



Department of
Veterans Affairs

***THE MONTGOMERY
GI BILL
-ACTIVE DUTY***

***The Simple Facts:
What You Need to Know
As You Leave Active Duty***

***You've Earned Your Benefits—
Now Use Them to Secure Your Future!***

Introduction

Congratulations on the service you've given your country!

Whether you sign up for additional active duty or leave service for civilian life, now's the time to think about using education benefits you've earned. Read this brochure for information you need right now on the Montgomery GI Bill (MGIB). Visit your military Education Services Officer or education counselor several months before you plan to leave active duty. Contact us (VA) if you have further questions. And get that education or training you've earned! We're here to help you all along the way.

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Why Should I Use the MGIB?

Think of it this way: You've invested in the MGIB through your military service. You want to realize a substantial return on your investment. For most people, the MGIB provides a substantial financial benefit for education or training.

The more education or training you receive, the better your chances for obtaining the job or career you want, and thus your prospects for the future.

Even if you already have a Bachelors degree, the MGIB offers you the opportunity to obtain a Masters degree or higher. Or you can get other types of training that may help you in a specific job or career.

You generally have ten years to use MGIB benefits after you leave active duty. We encourage you—don't let those ten years go by without realizing the maximum return on your investment! Use your MGIB benefits!

Do I Qualify?

DO I
QUALIFY?

Review this section carefully to be sure you qualify for MGIB. (Note: This brochure isn't a guarantee of your eligibility. You must file a claim with VA for an official determination.)

Eligibility requirements are complex. To simplify, we've grouped them into four categories. A short definition of each of the categories:

- Category 1: for those who first entered active duty after June 30, 1985.
- Category 2: for those with remaining entitlement under the Vietnam Era GI Bill
- Category 3: for those who were involuntarily separated for certain reasons or those who were separated under the VSI (Voluntary Separation Incentive) or SSB (Special Separation Benefit) program
- Category 4: for former Veterans Educational Assistance Program (VEAP) participants who qualify and for a small group of National Guard members who were given a brief opportunity to elect MGIB.

Requirements for All Categories

You must meet the following requirements, no matter which category you fall under.

- **Receive a fully honorable discharge** for the qualifying period of service. Discharges "under honorable conditions" and "general" discharges don't establish eligibility for MGIB. However, you may be able to qualify if you receive an honorable discharge from another period of service.
- **Complete High School**, obtain an equivalency certificate, or complete 12 hours toward a college degree, before you apply for benefits.

You must meet requirements from **one** of the four categories as shown below. Also, for Category 1 or 2, be sure there are no bars to your eligibility.

Category 1 (Those Who Entered Active Duty After 6/30/85)

Bars to Eligibility

- **Not enrolled in MGIB.** You're not eligible if you declined MGIB in writing when you entered active duty.

Exceptions: If you declined MGIB in writing, you may not change this decision at a later date unless

- You qualify under Category 3 below, or
- You withdrew your election not to participate during the "open period" for withdrawal (December 1, 1988 through June 30, 1989.)

Note: Loan repayment. You're not eligible if you declined MGIB because you received repayment from the military for your education loan. If you didn't decline MGIB, and received loan repayment, you can still be eligible for MGIB. But the months counted toward your loan repayment will be subtracted from your total months of MGIB benefits.

The maximum number of months you can receive under MGIB is 36. So, if three years are counted toward your loan repayment, this would leave you with no MGIB entitlement. If two years are counted toward your loan repayment, you could still have 12 months of MGIB entitlement.

However, if receiving loan repayment for one period of active duty left you with no MGIB entitlement, you can still be eligible based on another period of active duty, **as long as you haven't declined MGIB.**

- **Commissioned as service academy graduate or ROTC scholarship graduate.**

If you received a commission after graduating from a service academy or completing an ROTC scholarship, you're not eligible unless you

- received the commission after becoming eligible for MGIB, or
- received a commission as an ROTC scholarship graduate after September 30, 1996, and received less than \$3,400 during any one year of your ROTC program.

Requirements (Category 1, Continued)

If you meet the following requirements, you may be eligible under Category 1.

- **Date you entered active duty** for the first time must be after June 30, 1985.
- **Length of your active duty** must meet the following requirement:

You must have served three continuous years of active duty, unless you were discharged early for one of the reasons shown in the box below entitled **If You Separate Early,**

OR

You only need two continuous years of active duty if

- You first signed up for less than three years of active duty, or
- You have an obligation to serve four years in the Selected Reserve. You must enter the Selected Reserve within one year of your release from active duty, or

If you signed up for less than three years, but were separated before you completed two years of active duty, you may still be eligible if you were separated early for one of the reasons shown in the box below (i.e., **If You Separate Early**).

Note: If you have more than one period of active duty, you can use any period of active duty to meet the requirements above. But, generally, you can't combine periods to meet the requirements.

IF YOU SEPARATE EARLY

If you don't complete the required period of service, you may still be eligible for MGIB if you were separated early for one of the following reasons:

- Convenience of the government
 - You must have **30 months of continuous active duty if your obligation was three or more years**
 - You must have **20 months of continuous active duty if your obligation was less than three years**
- Disability
- Hardship
- A medical condition that you had before service
- A condition that interfered with performance of duty, **OR**
- A reduction in force (RIF)—(Only certain RIFs qualify; check with your Education Services Officer.)

Caution: *If you leave early, don't assume your separation reason meets the requirements for the MGIB! Check with your Education Services Officer or education counselor well in advance of separating, to make sure you don't lose your MGIB benefits!*

Category 2 (Those With Remaining Vietnam Era GI Bill Entitlement)**Bars to Eligibility**

- **Commissioned after December 31, 1976 as service academy graduate or ROTC scholarship graduate .**
If you received a commission after December 31, 1976, as a result of graduating from a service academy or completing an ROTC scholarship, you're not eligible unless you
 - received the commission after becoming eligible for MGIB, or
 - received a commission as an ROTC scholarship graduate after September 30, 1996, and received less than \$3,400 during any one year of your ROTC program.

Requirements

You may be eligible for MGIB under Category 2 if you meet all requirements below.

- **Vietnam Era Entitlement.** You had remaining entitlement under the Vietnam Era GI Bill (chapter 34 of title 38, U. S. Code) on December 31, 1989.
- **Served certain dates.** You served on active duty for any number of days during the period October 19, 1984 to June 30, 1985. You also continued on active duty without a break from July 1, 1985 through
 - June 30, 1988; or
 - June 30, 1987, and you served four years in the Selected Reserve after release from active duty. You must have entered the Selected Reserve within one year of your release from active duty.

Note: If you were not on active duty on October 19, 1984, but reenlisted on or after that date, you may be eligible.

Category 3 (Those With Involuntary Separations, VSI or SSB Separations)

If you qualify under Category 3, you won't be eligible for the MGIB while on active duty. Your eligibility will begin the day following your separation.

You may be eligible for MGIB under Category 3 if your separation from active duty meets **one** of the requirements below.

- **Involuntary separation.** You may be eligible if you elected MGIB before you were involuntarily separated for certain reasons (Check with your Education Services Officer or education counselor to make sure your separation reason meets the requirements), or
- **Voluntary separation.** You may be eligible if
 - You were voluntarily separated under either the VSI (Voluntary Separation Incentive) or SSB (Special Separation Benefit) program, and
 - You elected MGIB before being separated, and
 - Your military pay was reduced by \$1,200 before discharge.

Category 4 (Former VEAP Participants and Certain National Guard Members)

- **Former VEAP participant.** As a former VEAP participant, you may be eligible if you made an election for MGIB during one of the periods allowed by law. For more information, go to www.gibill.va.gov, and click on *Education News*. You'll find two links with useful information: *VEAP to MGIB Conversion Process* and *Information on Conversion from VEAP to MGIB- Active Duty (Chapter 30)*.
- **Certain National Guard service.** You may be eligible for MGIB if you
 - Served on full-time active duty in the National Guard under title 32 U.S.C. between June 30, 1985, and November 29, 1989
 - Elected to have your National Guard service count toward establishing eligibility for MGIB by July 9, 1997, and
 - Paid \$1,200. (If the full \$1,200 wasn't collected in service, VA can collect the remainder.)

What Training May I Take?

You may receive benefits for a wide variety of training, including the training shown below.

- An undergraduate or graduate degree at a college or university, including an accredited independent study program (which may be offered through distance learning) leading to a standard college degree.
- Accredited independent study courses leading to a certificate at colleges and certain other organizations.
- A certificate or diploma from a business, technical, or vocational school.
- An apprenticeship or OJT program offered by a company or union. Apprenticeships or OJT programs may offer an alternative to college or vocational school for helping you gain experience in the field you choose.
- A correspondence course.
- Flight training. You must have a private pilot certificate and meet the medical requirements for the desired certificate before beginning training.
- Programs overseas that lead to a college degree.
- Remedial, deficiency, or refresher training, if necessary.

Caution: A State agency or VA must approve each program.

In addition, there are some restrictions on training programs. For more information, go to our Internet site, www.gibill.va.gov. Click on *Education Benefits*, then on *Montgomery GI Bill – Active Duty – Detailed Information*. Scroll down until you find the link, “*What Are Restrictions on Training?*”

Related Benefits

Test for License or Certification

You may receive benefits for approved tests required for a license or certification. You can receive reimbursement for the cost of the test, up to \$2,000. For more information, go to www.gibill.va.gov, click on *Education Benefits Programs*, then click on the *Licensing and Certification* link.

Tuition Assistance “Top-Up”

If you’ve been on active duty for two years, you may also be eligible to use MGIB to supplement, or “top up,” your Tuition Assistance (TA) from the military. Top-up covers the remaining percentage of costs approved for TA that TA alone doesn’t cover—**up to specified limits**. For example, if your service authorizes 75% of costs through TA, top-up can pay the remaining 25% of costs approved for TA. For more information on Tuition Assistance Top-Up, go to www.gibill.va.gov. Click on *Education Benefit Programs*, then click on *Tuition Assistance Top-Up Information*.

Tutorial Assistance

You may receive a special allowance, up to a total benefit of \$1200, for individual tutoring, if necessary, if you train in school at one-half time or more. The school must certify the tutor’s qualifications and the hours of tutoring. If eligible, you may receive a maximum monthly payment of \$100.

Work-Study Benefits

Under the work-study program, you work for VA, or for the school you’re attending, or at other designated locations, and receive an hourly wage while you’re receiving MGIB benefits at the three-quarter or full-time rate. Payments will be at the Federal or State minimum wage, whichever is greater. You can work for up to 25 times the number of weeks in your enrollment period.

Vocational Rehabilitation Benefits

You may be eligible for Vocational Rehabilitation and Employment benefits (chapter 31 of title 38, U.S. Code) if you have a service-connected disability or disabilities rated by VA at 10% or more. For more information go to www.va.gov and click on *Vocational Rehab and Employment Services*.

How Much Can I Get For Training?

While on Active Duty

If you choose to extend your active duty, you can find information on rates you can receive while on active duty from www.gibill.va.gov. Click on *Education Benefits*, then click *Montgomery GI Bill – Active Duty – Detailed Information*, then click on the link *How Much Educational Assistance Will You Receive While on Active Duty?*

After Separation From Active Duty

For the current rates for all types of training, check www.gibill.va.gov, and click on *Payment Rates*. Or you can contact us by phone or e-mail. See the tab **How Do I Contact VA?** Following is an explanation of the rates you may receive after you separate from active duty.

Basic Monthly Rates for College and Vocational School

For approved programs in college and vocational or technical schools, basic payments are monthly and the rates are based on your training time. The rates increase October 1 every year with the Consumer Price Index (CPI) increase.

When you train at less than half time, you'll be paid tuition and fees. But if tuition and fees amount to more than you would be paid at the half-time rate (or the quarter-time rate if you're training at quarter-time or less), your payments will be limited to the half-time (or the quarter-time) rate.

For on-the-job training (OJT) and apprenticeship programs, rates are monthly and based on your length of time in the program. Your MGIB rates decrease as your wages increase according to an approved wage schedule.

Rates For Other Types of Training

For other types of training, the rates aren't paid monthly. The rates are as follows:

- For correspondence courses, 55% of the approved charges
- For flight training, 60% of the approved charges
- For reimbursement for tests for licenses or certifications, 100% of the charges up to \$2,000 per test

Increases Above Basic Rates

You may qualify for the following increases above your basic monthly rates.

- College Fund, if you qualify through your branch of service, based on a critical occupational specialty.

Important: You don't receive your College Fund in one lump-sum payment. Your total College Fund is divided into monthly payments that are added to MGIB. You can't receive your College Fund money without receiving MGIB. It isn't a separate benefit. The College Fund is an add-on to your MGIB benefit.

- VEAP "kicker." An additional amount contributed to the VEAP fund by the service department. If eligible, you can receive the amount of your VEAP kicker contributed by the service department divided by the total months of your MGIB eligibility.
- Increase based on contributions you make up to \$600 if you're eligible under Category 1. You must make these contributions before you're separated from active duty.

Caution: Unless you take expensive courses, you won't receive the increases while you're training at less than half time. At that rate of training, we can't pay you more than the tuition and fees charged for the course.

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How Do I Apply For Benefits?

How you apply for benefits depends on whether you've decided on your program.

If you've decided on the program you want to take, follow these steps:

FIRST, find out if the program is approved for VA benefits—check with the school's Financial Aid Office or training facility employment office, or contact VA (see **How Do I Contact VA?**).

If the facility hasn't requested approval before, ask them to contact the VA to request approval.

If the program has been approved for VA benefits, check in with the school or training facility official who certifies enrollments for VA benefits. At a school, this official may be in one of the following offices: Financial Aid, Veterans Affairs, Registrar, Admissions, Counseling, or others. For on-the-job training or an apprenticeship, the official may be in the Training, Finance, Personnel, or other office.

Note: The certifying official isn't a VA employee.

SECOND, complete the application (VA Form 22-1990) and submit it to the appropriate VA regional office. See **How Do I Get and Submit the Application for Benefits?**

THIRD, ask the school or training official to certify your enrollment to VA.

If you haven't decided on a program, or simply want a determination of your eligibility for MGIB, just submit the application to the appropriate VA regional office. See **How Do I Get and Submit the Application for Benefits?** If you're eligible, you'll receive a Certificate of Eligibility showing how long you're eligible and how many months of benefits you can receive.

How Do I Get and Submit the Application for Benefits?

You can get and submit the application (VA Form 22-1990) on-line, or submit a printed copy.

On-line. Just go to www.gibill.va.gov and click on *Electronic Application*. When you've completed the form, click on the Submit button and submit it electronically to VA.

If you know the program you want to take, you should also print the form after completing it on-line and take a copy to the school or training official. The official will then send your enrollment certification to VA.

Printed form. If you prefer, you can print the application form and mail it to VA.

You can get the printed form in several other ways:

- Go to www.gibill.va.gov. Click on *Education Forms* and download the form.
- Send us an e-mail. Just go to www.gibill.va.gov and click on *Ask a Question*.
- Call **1-888-GIBILL-1 (1-888-442-4551)** (You may have difficulty getting through quickly at the toll-free number, especially when school enrollments are heavy. You may have more success by going to the Internet site.)
- You may also be able to pick up the application from the school or training facility you're attending.

DO I
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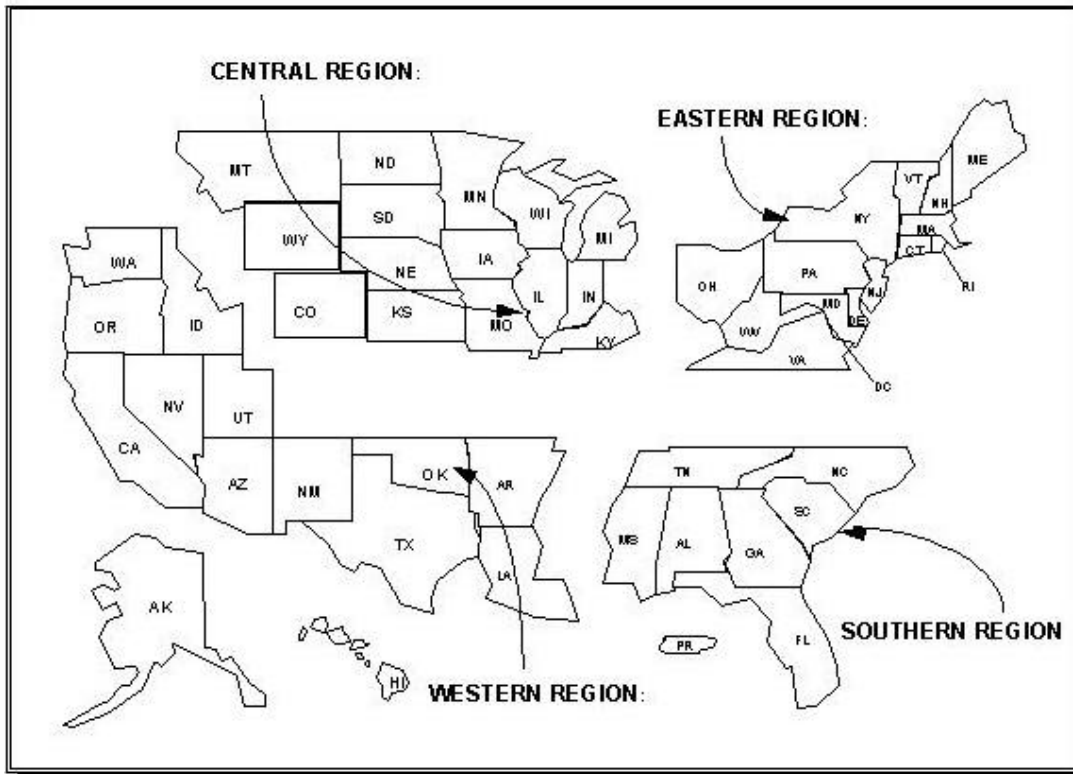
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Where Should I Send My Application?

One of the following VA regional offices has jurisdiction over your claim. Check the map for the office that has jurisdiction over the State where you'll train.



Training Outside the 50 States or the District of Columbia

If you're training in Puerto Rico or the U. S. Virgin Islands, the VA Regional Office in Decatur, Georgia will handle your claim.

If you're training in the Republic of the Philippines, American Samoa, Guam, Midway, Wake Island, any of the islands in the Federated States of the Marshall Islands, the Republic of Micronesia, or the Republic of Palau, the Muskogee Regional Office will handle your claim.

If you're training in any other foreign country or area, the Buffalo Regional Office will handle your claim.

How Can I Get Other VA Forms?

You can download other VA forms we've mentioned in this pamphlet from www.gibill.va.gov. Click on *Education Forms*. Or call 1-888-GIBILL-1 (1-888-442-4551). You may also pick up forms from the nearest VA regional office. (For the addresses of VA regional offices, go to www.va.gov. Click on *Facilities Locator* at the bottom of the page.)

How Do I Receive Payments?

Receiving payments is a two-step process.

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1. Certifying Your Enrollment. The school or training facility official submits your enrollment certification to the appropriate VA regional office.

2. Verifying Your Attendance. You verify your attendance. The following explains how to verify your attendance for the type of training you're taking. Please note that **you won't receive payment until VA receives your verification.**

Degree, Certificate, or Diploma Programs

The fastest ways to complete your verification are to use our Internet or telephone verification program. Go to our home page, **www.gibill.va.gov**, and click on *Web Automated Verification of Enrollment (WAVE)* or call **1-877-823-2378**. Follow the instructions. When the system tells you that you're certified, your verification is complete.

Other Types of Training

For on-the-job training, an apprenticeship, or flight training, you'll receive a form to complete each month. For a correspondence course, you'll receive a form at the end of each quarter. For each type of training, the certifying official must also complete the form and send it to the appropriate VA regional office.

For a test for a license or certification, you must send VA a copy of your test results with a note or a VA Form 21-4138, Statement in Support of Claim, stating that you're requesting reimbursement. Include

- Name of the test you took
- Name and address of the organization issuing the license or certification (not necessarily the organization that administered the test)
- Date you took the test
- Cost of the test
- The following statement: "I authorize release of my test information to VA."

Can I Receive Payment by Direct Deposit?

You can get your payments by check or by direct deposit. We strongly encourage you to use direct deposit, if possible. Call toll-free **1-877-838-2778**.

How Long May I Receive Payments?

Your eligibility for the MGIB (including the College Fund) generally ends 10 years from the date of your last separation from active duty, or when you use all your months of entitlement, whichever is earlier. See **How Many Months of Benefits Can I Receive?**

Can I Receive?

If you're eligible based on two years of active duty and four years in the Selected Reserve, you're eligible for

- 10 years from your discharge from active duty, or
- 10 years from the date you completed your four years in the Selected Reserve, whichever is later.

How Many Months of Benefits May I Receive?

We use the term *entitlement* to mean the number of months of benefits you may receive. You may receive up to 36 months of education benefits under MGIB (including the College Fund).

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**HOW DOES
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**How Long
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**How Many
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Receive?**

Your entitlement will be less than 36 months if

- You separated before completing three years of continuous active duty (or two years if you signed up for less than three years), and
- Your separation is for one of the following reasons: a medical condition preexisting service; a reduction in force; hardship; a physical or mental condition that interfered with duty that was not due to willful misconduct; or a service-connected disability.

If you separated for one of these reasons, you'll receive one month of entitlement for each month of active duty. For example, if you're discharged after 19 months for hardship, and you meet the other eligibility requirements, you'll receive 19 months of MGIB benefits.

Caution: If you leave early, don't assume your separation reason meets the requirements for the MGIB! Check with your Education Services Officer or education counselor well in advance of separating, to make sure you don't lose your MGIB benefits!

You may also earn one month of benefits for each four months in the Selected Reserves after June 30, 1985.

Maximum 48 months for combined eligibility. If you're eligible under more than one VA education program, you may receive a maximum of 48 months of benefits. However, you can't receive more than 36 months under MGIB.

May I Get An Advance Payment?

You may receive an advance payment for college or vocational school.

Caution: An advance payment covers the first full or partial month and the following full month of your enrollment. If you receive an advance payment, you won't receive your next payment until over two months later.

For more information on advance payments, see www.gibill.va.gov. Click on *Education Benefits*, then click on *Montgomery GI Bill – Active Duty—Detailed Information*. Scroll down until you find the link *Can You Get An Advance Payment?*

How Do I Contact VA?

If you need help with your VA education benefits, or if you need to notify us of any changes affecting your benefits, you can contact us as shown below.

- Visit our Web site: www.gibill.va.gov. You can get general or detailed information about education benefits. To e-mail us, click on *Ask A Question*.
- Call 1-888-GIBILL-1 (1-888-442 -4551). If you don't have access to this number, call 1-800-827-1000. If you're hearing-impaired, call 1-800-829-4833.

Toll-free telephone service is available in all 50 states, the District of Columbia, Puerto Rico, and the U. S. Virgin Islands. (You may have difficulty getting through quickly at the toll-free number, especially when school enrollments are heavy. You may have more success by sending us an e-mail from the Internet site.)

Are There Other Sources I Can Contact for Help?

The following offices or representatives may also provide help:

- Your Education Services Officer or education counselor at your military installation. (For a list of Education Services Officers, go to www.voled.doded.mil. Click on *Directory of Education Centers*.)
- VA regional offices. (Although only the four regional offices shown on the map handle education claims, the regional office nearest you may provide the education application

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Can I Get Advance Payment?

HOW DO I CONTACT VA?

ARE THERE OTHER SOURCES I CAN CONTACT FOR HELP?

and other forms. For the addresses of VA regional offices, go to www.va.gov. Click on *Facilities Locator* at the bottom of the page.

- Local or State representatives of veterans organizations (For veterans service organizations, go to www.va.gov. Under *Today's VA*, click on *Partners*, then *Veterans Service Organizations* or *State Veterans Affairs Offices*.)
- American embassies or consulates, if you reside in a foreign country (except the Republic of the Philippines).

Other places you can go for information about financial assistance for education:

- The financial aid office at your school.
- The Defense Activities Non-Traditional Education Support (DANTES) site, www.voled.dod.mil.
- The Department of Education Web site at www.ed.gov.
- The Web site of the Coalition of America's Colleges and Universities at www.collegeispossible.org.

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HOW DOES
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How Many
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Receive?

Can I Get
An
Advance

HOW DO I
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ARE THERE
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FOR HELP?



What Do I Need To Do?

- ✓ Read this brochure for information you need right now.
- ✓ Visit your military Education Services Officer or education counselor several months before you plan to leave active duty.
- ✓ Contact us (at VA) if you have further questions.
- ✓ Find a program you want to take, make sure it's approved for VA benefits, and apply for benefits.
- ✓ And get that education or training you've earned!

We're here to help you all along the way.
