

# GI Bill Grows Up

by Tara Puckey

When Sgt. Levi Fischer joined the Army National Guard in 2002, the decision had a lot to do with funding his education. Last year, with the new GI Bill boasting more tuition coverage and a living allowance, he decided it was time to finally enroll.

After choosing classes, purchasing books and reviewing his degree plan, Fischer was ready to focus on studying. Two months later, his focus turned away from the books and onto surviving.

"Without the monthly money that I depended on, it was really hard to pay the bills," Fischer said. "The longer I waited, the more stressed I got."

Fischer was not alone. Veterans nationwide struggled through the fall semester, waiting on the hype of the Post-9/11 GI Bill to pay off. As hordes of students applied for benefits, the U.S. Department of Veterans Affairs was overwhelmed, much as critics had predicted. Understaffed offices, out-

dated technology and mass confusion among many college advisers left thousands of veterans waiting on housing and tuition payments.

Tom Tarantino, a Legislative Associate for Iraq and Afghanistan Veterans of America, acknowledges that the first semester of implementation was a disaster on many fronts.

"The VA was really not prepared for the volume of people that ended up using the GI Bill," Tarantino said. "Even though the actual number fell well short of the estimate, it still completely crippled their system."

With just over a year to prepare for the new benefit, the VA initially tried to find outside contractors to automate processing, but union backlash and miscalculations

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Photo by A1C Amber Bressler

caused it to fall through. In the end, the VA processed new enrollments themselves.

Because of the complexity of Chapter 33, the processing took four to six times longer than the old GI Bill—each claim taking up to two hours for a VA processor to complete. As expected, the backlog skyrocketed and thousands of veterans felt increasing financial pressure.

Despite the bumps in the road, officials now say most veterans have received their full benefits for the fall semester. According to the VA, they have paid out more than \$1.3 billion in education benefits to more than 183,000 students since the program began in August.

This year, in order to avoid the hardships faced by some student veterans in 2009, the VA has hired 530 additional employees, bringing

the total to 1,200 claims processors. They have also awarded a temporary contract to assist with processing and are making good on promises to deliver benefits by Feb. 1.

"You really have to give the VA credit for this semester," Tarantino said. "They really used brute force to push things through and it looks like they have made revisions."

Even with the progress, there are still problem areas.

For example, some schools won't certify students until after the add/drop period, leaving those veterans without a living allowance for months. Others enrolled in school only to be met with confusing state caps on tuition that required them to cover much of the cost themselves.

"One of the reforms we are really pushing for is to get rid of the caps," Tarantino said. "The whole point of the GI Bill was that a veteran could get an undergraduate public education for free. So just pay the bill."

But the VA might need veterans to pay their own bill before any major changes in payments could ever take place.

Of the thousands of veterans who applied for the new benefit, more than 30 percent were issued advance payments in late 2009 as an emergency measure to provide a living stipend while the students waited on regular payments.

In January, the VA announced that they'll begin recouping the payments, but nothing has been made clear about how the process will work.

"There has been talk that the VA was just going to take a lump \$750 per month," Tarantino said. "They have to recoup their money and that's appropriate, but there's a way to do that where you're not completely torpedoing someone's ability to live."

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Keith Wilson, VA's director of education services, thought the payments were helpful in allowing students to focus on their schooling instead of their checkbooks, but realizes timely repayment is necessary.

"Now, we can get to the business of closing the books on advance payments and focus on supporting veterans for the spring semester," Wilson said.

Some veterans are looking well past the next few semesters and onto their children's college education.

For the first time, those enrolled in the Post-9/11 GI Bill program can transfer unused benefits to spouses or children.

A service member may transfer benefits if they have at least six years of service and agree to serve an additional four years. Although spouses may begin using their benefit immediately, children of veterans may not begin using the benefit until the service member has served 10 years in the Armed Forces.

Tarantino points out that the only problem with transferability is that dependents fall, priority wise, under veterans. Therefore, if there is a backlog, the wait could be extensive for dependents.

"Other than the wait, the program has been very successful," said Tarantino. "I think we're going to start seeing people take advantage of transferability much more in coming years, especially since people can transfer their benefits when their children are infants. It's essentially securing the future for an entire generation."

Regardless of the status of repayments and spring enrollment certifications, the new GI Bill could be, after some growing pains, one of the best benefits veterans have seen in half a century.

"Things seem to be coming together now," said Fischer. "It's great because I can finally stop worrying about where my benefits are and start concentrating my education." ●

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