

GI Bill Intro:

Since 1997, the VFW has lobbied Congress to update the 20-year-old peacetime Montgomery GI Bill (MGIB) to meet the needs of 21st century realities. At 40 or more congressional committee hearings, the VFW called for reform of the MGIB toward our goal for a 21st Century GI Bill. Our VFW Legislative Committee has visited every House and Senate office in Washington, DC, many times to achieve this goal. Through the grassroots lobbying effort of 2.3 million men and women of the VFW and its Auxiliaries, we have won the long fight for a 21st Century GI Bill. Over the past year our statements marked the pages of hundreds of articles across the country calling for the 21st Century GI Bill. The VFW has been at the forefront of the battle for the 21st Century GI Bill, continually leading the fight to reward service for all generations of veterans.

Who is eligible for the 21st Century GI Bill?

A veteran who has served at least 90 days of active duty since September 11, 2001 is eligible for the 21st Century GI Bill (38 U.S.C § 33). The amount of benefit is based on the number of months served. To be eligible for the full 21st Century GI Bill a veteran must serve three years of active duty service since 9/11.

For further information on what percentage of benefit you are eligible for see the VA web site at: <http://www.gibill.va.gov/S22/Amount.htm>. Or the GI Bill 2008 site at: <http://www.gibill2008.org/faq.html>.

- Keep in mind this is a new program and the regulations have yet to be written.

Periods of service that are currently not eligible for accumulating benefits under the Post 9/11 GI Bill are:

- NOAA and PHS
- ROTC under 10 U.S.C. 2107(b);
- Service academy contract period;
- Service terminated due to breach of contract;
- Service used for loan repayment; *and*
- Selected reserve service used to establish eligibility under the Montgomery GI Bill (MGIB chapter 30) and MGIB for Selected Reserve (MGIB-SR Chapter 1606).

<http://education.military.com/money-for-school/gi-bill/20-top-faqs-for-new-gi-bill#3>

How does the 21st Century GI Bill (Chapter 33) stack up against the current MGIB (Chapter 30)?

Check out the comparison at <http://www.gibill2008.org/benefits.html>.

What does the 21st Century GI Bill benefit look like?

Tuition: The 21st Century GI Bill will pay

- All the tuition charged at state schools;
- Tuition paid to private schools will be paid up to the highest in-state tuition of that state.
- The 'Yellow Ribbon' program allows you to attend a school that is more expensive than the highest in-state tuition. Any outstanding tuition bill above the highest in-state tuition, you must pay that difference. However, the 'Yellow Ribbon' program will match dollar for dollar any tuition that the school forgives.

Housing allowance:

- A variable housing stipend (based on BAH for the zip code of your school at the E-5 with dependent level rate).

Books and fees:

- \$1,000 annually for books.

Buy-in not required:

- The \$1200 buy-in from the MGIB is not required for the new Chapter 33 benefit.

Length of program:

- Each veteran has 15 years' post-service to use the full 36 months of education benefit.

Transferability for long-term service:

- Service members that elect to stay on active duty longer may apply to transfer up to 36 months of eligibility to a spouse or dependent.

When can I start drawing the New GI Bill?

The New GI Bill is fully active on August 1, 2009. At this time, NO retroactive payments are scheduled. The delay in benefits was written into law to provide VA with time to write the regulations for this dramatic shift to the new benefit and institute software and computer systems to administer the new benefit.

There will be a 20 percent increase on the current GI Bill, Chapter 30 starting August 1, 2008.

Are there limits on how I can use the new GI Bill?

Yes. The focus of Chapter 33 is accredited college and university programs. Consequently, flight training, purely correspondence programs, APP/OJT, preparatory courses, and national tests (all of which are still eligible under Chapter 30) will not be compensated at the Chapter 33 rates. These limitations will be more clearly defined once VA writes new regulations.

How do I apply for GI Bill benefits?

A councilor at the Veterans Affairs office on your campus should be of assistance for accessing your GI Bill benefits, see the VA web page at: <http://www.gibill.va.gov/>.

The New GI Bill is not yet set up to take applications for benefits. Please continue to check the VA web page for updates on this process.

I didn't accumulate any post 9/11 time, what benefits do I get under the New GI Bill?

Under the New GI Bill, service members currently using Chapter 30 GI Bill benefits will receive a 20 percent increase over 2008 benefits rates.

What if I have used a number of months under the current GI Bill, will I get 36 months under the New GI Bill?

No, a veteran is entitled to a fixed number of months of education benefits. If you used 12 months under the current GI Bill you will have 24 months remaining under the New GI Bill.

Is it better for me to wait until the New GI Bill is active to start drawing benefits?

The VFW does not take a position on how best to use your benefits. Keep in mind each state has a different tuition rate and housing stipend. In a very few cases, you may be better off using the Chapter 30 benefit (e.g. flight training, correspondence courses).

Because the New GI Bill doesn't have a buy-in, will the \$1,200 enrollment fee be refunded?

Yes, current Chapter 30 contributions (\$1,200) will be refunded at a proportional amount of unused eligible months of GI Bill remaining. For example, if you have 12 months of the total 36 months left, you will get \$400 back or if you have 30 months of the total 36 months, then you will get \$1,000. However, this refund will be given once all 36 months of eligibility under Chapter 33 are used.

At this time we do not believe that money paid for the active duty kicker (\$600) will be refunded. Please keep in mind, the regulations have yet to be written and many questions will not be answered fully until the regulations are finalized.

Can I transfer a portion of my GI Bill benefit to my dependents?

Yes, but please keep in mind, the regulations have yet to be written and many questions will not be answered fully until the regulations are finalized.

If you qualify for eligibility under the 21st Century GI Bill you then must agree to additional service to qualify for transferability. Transferability is a retention program; if you do not agree to serve additional years of service you are ineligible.

A service member on or after August 1, 2009, who has served at least 6 years may transfer up to 36 months of GI Bill benefits to a spouse, with the agreement to serve an additional four years. Service members who on or after August 1, 2009, have served at least 10 years may transfer any of the remaining months to a child or children, with a commitment to serve an additional 4 years.

All service members will likely be able to take advantage of this program (guard, reserve, active, officer, and enlisted).

I am a VEAP veteran and never bought into the MGIB, Chapter 30 GI Bill, am I eligible the 21st Century GI Bill?

Yes, as long as you meet the requirements for post 9/11 service.

I took advantage of an ROTC scholarship, loan repayment, and/or service academy education, am I eligible?

Yes, individuals who took advantage of student loan repayments, ROTC, and/or Academy graduates are eligible for the new GI Bill. However, the initial period of service or obligation for service must be completed before time starts to accrue toward the new GI Bill. For example, if I was obligated for four years for my ROTC scholarship and I got out at the end of that time I would be ineligible for the New GI Bill. Though, if I had served seven years total, with the first four going to pay off the initial ROTC scholarship and the following years of service would qualify me for the New GI Bill (the three year period post 9-11).

Please keep in mind the regulations have yet to be written.

Will I be able to use my GI Bill toward repaying student loans?

No, at this time the New GI Bill does not have a loan repayment program built into it.

Please see the additional links for more information. Keep in mind that all of the details of this benefit have yet to be resolved, given that DOD and VA are still writing regulations. We will continue to update this site as we learn new information. Thank you for your service.

<http://education.military.com/money-for-school/gi-bill/learn-to-use-your-gi-bill>

<http://www.gibill.va.gov/s22.htm>

<http://www.gibill2008.org/faq.html>