



What Is the Montgomery GI Bill (Chapter 30)?

The Montgomery GI Bill, called "MGIB" for short, provides up to 36 months of education benefits to eligible veterans for:

- College, Technical or Vocational Courses, and Certificate Programs
- On-the-Job Training and Apprenticeship Programs
- Remedial, Deficiency, and Refresher Training (in some cases)
- The cost of tests for licenses or certifications needed to get, keep, or advance in a job
- Tuition Assistance: "Top-Up"
- Correspondence Courses
- Flight Training (in some cases)
- Licensing & Certification Tests
- Tutoring services

Generally, benefits may be payable for up to 10 years following your release from active duty. This program is also commonly known as Chapter 30.

Note: To find out if your school or program is approved for VA educational benefits under MGIB, contact your school's VA Certifying Official, or call VA at the toll-free number below for more information.

Who Is Eligible? If you are separated from service, you may be an eligible veteran if you:

- Entered active duty for the first time after **30 June 1985**.
- Had military pay reduced by \$100 a month for first 12 months.
- Received a high school diploma or equivalent (or, in some cases, 12 semester hours of college credit) before the end of your first obligated period of service.
- Received an honorable discharge.
- Continuously served for 3 years, OR 2 years if that is what you first enlisted for, OR 2 years if you have an obligation to serve 4 years in the Selected Reserve AND entered Selected Reserve within 1 year of leaving active duty.

Note: Different rules apply if you entered active duty before 1 July 1985, and in certain other cases. Call the toll-free number below for more information.

Are There Any Pitfalls? You should be aware that the following pitfalls could cause you to lose all MGIB benefits:

General Discharge- You must have a fully honorable discharge to be eligible for education benefits. A "general" or "under honorable condition" makes you ineligible for education benefits.

Early Discharge- To be eligible with an early discharge, your separation reason must meet certain requirements. Call the toll-free number below, or if you are on active duty, check with your Education Counselor for more information.

How Much Does VA Pay? The monthly benefit paid to you is based on the type of training you take, length of your service, your category, and if DoD put extra money in your MGIB Fund (called "kickers"). Some servicemembers may contribute up to an additional \$600 to the GI Bill to receive increased monthly benefits. The additional contribution must be made while on active duty. Other Soldiers may have Army College Fund enlistment incentives available (enlistments prior to 1 Oct 11). For more information contact your personnel or payroll office.

How do I apply? Go to: <https://vabenefits.vba.va.gov/vonapp>. Fill out a VA22-1990 or 1995, if you have used benefits previously. You will receive a Certificate of Eligibility (COE) from the VA. Take your DD 214 (Member Copy 4) and your COE to the VA Representative at your school.

For more MGIB information, visit the VA GI Bill Website at: http://www.gibill.va.gov/benefits/montgomery_gibill/active_duty.html or call toll-free 1-888-GIBILL-1 (1-888-442-4551).

Who is eligible for benefits under the Post-9/11 GI Bill (Chapter 33)?

Individuals who serve at least 90 days of aggregate service after **10 September 2001** are eligible.

- To be eligible for 100% of the benefit, an individual must have served an aggregate of 36 months of active duty service, or have been discharged for a service-connected disability after 30 days of continuous service.

NOTE: Active-duty service time required by graduates of a Service Academy or ROTC does **not** count toward the 3 years necessary to qualify for full benefits.

- For those who served fewer than 36 months, the percentage of benefit (eligibility percentage) ranges from 40% to 90%:

90% - 30 total months (including service on active duty in entry level and skill training)

80% - 24 total months (including service on active duty in entry level and skill training)

70% - 18 total months (**excluding** service on active duty in entry level and skill training)

60% - 12 total months (**excluding** service on active duty in entry level and skill training)

50% - 6 total months (**excluding** service on active duty in entry level and skill training)

40% - 90 or more days (**excluding** service on active duty in entry level and skill training)

- Veterans must have an honorable discharge or other qualifying discharge to be eligible.

What benefits do students receive under the Post-9/11 GI Bill?

Depending on each individual's situation, benefits could include payment of tuition and fees, a monthly housing allowance, a stipend for books and supplies, college fund ("kicker") payments, a rural benefit payment, and a Yellow Ribbon benefit. Post-9/11 GI Bill benefits differ from other education assistance programs in that each type of payment is issued separately, with some payments made directly to the school and others issued to the individual.

Tuition and Fees: These payments are issued to the school on behalf of the individual at the time the certificate of eligibility is processed (all payments are subject to proration by the VA based on your individual Post 9/11 eligibility percentage and current rate of pursuit):

- Pays up to all public school in-state tuition and fees;
- Private and foreign school costs are capped at an annually VA-determined national maximum rate per academic year (for VA purposes, an academic year begins 1 August).

IMPORTANT NOTE: The VA only pays allowances, stipends, or benefits for periods of actual class attendance (this includes the Monthly Housing Allowance explained on the reverse). No payments are made for term breaks nor for periods of non-attendance (i.e., taking the summer term off).

For the current Post 9/11 GI Bill Payment rates visit:

http://www.gibill.va.gov/resources/benefits_resources/rates/CH33/Ch33rates080112.html

Continued on the reverse 

Post 9/11 GI Bill (CH 33) Benefits (continued from the reverse)

Monthly housing allowance: A monthly Housing Allowance (MHA) may be paid to non-active duty students enrolled greater than half-time (as determined by your school). MHA for students pursuing in-resident training (at least one credit hour on campus) is equal to the E-5 with dependents BAH rate at the zip code of your school. Students taking solely distance learning courses (to include hybrid / blended courses) may receive ½ the national average BAH rate. Students attending foreign schools may receive up to the national average BAH rate. MHA is prorated by your eligibility percentage and is further prorated by your rate of pursuit (school-determined; rounded to the nearest 10th). Thus, a student at the 100% eligibility percentage training at a rate of pursuit equal to 75% would receive 80% of the MHA.

Books and supplies stipend: This payment is issued directly to the student when the school certifies and VA processes the enrollment. This benefit is prorated based on length of service. Students on active duty can receive a book and supply stipend (up to \$1,000 maximum).

Yellow Ribbon payments: The Yellow Ribbon Program allows degree-granting institutions to enter into a voluntary agreement with the VA to fund tuition expenses that exceed the tuition and fee amounts payable under the Post 9/11 GI Bill. The institution can contribute a specific dollar amount of those expenses, and VA will match the contribution, not to exceed 50% of the difference. This payment is issued to the school when the school certifies and VA processes the student's enrollment. Only veterans or their transferees at the 100% eligibility tier may receive this benefit. *For details on this program and a listing of participating schools see Yellow Ribbon Program on the web page — https://www.gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html*

College fund or “kicker”: These payments are issued directly to the student based on “rate of pursuit” (full- or part-time study) and the education benefits program under which the kicker is payable. Post-9/11 GI Bill kickers will be issued monthly with the housing allowance. The kicker allows VA to pay MGI (Chapter 30) and MGI-SR (Chapter 1606) ‘kickers’, or college fund payments, on a monthly basis instead of a lump sum at the beginning of the term.

Rural benefit payments: This one-time, lump-sum payment of \$500 is issued directly to a student who resides in a county with six persons or fewer per square mile (as determined by the most recent decennial census), and who either:

- physically relocates at least 500 miles to attend an educational institution, or
- relocates by air (any distance) to physically attend an educational institution, if no other land-based transportation exists.

What kind of education and training does the Post-9/11 GI Bill cover? You can use the Post-9/11 GI Bill at colleges, universities, trade schools, and for on-the-job training, apprenticeships, and flight schools. To see what programs are currently approved for VA benefits, go to www.gibill.va.gov. You can use Post 9/11 GI Bill for tutorial assistance, licensing (attorney license, cosmetology license, etc) and certification tests (SAT, LSAT, etc). Allows reimbursement for more than one “license or certification” test. However entitlement is now charged. **Non-College Degree programs (NCD)** offered at non-degree granting schools is reimbursed at the lesser of the net actual costs for in-state tuition & fees assessed by the school or a maximum amount allowed by law which changes annually – visit www.gibill.va.gov for more info. **On-the-job and apprenticeship training** pays a monthly benefit amount prorated based on time in program and for some for books and supplies per year – visit www.gibill.va.gov for more information. **Flight program** payments vary based on which type of flight training course and the school – visit www.gibill.va.gov for more information.

NOTE: If an individual is selecting the Post 9/11 GI Bill, s/he will be required to make an **irrevocable decision**. Be sure to meet with an Army Education Counselor before making any decision.

What is the eligibility period? You may be eligible for benefits for up to 15 years from your last period of active duty of at least 90 consecutive days.

What is transferability? The Post-9/11 GI Bill allows service members (officer or enlisted, active duty or Selected Reserve), on or after 1 August 2009, to transfer unused education benefits to immediate family members (spouse and children). The service member must have at least 6 years of service, and commit to an additional 4 years of service in order to transfer benefits to a spouse or child. Because of the potential impact of this benefit on recruiting and retention, transferability policy is determined by the DoD and the military services. **See your career reenlistment NCO to see if you are eligible to transfer your benefits or your branch manager, if you are an officer.**

TRANSFER OF POST 9/11 GI BILL BENEFITS TO FAMILY MEMBERS MUST BE DONE PRIOR TO LEAVING ACTIVE DUTY!!

DoD **Fact Sheet on Post-9/11 GI Bill Transferability:**

https://www.gibill.va.gov/documents/factsheets/Transferability_Factsheet.pdf

For the latest information on policy and rules for transferability of Post-9/11 GI Bill benefits, visit

https://www.gibill.va.gov/benefits/post_911_gibill/transfer_of_benefits.html

For more information, visit the VA GI Bill Website at www.gibill.va.gov/ or call toll-free 1-888-GIBILL-1 (1-888-442-4551).

Current VA Payment Rates		
Subject to change and individual benefit determination; see www.gibill.va.gov for complete details		
MGI (CH 30)	3+ yrs of service; full time student	\$1684 per month, max., full time
Post 9/11 (CH 33) <i>Valid 1 Aug 13 – 30 Jul 14.</i> <small>* = exceptions may apply for private schools in AZ, MI, NH, NY, PA, SC and TX. See the VA website.</small>	Public State Institution	All in-state tuition and fees
	Private / foreign schools, Non-College Degree Programs *	Capped at \$19,198.31 per year
	MHA (100% eligible; full-time, in-resident student)	FY 2012 E-5 with dependents rate at school zip code
	MHA (100% eligible, full-time, solely distance learning)	\$714.50 per month

Before you leave service: Contact the VA online and use the VONAPP process to verify GI Bill status (http://www.gibill.va.gov/apply-for-benefits/application/)
Before Enrolling in any school <ul style="list-style-type: none">• Visit your local Army Education Center for current and local college information.• Contact the school's VA Certifying Official / VA Office to ascertain that school's VA eligibility, policies and processes, and to get assistance with VA applications and processes.
Other Financial Assistance: Go to http://www.fafsa.ed.gov/ to file for financial aid. Go to http://www.fastweb.com for scholarship information. Visit your school financial aid office for other financial assistance.
Take advantage of free testing before your ETS date: Testing includes but is not limited to – SAT, ACT, GRE, CLEP, DSST. Visit the Ft Carson Education Center (Bldg 1117).
Visit the National Association of State Directors of Veterans Affairs http://www.nasdvva.us For links to individual state's Department of Veterans Affairs.
Joint Service Transcripts (formerly AARTS): https://jst.doded.mil
SEE THE DISCLAIMER AT THE BOTTOM OF THIS PAGE