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**Education Benefits (Post 9-11 GI Bill Chapter 33), (Montgomery GI Bill Chapter 30), (Veterans Educational Assistance Program), (Vietnam-era, etc.)**

It is important for you to know that education programs are affected by your contract and the time you served. You should check with your education center to learn more about your educational benefits as early as possible. The resources available may reside on the nearest active component installation, within your RC unit or in the local community. Education and training staff are more than willing to assist you, or to point you in the right direction for services and information.

There are several programs administered by VA to provide financial assistance for educational benefits. This includes:

- enrollment into degree programs,
- entrepreneurship training,
- technical and vocational programs,
- correspondence courses,
- on-the-job training,
- apprenticeship programs,
- flight and high-tech training,
- certain entrance exams, and
- licensing and certification tests.

Programs must be approved, usually by a state-approving agency, for VA purposes, before VA education program benefits are paid.

The base education office has a lot of resources for you. One resource is the Application for the Evaluation of Learning Experiences During Military Service, or the DD Form 295. This form assists post secondary civilian educational institutions in evaluating and awarding academic credit for your military education and training.

The Veterans Education Assistance Program, or VEAP, was a program where members elected to make contributions from military pay to participate. These benefits were used for a degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training was also available.

Information on the Montgomery GI Bill (MGIB) and other veterans' educational benefit programs is also available at the education center. In addition, the center provides additional services and testing that will assist you with your transition.

When it comes to formal educational benefits, you should know that the MGIB requires an honorable discharge and Veterans Educational Assistance Program (VEAP) requires a discharge other-than-dishonorable to be eligible for the education benefit.

I will provide you with general program information on the Post 9-11 GI Bill, the Montgomery GI Bill, and Veterans Educational Assistance Program, but for in-depth information you will need to go to the veterans benefit briefing or visit the base education office, or research the programs on-line.

So, let's get started. The Post 9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. As I mentioned before, to receive this benefit individuals must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

As of August 1, 2009, the Post-9/11 GI Bill is effective for training. Approved training under the Post-9/11 GI Bill includes:

- graduate degrees,
- undergraduate degrees, and
- vocational/technical training.

All training programs must be offered by an institution of higher learning (IHL) and approved for GI Bill benefits. Additionally, tutorial assistance, and licensing and certification test reimbursement are approved under the Post- 9/11 GI Bill.

The Post-9/11 GI Bill will pay your tuition based upon the highest in-state tuition charged by a public educational institution in the state where the school is located. The amount of support that an individual may qualify for depends on where they live and what type of degree they are pursuing. For more expensive tuition, a program exists which may help to reimburse the difference. This program is called the "Yellow Ribbon Program".

The Post 9-11 will pay tuition and fees (directly to the school not to exceed the maximum in-state tuition & fees at a public IHL, monthly housing allowance (based on the **Basic Allowance for Housing** for an E-5 with dependents at the location of the school), annual books and supplies stipend of \$1,000. It also includes a one-time rural benefit payment for eligible individuals. (For those attending foreign schools (schools without a main campus in the U.S.) the BAH rate is fixed.)

This benefit is payable only for training at an IHL. Obviously, if you are enrolled exclusively in online training you will not receive the housing allowance. Also, if you are on active duty you will not receive the housing allowance or books & supplies stipend. This benefit provides up to 36 months of educational benefits and generally benefits are payable for 15 years following your release from active duty. This allows you to take advantage of this benefit well after your transition!

To be eligible for 100% of the benefit, you must have served a total of 36 months of active duty service. For those who served fewer than 36 months, the percentage of the benefit ranges from 40% to 90%.

If you were released for a service-connected disability after at least 30 days of continuous service, you will also be eligible for benefits for 15 years. The Post-9/11 GI Bill also offers some people the opportunity to transfer their GI Bill to dependents.

For the first time in history, if you enrolled in the Post-9/11 GI Bill program you will be able to transfer unused educational benefits to your spouse or children starting Aug. 1, 2009, if you meet certain criteria. Full details about transferability can be found in the Frequently Asked Questions section of: [www.gibill.va.gov](http://www.gibill.va.gov).

### **Reserve Education Assistance Program (REAP)**

I know there are numerous education programs, but we still have a couple to cover. Let's talk about some of the special programs that pertain to the reserves. REAP, or the Reserve Education Assistance Program is another Department of Defense/VA benefit designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress.

The VA administers this program and pays benefits from funds contributed by DOD. Eligibility is determined by DOD and the Department of Homeland Security. These benefits cannot be used with other VA educational benefits. You must make an irrevocable election choosing which program you want your military service to count towards. Although if you are eligible for a Chapter 1606 kicker (College Fund), you can still be paid that kicker while receiving Chapter 1607/REAP.

REAP benefits are potentially payable from December 9, 2001 (90 days after September 11, 2001) for those of you who were serving on a contingency operation on September 11, 2001 and who were in school on December 9, 2001. The Department of Defense may provide further guidance as to the retroactive nature of this program.

The payment amount for REAP is determined by the number of days you were activated. Reduced rates will apply for correspondence, flight, apprenticeship/OJT and licensing and certification training. As a member of a **reserve component** who served on active duty on or after September 11, 2001 under title 10 U.S. Code for a contingency operation and who serves at least 90 consecutive days or more you are eligible for chapter 1607.

Those of you who are **National Guard** members also are eligible if your active duty is under section 502(f), title 32 U.S.C. and you served for 90 consecutive days when authorized by the President or Secretary of Defense for a national emergency and is supported by federal funds.

You are eligible as soon as you reach the 90-day point whether or not you are currently on

active duty. DoD will fully identify contingency operations that qualify for benefits under chapter 1607.

Disabled members who are injured or have an illness or disease incurred or aggravated in the line of duty and are released from active duty before completing 90 consecutive days are also eligible.

To apply for benefits you need to contact the VA Regional Processing Offices in Atlanta, St. Louis, Buffalo, or Muskogee and submit an application and supporting documents. You can start the application process by filling out and following the instructions on [VA Form 22-1990](#), Application for Education Benefits.

### **Montgomery GI Bill – Selected Reserve (MGIB-SR)**

The other program I want to mention that is specific to the reserves is the MGIB-Selected Reserve benefit. This benefit may be available to you if you are a member of the Selected Reserve. Remember, the Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. Eligibility for this program is determined by the Selected Reserve components and VA makes the payments for this program.

You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs. Remedial, refresher and deficiency training are available under certain circumstances.

You may be entitled to receive up to 36 months of education benefits. If your eligibility for this program began on or after October 1, 1992, your period of eligibility ends 14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve. If your eligibility for this program began prior to October 1, 1992, your period of eligibility ends 10 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.

To qualify, you must meet the following requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation. For some types of training, it is necessary to have a six-year commitment that began after September 30, 1990;
- Complete your initial active duty for training (IADT);
- Meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. You may not use 12 hours toward a college degree to meet this requirement;
- Remain in good standing while serving in an active Selected Reserve unit.
- If your Reserve or National Guard unit is deactivated during the period October 1, 1991, through September 30, 1995, or you are involuntarily separated (e.g., reduction in force) from Reserve or National Guard Service during this same period,

you will retain eligibility for MGIB - SR benefits for the full 14 year eligibility period. You will also retain MGIB - SR eligibility if you were discharged from Selected Reserve Service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

The next education benefit we will discuss is the Montgomery GI Bill or MGIB. Under MGIB, individuals who have enrolled in and paid \$100 per month for 12 months; are then entitled to receive a monthly education benefit once they had completed a minimum service obligation. MGIB requires an Honorable Discharge, and a high school diploma or GED, or in some cases 12 hours of college credit. MGIB provides up to 36 months of education benefits to eligible veterans.

Other education resources worth mentioning are the **SMART, AARTS and CCAF website resources**. The SMART stands for Sailor and Marine American Council on Education (ACE) Registry Transcript, AARTS stands for Army American Council on Education (ACE) Registry Transcript Service. The Air Force program is a little different and it is called the CCAF which stands for Community College of the Air Force. These programs suggest college equivalency credit for military training and service duties. You should download your transcript and have the education office assist you in reviewing the credit possibilities.

For the different services, you need to visit different websites. For SMART, AARTS and CCAF website resources:

- The American Council on Education: [www.acenet.edu](http://www.acenet.edu)
- Army: <https://aartstranscript.army.mil/>
- Marine/Navy: <https://smart.navy.mil>
- Air Force: [www.au.af.mil/au/ccaf/](http://www.au.af.mil/au/ccaf/)

For more information on the education programs, you should mark “yes” in the block and in the referred to column, write one of the following:

- VA GI Bill Website at: [www.gibill.va.gov](http://www.gibill.va.gov)
- GI BILL answer desk at: 1-888-GIBILL-1 (1-888-442-4551)
- Veterans Benefit Briefing
- Base Education Office

## **US Department of Education Federal Aid Programs**

I pointed out in an earlier section the education benefits you can receive through the military, however, it is important for you to know that there are financial aid programs you can take advantage of as well. One is the Federal Student Aid program which is an office of the U.S. Department of Education.

The Federal Aid program (authorized under the Higher Education Act) includes grants, loans and work-study programs. These federally funded loan programs partner up with postsecondary schools and financial institutions to help provide money for college to eligible students and families.

The program provides information on:

- obtaining aid (including using technology to submit applications)
- filling out financial aid applications
- rules and regulations
- student loan accounts

It is important to note that Veterans' educational benefits can still be used in conjunction with Federal Student Aid.

Additionally, there is a Veterans Upward Bound Program available to help you refresh your academic skills so you can successfully complete your college program.

If you want more information on Federal Aid, mark "yes" in block 14b and write "website" in the referred to column.

### **Other Federal, State, or local education/training programs and options**

Now that we've talked about military education benefits and Federal Student Aid, let's focus on additional education options you may want to take advantage of during your transition.

As I mentioned earlier, it's important to visit the base education office. This center provides professional counselors who can give you good advice on educational opportunities available to you along with the processes needed to get there. Those processes can include learning about the different undergraduate, graduate, or certificate programs there are and the options you have through military programs. These programs include a variety of services, such as:

- college-level testing
- professional military education
- veterans' benefits
- tuition assistance
- financial aid
- deferments
- distance learning

Testing can be an important initial step in determining your career path and some colleges and universities may require test results as part of the application packet. Prior to departure from military service, I encourage you to take advantage of the staff at the base education office.