

By Tara Puckey



In 2009, historic changes made to the GI Bill allow service members to transfer their unused education benefits to their spouse or children. As useful and cost-saving as the change may be, many service members haven't wanted to mount the seemingly daunting task of actually making the transfer.

The Department of Defense issued guidance to help understand this option, establishing criteria for eligibility and the transfer of benefits. And while those pages (and pages) of information can be information overload, here's a breakdown of what you need to know:

## Eligibility:

### Service member must be:

- A member of the Armed Forces on or after August 1, 2009
- Eligible for the Post-9/11 GI Bill

And:

- Have served at least six years and agree to serve an additional four years
- Have served at least 10 years and are precluded by standard policy or statute from committing to four additional years. If this is the case, you must agree to serve the maximum amount of time allowed by the precluding policy
- Are or will become retirement eligible during the period of August 1, 2009 through August 1, 2013. Additional specifications about retirement eligibility can be found on the Veterans Affairs GI Bill website at [www.gibill.va.gov/post-911/post-911-gi-bill-summary/transfer-of-benefits.html](http://www.gibill.va.gov/post-911/post-911-gi-bill-summary/transfer-of-benefits.html).

### Eligible family members are:

- Service member's spouse
- One or more of service member's children
- A combination of spouse and child(ren)

Even if a family member is eligible, there are still stipulations to be met. Spouses can use the benefit immediately and do so while the sponsor is serving, and up to 15 years after separation. A spouse, however, isn't eligible to receive the monthly stipend or books and supplies stipend if the service member is on active duty. Children can only use their benefits after the service member has completed at least 10 years of service. They are required to attain a secondary school diploma or equivalency or be 18-years-old. Unlike a spouse, children can receive stipends while the service member is on active duty and they don't have to use the benefit within 15 years of separation, although they aren't eligible to use it after they reach the age of 26.

**Keeping Your Benefits for Yourself?** Dr. Kelly Blasko, a research psychologist for the National Center of Telehealth and Technology, offers these tips to help returning veteran scholars with their transition from the battlefield to the classroom:

- **Research your campus' student organizations.** Many academic institutions provide assistance to veterans and these organizations can provide helpful information about financial aid, military friendly resources, and veteran support services. The Student Veterans of America website ([www.studentveterans.org](http://www.studentveterans.org)) is a good resource and can help you locate a local chapter.
- **Join a student club of interest to you.** Do you want to develop a current interest or branch into something new? Now is your chance! Seek clubs that put on activities you'd like to do and have an atmosphere ideal for your style. Remember you join a club to learn, meet new folks, and have fun.
- **Investigate student services.** If you find yourself having difficulties in areas such as time management or test anxiety many academic institutions have tutors available.
- **Intramural sports.** Traditional intramural activities offered are flag football, basketball, gym & sand-court volleyball, soccer, dodgeball, softball and much more. Many other special events and tournaments are likely to be offered throughout the school year so make sure you check it out.

Excerpted from Blasko's Expert Blog entry on <http://afterdeployment.org>

## Step -by- Step

How to transfer your benefits

**1** Make sure you are eligible, whether through an education officer, school official or the VA.

**2** Log in to the DOD Transfer of Education Benefits (TEB) at [www.dmdc.osd.mil/appj/agentsso/LoginSelect.jsp?gotourl=/TEB/index.jsp&modules=DFAS,FAM,CAC](http://www.dmdc.osd.mil/appj/agentsso/LoginSelect.jsp?gotourl=/TEB/index.jsp&modules=DFAS,FAM,CAC). You can log in with your CAC, DOD Self-Service or DFAS myPay account.

**3** You'll find your family members listed here. Click the "Yes" by any eligible family member's name and fill in information about the months of transfer. Read and agree to the statements and submit your request.

**4** Return to the TEB to check the status. You'll receive an Approval Form once the request has been processed and approved. Print the form and save a digital copy, just in case.

**5** To start using their benefits, family members will need to fill out VA Form 22-1990E, which can be found on the Department of Veteran's Affairs' VONAPP Web Site. The DVA will send family members certificates of eligibility, which they can provide to their eligible school.