

Education Benefit Programs

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Katharine Caruso
Education Liaison Representative
VA Central Office Florida Outreach Office



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

Select One

- Pre-Discharge
- Compensation
- Education & Training**
- Education & Training Home
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- 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

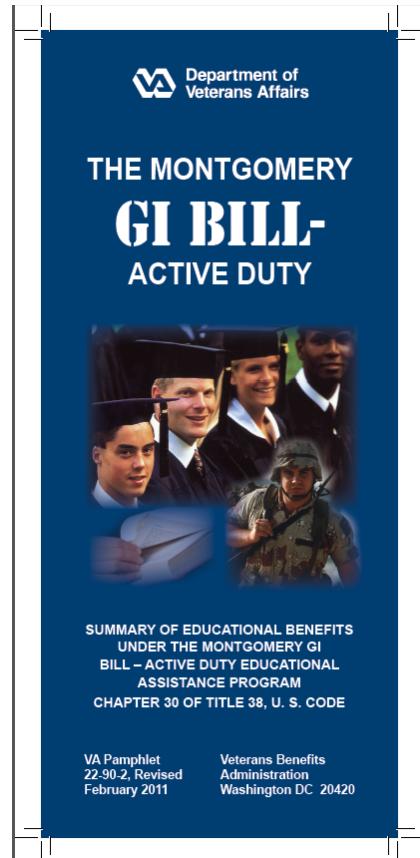
| | CH 33 | CH 30 | CH 35 | CH 1606 | CH 1607 |
|--------------------------------|---|--|--|---|--|
| ELIGIBILITY | Eligibility criteria are complex. The following statements are general snippets about eligibility criteria. Students should file an application so the Regional Processing Office can determine if they are eligible and the conditions of their eligibility. | | | | |
| BENEFITS FOR INSERVICE STUDENT | <i>Refer to the specific benefit for detailed information</i> | | | | |
| ENTITLEMENT | 48 months maximum under two or more programs | | | | |
| DELIMITING DATE | 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. |
| | 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: DEA pamphlet | 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

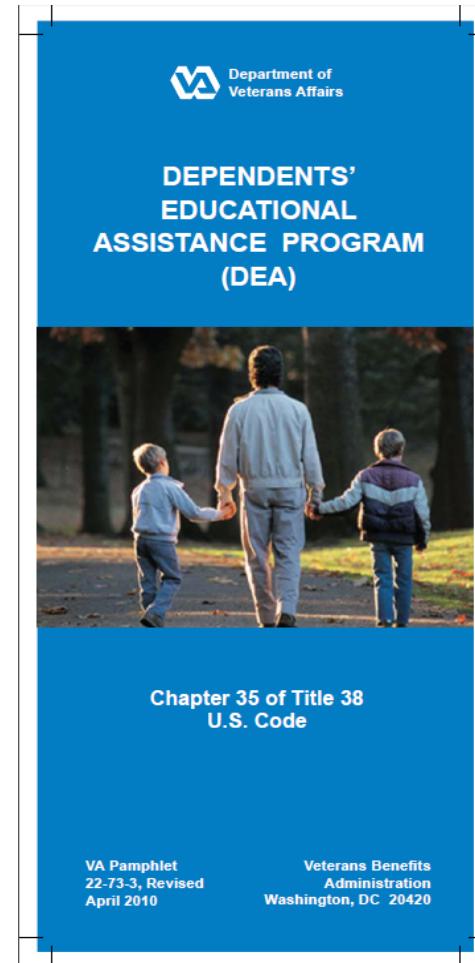
CHAPTER 35

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.

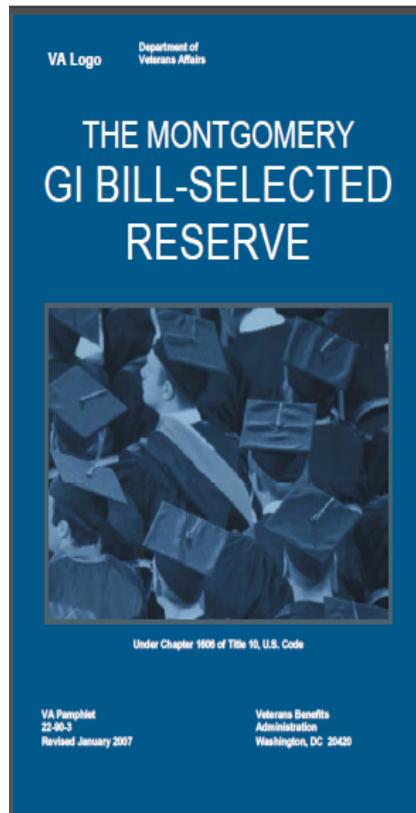


EDUCATION BENEFIT PROGRAMS

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.



Department of
Veterans Affairs



Reserve Educational
Assistance Program
(REAP)

Summary of Educational
Benefits under the
Reserve Educational
Assistance Program

Chapter 1607
Title 10, U. S. Code

VA Pamphlet
22-05-1, Revised
September 2008

Veterans Benefits
Administration
Washington, DC 20420

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:

- Honorable 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 ⁽¹⁾ | 90 |
| At least 24 months, but less than 30 months ⁽¹⁾ | 80 ⁽³⁾ |
| At least 18 months, but less than 24 months ⁽²⁾ | 70 ⁽³⁾ |
| At least 12 months, but less than 18 months ⁽²⁾ | 60 |
| At least 06 months, but less than 12 months ⁽²⁾ | 50 |
| At least 90 days, but less than 06 months ⁽²⁾ | 40 |

⁽¹⁾ Includes entry level and skill training. ⁽²⁾ Excludes entry level and skill training.

⁽³⁾ 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

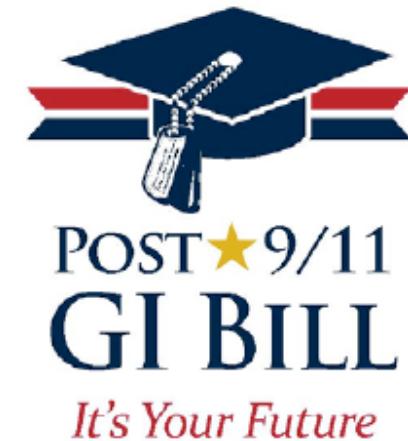
While in the Armed Forces, members use the ToE website to:

- 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



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 to surviving spouses

Eligible spouses:

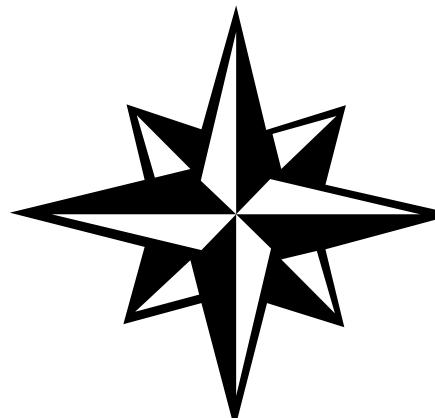
- Are entitled to 36 months of benefits at the 100% level
- Have 15 years to use the benefit beginning on the date of the Servicemember's death
- Lose eligibility if they remarry
- Must make an irrevocable election of which benefit he or she wishes to receive for any and all enrollments beginning after 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.