



IRAQ AND AFGHANISTAN VETERANS OF AMERICA

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When does the new benefit take affect?

The new GI Bill is going into effect immediately. However, in order to give the VA time to implement the changes, the bill will be phased in using two stages:

Stage 1: During the 2008-2009 academic year, Chapter 30 (MGIB) recipients will receive a monthly benefit of **\$1,321/month**. This is an increase of \$220/month over the current benefit. Chapter 1607 (REAP) beneficiaries, whose benefits are based on a percentage of the Chapter 30 (MGIB) benefit, will see their benefits rise accordingly.

Stage 2: In August 2009, full implementation of the Chapter 33 (the new, Post 9/11 GI Bill) benefits will be complete.

Am I eligible for the new benefit?

Veterans of Active Duty Service

Veterans who have served at least 90 days of active duty service after September 10, 2001 and received an honorable discharge will qualify for Chapter 33 (the new, Post-9/11 GI Bill). To qualify for the full benefit a veteran must have served at least 3 years of active duty service after September 10, 2001.

Active duty veterans serving more than 90 days, but less than 3 years of post-9/11 active duty service are eligible for a percentage of the full Chapter 33 (the new, Post-9/11 GI Bill):

Post 9/11 Active Duty Service	Percentage of Post 9/11 Benefits (of Tuition, Books, & Living allowance)
90 Consecutive Days	40%
6 Cumulative Months	50%
12 Cumulative Months	60%
18 Cumulative Months	70%
24 Cumulative Months	80%
30 Cumulative Months	90%
36 Cumulative Months	100%

Please see the complete benefit information here: Chapter 33 (the new, Post-9/11 GI Bill).

Going to School While Still on Active Duty?

Servicemembers can use Chapter 33 (the new, Post-9/11 GI Bill) while on active duty, but do

not qualify for the housing stipend or book stipend. These troops may be better served by using [Chapter 30 \(MGIB\)](#). For more guidance on which program is right for you, please see [“How can I compare the different GI Bills and decide which is right for me?”](#) In addition, IAVA is currently building a “GI Bill calculator,” which will allow you to compare your personal benefit under the two programs. To be alerted about updates to this site, please [join our mailing list](#).

National Guard/Reserve

Veterans who have served at least 90 days of active duty service after September 10, 2001 will qualify for [Chapter 33 \(the new, Post-9/11 GI Bill\)](#). Unlike in [Chapter 1607 \(REAP\)](#), benefits for active duty service are based on *cumulative* active duty service, not the single longest deployment. National Guardsmen and Reservists with three years of active duty service post-9/11 now qualify for full benefits under [Chapter 33 \(the new, Post-9/11 GI Bill\)](#). As a general rule, only federal activations count toward total active duty service. Training, state call ups and Title 38 AGR service does not qualify.

The following chart outlines the breakdown of benefits based on amount of service.

Post 9/11 Active Duty Service	Percentage of Post 9/11 Benefits (of Tuition, Books, & Living allowance)
90 Consecutive Days	40%
6 Cumulative Months	50%
12 Cumulative Months	60%
18 Cumulative Months	70%
24 Cumulative Months	80%
30 Cumulative Months	90%
36 Cumulative Months	100%

Please see the complete benefit information here: [Chapter 33 \(the new, Post-9/11 GI Bill\)](#).

Medically Discharged

Veterans who served at least 30 days of post-9/11 active duty service and were discharged due to a service-connected disability qualify for the full [Chapter 33 \(the new, Post-9/11 GI Bill\)](#).

VEAP-eligible or Opted Out of MGIB

Any veteran or servicemember who served at least 90 days of active duty service Post 9/11 will qualify for Chapter 33 (the new, Post-9/11 GI Bill). Those veterans who did not opt in to the Chapter 30 (Montgomery GI Bill) and/or participated in the Chapter 32 (VEAP) program will still be eligible for this benefit.

Officers (ROTC/Academy Grads)

Officers who graduated from service academies or received ROTC scholarships do qualify for Chapter 33 (the new, Post-9/11 GI Bill). However, time spent satisfying the ROTC/Service Academy active duty obligation does not count toward the active duty service necessary to qualify for the benefits.

Took Student Loan Repayment

Servicemembers who enlisted under the student loan repayment plan to qualify for Chapter 33 (the new, Post-9/11 GI Bill). However, time spent satisfying the student loan repayment obligation does not count toward the active duty service necessary to qualify for the benefits.

Military Spouse/Dependents

Chapter 33 (the new, Post-9/11 GI Bill) allows the Secretary of Defense to provide *currently serving* troops the opportunity to transfer education benefits to a spouse or to one or more of the individual's children. The Secretary of Defense has yet to issue regulations on how this program will be implemented, but the language of the legislation outlines some general guidelines.

Spouse/Dependent- In order to give education benefits to a spouse, the servicemember must serve or commit to serve for at least ten years. Transferability is available once a servicemember has served six years and has reenlisted for at least four more. Spouses will have 15 years to use the benefits.

Children - In order to give education benefits to a dependent, the servicemember must have served for at least ten years. Children will have until age 26 to use their benefits.

It is unclear from the bill whether the service must be active duty or whether it includes service in the National Guard/Reserves. We will update this site once the Secretary of Defense issues further guidance. To be alerted about updates to this site, please [join our mailing list](#).

What are the benefits of the different GI Bill programs?

Chapter 33 (the new, Post-9/11 GI Bill)

Tuition:	Payment shall be made to the school for the entire quarter, semester or term. The maximum tuition benefit is linked to the tuition cost of an undergraduate degree the most expensive public school in the state, but the funding can be used at any VA approved school in the state. Click here for List of Most Expensive Public Schools in Each State. More expensive schools participating in the Yellow Ribbon Program and offering veterans' scholarships will be matched dollar for dollar up to the cost of tuition.
Books/Supplies:	Up to \$1,000/year, and divided by academic term.
Monthly Living:	Based on DoD's BAH rate for E-5 w/dependent , using zip code of the college/university.
Time to Use Benefit:	Up to 15 years
Buy-in	None

Chapter 33 (the new, Post-9/11 GI Bill): Tuition

Chapter 33 (the new, Post-9/11 GI Bill) offers a total 36 months of education benefits, the equivalent of 4 academic years. Tuition payments are made to the school for the entire quarter, semester or term. The payments are capped at the undergraduate level tuition cost of the most expensive public school in the state.

For instance, in South Carolina the state tuition cap is \$10,210/yr. for 2008 (based on tuition at Winthrop University). If you were attending school at College of Charleston, SC, where the annual instate tuition is \$7,778/yr. your full tuition will be paid for.

If a veteran goes to a cheaper school (as in the example above), he or she will not receive a check for the difference between the actual tuition cost and the tuition cap. More expensive schools may participate in the [Yellow Ribbon Program](#) to make attendance more affordable.

Veterans who have served less than three years on active duty since September 10,2001 qualify for a percentage of the tuition benefits Chapter 33 (the new, Post-9/11 GI Bill). See details under the eligibility requirements for [Active Duty](#) or [National Guard/Reserves](#).

Although typically the Chapter 33 (the new, Post-9/11 GI Bill) provides a higher benefit than previous programs, some veterans may receive a higher benefit from [Chapter 30 \(MGIB\)](#) or [Chapter 1607 \(REAP\)](#). For more guidance on which GI Bill program is right for you, please see ["How can I compare the different GI Bills and decide which is right for me?"](#) In addition, IAVA is currently building a "GI Bill calculator," which will allow you to compare your personal benefit under the two programs. To be alerted about updates to this site, please [join our mailing list](#).

Chapter 33 (the new, Post-9/11 GI Bill): Yellow Ribbon GI Bill Program

Private universities and public university grad school programs that charge tuition above the state tuition cap may participate in the Yellow Ribbon GI Bill Program by offering scholarships or tuition forgiveness to veterans. The school must enter into an agreement with the VA to participate and then the federal government will match dollar for dollar what the university provides, up to the full cost of tuition. The VA has not yet issued guidance on how schools can participate in the Yellow Ribbon program. If you are interested in getting your school to participate in the Yellow Ribbon GI Bill Program or want more information please [join our mailing list](#).

Chapter 33 (the new, Post-9/11 GI Bill): Living Allowance

Veterans enrolled as full time or three quarter time students will be paid a housing allowance based on the military's [Basic Allowance for Housing \(BAH\) rate for an E-5 with dependents](#). The living allowance can range from \$667/month in Salina, KS to \$2,512/month in San Francisco, CA.

Veterans who have served less than three years on active duty since September 10,2001 qualify for a percentage of the living allowance benefits under Chapter 33 (the new, Post-9/11 GI Bill). See details under the eligibility requirements for [Active Duty](#) or [National Guard/Reserves](#).

Servicemembers using Chapter 33 (the new, Post-9/11 GI Bill) while on active duty, or veterans in enrolled in distance learning, apprenticeship, on-the-job training, flight training or attending school half-time or less do not qualify for the living allowance. These veterans may receive a larger benefit from the [Chapter 30 \(MGIB\)](#).

For more guidance on which program is right for you, please see "[How can I compare the different GI Bills and decide which is right for me?](#)" In addition, IAVA is currently building a "GI Bill calculator," which will allow you to compare your personal benefit under the two programs. To be alerted about updates to this site, please [join our mailing list](#).

Chapter 33 (the new, Post-9/11 GI Bill): Book stipend

Veterans will receive a lump sum payment accompanying the living allowance for 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 will be divided equally between the academic terms (e.g, two semester payments of \$500).

Veterans who have served less than three years on active duty since September 10,2001 qualify for a percentage of the book stipend benefits under Chapter 33 (the new, Post-9/11 GI Bill). See details under the eligibility requirements for [Active Duty](#) or [National Guard/Reserves](#).

Servicemembers using Chapter 33 (the new, Post-9/11 GI Bill) while on active do not qualify for the book stipend.

Chapter 30 (Montgomery GI Bill, or MGIB)

With the passage of the new Chapter 33 (the new, Post-9/11 GI Bill), Chapter 30 (Montgomery GI Bill, or MGIB) is still on the books, and the benefit was increased from \$1101/month to \$1321/month. In addition, yearly increases to the MGIB are now indexed to the rising cost of education, which means that benefit will keep up with the explosive rise in education costs. All the same qualifications still apply for MGIB, including the \$1,200 buy-in (http://www.gibill.va.gov/pamphlets/CH30/CH30_Pamphlet.pdf).

Although on average the Chapter 33 (the new, Post-9/11 GI Bill) provides a higher benefit than previous programs, some veterans may receive a higher benefit from Chapter 30 (MGIB). For more guidance on which program is right for you, please see "How can I compare the different GI Bills and decide which is right for me?" In addition, IAVA is currently building a "GI Bill calculator," which will allow you to compare your personal benefit under the two programs. To be alerted about updates to this site, please [join our mailing list](#).

Chapter 1607 (REAP)

Chapter 1607 (REAP) is still on the books. Because the value of REAP is based on a percentage scale of Chapter 30 (MGIB), and the value of the MGIB was increased to \$1321/month, the value of REAP has also increased. Here is the new sliding scale:

Active Duty Service	Monthly Benefit
90 Consecutive Days	\$528/month (40%)
12 Consecutive Months	\$792/month (60%)
24 Consecutive Months or 36 Cumulative Months	\$1056/month (80%)

Chapter 1607 benefits are still calculated based on a servicemember's single longest deployment, and not their total aggregate service. Furthermore, there are still some unresolved VA regulation issues for reservists who get activated from the Inactive Ready Reserve (IRR) and then want to use their education benefits after they separate from the military. IAVA recommends that Reserve and National Guard servicemembers consider using Chapter 33 (the new, Post-9/11 GI Bill) benefits first.

For more guidance on which program is right for you, please see "How can I compare the different GI Bills and decide which is right for me?" In addition, IAVA is currently building a "GI Bill calculator," which will allow you to compare your personal benefit under the two programs.

To be alerted about updates to this site, please [join our mailing list](#).

Chapter 1606 (Select Reserve GI Bill)

With the passage of Chapter 33 (the new, Post-9/11 GI Bill), no changes were made to Select Reserve GI Bill program. For information on this program, please visit the VA website (<http://www.gibill.va.gov/>).

How do can I compare the different GI Bills and decide which is right for me?

For service members eligible for more than one GI Bill program, there are many considerations to take into account when considering which GI Bill program to use. IAVA is currently building a “GI Bill calculator,” which will allow you to compare your personal benefit under the two programs.

While the [Chapter 33 \(the new Post-9/11 GI Bill\)](#) has a higher benefit on average, some groups may get a larger benefit from using the older programs, [Chapter 30 \(MGIB\)](#) or [Chapter 1607 \(REAP\)](#):

- Veterans of the active duty with little post-9/11 service will receive only a fraction of the benefit [Chapter 33 \(the new Post-9/11 GI Bill\)](#). [Chapter 30 \(MGIB\)](#) may be a better option.
- Certain groups, including servicemembers still on active duty, those enrolled in distance learning, apprenticeship, on-the-job training, flight training, or attending school part time, qualify for tuition under [Chapter 33 \(the new Post-9/11 GI Bill\)](#), but do not qualify for the living allowance. IAVA encourages these servicemembers to consider using the old [Chapter 30 \(MGIB\)](#) benefits.
- Veterans living in regions with relatively low BAH rates and/or paying little or no money for tuition may benefit from staying with the old [Chapter 30 \(MGIB\)](#) benefits.

Special Types of Education Programs

Grad School

[Chapter 33 \(the new, Post-9/11 GI Bill\)](#), including the [Yellow Ribbon Program](#), can be used for graduate school.

Distance Learning

Veterans in enrolled in distance learning can use the tuition benefit under [Chapter 33 \(the new, Post-9/11 GI Bill\)](#), but do not qualify for the living allowance. IAVA these encourages veterans to consider using [Chapter 30 \(MGIB\)](#).

For more guidance on which program is right for you, please see [“How can I compare the different GI Bills and decide which is right for me?”](#) In addition, IAVA is currently building a “GI Bill calculator,” which will allow you to compare your personal benefit under the two programs. To be alerted about updates to this site, please [join our mailing list](#).

Part Time Schooling (Half-time or less)

Veterans attending school half-time or less can use the tuition benefit under [Chapter 33 \(the new, Post-9/11 GI Bill\)](#), but do not qualify for the living allowance. IAVA encourages veterans in these situations to consider using [Chapter 30 \(MGIB\)](#).

For more guidance on which program is right for you, please see [“How can I compare the different GI Bills and decide which is right for me?”](#) In addition, IAVA is currently building a “GI Bill calculator,” which will allow you to compare your personal benefit under the two programs. To be alerted about updates to this site, please [join our mailing list](#).

On the Job Training / Apprenticeship / Flight School

Veterans in enrolled in apprenticeship, on-the-job training and flight training programs cannot receive benefits under [Chapter 33 \(the new, Post-9/11 GI Bill\)](#). Veterans can continue to use older education benefits such as [Chapter 30 \(MGIB\)](#).

For more guidance on which program is right for you, please see [“How can I compare the different GI Bills and decide which is right for me?”](#) In addition, IAVA is currently building a “GI Bill calculator,” which will allow you to compare your personal benefit under the two programs. To be alerted about updates to this site, please [join our mailing list](#).

I have used part or all of my education benefits. What is my eligibility for Chapter 33 (the new, Post-9/11 GI Bill)?

Veterans eligible under chapter 33 (the new, Post 9/11 GI bill) are generally entitled to 36 months of educational assistance. Veterans who have previously attended school on other forms of the GI Bill, such as [Chapter 30 \(MGIB\)](#), [Chapter 1607 \(REAP\)](#), or [Chapter 1606 \(Select Reserve GI Bill\)](#), may still qualify for the new benefits.

Usage of Chapter 30 (MGIB) benefits is counted directly against the 36 month total of Chapter 33 (Post 9/11) benefits. For example, if a veteran attended school on Chapter 30 (MGIB) for 9 months and then elects to use Chapter 33 (Post 9/11) that veteran will have 27 months of remaining eligibility.

However, veterans who used other forms of the GI Bill such as Chapter 32 (VEAP), Chapter 1607 (REAP) or Chapter 1606 (Select Reserve GI Bill) are calculated differently. Veterans are limited to a maximum of 48 months of entitlement when using benefits under two or more programs. For example a veteran who used 18 months of Chapter 1606 (Select Reserve) before getting

deployed will be entitled to 30 months of Chapter 33 (Post 9/11 GI Bill) entitlement. If that same veteran had only used 9 months of Chapter 1606 (Select Reserve) before being deployed, then the veteran would be entitled to the full 36 months of Chapter 33 (Post 9/11 GI Bill).

When do the new GI Bill benefits expire?

Veterans who qualify for Chapter 33 (the new, Post-9/11 GI Bill) have up to 15 years to use their new education benefits. The 10 year limit still applies to Chapter 30 (MGIB) and Chapter 1607 (REAP) benefits. The clock for using education benefits starts immediately after the veteran's last active duty stint of 90 consecutive days and did NOT reset when the new GI Bill was passed.

Can I transfer my education benefits to my spouse or dependent?

Chapter 33 (the new, Post-9/11 GI Bill) allows the Secretary of Defense to provide *currently serving* troops the opportunity to transfer education benefits to a spouse or to one or more of the individual's children.. The Secretary of Defense has yet to issue regulations on how this program will be implemented, but the language of the legislation outlines some general guidelines.

Spouse/Dependent- In order to give education benefits to a spouse, the servicemember must serve or commit to serve for at least ten years. Transferability is available once a servicemember has served six years and has reenlisted for at least four more. Spouses will have 15 years to use the benefits.

Children - In order to give education benefits to a dependent, the servicemember must have served for at least ten years. Children will have until age 26 to use their benefits.

It is unclear from the bill whether the service must be active duty or whether it includes service in the National Guard/Reserves. We will keep you up to date once the Secretary of Defense issues further guidance.

How do I apply for my education benefits?

Applying for the Chapter 33 (Post 9/11 GI Bill) is just like applying for every other VA education benefit. Please visit the VA's website (<http://www.gibill.va.gov/>) to enroll.

Other Frequently Asked Questions

What types of active duty service counts toward Chapter 33 (the new, Post-9/11 GI Bill)?

Active duty service must be after September 10, 2001 to count towards Chapter 33. In addition, for Guard and Reservists only federal activations count toward total active duty service. National Guard and reserve training and state call ups do not qualify.

Is this benefit retroactive?

This benefit is not retroactive. A veteran will NOT receive a check for education benefits they have already used. However, veterans with the qualifying service can switch into Chapter 33 (the new, Post-9/11 GI Bill).

Will this benefit repay student loans?

The new GI Bill does not repay student loans.

How will this benefit affect financial aid?

Veterans' education benefits should not be considered in determining eligibility for federal financial aid. Every state/school sets their own policies for determining how veterans' education benefits affect state/local aid.

What happens to the \$1,200 buy-in for Chapter 30 (MGIB)?

Any veteran who paid the \$1,200 buy-in for Chapter 30 (MGIB) and elects to use Chapter 33 (the new, Post-9/11 GI Bill) will be refunded the buy-in. The buy-in will be refunded over time via a small increase to the monthly living allowance.

What happens to the \$600 buy-up program?

The VA recently stated "Individuals will not receive an increased amount [under Chapter 33 (Post 9/11 GI Bill)] for additional contributions (\$600 buy-up) paid under chapters 30 (MGIB) or 1607 (REAP)."

How does this affect enlistment/reenlistment kickers and College Fund?

Enlistment and reenlistment kickers will continue to apply to veterans under Chapter 33 (the new, Post-9/11 GI Bill). Any additional monthly benefits will be simply added to the monthly living allowance. For example, if a veteran is entitled to a \$200/month enlistment kicker and a \$1400/month living allowance, then that veteran will receive \$1,600/month.

What benefits are a student studying overseas entitled to?

Based on the current language of the bill and without guidance from regulations issued by the Secretary of Veterans Affairs it is unclear how international school will be treated by Chapter 33 (the new, Post-9/11 GI Bill). However, veterans studying overseas will still qualify for Chapter 30 (MGIB) and Chapter 1607 (REAP) benefits. We will update this site as soon as this issue is worked out.

My home of record is one state and I want to attend school in another, how does that work?

The military home of record is not used in determining GI Bill benefits. Only the zip code of the school the veteran is attending will affect benefit amounts.

What happens if I am less than honorably discharged?

To qualify for these education benefits the veteran must have received an honorable discharge or were discharged due to a service connected disability.