



Your Military Education Benefits Handbook

**The Definitive Guide to the GI Bill, VA Programs,
and Military Educational Benefits.**

Military.com

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Why go to school?

There are many reasons why you should get your college degree now. The three most common are Income, Jobs, and Opportunity.

Did you know?

- The median income for a person with a High School diploma is \$28,000.
- The median income for a person with a Bachelor's degree is over \$45,000.
- Junior officers and enlisted servicemembers with a Master's degree are the most sought-after employees in America.
- Over a lifetime, employees with Master's degrees earn 41% more than those with a Bachelor's degree.
- Earning a degree has never been more convenient, and you may never have a better opportunity to take advantage of your benefits.

The three most common reasons for avoiding getting your college degree are: "It takes too long," "It costs too much," and "It's too difficult on a hectic work schedule."

But did you know?

- Using your Military Experience can save years and a ton of money in tuition.
- Using your GI Bill benefits, Tuition Assistance, and Scholarships could get you your degree with little to no out-of-pocket cost to you.
- Distance Learning and Online Courses are designed to fit your hectic schedule.
- You may have between \$47,500 and \$100,000 in educational benefits just waiting for you to use them.
- If you don't take advantage of your benefits you could lose them.

How Military.com can help

This guide will help you tap into all the resources that are available to you as a servicemember or veteran. Military.com will arm you with valuable information to make the most of the opportunities you now have, which will save you money and time, help you skip ahead, and just plain get ahead!



VA Education Benefit Programs

The Veteran's Administration (VA) provides three main sources of education benefits:

- The Montgomery GI Bill for Active Duty Veterans & Servicemembers.
- The Reserve GI Bill and Reserve Education Assistance Program (REAP) for today's Reserve and National Guard members.
- The Veteran's Education Assistance Program (VEAP) for those who enlisted between 1977 and 1985.

The Post 9/11 GI Bill

The new "Post 9/11 GI Bill" goes well beyond helping you pay for tuition. In fact if have you served a total of three years or more on active duty since 9/11 you can get up to 36 months of full tuition and fees, a monthly housing stipend, and up to a \$1,000 a year for books and supplies. In addition, this new bill gives Reserve and Guard members who have been activated for more than 90 days or more since 9/11 access to the very same GI Bill benefits.

This new GI Bill became effective on August 1, 2009. The VA has started taking applications. Use VA Form 22-1990 to apply – be sure to follow all instructions on the form.

Am I eligible for the new Post 9/11 GI Bill?

If you have served a total of at least 90 consecutive days on active duty in the Armed Forces since Sept. 10, 2001, you're likely eligible. However, the amount of benefits you receive under this program are determined by the actual amount of accumulated post 9/11 time in 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.

In addition, you didn't have to opt-in for the Montgomery GI Bill or VEAP to be eligible for this program.

What are the Post 9/11 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.

If you are already enrolled in the Montgomery GI Bill 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. If you choose to do so, be aware of the limitations and benefits of doing so. There are many factors to consider which could impact your benefits.

This new Post 9/11 GI Bill will be a good option some veterans, however, due to the tuition limits set by this new GI Bill, some veterans who are pursuing a post-graduate degree may find the MGIB better suits their needs. This may also be true for those students pursuing an online degree, as this new benefit will not pay the housing stipend to students enrolled in distance learning programs. Learn more about the new Post 9/11 GI Bill, visit www.Military.com/education for the latest updates.

The Montgomery GI Bill (MGIB)

The Montgomery GI Bill gives active duty and veterans over \$47,500 (tax free) that can be used for tuition, books, fees, and living expenses while you earn your degree, certification or attend trade school.

The following table shows how much you can get from the VA each month while you earn your college degree:

If you go to school:	Each month you'll get:
Full time (Usually 12 or more Credits)	\$1321.00
$\frac{3}{4}$ time (Usually 9-12 Credits)	\$990.75
$\frac{1}{2}$ time (Usually 4-9 Credits)	\$660.50
$\frac{1}{4}$ time or less (Usually 3 or less Credits)	\$330.25

Am I eligible for the Montgomery GI Bill?

You qualify if:

- You contributed \$100 a month for the first 12 months you were on active duty, or you elected to convert from VEAP;
- You were Honorably Discharged (Veterans Only);
- You have completed High School or have an equivalency certificate before you apply for benefits;
- You have served at least 2 years on active duty.

Visit Military.com's GI Bill Center at <http://www.military.com/gibill> for more eligibility details.

GI Bill: Hot Tip

You can speed up the GI Bill application process by filling out and submitting your application for GI Bill benefits VA Form 22-1990 as soon as you become eligible.

Reserve Education Assistance Program (REAP)

The Reserve Education Assistance Program (REAP) is Selected Reserves, Individual Ready Reserve (IRR), and National Guard, who are called or ordered to active service in response to a war or national emergency, as declared by the President or Congress. Through this program, also known as REAP or GI Bill Chpt. 1607, eligible guardsman and reservists can get assistance with college tuition, books, fees and vocational training or certification expenses. The following table shows how much you would get while you earn your college degree:

If you served for:	Each month you will get:
90 or more consecutive days	Up to \$528.40
One or more consecutive years	Up to \$792.60
Two or more consecutive years	Up to \$1056.80

Am I eligible for the REAP?

You qualify if you are a:

- A member of a reserve component who served on active duty on or after September 11, 2001 under title 10 U.S. Code for a contingency operation and who serves at least 90 consecutive days or more is eligible for chapter 1607. *or*
- National Guard member and your active duty is under section 502(f), title 32 U.S.C. and they serve for 90 consecutive days when authorized by the President or Secretary of Defense for a national emergency and is supported by federal funds.

Disabled members who have an illness or disease incurred or aggravated in the line of duty, and are released before completing 90 consecutive days, are also eligible.

Visit Military.com's Reserve GI Bill Center at <http://www.military.com/gibill> for more eligibility details.

How do I apply for the REAP?

Once you find a program approved for VA training, complete VA Form 22-1990,

Application for Education Benefits, and send it to the VA regional office that serves the state where you will train. Indicate on the form you are applying for REAP.

You can also apply online through the VA web site at <http://vabenefits.vba.va.gov/vonapp>.



The Montgomery GI Bill for Selected Reserve (MGIB-SR)

The MGIB-SR is for Selected Reserve & Guard Members. Through the MGIB-SR you can get over \$11,000 (tax free) to help with college tuition, books, fees and vocational training or certification expenses.

The following table shows how much you would get while you earn your college degree:

If you go to school:	Each month you will get:
Full time (Usually 12 or more Credits)	\$329.00
¾ time (Usually 9-12 Credits)	\$246.00
½ time (Usually 4-9 Credits)	\$163.00
¼ time or less (Usually 3 or less Credits)	\$82.25

Am I eligible for the Reserve GI Bill?

You qualify if:

- You have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985;
- You have completed your Initial Active Duty for Training (IADT);
- You have a high school diploma or equivalency certificate before completing IADT;
- You remain in good standing while serving in an active Selected Reserve unit.*
- You have 14 years to use this benefit if you became eligible after Oct. 1, 1992.

*You may extend your eligibility by the number of months served on AD plus four months. Visit Military.com's Reserve GI Bill Center at <http://www.military.com/gibill> for more eligibility details.

Reserve GI Bill: Hot Tip

The Reserve GI Bill is worth over \$11K and you pay nothing to get it! It only requires a 6 year commitment to serve in the reserves.

Veteran's Education Assistance Program (VEAP)

VEAP is VA educational benefit that matches your contributions on a \$2 for \$1 basis. This benefit may be used for:

- Degree and certificate programs.
- Flight training.
- Apprenticeship/on-the-job training and correspondence courses.
- Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Am I eligible for VEAP?

You qualify if:

- You entered service for the first time between January 1, 1977, and June 30, 1985;
- You opened a contribution account before April 1, 1987;
- You voluntarily contributed from \$25 to \$2700;
- You completed your first period of service;
- You were discharged or released from service under conditions other than dishonorable.

Visit Military.com's VEAP section at <http://www.military.com/VEAP> for more eligibility details.

How do I apply for my GI Bill benefits?

Follow these steps to apply for all GI Bill programs:

1. Verify the school and the program are covered.
2. Complete **VA Form 22-1990**, which you can find at [http://www.military.com/VA 22 1990](http://www.military.com/VA_22_1990), and submit it to the school's VA certifying official (usually the registrar) for verification.
3. The school official will complete **VA Form 1999** and submit both VA 1990 and VA 1999 forms to the applicable VA Regional office.

If you have not yet selected a school, simply complete VA form 1990 and submit your application to your VA regional office. Contact the VA directly to determine if a school, university, trade school or certificate program is approved for the GI Bill.

When do my benefits expire?

All GI BILL programs expire 10 years after your date of last discharge. This means that any active duty service (90 days or more) during that 10 year period will reset your 10 year limit.

Additional Montgomery GI Bill Opportunities

Under the Veterans Benefits Improvement act of 2000, there were many changes to your benefits. Top-up and Buy-up are two changes that directly affect servicemembers who are currently on active duty.

GI Bill Benefits: Hot Tip

Remember to give the VA at least 4–6 weeks to process your GI Bill eligibility request.

MGIB Top-up

Top-up allows active duty servicemembers to use your GI Bill to supplement your military Tuition Assistance program. Top-up will cover the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the military.

Do I qualify for Top-up?

You qualify for Top-up if you are currently on active duty and have completed a minimum of two years service, and you meet the eligibility requirements for military tuition assistance and the Montgomery GI Bill.

How do I apply for Top-up?

Follow these simple steps to apply:

1. Complete your service branches Tuition Assistance request form.
2. Complete an application for VA education benefits, **VA Form 22-1990**, which you can find at http://www.military.com/VA_22_1990. Indicate “Top-up” on the VA application in item 9C.
3. Send your TA approval form, along with the application for VA education benefits, to the VA Regional Processing Office that handles your claim. The address is on the form.

For more on Top-Up, visit the Military.com Top-Up section at <http://www.military.com/Top-Up>.

Top-Up: Hot Tip

Using the GI Bill Top-up to supplement your Tuition Assistance is a great way to stretch your GI Bill benefits.

MGIB Buy-up

Buy-up allows Active Duty Servicemembers to make an additional contribution of up to \$600 to increase their GI-Bill total contribution to \$1800. This “buy-up” will increase their benefits by as much as \$150 a month, which is a total benefit increase of \$5,400.

Am I eligible for making additional contributions?

You qualify if you enlisted after August of 1985 you can elect to contribute up to an additional \$600 before you separate.

How do I apply for this “buy-up”?

To apply, simply contact your personnel support center to make arrangements to contribute any amount up to \$600 using form DD-2366-1 to process your request.

Note: Buy-up does not apply to the New Post-9/11 GI Bill and it is not refundable even if you switch from the MGIB to the Post-9/11.

Check out these great Military.com resources:

[Military.com Scholarship Finder](http://www.military.com/scholarships)

<http://www.military.com/scholarships>

[Job Search](http://www.military.com/careers)

<http://www.military.com/careers>

[Get all the information you need about being in the military](http://www.military.com/benefits)

<http://www.military.com/benefits>

[Access special military discounts](http://www.military.com/discount)

<http://www.military.com/discount>

[Get pay charts and benefits info](http://www.military.com/pay)

<http://www.military.com/pay>

[Reconnect using our military Buddy Finder](http://www.militarylocator.com/)

<http://www.militarylocator.com/>

[Veteran Job Board](http://www.military.com/Careers/Home/)

<http://www.military.com/Careers/Home/>

Money for College

There are many sources of college money for servicemembers and veterans, including:

- Military Tuition Assistance
- Service Specific Program
- Federal Financial Aid
- Scholarships

Military Tuition Assistance

The Armed Forces Military Tuition Assistance (TA) Program is a benefit provided to eligible members of the Army, Navy, Marines, Air Force, and Coast Guard. Each service will pay up to 100% for the Tuition expenses of its members.

TA Quick Facts:

- Each Service has its own criteria for eligibility,
- Obligated service, application processes and restrictions.
- TA is usually paid directly to the institution by the individual services.
- Active duty members may elect to use the GI BILL “top-up” in addition to TA to cover high cost courses.
- TA is not a loan; it is money you have earned just like your base pay!

Tuition Assistance: Hot Tip

Tuition Assistance is at an all time high — don't take it for granted, you never know when it might begin to drop.

Tuition Assistance Benefits Chart

Service	Amount Covered	Covered Fees	Who is Eligible	Form
Air Force	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4500 @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active duty Reserves	Online
Army	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4500 @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active Duty ARNG on Active Duty Reserves in AD status	Online
Navy	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour 16 Semester Hours @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active Duty Reserves in AD status	NETPDTC 1560/03
Marines	100% Tuition and Fees not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4500 @ Fiscal Year	Tuition Lab Enrollment & Special Fees	Active Duty	NETPDTC 1560

Service Specific College Programs

In addition to Tuition Assistance Programs, the Army, Navy, Air Force, Marines, and Coast Guard, along with their affiliated aid organizations, offer you and your dependents college programs, loans, grants, and college scholarship programs. These financial assistance programs were created to ensure that a motivated individual like you is given every opportunity to pursue your education goals.

The table below is a quick reference to the programs each service has to offer. Visit the Service-Specific Program section at [http://www.military.com/Service Ed](http://www.military.com/Service_Ed) for more details.

Programs	Army	Navy	Air Force	Marines	Coast Guard
GI Bill Kicker	College Fund	College Fund	N/A	College Fund	N/A
Student Loan Repayment *	Yes, up to \$65k	Yes, up to 65k	Yes, up to \$12k	N/A	N/A
Loans, Grants & Scholarships	Army Emergency Relief	Navy Marine Corps Relief Society	Air Force Aid Society	Navy Marine Corps Relief Society	Coast Guard Mutual Assistance / Coast Guard Foundation

Federal Financial Student Aid

The Federal Government offers several Financial Student Aid Programs with extremely low interest loans and grants. This money is paid directly to the school for disbursement, meaning once the school has taken its share, the remaining loan or grant balance belongs to you.

Do military servicemembers qualify for Federal Student Aid?

YES! It doesn't matter whether you are active duty, reserve, veteran, retiree, on the GI Bill, or not – you should be taking advantage of these programs. There are numerous examples of active duty members receiving federal loans and large grants. Remember: Grants are gifts you don't need to repay!

How do I apply?

Once you have enrolled in college, you need to start the application process. You can apply for all of the available FSA by filling out the FAFSA form online (<http://www.fafsa.ed.gov/>). Once you have submitted the Free Application for Federal Student Aid (FAFSA), your school will notify you which types of loans, grants and the total amounts you are qualified to receive. When you get this notification from the school, simply select to loans and grants you want and the school will finish the loan process. For more information, see the Military.com Federal Student Aid section at [http://www.military.com/Fed Aid](http://www.military.com/Fed_Aid).

Military Scholarships

Military Scholarships are grants (free money) designated to be given to military servicemembers, veterans, or dependents to help cover the cost of tuition, fees, books, living expenses and more.

As a member of the armed forces you are eligible for thousands of scholarships worth millions of dollars. Many of these scholarships go unclaimed each year.

How do I find the Scholarships that apply to me?

That's the best part; Military.com recently launched a brand "Scholarship Finder" that will help you find exact scholarships that are waiting for you to apply.



Scholarships: Hot Tip

Many scholarships are available for servicemembers, veterans, and family members depending on your location, financial needs, and military service. Use the Scholarship Finder at <http://www.military.com/scholarships> to help narrow your search.

Money and Timesaving Educational Programs and Tips

As a servicemember or veteran of the military you have many ways to save money and time. They include the following Non-Traditional Education options:

- College Credit for Military Experience
- Credit by exam
- Distance learning / Online Courses

College Credit for Military Experience

The American Council on Education (ACE) continuously evaluates military schools, correspondence courses and occupations to determine the amount of college level credit they're worth.

How are ACE credits applied?

Each college that you apply to determines the number of credits they will accept, and how they will be applied toward your degree. In fact, some schools may choose not to grant any credit for military experience. That is why it is critical to shop around for the most "military friendly" school available.

Finding a School: Hot Tip

Military.com can help you get in contact with several “adult-friendly” schools with the School Finder – the only school finder on the Web that searches for schools based on military programs and benefits. Visit the School Finder Link at <http://www.military.com/Education/SchoolLocator> to get a jump-start on finishing your degree. Remember, the longer you delay, the longer it will take to reach your goals.

How do I apply for my ACE credits?

The first step to claiming the credits you have earned is to request a transcript from your military service. Each service will provide unofficial personal copies and send schools an official copy of your transcript at no charge. Each service branch has their own system for recording your military education and experience credits.

Visit Military.com’s ACE section at <http://www.military.com/ACE> to get more information on how to order your military transcript.

Your Transcripts: Hot Tip

Unless you know for sure that you need a particular course, you should wait until the school gets ALL your transcripts before you sign up for classes. Otherwise you may end up taking courses you don’t need.

Credit-by-Exam

You may know these exams by their common acronyms CLEP, DSST, GRE, and ECE. The “Credit-By-Exam” program gives you the opportunity to demonstrate college-level achievement through a program of exams in undergraduate college courses.

The tests cover all the major college level courses like history, economics, psychology, math, literature to name a few.

How does Credit-by-Exam work?

The credit-by-exam program is purely self-paced and flexible. Each test is based on college level courses. You can choose to watch videos, listen to audiotapes, study textbooks, or brand name study guides to prepare and YOU determine when you’re ready to take the examinations.

If you are active duty you can choose to have your grade report entered into your military educational transcript. This will simplify the transcript request process when you begin the college enrollment process.



Where can I take these exams?

Active Duty and Reserve Servicemembers can take these exams at no charge through their Education Service Office thanks to the Defense Activity for Non-Traditional Educational Support (DANTES). Veterans can usually take these exams at their local college campus or national test centers.

Visit Military.com's DANTES section at <http://www.military.com/CreditbyExam> for details on how the credit-by-exam program can work for you.

Education: Hot Tip

There are many disreputable schools — commonly referred to as “Diploma Mills” — out there. Be sure that the school you are considering is a regionally or nationally accredited school.

Distance Learning / Online Courses

What is Distance Learning?

Distance learning is a completely flexible means of taking college courses at home, at work or even on duty; it fits your schedule, life style, and goals. Using distance learning you can earn everything from an Associates Degree to a PhD. Servicemembers and veterans have numerous ways to study for their degree at a distance including:

- Video Tapes
- Online Courses
- Correspondence Courses
- Television

Are these distance learning courses from “real” schools?

Yes! Not only are they “real” schools, but thousands of big-name universities and colleges – including the University of Phoenix, Penn State, Capella University, Florida Tech, Villanova University, and the University of Maryland – all offer distance learning courses.

What are online courses?

Online courses follow the same format as traditional college courses, with a professor, textbooks, homework, exams, etc. However, online courses have a much higher degree of flexibility and usually use a combination of:

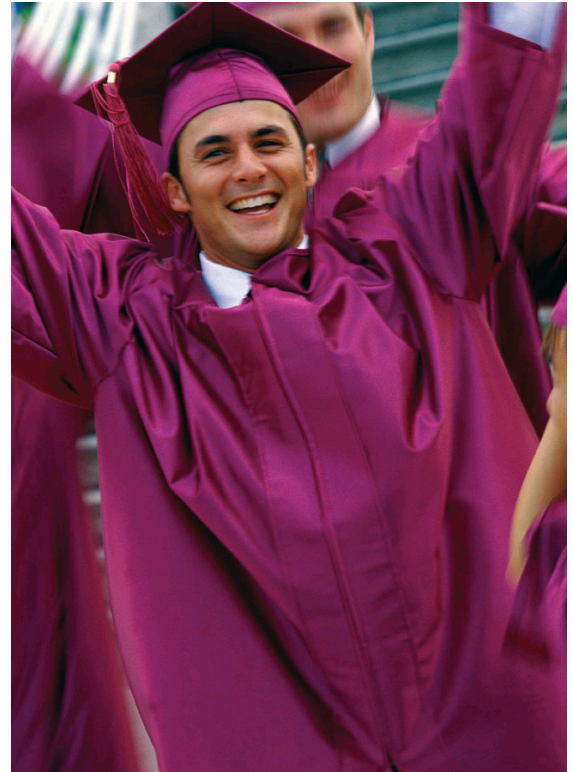
- Message boards
- E-mail
- Chat rooms
- CD-ROMs
- Textbooks

How do online courses work?

In a typical online course, the professor posts weekly reading assignments and study questions, and schedules a group online chat time. The student must post answers to the study questions and respond to at least one other student's postings by the end of that week. Online courses typically have weekly deadlines – however, your daily/weekly study schedule is completely up to you. At the end of the course or module, you will have a final exam (lower level) or written essay requirement (upper level) summarizing the context of the class.

How do I select the right school for me?

You need to find the school that accepts your military experience and credit-by-exams, offers flexibility, scholarships and military discounts, and is covered by your Tuition Assistance and the GI Bill.



Finding a School: Hot Tip

Fortunately, as a member of Military.com you can find the right “Adult-Friendly” school with our School Finder – the only school finder on the Web that searches for schools based on military programs and benefits. Visit the School Finder Link at <http://www.military.com/Education/SchoolLocator> to get a jump-start on finishing your degree.

About Military.com

The Trusted Home for America’s Military

[Military.com](http://www.military.com), the largest online military destination, offers free resources to serve, connect, and inform the 30 million Americans with military affinity: active duty personnel, retirees, veterans, reservists, guard members, defense workers, family members, and those considering military careers.

[Military.com](http://www.military.com) has over 10 million members... and growing. We help members make the most of military experience, cut the red tape in using their benefits, get ahead in their careers, enjoy military discounts, and stay connected for life to friends or mentors from the service. We strive to offer top-notch services to a community that deserves nothing less.

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