

# **The Post-9/11 GI Bill**

## **An Overview**



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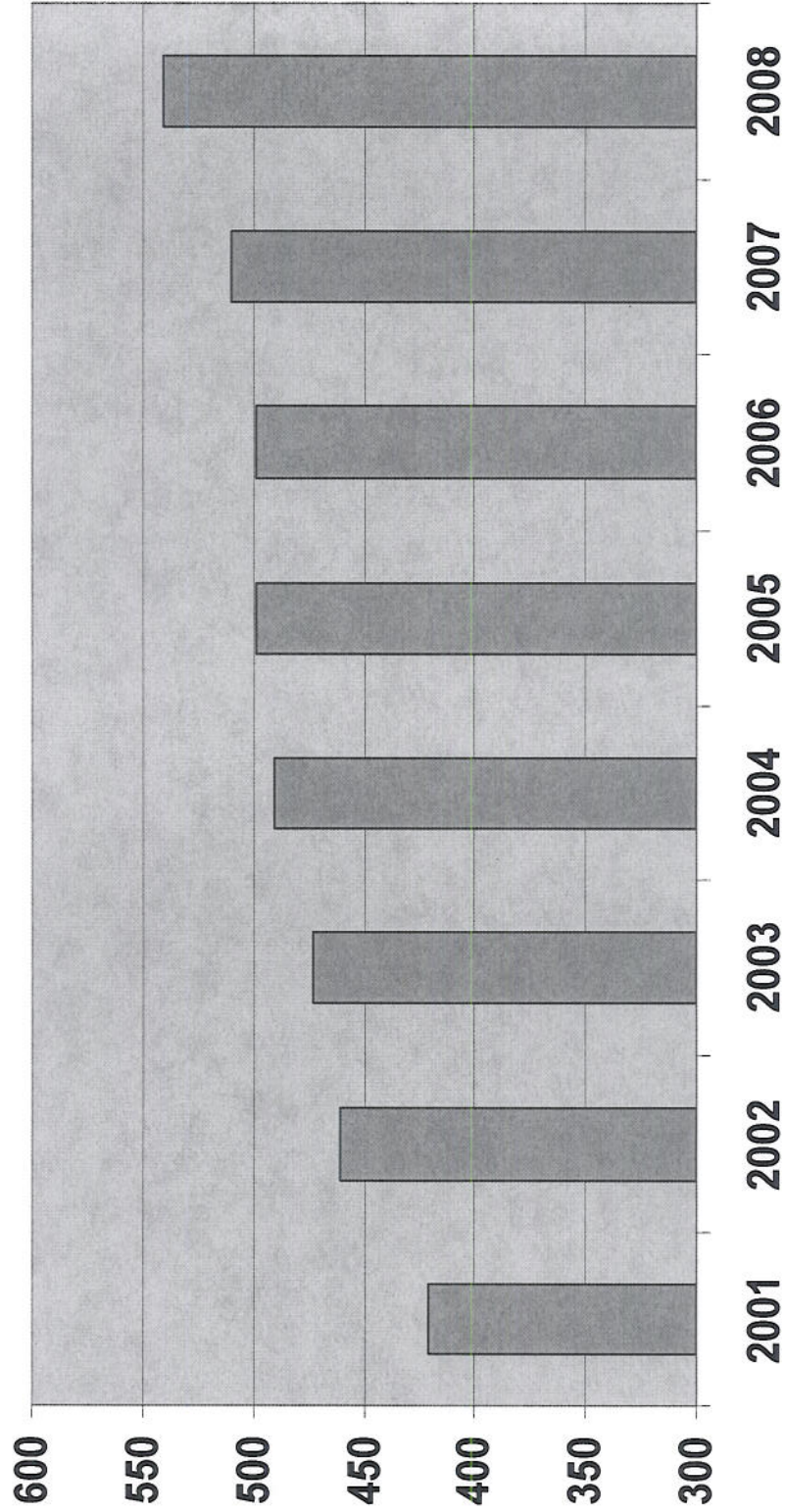
# Agenda

- How students use the GI Bill
- Post-9/11 GI Bill (Chapter 33) Benefit Program
  - Eligibility Criteria
  - Payments Tuition and Fees
    - Yellow Ribbon Program
    - Monthly Housing Allowance
    - Books and Supplies Stipend
  - Transfer of Entitlement
  - Which program to use?



# VA Education Beneficiaries

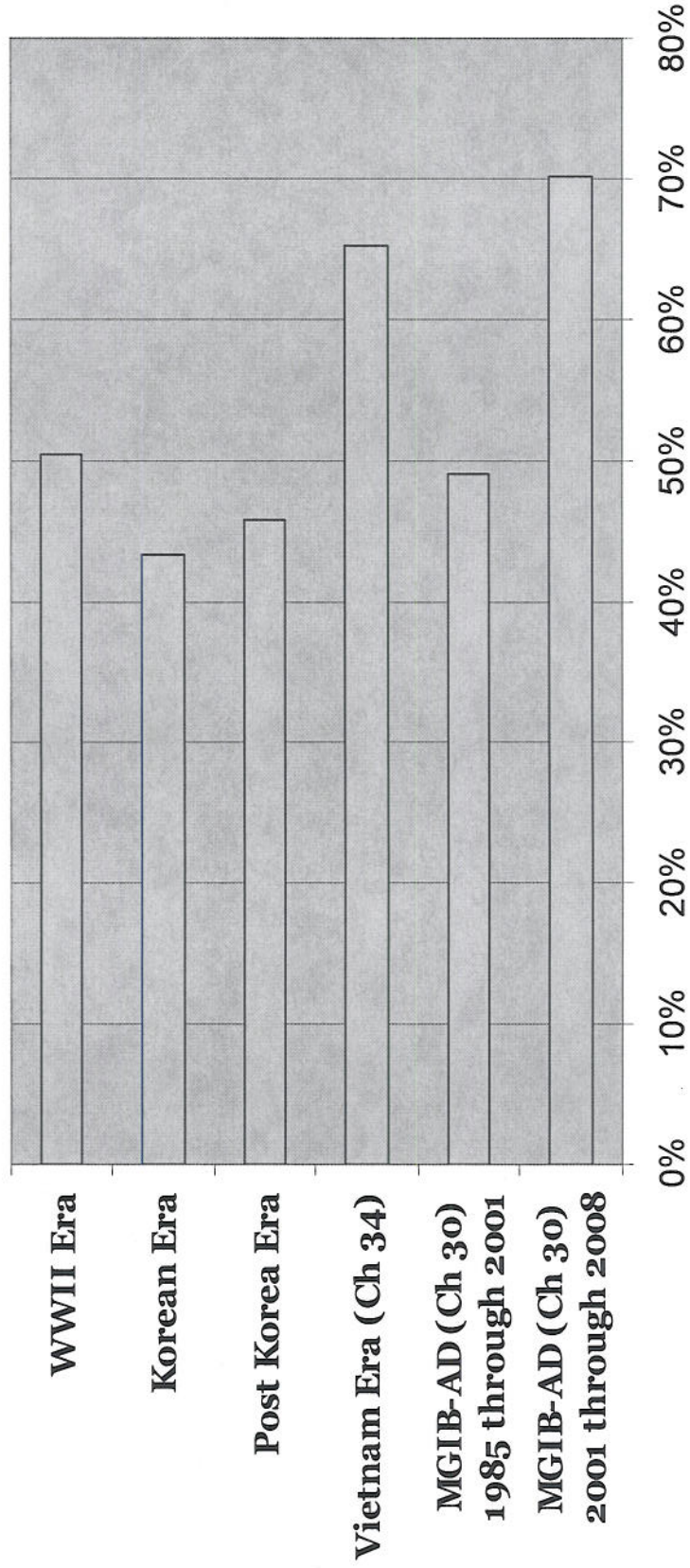
# of Participants in VA Education Programs (in thousands)





# Education Benefit Usage Rates

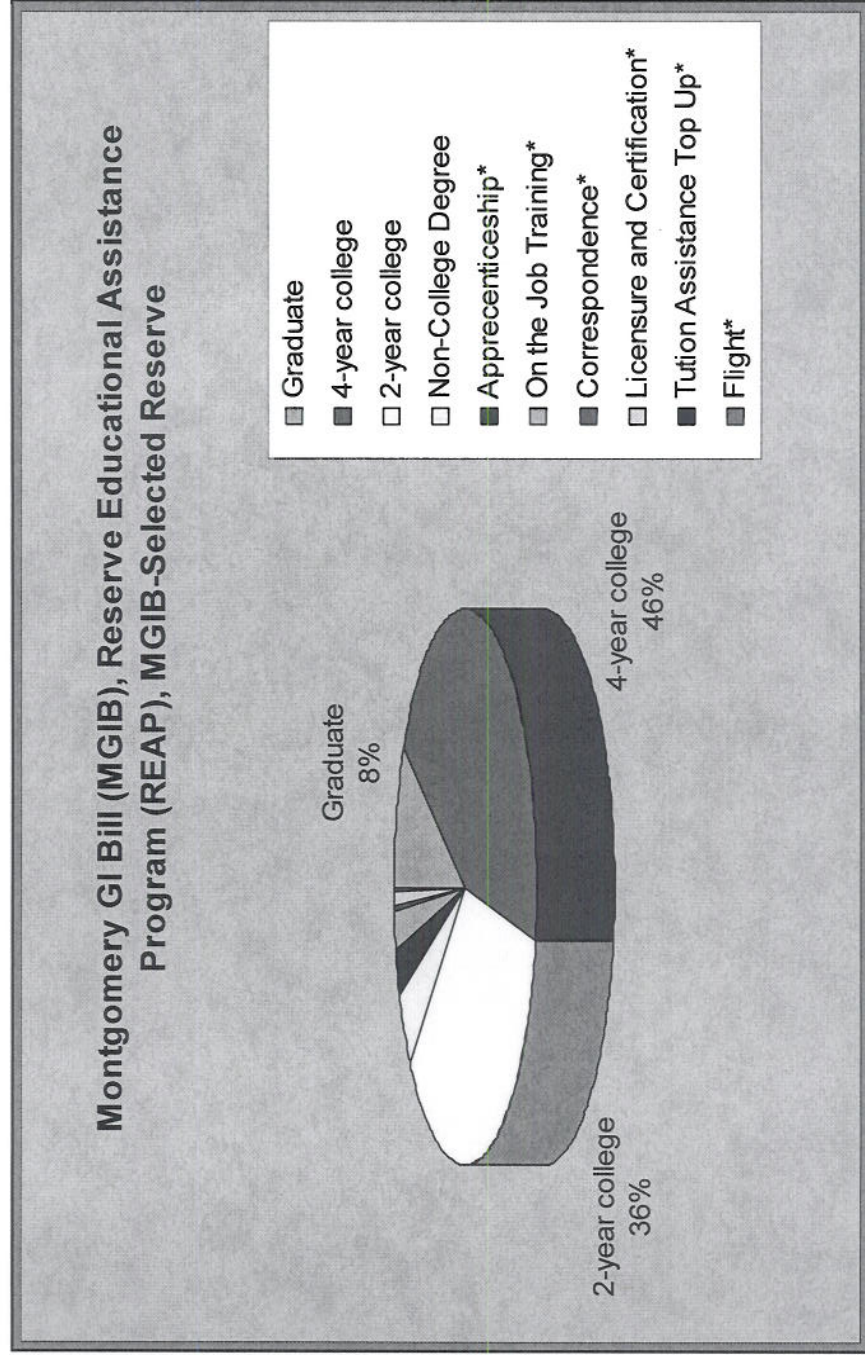
Percentage of Eligible Persons Participating in Education Benefit Programs





# Beneficiaries by Training Type

## Percentage of Program Beneficiaries by Training Type for Fiscal Year 2008





## Post-9/11 GI Bill Eligibility Criteria

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Individuals with active duty service after 09/10/01 who:

- Serve a period of at least 90 aggregate days
- Serve a period of at least 30 days and receive a disability discharge

**NOTE:** Individuals are eligible while on active duty after serving a period of 90 days



## Post-9/11 GI Bill Eligibility Criteria

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- Be honorably discharged from active service; *or*
- Be discharged or released for:
  - Injury Existing Prior to Service (EPTS),
  - Hardship (HDSP), *or*
  - Condition Interfered with Service (CIWD).
- Or, continue on active duty



## Chapter 33 Effective Date

***August 1, 2009***

Chapter 33 benefits can be paid for training pursued on or after August 1, 2009. No payments may be made for training pursued before that date.





## Period of Eligibility

- 15 years from last release from active duty of at least:
  - 90 consecutive days
  - 30 consecutive days if released for disability
- If eligibility is based on aggregate service of less than 90 consecutive days, individual will have 15 years from the last period of service used to meet the minimum service requirements for eligibility



## Approved Programs

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- All programs approved under MGIB and offered at an IHL.
- Individuals who were previously eligible for chapter 30, 1606, or 1607 may continue to receive benefits for approved programs not offered by IHLs (i.e. flight, correspondence, APP/OJT, preparatory courses, and national tests).



## Post-9/11 GI Bill Benefit Payments

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- Tuition and Fees Charged
  - Yellow Ribbon Program
- Monthly Housing Allowance
- Stipend for Books and Supplies



# Post-9/11 GI Bill Eligibility

<b>Service Requirements (after 9/10/01 an individual must serve an aggregate of)</b>	<b>% of Maximum Benefit Payable</b>
At least 36 months	100
At least 30 continuous days on active duty (Must be discharged due to service-connected disability)	100
At least 30 months, but less than 36 months	90
At least 24 months, but less than 30 months	80
At least 18 months, but less than 24 months	70
At least 12 months, but less than 18 months	60
At least 6 months, but less than 12 months	50
At least 90 days, but less than 6 months	40



## Tuition and Fees Charged

- Individuals are eligible for the applicable percentage (based on aggregate active duty service) of the lesser of—
  - Tuition and fees charged; or
  - Highest amount of tuition and fees charged for full-time, undergraduate training at a public IHL in the State the student is attending.



# Yellow Ribbon Program

- Degree-granting institutions voluntarily enter into agreement with VA to fund tuition costs above the highest in-state public undergraduate tuition rate.
- VA will match each additional dollar that an institution contributes toward an eligible student's tuition costs, up to 50 percent of the difference between the student's tuition benefit and the total cost of tuition and mandatory fees.
- Only individuals entitled to the 100 percent benefit rate (based on service requirements) may receive this funding.
  - Individuals receiving transferred benefits from a service member may also be eligible for the Yellow Ribbon Program



## Monthly Housing Allowance

- Equivalent to the Basic Allowance for Housing (BAH) for an E-5 with dependents
  - Amount determined by zip code of the IHL where the student is enrolled
  - Prorated based on the percentage of the maximum benefit payable
  - Active duty and anyone training at 1/2 time or less, and those pursuing distance learning are not eligible for the monthly housing allowance



## Books and Supplies Stipend

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- Up to \$1,000 per year
  - Prorated based on the percentage of the maximum benefit payable
- Paid proportionally for each quarter, semester or term attended.
- Active duty members are not eligible





# Transfer of Entitlement

## Transfer of Entitlement Eligibility:

- In the Armed Forces on 8/1/09
- Has served at least 6 years in the Armed Forces; and
- Agrees to serve at least another 4 years in the Armed Forces
- Spouses may use transferred benefits after 6 years of service, and dependent children after 10 years.



## Overpayment of Benefits

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The student is responsible for any overpayment incurred as a result of not completing courses.

In the event a veteran does not complete a course, schools should follow their established student refund policy.

**Bottom Line:** Tuition and Fee payments are paid to the school on behalf of the veteran, overpayments for Tuition and Fees will be charged to the veteran.



## Claims Processing Strategies

- The application and payment process will be supported two ways:
  - Short term (8-1-09 to 12-1-10)
    - Minimal modification to existing IT Infrastructure
    - Hire significant additional term staff
  - 12-1-10 Onward
    - Automated processing using “rules-based” technology



# Tuition and Fee Challenges

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- Determining maximum tuition and fee charges has required VA to consider many variables:
  - Institutions determine charges in a variety of ways, including:
    - One tuition rate for full time pursuit vs. per credit hour
    - Varying terms (semester, quarter, summer, mini-terms, etc)
    - Varying mandatory fees (by academic program, state, etc)
    - Courses at flight and maritime programs typically have very high tuition rates that impact averages
  - Institutions update tuition and fee information on different schedules
  - Students may enroll at more than one institution simultaneously
- VA has developed a mechanism that establishes the maximum in-state tuition on a separate “tuition per credit hour” and “fees per term” basis. This allows for flexibility in circumstances including:
  - Courses at flight and maritime programs typically have high tuition rates that impact averages
  - Student enrollment in overlapping terms or at two schools concurrently
  - Variance in course loads or charges unique to programs
  - Student estimates of tuition and fee costs



# Student Experience Timeline

- **VA begins processing applications for Certificates of Eligibility**  
• Eligibility data provided from DoD via existing feed  
• VA mails C of E to student showing:
  - Months of entitlement
  - Tier of eligibility
  - Delimiting date
- **Veteran enrolls in school and provides C of E to school**
- **VA begins accepting enrollment information from schools**
  - School reports enrollment and charges to VA via existing mechanism (VAOnce)
- **VA begins processing claims**
  - VA pays first tuition and fees payments to schools
  - VA pays first books and supplies stipend to student
  - VA provides notice to student of:
    - Tuition and fee payment amount
    - Book stipend payment amount
    - Monthly housing payment amount
    - Need to notify VA of changes in enrollment
    - Obligation to repay any O/P resulting from changes in training
- **VA pays partial housing allowance for August attendance**
- **VA pays first full monthly housing allowance**

May 1, 2009

May-Jul 2009

Jul 6, 2009

Jul 6, 2009

Aug 3, 2009

Aug 3, 2009

Sep 1, 2009

Oct 1, 2009

# Elections – What should a vet consider?



- Which VA benefit pays *them* more?
  - Are they receiving other aid?
    - Examples: tuition free attendance, state or campus aid, etc.
    - Will entitlement to that aid change?
  - What Chap 33 tier are they eligible for?
- What type of training
  - Exclusively on-line?
  - Covered under Chap 33?
- Is delimiting date important to them?
- In the Armed Forces on 8-1-09?
  - Eligible for T of E? Want to transfer?
- Does the vet have remaining entitlement under other VA Edu Programs?
  - Use that entitlement before using Post-9/11 GI Bill?
- Desire to attend school at half-time or less rate?



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## References

- GI Bill Website ([www.gibill.va.gov](http://www.gibill.va.gov))

Sign up for FAQ updates!

- GI Bill Hotline: 1-888-GIBILL-1



# Questions?