

Benefit Comparison

For many eligible participants, the Post-9/11 GI Bill is a better solution than other education benefit programs, such as the Montgomery GI Bill - Active Duty, Montgomery GI Bill - Selected Reserve and the Reserve Education Assistance Program (REAP). However, this decision depends on several factors, including the type of education or training you plan to take and the amount of benefits received under each program.

In choosing the VA education benefit best suited for you, consider the following questions:

- Which benefit pays you more?
- What Post-9/11 GI Bill tier are you eligible for?
- Are you receiving other aid?
 - Will entitlement to that aid change?
- What type of training will you pursue (i.e. bachelor's degree, flight training, on-the-job, etc.)?
 - Is your preferred training covered under Post-9/11 GI Bill?
 - How much, if any, of your training will be online/distance learning?
- Where will you be living when you pursue training?
- Is the timeframe to utilize benefits important to you?
- Will you be a member of the Armed Forces on August 1, 2009?
- Are you eligible for Transfer of Entitlement? Do you want to transfer entitlement? (Your military service branch determines if you are eligible to transfer entitlement.)
- Do you have remaining entitlement under other VA Education Programs?
 - Are you planning to use that entitlement before using the Post-9/11 GI Bill?

What type of training do you plan on taking?

Types of training that can be taken under current GI Bill benefits include college (undergraduate, graduate), certificate programs, on-the-job training, apprenticeship training, flight training, and non-college degree courses. The Post-9/11 GI Bill can only be used for programs taken at a college or university.

[To see a breakdown of which types of training are covered under each GI Bill click here.](#)

Election of Benefits

If you wish to receive benefits under the Post-9/11 GI Bill and you are eligible for the Post-9/11 GI Bill and another GI Bill benefit such as the Montgomery GI Bill you will be required to make an irrevocable choice of which benefit you wish to receive. If you are eligible for the Post-9/11 GI Bill and two or more other education benefit you must make an irrevocable choice to give up ONE of the other education benefits, however you will remain eligible to the benefit you did not relinquish. Because you

are now eligible for two education benefits, you MAY be able to change which education benefit you draw depending on your eligibility.

For example: you have eligibility under the Post 9/11 GI Bill and the Selected Reserve GI Bill. You can get a degree in electrical engineering under the Post-9/11 GI Bill at a community college, then you can enroll in an apprenticeship program with the electrician's union under the Selected Reserve GI Bill and receive Journeyman certification.

If you are not planning to use the Post-9/11 GI Bill now, you do not need to make your election immediately but should wait until closer to the time in which you wish to use benefits.

How much money will you get under each benefit?

The monetary issue is most likely a very important factor you will consider before selecting a benefit. While you may think you will receive more money under the Post-9/11 GI Bill, that will not always be the case.

Under the Post 9/11 GI Bill you may receive:

- a tuition & fees payment (paid directly to the school) not to exceed the tuition & fees at the most expensive state Institution of Higher Learning (IHL)
[For a listing of the maximum tuition & fees for each state click here](#)
- a monthly housing allowance based on the Basic Allowance for Housing (BAH) for an E-5 with dependents. This amount is based on the ZIP code of the location of the school you are attending. **For those attending foreign schools (schools without a main campus in the U.S.) the BAH rate is fixed at \$1,333.00 for 2009.**
[To determine the BAH for your ZIP code click here \(link goes to a non-VA website\)](#)
- an annual book stipend of \$1,000 paid proportionately based on enrollment
- you may also receive a one-time rural benefit payment of \$500.00 if you reside in a county with 6 persons or less per square mile (as determined by the most recent decennial census) and:
 1. either physically relocate at least 500 miles to attend an educational institution or
 2. travel by air to physically attend an educational institution if no other land-based transportation exists

Under all other GI Bill programs:

- you will receive a monthly payment at a rate set by Congress that does not vary based on your expenses.

[To see a breakdown of the monetary benefits under the various GI Bills click here.](#)

Factors to Consider

- In some locations the costs of college and housing (which you would receive payment for under the Post-9/11 GI Bill) are less than the payment you would receive under the Montgomery GI Bill.
- In some states veterans do not have to pay tuition at selected state colleges. The Post-9/11 GI Bill may then pay only the housing benefit and the book stipend. (Since you have no tuition costs the Post-9/11 GI Bill will not pay the college any tuition.) Your payments under other GI Bill programs such as the Active-Duty GI Bill may be higher in these cases. [Click here to see other GI Bill rates.](#)
- If you are eligible for a college fund under other GI Bill programs, you will continue to receive your college fund payments. Rather than receiving them monthly, you will be paid a lump sum payment each quarter, semester, or term that you are enrolled.
- If you participated in the \$600 buy-up under the Montgomery GI Bill or REAP you will not receive that additional benefit under the Post 9/11 GI Bill.

Different amounts payable based on time served.

The Post-9/11 GI Bill payment is based on the amount of service completed after September 10, 2001. Your tuition & fees payment, housing allowance, and book stipend are all based on this percentage. You will receive a larger benefit if you served more active duty or mobilization time.

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Reminder: The Post-9/11 GI Bill is only payable at an Institution of Higher Learning (IHL), you are only eligible for GI Bill benefits for other types of training if you have eligibility under other GI Bill programs such as the Active Duty GI Bill, Reserve GI Bill, REAP, or VEAP. You should contact your Education Service Officer or the VA for more information.

	Post-9/11 GI Bill	Montgomery GI Bill – Active Duty (MGIB)	Montgomery GI Bill - Reserves	REAP
Codification	Chapter 33, 38 USC	Chapter 30, 38 USC	Chapter 1606, 10 USC	Chapter 1607, Title 10 USC
Effective date	New benefit becomes effective Aug 1, 2009 – payments not retroactive Eligibility may be	Remains in effect	Remains in effect	Remains in effect

	established using active duty service performed on or after 9/11/01			
What determines benefit amount	<p>The benefit level is determined based upon an individual's aggregate qualifying active duty service.</p> <p>See table for active duty members</p> <p>See table for reserve & national guard members</p> <p>Three part benefit</p> <ul style="list-style-type: none"> Tuition and fees at the school of the veteran's choice – limited to the in-state tuition for the highest priced undergraduate public Institution of Higher Learning (IHL). Monthly housing allowance equal to the BAH payable for an E-5 with dependents located in the zip code of the educational institution where the individual is enrolled. For those attending foreign schools 	Amount is fixed regardless of education program – adjusted annually based on the average undergraduate tuition as determined by the National Center for Education Statistics	Amount is fixed regardless of education program – adjusted annually based on the average undergraduate tuition as determined by the National Center for Education Statistics	Amount is fixed regardless of education program – adjusted annually based on the average undergraduate tuition as determined by the National Center for Education Statistics

	<p>(schools without a main campus in the U.S.) the BAH rate is fixed at \$1,333.00 for 2009.</p> <ul style="list-style-type: none"> Up to a \$1,000 annual stipend for books and supplies <p><i>Note: Active duty members receive 100% tuition and fees of whatever school they attend, but do not receive the housing allowance or books and supplies stipend.</i></p>			
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Eligible Programs	<p>For an explanation of the various types of training click here.</p>				
	Type of Training	Post-9/11 GI Bill	Montgomery GI Bill - Active Duty (MGIB)	Montgomery GI Bill - Reserves	REAP
	IHL in residence ¹	Yes	Yes	Yes	Yes
	IHL online only & Distance/Internet Training	Yes ²	Yes	Yes	Yes
	NCD ⁵	See note 5	Yes	Yes	Yes
	OJT & Apprenticeship Training	No	Yes	Yes	Yes
	Flight Training	No ³	Yes	Yes	Yes
	Correspondence	No ³	Yes	Yes	Yes
	Licensing & Certification	Yes ⁴	Yes	Yes	Yes
	National Testing	No ³	Yes	Yes	Yes

Programs				
Entrepreneurship Training	No ³	Yes	Yes	Yes
Accelerated Payment	No	Yes	Yes	Yes
Co-op Training	No ³	Yes	Yes	Yes
Work-Study Program	Yes ³	Yes	Yes	Yes
Tuition Assistance Top Up	Yes	Yes	No	No
Tutorial Assistance	Yes	Yes	Yes	Yes

* Individuals electing the Post-9/11 GI Bill by relinquishing eligibility under the MGIB, MGIB-SR, or REAP can be paid benefits for these types of training. Entitlement is charged under Post-9/11, paid at the relinquished benefit rate.

¹ Degree programs and certificate programs offered by an IHL are approved training under the Post-9/11 GI Bill. An IHL is defined as an Institution of Higher Learning - or a degree granting institution. Certificate and diploma programs offered by institutions that do not grant degrees are not covered.

² If you are enrolled entirely in an online or distance learning program your payment is limited to the tuition & fees not to exceed the tuition & fees at the most expensive in-state Institution of Higher Learning (IHL). You will not receive the housing allowance.

³ If your training is offered at an IHL you may be eligible for Post-9/11 GI Bill benefits.

⁴ Limited to one test.

⁵ Non College Degree (NCD) program. An NCD program offered at an IHL is approved. If offered at other than an IHL it is not approved.

	Post-9/11 GI Bill	Montgomery GI Bill – Active Duty (MGIB)	Montgomery GI Bill - Reserves	REAP
Education Benefit	Tuition and fees paid directly to school -- actual cost may vary by state and veteran's period of service	Since August 1, 2008, the full-time monthly rate is \$1321.00 for individuals who served 3+	Since October 1, 2008, the full-time monthly rate is \$329.00	Since August 1, 2008, the full-time monthly rate is \$1,056.80 for individuals with at least 2 years of consecutive active-duty

		years of service. Since August 1, 2008, the full-time monthly rate is \$1073.00 for individuals who served less than 3 years of service.		service; \$792.60 for individuals with at least 1 year but less than 2 years of consecutive active-duty service; \$528.40 for individuals with at least 90 days but less than 1 year of consecutive active-duty service
Housing Allowance	Monthly housing allowance equal to the BAH payable for an E-5 with dependents (located in the zip code of the educational institution where the individual is enrolled). For those attending foreign schools (schools without a main campus in the U.S.) the BAH rate is fixed at \$1,333.00 for 2009. Individuals who are pursuing training while on active duty, solely via distance learning, or are training at half-time or less are <u>NOT</u> eligible to receive the monthly housing allowance.	None, however benefit can be used for room and board at the veteran's discretion.	None, however benefit can be used for room and board at the veteran's discretion.	None, however benefit can be used for room and board at the veteran's discretion.
Book Stipend	Up to a \$1,000 per year for books and	None, however the benefit can	None, however the benefit can	None, however the benefit can be used for

	<p>supplies. Individuals eligible at the 100% benefit level may receive \$41.67 for each credit hour certified up to 24 credit hours each academic year. The books and supplies stipend will be paid in a lump sum amount for each term, quarter, or semester certified.</p>	<p>be used for books and supplies at the veteran's discretion.</p>	<p>be used for books and supplies at the veteran's discretion.</p>	<p>books and supplies at the veteran's discretion.</p>
<p>Eligibility</p>	<p>Members who served on active duty for at least 90 aggregate days after 9/10/01.</p> <p>Active duty exclusions include:</p> <ul style="list-style-type: none"> • Service Academy graduate commitment • ROTC scholarship graduate commitment • Active duty served as a requirement for student loan repayment under chapter 109, 10 USC <p>* Members who serve at least 30 continuous days on active duty</p>	<p>Members who first entered active duty on or after 7/1/85 and who had at least a two-year enlistment.</p> <p>Generally, individuals commissioned as a result of completion of an ROTC program who received more than \$3,400 while under an ROTC scholarship each school year and Service Academy graduates are not eligible for chapter 30.</p>	<p>Members who have a 6 year obligation to serve in the Selected Reserve signed after 6/30/85. If you are an officer, you must have agreed to serve 6 years in addition to your original obligation. For some types of training, it is necessary to have a 6 year commitment that begins after 9/30/90</p> <p>Complete your initial active duty for training (IADT)</p>	<p>Generally, a member of a Reserve component who serves on active duty on or after 9/11/01 under title 10, U.S. Code, for at least 90 consecutive days under a contingency operation, is eligible for REAP.</p> <p>National Guard members are eligible if their active service extends for 90 consecutive days or more and their service is:</p> <ul style="list-style-type: none"> • authorized under section 502(f), title 32, U.S. Code, • authorized by the President or Secretary of Defense for a national emergency, and • supported by

	and were released due to a service-connected disability are also eligible.			federal funds.
Administration of payment	<p>Tuition payment will be made directly to the school after proof of enrollment</p> <p>Housing stipend paid monthly to veteran</p> <p>Books and supplies stipend paid to veteran proportionately in first month of each academic term</p>	Monthly check sent to veteran after proof of enrollment	Monthly check sent to veteran after proof of enrollment	Monthly check sent to veteran after proof of enrollment
"Kicker" or College Fund	<p>Allows "kickers" up to \$950 per month for recruitment for critical skills – up to \$350 per month for retention</p> <p>Allows individuals with "kicker" earned under Chapter 30 and 1606 to continue to receive appropriate increase under Chapter 33</p>	Allows "kickers" up to \$950 per month for recruitment for critical skills – up to \$350 per month for retention	Allows "kickers" up to \$350 per month.	Allows "kickers" up to \$350 per month.
Transferability	<p>Members with at least 6 years of service who reenlist for at least 4 more years, can transfer up to 36 months of benefits to their dependents.</p> <ul style="list-style-type: none"> Sponsor may transfer entitlement only while 	<p>Members with at least 6 years of service who reenlists for at least 4 more years, can transfer up to 36 months of benefits to their dependents.</p> <p>Sponsor may</p>	None	None

	<p>serving as a member of the Armed Forces.</p> <ul style="list-style-type: none"> • Sponsor may modify or revoke entitlement at any time. <p>Spouse may use transferred benefits immediately; child may use transferred benefits after sponsor has completed 10 years of service</p>	<p>transfer, modify, or revoke entitlement at any time.</p> <p>Spouse may use transferred benefits immediately; child may use transferred benefits after sponsor has completed 10 years of service</p>		
Servicemember pay reduction	<p>New enrollees pay nothing</p> <p>For those who transfer from Chapter 30 to Chapter 33, a proportional amount of the basic \$1200.00 contribution will be included with the last monthly housing allowance payment when Chapter 33 entitlement exhausts.</p>	<p>\$100 per month for first 12 months</p>	None	None
Student Loan Repayment	Not addressed	Not addressed	Not addressed	Not addressed
Service requirement	<p>From 90 days to 3+ years of <i>cumulative</i> active duty service after 9/10/01</p> <p>* Members who served at least 30 continuous</p>	<p>3+ years of <i>continuous</i> active duty for full benefit</p> <p>Reduced benefit for original active duty</p>	<p>Remain in good standing while serving in an active Selected Reserve unit</p>	<p>Your eligibility generally ends when you leave the Selected Reserves.</p>

	days on active duty and were released due to a service-connected disability are also eligible.	obligation of at least two, but less than three years of active 2 years <i>continuous</i> active duty + 4 years in Selected Reserve		
Benefit term	Up to 36 months	Up to 36 months	Up to 36 months	Up to 36 months
Public-Private Partnership	<p>“Yellow Ribbon G.I. Education Enhancement Program” – IHL schools may enter into an agreement to fund up to 50 percent of the established charges not covered under Chapter 33.</p> <p>VA will match each additional dollar funded by the school however, the combined amounts may not exceed the full cost of the schools established charges.</p> <p>This program is only available to individuals who served an aggregate of 36 months of active duty service or who were released for a service connected disability.</p>	Not addressed	Not addressed	Not addressed
Time Limit to use benefits	15 years from last discharge or separation	10 years from last discharge or separation	If your eligibility to this program began on or	Members who were called up from the Selected Reserve, completed their

			<p>after 10/1/92, your period of eligibility ends 14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.</p> <p>If your eligibility to this program began prior to 10/1/92, your period of eligibility ends 10 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.</p>	<p>REAP qualifying period of active duty service, and then returned to the Selected Reserve for the remainder of their service contract are now eligible for REAP benefits for 10 years upon separation. In addition, members who were called up from the Individual Ready Reserve (IRR) or the Inactive National Guard (ING), completed their REAP qualifying period of active duty service, and then entered the Selected Reserve to complete their service contract are now eligible for REAP benefits for 10 years upon separation.</p> <p>Members who were called up from the Individual Ready Reserve (IRR) or the Inactive National Guard (ING), completed their REAP qualifying period of active duty service, and then returned to the IRR/ING are not eligible for the 10-year post service eligibility period.</p> <p>Members who were called up from the Selected Reserve, completed their REAP qualifying period of active duty service,</p>
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				returned to the Selected Reserve, and later transferred to the IRR/ING are not eligible for the 10-year post service eligibility period.
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For active-duty personnel, the following table applies:

Active Duty Completed after September 10, 2001	Percentage of Maximum Amount Payable
At least 36 months	100%
At least 30 continuous days on active duty and discharged due to service-connected disability	100%
30 months to 36 months	90%
24 months to 30 months	80%
18 months to 24 months	70%
12 months to 18 months	60%
6 months to 12 months	50%
90 days to 6 months	40%

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For reservists, the following table applies:

Post-9/11 Service	Percentage of Maximum Amount Payable
At least 36 cumulative months	100%
At least 30 continuous days on active duty and discharged due to service-connected disability	100%
At least 30 cumulative months	90%
At least 24 cumulative months	80%
At least 18 cumulative months	70%

At least 12 cumulative months	60%
At least 6 cumulative months	50%
90 aggregate days	40%

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