



# Fort Hood Education Services VA Education Benefits Brief



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Fort Hood Education Services Division  
U.S. Army Installation Management Command

# WHY DO I NEED TO KNOW ABOUT MY GI BILL BENEFITS?



# VA Education Benefits Brief, Fort Hood Education

- Effective 5 January 2023, the Johnny Isakson and David P. Moe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 will prevent Regular Army (RA) Soldiers from making the by-law selection to opt-in or opt-out of the MGIB (Chapter 30) until they reach 180 days after their Basic Active Service Date (BASD).
- RA Soldiers will have between 180 and 270 days after their BASD to decide whether they want to opt-in or opt-out of the MGIB. If no selection is made, RA Soldiers will automatically be enrolled into the MGIB on day 271.

## WHAT DOES THIS MEAN?

- If a RA Soldier is enrolled into the MGIB, a \$100 contribution will be automatically deducted each month for one year towards the MGIB and the Soldier will have access to the MGIB once they have paid a total of \$1200.





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## BAR OF DUPLICATION OF ELIGIBILITY

- Soldiers with one period of qualifying service can choose to use the MGIB **OR** the Post 9/11 GI Bill.
- Soldiers with at least two periods of qualifying service can apply for 12 additional months of the Post 9/11 GI Bill if they exhaust all 36 months of the MGIB.
  - Soldiers with at least two periods of qualifying service are encouraged to contact the VA to discuss the Rudisill Act.

<https://benefits.va.gov/GIBILL/rudisill.asp>



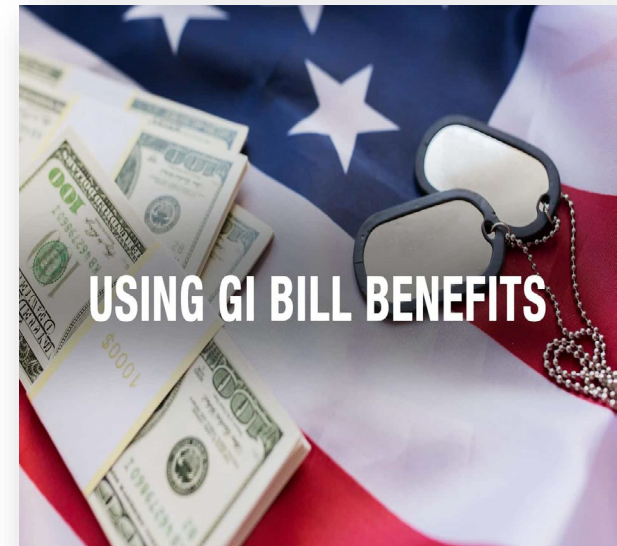


# THE MONTGOMERY GI BILL (MGIB)



## MGIB ELIGIBILITY

- Enlisted between 1 July 1985 to present
- Contributed \$1,200 upon initial enlistment
- Must receive a fully honorable discharge
- Must complete high school, GED, or 12 credit hours of college coursework to qualify



## HOW DOES THE MGIB WORK?

- 36 months of education benefits
- 10 years from last date of AD to exhaust the benefit
- Must certify enrollment each month to the VA
- VA pays Soldier directly
  - MGIB payments will be paid after the fact
- Monthly payment dependent on time in service (TIS) and rate of pursuit





## MGIB PAYMENT RATES FOR 3+ YEARS OF SERVICE

### Monthly rate as of 1 October 2024

Check the VA website for current rates

Training Time	Payment Rate
Full time	\$2,438.00
3/4 time	\$1,828.50
1/2 time	\$1,219.00
1/4 time or less	\$609.50

## MGIB \$600 BUY-UP

- Soldier can pay \$600 to increase their monthly MGIB payments by \$150 (\$5,400 over 36 months)
  - Soldier may pay less than \$600 to receive a pro-rated monthly amount
- The additional money must be paid before the Soldier's final date on AD
- Soldier may pay in increments or one lump sum
- Non-refundable if Soldier does not use the MGIB



# ARMY COLLEGE FUND (ACF)/THE ARMY KICKER

- ACF is an enlistment incentive designed to aid in the recruitment of highly qualified Soldiers for critical or shortage MOSs.
  - ACF linked to MGIB-AD was suspended 16 March 2012
  - ACF linked to MGIB-SR is ongoing
- ACF must be on Soldier's enlistment contract
- ACF awards participating Soldiers additional money on top of their MGIB to be divided over 36 months
- ACF is paid out through the Post 9/11 GI Bill through the monthly housing stipend (MHA)
  - If the beneficiary using the Post 9/11 GI Bill does not qualify for MHA, the VA pays the ACF on a monthly basis through the monthly housing stipend code "06H."

# THE POST 9/11 (FOREVER) GI BILL



# WHO QUALIFIES POST 9/11 GI BILL ELIGIBILITY

- Soldiers who serve an aggregate period of 90 days to 36 months after 10 September 2001 will qualify for a percentage of the Post 9/11 GI Bill based on honorable TIS.
- Qualifying Soldiers who serve at least 30 continuous days and discharge from AD due to a service-connected disability and Soldiers who receive a Purple Heart on or after 11 September 2001 will automatically qualify at the 100% payable rate.
- If a Soldier earns a Purple Heart, they will still qualify for 100% even if they have a non-qualifying period such as:
  - 5 year service obligation for a Service Academy commission
  - 4 year service obligation for an ROTC scholarship commission
  - 3 year service obligation for LRP





## POST 9/11 GI BILL

- 36 months of education benefits
- VA pays tuition and fees directly to the school
- Maximum payment may not exceed the maximum amount charged for in-state tuition and fees at a public school
  - The VA will pay in-state graduate rates for graduate school
- Pays up to **\$28,937.09** at a private or foreign school
  - If you are attending a school that costs more than the annual cap, you may be eligible for extra payment under the Yellow Ribbon Program
- MHA paid at the E-5 with dependent rate based on the zip code of the school where you attend the majority of your classes in-person
  - To calculate your housing rate, visit the GI Bill Comparison Tool at <https://www.va.gov/gi-bill-comparison-tool>
  - AD Soldiers do not receive MHA with the Post 9/11 GI Bill
- MHA is not available for half-time attendance or less
- MHA is prorated for students between half-time and full-time status



## POST 9/11 GI BILL

- Full-time online MHA is half the national BAH average
- Full-time online students must take at least one class in the classroom to qualify for the full MHA rate
- Book stipend of up to \$1,000 per year
  - \$41.67 per credit hour (up to 24 credit hours)
  - Prorated by percentage payable rate and course load
- One time \$500 rural relocation allowance
- Lifetime use of the benefit
- Must certify enrollment each month to the VA
- Can use the benefit for flight training, correspondence training, tutoring services, OJT and apprenticeship training, and certification/licensing exams





## YELLOW RIBBON PROGRAM

- Participating schools may voluntarily enter into an agreement with the VA to cover tuition and fees not covered by the Post 9/11 GI Bill. The school will pay a set amount of additional money and the VA will match the amount.
- Not all schools have Yellow Ribbon agreements with the VA. To locate participating schools, visit: [https://www.benefits.va.gov/gibill/yellow\\_ribbon.asp](https://www.benefits.va.gov/gibill/yellow_ribbon.asp)
  - Even participating schools may not offer the Yellow Ribbon Program to every Post 9/11 GI Bill beneficiary
  - The Yellow Ribbon Program may not always cover the entire cost of tuition and fees
- Available to Veterans and Veteran family members who are eligible at the 100% payable rate
- Available to Purple Heart recipients
- Available to AD and AD spouses who are eligible at the 100% payable rate and enrolled over half-time

# LICENSING AND CERTIFICATION EXAMS UNDER THE POST 9/11 GI BILL

- The maximum reimbursable amount for licensing and certification tests is \$2000. There is no maximum reimbursable amount for national tests.
- Entitlement will be charged one month for every \$2,414.18 spent.



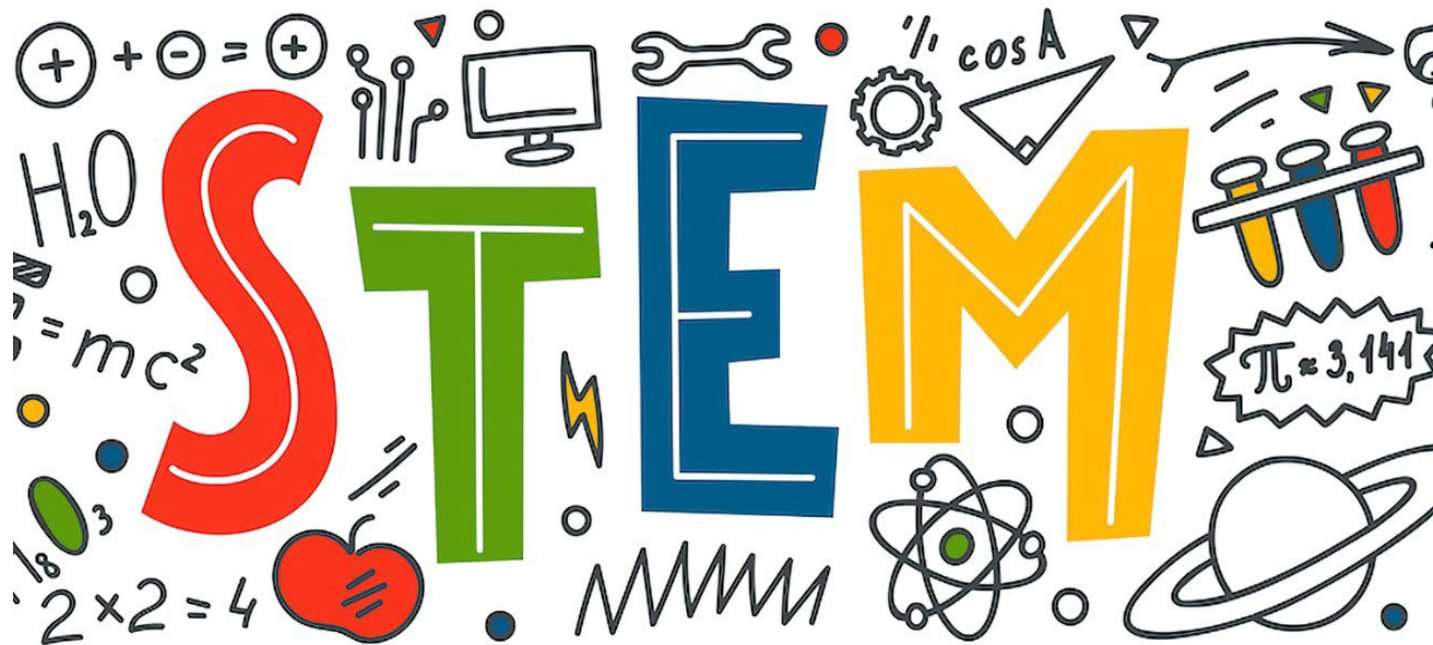
# APPRENTICESHIP AND OJT RATES UNDER THE POST 9/11 GI BILL

Training Period	Monthly Rate
First six months of training	100% of your applicable MHA
Second six months of training	80% of your applicable MHA
Third six months of training	60% of your applicable MHA
Fourth six months of training	40% of your applicable MHA
Remaining pursuit of training	20% of your applicable MHA



## THE EDITH NOURSE ROGERS STEM SCHOLARSHIP

Allows some eligible Veterans and family members preparing for in-demand STEM fields to extend their Post 9/11 GI Bill benefits by up to 9-months or \$30,000.



## MGIB REFUND

- Veterans who paid \$1200 into the MGIB may be entitled to a refund of the \$1200 minus taxes (prorated for any use of MGIB benefits).
- Only a Veteran who is receiving the Post 9/11 GI Bill MHA stipend on the last day of the last month of Post 9/11 GI Bill eligibility will receive the refund.
- The VA will review a Veteran's file for eligibility of the refund on the last month of Post 9/11 GI Bill eligibility.
  - Veteran may contact the VA during the last month of Post 9/11 GI Bill eligibility for a review of their file.



# POST 9/11 TRANSFER OF EDUCATION BENEFITS (TEB)

- Requests must be submitted prior to separation or retirement with sufficient time to fulfill the Transfer of Education Benefits (TEB) Active Duty Service Obligation (ADSO)
- A Soldier on AD or in the SELRES with a Purple Heart may submit a TEB request and it will **ALWAYS** be approved. Purple Heart recipients will not incur an ADSO/RDSO
- After approval Soldier may revoke or modify the TEB request at any time
- Veteran may not add new family members to TEB after separation or retirement
- Veteran may modify months for any family member who was awarded at least one month prior to Veteran's separation or retirement



# POST 9/11 GI BILL TRANSFERABILITY INFORMATION

- Transferred benefits are not marital property
- Eligible family members include spouse and/or children enrolled in DEERS (to include foster children and a ward in the Soldier's care)
  - Children ages 21-22 who were not awarded benefits prior to their 21<sup>st</sup> birthday may receive benefits only if the sponsor is still on AD or in the SELRES and children are enrolled in school.
- Spouse may use the GI Bill after the Soldier completes 6 years TIS. Children may use the benefit after Soldier completes 10 years TIS
- Children have until they turn 26 to use the GI Bill. Spouses have lifetime use
- Request to transfer benefits through <https://www.dmdc.osd.mil/milconnect/>



# ARE THERE ANY OTHER BENEFITS I SHOULD KNOW ABOUT?





# TOP-UP

- Soldiers can use the GI Bill to cover the difference between the full cost of a college course and the amount covered under Tuition Assistance (TA) for up to 36 months.
- The combined amount paid by DoD and TA can never be more than the total cost of the course.

## TOP-UP UNDER THE MGIB

- Soldier will receive the difference between the DoD payment and the total cost of the course.
- Soldier will be charged one month of entitlement for each payment received that is equal to the full-time monthly rate.

## TOP-UP UNDER THE POST 9/11 GI BILL

- VA pays the school the difference between the DoD payment and the authorized tuition and fees.
- The benefit will be charged based on training time.
  - Half-time training rates reduce your GI Bill benefit by a half-month for each month you're enrolled.

# MONTGOMERY GI BILL-SELECTED RESERVES (CHAPTER 1606)

- Soldier must have joined between 1 July 1985 to present
- Soldier must agree to a 6 year SELRES contract
- No contribution required
- As of 1 Oct 2020 monthly rates up to \$397 per month
- VA pays Soldier directly
- Can only use while in SELRES status



## VETERAN READINESS AND EMPLOYMENT (CHAPTER 31)

- Assists entitled Veterans with service-connected disabilities and an employment handicap to prepare for, obtain, and maintain a job.
- VR&E Counselors provide ongoing services to include:
  - Tutorial assistance
  - Job skills training or education
  - Other services required to help achieve a career and live as independently as possible

### THE FOLLOWING ELIGIBILITY CRITERIA MUST BE MET IN ORDER TO QUALIFY FOR VR&E

- Have a VA service-connected disability rating of 10% with a serious employment handicap
- Have a VA service-connected disability rating of 20% or more with an employment handicap
- Determined by VR&E to need rehabilitation services

## CHAPTER 35

### **The Marine Gunnery Sergeant John David Fry Scholarship**

- For children and spouses of:
  - Active-duty service members who died in the line of duty on or after 11 September 2001
  - Members of the Selected Reserve who died from a service-connected disability on or after 11 September 2001

### **The Survivors' and Dependents' Educational Assistance (DEA) Program**

- Offers education and training to qualified dependents of Veterans who:
  - Are permanently and totally disabled because of a service-related condition
  - Died while on active duty or as a result of a service-related condition

## HOW TO APPLY FOR THE GI BILL



- Go to **www.va.gov**
- Click on **Education and training**
- Under the following heading (**Get GI Bill and other education benefits**) click on **About GI Bill benefits**
- Click the green button that says **Apply for education benefits**
- Under **How do I apply** click the blue button that says **Apply for education benefits**
- After you click the blue button, check the radio button that says you are applying for a new benefit, then answer the next three questions to access the correct VA form
- Click **Apply now**
- Click the blue button that says **Sign in to start your application**
- Sign in to complete the correct form through Login.gov, ID.me, DS Logon or My HealthVet (you may be required to create a Login.gov or ID.me account)



# ADDITIONAL FUNDING OPTIONS

- Apply for **FEDERAL FINANCIAL AID** at:
  - [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or [www.studentaid.gov](http://www.studentaid.gov)
- Apply for **SCHOLARSHIPS** at:
  - [www.militaryscholar.org](http://www.militaryscholar.org)
- Research **STATE EDUCATION BENEFITS** at:
  - [www.legion.org/education/statebenefits](http://www.legion.org/education/statebenefits)



# JOINT SERVICES TRANSCRIPT (JST)

- You may receive college credit for:
  - Language Skills (DLPT, CLEP)
  - Formal Training (Drill SGT, Recruiter)
  - Basic and AIT-MOS Training
  - Certifications
  - Skill Level (NCO Schools)



## RECOUPMENTS

- All TA and CA obligations must be resolved, and recoupment actions initiated before clearing. If Soldiers do not resolve recoupment actions prior to out-processing, the Army should audit the account and process recoupment actions in ArmyIgnitED. Money owed to the Army may still be recouped even after the Soldier separates.

Please see an Education Counselor for more information.

## THE VA IS THE FINAL DETERMINING AUTHORITY FOR THE GI BILL

### GI BILL HOTLINE

- [888-442-4551](tel:888-442-4551)  
Available M-F from 0800-1500

### VA BENEFITS HOTLINE

- [800-827-1000](tel:800-827-1000)  
Available M-F from 0800-1700



<https://www.va.gov/contact-us>

### RUDISIL SUPREME COURT DECISION

- Visit the following webpage:

<https://benefits.va.gov/GIBILL/rudisill.asp>

# THANK YOU FOR YOUR SERVICE!

## QUESTIONS?

