

MILITARY GUIDE

2011

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Military Education Guide



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2011 Military Education Guide

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Getting a College Education: An Investment

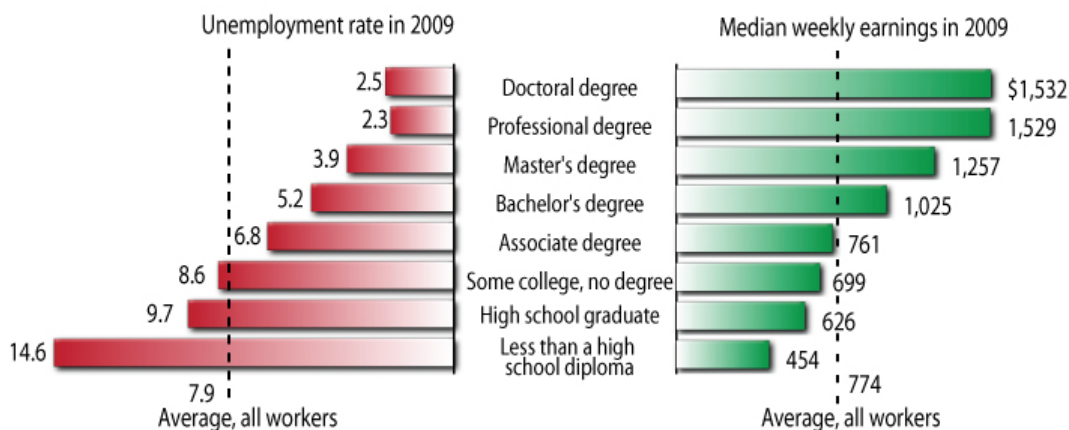
A college education is a big investment of time, money, and effort. And the hardest part of the equation is often figuring out how to pay for it – without putting yourself in the poor house. As a member of the military, you have various benefit options available to you.

The GI Bill (the generic term comprising various education assistance programs administered by the Department of Veterans Affairs) provides benefits to veterans, servicemembers, and some dependents of disabled or deceased veterans wishing to pursue an education. Each year, over 540,000 personnel utilized their GI Bill benefits.

The Post - 9/11 GI Bill is an education benefit program for individuals who served on active duty on or after September 11, 2001 and is payable for training pursued on or after August 1, 2009. This guide outlines how the new program impacts your choices. Additionally, you can apply for federal student aid, which is summarized in its own chapter.

Regardless of how you choose to fund your education, a college degree is an investment that pays great dividends – for the rest of your life. All advanced training gives you a wider variety of jobs to choose from and allows you to earn significantly more money. In fact, college graduates earn almost twice what high-school graduates earn. Just check out the earnings and unemployment rates for people with different levels of education. Please note: the final 2010 unemployment numbers are not yet available so we have provided the 2009 numbers below. The current unemployment rate stands at over 9.5 percent – making your educational decisions all the more important.

Education pays



Source: Bureau of Labor Statistics, Current Population Survey

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Born of Controversy: The History of the GI Bill of Rights

The GI Bill (the generic term comprising various education assistance programs administered by the Department of Veterans Affairs) provides benefits to veterans, servicemembers, and some dependents of disabled or deceased veterans wishing to pursue an education. Each year, over 540,000 personnel utilized their GI Bill benefits. Although these benefits are a popular and accepted part of military life, their evolution was fought for over decades.

Education benefits for servicemembers has its roots in the GI Bill of Rights and tracks back to the World War II era. The Servicemen's Readjustment Act of 1944 – commonly known as the GI Bill of Rights – nearly stalled in Congress as members of the House and Senate debated provisions of the controversial bill. It has been heralded as one of the most significant pieces of legislation ever produced by the federal government – one that impacted the United States socially, economically and politically. But it almost never came to pass.

Some shunned the idea of paying unemployed veterans \$20 a week because they thought it diminished their incentive to look for work. Others questioned the concept of sending battle-hardened veterans to colleges and universities, a privilege then reserved for the rich.

Despite their differences, all agreed something must be done to help veterans assimilate into civilian life. Much of the urgency stemmed from a desire to avoid the missteps following World War I, when discharged veterans got little more than a \$60 allowance and a train ticket home.

During the Great Depression, some veterans found it difficult to make a living. Congress tried to intervene by passing the World War Adjusted Act of 1924, commonly known as the Bonus Act. The law provided a bonus based on the number of days served. But there was a catch: most veterans wouldn't see a dime for 20 years.

A group of veterans marched on Washington, D.C., in the summer of 1932 to demand full payment of their bonuses. When they didn't get it, most went home. But some decided to stick around until they got paid. They were later kicked out of town following a bitter standoff with U.S. troops. The incident marked one of the greatest periods of unrest our nation's capital had ever known.

The return of millions of veterans from World War II gave Congress a chance at redemption. But the GI Bill had far greater implications. It was seen as a genuine attempt to thwart a looming social and economic crisis. Some saw inaction as an invitation to another depression.

Harry W. Colmery, a former national commander of the American Legion and former Republican National Chairman, is credited with drawing up the first draft of the GI Bill. It was introduced in

the House on Jan. 10, 1944, and in the Senate the following day. Both chambers approved their own versions of the bill.

But the struggle was just heating up. The bill almost died when Senate and House members came together to debate their versions. Both groups agreed on the education and home loan benefits, but were deadlocked on the unemployment provision.

Ultimately, Rep. John Gibson of Georgia was rushed in to cast the tie-breaking vote. The Senate approved the final form of the bill on June 12, and the House followed on June 13. President Franklin D. Roosevelt signed it into law on June 22, 1944.

The Veterans Administration (VA) was responsible for carrying out the law's key provisions: education and training, loan guaranty for homes, farms or businesses, and unemployment pay.

Before the war, college and homeownership were, for the most part, unreachable dreams for the average American. Thanks to the GI Bill, millions who would have flooded the job market instead opted for education. In the peak year of 1947, veterans accounted for 49 percent of college admissions. By the time the original GI Bill ended on July 25, 1956, 7.8 million of 16 million World War II veterans had participated in an education or training program.

Millions also took advantage of the GI Bill's home loan guaranty. From 1944 to 1952, VA backed nearly 2.4 million home loans for World War II veterans.

While veterans embraced the education and home loan benefits, few collected on one of the bill's most controversial provisions—the unemployment pay. Less than 20 percent of funds set aside for this were used.

In 1984, former Mississippi Congressman Gillespie V. “Sonny” Montgomery revamped the GI Bill, which has been known as the “Montgomery GI Bill” ever since, assuring that the legacy of the original GI Bill lives on, as VA home loan guaranty and education programs continue to work for our newest generation of combat veterans.

In 2008, the GI Bill was updated once again. The new law gives veterans with active duty service on, or after, Sept. 11 2001, enhanced educational benefits that cover more educational expenses, provide a living allowance, money for books and the ability to transfer unused educational benefits to spouses or children.

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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 September 11, 2001 and impact training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

Eligibility

You may be eligible if you served at least 90 aggregate days on active duty after September 10, 2001, and you are still on active duty or were honorably:

- discharged from the active duty; or
- released from active duty and placed on the retired list or temporary disability retired list; or
- released from active duty and transferred to the Fleet Reserve or Fleet Marine Corps Reserve; or
- released from the active duty for further service in a reserve component of the Armed Forces.

You may also be eligible if you were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after September 10, 2001.

Eligibility with the Montgomery GI Bill

If, on August 1, 2009, you were eligible for one of these programs and you qualified for the Post-9/11 GI Bill, you may make an irrevocable election to receive benefits under the Post-9/11 GI Bill. Note: Once you elect to receive benefits under the Post-9/11 GI Bill, you will no longer be eligible to receive benefits under the program from which you elected the Post-9/11 GI Bill.

Benefits

Based on your length of active duty service, you are entitled to a percentage of the following:

- Cost of tuition and fees, not to exceed the most expensive in-state undergraduate tuition at a public institution of higher education (paid to school);
- Monthly housing allowance* equal to the basic allowance for housing payable to a military E-5 with dependents, in the same zip code as your school (paid to you);

- Yearly books and supplies stipend of up to \$1000 per year (paid to you); and
- A one-time payment of \$500 paid to certain individuals relocating from highly rural areas.

**NOTE – The housing allowance and books and supplies stipend are not payable to individuals on active duty. The housing allowance is not payable to those pursuing training at half time or less or to individuals enrolled in distance learning.*

Individuals serving an aggregate period of active duty after September 10, 2001, of:	Percentage of Maximum Benefit Payable
At least 36 months	100
At least 30 continuous days and discharged due to service- connected disability	100
At least 30 months < 36 months	90
At least 24 months < 30 months	80
At least 18 months < 24 months	70
At least 12 months < 18 months	60
At least 6 months < 12 months	50
At least 90 days < 6 months	40

Length and Term of Eligibility

Generally, you may receive up to 36 months of entitlement under the Post-9/11 GI Bill.

You will be eligible for benefits for 15 years from your last period of active duty of at least 90 consecutive days. If you were released for a service-connected disability after at least 30 days of continuous service, you will also be eligible for benefits for 15 years.

Example:

Tuition and fees for full time enrollment: \$6700. Highest in-state tuition and fees: \$7000.

Scenario 1: If you separated following three years on active duty and are going to school full- time, you would receive \$6700 for tuition and fees, \$1000 for books and supplies, and the monthly housing allowance.

Scenario 2: If you have an aggregate of 12 months of active duty in the guard or reserves and are going to school full-time, you would receive \$4020 (60% of \$6700) for tuition and fees, \$600 (60% of \$1000) for books and supplies, and 60% of the monthly housing allowance.

Approved Programs

You may receive benefits for any approved program offered by a school in the United States that is authorized to grant an associate (or higher) degree. Visit http://www.gibill.va.gov/GI_Bill_Info/programs.htm to verify that the program at your school, or the program at the school you would like to attend, is approved. You may also receive benefits for tutorial assistance or up to \$2,000 for the reimbursement of one licensing or certification test.

If you transferred to the Post-9/11 GI Bill from the Montgomery GI Bill – Active Duty, Montgomery GI Bill – Selected Reserves, or the Reserve Education Assistance Program, you may also receive Post-9/11 GI Bill benefits for flight training, apprenticeship or on-the-job training programs, and correspondence courses.

Transfer of Benefits to Dependents

If you were a member of the Armed Forces on August 1, 2009, the Department of Defense (DoD) may offer you the opportunity to transfer benefits to your spouse or dependent children. DoD and the military services will issue policy on entitlement to transferability in the coming months.

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Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) 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. The institution can waive up to 50% of those expenses and VA will match the same amount as the institution.

The Institution of Higher Learning (IHL) 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;
- State the dollar amount that will be contributed for each participant during the active year;
- State the maximum number of individuals for whom contributions will be made in any given academic year.

Yellow Ribbon Program Benefits

The Post-9/11 GI Bill pays up to the highest public in-state undergraduate tuition. Your tuition and fees may exceed that amount if you are attending a private institution, graduate school or attending in a non-resident status. If you are enrolled at a Yellow Ribbon participating institution and the tuition and fees exceed the highest public in-state undergraduate tuition, additional funds may be available for your education program without an additional charge to your entitlement.

Institutions that voluntarily enter into a Yellow Ribbon Agreement with VA choose the percentage of tuition and fees that will be waived. VA will match that percentage and issue payment directly to the institution.

Eligibility

Only individuals entitled to the maximum benefit rate (based on service requirements) may receive this funding. Therefore, you may be eligible if:

- 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 you served 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.

Schools Participating in the Yellow Ribbon Program

You must be enrolled in an approved program offered by an IHL. You can use the VA site at http://www.gibill.va.gov/GI_Bill_Info/search_programs.htm to search for eligible programs.

Benefits Availability and Amounts

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.

Example:

- You qualify for the maximum benefit rate payable because you served an aggregate of at least 3 years on active duty after September 10, 2001.
- You are attending a Yellow Ribbon participating institution that has agreed to pay 50% of the charges that exceed the highest undergraduate tuition charged at in-State IHL.
- The maximum amount payable in your state is \$10,000; however, you are charged \$20,000 for your program of education.

The Post-9/11 GI Bill will pay \$10,000 to the school, your school will waive \$5,000 and VA will send a payment of \$5,000 to the institution on your behalf. You may also be eligible for additional benefits including a housing allowance and a books and supplies stipend. Visit www.gibill.va.gov for more information on the housing allowance and the books and supplies stipend.

Application Procedures

Schools that intend to participate in the Yellow Ribbon program will establish application procedures for eligible students. The school will determine the maximum number of students that may participate in the program and the percent of tuition that will be waived. VA is currently soliciting institution for interest in participating in the Yellow Ribbon Program. You may wish to inquire at your school about their intent to participate and the application procedures they plan to establish for the Yellow Ribbon Program. Please remember that you must be eligible for the Post-9/11 GI Bill at the 100% rate to be considered for the Yellow Ribbon Program.

Applying for Benefits under Post-9/11 GI Bill

You are encouraged to submit your application on-line. VA will determine your eligibility for the Post-9/11 GI Bill, and issue you a Certificate of Eligibility. Your Certificate of Eligibility will also advise you if your service meets the requirements for the Yellow Ribbon Program. If your school has volunteered to participate in the Yellow Ribbon Program, you should take your Certificate of Eligibility to your school and ask your school to certify your enrollment to VA, including Yellow Ribbon. You cannot certify your participation in the Yellow Ribbon Program directly to the VA. Your school must report this information on your enrollment certification.

Remember, to receive benefits under the Yellow Ribbon Program:

- You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill;
- Your school must agree to participate in the Yellow Program;
- Your school must have not offered Yellow Ribbon to more than the maximum number of individuals stated in their participation agreement;
- Your school must certify your enrollment to VA, including Yellow Ribbon.

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Montgomery GI Bill Active Duty (MGIB-AD)

The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty. This program is also commonly known as Chapter 30.

Additionally, Some servicemembers may contribute up to an additional \$600 to the GI Bill to receive increased monthly benefits. For an additional \$600 contribution, you may receive up to \$5400 in additional GI Bill benefits. The additional contribution must be made while on active duty. For more information contact your personnel or payroll office. A listing of the increased monthly rates can also be found in the chapter on Payment Rates.

Montgomery GI Bill - Active Duty: An Overview

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

- College
- Technical or Vocational Courses
- Correspondence Courses
- Apprenticeship/Job Training
- Flight Training
- High-tech Training
- Licensing & Certification Tests
- Entrepreneurship Training
- Certain Entrance Examinations

Eligibility

You may be an eligible veteran if you have an Honorable Discharge, AND you have a High School Diploma or GED or in some cases 12 hours of college credit, AND you meet the requirements of one of the categories below:

CATEGORY I

- Entered active duty for the first time after June 30, 1985
- Had military pay reduced by \$100 a month for first 12 months
- Continuously served for 3 years, OR 2 years if that is what you first enlisted for, OR 2 years if you entered the Selected Reserve within a year of leaving active duty and served 4 years ("2 by 4" Program)

CATEGORY II

- Entered active duty before January 1, 1977
- Served at least 1 day between 10/19/84 and 6/30/85, and stayed on active duty through 6/30/88, (or 6/30/87 if you entered the Selected Reserve within 1 year of leaving active duty and served 4 years)
- On 12/31/89, you had entitlement left from Vietnam-Era GI Bill

CATEGORY III

- Not eligible for MGIB under Category I or II
- On active duty on 9/30/90 AND separated involuntarily after 2/2/91,
- OR involuntarily separated on or after 11/30/93,
- OR voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program
- Before separation, you had military pay reduced by \$1200

CATEGORY IV

- On active duty on 10/9/96 AND you had money remaining in a VEAP account on that date AND you elected MGIB by 10/9/97
- OR entered full-time National Guard duty under title 32, USC, between 7/1/85, and 11/28/89 AND you elected MGIB during the period 10/9/96, through 7/8/97
- Had military pay reduced by \$100 a month for 12 months or made a \$1200 lump-sum contribution

Monthly Benefits

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"). You usually have 10 years to use your MGIB benefits, but the time limit can be less, in some cases, and longer under certain circumstances.

How to Apply

You can apply by filling out VA Form 22-1990, Application for Education Benefits.

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Montgomery GI Bill Selected Reserve (MGIB-SR)

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

See chapter on Payment Rates for current rates of payment.

Benefit Description

The Montgomery GI Bill - Selected Reserve program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard.

You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs. Remedial, refresher and deficiency training are available under certain circumstances.

Eligibility for this program is determined by the Selected Reserve components. VA makes the payments for this program.

You may be entitled to receive up to 36 months of education benefits.

If your eligibility to this program began on or after October 1, 1992, your period of eligibility ends 14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.

If your eligibility to this program began prior to October 1, 1992, your period of eligibility ends 10 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.

You may be entitled to receive up to 36 months of education benefits. Your benefit entitlement ends 14 years from the date of your eligibility for the program, or on the day you leave the Selected Reserve.

One exception to this rule exists if you are mobilized (or recalled to active duty from your reserve status), in this case your eligibility may be extended for the amount of time you are mobilized PLUS four months. For example, if you are mobilized for 12 months your eligibility period is extended for 16 months (12 months active duty PLUS 4 months.) So even if you leave the reserves after mobilization, you may have additional eligibility to the MGIB-SR.

Eligibility

To qualify, you must meet the following requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation. For some types of training, it is necessary to have a six-year commitment that begins after September 30, 1990;
- Complete your initial active duty for training (IADT);
- Meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. You may not use 12 hours toward a college degree to meet this requirement;
- Remain in good standing while serving in an active Selected Reserve unit.

If your Reserve or National Guard unit is deactivated during the period October 1, 1991, through September 30, 1995, or you are involuntarily separated (e.g., reduction in force) from Reserve or National Guard service during this same period, you will retain eligibility for MGIB - SR benefits for the full 14 year eligibility period. You will also retain MGIB - SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

How to Apply

Your unit will give you DD Form 2384-1, Notice of Basic Eligibility, when you become eligible for the program. Your unit will also code your eligibility into the Department of Defense personnel system so that VA may verify your eligibility.

You should then make sure that your selected program is approved for VA training. If you are not clear on this point, VA will inform you and the school or company about the requirements.

Obtain and complete VA Form 22-1990, Application for Education Benefits. Send it to the VA regional office with jurisdiction over the State where you will train.

If you have started training, take your application and your Notice of Basic Eligibility to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send all the forms to VA.

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Reserve Educational Assistance Program (REAP)

REAP was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a new Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. This new program makes certain reservists who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits.

See chapter on Payment Rates for current rates of payment. Additionally, some reservists may contribute up to an additional \$600 to the GI Bill to receive increased monthly benefits. For an additional \$600 contribution, you may receive up to \$5400 in additional GI Bill benefits. You must be a member of a Ready Reserve component (Selected Reserve, Individual Ready Reserve, or Inactive National Guard) to pay into the “buy-up” program. For more information contact your personnel or payroll office. A listing of the increased monthly rates can also be found in the chapter on Payment Rates.

REAP: An Overview

REAP was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a new Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. The Department of Defense and the Department of Homeland Security will determine who is eligible for this program. The Department of Veterans Affairs will administer the program and pay benefits from funds contributed by DOD.

Who qualifies for REAP?

The Secretaries of each military service, Department of Defense, and Department of Homeland Security (Coast Guard) will determine eligibility and establish the program to provide educational assistance to members of the Reserves of the armed forces who are called to duty for 90 days or more. Members may be eligible after serving 90 consecutive days on active duty after September 11, 2001.

REAP Monthly Benefit

The benefit payable under REAP is a percentage of the Chapter 30 three-year or more enlistment rate (\$1,101.00 as of 10/1/07). Please see the chapter on Payment Rates based on the number of days of continuous service on active duty.

- If you serve 90 days but less than 1 year, you will receive 40% of active duty rate.
- A service period of 1 year but less than 2 years of active duty will pay 60% of the active duty rate.
- New legislation has made the 80% of the active duty rate available to anyone who was mobilized for at least 2 continuous years of active duty OR served multiple mobilizations totaling 3 years or more. All qualifying mobilization periods beginning on or after 9/11/2001 may be used to determine eligibility for the 80% rate.

IMPORTANT: Members on active duty are only entitled to be reimbursed for the actual cost of the tuition and fees of the courses taken (not to exceed the statutory rate.)

Note: This benefit is retroactive to September 11, 2001. A reservist attending school will be paid a percentage of the MGIB three-year rate in effect during the time in which he/she was enrolled. For example: The three-year full time MGIB rate in June of 2002 was \$800. Someone being paid the 40% rate for school enrollment in June 2002 would receive \$320 for full time monthly benefits.

\$600 Buy-up Program

Some reservists may contribute up to an additional \$600 to the GI Bill to receive increased monthly benefits. For an additional \$600 contribution, you may receive up to \$5400 in additional GI Bill benefits. You must be a member of a Ready Reserve component (Selected Reserve, Individual Ready Reserve, or Inactive National Guard) to pay into the “buy-up” program. For more information contact your personnel or payroll office. Please see information on Buy-up Programs in Chapter on Payment Rates.

Entitlement under REAP

You will receive 36 months of full time entitlement at your given rate. A REAP participant may not use more than 48 months of entitlement under any combination of VA Educational programs.

For example, if youve already used 20 months of MGIB-SR, you will only receive 28 months of REAP.

Use of Benefits under REAP

REAP participants who separated from the Selected Reserve after completing their service contract under other than dishonorable conditions are now eligible for REAP benefits for 10 years after they are separated from the Selected Reserve.

Details of the New Provision

(1) Members who were called up from the Selected Reserve, completed their REAP qualifying period of active duty service, and then returned to the Selected Reserve for the remainder of their service contract are now eligible for REAP benefits for 10 years upon separation. In addition, members who were called up from the Individual Ready Reserve (IRR) or the Inactive National Guard (ING), completed their REAP qualifying period of active duty service, and then entered the Selected Reserve to complete their service contract are now eligible for REAP benefits for 10 years upon separation.

Example 1: Member A has an 8-year service contract. His contract requires him to serve 4 years on active duty and 4 years in the Selected Reserve. He is called up to active duty from the Selected Reserve and, when released from active duty, returns to the Selected Reserve. He completes his service contract and is separated from the Selected Reserve. Member A will be eligible for REAP benefits for 10 years upon separation from the Selected Reserve.

Example 2: Member B has an 8-year service contract. His contract requires him to serve 4 years on active duty, 2 years in the Selected Reserve, and 2 years in the IRR. Member B is called up to active duty from the Selected Reserve and, when released from active duty, returns to the Selected Reserve. Member B subsequently decides to complete his service contract in the Selected Reserve instead of transferring to the IRR. Member B will be eligible for REAP benefits for 10 years upon separation from the Selected Reserve.

(2) Members who were called up from the Individual Ready Reserve (IRR) or the Inactive National Guard (ING), completed their REAP qualifying period of active duty service, and then returned to the IRR/ING are not eligible for the 10-year post service eligibility period.

Example: Member A has an 8-year service contract. His contract requires him to serve 4 years in the Selected Reserve and 4 years in the IRR. He is called up from the IRR and, when released from active duty, returns to the IRR. Member A is not eligible for the 10-year post service eligibility period because he did not separate from the Selected Reserve.

(3) Members who were called up from the Selected Reserve, completed their REAP qualifying period of active duty service, returned to the Selected Reserve, and later transferred to the IRR/ING are not eligible for the 10-year post service eligibility period.

Example: Member A has an 8-year service contract. His contract requires him to serve 6 years in the Selected Reserve and 2 years in the IRR. He is called up from the Selected Reserve, serves on active duty, and when released from active duty returns to the Selected Reserve. He then completes his 6-year Selected Reserve obligation and transfers to the IRR/ING to fulfill his commitment. Member A is not eligible for the 10-year post service eligibility period because he transferred to the IRR and did not separate from the Selected Reserve.

Members on Disability

Members released early for disability incurred or aggravated in the line of duty receive REAP benefits at the rate they were qualified for when they were released. For example, if a claimant

served on active duty of one year and 6 months prior to being released, he or she would be entitled to receive benefits at the 60% rate for as long as they're entitled to REAP benefits. Members released prior to completing 90 days of active duty service would be entitled to benefits at the 40% rate. If you are released for disability, you are entitled to REAP benefits for 10 years from your date of eligibility.

REAP with Other MGIB Benefits

You cannot receive assistance under more than one VA Education program at one time. If you are eligible for MGIB-Active Duty (chapter 30) because you served on duty for a minimum of 24 consecutive months you must make an irrevocable election as to which program you will apply your time on active duty. If you are eligible for a Chapter 1606 kicker, you can still be paid that kicker while receiving REAP.

Approved Education Programs under REAP

All education programs, with the exception of National Examination / Testing Reimbursement are payable under REAP.

Applying for REAP

VA Regional Processing Offices in Atlanta, St. Louis, Buffalo, and Muskogee are accepting applications and supporting documents for REAP claims.

If you have never applied for benefits before, complete VA Form 1990 and write "REAP" in section one. If you are already eligible for VA Education benefits under another program, submit VA Form 1995 and notate that you now wish to use REAP. Copies of these forms can be mailed to you or found [HERE](#). Submit copies of all DD 214s and copies of all orders for the period(s) you will use to claim eligibility.

Choosing Which Benefit to Use

Veterans eligible for REAP will most likely also be eligible for Chapter 1606. The REAP program pays more than Chapter 1606. You must weigh the benefits of retroactively electing REAP with the benefits of using it for future training.

Example A. Bob is eligible for Chapter 1606 and REAP. He used 4 months of entitlement under Chapter 1606 in the Spring of 2002. Bob could request retroactive payment under REAP for that period based on his active duty period in 2001. The full time rate under REAP for that period would be \$320.00/ month. For Chapter 1606, the full time rate was \$272.00. Bob already received \$1088.00 in Chapter 1606 benefits. Under REAP he would receive \$1280.00. If Bob retroactively chooses REAP, he will receive an additional \$192.00 for the difference between the two programs. Is it more advantageous for Bob to take the extra \$192.00 for REAP, or to elect REAP from the current date forward? If Bob takes the retroactive benefit amount, he now has 32 months of REAP to use for any future school enrollment. If Bob doesn't request retroactive benefits, he now has 36 months of benefits at 40% of the current MGIB three-year rate (\$401.60 for fiscal year 2005). Bob must determine what he has used in the past, how much schooling he needs to complete in the future, and determine which option will be most advantageous to him in the long run. In Bob's situation, it might be more advantageous for him not to retroactively elect REAP benefits.

Example B. Susie is eligible for Chapter 1606 and would be eligible for REAP based on active duty served in 2001-2002. She has been in school full time continuously since she returned from active duty. To date, she has used 31 months of Chapter 1606 benefits. For someone in Susie's situation, she might benefit more from retroactively selecting REAP benefits. She would receive the difference between the two programs, and would still have 17 months of full time REAP benefits remaining.

8

Veterans Educational Assistance Program (VEAP)

VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. Your contributions are matched on a \$2 for \$1 basis by the Government. You may use these benefits for degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available.

Benefit entitlement is 1 to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

Eligibility

To qualify, you must meet the following requirements:

- Entered service for the first time between January 1, 1977, and June 30, 1985;
- Opened a contribution account before April 1, 1987;
- Voluntarily contributed from \$25 to \$2700;
- Completed your first period of service; and
- Were discharged or released from service under conditions other than dishonorable.

If you are currently on active duty and wish to receive VEAP benefits, you must have at least 3 months of contributions available.

Contributions may be withdrawn if you do not meet the basic eligibility requirements or if you formally request a refund of the contributions withheld.

How to Apply

You should make sure that your selected program is approved for VA training. If you are not clear on this point, VA will inform you and the school or company about the requirements.

Obtain and complete VA Form 22-1990, Application for Education Benefits. Send it to the VA regional office with jurisdiction over the State where you will train. If you are not on active duty,

send copy 4 (Member Copy) of your DD Form 214, Certificate of Release or Discharge From Active Duty. If you are on active duty, you must have your enrollment approved by your base Education Services Officer, and you must have your service verified by your Commanding Officer.

If you have started training, take your application and Member Copy of DD Form 214 to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send all the forms to VA.

If you wish to withdraw your contributions from VEAP, obtain and complete VA Form 22-5281, Application for Refund of Educational Contributions, and send it to your nearest VA regional office.

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Survivors' and Dependents' Educational Assistance Program (DEA)

Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Eligibility

You must be the son, daughter, or spouse of:

- A veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
- A veteran who died from any cause while such service-connected disability was in existence.
- A servicemember missing in action or captured in line of duty by a hostile force.
- A servicemember forcibly detained or interned in line of duty by a foreign government or power.
- A servicemember who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability and is likely to be discharged for that disability. This change is effective December 23, 2006.

Period of Eligibility

If you are a son or daughter and wish to receive benefits for attending school or job training, you must be between the ages of 18 and 26. In certain instances, it is possible to begin before age 18 and to continue after age 26. Marriage is not a bar to this benefit. If you are in the Armed Forces, you may not receive this benefit while on active duty. To pursue training after military service, your discharge must not be under dishonorable conditions. VA can extend your period of eligibility by the number of months and days equal to the time spent on active duty. This extension cannot generally go beyond your 31st birthday, there are some exceptions.

If you are a spouse, benefits end 10 years from the date VA finds you eligible or from the date of death of the veteran. If the VA rated the veteran permanently and totally disabled with an

effective date of 3 years from discharge a spouse will remain eligible for 20 years from the effective date of the rating. This change is effective October 10, 2008 and no benefits may be paid for any training taken prior to that date.

For surviving spouses (spouses of servicemembers who died on active duty) benefits end 20 years from the date of death.

How to Apply

You should make sure that your selected program is approved for VA training. If you are not clear on this point, VA will inform you and the school or company about the requirements.

Obtain and complete VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance. Send it to the VA regional office with jurisdiction over the State where you will train. If you are a son or daughter, under legal age, a parent or guardian must sign the application.

If you have started training, take your application to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send both forms to VA.

10

Approved Education Programs

The various GI Bills are available for many different types of Education Programs. Here is a detailed listing of the programs available. In the pages that follow, details are provided on each of the education programs.

- IHL (Institutions of Higher Learning)
- NCD (Non-College Degree Programs)
- On-the-Job & Apprenticeship Training
- Flight Training
- Independent Training, Distance Learning, & Internet Training
- Correspondence Training
- National Testing Program
- Licensing & Certification
- Entrepreneurship Training
- Work-Study Program
- Co-op Training
- Accelerated Payment
- Tuition Assistance Top-Up
- Tutorial Assistance Program

IHL (Institutions of Higher Learning)

The GI Bill is available for attendance at IHLs such as:

- Four Year Universities

- Community Colleges
- Advanced Degrees

Payment is based on the number of classes you attend:

- 12 hours or more - fulltime
- 9 - 11 hours - $\frac{3}{4}$ time
- 6 - 8 hours - $\frac{1}{2}$ time
- less than 6 hours - reimbursed at a rate not to exceed the tuition & fees charged for the course(s).

For graduate level training, the training time is determined by the college - for example, if a 2 hour class is considered full time in a graduate program at your school, the VA will pay you the full time rate.

The GI Bill will allow you to attend more than one college at a time, as long as the classes at both institutions count towards your degree, and the school granting your degree accepts the classes at the second school as part of your requirements. However, the GI Bill will not pay you to take the same classes twice unless you receive a failing grade in a class that is a graduation requirement.

The GI Bill can pay you for more than one degree, for example: it will pay you for a degree in Business and then for a second degree in Computer Science, or for an AA, BA, MA in the same field. Once you have a degree, you could pursue another one provided you have remaining entitlement on your GI Bill.

Payments are issued monthly in arrears (for example - you receive the November payment in December.)

NCD (Non-College-Degree) Training

The GI Bill is available for training at Non-College-Degree Institutions, examples of this type of training are diploma vocational schools such as:

- HVAC Certification
- Truck Driving
- EMT Certification
- Barber/Beautician School

The monthly entitlement is based on the number of clock hours you attend training during each week of the month.

Payments are issued monthly in arrears (for example - you receive the November payment in December.)

On-the-Job or Apprenticeship Training

The GI Bill is available for On-the-Job or Apprenticeship Training. Examples of this type of training are:

- Union Plumber
- Hotel Management
- Firefighter

VA will reimburse you at the following rate:

- 85% of the full-time GI Bill rate for the 1st six months
- 65% of the full-time GI Bill rate for the 2nd six months
- 45% of the full-time GI Bill rate for the remainder of the training program

Effective January 1, 2008 the rates will change to the following:

- 75% of the full-time GI Bill rate for the 1st six months
- 55% of the full-time GI Bill rate for the 2nd six months
- 35% of the full-time GI Bill rate for the remainder of the training program

You may also receive a salary from your employer during the training.

Payments are issued monthly in arrears (for example - you receive the November payment in December.)

Flight Training

The GI Bill (except DEA) is available for Flight Training such as:

- Rotary wing qualification
- B747-400 Qualification
- Dual Qualification

In order to qualify, you must have a private pilot's license and valid medical certification before beginning training. VA will reimburse you for 60% of the approved charges.

Payments are issued after the training is completed and the school submits information to the VA.

Independent, Distance Learning, or Internet Training

The GI Bill is available for Independent, Distance or Internet training. This type of training is usually offered by IHLs and similar rules & rates apply.

Correspondence Training

The GI Bill (except for children training under DEA) is available for Correspondence Training, this type of training differs from Distance Learning by the means of delivery. Usually in Correspondence Training you receive lessons in the mail and have a certain amount of time to complete and return them for a grade. VA will reimburse you 55% of the approved costs for this type of training.

Payments are made quarterly after the lessons are completed.

National Testing Program

Section 106 of PL 108-454 allows VA to reimburse claimants for the fee charged for:

1. National tests for admission to institutions of higher learning and
2. National tests providing an opportunity for course credit at institutions of higher learning.

Examples of tests covered are SAT, GRE, CLEP, GMAT, LSAT, etc.

Licensing and Certification

You can receive reimbursement for licensing and certification tests you take on or after March 1, 2001. (MGIB-AD, VEAP & DEA beneficiaries only.) Effective January 6, 2006 MGIB-SR & REAP participants became eligible for this program. These tests must be specifically approved for the G.I. Bill. VA can pay only for the cost of the tests, up to \$2,000.00, and not other fees connected with obtaining a license or certification. VA will pay for tests even if failed. Organizations providing tests can obtain a supply of a VA Pamphlet explaining this benefit. Payment is issued after you submit proof of payment, etc. to the VA.

Entrepreneurship Training

Available to all GI Bill programs with the exception of DEA. Are you interested in starting your own business? Would you like to learn how to get started? Or are you a current business owner who wants to learn how to boost your small business operation? As a service member or veteran you now have an opportunity to use your education benefits to learn how to start or enhance a small business. VA only pays for programs offered by SBCD or Veterans Corporation.

Work-Study Program

This program is available to any student receiving VA education benefits who is attending school three-quarter time or more. An individual working under this program may work at the school veterans' office, VA Regional Office, VA Medical Facilities, or at approved State employment offices. Work-study students are paid at either the state or Federal minimum wage,

which ever is greater. If you have questions on this program contact our the VA toll-free number at 1-888-442-4551. Additionally, see chapter in this guide on Work Study.

Co-op Training

Co-op training allows you to attend school and gain valuable work experience at the same time! Some schools partner with employers allowing you to attend classes in your desired field, i.e. Computer Programming, and work for an employer in that field as well.

There are several different scenarios:

- you can attend classes in the morning and work in the afternoon
- you can attend classes at night and work during the day
- you can attend full time during one semester and work full-time during another semester, etc.

You will receive GI Bill benefits at the full-time rate during the entire period. Please contact your school or employer for more information.

Accelerated Payment

Available to Active Duty GI Bill, Reserve GI Bill & REAP recipients only.

An accelerated payment is a lump sum payment of 60% of tuition and fees for certain high cost, high tech programs. To qualify, you must be enrolled in a high tech program and you must certify that you intend to seek employment in a high tech industry as defined by VA. Accelerated payment is paid instead of GI Bill benefits that you would otherwise receive.

Public Law 110-181, authorized an accelerated payment option for Reserve GI Bill & REAP recipients effective October 1, 2008. Accelerated payments under this program may only be made to reservists pursuing a program of education lasting 2 years or less that does not lead to a degree (i.e. bachelor's, masters, etc.). Additionally, the tuition and fees must exceed 200% of the monthly amount of educational assistance that he or she would otherwise be eligible to receive during the certified period of enrollment.

Tuition Assistance “Top-Up”

Available to MGIB-AD.

On October 30, 2000, the President signed into law an amendment to the Montgomery GI Bill - Active Duty education program that permits VA to pay a Tuition Assistance Top-up benefit. The amount of the benefit can be equal to the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the military for the course.

Tutorial Assistance Program

Tutorial assistance is available if you are receiving VA educational assistance at the half-time or more rate and have a deficiency in a subject making tutoring necessary. If you have questions on this program please contact VA toll-free number 1-888-442-4551.

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How to Apply for GI Bill Benefits

You can apply for benefits through the VA online electronic application form at <http://vabenefits.vba.va.gov/vonapp/main.asp>. This is the easiest and quickest way to apply. But applications can also be completed using a hardcopy form.

If you don't have the capability to apply online, you can call 1-888-GI BILL-1 (1-888-442-4551) to have a form mailed to you.

You may also receive an application form at the school or training establishment you wish to attend. The VA Certifying official at the school (usually located in the Registrar's or Financial Aid office) should have the forms available, can assist you in filling them out, and will submit them to VA.

12

National Call to Service Program

Eligibility Requirements for Incentives

There is a three-tiered service requirement to qualify for incentives under the National Call to Service program:

1. First, after completion of initial entry training, individuals must serve on active duty in a military occupational specialty designated by the Secretary of Defense for a period of 15 months.
2. After this, and without a break in service, these individuals must serve either an additional period of active duty as determined by the Secretary of Defense, or a period of 24 months in an active status in the Selected Reserve.
3. After completion of this period of service, and also, without a break in service, the remaining period of obligated service specified in the agreement will be served as follows:
 - on active duty in the armed forces
 - in the Selected Reserve
 - in the Individual Ready Reserve
 - in Americorps, or another domestic national service program jointly designated by the Secretary of Defense and the head of such a program

Any combination of the service referred to above may also be approved by the Secretary of the military department concerned pursuant to regulations prescribed by the Secretary of Defense and specified in the agreement.

Choice of Incentives

Individuals who participate in this new program have a choice of incentives as follows:

1. Cash bonus of \$5,000
2. Repayment of a qualifying student loan not to exceed \$18, 000

3. Entitlement to allowance equal to the 3-year monthly chapter 30 rate for 12 months (\$1,034 effective Oct 1, 2005)
4. Entitlement to allowance equal to fifty percent of the less than 3-year monthly chapter 30 rate for 36 months (Fifty percent of \$840 effective Oct. 1, 2005)

Coordination with Montgomery GI Bill Benefits

The basic rule is that National Call to Service (NCS) participants are not entitled to additional assistance under chapter 1606 or chapter 30 benefits. However, if the NCS participant has eligibility under either of these chapters, he or she may be paid the amount of chapter 1606 or chapter 30 benefits minus any amounts paid under the NCS program. The education benefit options will be administered to the extent possible like chapter 1606 of title 10.

Period of the National Call to Service Program

The effective date of this program is October 1, 2003.

13

Educational Benefit Payment Rates

Montgomery GI Bill - Active Duty (MGIB-AD/Chapter 30)

Educational Assistance Allowance for trainees under the Montgomery GI Bill - Active Duty (Ch. 30 of title 38 U.S.C.). The following basic monthly rates are effective October 1, 2009. For trainees on active duty, payment is limited to reimbursement of tuition and fees for the training taken. If you participated in the "\$600.00 buy-up" see section later in this chapter.

Enlistment of Three Years of More

The following rates apply to those completing an enlistment of three years or more.

Institutional Training	
Training Time	Monthly rate
Full time	\$1,368.00
3/4 time	\$1,026.00
1/2 time	\$684.00
less than 1/2 time more than 1/4 time	\$684.00**
1/4 time or less	\$324.00 **

Apprenticeship and On-Job Training	
Training Period	Monthly rate
First six months of training	\$1,026.00
Second six months of training	\$752.40

Remaining pursuit of training	\$478.80
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Correspondence and Flight - Entitlement charged at the rate of one month for each \$1,368.00 paid. Cooperative - \$1,368.00. ** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

Enlistment of Less Than Three Years

The following rates apply to those completing an enlistment of less than three years.

Institutional Training	
Training Time	Monthly rate
Full time	\$1,111.00
3/4 time	\$833.25
1/2 time	\$555.50
less than 1/2 time more than 1/4 time	\$555.50 **
1/4 time or less	\$277.75 **

Apprenticeship and On-Job Training	
Training Period	Monthly rate
First six months of training	\$833.25
Second six months of training	\$611.05
Remaining pursuit of training	\$388.85

Correspondence and Flight - Entitlement charged at the rate of one month for each \$1,111.00 paid. Cooperative - \$1,111.00. ** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

Basic Institutional Rates for persons with remaining entitlement under Chapter 34 of Title 38, U.S.C. Chapter 30 Category II rates effective October 1, 2009.

Institutional Training				
Training Time	Monthly rate			
	No Dependents	One Dependent	Two Dependents	Each additional dependent
Full time	\$1,556.00	\$1,592.00	\$1,623.00	\$16.00
3/4 time	\$1,167.50	\$1,194.00	\$1,217.50	\$12.00
1/2 time	\$778.00	\$796.00	\$811.50	\$8.50
Less than 1/2 time; more than 1/4 time	\$778.00**			
1/4 time or less	\$389.00**			

Cooperative Course				
Training period	Monthly rate			
	No Dependents	One Dependent	Two Dependents	Each additional dependent
Oct. 1, 2009 - Sept. 30, 2010	\$1,556.00	\$1,592.00	\$1,623.00	\$16.00

Correspondence - 55% of the approved charges. Flight - 60% of the approved charges.

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

Apprenticeship and On-Job Training				
Training Period	Monthly rate			
	No Dependents	One Dependent	Two Dependents	Each additional dependent
1 st six months of pursuit of program	\$1,128.75	\$1,141.13	\$1,152.00	\$5.25
2 nd six months	\$808.75	\$818.13	\$825.83	\$3.85
3 rd six months	\$502.60	\$508.73	\$513.45	\$2.45
Remaining pursuit of program	\$490.70	\$496.48	\$501.73	\$2.45

Montgomery GI Bill - Selected Reserve (MGIB-SR/Chapter 1606)

Educational Assistance Allowance for trainees under the Montgomery GI Bill - Selected Reserve (Ch. 1606 of Title 10, U.S.C.). The following basic monthly rates are effective October 1, 2009.

Institutional Training	
Training Time	Monthly rate
Full time	\$333.00
3/4 time	\$249.00
1/2 time	\$165.00
Less than 1/2 time	\$83.25

Correspondence and Flight - Entitlement charged at the rate of one month for each \$333.00 paid. Cooperative - \$333.00. Correspondence Payments - 55% of the approved charges. Flight Payments - 60% of the approved charges. OJT Rates effective October 1, 2009.

Apprenticeship and On-Job Training	
Training Period	Monthly rate
First six months of training	\$249.75
Second six months of training	\$183.15
Remaining pursuit of training	\$116.55

Reserve Educational Assistance Program (REAP/Chapter 1607)

Educational Assistance Allowance for trainees under the Reserve Educational Assistance Program (Ch. 1607 of Title 10, U.S.C.). The following basic monthly rates are effective October 1, 2009.

For trainees on active duty, payment is limited to reimbursement of tuition and fees for the training taken.

Institutional Training			
Training Time	Consecutive service of 90 days but less than one year	Consecutive service of 1 year +	Consecutive service of 2 years +
Full time	\$547.20	\$820.80	\$1,094.40
3/4 time	\$410.40	\$615.60	\$820.80
1/2 time	\$273.60	\$410.40	\$547.20
Less than 1/2 time More than 1/4 time	\$273.60**	\$40.40**	\$547.20**
1/4 time or less	\$136.80**	\$205.20**	\$273.60 **

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

CORRESPONDENCE TRAINING: Correspondence training is reimbursed at:

Correspondence Training	
40% level	22% of the approved cost of course
60% level	33% of the approved cost of course
80% level	44% of the approved cost of course

Entitlement is charged based on the rate of one month for a benefit amount equal to the full-time institutional rate.

FLIGHT TRAINING: Flight training is reimbursed at:

Flight Training	
40% level	24% of the approved cost of course
60% level	36% of the approved cost of course
80% level	48% of the approved cost of course

Entitlement is charged based on the rate of one month for a benefit amount equal to the full-time institutional rate.

COOPERATIVE TRAINING: Cooperative Training is reimbursed at:

Cooperative Training			
Training Time	Service of 90 days but less than one year	Service of 1 year +	Service of 2 years +
Monthly Rates	\$547.20	\$820.80	\$1,094.40

OJT Rates effective October 1, 2009.

Apprenticeship and On-Job Training			
Training Period	Service of 90 days but less than one year	Service of 1 year +	Service of 2 years +
First six months of training	\$410.40	\$615.60	\$820.80
Second six months of training	\$300.96	\$451.44	\$601.92
Remaining pursuit of training	\$191.52	\$287.28	\$383.04

(Rates are proportionally reduced if less than 120 hours is worked.)

Survivor' & Dependents' Educational Assistance Program (DEA/Chapter 35)

Educational Assistance Allowance for trainees under the Survivors' and Dependents' Educational Assistance Program (Chapter 35 of title 38, U.S.C.). The following basic monthly rates are effective October 1, 2009.

Institutional Training	
Training Time	Monthly rate
Full time	\$925.00
3/4 time	\$694.00
1/2 time	\$461.00
less than 1/2 time more than 1/4 time	\$461.00**
1/4 time or less	\$231.25 **

Correspondence - Entitlement charged at the rate of one month for each \$925.00 paid.

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

Farm Cooperative Training	
Training Time	Monthly rate
Full time	\$745.00
3/4 time	\$559.00
1/2 time	\$372.00

Special Restorative Training	
Training Period	Monthly rate
Full Time	\$925.00
Accelerated Charges - Cost of Tuition and Fees in Excess of	\$287.00
Entitlement Reduced 1 day for Each	\$30.83 (1/30 th of fulltime rate)

OJT Rates effective October 1, 2009

Apprenticeship and On-Job Training	
Training Period	Monthly rate
First six months of training	\$674.00
Second six months of training	\$505.00
Third six months of training	\$333.00
Remaining pursuit of training	\$168.00

\$600.00 Buy-up Rates

The following table lists the amounts by which your GI Bill monthly payments will be increased if you participated in the buy-up program.

If this amount paid	Add this amount to Full Time payment	Add this amount to ¾ time payment	Add this amount to ½ time payment	Add this amount to less than ½ time but more than ¼ time payment	Add this amount to ¼ time payment
\$20	\$5.00	\$3.75	\$2.50	\$2.50	\$1.25
\$40	\$10.00	\$7.50	\$5.00	\$5.00	\$2.50
\$60	\$15.00	\$11.25	\$7.50	\$7.50	\$3.75
\$80	\$20.00	\$15.00	\$10.00	\$10.00	\$5.00
\$100	\$25.00	\$18.75	\$12.50	\$12.50	\$6.25
\$120	\$30.00	\$22.50	\$15.00	\$15.00	\$7.50
\$140	\$35.00	\$26.25	\$17.50	\$17.50	\$8.75
\$160	\$40.00	\$30.00	\$20.00	\$20.00	\$10.00
\$180	\$45.00	\$33.75	\$22.50	\$22.50	\$11.25
\$200	\$50.00	\$37.50	\$25.00	\$25.00	\$12.50
\$220	\$55.00	\$41.25	\$27.50	\$27.50	\$13.75
\$240	\$60.00	\$45.00	\$30.00	\$30.00	\$15.00
\$260	\$65.00	\$48.75	\$32.50	\$32.50	\$16.25
\$280	\$70.00	\$52.50	\$35.00	\$35.00	\$17.50
\$300	\$75.00	\$56.25	\$37.50	\$37.50	\$18.75
\$320	\$80.00	\$60.00	\$40.00	\$40.00	\$20.00
\$340	\$85.00	\$63.75	\$42.50	\$42.50	\$21.25
\$360	\$90.00	\$67.50	\$45.00	\$45.00	\$22.50
\$380	\$95.00	\$71.25	\$47.50	\$47.50	\$23.75
\$400	\$100.00	\$75.00	\$50.00	\$50.00	\$25.00
\$420	\$105.00	\$78.75	\$52.50	\$52.50	\$26.25
\$440	\$110.00	\$82.50	\$55.00	\$55.00	\$27.50
\$460	\$115.00	\$86.25	\$57.50	\$57.50	\$28.75
\$480	\$120.00	\$90.00	\$60.00	\$60.00	\$30.00
\$500	\$125.00	\$93.75	\$62.50	\$62.50	\$31.25
\$520	\$130.00	\$97.50	\$65.00	\$65.00	\$32.50
\$540	\$135.00	\$101.25	\$67.50	\$67.50	\$33.75
\$560	\$140.00	\$105.00	\$70.00	\$70.00	\$35.00
\$580	\$145.00	\$108.75	\$72.50	\$72.50	\$36.25
\$600	\$150.00	\$112.50	\$75.00	\$75.00	\$37.50

NOTE: The amounts added for apprenticeship and on-the-job training are less than shown in the above table. For the first 6 months of training, VA pays 75% of the amount shown. For the second 6 months of training, VA pays 55%. For the third 6 months of training, VA pays 35%.

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Student Work-Study Allowance Program

If you're a full-time or 3/4-time student in a college degree program, or a vocational or professional program, you can "earn while you learn" with a VA work-study allowance. To receive a formal decision on eligibility, you must file a claim for benefits with VA.

Eligibility

The VA work-study allowance is available to persons training under the following programs:

- Montgomery GI Bill--Active Duty (38 U.S.C. Chapter 30)
- REAP Participants
- Montgomery GI Bill--Selected Reserve (10 U.S.C. Chapter 1606)
- Post-Vietnam Era Veterans' Educational Assistance Program (38 U.S.C. Chapter 32)
- Dependents' Educational Assistance Program (38 U.S.C. Chapter 35)
- Eligible dependents under 38 U.S.C. Chapter 35 may use work study only while training in a State.
- National Call to Service Participants

VA will select students for the work-study program based on different factors. Such factors include:

- Disability of the student
- Ability of the student to complete the work-study contract before the end of his or her eligibility to education benefits
- Job availability within normal commuting distance to the student
- VA will give the highest priority to a veteran who has a service-connected disability or disabilities rated by VA at 30% or more.

The number of applicants selected will depend on the availability of VA-related work at your school or at VA facilities in your area.

Earning Possibilities

You'll earn an hourly wage equal to the Federal minimum wage or your State minimum wage, whichever is greater. If you're in a work-study job at a college or university, your school may pay you the difference between the amount VA pays and the amount the school normally pays other work-study students doing the same job as you.

You may elect to be paid in advance for 40 percent of the number of hours in your work-study agreement, or for 50 hours, whichever is less. After you've completed the hours covered by your first payment, VA will pay you each time you complete 50 hours of service.

You may work during or between periods of enrollment. You can arrange with VA to work any number of hours you want during your enrollment. But, the total number of hours you work can't be more than 25 times the number of weeks in your enrollment period.

Type of Work

Services you perform under a VA work-study program must be related to VA work. The work you actually do will depend on your interests and the type of work available. Examples of acceptable work are:

- Processing VA paperwork at schools or VA offices
- Performing outreach services under the supervision of a VA employee
- Performing services at VA medical facilities or the offices of the National Cemetery Administration

Application Process

For forms and information, the following offices or representatives can assist you:

- Any VA regional office.
- Any VA office or Vet Center.
- Local representatives of veterans' organizations.
- Reserve Education and Incentives Officers.

Consult a telephone directory under United States Government, Department of Veterans Affairs, for the telephone number of the office nearest you. Toll-free telephone service is available in all 50 states, Puerto Rico, and the U. S. Virgin Islands. Call 1-888-GI-BILL-1 (1-888-442-4551) or for the hearing impaired call 1-800-829-4833.

VA supervisory personnel occasionally monitor telephone calls. They do this to ensure that the public receives accurate information and courteous responses. The person monitoring a call does not keep a record of the caller's name, address, file number, or telephone number.

To obtain information on other sources of assistance, contact the financial aid office at your school.

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VA Contacts and Regional Processing Centers

You may contact VA by telephone at 1-888-GIBILL-1 (1-888-442-4551). Be advised this line only accepts calls from 7:00 - 5:00 central time and you may experience long hold times.

If you are overseas you can contact VA via telephone during business hours, M - F 8:00 AM to 4:00 PM EDT. Students and School Certifying Officials calling from outside the United States may call the Buffalo Regional Office at 716-857-3196 or 716-857-3197. Once connected, the caller can immediately enter “option 1” to be placed in a special priority queue. This is not a toll-free number but the caller will be routed to the next available Customer Service Representative for priority service.

Locations of GI Bill Claim Processing Offices

The VA has 4 offices nationwide that process GI Bill claims.

Eastern Region - Buffalo, NY

Internet Site: http://www.gibill.va.gov/contact/RPO_Sites/buffalo/buffalo_index.htm

VA Regional Office
P.O. Box 4616
Buffalo, NY
14240-4616

States/Jurisdictions served: Connecticut, Massachusetts, Rhode Island, Delaware, New Hampshire, Vermont, District of Columbia, New Jersey, Virginia, Maine, New York, West Virginia, Maryland, Pennsylvania, Ohio, Foreign Schools.

Southern Region - Atlanta, GA

Internet Site: http://www.gibill.va.gov/contact/RPO_Sites/atlanta/atlanta_index.htm

VA Regional Office
P.O. Box 100022
Decatur, GA
30031-7022

States/Jurisdictions served: Alabama, Mississippi, South Carolina, Florida, North Carolina, Georgia, Puerto Rico,

Central Region - St. Louis, MO

Internet Site: http://www.gibill.va.gov/contact/RPO_Sites/stlouis/stlouis_index.htm

VA Regional Office
P.O. Box 66830
St. Louis, MO
63166-6830

States/Jurisdictions served: Colorado, Michigan, South Dakota, Illinois, Minnesota, Tennessee, Indiana, Missouri, Wisconsin, Iowa, Montana, Wyoming, Kansas, Nebraska, Kentucky, North Dakota

Western Region - Muskogee, OK

Internet Site: http://www.gibill.va.gov/contact/RPO_Sites/muskogee/muskogee_index.htm

VA Regional Office
P.O. Box 8888
Muskogee, OK
74402-8888

States/Jurisdictions served: Alaska, Idaho, Oregon, Arizona, Louisiana, Texas, Arkansas, New Mexico, Utah, California, Nevada, Washington, Hawaii, Oklahoma, Trust Territories/Philippines

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Education Forms

This is a listing of the various forms needed to process your VA education benefits. If you are filing an application for benefits, be sure to notify your school certifying official so they can forward the proper paperwork to VA to start your benefits. Note: Forms are in order based on the form number.

Form Number	Form Title
20-8800	Request for VA Forms and Publications. Generally used to request a variety of forms and publications or forms in large quantity.
21-674	Request For Approval of School Attendance (4 pages)
21-674b	School Attendance Report (1 page)
21-686c	Declaration of Status of Dependents (2 pages)
21-4138	Statement in Support of Claim (1 page)
22-1990	Application for VA Education Benefits
22-1990t	Application and Enrollment Certification For Individualized Tutorial Assistance (38 U.S.C. Chapters 30, 32 or 35 and 10 U.S.C. Chapter 1606) (2 pages)
22-1995	Request For Change of Program or Place of Training
22-1999	These are only available to school officials with the exception of VAF 22-1999c (for correspondence courses). The school must contact their VA Representative to receive forms in this series.
22-1999c	Certificate of Affirmation of Enrollment Agreement - Correspondence Course (3 pages)
22-5281	Application For Refund of Education Contributions (VEAP, Chapter 32, Title 38, U.S.C.) (1 page)
22-5490	Application for Survivors' and Dependents' Educational Assistance
22-5495	Request for Change of Program or Place of Training Survivors' & Dependents' Educational Assistance.
22-8690	This is only available to supervisors of Work Study students. Work-Study supervisors must contact the Work-Study coordinators at their VA regional offices to receive this form.
22-8691	Application For Work-Study Allowance (2 pages)
22-8794	This is only available to school officials, who must contact their VA Representative to receive this form.
22-8873	Supplemental Information For Change of Program Or Reenrollment After Unsatisfactory Attendance, Conduct or Progress (2 pages)
22-8889	Application for Educational Assistance Test Program Benefits (2 pages)
24-0296	Direct Deposit Enrollment (1 page)
All Other VA Forms	http://www.va.gov/vaforms/search_action.asp is a link to the main VA Forms page where you will be able to use a search feature find most VA forms.

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Federal Student Aid

In addition to your military benefits, you can apply for Federal Student Aid. This is a summary of various aid programs:

Federal Student Aid Program	Type of Aid	Program Details	Annual Award Limits
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates; all eligible students will receive the Federal Pell Grant amount they qualify for.	Maximum award for 2010-2011 award year is \$5,550
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school.	\$100 to \$4,000
Academic Competitiveness Grant (ACG)	Grant: does not have to be repaid	For undergraduates receiving Pell Grants who are U.S. citizens enrolled full-time in their first or second Academic Year of study. For first Academic Year students who have completed a rigorous secondary school program of study, graduated from high school after Jan. 1, 2006, and have not been previously enrolled in an undergraduate program. For second Academic Year students who have completed a rigorous secondary school program of study, graduated from high school after Jan. 1, 2005, and have at least a 3.0 cumulative GPA at the completion of their first year of postsecondary study.	First Academic Year: up to \$750 Second Academic Year: up to \$1,300

National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)	Grant: does not have to be repaid	For undergraduates receiving Pell Grants, who are U.S. citizens enrolled full-time in their third or fourth Academic Year of an eligible degree program majoring in physical, life, or computer sciences, engineering, technology, mathematics or a critical-need foreign language and have at least a 3.0 cumulative GPA.	Up to \$4,000 for each of the third and fourth Academic Year
TEACH Grant Program –Teacher Education Assistance for College and Higher Education	Grant: does not have to be repaid	For students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.	Up to \$4,000 per Academic Year
Iraq and Afghanistan Service Grant	Grant: does not have to be repaid	For students who are NOT eligible for Pell Grants but whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001.	Equal to the amount of a maximum Pell Grants for the Award Year
Federal Work-Study (FWS)	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage.	No annual minimum or maximum award amounts
Federal Perkins Loan	Loan: must be repaid	Interest charged on this loan is 5 percent for both undergraduate and graduate students; payment is owed to the school that made the loan.	\$4,000 maximum for undergraduate students; \$6,000 maximum for graduate and professional degree students; no minimum award amount
Subsidized Direct or FFEL Stafford Loan	Loan: must be repaid	Subsidized: U.S. Department of Ed. pays interest while borrower is in school and during grace and deferment periods; you must be at least a Half-time student and have financial need.	\$5,500 to \$7,500, depending on grade level
Unsubsidized Direct or FFEL Stafford Loan	Loan: must be repaid	Unsubsidized: Borrower is responsible for interest during life of the loan; you must be at least a Half-time student; financial need is not a requirement.	\$9,500 to \$20,500 (less any subsidized amounts received for the same period), depending on grade level and dependency status
Direct or FFEL PLUS Loan	Loan: must be repaid	Available to parents of dependent undergraduate students and graduate and	Maximum amount is cost of attendance minus any other financial aid the student

		<p>professional students enrolled at least Half-time. Financial need is not a requirement. PLUS Loans are unsubsidized: Borrower is responsible for interest during the life of the loan.</p>	<p>receives; no minimum award amount</p>
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Applying for Federal Student Aid

For all the acronyms, it's a pretty straightforward process if you take the time to see it through.

- Step 1 - Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Ed., Federal Student Aid at 1-800-4-FED-AID (1-800-433-3243). Free help is available any time during the application process. You should never have to pay for help in completing the forms.
- Step 2 - Get a Federal Student Aid PIN, a personal identification number. A PIN lets you apply, “sign” your online Free Application for Federal Student Aid (FAFSA), make corrections to your application information, and more—all online. Apply for a PIN at www.pin.ed.gov. It is best to apply online – although you can also complete a paper application. See more info below on the benefits of applying online and how to do so.
- Step 3 - Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). A full checklist of the documents that you will need to complete the FAFSA is provided in the “Completing FAFSA” section of this handbook. Additionally, a worksheet is also provided in the appendix, which will help you ensure that you have all of the necessary information to complete the forms.
- Step 4 - Complete the FAFSA between Jan.1, 2008 and June 30, 2009 (no exceptions to either date!). BUT, apply as soon as possible on or after Jan.1 to meet school and state aid deadlines (see note at bottom of page). Apply online (the faster and easier way) by going to www.fafsa.ed.gov. See later in this chapter on completing the FAFSA.
- Step 5 - Federal Student Aid will send you a Student Aid Report (SAR)—which is a summary of the information from your FAFSA. DO NOT assume that your SAR is correct. Review your SAR, and if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.
- Step 6 - If you are selected for verification, your school’s financial aid office will ask you to submit tax returns and other documents, as appropriate. Be sure to meet the school's deadlines, or you will not receive federal student aid.
- Step 7 - Whether you’re selected for verification or not, make sure the financial aid office at the school has all the information needed to determine your eligibility.
- Step 8 - All students: Contact the financial aid office if you have any questions about the aid being offered. First-time applicants: Review Award Letters from schools and compare the aid being offered. Decide which school to attend based on a combination of

(a) how well the school suits your needs (programs of study and academics) and (b) its affordability after all aid is taken into account.

Completing the FAFSA (Free Application for Federal Student Aid)

For the 2010 – 2011 school year, apply between January 1, 2011, and June 30, 2011. To determine your eligibility for federal student financial assistance, you need to complete the FAFSA. Although you might have to complete an additional application in order to be considered for financial aid from your state or the school you're interested in attending, most states and schools use FAFSA information to award nonfederal student aid.

Applying Online

You can complete the FAFSA online at www.fafsa.ed.gov. Applying online is faster and easier than the paper FAFSA, although you may still complete and submit the FAFSA in paper form. A FAFSA on the Web Worksheet is available online at www.fafsa.ed.gov or www.FederalStudentAid.ed.gov/pubs for you to print and write down your information prior to completing the online submission of the FAFSA. You can also obtain printed copies of the worksheet by calling 1-800-4-FED-AID (1-800-433-3243) or through your financial aid office.

To apply online, complete these steps:

- Go online to www.fafsa.ed.gov.
- If you have created a “MyFSA” account at www.FederalStudentAid.ed.gov, many sections of the FAFSA will automatically be completed for you, saving time and eliminating mistakes.
- If you previously completed FAFSA4caster, you may choose to have your FAFSA populated with the information you already provided. If you complete FAFSA4caster and need to apply for aid right away, just follow the instructions in FAFSA4caster and finish the process of applying for aid.

Benefits of Applying Online:

- As you go through the online application process, FAFSA on the Web uses skip-logic so only questions that apply to your situation appear on your screen. This makes the application process shorter.
- FAFSA on the Web identifies potential errors right away and prompts you to make on-the-spot corrections.
- You get online instructions for each question, and you can access live online help with a customer service representative for free if you have additional questions.
- If you are a U.S. citizen, eligible for a Federal Pell Grant, and within the age range to have graduated from high school after Jan. 1, 2005, additional screens will appear to help determine your eligibility for the ACG.
- By applying online, you can send your application information to up to ten schools (the paper form is limited to four schools).
- Once you submit your application, your information is immediately sent to the U.S. Department of Education. You’ll get a confirmation notice right away when you click on “Submit My FAFSA Now.”
- Your online application will be processed quickly, if you (and your parents, if applicable) provided electronic signatures using the PIN.

Using a Paper Form

You can get a paper FAFSA—in English or Spanish—from our Federal Student Aid Information Center by calling 1-800-4-FED-AID (1-800-433-3243). A PDF of the application is also available at www.fafsa.ed.gov.

Complete, sign and mail the FAFSA in the pre-addressed envelope or send it to the address indicated in the PDF, if you printed one. Your FAFSA will be processed in two to three weeks. But, before mailing it, you should check to see if your school, or a school that you're interested in, would submit your FAFSA for you electronically. If you don't hear anything within three weeks of the date you submitted your application, check your status through FAFSA on the Web (www.fafsa.ed.gov). You can also check your status by contacting the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).