

# Education Benefit Programs

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to help you  
find your way



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U.S. Department  
of Veterans Affairs

# EDUCATION BENEFIT PROGRAMS

## **TOPICS COVERED:**

Montgomery GI Bill®

Dependents' Educational Assistance

Montgomery GI Bill® - Selected Reserve

Reserve Educational Assistance Program

Post 9/11 GI Bill®

# EDUCATION BENEFIT PROGRAMS

## **EDUCATION BENEFIT PROGRAMS**

General and detailed descriptions for each program are online at  
[http://www.benefits.va.gov/GIBILL/comparison\\_chart.asp](http://www.benefits.va.gov/GIBILL/comparison_chart.asp)

The screenshot shows the 'Education and Training' section of the VA benefits website. On the left is a navigation menu with a 'Select One' dropdown at the top. The menu items are: Pre-Discharge, Compensation, Education & Training (highlighted with a blue bar), Education & Training Home, For Students, For School Administrators, About GI Bill, Contact Us, Vocational Rehabilitation & Employment, Home Loans, and Life Insurance. The main content area is titled 'Education and Training' and 'Comparison Chart/Payment Rates'. It contains a paragraph explaining eligibility for VA education and training benefits, noting that the Post-9/11 GI Bill is often the best option. Below this is a bulleted list of links for comparing VA education benefit programs and reviewing current payment rates for various programs.

Select One ▼

- Pre-Discharge
- Compensation
- ▼ Education & Training
- Education & Training Home
- For Students
- For School Administrators
- About GI Bill
- Contact Us
- Vocational Rehabilitation & Employment
- Home Loans
- Life Insurance

## Education and Training

### Comparison Chart/Payment Rates

You may be eligible for several types of VA education and training benefits, but there are many things to consider before you apply for a GI Bill program. For most participants, the Post-9/11 GI Bill is the best option. Other students would benefit more from the Montgomery GI Bill. The following comparison tools may make it easier to decide which education and training benefits are best for you:

- Compare VA education benefit programs
- Review **current payment rates** for the following VA education and training programs:
  - [Maximum Tuition Reimbursement Rates for the Post-9/11 GI Bill \(Chapter 33\)](#)
  - [Montgomery GI Bill – Active Duty \(MGIB-AD/Chapter 30\)](#)
  - [Montgomery GI Bill – Selected Reserve \(MGIB-SR/Chapter 1606\)](#)
  - [Reserve Educational Assistance Program \(REAP/Chapter 1607\)](#)
  - [Survivors' and Dependents' Educational Assistance Program \(DEA/Chapter 35\)](#)



# EDUCATION BENEFIT PROGRAMS

## COMPARISON OF EDUCATION PROGRAMS

A comprehensive comparison can be found on the GI Bill website at the following link:

[http://www.benefits.va.gov/GIBILL/comparison\\_chart.asp](http://www.benefits.va.gov/GIBILL/comparison_chart.asp)

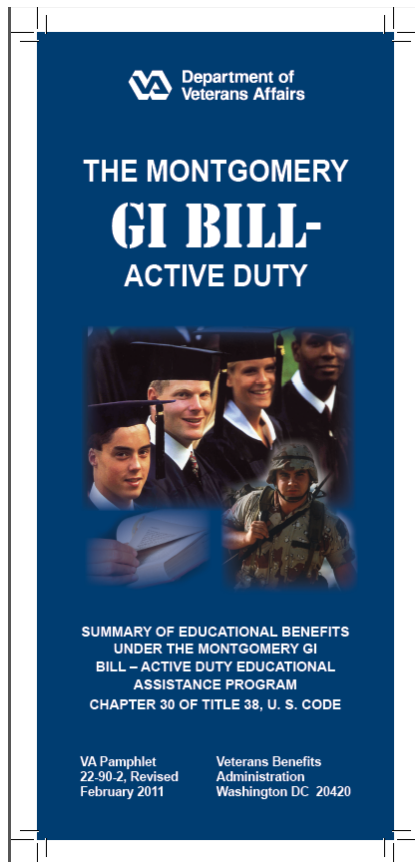
	CH 33	CH 30	CH 35	CH 1606	CH 1607
<b>ELIGIBILITY</b>	Eligibility criteria are complex. The following statements are general snippets about eligibility criteria. Students should file an application so the Regional Processing Office can determine if they are eligible and the conditions of their eligibility.				
	Servicepersons who served on active duty for at least 90 aggregate days after 9/10/01.	2 years active duty, 3 years active duty, or 2 years active duty plus 4 years reserves.	Veteran's death or permanent and total disability result of service.	Completion of initial active duty for training. Must be active reservist with 6-year obligation.	90 days or more active duty support of contingency operation or full-time National Guard duty responding to national emergency.
<b>BENEFITS FOR INSERVICE STUDENT</b>	<i>Refer to the specific benefit for detailed information</i>				
	Eligible after completing 90 days of aggregate service.	Payable after 2 years continuous active duty.	No	Yes	Yes
<b>ENTITLEMENT</b>	48 months maximum under two or more programs				
	36 months. May extend to end of term if expires during term. Note: If there's a kicker, the kicker doesn't extend.	36 months. May extend to end of term if expires during term. Note: If there's a kicker, the kicker doesn't extend.	45 months. No extensions except for child in special restorative training.	36 months. No extensions.	36 months. No extensions.
<b>DELIMITING DATE</b>	15 years from last discharge or separation.	10 years from last discharge or separation.  May extend for later period of active duty or disability that prevents completion of program.	Child: 8 years Spouse: 10 years. 20 years if vet rated permanent and total within 3 years of discharge. Surviving Spouse: 10 years; 20 years if death while on active. Eligibility rules are complex. Claimant should carefully read eligibility letter and call VA if questions and see online pamphlet: <a href="#">DEA pamphlet</a>	14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.  May extend if disability incurred or aggravated by service in selected reserve prevents completion of program.	10 years from the separation date if separated after completing service contract and discharge isn't dishonorable.  10 years from Chapter 1607 eligibility date if separated for disability.

# EDUCATION BENEFIT PROGRAMS

## CHAPTER 30

### **MONTGOMERY GI BILL® - ACTIVE DUTY (MGIB)**

CHAPTER 30, TITLE 38 U.S. CODE



Chapter 30 has:

- 4 eligibility categories
- After June 30, 1985
- Pay reduced \$100 a month for 12 months
- Honorable discharge

Chapter 30 benefits are paid on a monthly basis directly to the veteran.

# EDUCATION BENEFIT PROGRAMS

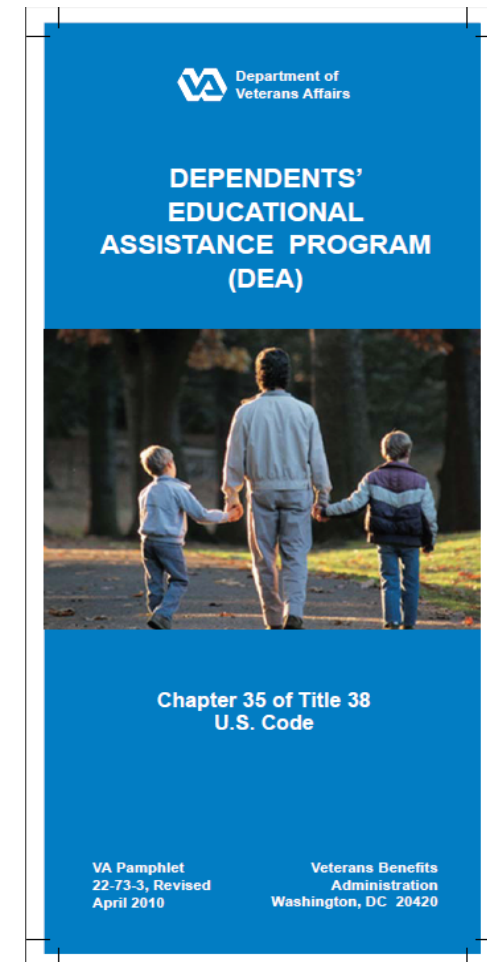
## CHAPTER 35

### DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA)

CHAPTER 35, TITLE 38 U.S. CODE

- A child (generally between ages 18 and 26)
- A spouse/surviving spouse

of a veteran who is permanently and totally disabled due to a service-related condition; or who died in service; or who died of a service-connected disability; or who died while evaluated as having total and permanent service-connected disability; or who is listed as a POW or MIA.

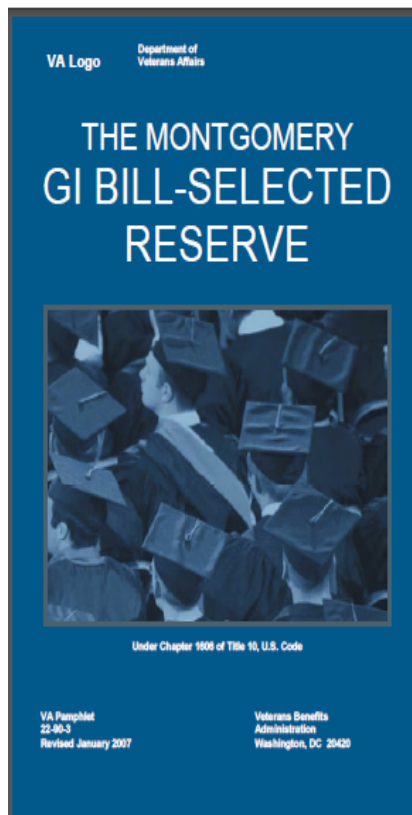


# EDUCATION BENEFIT PROGRAMS

## CHAPTER 1606

### **MONTGOMERY GI BILL® - SELECTED RESERVE (MGIB-SR)**

CHAPTER 1606, TITLE 10 U.S. CODE



- Active participants in the Selected Reserve
- DoD & DHS determine who's eligible
- 6-year obligation to serve in the Selected Reserve and satisfactory participation in required Selected Reserve training

Chapter 1606 benefits are paid on a monthly basis directly to the reservist.

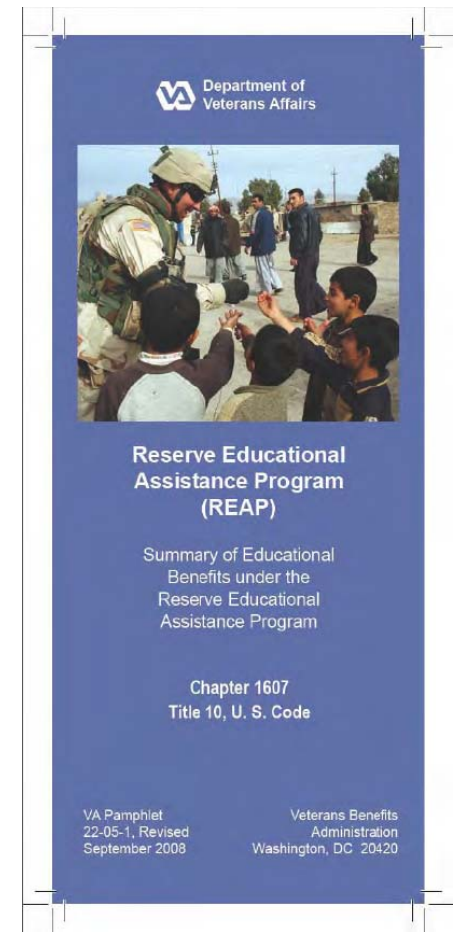
# EDUCATION BENEFIT PROGRAMS

## CHAPTER 1607

### RESERVE EDUCATIONAL ASSISTANCE PROGRAM (REAP)

CHAPTER 1607, TITLE 10 U.S. CODE

The National Defense Authorization Act  
of Fiscal Year 2016 **sunset** chapter 1607  
effective November 25, 2015.





# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### **POST-9/11 GI BILL®**

CHAPTER 33, TITLE 38 U.S. CODE

#### **Eligible Individuals**

- Minimum of 90 days on active duty after September 10, 2001 (under title 10)
- On October 1, 2011, VA began paying benefits to members of the Army National Guard and Air National Guard for qualifying service under title 32



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

#### Period of Eligibility

- 15 year delimiting date

In order to retain eligibility, after meeting the service requirements, an individual must:

- Honorably discharged; or
- Be released with service characterized as honorable
  - retired list
  - temporary disability retired list
  - transferred to the Fleet Reserve
  - Fleet Marine Corps Reserve
- Be released from Armed Forces



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### **POST-9/11 GI BILL®**

CHAPTER 33, TITLE 38 U.S. CODE

#### **Chapter 33 Entitlement**

- Generally entitled to 36 months of educational assistance
- Limited to a maximum of 48 months of entitlement when using benefits under two or more programs

Individuals eligible for benefits may not receive assistance under two or more programs concurrently (e.g. Chapter 30, 31, 33, 35, 1606, 1607).



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

#### Election

- Students eligible for Chapter 30, 1606, or 1607, must relinquish a benefit to receive Chapter 33
- Students eligible for more than one benefit only have to relinquish one benefit to receive Chapter 33

Chapter 33 elections are irrevocable; however, this is not the case if:

- RPO receives the election withdrawal (or election change) before the CoE is issued or payment processed

*The student must request the change in writing.*





# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE



Service Requirements (Aggregate active duty after 9/10/01)	% Of Maximum Benefit Payable
At least 36 months	100
At least 30 continuous days on active duty (Must be discharged due to service-connected disability)	100
At least 30 months, but less than 36 months <sup>(1)</sup>	90
At least 24 months, but less than 30 months <sup>(1)</sup>	80 <sup>(3)</sup>
At least 18 months, but less than 24 months <sup>(2)</sup>	70 <sup>(3)</sup>
At least 12 months, but less than 18 months <sup>(2)</sup>	60
At least 06 months, but less than 12 months <sup>(2)</sup>	50
At least 90 days, but less than 06 months <sup>(2)</sup>	40

<sup>(1)</sup> Includes entry level and skill training. <sup>(2)</sup> Excludes entry level and skill training.

<sup>(3)</sup> If the service requirements are met at both the 80 and 70 percentage level, the maximum percentage of 70 must be applied to amounts payable.

# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### **POST-9/11 GI BILL®**

CHAPTER 33, TITLE 38 U.S. CODE

#### **Chapter 33 Benefit Payments**

- Tuition and fees
- Monthly housing allowance
- Books and supplies stipend
- College fund (“kicker”) payments
- Rural benefit payment
- Yellow Ribbon Program benefit

Chapter 33 differs from other education Chapters in that each type of payment is issued separately, with some payments made directly to the school and others directly to the student.

#### **Tuition and Fees**

The tuition and fees payment is paid directly to the school on behalf of the student when the school’s enrollment certification is processed. The tuition and fees payment is prorated by the student’s benefit level.



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

#### Tuition and Fees

August 1, 2011, Institutions of Higher Learning (IHL):

**U.S. Public Schools:** The actual net cost for in-state tuition and fees after .

**Private and Foreign Schools:** The lesser of the actual net cost for tuition and fees or up to the amount of the yearly cap - **\$21,970.46** for the academic year beginning on **August 1, 2016 through July 31, 2017.**

*The amount of the yearly cap will be adjusted each year based upon a Cost Of Living Allowance (COLA) and is subject to proration based upon benefit level.*



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

#### Monthly Housing Allowance

Monthly housing allowance:

- Paid in arrears directly to the student on a monthly basis
- Payments may be prorated
  - Length of service percentages
  - Partial months
  - Delimiting Date
  - Entitlement Exhausted
  - Election of another VA benefit
  - Prorated according to the RoP > 0.5 (rounded to the nearest tenth)
- Rates equal the Department of Defense's Basic Allowance for Housing (BAH) for an "E-5 with dependents" and the zip code of the school

The BAH rates are at the following link <http://www.defensetravel.dod.mil/perdiem/bah.html>

Not eligible for monthly housing:

- Active duty personnel
- Spouses of active duty personnel utilizing transferred entitlement





# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

#### Rate of Pursuit and the Housing Allowance

Rate of pursuit (RoP) = Chapter 33

*Training time = all other Chapters*

VA calculates rate of pursuit by dividing the number of credit (or credit hour equivalents) being pursued by the number of credit considered to be full-time by the school. The resulting percentage is the student's rate of pursuit.

Examples: If full-time is 12 credits, then rate of pursuit for:

- 6 credits (or credit equivalents) is 50% ( $6 \div 12 = 50\%$ )
- 7 credits (or credit equivalents) is 58% ( $7 \div 12 = 58\%$ )

#### **Monthly housing allowance if RoP is more than 50%**

*The applicable Basic Allowance for Housing rate is multiplied by the rate of pursuit rounded to the nearest multiple of 10.*



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

#### Distance Learning and the Housing Allowance

Beneficiaries only enrolled in distance learning:

- Monthly housing allowance equal to 50% of the national average of all Basic Allowances for Housing



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

#### Books and Supplies Stipend

Chapter 33 Books and Supplies Stipend:

- Prorated according to the beneficiary's eligibility percentage
- Payment based upon credit hours being pursued @ \$41.67 per credit hour for up to 24 credit hours in the VA academic year



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

#### Transfer of Entitlement (ToE)

Transferability policy is determined by the DoD

While in the Armed Forces, members use the ToE website to:

- Designate,
- Modify
- Revoke a ToE request

After separation, members can:

- Provide a future effective date for use of ToE
- Modify the number of months transferred,
- Revoke entitlement transferred by submitting a written request to VA
- New dependents cannot be designated

Refer students to the ToE link on the <http://www.benefits.va.gov/gibill/> homepage. The link explains what the member must do, what the child or spouse must do, and gives all the needed links.





# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### **POST-9/11 GI BILL®**

CHAPTER 33, TITLE 38 U.S. CODE

#### **Fry Scholarship**

Children of service members who die in the line of duty after  
Sept. 10, 2001

Eligible children:

- May be married or over 23 and still be eligible
- Are entitled to 36 months of benefits at the 100% level
- Have 15 years to use the benefit beginning on their 18th birthday
- May use the benefit until their 33rd birthday
- Are not eligible for the Yellow Ribbon Program

An information sheet about the Fry Scholarship is available at  
[http://www.benefits.va.gov/gibill/docs/factsheets/fry\\_scholarship.pdf](http://www.benefits.va.gov/gibill/docs/factsheets/fry_scholarship.pdf)



# EDUCATION BENEFIT PROGRAMS

## CHAPTER 33

### POST-9/11 GI BILL®

CHAPTER 33, TITLE 38 U.S. CODE

**Section 701** expanded the Fry Scholarship to also provide benefits surviving spouse

Eligible spouses:

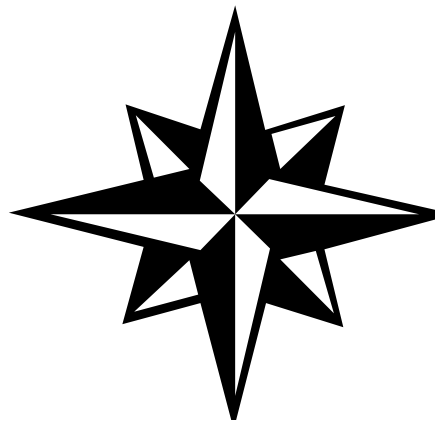
- Are entitled to 36 months of benefits at the 100% level
- Have 15 years to use the benefit beginning on the date of the Servicemember's death
- Lose eligibility if they remarry
- Must make an irrevocable election of which benefit he or she wishes to receive for any and all enrollments beginning after January 1, 2014, if eligible for both Dependents' Educational Assistance (DEA) and Fry Scholarship benefits

*Section 701 - Effective for terms beginning on or after  
January 1, 2015*





## **QUESTIONS?**



*This PowerPoint presentation was created by Cynthia Kujawski, Florida ELR, May 2015. Last revised April 2017.*