Understanding the Post-9/11 GI Bill

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Introduction

A New GI Bill Means a New Beginning

In July of 2008 the Post 9/11 Veterans Educational Assistance Act of 2008, was signed into law, creating a new robust education benefits program rivaling the WWII Era GI Bill of Rights. The new Post 9/11 GI Bill, provides education benefits for servicemembers who have served on active duty for 90 or more days since Sept. 10, 2001. These benefits are tiered based on the number of days served on active duty, creating a benefit package that gives current and previously activated National Guard and Reserve members the same benefits as active duty servicemembers. See Table 2.0 on Page 7 for more information on benefit eligibility tiers.

The new Post-9/11 GI Bill benefits include up to 100% tuition and fees, housing allowance, book stipends, benefit transferability and more. Thousands of college and universities around the country are eagerly reaching out to veterans to help them get started using these new benefits.

Unfortunately, like any new government program, the Post-9/11 GI Bill can be very complicated and confusing. This guide will help you determine if you are eligible, how much you can get, how to apply and answer nearly all your GI Bill questions.
Post-9/11 Benefits At-a-Glance – Who Gets What

The following table offers a quick overview of the Post-9/11 GI Bill benefits for each major group of recipients who meet the basic eligibility qualifications listed below.

<table>
<thead>
<tr>
<th>If You Are:</th>
<th>You Qualify for:</th>
<th>Tuition and Fees</th>
<th>Monthly Housing Stipend</th>
<th>Book Stipend</th>
<th>Able to Transfer Benefits</th>
<th>Yellow Ribbon</th>
<th>Relocation Allowance</th>
<th>Licensing and Certification Exams</th>
</tr>
</thead>
<tbody>
<tr>
<td>On Active Duty</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>A Guard or Reserve Member</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>A Veteran</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

**Table 1.0**

**NOTE 1:** You may only choose to transfer benefits while you are still serving in the military. See the section on GI Bill transferability on page 10 to learn more.

**Tuition and Fees**

If you are eligible, the VA will pay your tuition & fees payment directly to the school. If you enroll in a publically operated (state) college or university you will get up to 100 percent of your “in-state” tuition and fees covered. If you enroll in privately operated college or university you will get up to $17,500 a year toward tuition and fees.

Current active duty members and their spouses are not eligible for the monthly housing and book stipends.

**Yellow Ribbon Program**

The new GI Bill also includes a provision to help students avoid some or all of the out-of-pocket tuition and fees associated with education programs that may exceed the Post 9/11 GI Bill tuition benefit. The YRP is not automatic; schools must enter into an agreement with the VA to share the expense.

To qualify to receive the Yellow Ribbon benefits you must meet the following criteria:

- You served an aggregate period of active duty after September 10, 2001, of at least 36 months;

- You were honorably discharged from active duty for a service connected disability and have served a minimum of 30 continuous days after September 10, 2001;

- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran’s service under the eligibility criteria listed above.

More details on the on the Yellow Ribbon Program can be found on page 8.
Monthly Housing Stipend

As an eligible veteran or member of the National Guard or Selected Reserve you may receive a monthly housing allowance (living stipend) based on the zip code of the location of the school you are attending — not your home zip code. This stipend currently averages more than $1,200 a month, but can run as high as $2,800.

This stipend is based on the DoD’s Basic Allowance for Housing (BAH) for an E-5 with dependents. This stipend does not require students to live on campus.

If you take 100 percent of your classes through distance learning (online), you will get $673 (in 2011) a month for housing.

NOTE: Servicemembers currently on active duty and their spouse are not eligible for the housing stipend. In addition veterans and eligible family members taking courses on a half-time or less basis.

Book and Supply Stipend

You may receive an annual book stipend of up to $1,000. This stipend will be paid at the beginning of each term. It is paid based on the number of credits taken by each student at $41 per credit hour.

One-Time Relocation Allowance

As a veteran you may also receive a one-time rural relocation benefit payment of $500.00 to help cover the cost of relocating from a rural location to attend school.

To qualify you must:

- Be an otherwise eligible veteran.
- Reside in a county with 6 persons or less per square mile (as determined by the most recent decennial census) and
- Either physically relocate at least 500 miles to attend an educational institution, or
- Travel by air to physically attend an educational institution if no other land-based transportation exists.

Military.com has created GI Bill Calculator to help you estimate how much you will get under the new GI Bill and compare those benefits to Montgomery GI Bill. Check out the GI Bill Calculator at http://www.military.com/gi-bill-calculator/.
Benefit Transferability

One of the most important aspects of this new Post-9/11 GI Bill is that it offers a new set of education benefits for the spouses and children of servicemembers and veterans. Under the new law the Department of Defense is authorized to allow individuals who have served at least 6 years in the Armed Forces and who agree to serve at least another 4 years to transfer unused GI Bill entitlement to their spouse. In addition, when a servicemember reaches their 10-year anniversary they can choose to transfer the benefit to any dependents — spouse or children.

**NOTE:** DoD has developed regulations and will provide VA with your eligibility information before the VA makes payments under this provision. The ability to transfer benefits is limited to those currently serving in the military with some limited provisions for those retiring over the next few years.

**NOTE:** National Oceanographic and Atmospheric Administration (NOAA) and Public Health System (PHS) personnel are now eligible to transfer their entitlement to eligible dependents.

More details on the on transferring GI Bill benefits can be found on page 10.

Other Benefits

In addition to the tuition, fees, housing, and relocation benefits, you may qualify for a multiple licensing and certification exams, college placement tests (SAT, GRE, ACT, LSAT, etc), work study, On-the-Job and Apprenticeship programs, and $100 a month for tutorial assistance programs.

### Eligibility Criteria for Post-9/11 GI Bill Benefits

You are eligible if you served a minimum of 90 days on active duty after September 10, 2001. This covers active duty served as a member of the Armed Forces or as a result of a call or order to active duty from a reserve component (National Guard and Reserve) under certain sections of title 10.

However, some periods of active duty service are excluded. Periods of service under the following do not count toward qualification for the Post 9/11 GI Bill:

- ROTC under 10 U.S.C. 2107(b);
- Service academy contract period;
- Service terminated due to defective enlistment agreement;
- Service used for loan repayment; and
- Selected reserve service used to establish eligibility under the Montgomery GI Bill (MGIB chapter 30), MGIB for Selected Reserve (MGIB-SR Chapter 1606), or the Reserve Education Assistance Program (REAP chapter 1607).
Further Details from the VA:

At a minimum, you must have served at least 30 days of continuous active duty service after September 10, 2001 and be discharged due to a service-connected disability, or served an aggregate of 90 days of active duty service after September 10, 2001, and:

- Be honorably discharged from Armed Forces; or
- Be released from Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; or
- Be released from the Armed Forces with service characterized as honorable for further service in a reserve component; or
- Be discharged or released from Armed Forces for:
  - EPTS (Existed Prior to Service)
  - HDSP (Hardship) or
  - CIWD (Condition Interfered with Duty); or
- Continue to be on active duty.

Post 9/11 GI Bill Benefit Tiers

All Post 9/11 GI Bill benefit payments are based on the amount of creditable active-duty service each veteran has since Sept. 10, 2001. If you are an active-duty, National Guard, Selected Reserve member, or veterans who has served on active-duty for 90 or more days since Sept. 10, 2001 the following table applies:

<table>
<thead>
<tr>
<th>Post-9/11 Service</th>
<th>Percentage of Maximum Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 36 cumulative months (Includes Entry Level or Skills Training time)</td>
<td>100%</td>
</tr>
<tr>
<td>At least 30 continuous days on active duty and discharged due to service-connected disability (Includes Entry Level or Skills Training time)</td>
<td>100%</td>
</tr>
<tr>
<td>At least 30 cumulative months (Includes Entry Level or Skills Training time)</td>
<td>90%</td>
</tr>
<tr>
<td>At least 24 cumulative months (Cannot include Entry Level or Skills Training time)</td>
<td>80%</td>
</tr>
<tr>
<td>At least 18 cumulative months (Cannot include Entry Level or Skills Training time)</td>
<td>70%</td>
</tr>
<tr>
<td>At least 12 cumulative months (Cannot include Entry Level or Skills Training time)</td>
<td>60%</td>
</tr>
<tr>
<td>At least 6 cumulative months (Cannot include Entry Level or Skills Training time)</td>
<td>50%</td>
</tr>
<tr>
<td>90 aggregate days (Cannot include Entry Level or Skills Training time)</td>
<td>40%</td>
</tr>
</tbody>
</table>

Table 2.0
The Yellow Ribbon Program Explained

The Yellow Ribbon Program is a provision of the Post 9/11 Veterans Educational Assistance Act of 2008. The program is designed to help students avoid up to 100 percent of their out-of-pocket tuition and fees associated with education programs that may exceed the Post 9/11 GI Bill tuition benefit, which will only pay up to the highest public in-state undergraduate tuition.

Tip:

Only the VA can answer your specific GI Bill benefit questions. Call 1-888-GIBILL-1 to get personalized information and support. Be sure to note the name of the VA representative along with the time and date you called. This may be helpful if any issues arise which require making claim appeals to the VA.
If you are attending a private college, graduate school or attending in a non-resident status and that school is a Yellow Ribbon participating school, additional funds may be available for your education program without an additional charge to your entitlement. Like the other Post 9/11 GI Bill programs, Yellow Ribbon benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

To qualify to receive the Yellow Ribbon benefits you must meet the following criteria:

- Served an aggregate period of active duty after September 10, 2001, of at least 36 months;
- Were honorably discharged from active duty for a service connected disability and they served 30 continuous days after September 10, 2001; or
- Are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran’s service under the eligibility criteria listed above.

Students may search for institutions that have expressed interest in participation in the Yellow Ribbon Program on the VA GI Bill website at www.GIBILL.va.gov.

More Program Details

The Yellow Ribbon program allows institutions of higher learning (degree granting colleges and universities) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. Participating schools can waive up to 50 percent of those expenses and VA will match the same amount as the institution.

The Institution of Higher Learning (college or university) must agree to:

- Provide contributions to eligible individuals who apply for the Yellow Ribbon Program on a first-come first-served basis, regardless of the rate at which the individual is pursuing training in any given academic year;
- Provide contributions during the current academic year and all subsequent academic years in which the student maintains satisfactory progress, conduct, and attendance;
- Make contributions toward the program on behalf of the individual in the form of a waiver;
- Choose the percentage that will be waived and waive the same percentage (up to 50 percent) of established charges that exceed the in-State maximum for each student eligible;
- State the maximum number of individuals for whom contributions will be made in any given academic year.

NOTE: Only the VA can answer your specific GI Bill benefit questions. Call 1-888-GIBILL-1 to get personalized information and support.
Post-9/11 GI Bill Transferability Explained

As an eligible servicemember you may transfer up to 100 percent of their GI Bill benefit depending on how much of their benefit has been used previously.

NOTE: National Oceanographic and Atmospheric Administration (NOAA) and Public Health System (PHS) personnel are now eligible to transfer their entitlement to eligible dependents.

Like all other GI Bill education benefits, the Post 9/11 GI Bill benefit program is broken down into 36 months of benefits. Each month represents a month of classroom work at the full-time rate of pursuit.

Servicemembers can transfer any number of months they choose as long as they do not exceed their available benefits. In addition, this transfer must take place while they are still serving in the Armed Forces – Active Duty, National Guard, or Selected Reserve. Once the family member has been approved for Transfer of Education Benefits the member can make changes to the amount of benefits at anytime, even after leaving the service.

Post-9/11 Transferee Benefits At-a-Glance – What You’ll Get

The following table offers a quick overview of the Post-9/11 GI Bill benefits for those who receive transferred benefits and meet the basic eligibility qualifications listed above.

<table>
<thead>
<tr>
<th>If You Are:</th>
<th>Tuition and Fees</th>
<th>Monthly Housing Stipend</th>
<th>Book Stipend</th>
<th>Certification Exams</th>
<th>Yellow Ribbon*</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Spouse of an Active Duty Member</td>
<td>✅</td>
<td></td>
<td>✅</td>
<td></td>
<td>✅</td>
</tr>
<tr>
<td>A Spouse of a Guard or Reserve Member</td>
<td>✅</td>
<td>✅</td>
<td>✅</td>
<td></td>
<td>✅</td>
</tr>
<tr>
<td>A Spouse of Veteran</td>
<td>✅</td>
<td>✅</td>
<td>✅</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A Child of an Active Duty Member</td>
<td>✅</td>
<td>✅</td>
<td>✅</td>
<td></td>
<td>✅</td>
</tr>
<tr>
<td>A Child of a Guard or Reserve Member</td>
<td>✅</td>
<td>✅</td>
<td>✅</td>
<td></td>
<td>✅</td>
</tr>
<tr>
<td>A Child of Veteran</td>
<td>✅</td>
<td>✅</td>
<td>✅</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Subject to limitations and additional eligibility requirements. See the Yellow Ribbon section for further details.
Servicemembers Eligible to Transfer Benefits:

If you are a member of the Armed Forces (active duty or National Guard, Selected Reserve, officer or enlisted) on or after August 1, 2009, and you are eligible for the Post-9/11 GI Bill, and:

- Have at least 6 years of service in the Armed Forces on the date of election and agree to serve 4 additional years in the Armed Forces from the date of election.

- Have at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of election, is precluded by either standard policy (service or DoD) or statute from committing to 4 additional years, and agree to serve for the maximum amount of time allowed by such policy or statute, or

- Are or become retirement eligible during the period from August 1, 2009, through August 1, 2013. A service member is considered to be retirement eligible if he or she has completed 20 years of active duty or 20 qualifying years of reserve service.

- Special situations for military retirees:
  - If you are eligible for retirement on August 1, 2009, no additional service is required.
  - If you have an approved retirement date after August 1, 2009, and before July 1, 2010, no additional service is required.
  - If you are eligible for retirement after August 1, 2009, and before August 1, 2010, 1 year of additional service after approval of transfer is required.
  - If you are eligible for retirement on or after August 1, 2010, and before August 1, 2011, 2 years of additional service after approval of transfer are required.
  - If you are eligible for retirement on or after August 1, 2011, and before August 1, 2012, 3 years of additional service after approval of transfer required.

Eligible Family Members

If you are approved to transfer an entitlement to educational assistance under this section you may transfer all or part of your entitlement to:

- Your spouse.
- One or more of your children.
- Any combination of spouse and child.

To be eligible Family members must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits, at the time of transfer to receive transferred educational benefits.

A child’s subsequent marriage will not affect his or her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.
A subsequent divorce will not affect the transferee's eligibility to receive educational benefits; however, after an individual has designated a spouse as a transferee under this section, the eligible individual retains the right to revoke or modify the transfer at any time.

Family members use of transferred GI Bill benefits is subject to the following rules:

**Spouse:**
- May start to use the benefit immediately.
- May use the benefit while the member remains in the Armed Forces or after separation from active duty.
- May receive the same level of benefits as the servicemember or veteran who earned the benefits. (See benefit tiers for further explanation).
- Is not eligible for the monthly stipend or books and supplies stipend while the member is serving on active duty.
- Can use the benefit for up to 15 years after the service member’s last separation from active duty.

**Child:**
- May start to use the benefit only after the individual making the transfer has completed at least 10 years of service in the Armed Forces.
- May use the benefit while the eligible individual remains in the Armed Forces or after separation from active duty.
- May not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate), or reached 18 years of age.
- Is entitled to the monthly stipend and books and supplies stipend even though the eligible individual is on active duty.
- Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.
- May receive the same level of benefits as the servicemember or veteran who earned the benefits. (See benefit tiers for further explanation).
Applying for Transferred Education Benefits (TEB)

The first step to transferring GI Bill benefits is to apply for TEB through the DoD or DHS (for Coast Guard). The DoD’s Post-9/11 GI Bill Transferability application process and directions can be found online at [http://www.defenselink.mil/home/features/2009/0409_gibill/](http://www.defenselink.mil/home/features/2009/0409_gibill/). If you need assistance you should contact your unit’s education services office, Navy College representative, family services office or career counselor, to get more information or request assistance with transferring your Post-9/11 GI Bill benefits to a family member.

Members of the U.S. Coast Guard should contact their local Education Services Office, Career Development Advisor, or unit personnel administration office for assistance.

Once the application for TEB is approved, family members may apply to use transferred benefits with VA by completing VA Form 22-1990e. VA Form 22-1990e should only be completed and submitted to VA by the family member after DoD has approved the request for TEB.

To access the electronic version of VA Form 22-1990e [click here](#)

To access the paper version of VA-Form 22-1990e [click here](#).

**NOTE:** Do not use VA Form 22-1990e to apply to the DoD for TEB.

Guidance for Choosing Between GI Bill Programs

If you are eligible for the Post 9/11 GI Bill and any other GI Bill benefits such as the Montgomery GI Bill (for active-duty), the MGIB for Selective Reserve, and the Reserve Education Assistance Program (REAP) and you have not yet applied for VA education benefits you will be required to make an irrevocable choice between GI Bill programs.

If you are currently using GI Bill benefits under the MGIB, MGIB-SR, or REAP you have the option to switch to the new Post-9/11 GI Bill. However, if you change schools or education programs at some point in the future if you will be required to make a choice.

The VA began taking applications for the new Post-9/11 GI Bill on May 1, 2009. From this point forward the choice you make is irrevocable.

There are many things to consider before choosing which benefit you wish to receive and whether or not to participate in the Active-Duty or Reserve GI Bill programs. The following sections covers some of the more important factors you need to consider.

**Compare the Payment Rates Under Each Program**

The amount of benefits and the money you will receive is an important factor to consider before selecting a benefit. While you may think you will receive more money under the Post-9/11 GI Bill, it may not be the case. So read the following carefully:
Under the Post-9/11 GI Bill you may receive:

- A tuition & fees payment (paid directly to the school) Up to 100% for State-Operated schools, and up to $17,500 a year for privately-operated schools).

- A monthly housing stipend based on the Basic Allowance for Housing (BAH) for an E-5 with dependents. This amount is based on the ZIP code of the location of the school you are attending. 100 percent Distance Learning students get $673 a month.

- An annual book stipend of $1,000 paid based on enrollment.

- A one-time rural benefit payment of $500.00 if you reside in a county with 6 persons or less per square mile (as determined by the most recent decennial census) and:
  1. either physically relocate at least 500 miles to attend an educational institution
     or
  2. travel by air to physically attend an educational institution if no other land-based transportation exists.

**NOTE:** Post-9/11 benefits are paid on a percentage basis, which is determined by your length of active duty service since Sept. 11, 2001. (See the Table 2.0 on page 7)

Under all other GI Bill programs:

- You will receive a monthly payment at a rate set by Congress that does not vary based on your expenses. For a full-time student using the Montgomery GI Bill for active duty this comes to $1,421 a month. This payment is paid to you, the student, making it your responsibility to pay the tuition and fees to school.

**Other Factors to Consider**

- In some cases the costs of college and housing (which you would receive payment for under the Post-9/11 GI Bill) may be less than the payment you would receive under the Montgomery GI Bill.

- If you are eligible for the Navy, Army or Marine Corps College Fund (enlistment Incentive programs) under MGIB and MGIB-SR programs you may receive your college fund as before, unless you are attending classes at half-time or less.

- If you participated in the $600 buy-up under the Montgomery GI Bill or REAP you will not receive that additional benefit under the Post 9/11 GI Bill.

- The Post-9/11 GI Bill payment is based on the amount of service completed after September 10, 2001. Your tuition & fees payment, housing allowance, and book stipend are all based on this percentage. You will receive a larger benefit if you served more active duty or mobilization time.

More guidance on making this decision can be found at the VA GI Bill website at [www.GIBILL.va.gov](http://www.GIBILL.va.gov) or by calling 1-888-GIBILL-1. Be sure to note the time, date, and name of the VA representative for future reference.
Frequently Asked Post-9/11 GI Bill Questions

The following are the most frequently asked questions concerning the Post 9/11 GI Bill. The answers given have been derived from interviews and VA documentation. However, many questions remain, and much is still to be determined.

Tip:
The Department of Veterans Affairs is the only resource that can answer your personal and specific GI Bill entitlement questions. Call 1-888-GIBILL-1.

Here are the Top Post-9/11 GI Bill Frequently Asked Questions, you can find the answers below.

1. Is this new benefit retroactive to Sept. 11, 2001?
2. Is there a limit to the benefits if I go to school half-time?
3. I am on active duty, is there a limit to my benefits?
4. I was promised the College Fund when I joined, will I still get the extra benefit?
5. Will I get the additional benefit I was promised under the $600 Buy-Up program?
6. Will my $1,200 enrollment fee be refunded?
7. Does the Post 9/11 GI Bill have an expiration date?
8. Are there stipulations to my eligibility?
9. Am I limited to 36 Months of benefits with the Post 9/11 GI Bill?
10. Will I be able to switch back and forth between the MGIB and Post 9/11 GI Bill?

1. Question: Is this benefit retroactive?

Answer: No. The Post 9/11 GI Bill will only cover classes and programs completed after July 31, 2009.

NOTE: The Department of Veterans Affairs is currently NOT accepting applications for the Post-9/11 GI Bill.

2. Question: Is there a limit to the benefits if I go to school half-time?

Answer: Yes, if your attend training at half time or less you are not eligible for the monthly housing stipend. You are eligible for an appropriately reduced stipend for books. The amount of educational assistance payable is the applicable percentage at a rate the lesser of:

- Established charges; or
- Highest amount of established charges regularly charged in-State undergraduate students for full-time pursuit at an in-State public college or university.
3. Question: I am on active duty, is there a limit to my benefits?

Answer: Yes, active duty members are not eligible for the monthly housing stipend. In addition, benefits are paid according to your active duty service time as explained earlier.

4. Question: I was promised the College Fund when I joined, will I still get that extra benefit?

Answer: Yes, individuals eligible for a kicker (College Fund, Reserve Kicker) will remain eligible for such kicker under the Post 9/11 GI Bill. If eligible, you will be paid the kicker each month.

5. Question: I elected to make additional contributions under the “Buy-Up” program; will I get the additional benefit?

Answer: No, you will not receive an increased amount for additional contributions ($600 buy-up) paid under chapters 30 or 1607 and you will not be refunded this amount under the Post 9/11 GI Bill.

6. Question: Will my $1,200 enrollment fee be refunded?

Answer: Yes, MGIB (Chapter 30) contributions (excluding $600 buy-up) will be refunded at a proportional amount [based on the number of months remaining under MGIB at time of Post 9/11 GI Bill (Chapter 33) election] of the basic $1200 contribution. This refund will be included in the last monthly stipend payment when chapter 33 entitlement exhausts. Individuals who do not exhaust entitlement under chapter 33 will not receive a refund of contributions paid under MGIB.

7. Question: Does the Post 9/11 GI Bill have an expiration date?

Answer: Yes, your eligibility to use the Post 9/11 GI Bill benefits expires 15 years from the date of the last discharge or release from active duty of at least 90 consecutive days.
8. Question: Are there stipulations to my eligibility?

Answer: Yes, in order to retain eligibility, after meeting the previously listed service requirements, you must:

- Be honorably discharged from Armed Forces; or
- Be released from Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; or
- Be released from Armed Forces with service characterized as honorable for further service in a reserve component; or
- Be discharged or released from Armed Forces for:
  - A medical condition which existed prior to service (EPTS),
  - Hardship (HDSP), or
  - A condition which interfered with duty (CIWD); or
- Continue on active duty.

9. Question: Am I limited to 36 months of benefits with the Post 9/11 GI Bill?

Answer: Yes, like the MGIB you are generally entitled to 36 months of educational assistance. You may not receive benefits under more than one VA education program at the same time.

If you are entitled to more than one GI Bill program you may be eligible for a maximum of 48 months of entitlement when using benefits under two or more GI Bill programs. To get this extension you must exhaust all 36 months of the MGIB before applying for the Post-9/11 GI Bill.

Normally, your months of entitlement under the Post-9/11 GI Bill will be equal to the number of months of entitlement you have remaining under the MGIB-AD. However, if you use all of your MGIB-AD benefits, then you may be entitled to a maximum of 12 additional months of benefits under the Post-9/11 GI Bill. [Giving you a total of 48 months of education benefits]

Many veterans don’t realize this means they may actually be better off to use up their MGIB before applying for the Post-9/11 GI Bill.

10. Question: Will I be able to switch back and forth between the MGIB and Post 9/11 GI Bill?

Answer: No, in simple terms, you will no longer be eligible under the MGIB or other programs, after you elect to switch to the Post 9/11 GI Bill (Chapter 33). Any contributions being made under MGIB (Chapter 30) will cease the month following the election.

As noted above — if you are eligible under the MGIB, MGIB-SR, or REAP and you elect to participate in the Post 9/11 GI Bill, you may use benefits under the MGIB, MGIB-SR, or REAP, if the type of educational assistance (flight, correspondence, APP/OJT, preparatory courses, and national tests) you wish to pursue is not available under chapter 33.
Helpful GI Bill Related Links:

- **Post-9/11 GI Bill Calculator**
  http://www.military.com/gi-bill-calculator/

- **Top 10 FAQs on GI Bill Changes**

- **Yellow Ribbon Program Overview**
  http://www.military.com/money-for-school/gi-bill/yellow-ribbon-program-explained

- **Guide to Choosing the Right GI Bill**

- **GI Bill Transferability Fact Sheet**

- **Military Education Blog**
  http://militaryadvantage.military.com/category/the-education-advantage/

- **Military.com Education Center**
  http://www.military.com/education-home/

- **VA GI Bill Website**
  http://www.gibill.va.gov/

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