apprenticeships/on-the-job training, flight training, high-tech training, licensing and certification tests, and national examinations. If you are a member of the Army, Navy, Air Force, Marine Corps or Coast Guard Reserve, Army National Guard, or Air National Guard, you may qualify for this program. Generally, your MGIB-SR benefits are paid directly to you on a monthly basis.

You may be eligible for MGIB-SR benefits if you have a 6-year obligation to serve in the Selected Reserve, complete your Initial Active Duty for Training, serve in a drilling unit and remain in good standing, and obtain a high school diploma or equivalency. The Guard and Reserves decide if you are eligible, while VA makes the payments for the program. Generally, your eligibility for MGIB-SR benefits ends on the day you leave the selected reserve.

Learn how you can use your MGIB-SR benefits

and apply for education benefits at VA.gov.

Survivors' and Dependents' Education Assistance (DEA) Program

DEA program, or Chapter 35, provides a monthly payment to help you cover the cost of a degree, certificate, correspondence, apprenticeships/ on-the-job training, correspondence courses and other programs. Individuals who first use DEA after August 1, 2018 qualify for a maximum of 36 months of entitlement. You may be eligible if you are the child or spouse of:

- A Veteran who died or is permanently and totally disabled due to a service-connected disability.
- A Veteran who died of any cause while such permanent and total service-connected disability existed.
- A service member who died during active military service.
- A service member missing in action or was captured in the line of duty by a hostile force.
- A service member forcibly detained or interned in the line of duty by a foreign entity.
- 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.

A child of a Veteran or service member can receive these benefits between the ages of 18-26. A spouse of a Veteran or service member can receive these benefits:

- Within 10 years from the date of the Veteran's death.
- For 20 years if VA rated the Veteran as permanently and totally disabled, with an effective date that is three years after discharge.
- Within 20 years from the date of death if the service member died on active duty.

Find more information on the DEA program at VA.gov.

A Comparison of Education Benefits Programs

Please note that this chart provides general information and exceptions may apply.

	Minimum Length of Service	Maximum Months of Benefits	Duration of Benefits	Benefits can Include
Post-9/11 GI Bill (Chapter 33)	90 days total active service after 9/10/01 or 30 days continuous if discharged for service-connected disability	36	Service ended on or after 1/1/2013: No expiration Service ended before 1/1/2013: 15 years from last day of active duty	Tuition, housing stipend, books & supplies, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance, rural relocation
MGIB-AD (Chapter 30)	2 years continuous enlistment (minimum duty varies by service date, branch, etc.)	36	Generally 10 years from last day of active duty	Degree training, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance
MGIB-SR (Chapter 1606)	6-year commitment after 6/30/85	36	Generally ends the day you leave Selected Reserve	Degree training, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance
DEA (Chapter 35)	Not applicable	36 or 45**	Spouse: 10 or 20 years depending on eligibility Child: Ages 18-26	Degree training, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance

***Note:** If you began using this program to pay for your school or training before August 1, 2018, you can get benefits for up to 45 months. If you began using the program on or after August 1, 2018, you can get benefits for up to 36 months.*

Check out the GI Bill Comparison Tool to learn about education programs and compare benefits by school.

VA

EDUCATION SERVICE
GI BILL PROGRAMS

Additional Resources

If your VA benefits do not fully cover all of your education expenses, additional resources may be available that can help bridge the gap.

Veteran Readiness and Employment (VR&E)

Veteran Readiness and Employment (VR&E) services can provide help with job training, employment accommodations, resume development, and job seeking skills coaching. If you're an eligible service member or Veteran with a service-connected disability, you can learn more on the VR&E Process page.

Personalized Career Planning and Guidance (PCPG)

VA's Personalized Career Planning and Guidance (PCPG)/Chapter 36 benefit offers enhanced career counseling, assessment, education planning, and guidance resources to achieve personal, career and education goals. PCPG is available to transitioning service members 6 months prior to separation, Veterans who have transitioned from active service in the last year, and any beneficiary eligible for a VA educational benefit. Learn more and apply for education and career counseling.

Grants & Scholarships

Scholarships offer additional funding to support your education based on academic achievement or other qualifications. Scholarships are usually school-specific, but some are offered nationally, and application processes will vary. You can research various grants and scholarships at your prospective school's website or check out types of scholarships.

State Benefits

Some states offer education benefits and/or scholarships for Veterans who are residents or planning to attend a state school. Contact your State's Veterans Affairs Office for more information.

Student Loans

Student loans can help cover the additional costs of pursuing an education. Federal and private loans are borrowed funds that you must repay with interest. Federal loans typically offer lower interest rates and more flexible repayment terms than private loans. You can learn more about your options using the Federal Student Loans Programs guide, visiting studentaid.gov and Department of Education's Financial Aid Shopping Sheet.

Invest in Your Future

Apply Today: Applying is the best way to determine your eligibility. To apply, visit VA.gov, your one-stop shop to learn about and apply for benefits. For further assistance, see the links below.

Resource	Link
VA Education Web Page	VA.gov/education
GI Bill Comparison Tool	VA.gov/gi-bill-comparison-tool/
Education Call Center	1-888-GI-BILL-1 (1-888-442-4551) (inside the U.S) 001-918-781-5678 (outside the U.S.)
Veterans Crisis Line	Dial 988 and press 1
VA Regional Office Location	VA.gov/find-locations
Web Enabled Approval Management System (WEAMS) Public	inquiry.vba.VA.gov/weamspub/buildSearchInstitutionCriteria.do

Now that you have a good understanding of VA education benefits, what's next? Part three in the Building Your Future with the GI Bill series offers "A Guide to Furthering Your Career" equipping you with resources you need to successfully transition from completing your education to pursuing your career goals.