

Understanding the GI Bill



The GI Bill was first signed into law by President Franklin D. Roosevelt in 1944 to provide World War II veterans with funds for higher education, among other things. Forty years later, in 1986, the Montgomery GI Bill was signed with the same intention as the original bill: to provide educational and financial aid to servicemembers. Since then, further updates have been made, but the intent of all iterations of the GI Bill remains the same: to provide those who have served the opportunity and funding to further their education.

Post 9/11 GI Bill (Chapter 33)

The [Post 9/11 GI Bill](#) provides education benefits to active duty military members, reserve servicemembers, and veterans, and also allows them to transfer benefits to their spouses and dependent children. These benefits can be used in a variety of ways to further one's education; GI Bill funds can be applied toward undergraduate and graduate degree programs, vocational schools, apprenticeships, flight training, test fees, online courses, and other educational programs.

Eligible servicemembers and veterans may be able to get up to 48 months of benefits. However, it is more common for benefits to end after 36 months. Spouses and dependent children can apply for up to 36 months of benefits to cover tuition, room and board, and books and supplies. You can view current benefit rates [here](#).

Servicemembers and veterans can apply for GI Bill benefits [online](#), by mail (call [888-442-4551](tel:888-442-4551) to request a paper application and submit the completed application to a VA regional claims processing office), or in person at a VA regional office.

Depending on when servicemembers separate(d) from the military, their GI Bill benefits may expire. Those who separated from active duty before January 1, 2013, must use their benefits



within 15 years of their separation. Benefits for those who separate(d) from active duty on or after January 1, 2013, do not expire.

Who is eligible for Post 9/11 GI Bill benefits?

Eligible servicemembers must have:

- Served for at least 90 days on active duty beginning on or after September 10, 2001, or
- Served for at least 30 consecutive days beginning on or after September 10, 2001, and been honorably discharged from active duty with a service-related disability, or
- Received a Purple Heart on or after September 10, 2001, and been honorably discharged.

Spouses and dependent children may also be eligible for benefits provided the servicemember or veteran meets the above criteria and transfers their GI Bill benefits.

How does transferring benefits work?

The Department of Defense may allow qualified servicemembers to transfer unused benefits to spouses and dependent children. To qualify, servicemembers must be on active duty or in the Selected Reserve and meet three additional requirements:

1. The servicemember must have completed at least six (6) years of service at the time their request is submitted for approval.
2. The servicemember must agree to serve an additional four (4) years.
3. The person to whom the benefits are being transferred must be enrolled in DEERS.

After the transfer is approved, spouses can use their Post 9/11 GI Bill benefits immediately. Spouses of servicemembers who separated from active duty before January 1, 2013, may continue to use GI Bill benefits for up to 15 years after the servicemember's separation. Spouses of servicemembers who separate(d) from active duty on or after January 1, 2013, may use GI Bill benefits any time; there is no time limit. Children must wait to use the benefits until the servicemember has completed at least 10 years of service. Furthermore, children cannot use the benefits until they have earned their high school diploma or turned 18 years old. Benefits expire when children reach their 26th birthdays.

Servicemembers can request a Transfer of Entitlement through [milConnect](#).

Montgomery GI Bill Active Duty

The [Montgomery GI Bill – Active Duty](#) provides educational benefits to servicemembers who served at least two years on active duty. There are four different categories of eligibility for Montgomery GI Bill benefits, but only Category I, the most common, is described below.

Who is eligible for Category I Montgomery GI Bill – Active Duty benefits?

Eligible servicemembers must have:

- A high school diploma or GED, or completed 12 hours of college credit, *and*
- Entered active duty service for the first time after June 30, 1985, *and*
- Had their military pay reduced by \$100 per month for their first 12 months of service, *and*



- Served continuously for a period of:
 - Three years, *or*
 - Two years, if that was the agreement upon enlisting, *or*
 - Four years, if they entered the Selected Reserve within a year of leaving active duty.

For an additional \$600 contribution paid by the servicemember while on active duty, servicemembers can receive up to \$5,400 in additional educational funds.

Note: Servicemembers and veterans can only use one education benefit for a period of service. If a servicemember elects to use benefits from the Post 9/11 GI Bill, they must relinquish their right to use benefits from the Montgomery GI Bill in the future. If the servicemember made payments into the Montgomery GI Bill, the VA will provide a refund.

Montgomery GI Bill Selected Reserves

The [Montgomery GI Bill – Selected Reserves](#) offers up to 36 months of educational benefits to members of Reserve and National Guard units who are not serving in active duty positions. A servicemember's eligibility period may be extended by the length of the servicemember's mobilization, plus four additional months if they are called to active duty.

Who is eligible for Montgomery GI Bill – Selected Reserves benefits?

Eligible servicemembers must have a high school diploma or the equivalent by the time they complete their initial active duty for training. Additionally, servicemembers must have a six-year service agreement with their Selected Reserve units; officers must agree to add six years to the time that they have already served.

How much money can I receive for education?

The amount of money that is available for education depends on whether a servicemember takes advantage of the Post 9/11 GI Bill or the Montgomery GI Bill. Servicemembers are eligible for 100% of the Post 9/11 GI Bill benefit if they meet one of the qualifications described above. However, they may be eligible for a percentage of benefits even if they do not fully qualify; the percentage of Post 9/11 GI Bill benefits for which servicemembers are eligible depends on their time in service. Montgomery GI Bill benefit rates depend on the type of education servicemembers have elected to pursue and their enrollment level.

View current rates [here](#).

If you are interested in furthering your education and want to learn more about the GI Bill, our Education and Veterans Services team is available to answer any questions that you may have. Our educators can be reached at [888-298-4442](tel:888-298-4442) or education@navymutual.org.