

**Anywhere Legal - The
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The Post-9/11 GI Bill

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What is the Post-9/11 GI Bill?

The Department of Veterans Affairs has described the Post-9/11 GI Bill as "the most comprehensive education benefit package since the original GI Bill was signed into law in 1944." This bill, which went into effect on August 1, 2009, provides education benefits for servicemembers and veterans, including current and previously activated National Guard and reserve members, who are enrolled in programs at accredited colleges and universities.

Who is eligible for benefits?

You may be eligible for Post-9/11 GI Bill benefits if you are a servicemember or a veteran who has served on active duty after September 10, 2001, for at least 90 aggregate days (or 30 continuous days if honorably discharged for a service-connected disability). If you are not currently on active duty, you must have been honorably:

- Discharged from active duty, or
- Released from active duty and placed on the retired list or temporary disability retired list, or
- Released from active duty and transferred to the Fleet Reserve or Fleet Marine Corps Reserve, or
- Released from active duty for further service in a reserve component of the Armed Forces, or
- Discharged or released from active duty because of a qualifying preexisting medical condition that is not service-connected, or discharged or released from active duty due to a hardship, or for a physical or mental condition not characterized as a disability and that did not result from your misconduct.

• What benefits are available?

- If you are eligible for benefits, you may be entitled to the following:
- The cost of your tuition and fees, up to an amount equal to the highest in-state undergraduate tuition and fees charged by a public college or university in the state in which the school you're attending is located (active duty servicemembers may have the total cost of their tuition and fees covered--the state maximum does not apply). This will be paid directly to the school.
- A monthly housing allowance (living stipend) equal to the basic allowance for housing of an E-5 with dependents (based on the ZIP code of the school you're attending). However, the monthly housing allowance is not payable to active duty servicemembers. It is also not payable to veterans (or eligible family members) taking courses at one-half time or less or who are enrolled entirely in distance learning programs. This will be paid directly to the individual.
- An annual stipend of up to \$1,000 for books and supplies (not payable to active duty servicemembers). This will be paid directly to the individual.
- A one-time payment of \$500 if you're a veteran who is relocating from a highly rural area in order to attend school. This will be paid directly to the individual.
- Benefit payments are based on length of service. If you've served at least 36 months on active duty after September 10, 2001, or at least 30 days of continuous active duty service if disabled, you may be entitled to the maximum amounts listed above. If you've served on active duty for a shorter period, you may be entitled to a percentage of the maximum benefit.

- The chart below shows the percentage of maximum benefit payable based on length of active duty service:
- Aggregate period of active duty after September 10, 2001, of
- Percentage of maximum benefit payable
- At least 36 months
- 100
- At least 30 continuous days if 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
- Up to 36 months of full-time education benefits are generally payable (i.e., enough for a 4-year degree based on a 9-month school year), and benefit eligibility generally lasts for 15 years after your release or separation from your last period of active duty of at least 90 consecutive days (or a period of at least 30 continuous days if you were released for a service-connected disability).
- You can apply for Post-9/11 GI Bill benefits through the Department of Veterans Affairs. This agency will verify your eligibility status and issue a Certificate of Eligibility.

• **Can you transfer benefits to family members?**

- One noteworthy provision of the Post-9/11 GI Bill gives servicemembers the opportunity to transfer unused education benefits (up to 36 months worth) to spouses and children. Benefits may be split among eligible family members, and servicemembers can modify or revoke a decision to transfer benefits at any time. To be eligible, you must be on active duty or in the Selected Reserves on or after August 1, 2009. To transfer your unused entitlement to your spouse, you must have served at least 6 years, and generally commit to serving 4 additional years from the date a benefit transfer is approved (although some exceptions to this added service requirement exist, including a temporary exception for servicemembers at or nearing retirement). Once you complete your 10-year commitment, you may also choose to transfer your unused entitlement to your dependent children.

- Your eligible spouse or children can use benefits while you're on active duty or after you've separated from active duty service. However, your spouse will not be eligible for the monthly housing allowance or for the book and supplies stipend if you are on active duty, but your children will be eligible for both. Once benefits are transferred, your spouse may begin using them immediately, and has 15 years after your last separation from active duty to use up his or her benefit entitlement. Your children may not use benefits until they have attained a secondary school diploma (or equivalency certificate) or have reached age 18, and can use their benefit entitlement only until they reach age 26.

• **What is the Yellow Ribbon Program?**

- If you want to attend school at a college or university where the cost is higher than what's covered by the new GI Bill, you may benefit from a bill provision called the Yellow Ribbon Program. Participating schools have entered into agreements with the VA to fund tuition expenses above the highest in-state undergraduate tuition rate. The institution may waive up to 50 percent of additional tuition and fee expenses, and the VA will match that amount. However, this program is only open to individuals entitled to the maximum benefit rate (or their entitled family members). Active duty servicemembers (or their entitled family members) are not eligible because their tuition and fees are paid in full. Keep in mind, too, that not all schools will participate. Those that do can choose the amount of tuition and fees that will be waived, and may limit the number of students in the program.
- You can find a list of participating schools and more details about the Post-9/11 GI Bill at the Department of Veterans Affairs website, www.gibill.va.gov.

• **What if you're entitled to education benefits under other programs?**

- Some servicemembers will be eligible for education benefits under more than one program. For example, in addition to being eligible for Post-9/11 GI Bill benefits, you may be eligible for benefits under the Montgomery GI Bill, the Montgomery GI Bill-Selected Reserve, or the Reserve Educational Assistance Program. If you want to receive Post-9/11 GI Bill benefits and you're eligible for benefits under another program, you must make an irrevocable election to receive benefits under the Post-9/11 GI Bill. This means that you'll no longer be able to receive benefits under the other program. However, if you're eligible for benefits under at least two other programs in addition to the Post-9/11 GI Bill, you must irrevocably choose to give up one benefit, but you will remain eligible for the other benefit(s).
- Although the Post-9/11 GI Bill may often provide the greatest financial benefit, this won't always be the case. To decide which program to choose, you'll need to consider the types and amounts of education expenses that will be covered, and your time frame, among other factors. The Department of Veterans Affairs website has a list of questions and a series of case studies that can help you determine which benefit program will best suit your needs, or you can call (888) GI-BILL-1 to speak to a benefits counselor.

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