

WHY DO I NEED TO KNOW ABOUT MY GI BILL BENEFITS?

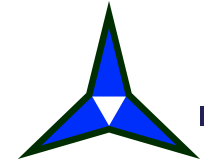


- Effective 5 January 2023, the Johnny Isakson and David P. Moe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 will prevent Regular Army (RA) Soldiers from making the by-law selection to opt-in or opt-out of the MGIB (Chapter 30) until they reach 180 days after their Basic Active Service Date (BASD)
- RA Soldiers will have between 180 and 270 days after their BASD to decide whether they want to opt-in or opt-out of the MGIB. If no selection is made, RA Soldiers will automatically be enrolled into the MGIB on day 271

WHAT DOES THIS MEAN?

- If a RA Soldier is enrolled into the MGIB, a \$100 contribution will be automatically deducted each month for one year towards the MGIB and the Soldier will have access to the MGIB once they have paid a total of \$1200



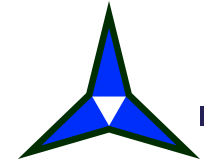


SHOULD I PAY INTO THE MGIB?

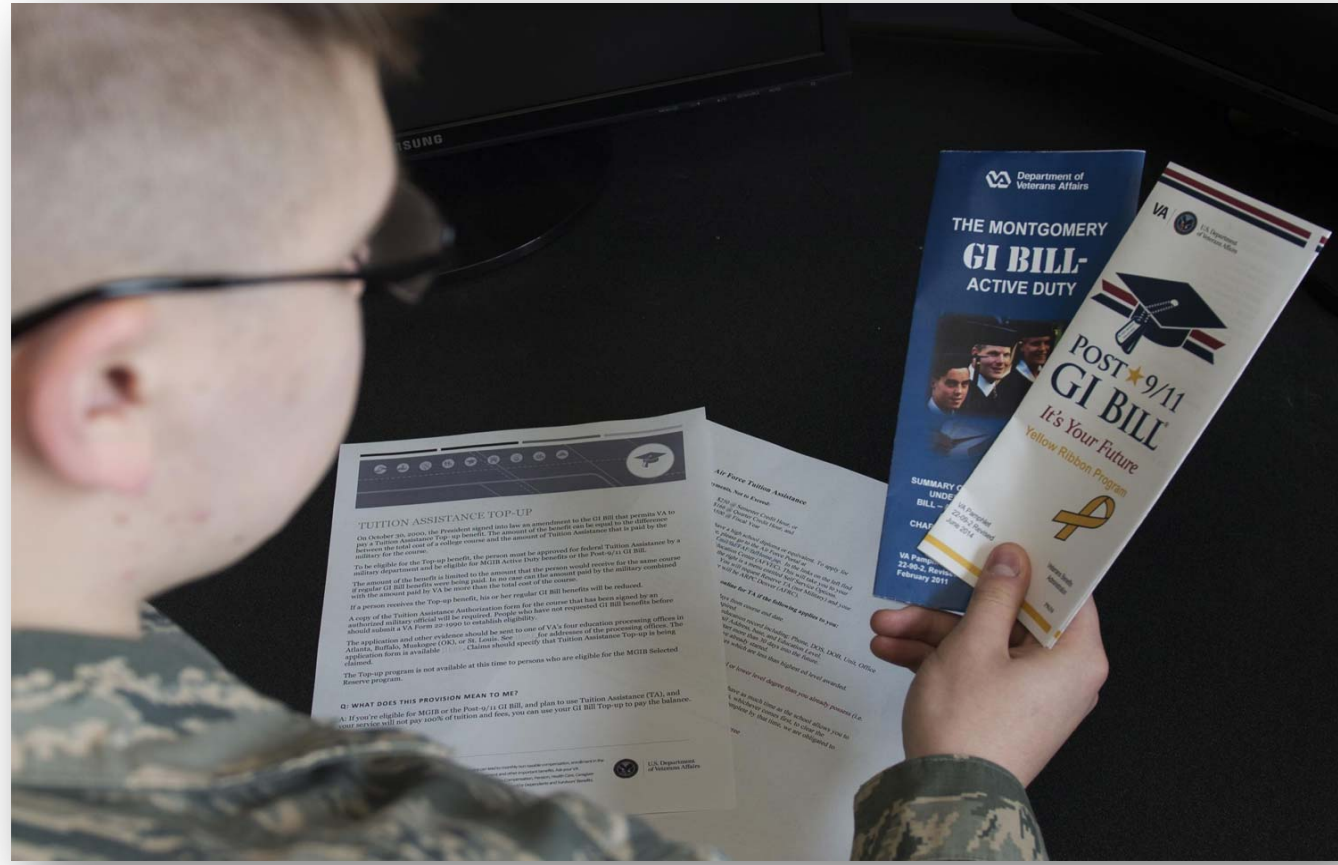
THINGS TO CONSIDER

- Soldiers with one period of qualifying service can choose to either use the MGIB **OR** the Post 9/11 GI Bill
 - Soldiers who joined the Army prior to 1 August 2013 may be able to switch from the MGIB to the Post 9/11 GI Bill
- Soldiers with at least two periods of qualifying service have the option to apply for 12 additional months of the Post 9/11 GI Bill if they exhaust all 36 months of the MGIB
- If a Soldier uses the MGIB at any time (to include top-up), they **MAY NOT** be able to use the Post 9/11 GI Bill or transfer the Post 9/11 GI Bill to their family members at a later date





WHAT IS THE DIFFERENCE BETWEEN THE MGIB AND THE POST 9/11 GI BILL?



MGIB ELIGIBILITY

- Enlisted between 1 July 1985 to present
- Contributed \$1,200 upon initial enlistment
- Must receive a fully honorable discharge
- Must complete high school, GED, or 12 credit hours of college level coursework to qualify

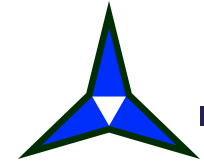




HOW DOES THE MGIB WORK?

- 36 months of education benefits
- 10 years from last date of AD to exhaust the benefit
- Must certify enrollment each month to the VA
- VA pays Soldier directly
 - MGIB payments will be paid after the fact
- Monthly payment dependent on time in service (TIS) and rate of pursuit

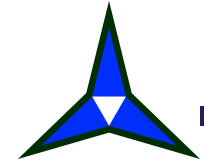




MGIB PAYMENT RATES FOR 3+ YEARS OF SERVICE

Monthly Rate as of 1 October 2021

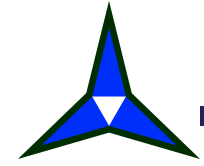
Training Time	Payment Rate
Full time	\$2210.00
3/4 time	\$1657.50
1/2 time	\$1105.00
1/4 time or less	\$552.50



MGIB \$600 BUY-UP

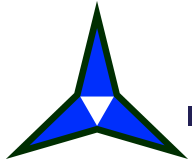
- Soldier can pay \$600 to increase their monthly MGIB payments by \$150 (\$5,400 over 36 months)
 - Soldier may pay less than \$600 to receive a pro-rated monthly amount
- The additional money must be paid before the Soldier's final date on AD
- Soldier may pay in increments or one lump sum
- Non-refundable if Soldier does not use the MGIB





ARMY COLLEGE FUND (ACF)/THE ARMY KICKER

- ACF is an enlistment incentive designed to aid in the recruitment of highly qualified Soldiers for critical or shortage MOSs
 - ACF linked to MGIB-AD was suspended 16 March 2012
 - ACF linked to MGIB-SR is ongoing
- ACF must be on Soldier's enlistment contract
- ACF awards participating Soldiers additional money on top of their MGIB to be divided over 36 months
- ACF is paid out through the Post 9/11 GI Bill through the monthly housing stipend (MHA)
 - If the beneficiary using the Post 9/11 GI Bill does not qualify for MHA, the VA pays the ACF on a monthly basis through the monthly housing stipend code "06H"



HOW DOES THE POST 9/11 (FOREVER) GI BILL WORK?

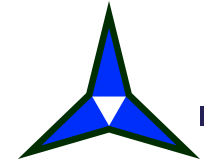




WHO QUALIFIES FOR THE POST 9/11 GI BILL?

- Soldiers who serve an aggregate period of 90 days to 36 months after 10 September 2001 will qualify for a percentage of the Post 9/11 GI Bill based on honorable TIS
 - If aggregate AD service is less than 24 months, BCT/AIT or OSUT does not count as qualifying service
- Qualifying Soldiers who serve at least 30 continuous days and discharge from AD due to a service-connected disability and Soldiers who receive a Purple Heart on or after 11 September 2001 will automatically qualify at the 100% payable rate
 - If a Soldier earns a Purple Heart they will still qualify for 100% even if they have a non-qualifying period such as:
 - 5 year service obligation for a Service Academy commission
 - 4 year service obligation for an ROTC scholarship commission
 - 3 year service obligation for LRP





POST 9/11 GI BILL PERCENTAGE PAYABLE RATE

Soldier's AD Service After 10 September 2001	Percentage Payable Rate
At least 36 months or Purple Heart recipient after 11 September 2001	100%
At least 30 continuous days on active duty and discharged from AD due to service-connected disability	100%
At least 30 months, but less than 36 months	90% (910-1,094 days)
At least 24 months, but less than 30 months	80% (730-909 days)
At least 18 months, but less than 24 months	70% (545-729 days)
At least 6 months, but less than 18 months	60% (180-544 days)
At least 90 days, but less than 6 months	50% (90-179 days)



POST 9/11 GI BILL

- 36 months of education benefits
- VA pays tuition and fees directly to the school
- Maximum payment may not exceed the maximum amount charged for in-state tuition and fees at a public school
 - The VA will pay in-state graduate rates for graduate school
- Pays up to **\$26,381.37** at a private or foreign school
 - If you are attending a school that costs more than the annual cap, you may be eligible for extra payment under the Yellow Ribbon Program
- MHA paid at the E-5 with dependent rate based on the zip code of the school where you attend the majority of your classes in-person
 - To calculate your housing rate visit the GI Bill Comparison Tool at <https://www.va.gov/gi-bill-comparison-tool>
 - AD Soldiers do not receive MHA with the Post 9/11 GI Bill
- MHA is not available for half-time attendance or less
- MHA is prorated for students between half-time and full-time status



POST★9/11
GI BILL

It's Your Future



POST 9/11 GI BILL

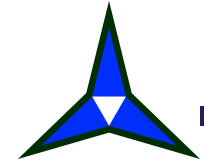
- Full-time online MHA is \$950.75 (half the national BAH average)
- Full-time online students must take at least one class in the classroom to qualify for the full MHA rate
- Book stipend of up to \$1,000 per year
 - \$41.67 per credit hour (up to 24 credit hours)
 - Prorated by percentage payable rate and course load
- One time \$500 rural relocation allowance (if eligible)
- Lifetime use of the benefit
- Must certify enrollment each month to the VA
- Can use the benefit for flight training, correspondence training, tutoring services, OJT and apprenticeship training, and certification/licensing exams





YELLOW RIBBON PROGRAM

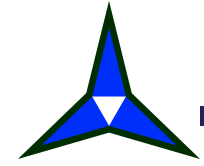
- Participating schools may voluntarily enter into an agreement with the VA to cover tuition and fees not covered by the Post 9/11 GI Bill. The school will pay a set amount of additional money and the VA will match the amount
- Not all schools have Yellow Ribbon agreements with the VA. To locate participating schools visit: https://www.benefits.va.gov/gibill/yellow_ribbon.asp
 - Even participating schools may not offer the Yellow Ribbon Program to every Post 9/11 GI Bill beneficiary
 - The Yellow Ribbon Program may not always cover the entire cost of tuition and fees
- Available to Veterans and Veteran family members who are eligible at the 100% payable rate
- Available to Purple Heart recipients
- Available to AD and AD spouses who are eligible at the 100% payable rate and enrolled over half-time



LICENSING AND CERTIFICATION EXAMS UNDER THE POST 9/11 GI BILL

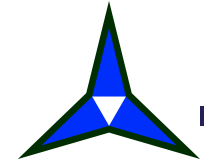
- The maximum reimbursable amount for licensing and certification tests is \$2000. There is no maximum reimbursable amount for national tests
- Entitlement will be charged one month for every \$2,200.96 spent





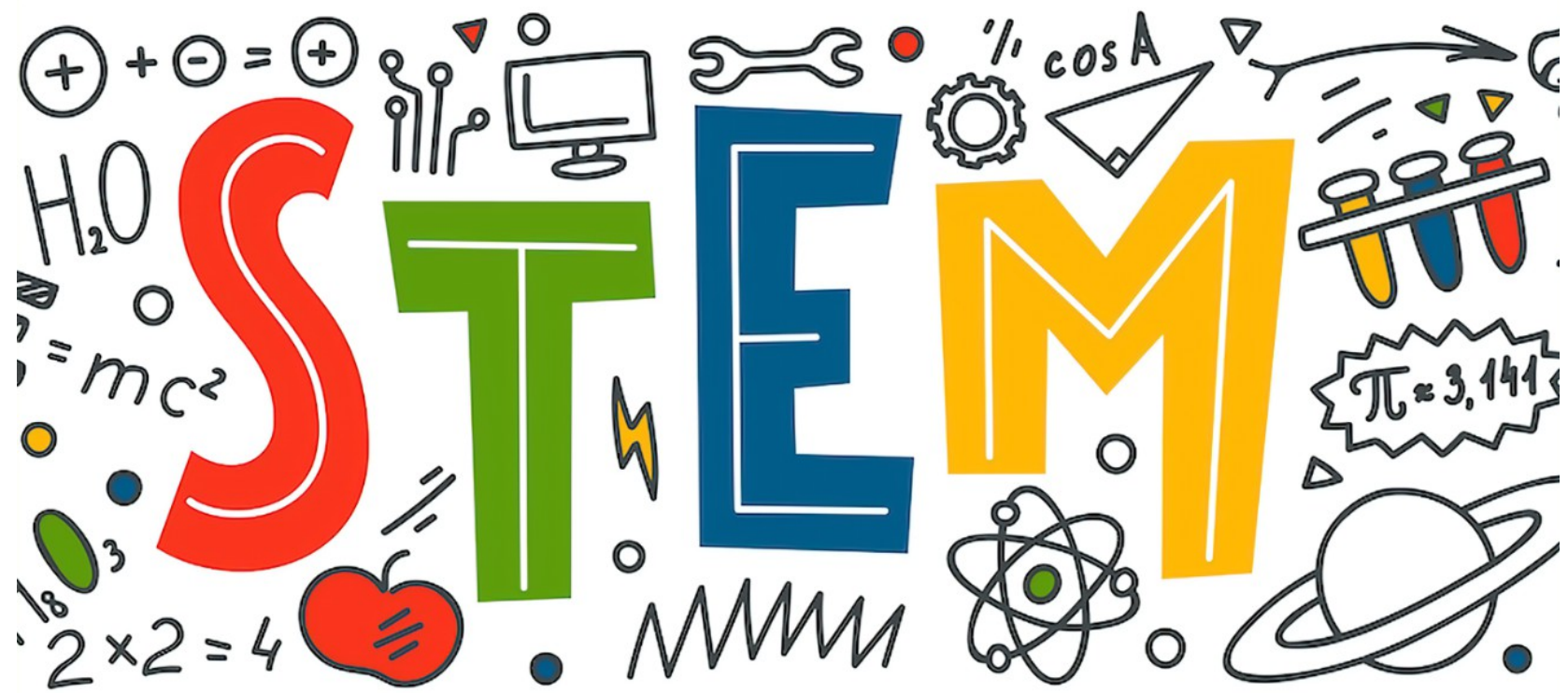
APPRENTICESHIP AND OJT RATES UNDER THE POST 9/11 GI BILL

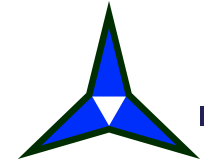
Training Period	Monthly Rate
First six months of training	100% of your applicable MHA
Second six months of training	80% of your applicable MHA
Third six months of training	60% of your applicable MHA
Fourth six months of training	40% of your applicable MHA
Remaining pursuit of training	20% of your applicable MHA



THE EDITH NOURSE ROGERS STEM SCHOLARSHIP

Allows some eligible Veterans and family members preparing for in-demand STEM fields to extend their Post 9/11 GI Bill benefits by up to nine months or \$30,000





MGIB REFUND

- Veteran who paid \$1200 into the MGIB may be entitled to a refund of the \$1200 minus taxes (prorated for any use of MGIB benefits)
- Only a Veteran may receive the refund, not a family member
- Only a Veteran who is receiving the Post 9/11 GI Bill MHA stipend on the last day of the last month of Post 9/11 GI Bill eligibility will receive the refund
- The VA will review a Veteran's file for eligibility of the refund on the last month of Post 9/11 GI Bill eligibility
 - Veteran may contact the VA during the last month of Post 9/11 GI Bill eligibility for a review of their file

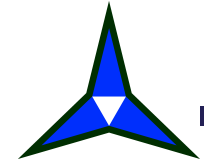




POST 9/11 GI BILL TRANSFERABILITY INFORMATION

- Must be eligible for the Post 9/11 GI Bill (have at least 90 days of qualifying service)
- Cannot be flagged for negative action
- Have at least 6 years of service in the armed forces
 - All service counts towards the 6 year eligibility requirement (ROTC Scholarship, Service Academy, LRP)
- Must be on AD or a member of the Selected Reserves (SELRES) at the time of transfer and agree to a 4 year ADSO (which can be served on AD, in the ARNG, or USAR)
- A Soldier on AD or in the SELRES with a Purple Heart may submit a Transfer of Education Benefits (TEB) request and it will **ALWAYS** be approved. Purple Heart recipients will not receive an Additional Service Obligation (ADSO)





POST 9/11 GI BILL TRANSFERABILITY INFORMATION

- Requests must be submitted prior to separation or retirement with sufficient time to fulfill the TEB ADSO
- After approval Soldier may revoke or modify the TEB request at any time
- Veteran may not add new family members to TEB after separation or retirement
- Veteran may modify months for any family member who was awarded at least one month prior to Veteran's separation or retirement





POST 9/11 GI BILL TRANSFERABILITY INFORMATION

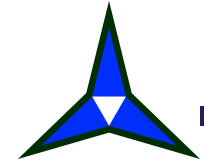
- Transferred benefits are not marital property
- Eligible family members include spouse and/or children enrolled in DEERS (to include foster children and a ward in the Soldier's care)
 - Children ages 21-22 who were not awarded benefits prior to their 21st birthday may receive benefits only if the sponsor is still on AD or in the SELRES and children are enrolled in school
- Spouse may use the GI Bill after the Soldier completes 6 years TIS. Children may use the benefit after Soldier completes 10 years TIS
- Children have until they turn 26 to use the GI Bill. Spouses have lifetime use
- Request to transfer benefits through <https://www.dmdc.osd.mil/milconnect/>





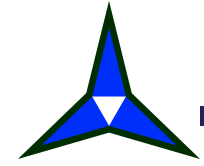
PLEASE NOTE

- A TEB request will be rejected if the requesting Soldier is already enrolled in IDES
- A Soldier will not retain a previously approved TEB when the:
 - Soldier is selected for QMP and cannot not fulfill the TEB ADSO
 - Soldier voluntarily separates or retires from the service prior to completing the TEB ADSO
- If any portion of the transferred Post 9/11 GI Bill was used and the Soldier is released from service without completing the TEB ADSO, the Soldier may be recouped



ARE THERE ANY OTHER BENEFITS I SHOULD KNOW ABOUT?





TOP-UP

- Soldiers can use the GI Bill to cover the difference between the full cost of a college course and the amount covered under Tuition Assistance (TA) for up to 36 months
- The combined amount paid by DoD and TA can never be more than the total cost of the course

TOP-UP UNDER THE MGIB

- Soldier will receive the difference between the DoD payment and the total cost of the course
- Soldier will be charged one month of entitlement for each payment received that is equal to the full-time monthly rate

TOP-UP UNDER THE POST 9/11 GI BILL

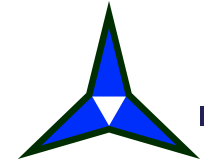
- VA pays the school the difference between the DoD payment and the authorized tuition and fees
- The benefit will be charged based on training time
 - Half-time training rates reduce your GI Bill benefit by a half-month for each month you're enrolled



MONTGOMERY GI BILL-SELECTED RESERVES (CHAPTER 1606)

- Soldier must have joined between 1 July 1985 to present
- Soldier must agree to a 6 year SELRES contract
- No contribution required
- As of 1 Oct 2020 monthly rates up to \$397 per month
- VA pays Soldier directly
- Can only use while in SELRES status





VETERAN READINESS AND EMPLOYMENT (CHAPTER 31)

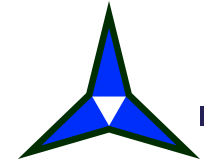
- Assists entitled Veterans with service-connected disabilities and an employment handicap to prepare for, obtain, and maintain a job

After a rehabilitation plan is created, VR&E Counselors provide ongoing services to include:

- Tutorial assistance
- Job skills training or education
- Other services required to help achieve a career and live as independently as possible

THE FOLLOWING ELIGIBILITY CRITERIA MUST BE MET IN ORDER TO QUALIFY FOR VR&E

- Have a VA service-connected disability rating of 10% with a serious employment handicap
- Have a VA service-connected disability rating of 20% or more with an employment handicap
- Determined by VR&E to need rehabilitation services



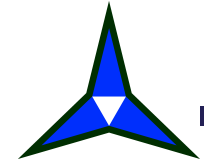
CHAPTER 35

The Marine Gunnery Sergeant John David Fry Scholarship

- For children and spouses of:
 - Active-duty service members who died in the line of duty on or after 11 September 2001
 - Members of the Selected Reserve who died from a service-connected disability on or after 11 September 2001

The Survivors' and Dependents' Educational Assistance (DEA) Program

- Offers education and training to qualified dependents of Veterans who:
 - Are permanently and totally disabled because of a service-related condition
 - Died while on active duty or as a result of a service-related condition



HOW TO APPLY FOR THE GI BILL

- Log onto **va.gov** to complete VA Form 22-1990
- Click on **Apply for Education Benefits**
- Under **How Do I Apply**, click on **Find Your Education Benefits Form**
- Answer the questions to access the correct form
- Click on **Sign in to Start Your Application**
- The VA will mail your certificate of eligibility within 30 days (on average)





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Education

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[Change your current education benefits](#)

[Compare GI Bill benefits by school](#)

[Apply for education benefits](#)

Records

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[Change your address](#)

[Request your military records \(DD214\)](#)





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Education and training

Get benefits

GI Bill

Eligibility

How to apply

After you apply

Vocational Rehab and Employment

Educational and Career Counseling

Survivor and dependent benefits

Other VA education benefits

Manage benefits

More resources



How to apply for the GI Bill and related benefits

Find out how to apply for the GI Bill and other VA education benefits as a Veteran, service member, or qualified family member.

How do I prepare before starting my application?

- [Find out if you're eligible for VA education benefits](#)
- Gather the documents and information listed below that you'll need to apply for education benefits.
- See what benefits you'll get at the school you want to attend. [Use the GI Bill Comparison Tool](#)

Note: To apply for Vocational Rehabilitation and Employment (also called Chapter 31) or educational and career counseling (also called Chapter 36) benefits and services, you'll need to use a different application.

[Find out how to apply for Vocational Rehab and Employment](#)

[Learn more about Educational and Career Counseling](#)

What documents and information do I need to



What documents and information do I need to apply?

- Social Security number
- Bank account direct deposit information
- Education and military history
- Basic information about the school or training facility you want to attend or are attending now

How do I apply?



You can apply online right now. Just answer a few questions, and we'll help you get started with the education benefits form that's right for you.

[Find your education benefits form](#) ▾

You can also apply:

By mail

Call 1-888-GI-BILL-1 ([888-442-4551](tel:888-442-4551)), Monday through Friday, 8:00 a.m. to 7:00 p.m. ET, to request that we send the application to you. Fill it out and mail it to the VA regional claims processing office that's in the same location as your school.

[See a list of regional claims processing offices](#)

In person

Go to a VA regional benefit office and have a VA employee help you.

[Find a VA regional benefit office near you](#)



How do I apply?

You can apply online right now. Just answer a few questions, and we'll help you get started with the education benefits form that's right for you.

[Find your education benefits form](#) ▾

Are you applying for a new benefit or updating your current education benefits?

- Applying for a new benefit
- Updating my current education benefits
- Applying to extend my benefit using the Edith Nourse Rogers STEM Scholarship

You can also apply:



THE VA IS THE FINAL DETERMINING AUTHORITY FOR THE GI BILL

GI BILL HOTLINE

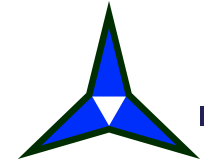
- [888-442-4551](tel:888-442-4551)
Available M-F from 0800-1500

VA BENEFITS HOTLINE

- [800-827-1000](tel:800-827-1000)
Available M-F from 0800-1700

<https://www.va.gov/contact-us>





QUESTIONS?

