

Vets Views—GI Bill INFO—12 Jul 08

There's a new GI Bill, and it is a good one! But first, the VA has just announced new GI Bill rates effective 1 August 2008. Chapter 30 will increase from \$1,101 to \$1,321 monthly (for full time, institutional training).

OK, now for the new stuff. The new Post 9/11 GI Bill, or so-called GI Bill for the 21st Century, contains the most comprehensive education benefits package since the original GI Bill was signed into law in 1944. The new bill goes well beyond helping to pay for tuition; many veterans who served after Sept. 11, 2001, will get full tuition and fees, a new monthly housing stipend, and a \$1,000 a year stipend for books and supplies. The new bill also gives Reserve and Guard members, who have been activated for more than 90 days since 9/11, access to the same GI Bill benefits.

Benefits Start Date: This new GI Bill is set to go into affect on August 1, 2009. However, as with any new legislation, it could take some time for the VA to begin paying benefits. Note: Benefits will not be paid for any training or education programs completed before July 31, 2009.

Eligibility for the New GI Bill: If you have served a total of at least 90 days on active duty in the Armed Forces you're eligible. However, the amount of benefits you receive under this program are determined by the actual amount of accumulated post 9/11 service you have. To be eligible for the full benefit, you must have three years of active duty service after 9/11 or have been discharged due to a service-connected disability. If you are an officer who graduated from a service academy or received ROTC scholarships, you also qualify for the new GI Bill benefits. However, your ROTC/Service Academy associated obligated active-duty service time does not count toward the three years necessary to qualify for the full benefits.

New GI Bill Payment Rates: The Post 9/11 GI Bill will provide up to 100% of your tuition. In addition, the program provides a monthly housing stipend and a stipend of up to \$1,000 a year for books and supplies. If you attend less than full-time you will receive a portion of the payment based on the number of units of study. The amount of tuition and stipends paid under the Post 9/11 GI Bill will vary depending on state of residence, number of units taken, and amount of post Sept. 11, 2001 active-duty service. Here's a quick reference showing the percentage of total combined benefit eligibility based on the following periods of post 9/11 service:

- 100% - 36 or more total months
- 100% - 30 or more consecutive days with Disability related Discharge.
- 90% - 30 total months
- 80% - 24 total months
- 70% - 18 total months
- 60% - 12 total months
- 50% - six total months
- 40% - 90 or more consecutive days

Tuition Rates: Under the new GI Bill, you'll be provided tuition up to the highest established charges for full-time undergraduate students charged by the public institution of higher education in the State in which you are enrolled. Don't ask me, go figure it out at the school you plan to attend! One of the added features of this tuition payment plan is that the tuition will be paid directly to the school, relieving you of the responsibility. This is truly a step in the right direction!

Monthly Housing Stipend: If you're enrolled in a traditional college program as a full time or three-quarter time student, you'll be paid a monthly housing stipend equal to the monthly amount of the Basic Allowance for Housing (BAH) for an E-5 with dependents. The average housing stipend will be approximately \$1,000 a month. However, if you attend distance learning programs such as correspondence courses and online, you will not qualify for this stipend.

Book and Supply Stipend: You'll receive a lump sum payment the first month of each quarter, semester, or term. The payment will help cover the cost of books, supplies, equipment, and other educational fees for that academic term. The payment amount will be equal to either a quarter or half of the annual \$1,000 cap for that academic year, depending on how the academic year is divided – quarter or semester terms.

Benefits Expiration Date: Unlike the Montgomery GI Bill, the new GI Bill will allow you to use this benefit for up to 15 years after your last discharge or separation from active duty.

Licensing and Certification Payments: This new GI Bill will provide up to \$2,000 to cover the cost of one licensing or certification test. This benefit is not charged against your 36 month entitlement. Another darn good deal.

Tutorial Assistance: Like the Montgomery GI Bill, the new GI Bill will provide up to a maximum of \$1,200 for tutorial assistance. The program will pay up to \$100 per month, for a maximum of 12 months. This benefit is not charged against your 36 month entitlement.

Benefit Transferability: This is good, keep reading. Service members who have served at least 10 years on active duty will be able to transfer their benefit to a spouse or dependent child. Spouses of service members who have served at least six years and who agree to another four-year contract can receive the money even sooner. The transferred benefit will cover the cost of tuition only. Benefits may be divided as long as they don't exceed 36 months of college classes. For example, a retired veteran can use half of the benefits to pay for a two-year degree program, and then transfer the remaining half to a spouse or child. College-age children of long-serving service members could get a free college education starting fall 2009, provided they attend a state school.

Affects on Existing GI Bill Benefits: If you're already enrolled in the Montgomery GI Bill (MGIB) and also meet the criteria for the Post 9/11 GI Bill, you have the option to transfer your remaining MGIB benefits to the new program. Want me to repeat that? For many veterans this will be a good option. However, due to the tuition limits set by the new GI Bill, many veterans who are pursuing a post-graduate degree may find the MGIB better suits their needs. This is also true for those pursuing an online degree, as this new benefit will not pay the housing stipend to students enrolled in distance learning programs.

Further Eligibility Details:

- You qualify for 100% of the benefit if you have a total of at least 36 months on active duty in the Armed Forces. This includes service on active duty for entry level and skill training.
- You qualify for 100% of the benefit if you have a total of at least 30 continuous days on active duty in the Armed Forces; and after completion of service were discharged or released from active duty in the Armed Forces for a service-connected disability.
- You qualify for 90% of the benefit if you have a total of at least 30 months, but less than 36 months, on active duty in the Armed Forces. (Including service on active duty in entry level and skill training).
- You qualify for 80% of the benefit if you have a total of at least 24 months, but less than 30 months, on active duty in the Armed Forces. (Including service on active duty in entry level and skill training).
- You qualify for 70% of the benefit if you have a total of at least 18 months, but less than 24 months, on active duty in the Armed Forces. (Excluding service on active duty in entry level and skill training).

- You qualify for 60% of the benefit if you have a total of at least 12 months, but less than 18 months, on active duty in the Armed Forces. (Excluding service on active duty in entry level and skill training)
- You qualify for 50% of the benefit if you have a total of at least 6 months, but less than 12 months, on active duty in the Armed Forces. (Excluding service on active duty in entry level and skill training)
- You qualify for 40% of the benefit if you have a total of at least 90 days, but less than 6 months, on active duty in the Armed Forces. (Excluding service on active duty in entry level and skill training)

If you want any more info on this, get on the internet, you know what to search for!

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