

# Understanding VA Education Benefits

You are here

We are here  
to help you  
find your way



# VA Education Benefits

Can be used for:

- Degrees
- Non College Certificates or Diplomas
- Apprenticeship and On-the-Job Training Programs
- Correspondence Courses
- Vocational Flight Training
- Licensing and Certification Test
- National Exams

# VA Education Programs

- **Chapter 33** - Post-9/11 GI Bill®
  - Transfer of Entitlement (TOE)
  - Marine Gunnery Sergeant David Fry Scholarship (Fry Scholarship)
- **Chapter 30** - Montgomery GI Bill® (MGIB)
- **Chapter 1606** - Montgomery GI Bill®-Selected Reserve (MGIB-SR)
- **Chapter 1607** - Reserve Educational Assistance Program (REAP)
- **Chapter 35** - Dependents Educational Assistance Program (DEA)

# Post-9/11 GI Bill® Eligibility (CH 33)

At least 90 days of aggregate qualifying active service on or after September 11, 2001, or discharged with a service-connected disability after 30 days. An honorable discharge is required.

- Up to 36 months of benefits; payable for approved training on or after August 1, 2009
- Amount determined by the length of active duty service (40% up to 100%)
- Expires 15 years after last qualifying period of active duty service

# Post-9/11 GI Bill® Eligibility

Length of Service after 09/10/2001 (aggregate)	Max %
At least 36 months	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 6 months, but less than 12 months*	50
At least 90 days, but less than 6 months*	40
At least 30 continuous days on active duty (Must be discharged due to service-connected disability)	100

\*Excluding entry level and skill training

# Post-9/11 GI Bill® Benefit Payments

An eligible Chapter 33 claimant may qualify to receive the following payments:

- Actual net charges for tuition and fees paid directly to the school
- Monthly Housing Allowance (MHA) paid directly to the student
- Book stipend paid directly to the student

# Post-9/11 GI Bill® Tuition and Fees

Effective August 1, 2011, the amounts for tuition and fees paid to the school are as follows:

**U.S. Public Schools:** The *actual net cost* for in-state tuition and fees after the application of any waiver, scholarship, aid, or assistance [other than loans and funds provided under section 401(b) of the Higher Education Act of 1965]

# Post-9/11 GI Bill® - Tuition & Fees

**Private and Foreign Schools:** The lesser of the *actual net cost* for tuition and fees after the application of any waiver, scholarship, aid, or assistance [other than loans and funds provided under section 401(b) of the Higher Education Act of 1965], or \$20,235.02 for the academic year beginning on August 1, 2014.

The amount of the yearly cap will be adjusted each year based upon a Cost Of Living Allowance (COLA) and is subject to proration based upon benefit level.



# Post-9/11 GI Bill® - Tuition & Fees

Effective October 1, 2011, individuals pursuing an approved program at an NCD school receive the lesser of the following:

The *actual net cost* for in-state tuition and fees after the application of any waiver, scholarship, aid, or assistance [other than loans and funds provided under section 401(b) of the Higher Education Act of 1965], or \$20,235.02, whichever is less, for the academic year beginning on August 1, 2014.

The amount of the yearly cap will be adjusted each year based upon a COLA and is subject to proration based upon benefit level.

# Post-9/11 GI Bill® – Rate of Pursuit (ROP)

- ROP applies specifically to Chapter 33
- VA calculates ROP by dividing the number of credit being pursued by the number of credits considered to be full-time by the school
- Resulting percentage is the ROP

If full-time is 12 credits, then ROP for:

6 credits (or credit equivalents) is 50% ( $6/12=50\%$ )

7 credits (or credit equivalents) is 58% ( $7/12=58\%$ )

# Post-9/11 GI Bill® – MHA

Students who are training at more than 50% ROP will also receive a MHA as follows:

- **U.S. In-Residence:** The applicable Basic Allowance for Housing (BAH) rate will be multiplied by the ROP rounded to the nearest multiple of 10
- **Foreign In-Residence:** The national average of all BAH rates will be multiplied by the ROP rounded to the nearest multiple of 10

# Post-9/11 GI Bill<sup>®</sup> – MHA

- An individual at a ROP of .54 will receive 50% of the applicable BAH rate
- An individual at a ROP of .85 will receive 90% of the applicable BAH rate

## Post-9/11 GI Bill® – MHA

The amount payable for the MHA for any academic year (beginning on August 1<sup>st</sup>) will be based upon the BAH rates effective on January 1<sup>st</sup> of that year.

This means that MHA rates for Chapter 33 awards will change effective August 1<sup>st</sup> of each year, and not on January 1<sup>st</sup> of each year.

# Post-9/11 GI Bill<sup>®</sup> – MHA

**Distance Learning:** Individuals only enrolled in distance learning courses will be eligible for a MHA equal to 50% of the national average of all BAH. Rates will be multiplied by the ROP rounded to the nearest multiple of 10.

The national average for the 2014 school year is \$1,509.00.

The full time rate for an individual eligible at the 100% eligibility tier would be \$754.50 for the 2014-2015 academic year.

# Post-9/11 GI Bill® – IHL Book Stipend

- \$1,000.00 per academic year
- \$41.67 per credit hour
- Up to 24 credit hours
- Lump sum payment (each quarter, semester, or term attended) directly to the individual
- Prorated based on benefit level

# Post-9/11 GI Bill® – NCD Book Stipend

- \$1,000.00 per academic year
- \$83.00 per month
- Multiplied by the student's benefit level
- Prorated for partial months
- Lump sum payment to the individual

$$\frac{\$83.00 \times 80\%}{30} = \text{Daily Stipend}$$



# Post-9/11 GI Bill® - Yellow Ribbon (YR)

- Institutions within the U.S.
- Voluntary agreement
- IHL only
- Provides additional funding for:
  - Training at private institutions
  - Out-of-state tuition
- Only individuals (including transferees) at the 100% benefit level are eligible

# Post-9/11 GI Bill® - Transfer of Entitlement

An individual approved by Department of Defense (DOD) to transfer unused entitlement under the Post-9/11 GI Bill® may transfer to:

- Spouse
- One or more children
- Any combination of spouse and child
- A transferee must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS)

# Fry Scholarship

The Marine Gunnery Sergeant John David Fry Scholarship is for children and spouses of Servicemembers who died in the line of duty while on active duty after September 10, 2001.

- Up to 36 months
- 100% under the Post-9/11 GI Bill®
- 15 years from the date of death to use the benefit
- Remarriage of spouse terminates benefit; children unaffected
- Children are eligible on their 18<sup>th</sup> birthday (unless they have already graduated high school)
- Children may use the benefit until their 33<sup>rd</sup> birthday
- Are not eligible for the YR

# Montgomery GI Bill® - MGIB (CH 30)

- Honorable discharge
- High school diploma or equivalent
- Active duty service after June 30, 1985
- \$1,200 military pay reduction
- Up to 36 months of benefits
- Monetary full time benefit of \$1,717.00 per month
- Expires 10 years after release from active duty
- May be eligible for an incentive kicker
- May participate in \$600.00 Buy-Up Program

# Montgomery GI Bill® Selected Reserve - MGIB-SR (CH 1606)

- DOD determines eligibility
- 6 year obligation after June 20, 1985
- High school diploma or equivalent
- Completed Initial Active Duty Training (IADT)
- Satisfactory participation
- May be eligible for an incentive kicker at service department's discretion

# Reserve Educational Assistance Program – REAP (CH 1607)

- Served on active duty after September 10, 2001
- 90 consecutive days or more
- Released before 90 days for disability (receives 40%)
- Monthly rate depends on active duty service
- Varying payment levels 40%, 60% or 80% of Ch30 monthly rate
- May participate in \$600.00 Buy-Up Program

# Survivors and Dependents Educational Assistance Program – DEA (CH 35)

Available to the spouse, surviving spouse, or dependent child of a veteran who is 100% permanently and totally disabled as a result of a service-connected disability.

- Died while rated 100% permanently and totally disabled as a result of a service-connected injury
- Died as a result of a service-connected injury while on active duty, or
- Was held as a POW or was MIA (as determined by the Secretary of Defense) for 90 days or more (benefits end when that status ends)

# Survivors and Dependents Educational Assistance Program - DEA

- 45 months of full-time benefits
- 5 additional months of benefits for high school, remedial, refresher or deficiency training
- Spouses have 10 years from the date of marriage, veteran's death or 100% permanent and total rating to use benefits
- Surviving spouses of veterans killed on active duty have 20 years to use benefits
- Children generally have from the age of 18 to 26 to use benefits (8 years)



# Incentive Kickers & Buy-Up Program

- Incentive “kicker” is an amount added to the monthly rate or MHA
- Service department determines kicker amounts
- A veteran may also contribute up to \$600 while on active duty. This contribution will add up to \$150 to their full time monthly rate for up to 36 months. (REAP and MGIB)
- Kickers and Buy-Up Program money is not added to the pay for active duty or less-than-1/2 time students. They receive a pay rate to cover only tuition & fees

# Tuition Assistance Top-Up - TATU

- Service member must be on active duty and using either the Post 9/11 GI Bill<sup>®</sup> or MGIB
- VA will pay the difference between what DOD pays for tuition assistance and the actual cost of the course
- DOD pays anywhere from 75% to 100% of the cost of courses for this program

# How Benefits are Paid

- MGIB, MGIB-SR, DEA and REAP payments are made in arrears
  - For example: A student receives payment for the month of September at the beginning of October, etc
- Post-9/11 GI Bill<sup>®</sup> payments are made as follows:
  - Tuition and Fees – Paid directly to school
  - Yellow Ribbon – Paid directly to school
  - Books & Supplies – Paid to veteran or dependent at beginning of term
  - Housing – Automatically paid to veteran or dependent towards the end of each month

# Work-Study Program

- VA will pay work-study students who are training at  $\frac{3}{4}$  time training or greater - (75% or higher ROP for Ch 33 recipients)
- Enrolled in a degree, vocational or professional program
- The work-study student's duties must be VA related
- Paid either the federal minimum wage or the state's minimum wage, whichever is higher

# How to Apply for VA Education Benefits

Apply anytime online at

[www.ebenefits.va.gov](http://www.ebenefits.va.gov)

OR [www.giBill.va.gov](http://www.giBill.va.gov) through

the Veterans Online Application (VONAPP)

The screenshot shows the eBenefits website homepage. The browser title is "eBenefits - Homepage - Windows Internet Explorer". The address bar shows the URL "https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal?\_rfpb=true&\_portlet.asyn...". The page features a navigation menu with links for Home, About, Help, Contact, Facility Locator, and Feature List. The main content area includes the eBenefits logo, a search bar, and a "Register now to use all of the available features of eBenefits!" banner. Below the banner is a large image of a hand writing on a chalkboard with the text "Stop Waiting to Learn about your Claim" and a "Register Today!" button. To the right, there is a "Most Popular Features" section with links for "Apply for Veterans Benefits Online (VONAPP)", "Appeal Status", and "Download VA Letters". The footer includes the Veterans Affairs logo and "DeptVetAffairs".

The screenshot shows the Veterans On-Line Application (VONAPP) website. The browser title is "eBenefits - Apply For Veterans Benefits Online (VONAPP) - Windows Internet Explorer". The address bar shows the URL "https://www.ebenefits.va.gov/ebenefits...". The page features a navigation menu with links for File, Edit, View, Favorites, Tools, and Help. The main content area includes the VONAPP logo and a welcome message: "Welcome to the new and improved Veterans On-Line Application (VONAPP) website. Please select one of the following choices to begin using VONAPP." Below the message are two options: "I Am a New VONAPP User" and "I Have Used VONAPP Before". The "I Am a New VONAPP User" option includes the text "(Please select this option if this is your first time using the VONAPP website.)". The "I Have Used VONAPP Before" option includes the text "(Please select this option to Resume or Print a previous application.)".

# Certificate of Eligibility

Once VA receives an application for education benefits, and eligibility is granted, VA will mail a Certificate of Eligibility (COE) to the student.

COE will include the name of the educational benefit, the amount of entitlement, the delimiting date, and other important information pertaining to the student.

# How to Contact Us

Call us toll free Monday-Friday from 7:00 am to 7:00 pm CST  
1-888-GIBill1 (1-888-442-4551)



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