The 9/11 GI Bill and You

Your guide to education benefits that cover tuition, books, housing and more

HISTORY

On Dec. 15, 1943, American Legion Past National Commander Harry W. Colmery sequestered himself in Washington, D.C.'s famed Mayflower Hotel and wrote the first draft of what later became the "GI Bill of Rights." The Servicemen's Readjustment Act of 1944 - the original GI Bill - was introduced in the U.S. House of Representatives on Jan. 10, 1944, and in the Senate the following day. After months of congressional wrangling, President Franklin D. Roosevelt signed the bill into law on June 22, 1944.

The bill ushered in monumental changes in U.S. society. Higher education became democratized after 8 million veterans went to school on the GI Bill, secured better jobs, bought houses in the suburbs and raised families. For every dollar spent on educating veterans, the U.S. economy eventually received $7 back.

Subsequent legislation has modernized the original GI Bill, helping millions of servicemen and women receive educational benefits after serving their country.

RESOURCES

The Department of Veterans Affairs (VA) maintains a website about veterans education benefits. You can also apply for them online here:

@ www.gibill.va.gov

For news concerning the Post-9/11 GI Bill and related topics, please visit:

@ www.legion.org/education

The official text of government-granted veterans education benefits is in Title 10 and Title 38 of the U.S. Code (federal law):

@ www.gpo.gov/fdsys/browse/collectionUScode.action?collectionCode=USCODE

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INTRODUCTION

Since World War II, The American Legion has worked regularly with Congress, the Department of Veterans Affairs (VA) and other veterans advocates to create the original GI Bill and then update it to reflect changing educational needs.

The Post-9/11 GI Bill, today's most common veterans education benefits package, was designed specifically for those who served on or after Sept. 11, 2001. That bill’s benefits cover, within certain limits, tuition and some other costs to pursue undergraduate and graduate degrees at VA-approved institutions of higher learning.

In addition to college and university costs, trade school expenses can be covered. Benefits can be used for on-the-job training, at flight schools, and for apprenticeships. Licensing and certification education and testing costs are also under the Post-9/11 GI Bill umbrella, as are distance learning and correspondence courses and even tutoring fees.

For more information, consult the VA website – www.gibill.va.gov – for additional details about coverage and educational programs.

SPECIFIC BENEFITS

The Post-9/11 GI Bill pays education benefits for up to 36 months. Among the benefits covered:

> Tuition at the veteran's most expensive in-state school. For private and foreign schools, the maximum academic cap is $21,970.46 for the 2016-2017 academic year.

> A monthly housing stipend that is generally the same as what the veteran received as a Basic Allowance for Housing in the military. The housing stipend takes into account local costs of living and number of dependents.

> Non-traditional education, allowing benefits to be spent on non-college degree programs such as vocational or technical training and flight school.

> Reimbursement for costs associated with tests to become a licensed or certified mechanic, website developer, therapist, medical technician or other profession.

> Tuition payments and a prorated housing stipend for those taking online classes.

> An annual stipend of up to $1,000 covers fees, books, supplies and other non-tuition expenses.

TRANSFER OF BENEFITS

Under certain conditions, unused Post-9/11 GI Bill educational benefits can be transferred to a spouse or dependent(s). To do this, one must be a member of the armed services with six years of service, and, generally, must agree to serve an additional four years.

THE YELLOW RIBBON PROGRAM

The Yellow Ribbon Program was designed to help students cover the full cost of attending private schools and programs more expensive than the GI Bill tuition benefit. It allows institutions of higher learning (degree granting colleges and universities) to voluntarily enter into an agreement with VA to match dollar-for-dollar tuition costs beyond the undergraduate tuition rate. In other words, schools can waive up to 50 percent of remaining expenses and VA will match the same amount in payment to the institution, resulting in 100 percent of the tuition covered.

The Yellow Ribbon Program is not automatic, and not all schools participate in it. Prospective students may search for institutions that are participating through the GI Bill Comparison Tool at www.vets.gov/gi-bill-comparison-tool.

ELIGIBILITY

A veteran may be eligible for Post-9/11 GI Bill educational benefits if he or she served at least 90 aggregate days on active duty – National Guard duty included – on or after Sept. 11, 2001. Veterans honorably discharged from active duty because of a service-connected disability who served at least 30 continuous days on or after Sept. 11, 2001 may also be eligible for benefits. Eligibility for benefits is maintained for 15 years from the servicemember’s last period of active duty of at least 90 days.

SERVICE REQUIREMENT

The maximum benefits payable under the Post-9/11 GI Bill are determined by the time in service of the individual applying for them:

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<thead>
<tr>
<th>In service on or after Sept. 11, 2001</th>
<th>Maximum % of benefit payable</th>
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<tbody>
<tr>
<td>36 months of service</td>
<td>100%</td>
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<tr>
<td>At least 30 continuous days and discharged due to a service connected disability</td>
<td>100%</td>
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<tr>
<td>30 to 36 months</td>
<td>90%</td>
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<td>24 to 30 months</td>
<td>80%</td>
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<td>18 to 24 months</td>
<td>70%</td>
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<td>12 to 18 months</td>
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<td>6 to 12 months</td>
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<td>90 days to 6 months</td>
<td>40%</td>
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