

POST 9/11 GI BILL OVERVIEW

On 30 June 2008, the President signed the Post-9/11 Veterans Educational Assistance Act of 2008, which becomes effective 1 August 2009. It is referred by the Department of Veterans Affairs (VA) and Department of Defense (DOD) as the Post 9/11 GI Bill. The Post 9/11 GI Bill is a new education benefit program for individuals who served on active duty on or after 11 September 2001. Eligible individuals are entitled to 36 months of benefits based on a sliding scale that is linked to the length of qualifying active duty service on or after 11 September 2001. All Soldiers are eligible for benefits contingent upon qualifying active duty service.

The following active duty service is not qualifying active duty service:

- The 5-year Active Duty Service Obligation (ADSO) for commissioning from a service academy.
- The 4-year ADSO for an ROTC Scholarship (Active Duty Scholarships)
- The ADSO associated with acceptance of the Student Loan Repayment Program (SLRP) incentive. (Active Compo Army Student Loan program)
- Full-time National Guard Duty performed under Title 32 orders.
- Full-time duty as a commissioned officer of the National Oceanic and Atmospheric Administration.
- Full-time duty as a commissioned officer of the Regular or Reserve Corps of the Public Health Service.
- Full-time assignment by the Armed Forces to a civilian institution to pursue a program of education that was substantially the same as programs of education offered to civilians.
- Service as a cadet or midshipmen in one of the service academies.
- Service under the provisions of 10 U.S.C. § 12103(d) pursuant to an enlistment in the Army National Guard, Air National Guard, Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, or Coast Guard Reserve.
- Service that was terminated because an individual was considered a minor by the Armed Forces, was erroneously enlisted, or received a defective enlistment agreement.
- A period of Selected Reserve (SELRES) service used to establish eligibility for a Defense Intelligence Senior Executive Service position under 10 U.S.C. § 1606 or an Intelligence Senior Level position under 10 U.S.C. § 1607.
- A period of SELRES service used to establish eligibility for entitlements under Chapter 30 of Title 38.

Key Benefits:

- Tuition and fees, not to exceed the most expensive in-state undergraduate tuition at a public institution of higher education.
- Monthly living allowance equal to the basic allowance for housing payable at the rate for an E-5 with dependents in the same ZIP code as the school.
- Up to a \$1,000 yearly stipend for books and supplies.
- The benefit may be used up to 15 years after the last separation date from active duty which was 90 or more continuous days of active duty.
- Generally speaking, benefits under the Post 9/11 GI Bill can be used for any approved program offered by a

school in the United States that is authorized to grant an associate (or higher) degree.

- Individuals who have earned entitlement under another GI Bill program (Montgomery GI Bill (MGIB), Veterans Educational Assistance Program (VEAP) , Reserve Educational Assistance Program (REAP), Vietnam Era GI Bill, etc.) may be eligible for the Post 9/11 GI Bill if they have qualifying active duty service.
 - Soldiers not currently eligible for a VA education benefit program will be eligible for the Post 9/11 GI Bill based on qualifying active duty service.

Soldiers eligible for the Post 9/11 GI Bill who have served at least six years in the Armed Forces (Active Duty, SELRES) may be authorized to transfer unused benefits to their spouse and/or children. Generally, to transfer benefits, Soldiers will be required to agree to serve an additional four years in the Armed Forces (Active Duty and/or SELRES). The Department of the Army (DA) is reviewing transferability policy options for Soldiers who have 20 or more years of service on 1 August 2009 and for those with ten or more years of service who are unable to commit to four additional years of service due to any policy which may prevent them from completing four additional years of service.

Post 9/11 GI Bill Frequently Asked Questions

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What is the Post 9/11 GI Bill?

The Post 9/11 GI Bill is a new educational assistance benefit for Soldiers. The "Post 9/11 GI Bill" is what the Department of Defense (DOD) and the Department of Veterans Affairs (VA) have agreed to call the Post 9/11 Veterans Educational Assistance Act of 2008.

Who does the Post 9/11 GI Bill benefit?

Soldiers and Veterans who have served on active duty on or after 11 September 2001 may be eligible for Post 9/11 GI Bill benefits. The Post 9/11 GI Bill does not replace any existing VA education program.

Do I have to be honorably discharged to be eligible for the 9/11 GI Bill benefits?

Yes. If you are discharged with any other service characterization, to include general under honorable conditions, you are not eligible for benefits under the Post 9/11 GI Bill regardless of your length of active duty service.

How much do eligible Soldiers and Veterans receive?

The VA is responsible for determining eligibility. Generally, the Post 9/11 GI Bill pays a percentage of benefits to eligible individuals based on their length of qualifying active duty service. Once eligible, Soldiers and veterans will receive 36 months of benefits. Benefits are paid at a reduced rate to be determined by the Secretary of Veterans Affairs for less than full-time enrollment. The table below illustrates benefits rates based on length of qualifying active duty service:

Service Requirements (after 9/10/01 an individual must serve an aggregate of)	Includes entry level and skill training?	Percent of Maximum Benefit Payable
At least 36 months	Yes	100
At least 30 continuous days on active duty (Must be discharged due to service-connected disability)	Yes	100
At least 30 months, but less than 36 months	Yes	90
At least 24 months, but less than 30 months'	Yes	80
At least 18 months, but less than 24 months'	No	70
At least 12 months, but less than 18 months	No	60
At least 06 months, but less than 12 months	No	50
At least 90 days, but less than 06 months	No	40

* If a Soldier separates with less than 24 months of active duty service, the length of entry level skill training is not qualifying for Post 9/11 GI Bill benefits. If a Soldier separates with 24 or more months of active duty service, the length of entry level skill training is qualifying for Post 9/11 GI Bill benefits.

The following active duty service periods are not qualifying for purposes of computing of GI Bill Benefits:

- The 5-year Active Duty Service Obligation (ADSO) for commissioning from a service academy.
- The 4-year ADSO for an ROTC Scholarship. (Active Duty scholarships)
- The ADSO associated with acceptance of the Student Loan Repayment Program (SLRP) incentive. (Active Compo Army Student Loan program)
- Full-time National Guard Duty performed under Title 32 orders.
- Full-time duty as a commissioned officer of the National Oceanic and Atmospheric Administration.
- Full-time duty as a commissioned officer of the Regular or Reserve Corps of the Public Health Service.
- Full-time assignment by the Armed Forces to a civilian institution to pursue a program of education that was substantially the same as programs of education offered to civilians.
- Service as a cadet or midshipmen in one of the service academies.
- Service under the provisions of 10 U.S.C. § 12103(d) pursuant to an enlistment in the Army National Guard, Air National Guard, Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, or Coast Guard Reserve.
- Service that was terminated because an individual was considered a minor by the Armed Forces, was erroneously enlisted, or received a defective enlistment agreement.
- A period of SELRES service used to establish eligibility for a Defense Intelligence Senior Executive Service position under 10 U.S.C. § 1606 or an Intelligence Senior Level position under 10 U.S.C. § 1607.
- A period of SELRES service used to establish eligibility for entitlements under Chapter 30 of Title 38.

Note: Officers who were commissioned from a service academy or who received an ROTC scholarship are eligible for the Post 9/11 GI Bill based on qualifying active duty performed after the completion of the required ADSO. All Soldiers who have an ADSO due to acceptance of the SLRP are eligible for the Post 9/11 GI Bill based on qualifying active duty performed after the completion of the required ADSO.

When does the Post 9/11 GI Bill take effect?

The Post 9/11 GI Bill is effective on 1 August 2009.

How can the benefits be used?

Post 9/11 GI Bill benefits may be used for an approved program of education if the program of education is offered by an accredited institution of higher learning. This includes graduate and undergraduate education, and vocational/technical training. The VA will determine eligible institutions of higher learning and approved programs of education.

Available benefits include:

- Tuition and fees limited to the highest in-state undergraduate tuition for the state in which enrolled in school.
- Monthly living stipend paid at the rate of E-5 with dependents Basic Allowance for Housing (BAH) based on the ZIP code of the school.

- Up to \$1,000 per school year to pay for books and supplies.
- Up to \$1,200 of tutorial assistance.
- Up to \$2,000 for reimbursement of one licensing or certification test.

Note: Soldiers who were eligible for Chapter 30 (MGIB), 107 (Educational Assistance Test Program (ETAP)), 1606 (MGIB-SELRES) or 1607 (REAP), and who elect to use benefits under the Post9/11 GI Bill, will be eligible to receive benefits for on-the-job training, apprenticeship training, correspondence courses, flight training, preparatory courses, and national exams. Benefits are subject to change based on approval of Congress. Soldiers may use earned benefits while still a member of the armed services and up to 15 years after last discharge from active duty (last duty period must be 90 days or more to be considered the last period of active duty). No financial contribution is required by the Soldier; eligibility is determined by the VA solely on total qualifying active duty service.

How will the VA distribute Post 9/11 GI Bill benefits?

Depending on the length of active duty service, eligible individuals receive a percentage of their benefits, based on qualifying active duty service, in the following manner:

- Paid to school: Amount of tuition and fees charged, not to exceed the most expensive in-state undergraduate tuition at a public institution of higher education.
- Paid to individual: Monthly stipend equal to the BAH amount payable to a military E-5 with dependents, in the same zip code as the school.

Note: Monthly stipend allowance is not payable for those pursuing training at half time or less or to individuals taking distance learning. It is also not payable to the Soldier, or spouse when transferred, if the benefit is used while the Soldier is on active duty.

- Paid to individual: Up to \$1000 per year for books and supplies. Not payable to the Soldier on active duty, or spouse when transferred, if the benefit is used by the spouse while the Soldier is on active duty.
- Paid to individual: A one-time payment of \$500 may be payable to certain individuals relocating from highly rural areas.

Post 9/11 GI Bill benefits are subject to change based on approval by Congress.

Are unused education benefits transferable to family members?

Yes, under policy to be determined by the DOD and the Department of the Army. Generally, to transfer unused benefits, a Soldier must meet the following criteria:

- Be eligible for the Post 9/11 GI Bill
- Have at least 6 years of service in the Armed Forces (active duty and/or SELRES) on the date of election
- Agree to serve 4 additional years in the Armed Forces (active duty or SELRES) from the date of election
- Be on active duty or a member of the SELRES at the time of request to transfer unused benefits.

Note: The Army is currently evaluating options to allow Soldiers who cannot commit to an additional 4 years of service because of either an established Retention Control Point or

Mandatory Retirement Date, to transfer unused benefits. The Army is also evaluating options available to allow Soldiers with 20 or more years of service on the effective date to transfer benefits with a reduced additional service commitment. Additional information on eligibility and requirements to transfer unused benefits will be published after Army policy is approved.

I retire on or before 1 August 2009. Can I transfer my unused benefits?

No. You must be on active duty or be a member of the Selected Reserve on or after 1 August 2009 and meet established transferability policy in order to transfer benefits. A retirement date of 1 August 2009 means your last day on active duty or in the Selected Reserve was 31 July 2009 and you are transferred to the retired rolls on 1 August 2009. As a result, you would be ineligible to transfer benefits.

Can Veterans and retirees transfer unused benefits?

No, as explained above. You must be on active duty or a member of the SELRES in order to transfer benefits.

If I separate from active duty and join the SELRES, can I transfer my unused Post 9/11 GI Bill benefits?

Yes, if you meet established requirements.

If I am in the IRR can I transfer my unused Post 9/11 GI Bill benefits?

No. You must be on active duty or a member of the Selected Reserve.

I am on retiree recall orders. Can I transfer my unused benefits?

Undetermined at this time, as policy governing transfer of benefits has not been finalized.

How much of my Post 9/11 GI Bill benefits can I transfer?

You can transfer all your unused benefits, up to 36 months.

How do I transfer my unused Post 9/11 GI Bill benefits?

Procedures for transferring unused benefits are currently under development, and will be published once they are approved.

Who can I transfer my unused benefits too?

Eligible dependents are the Soldier's spouse and/or one or more of the Soldier's children. Dependents must be enrolled in DEERS/RAPIDS to be eligible. If your dependent is not enrolled in DEERS/RAPIDS, you must enroll them in DEERS/RAPIDS prior to transferring benefits.

How can dependents use transferred benefits?

Transferred benefits may be used for the same educational programs to which the Soldier transferring the benefits is authorized to use benefits. Dependent usage of transferred educational benefits is subject to the following:

Spouse:

- May start to use the benefit immediately after the Soldier making the transfer has completed at least 6 years of service in the armed forces
- May use the benefit while the Soldier remains in the armed forces
- May use benefits up to 15 years after the Soldier last separates from active duty
- Based on current VA rulings, if a Soldier divorces his or her spouse, the former spouse loses eligibility. The DOD has requested that the VA revisit their rulings. If the current VA rulings remain in effect, Soldiers will need to revoke the transfer of benefits to their former spouses.

Note: The monthly rate of educational assistance payable to a spouse to whom entitlement is transferred will be payable at the same rate as such entitlement would otherwise be payable to the Soldier making the transfer.

Child/children:

- May start to use the benefit after the Soldier making the transfer has completed at least 10 years of service in the armed forces.
- May not use the benefit until meeting the requirements of a secondary school diploma; or reached 18 years of age.
- Is not subject to the same 15-year time limitation as spouses, but may not use the benefit after reaching 26 years of age.
- Based on current VA rulings, if your child marries, eligibility and payments will stop. The DOD has requested that the VA revisit their rulings. If the current VA rulings remain in effect, Soldiers will need to revoke the transfer of benefits to their children who marry after benefits are transferred to them.

Note: The monthly rate of educational assistance payable to a child to whom entitlement is transferred will be payable at the same rate as such entitlement would otherwise be payable to the Soldier making the transfer as if the Soldier were not on active duty.

Are Post 9/11 GI Bill benefits marital property?

No. Post 9/11 GI Bill benefits, even if transferred to a spouse, are by law not marital property.

Are there limits on the amount of benefits my dependents will receive?

Your dependents will receive benefits paid at the percentage rate determined on the length of your qualifying active duty service.

Spouse: If used while the Soldier is on active duty, no living stipend or books and supplies stipend will be paid under the Post 9/11 GI Bill. The monthly living stipend is not paid if enrolled at half-time or less or attending school via distance learning.

Children: Will receive benefits based on the amount of qualifying active duty service. If enrolled at half-time or less or attending school via distance learning, children will not receive the monthly living stipend. Children will receive all benefits regardless of the Soldier's duty status at the time of use. Children will receive the living stipend even if they live with their parent(s).

Can I modify or revoke the transfer of my benefits?

Yes. A Soldier transferring unused benefits may modify or revoke at any time the transfer of any unused portion of transferred benefits. Policies and procedures for modification or revocation of transferred benefits are currently under development.

How many dependents can I transfer benefit too?

As many as you want so long as the total amount of transferred benefits does not exceed your total amount of unused benefits. Transferred benefits must be in full month increments.

If I transferred benefits before I separated from the Army or retired, can I add new dependents and transfer benefits to them?

No. You can only add dependents while you are on active duty or in the Selected Reserve.

If I transferred benefits before I separated from the Army or retired, can I modify or revoke transferred benefits?

Yes. But, you cannot add any new dependents.

What is the minimum amount of benefits that I can transfer?

One month.

If I die, can my dependents still use transferred benefits?

Yes. The death of a Soldier who has transferred unused benefits will not affect the use of the entitlement by the dependent to whom the entitlement is transferred.

What if the VA overpays benefits?

In the event of an overpayment of educational assistance to a dependent to which entitlement is transferred, the dependent and the Soldier making the transfer will both be liable for the amount of the overpayment. The VA is responsible for collecting any overpayment(s).

What if I committed to additional service time to transfer benefits and I fail to complete the agreed upon additional service?

If you fail to complete the additional service agreement, the amount of any transferred entitlement that was used by a dependent will be treated as an overpayment of educational assistance. Any benefit that has been used by a dependent under this circumstance will be treated as an overpayment and the VA will collect the overpayment. Unused transferred benefits will revert back to the Soldier who transferred the benefits. There are exceptions:

- By law, the above does not apply in the case of a Soldier who fails to complete service agreed to by the Soldier by reason of death, separation due to a pre-existing medical condition determined not service-connected, separation for hardship, or separation for a physical or mental condition that was not characterized as a disability and did not result from the Soldier's own willful misconduct but did interfere with the Soldier's ability to perform assigned duties.
- The Army is exploring options for those who fail to complete their additional service commitment through no fault of their own for reasons other than listed above (e.g.

involuntary separations based on promotion non-selection, Qualitative Management Program, etc.).

Are Soldiers currently eligible for an existing Department of Veterans Affairs education program (MGIB, EATP, VEAP, REAP, and MGIB-SR) also eligible for the Post 9/11 GI Bill?

Yes, if they attain eligible active duty service. However, the Soldier or Veteran may only receive benefits under one program at a time. The VA will determine education benefits program eligibility and, in certain cases, will require Soldiers to convert from an existing education program to the Post 9/11 GI Bill program.

I received the Army College Fund. If I convert from MGIB will my Army College Fund also convert to the Post 9/11 GI Bill?

Yes.

If I received the Army College Fund and transfer my unused benefits to a dependent, will my dependent receive my Army College fund?

Yes.

I paid extra money into MGIB to obtain increased benefits. If I convert from MGIB to Post 9/11 GI Bill benefits, will I receive additional benefits?

No. Soldiers who paid \$600 for the MGIB Additional Opportunity, also known as "Plus Up" or "Buy Up" will forfeit the \$600 if they convert from MGIB to the Post 9/11 GI Bill.

I am not covered by any existing education program. Can I receive benefits under the Post 9/11 GI Bill?

Yes, if you have qualifying active duty service. This includes those Soldiers who elected not to participate in the current MGIB program or past programs. It also includes officers who are not eligible for existing programs due to attendance at a service academy or receipt of an ROTC scholarship, provided they have qualifying service.

If I convert from MGIB to the Post 9/11 GI Bill, will I receive a refund of my contribution?

Yes. Soldiers who convert from MGIB to Post 9/11 GI Bill benefits will receive a refund of their contribution if they use all their Post 9/11 GI Bill benefits. The refund will be paid with the final benefit payment.

I am covered by VEAP. Will I get a refund of my contributions?

Soldiers who are covered under VEAP may request through the VA a refund of their contributions, if they so desire. Requesting a refund of your VEAP contributions will not make you ineligible for the Post 9/11 GI Bill. Soldiers covered under VEAP may maintain their VEAP fund. However, they can only receive benefits under one education program at a time. They must choose between receiving either VEAP benefits or Post 9/11 GI Bill benefits.

Are there limits on the type of programs for which Post 9/11 GI Bill benefits can be used?

Yes. The Post 9/11 GI Bill limits payment of benefits to those who attend an institution of higher learning. On-the-job training, apprenticeship training, correspondence courses, flight training, preparatory courses, and national exams are not covered by the Post 9/11 GI Bill.

My MGIB, EATP, REAP, or MGIB-SR benefits can be used for on-the-job training, apprenticeship training, correspondence courses, flight training, preparatory courses, and national exams. If I convert from MGIB to the Post 9/11 GI Bill, can I use Post 9/11 GI Bill benefits for these programs?

Yes.

I am new to the Army. Should I enroll in MGIB and then later convert to the Post 9/11 GI Bill?

Because the Post 9/11 GI Bill limits payment of benefits to those who attend an institution of higher learning (on-the-job training, apprenticeship training, correspondence courses, flight training, preparatory courses, and national exams are not covered), those Soldiers who are unsure of their education goals should strongly consider enrolling in the current MGIB program. Those Soldiers who are eligible for MGIB benefits may convert from MGIB to Post 9/11 GI Bill and then use their Post 9/11 GI Bill benefits for on-the-job training, apprenticeship training, correspondence courses, flight training, preparatory courses, and national exams.

What if I have already used benefits under MGIB, VEAP, or another VA education program?

MGIB: If you used MGIB benefits, your Post 9/11 GI Bill benefits will be reduced by the number of months of MGIB benefits you used. For instance, if you used 24 months of MGIB benefits, the most you can receive under the Post 9/11 GI Bill is 12 months. If you used all 36 months of your MGIB Benefits, you will receive no Post 9/11 GI Bill benefits.

Other programs: If you are covered under VEAP, EATP, MGIB-SR, or REAP the VA will apply what they refer to as the 48- month rule. This rule basically means that you use education benefits under 2 or more different education benefits programs, the most you can receive is 48 months of benefits. Unfortunately, by law, the 48 month rule does not apply to MGIB. As an example, if you previously used 12 months of VEAP benefits, the VA will subtract 12 from 48 and you will be entitled to 36 months of Post 9/11 GI Bill benefits, if eligible. If you used less than 12 months of VEAP benefits, you will be limited to 36 months of Post 9/11 GI Bill benefits.

As an Army National Guard Title 10 AGR, am I eligible for the Post 9/11 GI Bill?

Yes, if you have qualifying active duty service.

Are Post 9/11 GI Bill benefits taxable?

No.

Does the Post 9/11 GI Bill affect the current Tuition Assistance Program?

No.

Where can I find the most up-to-date information?

Visit www.GIBILL.va.gov for more detailed information, including more FAQs. You can sign up on the website to receive updated FAQs from the VA.