



U.S. Navy photo by Mass Communication Specialist 1st Class Terry Spain

*Robert Bailey, a veteran's benefits coordinator for the Biloxi Veterans Hospital, briefs active duty sailors and retirees on the new Post 9/11 GI Bill at Naval Construction Battalion Center, Gulfport, Miss. Service members may be eligible for the Post 9/11 GI Bill if they served at least 90 consecutive days on active duty on or after Sept. 11, 2001. Veterans who were honorably discharged and meet the same service criteria also may be eligible.*

# Get the New GI Bill Working for You

Service members receive benefits that are transferable to family members. Colleges say some administrative details are still unclear.

By Tara Puckey

Sixty-five years after the initial GI Bill vastly expanded opportunities for the post-World War II generation, today's veterans are ready for an updated version that became effective Aug. 1.

Chapter 33, also known as the Post 9/11 GI Bill, provides benefits for military veterans who have served in support of Operation Enduring Freedom and Operation Iraqi Freedom.

Many veterans who served after Sept. 11, 2001 are eligible for full tuition and fees at many public colleges and universities, as well as a new monthly housing stipend and an annual stipend of up to \$1,000 for books and supplies.

Reservists and National Guard members who have been

activated for more than 90 days since 9/11 will have access to the same GI Bill benefits.

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

"Transferability of Post 9/11 GI Bill benefits has been the most requested initiative we receive from our service members," said Deputy Under Secretary of Defense for Military Personnel Policy Bill Carr. "We believe it will assist us in retaining highly qualified military personnel."

According to the Department of Veterans Affairs, to be eligible for full benefits, a veteran must have served at least three

years of active-duty service since Sept. 11, 2001.

Veterans serving more than 90 days but less than three years are eligible for 40 percent or more of full benefits based on proportional length of service.

Veterans also have up to 15 years to utilize their benefits, as opposed to ten years for previous GI Bill programs.

VA Certifying Official Nekoma Burcham with Indiana University explained how to determine updated GI Bill benefits at a workshop for veterans.

"If you are a Guard member or Reservist who has served multiple tours, you can take those tours and combine them to be eligible for a higher rate," Burcham said.

A confusing change for some veterans and school administrators is the change from full-time or part-time benefits to a new "rate of pursuit" system.

"We don't have full-time or a part-time with this," Burcham said. "We have a rate of pursuit that dictates how much eligibility you eat up in a semester's time period."

Some figuring may be necessary to divide the credit hours a student is taking by the credit hours considered full-time by the school, but VA personnel can assist, said Burcham.

Sgt. Levi Fischer, an Indiana National Guardsman just returning from a tour in Iraq, plans to put the new program to good use.

"I'm glad to be back home, of course," Fischer said. "I'm more ready to get started on my education and move on with my life. The new GI Bill is going to pay more of my tuition and enable me to attend a school that focuses on a degree program that will work for me."

Colleges nationwide anticipate increased enrollment from the program and appreciate that tuition payments are coming directly to them.

However, the schools are still waiting on the VA to finalize some of the more confusing details regarding program implementation.

## A Huge Impact

VA Secretary Eric K. Shinseki said recently that he expects the Post-9/11 GI Bill to have as big an impact as the original GI Bill.

That law provided college education or vocational training for millions of returning World War II veterans, loans so they could buy homes or start businesses, and unemployment compensation while they looked for jobs.

By the time the original GI Bill ended in July 1956, 7.8 million World War II veterans had taken advantage of the education and training programs it funded, and another 2.4 million had signed up for VA-backed home loans.

"What that bill did for the country was to change the course of our history and the latter half of the 20th century," Shinseki said. "When those veterans went back to their communities with their college degrees, they ended up being our leaders in religion, education, business, government – you name it."

The new bill "has the opportunity to create in the 21st century the same kind of impact for development, ... social change and leadership across a lot of institutions," Shinseki said.


"I think young veterans who come back and participate in will begin to understand how much they are valued and how much their service is valued, just by the opportunity here," he said.

## Closing the Gap

The Post 9/11 GI Bill seems relatively clear-cut for public colleges and universities, but there are still uncertainties about when a veteran chooses to attend a private college or graduate program, or at a college away from the state of residence.

Under the new plan, the federal government will pay up to the amount of the highest-priced undergraduate program at an in-state public school, leaving many service members a hefty tab if they choose a prestigious private school.


To help close the gap, colleges and universities have the option to participate in the Yellow Ribbon Program. According to the VA, this program allows colleges and universities to enter



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into an agreement that will split costs the Post 9/11 GI Bill does not cover between the federal government and the school, easing the burden on student veterans.

With such details still sketchy, many schools have already made the commitment to assist student veterans in sharing the financial burden. Columbia University, George Washington University, Amherst College and St. Francis University all intend to participate in the plan.

The University of Phoenix, a distance learning institution that enrolls a huge number of GI Bill beneficiaries each year, has also committed to participating.

### Lots of Interest

A whopping 97 percent of service members surveyed in August 2008 said they plan to take advantage of the new benefits provided in the Post-9/11 GI Bill, said Bill Carr, deputy undersecretary of defense for military personnel policy.

"Enormous interest has been expressed in the transferability provision and how it would work, because so many in the force have families," Carr said. He noted that half of the military force is married. By the time troops have served six years of duty, about two-thirds have families.

Defense officials are advising service members to transfer at least one month's worth of GI Bill benefit to every dependant in their family before they leave service. This will lock in an opportunity to change the number of months transferred at

a later time. Any family member not approved for transferability before a member retires or separates will be denied that opportunity unless the member re-enters service.

To qualify for transferability under the Post-9/11 GI Bill, service members must have served six years on active duty or in the Selected Reserve, and must commit to another four years. But Carr said the rules could be tweaked soon to allow mid- or late-career troops to qualify, even if they can't sign on for another four years of duty due to service restrictions.

### Still Work to Do

The House Veterans' Affairs Committee acknowledged that there are flaws in the updated GI Bill.

Committee Chairman Rep. Bob Filner, D-Calif., recognizes the problems, but said he wants to hold off on any changes.

"I don't want to be accused of causing problems that screw things up," Filner said. "There will be major changes, but they will be made in the second year."

Among the proposed changes is a revision that allows veterans studying through distance learning to receive a living stipend like those who attend classes. A revision of basic rates is also being considered to compensate for veterans in states that heavily subsidize tuition.

VA officials are hesitant about change, however, having warned lawmakers about the complexity of the new program. Separate calculations, payments directly to institutions, and



U.S. Army photo by Sgt. Carmen Gibson

living allowances based on the military housing allowance by school location are all among the reasons the VA has cited for possible delay of benefits.

Regardless of the changes now or in the future, Fischer said he is thankful for the new program.

"Some older veterans just didn't have these opportunities," Fischer said. "I joined to serve my country, first and foremost, but the payments for school-

ing are an invaluable benefit that I will take advantage of however they are offered."

Others, however, are not so sure about the program and its functionality. Mike Brown, a Vietnam veteran, often speaks out for the rights and benefits of veterans, both past and present.

"Although I think the new benefits have come a long way from when I served in Vietnam, I still don't think that we are where we need to be," Brown

said. "There are flaws in the programs and in the system and our country owes it to these veterans to fix them."

Brown noted problems in the delay of education benefits and the complexity of the application process. He is frustrated that more schools don't have special personnel to guide veterans as they try to navigate the system.

Even with a need to modify the updated GI Bill, veterans are beginning to gain access to an education that they have worked hard to earn. **AF**

*Rob McIlvaine with FMWRC Public Affairs contributed to this article.*



The Department of Veterans Affairs is accepting applications for the Post-9/11 GI Bill. Once you submit your application, the VA will process your request and send you a letter detailing your eligibility and entitlements under the program.

The form requires that individuals currently eligible for another education benefit make an irrevocable election from their existing program to the Post-9/11 GI Bill.

Typically individuals who are eligible for more than one benefit may use a combined total of 48 months of entitlement.

Therefore, for those individuals eligible for the Montgomery GI Bill (MGIB) program, please be advised that if you have entitlement remaining under the MGIB, the number of months of Post-9/11 GI Bill entitlement you will be eligible for will be equal to the number of months remaining under MGIB.

However, if you exhaust all of your MGIB entitlement, then you may be entitled to a maximum of 12 additional months of entitlement under the Post-9/11 GI Bill.

Visit [www.gibill.va.gov](http://www.gibill.va.gov) for the latest information and forms for the new Gi Bill.

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