

# 5 Secrets to Maximize Your *POST 9-11 GI Bill*



# What's all the excitement?



## The GI Bill is better than ever!

- **The Post 9-11 GI Bill is *the* education benefit for post 9-11 service. It covers tuition and in many cases: housing, fees and books. So what else should you know?**

**With the cost of a 4 year degree averaging:**

- **\$6,585 per year at a public university and**
- **\$25,143 per year at a private university,**

- **Maximum 36 months of benefits available.**
- **The benefits can be transferred to your spouse and/or children.**
- **No enrollment cost or fee.**
- **Shut out of the Montgomery GI Bill? No problem!**
- **The Post 9-11 GI Bill benefit pays for education and training started on or after 1 August 2009.**

***This is money back in your pocket!***

\*2009 numbers from [www.collegeboard.com](http://www.collegeboard.com)

***Register [here](#)  
or by calling 1-888-442-4551  
and requesting an application form be mailed to you.***



## Secret #1

# *It's a whole new ballgame*

- **The Post 9-11 GI Bill may not be for everyone, but it does apply to current, former and retired members who:**
  - **Served full-time duty in the regular components of the Armed Forces, or**
  - **Served with the National Guard or Reserve and activated under Title 10 federal service (with a few exceptions: see [link](#)).**
- **To be eligible, you must have served on or after 11 September 2001, be honorably discharged, and:**
  - **Have at least 90 aggregate days of service, or**
  - **Discharged with a service-connected disability after 30 days.**

***Service academy graduates and ROTC scholarship recipients are eligible for the Post 9-11 GI Bill.***

*Initial service obligations do not count toward qualifying service. A service academy grad or ROTC scholarship recipient needs to serve for 3 full years on active duty past their initial service obligation to qualify for full benefits.*

# Secret #2

*Just because you had the MGIB doesn't mean you can't play.*

**Whether or not you participated in the Montgomery GI Bill or other older versions, you are eligible for the new Post 9-11 GI Bill if you meet the service requirements.**

- **You may still earn some Post 9-11 GI Bill benefits even if you used some or all of your old GI Bill benefits.**
- **You may be due a partial refund of your old GI Bill Investment if you didn't use all of your old benefit.**
- **For more information, go to the following [link](#).**



# Secret #3

## Show me the money

### The program will pay eligible individuals:

- Tuition and fees directly to the school not to exceed the maximum in-state tuition & fees at a public Institution of Higher Learning. (Note: Some private universities are participating in the Yellow Ribbon Program to bridge the gap between the GI bill benefits and actual costs at their institution.)
- Annual maximum stipend of \$1000 for books and supplies based on enrollment.
- One time rural benefit payment of \$500 for eligible individuals.
- A monthly housing allowance paid at the E-5 with dependents BAH rate at the location of the school.



***Active Duty members and their spouses receive the enhanced benefit of 100% of their tuition and fees paid, regardless of the costs. However, they do not receive BAH, or the stipend for books and supplies.***

# *Benefits correspond with the service*

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

**Benefit provides up to 36 months of education benefits payable for 15 years following release from active duty. Dependent children are eligible until they reach age 26 with no 15-year limitation.**

# Secret #4

## *You can share the wealth*

**Don't leave money on the table:**

- **Register and complete the transfer process for the Post 9-11 GI Bill *before you leave the service.***
- **Family members not approved for transfer prior to leaving the service lose the opportunity *forever.***
- **The service member retains the authority to change or revoke the transfer of benefits after they have been transferred.**



***This GI Bill allows for transferability.  
Must be on active duty as of 1 August 2009 to transfer benefits.***

***Transfer at least one month's benefit to each family member you want to assist before you leave the service to ensure you can transfer more benefits to dependents later.***

**Apply [here](#) to transfer benefits.**



***Special rules for those currently or becoming retirement eligible prior to 1 Aug 2012:***

<b>Retirement Eligible Dates</b>	<b>Additional Service Required</b>
<b>On or before 1 Aug 2009 with 20 yrs of active federal or 20 yrs of qualifying reserve service</b>	<b>None</b>
<b>Approved retirement date after 1 Aug 2009 and before 1 Jul 2010</b>	<b>None</b>
<b>After 1 Aug 2009 and before 1 Aug 2010</b>	<b>1 yr</b>
<b>On or after 1 Aug 2010 and before 1 Aug 2011</b>	<b>2 yrs</b>
<b>On or after 1 Aug 2011 and before 1 Aug 2012</b>	<b>3 yrs</b>



# *The nuts and bolts of transferability*

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## **General rules:**

- **Transfer benefits at any time while serving as a member of the Armed Forces on or after 1 Aug 2009.**
- **Eligibility for the Post 9-11 GI Bill with service since Sep 11, 2001.**
- **You do not have to be serving on Title 10 active duty orders on 1 Aug 2009 to be eligible.**
- **Benefit is based on your active duty service time.**
- **Maximum of 36 months educational benefit.**

- **Exceptions available for those barred from serving the additional 4-year commitment due to Service policy or law.**
- **Public Health Service (PHS) and National Oceanic and Atmospheric Administration (NOAA) officers are not eligible for transferability.**

*Veterans who marry, remarry or have more children after leaving the service are not able to transfer benefits to these new family members. Transferred educational benefits may not be treated as marital property or as the asset of a marital estate subject to division in a divorce or other civil proceeding by law.*

***Remember, you have a maximum of 36 months of benefits that you can transfer to your spouse and/or child(ren).***

***There are different requirements and allowances involved in transferring benefits to a spouse vs. child(ren). Some considerations:***

	<b>Spouse of AD Service Member</b>	<b>Children</b>
<b>Member's service requirements</b>	<b>6 yrs with commitment to 10 yrs</b>	<b>10 yrs with additional 4 yrs (subject to special rules)</b>
<b>Expiration of benefits</b>	<b>Up to 15 yrs after member's service</b>	<b>Until child reaches age 26</b>
<b>Other Allowances</b>	<b>Enhanced benefits that pay full tuition and fees at without cost limitations while service member is on active duty</b>	<b>Housing allotment, stipend for supplies and books</b>

**Additional considerations:**

- **To receive the benefit, child(ren) must be graduate(s) of secondary/high school (or equivalent) or be 18 years old**
- **The benefit continues even if the child marries, until the child reaches age 26**
- **Divorce does not cancel the transfer of benefits, however the military member can revoke the transfer at any time**
- **In all cases, the military member can revoke the transfer at any time**

# Secret #5

## *Now you know enough to be dangerous*

- **MGIB rules**
- **Rate tables**
- **Transferability details**
- **Special rules for retirement eligibility**
- **More on Academy and ROTC grads**
- **The post 9-11 GI Bill, the Guard and Reserve**

***MOAA has webinars and podcasts  
that explain these and more.***

**[Register now](#)**

**Register now to stay informed on key strategies that can put  
more money in your pocket and maximize your benefits.**

***\*\*\* Registration is free \*\*\****





# *Frequently Asked Questions*

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**Q: If I live in VA, but our child is going to a NC school, how do they calculate the money allowed?**

**A: The payments are based on the state rates for the school attended – so NC in this case. See this [VA link](#) of state by state rates.**

**Q: Will the benefits pay for earlier education and training?**

**A: The Post 9-11 GI Bill benefit pays for education and training started on or after 1 August 2009. There are no retroactive payments for education or training started or completed prior to 1 August 2009.**

**Q: Is there someone at MOAA I can call if I have additional questions?**

**A: Call our Member Service Center at (800) 234-6622 to start.**

**Q: Does my Reserve, Guard drill time or state call up count toward GI Bill credit?**

**A: Only Title 10 Federal Service counts as qualifying service. This means that drill time, funeral duty and state-level call up time is not included for qualifying service.**

# *Frequently Asked Questions*

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**Q: Can I get my money back from the old GI Bill if I don't use it?**

**A: Yes, by using the Post 9-11 GI Bill and not using all of your old GI Bill, you may be due a refund of the moneys not used.**

**Q: What about service academy graduates and ROTC scholarship recipients? Are they eligible for the Post 9-11 GI Bill?**

**A: Yes, although the qualifying service time does not start accumulating until they after have completed their initial service requirement.**



**Check out the [VA web site FAQs](#) for more questions and answers.**

# Reference Page

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- ❑ To register for the Post 9-11 GI Bill:  
<http://snipurl.com/pcegd>
- ❑ For additional information for the Guard and Reserve:  
<http://snipurl.com/pcejw>
- ❑ To compare different versions of the GI Bill:  
<http://snipurl.com/pceo7>
- ❑ Information on the Yellow Ribbon Program:  
<http://snipurl.com/pcey5>
- ❑ To apply to transfer benefits:  
<http://snipurl.com/pcfhq>
- ❑ To view state by state rates:  
<http://snipurl.com/pcl6f>
- ❑ To read VA FAQs:  
<http://snipurl.com/pcs1o>
- ❑ To visit the MOAA resource center:  
<http://snipurl.com/pcm01>

***Pass it on!***



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**The Military Officers Association of America (MOAA) created this E-Book as an easy-to-use reference guide for the Post 9-11 GI Bill. PLEASE print it off for future reference, forward to your military friends or veterans you know who may qualify and feel free to link to the download on your website or blog.**