

Case Studies Showing Differences Between the Post-9/11 GI Bill and the Montgomery GI Bill - Active Duty

Each individual's case is different, but these examples provide side-by-side comparison of some of the major variables in the programs. If you wish to use these scenarios to help guide your decision, it will be useful to have the following data on hand:

- Your length of active service performed after 9/10/2001 and the percentage of benefit to which you are entitled (e.g., 36 months – 100%) [Click here to determine the percentage of Post-9/11 GI Bill benefit payable to you based on your military service](#)
- The in-state and out-of-state tuition and fees charged by your preferred school for full-time study (assume that 12 credit hours during the enrollment period of August 15 – December 15 is full-time)
- Other financial assistance or scholarship information. [*Note: VA must determine VA education benefits amounts without respect to other types of financial assistance, such as pell Grants and Stafford Loans.*]

In these scenarios, we make the following assumptions:

- Our veteran completed 36 months of active duty service before separation, entitling him or her to 100% of benefits under both Programs.
- Our veteran is attending school full time.
- The first six scenarios assume that the highest in-state tuition & fees for the enrollment period (four months) is \$5,800 (scenario #7 assumes low tuition & fees of \$3,065.)
- The housing allowance under the Post-9/11 GI Bill is based on the zip code where the university is located; for these scenarios, the allowance is assumed to be \$1000 per month.
- Under the Montgomery GI Bill - Active Duty, the monthly stipend is \$1321.
- Our veteran paid an additional \$600 while on active duty to increase his Montgomery GI Bill - Active Duty benefit rate, which provides \$150 each month.
- [Scenario #1: Public University / In-State Tuition & Fees](#)
- [Scenario #2: Public University / Out-of-State Tuition & Fees](#)
- [Scenario #3: Public University / Veteran pays No Tuition or Fees](#)
- [Scenario #4 Private University / Tuition & Fees Higher than State Tuition Cap](#)
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- [Scenario #6: Private University / Distance "on-line" Program](#)
- [Scenario #7: Public University / Low Tuition & Fees](#)

Scenario #1: Public University / In-State Tuition and Fees		
Program	Post-9/11 GI Bill	MGIB
Highest in-state tuition	\$5,800	N/A
Tuition & Fees Charged by University	\$4,000	\$4,000
VA pays on Veteran's Behalf	\$4,000	\$0
Housing allowance (\$1000/month for 4 months)	\$4,000	N/A

MGIB monthly rate (\$1321/month for 4 months)	N/A	\$5,284
Books & supplies	\$500	N/A
MGIB \$600 buy-in (\$150/month for 4 months)	N/A	\$600
Benefit paid Directly to Veteran	\$4,500	\$5,884
Tuition & Fees paid by Veteran	\$0	\$4,000
Net to Veteran	\$4,500	\$1,884

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Scenario #2: Public University / Out-of-State Tuition & Fees

Program	Post-9/11 GI Bill	MGIB
Highest in-state tuition	\$5,800	N/A
Tuition & Fees Charged by University	\$10,850	\$10,850
VA pays on Veteran's Behalf	\$5,800	\$0
Housing allowance (\$1000/month for 4 months)	\$4,000	N/A
MGIB monthly rate (\$1321/month for 4 months)	N/A	\$5,284
Books & supplies	\$500	N/A
MGIB \$600 buy-in (\$150/month for 4 months)	N/A	\$600
Benefit paid Directly to Veteran	\$4,500	\$5,884
Tuition & Fees paid by Veteran	\$5,050	\$10,850
Net to Veteran	-\$ 550	-\$ 4,966

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Scenario #3: Public University / Veterans pay No Tuition or Fees

Program	Post-9/11 GI Bill	MGIB
Highest in-state tuition	N/A	N/A
Tuition & Fees Charged by University	\$0	\$0
VA pays on Veteran's Behalf	\$0	\$0
Housing allowance (\$1000/month for 4 months)	\$4,000	N/A
MGIB monthly rate (\$1321/month for 4 months)	N/A	\$5,284
Books & supplies	\$500	N/A
MGIB \$600 buy-in (\$150/month for 4 months)	N/A	\$600
Benefit paid Directly to Veteran	\$4,500	\$5,884
Tuition & Fees paid by Veteran	\$0	\$0
Net to Veteran	\$4,500	\$5,884

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Scenario #4: Private University / Tuition & Fees Higher than State Tuition Cap

Program	Post-9/11 GI Bill	MGIB
Highest in-state tuition	\$5,800	N/A
Tuition & Fees Charged by University	\$10,000	\$10,000
VA pays on Veteran's Behalf	\$5,800	\$0
Housing allowance (\$1000/month for 4 months)	\$4,000	N/A
MGIB monthly rate (\$1321/month for 4 months)	N/A	\$5,284
Books & supplies	\$500	N/A
MGIB \$600 buy-in (\$150/month for 4 months)	N/A	\$600
Benefit paid Directly to Veteran	\$4,500	\$5,884
Tuition & Fees paid by Veteran	\$4,200	\$10,000
Net to Veteran	\$ 300	-\$ 4,116

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Scenario #5: Private University / Tuition & Fees Higher than State Tuition Cap**School participates in Yellow Ribbon Program**

Program	Post-9/11 GI Bill	MGIB
Highest in-state tuition	\$5,800	N/A
Tuition & Fees Charged by University	\$10,000	\$10,000
VA pays on Veteran's Behalf	\$5,800	\$0
Yellow Ribbon – School Contributes 50% of Remainder	\$2,100	\$0
Yellow Ribbon - VA pays 50% on Veteran's Behalf	\$2,100	\$0
Housing allowance (\$1000/month for 4 months)	\$4,000	N/A
MGIB monthly rate (\$1321/month for 4 months)	N/A	\$5,284
Books & supplies	\$500	N/A
MGIB \$600 buy-in (\$150/month for 4 months)	N/A	\$600
Benefit paid Directly to Veteran	\$4,500	\$5,884
Tuition & Fees paid by Veteran	\$0	\$10,000
Net to Veteran	\$4,500	-\$ 4,116

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Scenario #6: Public University – Distance “on-line” Program

Program	Post-9/11 GI Bill	MGIB
Highest in-state tuition	\$5,800	N/A
Tuition & Fees Charged by University	\$4,000	\$4,000
VA pays on Veteran's Behalf	\$4,000	\$0

Housing allowance	N/A	N/A
MGIB monthly rate (\$1321/month for 4 months)	N/A	\$5,284
Books & supplies	\$500	N/A
MGIB \$600 buy-in (\$150/month for 4 months)	N/A	\$600
Benefit paid Directly to Veteran	\$ 500	\$5,884
Tuition & Fees paid by Veteran	\$0	\$ 4,000
Net to Veteran	\$ 500	\$ 1,884

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Scenario #7: Public University / Low Tuition & Fees

Program	Post-9/11 GI Bill	MGIB
Highest in-state tuition	\$3,065	N/A
Tuition & Fees Charged by University	\$3,065	\$3,065
VA pays on Veteran's Behalf	\$3,065	\$0
Housing allowance (\$1000/month for 4 months)	\$4,000	N/A
MGIB monthly rate (\$1321/month for 4 months)	N/A	\$5,284
Books & supplies	\$500	N/A
MGIB \$600 buy-in (\$150/month for 4 months)	N/A	\$600
Benefit paid Directly to Veteran	\$4,500	\$5,884
Tuition & Fees paid by Veteran	\$0	\$3,065
Net to Veteran	\$4,500	\$2,819