



# **Post-9/11 Veterans Educational Assistance Act of 2008**

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# Post 9-11/GI Bill

- Factors to Consider Before Electing
- Reporting Procedures
- Yellow Ribbon Program
- Questions

# Factors to Consider

- Individuals should carefully consider their education goals before applying and electing benefits under the Post-9/11 GI Bill
- VA can provide general benefit comparison information, however, an individual's unique circumstances must also be considered
- Benefit comparison information is available at [www.gibill.va.gov](http://www.gibill.va.gov)

# Factors to Consider

There are several factors individuals should consider, including, but not limited to:

- Eligibility for other VA Benefits
- Benefit Level
- Rate of Pursuit
- Other Financial Assistance

# Eligibility for Other VA Benefits

- Individuals eligible for one of the following benefits may be required to make an election to receive benefits under the Post-9/11 GI Bill
  - Montgomery GI Bill-Active Duty (MGIB-AD or chapter 30)
  - Montgomery GI Bill-Selected Reserve (MGIB-SR or chapter 1606)
  - Reserve Educational Assistance Program (REAP or chapter 1607)
- Individuals who elect to receive Post-9/11 GI Bill benefits ***in lieu of*** MGIB-AD benefits are limited to their remaining MGIB-AD entitlement
- The \$600 Buy-up is not payable under the Post-9/11 GI Bill

# Eligibility for Other VA Benefits

## Example

Peter Piper served on active duty from July 15, 1999, to July 14, 2002, and received an honorable discharge. He used 34 of 36 months of MGIB-AD benefits. His active duty service from September 11, 2001, to July 14, 2002, also establishes his eligibility for the Post-9/11 GI Bill.

He plans to enroll for the Fall 2009 term and is considering electing benefits under the Post-9/11 GI Bill.

What impact will this have on his eligibility?

# Eligibility for Other VA Benefits

## Example

If Peter elects Post-9/11 GI Bill benefits in lieu of MGIB-AD benefits for the Fall 2009 term, he will be entitled to 2 months of benefits under the Post-9/11 GI Bill. If the Fall term is from August 15, 2009, through December 22, 2009, he will exhaust his benefits during the term, but is entitled to an extension through the end of the term.

Original MGIB-AD entitlement	36 months
Used MGIB-AD entitlement	<u>34 months</u>
Available Post-9/11 GI Bill entitlement	02 months

Peter will receive 36 months of benefits, plus an extension through the end of the term of 2 months and 7 days. At the end of the term, he will have no remaining entitlement.

# Eligibility for Other VA Benefits

## Example

If Peter delays electing Post-9/11 GI Bill benefits until Spring 2010 and uses MGIB-AD for the Fall 2009 term, he will still receive 38 months and 7 days of benefits through the end of the Fall term, but he **will** have remaining entitlement.

Previously used MGIB-AD entitlement	34 months 00 days
Used MGIB-AD entitlement Fall 2009	<u>04 months 07 days</u>
Total MGIB-AD used w/ extension	38 months 07 days

When Peter applies for Post-9/11 GI Bill benefits in Spring 2010, he is not eligible for MGIB-AD and is, therefore, not electing Post-9/11 GI Bill benefits in lieu of MGIB-AD benefits. As such, he is entitled to 48 months of combined benefits.

Maximum combined benefits	48 months 00 days
Total MGIB-AD entitlement used	<u>38 months 07 days</u>
Available Post-9/11 GI Bill	09 months 23 days

# Eligibility for Other VA Benefits

- An individual who relinquishes eligibility under MGIB-AD, MGIB-SR, or REAP may receive benefits for approved programs not offered by IHLs (i.e. flight, correspondence, Apprenticeship/On-the-Job Training, preparatory courses, and national tests)
- Individuals will be paid as if they are still receiving benefits under the relinquished benefit, however, their entitlement will be charged under the Post-9/11 GI Bill
- The monthly housing allowance and the books and supplies stipend are not payable

# Eligibility for Other VA Benefits

## Example

Melissa Morgan served in the Army from May 1, 2002, to April 30, 2005. Based on her service, she is eligible for both the Post-9/11 GI Bill and the MGIB-AD.

She is using her benefits for the first time in Fall 2009 to enroll in a Computer Programming degree program at Decatur Greater Community College. In addition to the requirements for her degree program, Melissa plans to take certification tests in CISCO and A++.

What should she consider when deciding whether or not to elect the Post-9/11 GI Bill?

# Eligibility for Other VA Benefits

## Example

Melissa is eligible for the 3-year rate under the MGIB-AD and the maximum benefit level under the Post-9/11 GI Bill.

Although she will receive 100% payment of her tuition and fees, since she is enrolled at a community college, that amount may be less than the \$1,321 per month she would receive under the MGIB-AD.

She should calculate the cost of her tuition and fees, the applicable housing allowance and the total amount of her books and supplies stipend and compare it to the total she would receive under the MGIB-AD.

Since Melissa initially plans to take more than one certification test, she should also consider that she can only receive payment for one test under the Post-9/11 GI Bill.

# Benefit Level

- Individuals eligible at the maximum benefit level may receive 100% of the benefits payable
- All others receive a percentage based on their length of service
- An individual enrolled at a public institution will be responsible for the difference between actual charges and the percentage of benefits due based on their length of service

# Benefit Level

<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

# Benefit Level

## Example

Let's remember Peter Piper who served on active duty from July 15, 1999, to July 14, 2002. Based on this service, he will receive \$1,321 per month for full time training under the MGIB-AD.

His active duty service from September 11, 2001, to July 15, 2002, also establishes his eligibility for the Post-9/11 GI Bill at the 50% benefit level.

He plans to enroll full-time at a community college in Georgia for the Fall 2009 term from August 15, 2009, through December 22, 2009, and is considering electing benefits under the Post-9/11 GI Bill.

# Benefit Level

## Example

What is the difference in benefits he is eligible to receive under both programs?

- If Peter elects the Post-9/11 GI Bill, he will receive 50% of his tuition and fee charges, housing allowance and books and supplies stipend based on his benefit level
- If he continues using MGIB-AD benefits, he will receive \$1,321 per month

# Benefit Level

## Example

- The highest in-state tuition for Georgia is \$203 per credit hour
- The maximum fees per term for Georgia is \$630
- The housing allowance based on the school's zip code is \$1,208
- The Fall term is from August 15, 2009 – December 22, 2009

Peter was certified as follows:

<u># Credit hours</u>	<u>Tuition Charged</u>	<u>Fees charged</u>
12 credit hours	\$1,200	\$400

The charged tuition is \$100 per credit hour, which is less than the in-state maximum. The charged fees are also less than the in-state maximum. Peter is entitled to the applicable percentage of his total charges.

# Benefit Level

## Example

### Post-9/11 GI Bill Payment

Tuition and fees	$50\% \times (\$1,200 + 400)$	\$800.00
Housing allowance	$50\% \times ((\$1,208 \times 127) / 30)$	\$2,556.93
Books and supplies	$50\% \times (12 \times \$41.67)$	<u>\$250.00</u>
		\$3,606.93

MGIB-AD Payment  $(\$1,321 \times 127) / 30$  \$5,592.23

Peter will receive more money for his enrollment if he continues to use his MGIB-AD benefits.

# Rate of Pursuit

- Rate of pursuit applies specifically to the Post-9/11 GI Bill, and is similar to training time in other benefit programs
- It is calculated by dividing the number of credit hours (or equivalent) being pursued by the number of credit hours (or equivalent) that is considered to be full-time at the specific institution
- The resulting percentage is the individual's rate of pursuit

# Rate of Pursuit

- Individuals training at a rate of pursuit of **more than** 50% are entitled to:
  - The applicable percentage of tuition and fees
  - Monthly housing allowance
  - Books and supplies stipend
- Individuals training at a rate of pursuit of 50% or less (essentially  $\frac{1}{2}$  time or less) are not entitled to the monthly housing allowance

# Rate of Pursuit

## Example

Let's consider Paul Simon, whose benefit level is 50%, however, he is only enrolled for 6 credit hours.

- The highest in-state tuition for Georgia is \$203 per credit hour
- The maximum fees per term for Georgia is \$630
- 12 credit hours is considered full-time
- The Fall term is from August 15, 2009 – December 22, 2009

Paul was certified as follows:

<u># Credit hours</u>	<u>Tuition Charged</u>	<u>Fees charged</u>
6 credit hours	\$1,800	\$500

How will Paul's payment be calculated?

# Rate of Pursuit

## Example

### Post-9/11 GI Bill Payment

Tuition	50% X (\$203 X 6)	\$609
Fees	50% X \$500	\$250
Books and supplies	50% X (6 X \$41.67)	<u>\$125</u>
		\$984

MGIB-AD Payment                       $(\$660.50 \times 127) / 30$                       \$2,796.12

Since Paul's rate of pursuit is 50%, he is not entitled to the monthly housing allowance. Paul's total charged tuition and fees are \$2,300, however, he is only due \$984 under the Post-9/11 GI Bill.

If he does not elect the Post-9/11 GI Bill, the amount he will receive under the MGIB-AD benefits will cover the cost of his tuition and fees.

# Other Financial Assistance

- Many states offer financial assistance to veterans enrolled at public institutions. This assistance varies by state and may authorize a full waiver of tuition and fees.
- Post-9/11 GI Bill tuition and fee payments are calculated based on an eligible individual's **charged** tuition and fees.
  - If the waiver results in no tuition and fee charges, VA cannot authorize a tuition and fee payment.
  - Individuals will still receive the monthly housing allowance and the books and supplies stipend, if they are otherwise eligible.
  - If tuition and fees are charged, but subsequently waived, VA can authorize a tuition and fee payment. The resulting funds can be released if not prohibited by state regulations.

# Enrollment Certifications

VA-Once modifications will allow schools to report additional information for the Post-9/11 GI Bill

- The number of credit hours taken via distance learning
- Tuition
- Fees
- The amount the institution is contributing toward the Yellow Ribbon Program

# Enrollment Certifications

- Tuition and fee payments will be calculated by comparing the amount of charged tuition per credit hour to the highest in-state tuition per credit hour and the total amount of fees per term to the highest fees per term
- Schools must report total tuition charges and total fees separately
- In some instances, individuals may be limited to either the maximum tuition per credit hour or the maximum fees per term

# Yellow Ribbon Program

- Institutions may voluntarily enter into an agreement with VA to fund tuition and fee costs that exceed the highest public in-state undergraduate tuition and fees for:
  - Training at private institutions
  - Graduate training
  - Out-of-state tuition
- Individuals entitled at the 100% benefit level, including Transfer of Entitlement recipients, may receive this funding
- VA will begin soliciting for submission of VA Form 22-0839, Yellow Ribbon Program Agreements in early April

# Yellow Ribbon Program

Participating Yellow Ribbon institutions agree to:

- Provide contributions to eligible individuals on a first-come, first-served basis for the current academic year, and all subsequent years if:
  - The institution continues to participate
  - The student maintains satisfactory progress
- Specify the manner in which funds will be contributed
  - either by:
    - Direct grant
    - Scholarship
    - Other

# Yellow Ribbon Program

Institutions may specify the number of participants by category as follows:

- Student
- Training level
- College or professional school

7. The IHL agrees to provide Yellow Ribbon Program contributions for each participant during the academic year up to the following amounts (as specified in one of the following subparagraphs):

a. \$ \_\_\_\_\_ for each student; *or*

b. \$ \_\_\_\_\_ for each undergraduate student,  
\$ \_\_\_\_\_ for each graduate student, and  
\$ \_\_\_\_\_ for each doctoral student, *or*

c. \$ \_\_\_\_\_ for each student enrolled in the following college or professional school \_\_\_\_\_  
\$ \_\_\_\_\_ for each student enrolled in the following college or professional school \_\_\_\_\_  
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(Attach additional listings if necessary)

# Yellow Ribbon Program

- VA-Once modifications will allow schools to certify Yellow Ribbon information on a VA Form 22-1999, Enrollment Certification
- Schools should report charged tuition, charged fees, and the amount the institution is contributing for the Yellow Ribbon Program
- VA will pay the lesser of:
  - The amount of Yellow Ribbon certified
  - The difference between the amount certified and the individual's unmet tuition and fee charges

# Yellow Ribbon Program

## Example

Ray Charles is eligible at the 100% benefit level and is enrolled for 15 credit hours.

- The highest in-state tuition for Georgia is \$203 per credit hour
- The maximum fees per term for Georgia is \$630

Ray was certified as follows:

<u># Credit hours</u>	<u>Tuition Charged</u>	<u>Fees charged</u>
15 credit hours	\$6,000	\$500

The charged tuition is \$400 per credit hour, which is more than the state maximum, however, the fees are less than the state maximum.

Ray is enrolled at a Yellow Ribbon participating institution.  
How will his payment, including Yellow Ribbon, be calculated?

# Yellow Ribbon Program

## Example

### Post-9/11 GI Bill Payment

Tuition	\$203 X 15	\$3,045
Fees	\$500	<u>\$500</u>
		\$3,545

Ray's total unmet charges are \$2,955 (\$6,500 - \$3,545)

Ray is attending a Yellow Ribbon participating institution that agreed to waive up to \$2,500 per student. The institution should certify a Yellow Ribbon amount totaling \$1,477.50. VA will match that amount and Ray will have no out of pocket expenses for his enrollment.

NOTE: Ray is also entitled to the monthly housing allowance and the books and supplies stipend, however, they are not used to calculate the Yellow Ribbon payment.

# Questions