



Department of
Veterans Affairs



Reserve Educational Assistance Program (REAP)

Summary of Educational
Benefits under the
Reserve Educational
Assistance Program

**Chapter 1607
Title 10, U. S. Code**

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INTRODUCTION

Congratulations on your military service to your country! This pamphlet will provide key information about education benefits you may have earned from your active duty service.

The Reserve Educational Assistance Program (REAP, Chapter 1607 of Title 10, U.S. Code) is an educational assistance program enacted by Congress to provide benefits to members of the reserve components who are called or ordered to “Active service” in response to a war or national emergency as declared by the President or Congress. The “reserve components” consist of Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and the Air National Guard.

“Active Service” is service on active duty or full-time National Guard duty.

Important: Eligibility will be determined by the Department of Defense (DoD) or Department of Homeland Security (DHS) as appropriate. The Department of Veterans Affairs (VA) does not make decisions about your basic eligibility, and VA cannot pay benefits without eligibility information from DoD or DHS.

REAP provides financial assistance to eligible persons for a wide variety of training programs.

This pamphlet provides a general description of REAP benefits, including:

- the types of training you can take,
- how you receive payments,
- where to go for more information on REAP, and
- where to go for more information regarding financing your education.

Contact VA if you have questions. See **How Do You Contact VA?** We are here to help you along the way.

PART 1: ELIGIBILITY AND ENTITLEMENT

ARE YOU ELIGIBLE?

Your Reserve or Guard Component will enter your eligibility into the DoD personnel system if you become eligible.

You may be eligible for REAP benefits if you meet the following requirements:

- 1) Served on active duty on or after September 11, 2001, in support of a contingency operation for 90 consecutive days or more; or
- 2) Performed full-time National Guard duty under section 502 (f) of title 32 for 90 consecutive days or more when authorized by the President or Secretary of Defense for the purpose of responding to a national emergency declared by the President and supported by Federal funds; or
- 3) A member called or ordered to active service while serving in the Selected Reserve remains entitled to benefits under REAP only by continuing to serve in the Selected Reserve. A member called or ordered to active

service from the Individual Ready Reserve (IRR) remains entitled to benefits under REAP by continuing to serve in the Ready Reserve (either Selected Reserve or IRR).

Note: You may be eligible as soon as you have served 90 consecutive days on active duty in a qualifying period of active duty. Not all call-up service is necessarily qualifying for REAP. DoD/ DHS identifies which reservists and full-time National Guard members are eligible. In some cases, serving in an AGR (Active Guard and Reserve) may be qualifying service.

CAUTION: Do not rely on this pamphlet to determine if you are eligible for education benefits. To receive a formal decision from VA, you must file a claim for benefits. See ***How Do You Apply for Benefits?***

Restrictions

- **Montgomery GI Bill-Active Duty (MGIB-AD) Eligibility.** You may not use the same period of active duty service to establish eligibility under both REAP and MGIB-AD. If you have at least 24 months of continuous active duty service, and you meet the eligibility requirements under both programs, you must make an irrevocable

election under which program you wish your service to be credited. If you are subsequently called up for another qualifying period of active duty, you may then establish eligibility under the other program if you meet the eligibility requirements.

- **Montgomery GI Bill-Active Duty “2x4” (MGIB-AD “2x4”) Eligibility.**

You may not use the same period of Selected Reserve service necessary to establish eligibility under MGIB-AD “2x4” program to establish eligibility under REAP. If you have completed your initial “2x4” reserve obligation and you are subsequently ordered to active duty for at least 90 days, you may be eligible for REAP.

- **Receiving a Senior Reserve Officer’s Training Corps (SROTC) Scholarship.**

You are not eligible for REAP if you are currently receiving a scholarship under section 2107 (Senior ROTC scholarship) of title 10, U.S. Code. Individuals receiving this type of ROTC scholarship agree to serve as officers on active duty in the Army, Navy, Air Force, or Marine Corps. You may be eligible for REAP

when you are no longer receiving the scholarship. There is no restriction against service academy graduates receiving REAP.

Note: Reservists are not prohibited from receiving REAP benefits if they receive financial assistance under section 2107a of title 10, U.S. Code. This financial assistance is available to specially selected members of the Army Reserve and Army National Guard

WHAT SHOULD YOU DO IF YOU DISAGREE WITH A DECISION ABOUT YOUR ELIGIBILITY?

If you disagree with a decision about your basic eligibility, contact your unit's Education Service Officer.

Remember: DoD or DHS make decisions about your eligibility. VA does not have authority under the law to make or reverse eligibility determinations. If your eligibility status is corrected, VA will pay benefits for periods when you were eligible.

CAN YOU BE ELIGIBLE FOR MORE THAN ONE BENEFIT?

You can be eligible for more than one VA education benefit. However, you may not receive payment for training under more than one benefit program at a time. If you are eligible for more than one program, you must elect which program you wish to receive payment under. See below for a list of other VA education benefit programs and web addresses where you can get more information.

For information on the following programs, go to

www.GIBILL.VA.GOV

- Montgomery GI Bill – Active Duty (MGIB-AD).
- Montgomery GI Bill – Selected Reserve (MGIB – SR).
- Post-Vietnam Era Veterans' Educational Assistance Program (VEAP).
- Educational Assistance Pilot Program (Section 901 of Public Law 96-342).
- Educational Assistance Test Program (Section 903 of Public Law 96-342).
- Dependents' Educational Assistance (DEA) Program.
- National Call to Service (NCS) Program.
- The Post 9/11 Veterans Educational Assistance Act of 2008.

For information on Vocational Rehabilitation and Employment services for veterans with service-connected disabilities, go to www.va.gov. Click on *Benefits* then *Vocational Rehabilitation*.

For information on the Omnibus Diplomatic Security and Antiterrorism Act of 1986, contact us to request VA Pamphlet 22-90-4. See **How Do You Contact VA?**

Note: If you are eligible for more than one benefit, we strongly suggest that you discuss your education plans with VA. See **How Do You Contact VA?** We can help you explore your available options and help plan your program for maximum use of your benefits.

HOW DOES A CALL UP AFFECT MY REAP BENEFITS?

Your education benefit payment is based on you serving a qualifying period of:

- 90 consecutive days or more; or
- 1 year of consecutive service or more; or
- 2 years of consecutive service or more; or
- call-up service of an aggregate of three years or more.

All qualifying call-up periods beginning on or after September 11, 2001,

maybe used to determine eligibility for the 80% rate.

For example, if you are receiving benefits based on a call-up of 90 consecutive days, and you are later called up for another qualifying period of service of 1 year, you may be eligible for an increase in payment because the most recent call-up period meets the 1 year service requirement.

DOES A CALL UP TO ACTIVE DUTY MAKE YOU ELIGIBLE FOR MGIB-ACTIVE DUTY (MGIB-AD)?

If you are called up to active duty under title 10 U.S. Code (federal authority), you will not be eligible for MGIB-AD unless you serve 24 continuous months, you don't decline MGIB-AD in writing, and you meet all other MGIB-AD eligibility requirements. You should discuss MGIB-AD with your unit's Education Service Officer. If you have used part of the 2 years to qualify for REAP, you may choose to instead elect MGIB-AD and repay any REAP benefits received.

Note: Separate call-up periods can't be combined to meet the 24-month requirement. However, if you have two **successive** call-ups that total 24 months, those periods can be used to meet the 24-month requirement.

DOES A CALL-UP TO ACTIVE DUTY MAKE YOU ELIGIBLE FOR THE POST-9/11 VETERANS EDUCATIONAL ASSISTANCE ACT OF 2008?

You may elect to receive benefits under the Post-9/11 GI Bill if, on August 1, 2009, you have met the requirements to qualify for the Post-9/11 GI Bill and you are eligible for Chapter 30, 1606, 1607, or are serving in the Armed Forces. For more information go to www.GIBILL.VA.GOV.

WHAT IF YOU WERE ELIGIBLE FOR MGIB-AD BEFORE YOU WERE CALLED UP?

If you were eligible for MGIB-AD before you were called up, your call-up will extend your period of MGIB eligibility if:

- You were activated under Title 10, U.S. Code (federal authority) and
- You served at least 90 days on active duty, or
- You were discharged early from your call-up period for one of the following reasons:
 - Service-connected disability.
 - Non-service connected medical condition that existed before your callup.

- Hardship.
- Reduction in Force (RIF) for the convenience of the government.

In these cases, your period of eligibility will be 10 years from the date of your last discharge from active duty.

Note: Your qualifying call-up also may give you a new 10-year period of eligibility if your eligibility had expired under MGIB-AD. You should send the Member 4 copy of your DD-214 to us after you are discharged. See [How Do You Contact VA?](#)

WHAT IF YOU WERE ELIGIBLE FOR MGIB-SR BEFORE YOU WERE CALLED UP?

You will retain your eligibility for MGIB-SR benefits. If you become eligible for REAP, you must elect which one you want to receive and may only use one at a time.

Each qualifying call up will extend your period of eligibility under MGIB-SR by time served on active duty plus 4 months. You should send us the Member 4 copy of your DD-214 after each active duty discharge. See [How Do You Contact VA?](#)

Note: You may establish eligibility under REAP while you are completing your 6-year obligation for MGIB-SR.

HOW LONG CAN YOU RECEIVE BENEFITS?

Generally, you will remain eligible for REAP if you continue to serve:

- 1) in the Selected Reserve, if you were called-up or ordered to active service while serving in the Selected Reserve; or
- 2) in the IRR, if you were called-up or ordered to active service from the IRR (10 U.S. Code 16164).

Delimiting Date for REAP Participants

New Provision. This provision authorizes a 10-year delimiting period for members who separated from the Selected Reserve after completing their service contract under other than dishonorable conditions. The 10-year period of eligibility begins on the date the member is separated from the Selected Reserve.

Details of the New Provision

(1) Members who were called up from the Selected Reserve, completed their chapter 1607 qualifying period of active duty service, and then returned to the Selected Reserve for the remainder of their service contract, will receive a 10-year delimiting date upon separation. In addition, members who were called up from the IRR or the Inactive National Guard

(ING), completed their chapter 1607 qualifying period of active duty service, and then entered the Selected Reserve to complete their service contract, will receive a 10-year delimiting date upon separation.

Example 1: Member A has an 8-year service contract. His contract requires him to serve 4 years on active duty and 4 years in the Selected Reserve. He is called up to active duty from the Selected Reserve and, when released from active duty, returns to the Selected Reserve. He completes his service contract and is separated from the Selected Reserve. Member A will be eligible for a 10-year delimiting date beginning on the date of separation from the Selected Reserve.

Example 2: Member B has an 8-year service contract. His contract requires him to serve 4 years on active duty, 2 years in the Selected Reserve, and 2 years in the IRR. Member B is called up to active duty from the Selected Reserve and, when released from active duty, returns to the Selected Reserve. Member B subsequently decides to complete his service contract in the Selected Reserve instead of transferring to the IRR. Member B will be eligible for a 10-year delimiting date beginning on the date of separation from the Selected Reserve.

2) Members who were called up from the IRR or the ING, completed their

chapter 1607 qualifying period of active duty service, and then returned to the IRR/ING, **are not eligible** for the 10-year post service delimiting date.

Example 3: Member C has an 8-year service contract. His contract requires him to serve 4 years in the Selected Reserve and 4 years in the IRR. He is called up from the IRR and, when released from active duty, returns to the IRR. Member C is not eligible for the 10-year post service delimiting date because he did not separate from the Selected Reserve.

3) Members who were called up from the Selected Reserve, completed their chapter 1607 qualifying period of active duty service, returned to the Selected Reserve, and later transferred to the IRR/ING, **are not** eligible for the 10-year post service delimiting date.

Example 4: Member D has an 8-year service contract. His contract requires him to serve 6 years in the Selected Reserve and 2 years in the IRR. He is called up from the Selected Reserve, serves on active duty, and when released from active duty returns to the Selected Reserve. He then completes his 6-year Selected Reserve obligation and transfers to the IRR/ING to fulfill his commitment. Member D is not eligible for the 10-year post service delimiting date because he

transferred to the IRR and did not separate from the Selected Reserve.

Effective Date. This provision is retroactive to September 11, 2001.

Termination of assistance also occurs if you begin receiving financial assistance under section 2107 (Senior ROTC scholarship) of Title 10, U.S.C. See **Are You Eligible?/Restrictions** for more information on this scholarship.

Exceptions: If you separate from the Ready Reserve for a disability that was not the result of your own willful misconduct, you will remain entitled to REAP for a period of 10 years after the date of eligibility (not the date of disability).

YOUR ENTITLEMENT: HOW MANY MONTHS OF BENEFITS CAN YOU RECEIVE?

“Entitlement” is the number of months of benefits you may receive. You will be entitled to receive 36 months of full-time education benefits under REAP regardless of how long you served in a qualifying period of active duty.

Maximum 48 months for combined eligibility. If you are eligible under more than one VA education program, you may receive a maximum of 48 months of benefits.

However, you cannot receive more than 36 months under REAP.

For example, if you were eligible for MGIB-SR before electing REAP, you may receive 48 months of benefits. If you received 12 months under MGIB-SR, you would also have your full 36 months under REAP. However, if you received 20 months under MGIB-SR, you could receive only 28 months under REAP.

If you were unable to complete training and received no credit because you were called to active duty under title 10, U.S. Code (Federal authority):

- 1) you may receive benefits through the date you dropped out of school (if you were already eligible for REAP).
- 2) we will restore entitlement you used during that period. We can't restore entitlement if you were called up under title 32, U.S. Code (State authority). Please Note: You must have been eligible for REAP before your call-up.

HOW DO WE CHARGE ENTITLEMENT?

We charge you one full day of entitlement for each day of full-time benefits you receive. Entitlement is charged in months and days. Each month is counted as 30 days. If

you train part-time, we adjust the entitlement charge according to your training time.

For example, if you receive full-time benefits for 12 months, the charge is 12 months of entitlement. If you receive half-time benefits for 12 months, the charge is six months.

For correspondence, flight, apprenticeship, and on-the-job training, the entitlement charge is 1 month of entitlement for an amount equal to the full-time rate. This rate includes the additional allowance for MGIB-SR “kickers.”

CAN WE EXTEND YOUR ENTITLEMENT?

No, unfortunately we cannot extend entitlement for any reason.

CAN WE RESTORE YOUR ENTITLEMENT IF YOU HAVE TO DROP OUT OF SCHOOL?

If you were called up to active duty under title 10, U.S. Code (Federal authority), were using REAP benefits and had to drop out of school because of the call-up, we can restore the entitlement you were charged for the period you received benefits. For example, if you were in school one month and had to drop out, you keep the money for that period and we'll add back a month to your entitlement for you to use at a

later time. See **How Does a Call-Up Affect My REAP Benefits?** for more information. If you were already on active duty and had to drop out of school because of a new duty assignment or increased workload, we can restore your entitlement also.

If your active duty is under title 32, U.S. Code (State authority), unfortunately we can not restore your entitlement in the above situations.

PART 2: TRAINING

WHAT TRAINING CAN YOU TAKE?

Caution: A State approving agency or VA must approve each program offered by a school, employer, or Joint Apprenticeship Committee.

You may receive benefits for a wide variety of approved training, including:

- An undergraduate or graduate degree at a college or university, including:
 - an accredited independent study program (which may be offered through distance education), leading to a standard college degree.
 - a cooperative training program (a full-time program alternating school instruction and job training in a business or industrial establishment)
- A certificate or diploma from a business, technical, or vocational school, including cooperative programs.
- Accredited independent study courses leading to a certificate at colleges, universities, and other degree-granting educational institutions.

- An apprenticeship or on-the-job training (OJT) program offered by an employer or Joint Apprenticeship committee may offer an alternative to college or vocational school to help you gain experience in the field you choose.
- A correspondence course.
- Flight training. You must have a private pilot certificate and meet the medical requirements for the desired certificate when you begin training.
- Programs overseas that lead to a college degree.

CAN YOU RECEIVE BENEFITS FOR REMEDIAL, DEFICIENCY, OR REFRESHER TRAINING?

You can receive benefits for remedial or deficiency courses if you need them to assist you in overcoming a weakness in a particular area of study. The courses must be necessary for your program of education.

You can receive benefits for the following types of refresher training:

- Courses at the elementary or secondary level if necessary to review or update material previously covered in a course that has been satisfactorily completed.

- Courses that enable you to update knowledge or skills or be instructed in the technological advances that have occurred in a field of employment. The advance must have occurred while you were on active duty or after your separation.

We must charge entitlement for these courses.

CAN YOU RECEIVE TRAINING TO HELP YOU RUN A SMALL BUSINESS?

You can receive benefits for approved courses offered by:

- Any Small Business Development Center (SBDC), administered by the federal Small Business Administration, or
- The National Veterans Business Development Corporation (also known as “The Veterans Corporation”), a federally chartered non-profit organization.

These courses provide entrepreneurship training to help you start or enhance a small business. They are generally offered three hours a week. As this is usually less than half-time training, you would generally receive payment of tuition and fees only, not to exceed the half-time rate, or the

quarter-time rate if you are training at one quarter time or less. See WWW.GIBILL.VA.GOV for rates based on training times.

For more information on SBDCs, check www.sba.gov/sbdc/ or call **1-800-8-ASK-SBA**. For more information on The Veterans Corporation, check www.veteranscorp.org or call **1-866-283-8267 (1-866-2VETCORP)**.

VA's Center for Veterans' Enterprise can also provide help with opening or expanding a business, and finding business opportunities, including franchises. Check www.vetbiz.gov or call **1-866-584-2344**.

CAN YOU RECEIVE BENEFITS FOR A TEST FOR A LICENSE OR CERTIFICATION?

Effective January 6, 2006, you may receive benefits for approved tests required for a license or certification. You cannot receive benefits for other fees relating to a license or certification. (However, many courses leading to a license or certification are also approved for benefits).

You may take as many tests as you need. You do not have to pass the test to receive benefits. You can receive benefits to retake a test you failed, and to renew or update your license or certificate.

You can receive reimbursement for the cost of the test, up to \$2,000 per test. For more information, check www.GIBILL.VA.GOV. Click on *Questions and Answers*, then in the *Category* drop down box, click on *Licensing and Certification Tests*.

CAN YOU RECEIVE ACCELERATED PAYMENTS?

You may receive benefits for approved high-cost non-degree programs lasting less than two years. See www.GIBILL.VA.GOV and click on *Questions and Answers* then in Search Box place Accelerated Payment-Industries and Programs.

CAN YOU RECEIVE WORK-STUDY BENEFITS?

While using your REAP benefits, you may be eligible for an additional allowance under a work-study program, if you are training at the three-quarter or full-time rate.

Under the work-study program, you may:

- Assist with duties related to the administration of the REAP program at a Reserve or Guard facility;
- Assist with the preparation and processing of necessary papers and other documents at educational institutions or VA regional offices; or

- Perform other duties at facilities as approved by the Secretary of Veterans Affairs.

The maximum number of hours you may work is 25 times the number of weeks in your enrollment period. Payments will be at the Federal or State minimum wage, whichever is greater.

To apply, complete VA Form 22-8691, **Application for Work-Study Allowance**. You can get the form by going to www.GIBILL.VA.GOV and clicking on *Education Benefits* then *Education Forms*. Send it to the VA Regional Processing Office that handles your claim. See [Where Should You Send Your Application?](#).

CAN YOU RECEIVE TUITION ASSISTANCE?

If you are in a drilling status you may receive REAP and the military's tuition assistance benefit for the same courses. You may not receive tuition assistance and REAP for the same courses if you are on active duty.

CAN YOU RECEIVE VOCATIONAL REHABILITATION AND EMPLOYMENT BENEFITS?

You may be eligible for Vocational Rehabilitation and Employment benefits (chapter 31, title 38,

U.S. Code) if you have a service-connected disability or disabilities rated by VA at 10% or more. For more information go to www.va.gov and click on *Benefits*, then *Vocational Rehabilitation*. You can not receive both REAP and Vocational Rehabilitation and Employment benefits at the same time. You must elect which benefit you will receive for a given enrollment period.

WHAT ARE THE RESTRICTIONS REGARDING TRAINING?

You may not receive benefits for the following courses:

Restrictions on Specific Courses

- Bartending and personality development courses.
- Non-accredited independent study courses.
- Any course given by radio.
- Self-improvement courses such as reading, speaking, woodworking, basic seamanship, and English as a second language.
- Farm cooperative courses.
- Audited courses.

General Restrictions

- Any course that is avocational (is not leading to an occupational objective) or recreational in character.
- Courses that do not lead to an educational, professional, or vocational objective.

- Courses you have taken before and successfully completed.
- Courses you take as a federal government employee under the Government Employees' Training Act.
- A program at a proprietary school if you are an owner or official of the school.

Other Restrictions

- Tuition Assistance Top-Up
- Although you can receive Tuition Assistance from your Reserve or Guard unit, you cannot receive REAP as Tuition Assistance Top-Up. Top-Up pays the remaining expenses that Tuition Assistance doesn't cover. Top-Up is only payable under MGIB-Active Duty. For more information on Top-Up see www.GIBILL.VA.GOV and click on *Education Benefits*, then *Education Programs Covered by the GI Bill*, then scroll down to Tuition Assistance "Top-Up."
- Tuition Assistance - A reservist serving on active duty is not eligible for tuition assistance and REAP for the same courses.
- Tutorial Assistance - This benefit, although paid under MGIB-AD, is not payable under REAP.
- Imprisonment - Individuals who are in a Federal, State,

or local prison, after being convicted of a felony, may receive only the cost of tuition, fees, necessary books, equipment, and supplies.

- Matriculation: Admission to Degree Program - If you seek a college degree, the school must admit you to a degree program by the start of your third term.

CAN YOU RECEIVE COUNSELING?

Counseling is available inside the States, territories, and possessions of the United States, the District of Columbia, and Puerto Rico. Counseling is available at your request if you meet one of the following requirements:

- You are eligible for VA educational assistance, or
- You are on active duty, within 180 days of discharge, or
- You are separated from active duty with a discharge that is not dishonorable, and you are within one year from the date of your discharge.

If you meet one of these qualifications, we will provide services to help you understand your educational and vocational strengths and weaknesses. We can also help you plan your education or employment goals and job search. See **How Do You Contact VA?** for more information or to schedule a counseling appointment.

CAN YOU CHANGE PROGRAMS?

You can receive benefits for one change of program without VA approval for the change if your attendance, conduct, and progress in the last program were satisfactory. We may approve additional changes if the proposed programs are suitable to your abilities, aptitudes, and interests.

MUST YOU MAINTAIN SATISFACTORY ATTENDANCE, CONDUCT, AND PROGRESS?

To receive REAP benefits, you must maintain satisfactory attendance, conduct, and progress. If you do not meet your school's standards, the certifying official must notify us. We must stop your benefits if the school reports unsatisfactory attendance, conduct, or progress.

We may resume benefits if you reenter the same program at the same school, and your school approves your reentry and certifies it to VA. If you do not reenter the same program at the same school, we may resume benefits if the cause of your unsatisfactory attendance, conduct, or progress has been removed. We also must find that the program you intend to take is suitable to your abilities, aptitudes, and interests.

PART 3: RECEIVING BENEFITS

HOW MUCH EDUCATIONAL ASSISTANCE WILL YOU RECEIVE AFTER SEPARATION FROM ACTIVE DUTY?

This section explains the rates of benefits you can receive after separation. For the rates you can receive while on active duty, see **How Much Educational Assistance Will You Receive While On Active Duty?**.

MONTHLY RATES

The educational assistance payable under REAP is a percentage of the MGIB-AD three-year rate (Category 1B rate) based on the number of continuous days served on active duty after September 10, 2001.

Chapter 1607 Rates:	
Service member Serves	Percentage of 3-Year Rate
90 days but less than one year*	40%
One year but less than two years	60%
Two continuous years or more	80%
Three cumulative years of active service	80%

VA counts 90 calendar days from the beginning of a qualifying period of service and begins paying the 40% rate on the 90th day. VA pays the 60% rate one year later on the day before the one-year anniversary, and VA pays the 80% rate on the day before the 2-year anniversary. Periods of service may be combined to obtain the maximum education benefit of 80%. If there are multiple periods of service, VA will pay the higher rate from the date you are eligible for the higher rate. VA will not retroactively pay a higher rate. *Those discharged due to disability before the 90th day of service will be paid at the 40% rate.

REDUCED RATES

Reduced rates will apply for apprenticeship/OJT, correspondence, and flight training as well as to members still on active duty while using chapter 1607.

For the current rates for all types of training, check WWW.GIBILL.VA.GOV (click on *Education Benefits* then *Payment Rates*), or contact us via telephone or e-mail. See [How Do You Contact VA?](#)

The basic monthly rates increase October 1 every year with an increase in the Consumer Price Index. While you are in training, you will receive a letter with the current

rates when the increase goes into effect each year. The rates may increase at other times by an act of Congress.

You receive the rates as described below, up to the remaining amount of your entitlement for benefits, or in the case of a disability up to the end of your eligibility period, whichever comes first. See [How Long Can You Receive Benefits?](#)

Type of Training	Frequency and Rate of Payment
College and Vocational School, including entrepreneurship courses with SBDCs or The Veterans Corporation	Monthly payments based on your training time full-time, three-quarter time, half-time. When you train at less than half-time, you will be paid tuition and fees. But if tuition and fees amount to more than you would be paid at the half-time rate (or the quarter-time rate if you are training at quarter time or less), your payments will be limited to the half time (or the quarter-time rate).

Type of Training	Frequency and Rate of Payments
On-the-job training (OJT) and apprenticeship programs	Your rate is computed based on the percentage (40, 60, or 80%) that is paid for your length of qualifying service under REAP and the percentage payable for OJT and apprenticeship based on length of time in the program. You will receive payment each month up to your remaining REAP entitlement. See detailed description of percentages paid on page 29.
Correspondence courses	Your rate is computed based on the percentage (40, 60, or 80%) that is paid for your length of qualifying service under REAP and the percentage (55%) payable for correspondence courses. You will receive a payment each month up to your remaining REAP entitlement. See detailed description of percentages paid on page 29.

Type of Training	Frequency and Rate of Payments
Tests for licenses or certifications	One-time lump-sum payment per test, for reimbursement of 100% of the charges up to a maximum of \$2,000 per test, up to your remaining REAP entitlement.
Flight training	Your rate is computed based on the percentage that is paid for your length of qualifying service (40, 60 or 80%), and 60% of the 3 year MGIB rate up to your remaining REAP entitlement. See detailed description of percentage paid and caution on page 29.

Caution: Before taking flight training, consider carefully your remaining entitlement to REAP benefits, because of the relatively high cost. Remember you will be paid only a percentage of the MGIB-AD percentage paid under flight training. If you are eligible for REAP based on 90 days of service, you will receive 40% of the 60% of allowable payment under the 3 year MGIB-AD rate.

HOW DOES REAP PAY FOR CORRESPONDENCE, FLIGHT, APPRENTICESHIP/ON-THE-JOB TRAINING?

As previously explained, the benefit amount payable under REAP is a percentage of the MGIB-AD 3-year rate (category 1B rate) based on the number of continuous days you served on active duty. The benefit payable under Correspondence, Flight and Apprenticeship/On-the-Job Training is also based on a percentage of the amount that would be paid under the 3-year MGIB-AD rate.

Correspondence Training

- If you are receiving benefits based on serving 90 consecutive days but less than one year of active duty, you will receive 22% of the approved cost of your course.

- If you are receiving benefits based on serving one year but less than two years of active duty, you will be reimbursed 33% of the approved cost of the course.
- If you are receiving benefits based on two years or more of active duty, you will receive 44% of the approved cost of the course.
- If you are receiving benefits based on three cumulative years of active duty, you will receive 44% of the approved cost of the course.

Flight Training

- If you are receiving benefits based on serving 90 consecutive days but less than one year of active duty, you will receive 24% of the approved cost of the course.
- If you are receiving benefits based on serving one year but less than two years of active duty, you will be reimbursed at 36% of the approved cost of the course.
- If you are receiving benefits based on serving two years or more of active duty, you will be reimbursed 48% of the approved cost of the course.
- If you are receiving benefits based on three cumulative years of active duty, you will receive 48% of the approved cost of the course.

APPRENTICESHIP/ON-THE-JOB TRAINING

Monthly payments are also based on the length of time you are in your Apprenticeship or On-the-Job Training Program. Rates decrease twice, once after your first 6 months, then again after your second 6 months. Rates are reduced if you work less than 120 hours in a month.

For the first 6 months of the program you would be reimbursed:

- If you are receiving benefits based on serving 90 consecutive days but less than one year of active duty, you will receive 40% of the 75% payable for the 3-year MGIB-AD rate.
- If you are receiving benefits based on serving one year but less than two years of active duty, you will receive 60% of the 75% payable for the 3-year MGIB-AD rate.
- If you are receiving benefits based on serving two years or more of active duty, you will receive 80% of the 75% payable for the 3-year MGIB-AD rate.
- If you are receiving benefits based on serving three cumulative years of active duty, you will receive 80% of the 75% payable for the 3-year MGIB-AD rate.

For the second 6 months of the program you will be reimbursed:

- If you are receiving benefits based on serving 90 consecutive days but less than one year of active duty, you will receive 40% of the 55% payable for the 3-year MGIB-AD rate.
- If you are receiving benefits based on serving one year but less than two years of active duty, you will receive 60% of the 55% payable for the 3-year MGIB-AD.
- If you are receiving benefits based on serving two years or more of active duty, you will receive 80% of the 55% payable for the 3-year MGIB-AD rate.
- If you are receiving benefits based on serving three cumulative years of active duty, you will receive 80% of the 55% payable for the 3-year MGIB-AD rate.

For the remainder of the program you will be reimbursed:

- If you are receiving benefits based on serving 90 consecutive days but less than one year of active duty, you will receive 40% of the 35% payable for the 3-year MGIB-AD rate.
- If you are receiving benefits based on serving one year

but less than two years of active duty, you will receive 60% of the 35% payable for the 3-year MGIB-AD rate.

- If you are receiving benefits based on serving two years or more of active duty, you will receive 80% of the 35% payable for the 3-year MGIB-AD rate.
- If you are receiving benefits based on serving three cumulative years of active duty, you will receive 80% of the 35% payable for the 3-year MGIB-AD rate.

INCREASES ABOVE BASIC RATE

You may qualify for an increase above your basic monthly rate if you are eligible for the MGIB-SR and are eligible for a kicker.

If you are in a critical unit or have a critical job skill, you can be entitled to an additional amount added to your monthly rate, commonly known as a “kicker.” Contact your unit commander for more information.

Up to \$600 Contributions

For every \$20 you contribute, you can receive an additional \$5 on your monthly REAP full-time rate. If you are eligible for the maximum 36 months of REAP benefits, contributing the total \$600 will increase your total benefits

by \$5,400. Therefore, if a service member contributes the maximum amount they will receive an extra \$150 a month toward their education benefit.

Note: You must make these contributions while you are a member of the Ready Reserve.

HOW MUCH EDUCATIONAL ASSISTANCE WILL YOU RECEIVE WHILE ON ACTIVE DUTY?

If you use REAP while on active duty, VA can pay you whichever is less:

- The monthly rate based on tuition and fees for your course(s); or
- Your maximum monthly REAP rate (basic rate plus any “kicker” you may qualify for).

The basic monthly rates increase October 1 every year with an increase in the Consumer Price Index. They may increase at other times by an act of Congress.

For the current rates for all types of training, go to www.GIBILL.VA.GOV, or contact us by phone or e-mail. See **How Do You Contact VA?** While you are in training, you will receive a letter with the current rates when the October 1 increase goes into effect each year.

Your **basic monthly rate** is based on your training time.

Your **maximum monthly rate** is the basic rate plus any “kickers.”

However, while you are on active duty, you will not be able to receive these “kickers” unless you take expensive courses because you are limited to payment of tuition and fees.

For example, assume you are on active duty, and your basic monthly REAP rate for full-time training is \$413.60. Assume you have an additional amount of \$200.00 from your “kicker” (See **Increases above Basic Rate**), so your REAP full time rate is \$613.60.

You are training full-time for an enrollment period of 3 months and are on active duty. The total charges for your courses are \$1200.00. Your monthly rate would be \$400.00, for a total of \$1200.00 reimbursed for tuition and fees. If you were not on active duty, you would receive \$613.60 per month for a total of \$1840.80 for the same course (the basic REAP rate plus the “kicker”).

Even though, while on active duty, you may receive a lower monthly rate than your basic REAP rate, you will use your REAP entitlement at the same rate as if you were receiving \$613.60 monthly. In this example, you will use 3 months of entitlement,

whether you use the benefits on active duty or after separation.

Here is a table representing the example above:

Monthly Rate After Separation	Active Duty Monthly Rate
REAP Monthly Rate \$413.60 +200.00 <u>"kicker"</u> \$613.60	\$1200 tuition and fees for a 3 month enrollment equals \$400.00

If you are also eligible for MGIB-SR, you should determine if that benefit is more advantageous to you. You would need to know what your monthly payment would be under MGIB-SR (which could include any "kicker" you are eligible for), versus what your monthly rate of tuition and fees would be under REAP while serving on active duty. Remember, you will have to inform VA if you decide to elect a different benefit. You may contact us for assistance.

For information on tuition assistance, go to www.dantes.doded.mil.

HOW DO YOU APPLY FOR BENEFITS?

How you apply for benefits depends on whether you have decided on your program.

IF YOU HAVE DECIDED ON A PROGRAM

If you have decided on the program you want, follow these steps:

1 Determine if the program is approved for VA benefits — Go to www.GIBILL.VA.GOV, click on *Education Benefits* and then scroll down to *Search for Approved Education Programs*. Enter the name of the school to determine if the program is approved. You may also check with the school's Financial Aid Office or training facility employment office, or contact VA. See [How Do I Contact VA?](#)

If the facility hasn't requested approval before, ask the school or training facility official to contact VA to request approval.

2 Complete the application (**VA Form 22-1990**) and submit it to the appropriate VA regional processing office. See [How Do I Get and Submit the Application for Benefits?](#)

3 Ask the school or training official to certify your enrollment to VA.

If the program has been approved for VA benefits, check in with the school or training facility official who

certifies enrollments for VA benefits. At a school, this certifying official may be in one of the following offices: Financial Aid, Veterans Affairs, Registrar, Admissions, Counseling, or others. For on-the-job training or an apprenticeship, the official may be in the Training, Finance, Personnel, or other office.

VA will review your application and let you know whether we need anything else.

Note: The certifying official is not a VA employee, and cannot make decisions about your eligibility for VA benefits.

If You Have Not Decided On A Program

If you have not decided on a program, or simply want a determination of your eligibility for the MGIB, just submit the application to the appropriate VA regional processing office. See **How Do You Get and Submit the Application for Benefits?** If you are eligible, you will receive a Certificate of Eligibility showing how long you are eligible and how many months of benefits you can receive.

HOW DO YOU GET AND SUBMIT THE APPLICATION FOR BENEFITS?

You can get and submit the application (**VA Form 22-1990**) on-line, or submit a printed copy.

On-Line

Just go to **WWW.GIBILL.VA.GOV** and click on *Apply Online*. When you have completed the form, click on the *Submit* button and submit it electronically to VA.

If you know the program you want to take, you should also take a copy of the printed form to the certifying official for VA benefits at the school or training facility.

Printed Form

If you prefer, you can obtain the printed application form and mail it to VA. You can get the printed form in several ways:

- Go to **WWW.GIBILL.VA.GOV** Click on *Education Benefits* then *Education Forms*, and download the form.
- You may be able to pick up the application from the school or training facility you are attending.
- Send us an e-mail. Just go to **WWW.GIBILL.VA.GOV** and click on *Questions and Answers*.

- Call **1-888-GIBILL-1**
(1-888-442-4551).

NOTE: VA experiences heavy call volume at the beginning of spring and fall semesters. At these times, we recommend contacting VA through other methods noted in the **How Do I Contact VA?** section.

WHERE SHOULD YOU SEND YOUR APPLICATION?

Claims for REAP benefits are processed at 4 regional offices. Please send your application to the office that has jurisdiction over the State where you will train. The map below depicts the regional offices and their jurisdictions.

Claims Processing Offices



HOW DO YOU RECEIVE PAYMENTS?

After you have filed an application and VA has verified your eligibility and found you entitled to benefits, receiving payments is a two-step process.

Certifying Your Enrollment. The school or training facility official submits your enrollment certification to the appropriate VA regional office.

Verifying Your Attendance. You have to verify attendance to be paid benefits under REAP for school courses (leading to a degree, certificate, or diploma including entrepreneurship training).

Verifications of Continued Training	
On-the-Job Training or Apprenticeship	You will receive a form to report the hours you worked each month. The certifying official must also complete the form and send it to the appropriate VA regional office.

Verifications of Continued Training	
Flight Training	The flight school completes the form and certifies the number of hours, the hourly rate, and the total charges for flight training received during the month. You must review and sign the certification form and send it to the appropriate VA regional office.

Verifications of Continued Training	
Correspondence Course	You will receive a form at the end of each quarter, i.e., at the end of March, June, September, and December.
	Show the number of lessons you completed that quarter, and send the form to the school. The school official will certify the number of lessons serviced, and send the form to the appropriate VA regional office.
	Payment is based on the number of lessons the school serviced during the quarter.

Test for License or Certification	
Send VA a copy of your test results.	Attach a note or VA Form 21-4138, Statement in Support of Claim, requesting reimbursement. Include: • name of the test you took • name and address of the organization issuing the license or certificate (not necessarily the organization that administered the test) • the date you took the test • cost of the test • the signed statement: "I authorize release of my test information to VA"

CAN YOU RECEIVE PAYMENT BY DIRECT DEPOSIT?

You can receive your payments by check or by direct deposit. We strongly encourage you to use direct deposit, if possible. If you have questions, call **1-800-827-1000** and press the prompt for Direct Deposit. If you are hearing impaired, call **1-800-829-4833**.

WHAT SHOULD YOU DO IF YOU DO NOT RECEIVE A PAYMENT OR VERIFICATION FORM?

If you have not received your payment within the times shown below, immediately call **1-888-GIBILL-1 (1-888-442-4551)**. If you are hearing impaired, call **1-800-829-4833**. Whenever you contact VA, have your VA file number (usually your Social Security number) readily available.

Type of Training	Call Immediately If VA Has Notified You of the Award, and
Any Type of Training	Your claim was submitted more than a month ago, and you have not received notice of VA's decision.

Type of Training	Call Immediately If VA Has Notified You of the Award, and
School	You have not received a payment after two weeks
On-the-Job Training or Apprenticeship Correspondence Course	You have not received a certification form by the end of the month. You have not received a verification form by the end of the quarter (June, September, or December).
On-the-Job Training or Apprenticeship Correspondence Course or Flight Training	You have not received a payment at the end if two weeks after the training official has submitted periodic certification.

CAN YOU RECEIVE AN ADVANCE PAYMENT?

No, advance pay is currently not an option. Advance pay may be possible at a future time. We will provide updates at www.GIBILL.VA.GOV.

WHAT HAPPENS IF YOU DROP ONE OR MORE COURSES?

If you drop one or more of your courses, you should always notify VA and your school's certifying official as soon as possible. If you drop after the end of the school's drop period, you will need to let us know the reasons for the change.

Unless you can show that the change was due to mitigating circumstances, we must reduce or stop your benefits from the beginning date of the term. You may have to repay all benefits for the course or courses. "Mitigating circumstances" are unavoidable and unexpected events that directly interfere with your pursuit of a course and are beyond your control.

If you can show mitigating circumstances, we can usually pay benefits up to the last date of your attendance.

Examples of reasons we may accept are extended illness or unscheduled changes in your employment. Examples of reasons we may not

accept are dropping a course to avoid a failing grade or dislike of the instructor.

We may ask you to furnish evidence to support your reasons for dropping one or more courses. If a serious illness or injury caused the drop, obtain a statement from your doctor. If a change in employment caused the drop, obtain a statement from your employer.

The first time you drop up to 6 credit hours, we will “excuse” the drop and pay benefits for the period you attended. You will not have to explain the reasons for dropping the course or courses. Remember, this only applies to the first drop.

WHAT HAPPENS IF YOU RECEIVE A GRADE THAT DOES NOT COUNT?

If you receive a grade that does not count toward graduation, you may have to repay all benefits for the course or courses. (We refer to these grades as “non-punitive.”)

You should check your school’s grading policy with the registrar or the office handling VA paperwork. Common examples are an “I” grade for an incomplete that is not made up during the time period required by the school or within one year from receipt, or a “W” grade for withdrawing.

If you receive a non-punitive grade, the school will notify us. We may reduce or stop benefits. You may not have to repay the benefits if you can show that the grades were due to mitigating circumstances.

PART 4: OTHER IMPORTANT INFORMATION

WHAT ARE YOUR RESPONSIBILITIES FOR NOTIFYING VA?

You are responsible for notifying VA of any changes discussed below. To notify us, see **How Do You Contact VA?**

Change in Your Enrollment

If you change your enrollment (number of hours, courses, school or training facility, or program), immediately tell the certifying official at your school. Ask the certifying official to notify VA of the change.

Also notify us of the change yourself. If we do not receive prompt notice of a change, you could be liable for an overpayment of benefits. We will tell you how to return your incorrect payment.

Change in Direct Deposit Information

If you are receiving payments through direct deposit, please let us know as soon as possible if any of your banking information changes (bank, bank's routing number, or deposit number).

Change of Address

Promptly notify us of any change in your address. Send your complete address, including ZIP Code.

Change in Active Duty Status

If you are receiving benefits after separation from active duty, notify us promptly if you return to active duty. Please send us a copy of your military orders. If you are receiving benefits while on active duty, notify us if you are separated from active duty. Please provide the Member 4 copy of your **DD- 214**.

Change in Selected Reserve or Guard Status

If you receive increased benefits (kicker) or additional months of entitlement due to Selected Reserve service, notify the appropriate VA regional office if you leave the Selected Reserve, including a discharge or release. If you do not satisfactorily complete your 4-year Selected Reserve obligation, you may not receive increased benefits. You do not need to report changes of units or components.

WHAT SHOULD YOU DO IF YOU DISAGREE WITH A VA DECISION?

You may appeal VA decisions on education benefits. (An example is VA reducing or stopping your benefits because we determined you did not submit acceptable mitigating circumstances for dropping one or more courses). If you disagree with a decision regarding basic eligibility, please contact your unit's Education Service Officer.

Each notice of decision we issue contains your legal rights and appeal procedures. If you disagree with our decision, simply write a letter to the VA office that issued the decision.

See the map on pg.45 for the address. Tell us why you disagree with the decision. You may also request a personal hearing on your claim.

We must receive your letter disagreeing with your decision within 1 year from the date of our letter notifying you of that decision. After we receive your letter, we will give your claim a second review.

If you need assistance in filing an appeal, contact the nearest VA regional office or a veterans service organization. You can send an e-mail to the VA regional office in your state by going to www.va.gov. Scroll down to the bottom of the page and click on **Contact the VA**. Or call **1-888-GIBILL-1 (1-888-442-4551)**.

HOW CAN YOU PREVENT AN OVERPAYMENT?

An overpayment is an incorrect benefit payment that is more than the amount to which you are entitled. If you promptly notify VA of changes affecting your benefits, you can prevent or reduce overpayments. See **How Do You Contact VA?**

In addition, use reasonable judgment when you accept and cash a check or receive payment via direct deposit. Carefully read all letters from VA about the monthly rates and effective dates of your benefits. If you think the amount of a payment is wrong, contact us before using funds from the payment. We will tell you how to return your incorrect payment. If you cash a check for the wrong amount, you will be liable for repayment of any resulting overpayment.

PART 5: WHERE DO YOU GO FOR HELP?

HOW DO YOU CONTACT VA?

If you need help with your VA education benefits, or if you need to notify us of any changes affecting your benefits, you can contact us in the following ways:

- Go to our Web site: **www.GIBILL.VA.GOV**. You can get general or detailed information about education benefits. To send us an e-mail, click on *Questions and Answers*.
- Call **1-888-GIBILL-1 (1-888-442-4551)**. If you're hearing impaired call **1-800-829-4833**. Toll-free telephone service is available in all 50 states, Puerto Rico, and the U.S. Virgin Islands.

Note: VA experiences heavy call volume at the beginning of spring and fall semesters. At these times, we recommend contacting VA through one of the other methods noted in this section.

Any of the following offices or representatives can also assist you:

- Any VA regional office, VA medical center or vet center. To locate the VA facility closest to you, go to **www.va.gov** and click on *Find a Facility*.

- Reserve and Guard Education and Incentives Officers.
- State or local representatives of organizations.
- Education Service Officers or education counselors at military bases.
- American Embassies or Consulates, if you are in a foreign country.

For help or information on other VA benefits, including home loans, disability, death benefits, health care, and life insurance, call **1-800-827-1000**, or access the main VA Web site, **www.va.gov**. If your hearing is impaired, call **1-800-829-4833**.

HOW CAN YOU FIND OUT ABOUT OTHER FINANCIAL ASSISTANCE FOR EDUCATION?

For information on other sources of assistance, check with the Financial Aid office at your school. Also check with the State office that handles Veterans Affairs for the State where your training facility is located. Your State may offer other education benefits based on military service or being a dependent of a veteran.

To locate the State office, go to **www.va.gov**. On the left panel, click on *Partners*, then *State Veterans Affairs Offices*.

Here are some other useful Web sites:

- www.dantes.doded.mil, the Department of Defense site for Defense Activities Non-Traditional Education Support (DANTES). This site provides a wealth of information about education benefits and programs. The site also links to each site of the Voluntary Education for the Reserve Components and the Army National Guard Institute.
- www.ed.gov, the Department of Education.
- www.collegeispossible.org, the Coalition of America's Colleges and Universities.
- www.doleta.gov, the Department of Labor's Employment and Training Administration (ETA) site.

Summary of Educational Benefits
VA Pamphlet 22-05-1
September 2008

Department of Veterans Affairs
Washington DC 20420

OFFICIAL BUSINESS