

VA Explains GI Bill Changes

Week of August 15, 2011

The Department of Veterans Affairs is reaching out to inform veterans of recent changes made by Congress to the Post 9/11 GI Bill that take effect in 2011. Beginning Oct. 1, changes will include eligible individuals being able to use the Post-9/11 GI Bill for programs such as non-college degrees, on-the-job training and correspondence courses. Information on the Post-9/11 GI Bill is available at VA's GI Bill website at www.gibill.va.gov or by calling 1-888-GIBILL-1.

10 Top FAQs for GI Bill 2.0

The following are the most frequently asked questions concerning the changes to the Post 9/11 GI Bill. The answers given, have been derived from interviews and VA documentation. However, many questions remain.

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The Top 10 Post-9/11 GI Bill 2.0 Frequently Asked Questions

1. [When do the changes to the Post 9/11 GI Bill go into effect?](#)
2. [Are the benefit changes retroactive to Sept. 11, 2001?](#)
3. [Do length of service and "rate of pursuit" effect my benefits?](#)
4. [What benefits will I have when GI Bill 2.0 goes into effect?](#)
5. [Is there a limit to the benefits if I go to less than full-time?](#)
6. [Will online or distance learners get the housing stipend?](#)
7. [Are there any changes to how the College Fund benefit is paid?](#)
8. [How were National Guard service time rules changed?](#)
9. [Who can transfer my benefit to family members now?](#)
10. [When does GI Bill 2.0 go into effect?](#)

1. Question: When do the GI Bill 2.0 Changes go into effect?

Answer: Most of the Post-9/11 GI Bill (Chapter 33) changes go effect on August 1, 2011, however some also go into effect on October 1, 2011. [Read the full article outlining the changes.](#)

Be sure to contact the VA at 1-888-GIBILL-1 to learn about your personal benefits situation.

2. Question: Is the change in benefits retroactive?

Answer: No and Yes. Most of the changes to the Post 9/11 GI Bill are not retroactive. However, the change in eligibility for Guardsman activated for title 32 orders is retroactive to August 1, 2009. (*Goes into effect on October 1, 2011*)

3. Question: Do length of time served after 9/11 and "rate of pursuit" effect my level of benefits?

Answer: Yes, the amount of tuition and stipends paid under the Post 9/11 GI Bill will vary depending on your zip code, your "rate of pursuit" (how many credits you are taking), and your number of months of post Sept. 11, 2001 active-duty service. Here is a quick reference showing the percentage of total combined benefit eligibility based on the following periods of post 9/11 service:

- 100% - 36 or more total months
- 100% - 30 or more consecutive days with Disability related Discharge.
- 90% - 30 total months
- 80% - 24 total months
- 70% - 18 total months
- 60% - 12 total months
- 50% - six total months
- 40% - 90 or more days

In addition to your time in service, your "rate of pursuit" (how many credits you are taking) will also affect your benefits. This amount is rounded to the nearest tenth. The following offer examples of how both of these affect your final benefit rates:

EXAMPLE 1: Individuals attending Public Money University (PMU) in Florida are charged \$2,500 for full-time training each quarter. The monthly housing allowance for the zip code that PMU resides in is \$1500.

Individuals who served at least 36 months on active duty (eligible for 100% of benefit) and who attend PMU full-time would receive:

- Up to 100% for tuition and fees (in-state resident rate - paid directly to PMU);
- A monthly housing allowance of \$1,500 per month (while pursuing education); and
- \$250 book stipend for each quarter that the individual is enrolled.

Individuals who served at least 24 months on active duty (eligible for 80% of benefit) and who attend PMU full-time would receive:

- Up to 80% for tuition and fees (in-state resident rate - paid directly to PMU);
- A monthly housing allowance of \$1,200 (80%) per month (while pursuing education); and
- \$200 book stipend for each quarter that the individual is enrolled.

EXAMPLE 2: Individuals attending Private Tech University (PTU) in Texas are charged \$5,000 for **3/4-time** education each quarter. The monthly housing allowance for the zip code that PBU resides in is \$1000.

Individuals who served at least 36 months on active duty (eligible for 100% of benefit) and who attend PTU **3/4-time** would receive:

- Up to 100% for tuition and fees not to exceed \$17,500 a year (paid directly to PTU);
- A monthly housing allowance of \$800 (80% due to Rate of Pursuit) per month (while pursuing education); and
- Up to \$250 book stipend for each quarter that the individual is enrolled.

Individuals who served at least 24 months on active duty (eligible for 80% of benefit) and who attend PTU **3/4-time** would receive:

- Up to 80% of the tuition and fees not to exceed \$17,500 a year (paid to PTU);
- A monthly housing allowance of \$640 (80% of 80%) per month (while pursuing education); and
- \$200 book stipend for each quarter that the individual is enrolled.

4. Question: What benefits will I have when GI Bill 2.0 goes into effect?

Answer: The Post-9/11 GI Bill offers several education assistance benefits. The three major benefits include up to 100% paid tuition no matter what education level you are seeking, 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. These payment rates are paid according to the length of your period of service as listed in the previous [question](#).

[Additional benefits are listed below.](#)

Tuition and Fees - Payments will be made to the school (of your choice) for all established charges. Tuition and fee payments are uncapped for public colleges and universities (at the in-state resident rates). Students attending private colleges and universities have a \$17,500 annual tuition and fee payment cap. The amount of established charges payable for the entire quarter, semester, or term will be sent directly to the school as a lump sum payment.

Housing Stipend - The monthly housing stipend will be paid based on the monthly [basic allowance for housing \(BAH\)](#) payable for a military member with dependents in pay grade E-5 residing in the same ZIP code for the school where the individual is enrolled. Active duty members, individuals training at 1/2 time or less, are not eligible for a housing stipend. The housing stipend is subject prorating based on the number of credits being taken and number of months served on active duty.

The housing stipend is payable to students enrolled solely in distance learning [This Includes Online Education], the housing allowance is half the national average BAH for an E-5 with dependents (the rate will be \$673.50 for 2011).

Book Stipend - You may receive a stipend of up to \$1000 a year for books, supplies, etc. The individual will receive a lump sum payment in the first month of each quarter, semester, or term. The amount of the stipend payable is an amount equal to the fraction of the whole academic year that the quarter, semester, or term represents. This stipend will be available to Active Duty and their eligible dependents after October 1, 2011.

NOTE: The amount of the monthly housing and book stipends will be paid based on the percentage of maximum benefit payable and rate of pursuit.

Expanded Program Coverage - As of October 1, 2011 the Post-9/11 GI Bill will cover more than just college degree programs.

- **Non-college degree (NCD) programs:** Non-college degree (NCD) programs offered at non-degree granting schools: Pays the actual net costs for in-state tuition and fees or \$17,500, whichever is less. Also pays up to \$83 per month for books and supplies.
- **On-the-job and apprenticeship training:** Pays a monthly benefit amount prorated based on time in program and up to \$83 per month for books and supplies.
- **Flight programs:** Per academic year, pays the actual net costs for in-state tuition and fees assessed by the school or \$10,000, whichever is less.
- **Correspondence training:** Per academic year, pays the actual net costs for in-state tuition and fees assessed by the school or \$8,500, whichever is less.

Additional Changes:

- Allows reimbursement for more than one "license or certification" test (previously only one test was allowed).
- Allows reimbursement of fees paid to take national exams used for admission to an institution of higher learning (e.g., SAT, ACT, GMAT, LSAT)
- Allows those who are eligible for both Vocational Rehabilitation and Employment (chapter 31) benefits and Post-9/11 GI Bill (chapter 33) benefits to choose the Post-9/11 GI Bill's monthly housing allowance instead of the chapter 31 subsistence allowance.
- NOAA and PHS personnel are now eligible to transfer their entitlement to eligible dependents

5. Question: Is there still a limit to the benefits if I go to school less than full-time?

Answer: Yes, there is a limitation on Educational Assistance based on your "rate of pursuit." The housing stipend is reduced according to the number of classes you are taking. In addition, if you attend training at 1/2 time or less you are not eligible for the monthly housing stipend. You are eligible for an appropriately reduced stipend for books.

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6. Question: Will online or distance learners get the housing stipend?

Answer: Yes. The housing allowance will be payable to students enrolled solely in distance learning [This Includes Online Education], the housing allowance is half the national average BAH for an E-5 with dependents (the rate will be \$673.50 for 2011). This is also subject to prorating based on the number of credits being taken.

7. Question: Are there any changes to how the College Fund benefit is paid?

Answer: Yes, individuals eligible for a kicker (College Fund, Reserve Kicker) will remain eligible for such kicker under the Post 9/11 GI Bill. If eligible, you will be paid the kicker each month as an increase to your housing stipend.

8. Question: Are there changes to the type of service that counts toward GI Bill eligibility?

Answer: Yes, Active Service performed by National Guard members under title 32 U.S.C. for the purpose of organizing, administering, recruiting, instructing, or training the National Guard; or under section 502(f) for the purpose of responding to a national emergency now counts toward benefit eligibility.

9. Question: What rules have changed about who can transfer my GI Bill benefit to family members?

Answer: National Oceanographic and Atmospheric Administration (NOAA) and Public Health System (PHS) personnel are now eligible to transfer their entitlement to eligible dependents.

10. Question: What is the timeline for the changes to the Post-9/11 GI Bill?

Answer: The following timeline is provided by the VA.

Effective August 1, 2009, but not payable until October 1, 2011

- Expands the Post-9/11 GI Bill to include active service performed by National Guard members under title 32 U.S.C. for the purpose of organizing, administering, recruiting, instructing, or training the National Guard; or under section 502(f) for the purpose of responding to a national emergency.

Effective March 5, 2011

- Limits active duty members to the net cost for tuition and fees prorated based on the eligibility tiers (40%-100%) previously established for Veterans. The same limitations apply to spouses of active duty servicemembers.

Effective August 1, 2011

- **Tuition and fee rates:**
 - Pays all public school in-state tuition and fees;
 - Private and foreign school costs are capped at \$17,500 annually;
 - The Yellow Ribbon Program still exists for out-of-state fees and costs above the cap.
 - Tuition and fees rates apply to active duty members and their transferees.
- **GI Bill ‘kickers’,** or college fund payments, paid on a monthly basis instead of a lump sum at the beginning of the term.
- **Housing allowance prorating** by the student’s rate of pursuit (rounded to the nearest tenth).
- **Break or interval pay ends** for all VA education benefit program unless under an Executive Order of the President or due to an emergency, such as a natural disaster or strike.
- **Multiple “license or certification” test reimbursement** (previously only one test was allowed).
- **National Exam reimbursement** paid to take national exams used for admission to an institution of higher learning (e.g., SAT, ACT, GMAT, LSAT)
- **Vocational Rehabilitation and Employment** (chapter 31) benefits and Post-9/11 GI Bill (chapter 33) benefits option.
- **Transferability for NOAA and PHS** personnel eligible to transfer their entitlement to eligible dependents

Effective October 1, 2011

- **Expanded Post-9/11 GI Bill** to cover Non-college degree (NCD) programs, On-the-job and apprenticeship training, Flight programs, Correspondence training.
- **Housing allowance for online students** at ½ the national average BAH for an E-5 with dependents.

- **Book Stipend** for active duty and transferees..

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- [The New GI Bill – Who Gets What?](#)