

# Using Your **College Education** Benefit to its Fullest

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U.S. Navy photo by Mass Communication Specialist Seaman Mike Leporati



*Serving in the military gives you training and skills that will help you throughout your time in the service and beyond. But did you know that military service also entitles you to education benefits sponsored through the Department of Veterans Affairs (VA)?*

One such program is the Montgomery G.I. Bill (MGIB). The MGIB offers a wide variety of programs designed to provide financial support for college to active duty members, veterans and reservists. The VA also supplies a variety of benefits to support you and your family as you pursue an education. Below we have outlined some of these education benefits.

## **MGIB Benefits**

Through the MGIB, you earn benefits designed to help pay for your education. These benefits are available to active duty service members, reservists, National Guard service members, and veterans. These programs provide benefits for up to 36 months (four regular school years).

The amount of the benefit varies depending upon the type of educational program and your student status (e.g., full-time, part-time). Currently, active duty members and veterans may receive up to \$1,034 per month (for full-time studies), while those in the reserves may receive up to \$297 per month (for full-time studies).

The MGIB also offers the Reserve Educational Assistance Program (REAP). Established in 2005 as an amendment to the MGIB, REAP provides educational assistance to reserve service members called to active duty in response to war or national emergency. You may become eligible for REAP after serving 90 consecutive days on active duty after September 11, 2001. The rate paid by REAP is a percentage of the rate provided by MGIB for active duty service members, determined by the length of your continuous active duty service. You are not eligible to use REAP if you are eligible to use MGIB-Active Duty.

In addition to the MGIB benefits, you may be eligible to receive tuition assistance to help defray the cost of your education that is not supplied by the basic MGIB benefits. These programs include:

## **Tuition Assistance "Top Up" Program**

The "Top Up" Program supplements the MGIB benefits for active duty service members by providing funding up to the

difference between your total cost of college and the amount of your other military education funding. You cannot receive total funding (“Top Up” plus other military education benefits) that exceed the total cost of college.

### *Veterans Educational Assistance Program (VEAP)*

VEAP is a “contribution matching” program designed to help pay for a variety of educational programs, including college degree programs. If you elected to make contributions from your military pay, your contributions are matched on a \$2 for \$1 basis by the government. To be eligible, you must have entered the service between January 1, 1977, and June 30, 1985, and you must have opened a contribution account before April 1, 1987.

### *Work-Study Program*

If you are attending school three-quarter time or more, you’re eligible for the VA’s work-study program. In work-study, you “earn while you learn” working a VA job for an hourly wage. Your dependents may also be eligible to participate in the work-study program.

### *Tutorial Assistance Program*

In addition to funding, the VA can provide support to help you do your best in the classroom. Through the Tutorial Assistance Program, you may be matched with a tutor to help you with courses that you find more challenging.

### *Survivors’ and Dependents’ Educational Assistance Program (DEA)*

In addition to benefits you may receive as a service member, the VA offers a program to provide education benefits for your family members. Spouses and dependents of veterans who are permanently disabled and survivors of deceased veterans may be eligible. The program offers up to 45 months of benefits, which can be used for degree and certificate programs, apprenticeships and on-the-job training. The DEA program currently offers up to \$827 per month for full-time study.

## *Other Education Benefits*

In addition to benefits provided by the VA, you may be eligible to take advantage of education benefits that are offered by the various branches of the military. These include:



DoD photo by Petty Officer 3rd Class Christopher Blachly, U.S. Navy

# Quick Facts about VA Education Benefits

## *Loan Repayment Programs (LRPs)*

The Army, Navy, Marines and Air Force all offer programs that help repay in full or in part outstanding college loans. These benefits are generally for enlisted service members only, and normally only apply to loans that were incurred prior to entering active duty. This benefit typically caps at \$10,000 per recruit.

## *Military-Sponsored Educational Institutions*

As a service member, you may be able to take advantage of educational institutions that are solely devoted to serving enlisted students. Some of these schools include:

Servicemembers Opportunity Colleges (SOC) is a consortium of more than 1,800 colleges and universities that provide educational opportunities for service members and their families. The Community College of the Air Force (CCAF) offers job-related, two-year Associate in Applied Science degrees. The Navy College-at-Sea Program (NCPACE) provides educational opportunities to sailors while on sea duty assignments

## *Military Scholarships and Grants*

The branches of the military also offer grants and scholarships that recognize achievement and support the educational goals of service members and their families.

## *College Credit for Military Service*

You may be eligible to receive college credit for military training, as recorded on an Army/American Council on Education Registry Transcript System (AARTS) or Sailor/Marine/American Council on Education Registry Transcript (SMART). AARTS and SMART transcripts are endorsed by the American Council on Education (ACE). These systems provide an official list of military courses, occupations, and college-level exam scores completed during active duty that have been evaluated by ACE for college credit.

To learn more about these and other military education benefits, call 1-888-GI-BILL-1 (1-888-442-4551) or visit the G.I. Bill website at <http://www.gibill.va.gov>.

- VA benefits can be used to help cover the cost of a wide range of educational programs, including college coursework, vocational courses, correspondence courses and apprenticeships.
- You may be eligible for more than one VA education benefit. You can receive a maximum of 48 months of benefits under any combination of VA education benefits for which you qualify.
- VA education benefits are not taxable. You should not report your VA education benefits as income to the Internal Revenue Service (IRS).
- Once you have left the service you have 10 years to use all of your benefits.