THE MONTGOMERY GI BILL - ACTIVE DUTY

SUMMARY OF EDUCATIONAL BENEFITS UNDER
THE MONTGOMERY GI BILL – ACTIVE DUTY
EDUCATIONAL ASSISTANCE PROGRAM
CHAPTER 30 OF TITLE 38 U. S. CODE

VA Pamphlet
22-90-2, Revised
October 2004

Veterans Benefits Administration
Washington DC 20420
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Information in this pamphlet was current as of publication. Check [www.gibill.va.gov](http://www.gibill.va.gov) for the most current information.
Congratulations on your military service for your country! This pamphlet will provide key information about education benefits you may earn from your active duty.

Don’t wait to plan for your education or training. Use this pamphlet to help you plan your use of the Montgomery GI Bill-Active Duty (MGIB – AD, or chapter 30 of title 38, U. S. Code).

Think of it this way: You’ve invested in the MGIB through your military service. You want to realize a substantial return on your investment. For most people, the MGIB provides a substantial financial benefit for education or training.

The more education or training you receive, the better your chances for obtaining the job or career you want, and thus your prospects for the future. Even if you already have a Bachelors degree, the MGIB offers you the opportunity to obtain a Masters degree or higher. Or you can get other types of training that may help you in a specific job or career.

You generally have ten years from the last time you leave active duty to use your MGIB benefits. We encourage you not to let those ten years go by without realizing the maximum return on your investment!—Use your MGIB benefits!

Contact us at the Department of Veterans Affairs (VA) if you have questions. See How Do You Contact VA? We’re here to help you all along the way.

PART 1: ELIGIBILITY AND ENTITLEMENT

ARE YOU ELIGIBLE?

You may be eligible to receive MGIB –AD benefits while you’re on active duty or after you're separated from active duty.

Caution: Don’t rely on this pamphlet to determine if you’re eligible for education benefits. To receive a formal decision from VA, you must file a claim for benefits. See How Do You Apply for Benefits?
Eligibility requirements are set by law and are complex. To simplify, we’ve grouped them into four categories. You must establish eligibility under one of these four categories.

- **Category 1:** for those who first entered active duty after June 30, 1985, and didn’t decline the MGIB in writing upon entry into active duty.
- **Category 2:** for those with remaining entitlement under the Vietnam Era GI Bill (Chapter 34, title 38, U.S. Code).
- **Category 3:** for those who were involuntarily separated for certain reasons or those who were separated under the VSI (Voluntary Separation Incentive) or SSB (Special Separation Benefit) program.
- **Category 4:** for former Veterans Educational Assistance Program (VEAP) participants who elected to convert to MGIB during the open window periods, and for a small group of National Guard members who were given a brief opportunity to elect MGIB.

**REQUIREMENTS FOR ALL CATEGORIES**

You must meet the following two requirements, no matter which category your eligibility falls under.

- **Receive a fully honorable discharge.** To use MGIB after you're separated from active duty, your discharge must be fully honorable. Discharges "under honorable conditions" and "general" discharges don’t establish eligibility for MGIB.

  However, if you have more than one period of service, and receive an other than honorable discharge from one period, you may be able to qualify if you receive an honorable discharge from another period of service. (A period from which you were discharged in order to reenlist may meet the eligibility requirements.)

- **Complete High School**, obtain an equivalency certificate, or complete 12 hours toward a college degree, before you apply for benefits.
Note: This is a change in eligibility rules that became effective November 1, 2000. If you weren’t previously eligible because you didn’t meet the high school requirement, the change may provide a second chance.

You may still become eligible if you now meet the high school requirement and reapply for MGIB benefits. If eligible, you have until November 2, 2010, or 10 years from the date of your last discharge from active duty, whichever is later, to use your benefits. See www.gibill.va.gov for more information.

OVERVIEW OF CATEGORY REQUIREMENTS

In addition to the requirements above, you must meet requirements from one of the four categories below.

The chart below summarizes the requirements for each category and bars to eligibility under Categories 1 and 2.

The chart only provides a brief overview. For more information and possible exceptions, see the sections for each category following the chart.
### Part 1: Eligibility and Entitlement

#### Overview of Categories

<table>
<thead>
<tr>
<th>Applies to</th>
<th>Requirements</th>
<th>Individuals are barred from eligibility if they</th>
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| 1 | **Individuals who first entered active duty after June 30, 1985** | • Entered active duty for first time after June 30, 1985  
  • Meet certain requirements for length of active duty* | • Declined MGIB in writing upon entry into active duty*  
  • Were commissioned as service academy graduate or ROTC scholarship graduate* |
| 2 | **Individuals who have remaining entitlement under Vietnam Era GI Bill (chapter 34, title 38, U.S. Code)** | • Had remaining Vietnam Era GI Bill entitlement on December 31, 1989  
  • Served certain dates on active duty* | • Were commissioned after December 31, 1976, as service academy graduate or ROTC scholarship graduate* |
| 3 | **Individuals with specific types of separation** | • Were involuntarily separated for certain reasons, and elected MGIB before being separated*, or  
  • Were voluntarily separated under the VSI or SSB program, elected MGIB before being separated, and military pay was reduced by $1,200 before separation | |
| 4 | **Individuals who were eligible to convert to MGIB from Post-Vietnam Era Veterans Educational Assistance Program (VEAP)** | • Elected MGIB during one of the open window periods allowed by law* | |  
| 4 | **Small group of National Guard members who were given a short period to elect MGIB** | • Service met specific requirements*  
  • Elected MGIB by July 9, 1997, and  
  • Paid $1,200.* | |

*See the section on this category in the next few pages for details.
Note: Loan repayment. You're not eligible if you declined MGIB because you received repayment from the military for your education loan.

If you didn’t decline MGIB, and received loan repayment, you can still be eligible for MGIB. But the months counted toward your loan repayment will be subtracted from your total months of MGIB benefits.

The maximum number of months you receive under MGIB is 36. So, if three years are counted toward your loan repayment, this would leave you with no MGIB entitlement. If two years are counted toward your loan repayment, you could still have 12 months of MGIB entitlement.

However, if you received loan repayment for one period of active duty, you can still be eligible for up to 36 months of benefits based on another period of active duty, as long as you haven’t declined MGIB.
Part 1: Eligibility and Entitlement

- Weren’t commissioned as a Service Academy Graduate or an ROTC Scholarship Graduate unless you meet the exceptions below. If you received a commission after graduating from a service academy or completing an ROTC scholarship, you’re not eligible unless you:
  - received the commission after becoming eligible for MGIB, or
  - received a commission as an ROTC scholarship graduate after September 30, 1996, and received $3,400 or less during any one year of your scholarship program.

- Served the following length of active duty:

  **Option 1**
  You must have served three continuous years of active duty, unless you were discharged early for one of the reasons shown in the box on the next page called *If You Separate Early.*

  **Option 2**
  You need only two continuous years of active duty if:
  - You first signed up for less than three years of active duty, or
  - You have an obligation to serve four years in the Selected Reserve (the “2 x 4” program). You must enter the Selected Reserve within one year of your release from active duty.
  - You’re currently on active duty (if you want to use your MBIG benefits while on active duty)

**Election as to the Crediting of Your Reserve Service.** If you’re eligible for benefits under MGIB – SR (chapter 1606, title 10, U.S.C) you may not use the same period of Selected Reserve service to establish eligibility under the MGIB – AD. You must elect the benefit (MGIB – AD or MGIB – SR) to which you want your Selected Reserve service credited.

  **Option 3**
  If you signed up for less than three years, but were separated before you completed two years of active duty, you may still be eligible if you were separated early for one of the reasons shown in the box on the next page called *If You Separate Early.*
Is Your National Guard or Reserve Service Qualifying?

Service in the National Guard or reserve is qualifying as active duty for MGIB benefits only under these conditions:

- **Full-Time Title 10, U.S. Code (Federal) Service.** National Guard or reserve service authorized under title 10, U.S. Code, (Active Guard/Reserve, or AGR) is considered active duty for purposes of qualifying for VA education benefits, unless the service is active duty for training.

- **Full-time Title 32, U.S. Code (State) Service.**
  - **Type of service.** The National Guard service must be full-time under title 32, U.S. Code (State authority), and the service must be for the purpose of organizing, administering, recruiting, instructing, or training the National Guard. Duty for the purpose of performing operations (such as drug interdiction, for example), is not considered active duty for MGIB benefits.
  
  - **Dates of service.** Your full-time title 32 National Guard service must meet one of the following requirements:
    - The service was first performed after November 29, 1989 (again, with no previous active duty).
    - If service was between July 1, 1985, and November 29, 1989, you must have elected MGIB during the period October 9, 1996 through June 8, 1997. Only a small group of individuals met these requirements. They are eligible under Category 4 (see Category 4 Requirements).

Selected Reserve service isn’t qualifying as active duty for MGIB unless it is full-time service authorized under title 10, U.S. Code, or full-time in the National Guard under title 32, U.S. Code, only as explained above. However, the Selected Reserve service can be used to establish eligibility for MGIB under the “2 x 4” program described under Option 2 of Category 1 Requirements above, and under Option 1 of Category 2 Requirements in the next section.
IF YOU SEPARATE EARLY
(For Those Eligible Under Category 1)

If you don’t complete the required period of service, you may still be eligible if you were separated early for one of the following reasons:

- Convenience of the government
  - You must have 30 months of continuous active duty if your obligation was 3 or more years.
  - You must have 20 months of continuous active duty if your obligation was less than 3 years.

- Service-connected disability
- Hardship
- A medical condition that you had before service
- A physical or mental condition that interfered with performance of duty and didn’t result from misconduct on your part
  OR
- A reduction in force (RIF—Only certain RIFs qualify; check with your Education Services Officer.)

Effect on Entitlement to Benefits
If you qualify with an early separation for Convenience of the Government as described above, you can be eligible for the full 36 months of MGIB benefits.

If you qualify with an early separation for any of the other reasons above, you will be eligible for less than 36 months. You’ll earn one month of benefits for each month of active duty.

Caution: If you leave early, don’t assume your separation reason meets the requirements for the MGIB! Check with your Education Services Officer or education counselor well in advance of separating, to make sure you don’t lose your MGIB benefits!
HOW DOES A CALL-UP TO ACTIVE DUTY AFFECT YOUR MGIB BENEFITS?

If You Weren’t Eligible for MGIB Before You Were Called Up

If you haven’t established eligibility for MGIB before you were called up, a call-up for a period of less than two years under title 10, U.S. Code, won’t generally qualify you for MGIB.

If you were called up to active duty, in most cases, you will be eligible if

- You were activated under title 10, U.S. Code (federal authority). If you were ordered to full-time duty in the National Guard under title 32, U.S. Code (State authority), your title 32 service must meet the requirements listed on page 7.
- You were called up for two years or more, or
- You were called up for less than two years, but your active duty was extended to two years or more.

If you meet these requirements, see your Education Services Officer or education counselor to enroll in the MGIB.

Note: Separate call-up periods can’t be combined to meet the 24-month requirement. However, if you have two successive call-ups that total 24 months, those periods can be used to meet the 24-month requirement.

If you don’t serve two continuous years of active duty, you may establish eligibility for MGIB only if you meet the requirements in the box “If You Separate Early” on page, or those under Category 3 Requirements.

If you’re called up in the National Guard or reserve, your active duty must meet the requirements explained in the previous section, Is Your National Guard or Reserve Service Qualifying?

To use benefits while you’re serving your called-up period, you must wait until you’ve completed two continuous years of active duty.
Part 1: Eligibility and Entitlement

If You Were Eligible for MGIB Before You Were Called Up

If you were eligible for MGIB before you were called up, your call-up will extend your period of eligibility if

- You were activated under title 10, U.S. Code (federal authority
- You served at least 90 days on active duty, or
- You were discharged early from your call-up period for one of the following reasons:
  - Service-connected disability
  - Non-service connected medical condition that existed before your call-up
  - Hardship
  - Reduction in Force (RIF) for the convenience of the government

In these cases, your period of eligibility will be 10 years from the date of your last discharge from active duty.

If you were using your MGIB benefits but had to drop out of school without receiving credit because you were called up,

- You may receive benefits through the date you dropped out of school.
- If you were called up under title 10, U.S. Code (federal authority), we'll restore the months of entitlement you used for the period that you received benefits, but didn’t receive course credit. If you were called up under title 32, U.S. Code (State authority), unfortunately we can’t restore the entitlement you used. For more on entitlement, see Your Entitlement: How Many Months of Benefits Can You Receive?

You may receive MGIB benefits while on active duty. Since you’ve previously established eligibility, you don’t have to wait to serve two years of the call-up period. You may use your benefits immediately.

CATEGORY 2 REQUIREMENTS

You may be eligible for MGIB under Category 2 if you meet all requirements below.

- **Had Vietnam Era Entitlement.** You had remaining entitlement under the Vietnam Era GI Bill (chapter 34 of title 38, U. S. Code) on December 31, 1989.
- **Weren’t Commissioned as Service Academy Graduate or ROTC Scholarship Graduate.** If, after December 31, 1976, you received a commission as a result of graduating from a service academy or
Part 1: Eligibility and Entitlement

completing an ROTC scholarship program, you’re not eligible unless you

- received the commission after becoming eligible for MGIB, or
- received a commission as an ROTC scholarship graduate after September 30, 1996, and received $3,400 or less during any one year of your ROTC program.

- **Served certain dates.** Your active duty must meet the requirements of one of the following options:

  **Option 1**
  
  - You served on active duty for at least one day during the period October 19, 1984 to June 30, 1985.
  - You then continued on active duty without a break from July 1, 1985 through
    - June 30, 1988; or
    - June 30, 1987, and then served four years in the Selected Reserve after release from active duty.

  You must have entered the Selected Reserve within one year of your release from active duty.

  **Option 2**
  
  You weren’t on active duty on October 19, 1984, but reentered active duty after that date, and served three continuous years on active duty at any time beginning on or after July 1, 1985.

  **Option 3**
  
  You weren’t on active duty on October 19, 1984, but reentered active duty on or after that date, and served two continuous years on active duty at any time beginning on or after July 1, 1985, then served four continuous years in the Selected Reserve. (You must have entered the Selected Reserve within one year after completing active duty.)

  
  *If you were separated before this date, you may still be eligible if your separation reason was qualifying. See www.gibill.va.gov for more information.
Note: Options 2 and 3 became effective December 27, 2001. If you weren’t eligible previously because you weren’t on active duty during the period October 19, 1984 to June 30, 1985, you may be eligible if you meet the requirements of Option 2 or 3 above. You can apply or reapply for benefits. If you’re found eligible, your eligibility period (generally 10 years) will begin December 27, 2001. The eligibility period for all Category 2 eligibles must be reduced by any time you weren’t on active duty from January 1, 1977, through June 30, 1985.

Election as to the Crediting of Your Reserve Service. If you’re eligible for benefits under MGIB – SR (chapter 1606, title 10, U.S.C) you may not use the same period of Selected Reserve service to establish eligibility under the MGIB – AD. You must elect the benefit (MGIB – AD or MGIB – SR) to which you want your Selected Reserve service credited.

CATEGORY 3 REQUIREMENTS

You may be eligible for MGIB under Category 3 if your separation from active duty meets one of the requirements below.

Involuntary Separation
You may be eligible if you elected MGIB before you were involuntarily separated for certain reasons.

Important: Check with your Education Services Officer or education counselor before you separate to make sure your separation reason meets the requirements.

Voluntary Separation
You may be eligible if:
- You were voluntarily separated under either the VSI (Voluntary Separation Incentive) or SSB (Special Separation Benefit) program, and
- You elected MGIB before being separated, and
- Your military pay was reduced by $1,200 before discharge.
Note: Category 3 eligibility is based on the type of your separation. Your eligibility will begin the day following your separation.

CATEGORY 4 REQUIREMENTS

You may be eligible under Category 4 if you were a VEAP participant or if you're one of a small group of National Guard members on full-time active duty who were given a brief opportunity to enroll in MGIB. The following paragraphs give more information about each of these requirements.

- **VEAP participant.** As a VEAP participant, you may be eligible under one of the following conditions:
  - You may be eligible for MGIB if you
    - were on active duty on October 9, 1996,
    - were a VEAP participant with money in your VEAP account, and
    - elected chapter 30 by October 9, 1997 and paid $1,200. (If the full $1,200 wasn’t collected in service, VA can collect the remainder.)
  - You may also be eligible for MGIB if you
    - were a VEAP participant on or before October 9, 1996, even if you have no money in your VEAP account,
    - served on active duty from October 9, 1996 through April 1, 2000,
    - elected MGIB by October 31, 2001, and
    - contributed $2,700 to MGIB. You had 18 months from the date you elected MGIB to make the $2,700 contribution.

- **Certain National Guard Service.** Only a small group of individuals meets these requirements. You may be eligible for MGIB if you:
  - First served on full-time active duty in the National Guard under title 32, U.S. Code (State authority), between June 30, 1985, and November 29, 1989, with no previous active duty,
  - Elected to have your National Guard service count toward establishing eligibility for MGIB during the open window period offered from October 9, 1996 to June 8, 1997, and
Part 1: Eligibility and Entitlement

- Paid $1,200. If the full $1,200 wasn’t collected in service, VA can collect the remainder.

CAN YOU BE ELIGIBLE FOR MORE THAN ONE BENEFIT?

You may be eligible for more than one VA education benefit. If you are, you must elect which benefit to receive. You can’t receive payment under more than one benefit program at a time.

NOTE: If you’re eligible for more than one benefit, we strongly suggest that you discuss your education plans with VA. See How Do You Contact VA? We can help you explore the options open to you and help plan your program for maximum use of your benefits.

Following are the other benefits and Web addresses where you can get more information:

For information on the following programs, go to www.gibill.va.gov:

- Montgomery GI Bill – Selected Reserve (MGIB – SR)
- Post-Vietnam Era Veterans’ Educational Assistance Program (VEAP), or Educational Assistance Pilot Program (Section 903 of Public Law 96-342)
- Educational Assistance Test Program, (Section 901 of Public Law 96-342)
- Dependents’ Educational Assistance Program (DEA)

For Vocational Rehabilitation and Employment Services for veterans with service-connected disabilities, go to www.va.gov. Click on Vocational Rehab.

For the Omnibus Diplomatic Security and Antiterrorism Act of 1986, contact us to request the pamphlet (VA Pamphlet 22-90-4). See How Do You Contact VA?

HOW LONG ARE YOU ELIGIBLE?

Your eligibility for the MGIB (including the College Fund, if you qualify for the College Fund), generally ends 10 years from the date of your last separation from active duty, or when you use all your months of entitlement, whichever is earlier. See How Many Months of Benefits Can You Receive?
Note for Category 2 Eligibles: If you’re eligible under Category 2 (Vietnam Era Service), your 10-year period will be reduced by any time you weren’t on active duty from January 1, 1977, through June 30, 1985.

Extensions of the 10-Year Eligibility Period

We can extend your 10-year period by the amount of time you were prevented from training during that period because of a disability or because you were held by a foreign government or power.

We can also extend your 10-year period if you reenter active duty for 90 continuous days or more (not counting any period of active duty for training.) Your new 10-year eligibility period begins after your last separation from active duty.

Qualifying periods of active duty of less than 90 days can qualify you for extensions only if you were separated for

- A service-connected disability
- A medical condition existing before active duty
- Hardship, or
- A reduction in force.

If you’re eligible based on two years of active duty and four years in the Selected Reserve, you have 10 years from your release from active duty, or 10 years from the completion of the four-year Selected Reserve obligation to use your benefits, whichever is later.

YOUR ENTITLEMENT: HOW MANY MONTHS OF BENEFITS CAN YOU RECEIVE?

“Entitlement ” is the number of months of benefits you may receive. You may receive up to 36 months of benefits under MGIB (including the College Fund).

To Qualify for 36 Months

Your entitlement will be 36 months if

- You meet the requirements for length of service shown under the Category Requirements section above that applies to you, or
Part 1: Eligibility and Entitlement

- You separate early, and the separation reason is coded as Convenience of the Government, and
  - You’ve served at least 30 continuous months for an obligation of three years or more, or
  - You’ve served at least 20 continuous months for an obligation of less than three years, or
  - You’re eligible under Category 2, and you served at least 30 continuous months of active duty after June 30, 1985, or
  - You’re eligible under Category 2 based on two years of active duty after June 30, 1985, and four years of Selected Reserve service, and you served at least 20 continuous months of active duty after June 30, 1985.

**Important:** If your separation is coded as Convenience of the Government and you don’t meet these requirements, you won’t be eligible for MGIB benefits. Be sure to check with your Education Services Officer or education counselor well before separating to ensure you meet MGIB eligibility requirements.

To Qualify for Less Than 36 Months

Your entitlement will be less than 36 months if your service meets the following requirements:

Based on Active Duty Alone

You’ll receive one month for each month of active duty if

- You separated
  - before completing three years of continuous active duty (or two years if you signed up for less than three years), and
  - your separation is for one of the reasons shown in the Qualifying Separation Reasons box below, or

- You established eligibility under Category 2, and were separated before completing three continuous years of active duty after...
Part 1: Eligibility and Entitlement

June 30, 1985, for one of the reasons shown in the Qualifying Separation Reasons box below, or

- You established eligibility under Category 3 and served less than 36 months on active duty.

For example, if you're eligible under Category 1, you're separated after 19 months for hardship, and you meet the other eligibility requirements, you'll receive 19 months of MGIB benefits.

### Qualifying Separation Reasons
For MGIB Benefits of Less Than 36 Months

- a medical condition preexisting service
- a reduction in force
- hardship
- a physical or mental condition that interfered with duty that was not due to willful misconduct, or
- a service-connected disability.

Eligibility Based on Active Duty Plus Selected Reserve Service. If you're eligible based on active duty and your commitment to serve four years in the Selected Reserve, you'll earn one month of entitlement for each month of active duty service after June 30, 1985, and one month for each four months of Selected Reserve service, up to the maximum of 36 months.

**Maximum 48 months for combined eligibility.** If you're eligible under more than one VA education program, you may receive a maximum of 48 months of benefits. However, you can't receive more than 36 months under MGIB.

For example, if you were eligible for VEAP before electing MGIB, you may receive 48 months of benefits. If you received 12 months under VEAP, you would also have your full 36 months under MGIB. However, if you received 20 months under VEAP, you could receive only 28 months under MGIB.

**HOW DO WE CHARGE ENTITLEMENT?**

We charge you one full day of entitlement for each day of full-time benefits you receive. Entitlement is charged in months and days. Each month is counted as 30 days. If you train part-time, we adjust the entitlement charge according to your training time.
For example, if you receive full-time benefits for 12 months, the charge is 12 months of entitlement. If you receive one-half time benefits for 12 months, the charge is six months.

For correspondence, flight training, accelerated payments for high-cost, high-technology courses, and a test for a license or certification, we determine the entitlement by dividing the amount you were paid by your MGIB monthly rate for full-time training.

Examples: If you receive an accelerated payment of $3,940 for a high-cost, high-technology course, and your full-time MGIB rate is $985, divide $3,940 by $985. Your entitlement charge is four months. If you receive $492.50 for a test for a license, and your full-time rate is $985, divide $492.50 by $985. Your entitlement charge is one-half month.

For apprenticeship and OJT programs, the entitlement charge changes after certain periods. During the first six months, the charge is 75% of the full-time rate. For the second six months, the charge is 55% of the full-time rate. For the rest of the program, the charge is 35% of the full-time rate.

**CAN WE EXTEND YOUR ENTITLEMENT?**

We can extend entitlement to the end of a term, quarter, or semester if the ending date of your entitlement falls within a term, quarter, or semester. If the school doesn’t operate on a term basis, and you’ve completed at least one-half of your program, we can extend entitlement for 12 weeks.

If you’re eligible for the combined maximum of 48 months based on being eligible for more than one VA education benefit, we can’t extend entitlement beyond 48 months.

**CAN WE RESTORE ENTITLEMENT IF YOU HAVE TO DROP OUT OF SCHOOL?**

If you were called up to active duty under title 10, U.S. Code (federal authority), and were using MGIB benefits but had to drop out of school because of the call-up, we can restore the entitlement you were charged for the period you received benefits. For example, if you were in school one month and had to drop out, you keep the money for that period and we'll add back a month to your entitlement for you to use at a later time. See [How Does A Call-Up Affect Your MGIB Benefits?](#) for more information.

If you were already on active duty and had to drop out of school because of a new duty assignment or increased workload, we can restore your entitlement as described in the preceding paragraph.
Part 1: Eligibility and Entitlement

If your active duty is under title 32, U.S. Code (State authority), unfortunately we can’t restore your entitlement in the above situations.

PART 2: TRAINING

WHAT TRAINING MAY YOU TAKE?

Caution: A State agency or VA must approve each program offered by a school or company.

You may receive benefits for a wide variety of approved training, including:

- An undergraduate or graduate degree at a college or university, including
  - an accredited independent study program (which may be offered through distance education), leading to a standard college degree
  - a cooperative training program (a full-time program alternating school instruction and job training in a business or industrial establishment).
- A certificate or diploma from a business, technical, or vocational school, including cooperative programs.
- Accredited independent study courses leading to a certificate at colleges, universities, and other degree-granting educational institutions.
- An apprenticeship or on-the-job training (OJT) program offered by a company or union. Apprenticeships or OJT programs may offer an alternative to college or vocational school for helping you gain experience in the field you choose.
- A correspondence course.
- Flight training. You must have a private pilot certificate and meet the medical requirements for the desired certificate when you begin training.
- Programs overseas that lead to a college degree.
CAN YOU RECEIVE BENEFITS FOR REMEDIAL, DEFICIENCY OR REFRESHER TRAINING?
You can receive benefits for remedial or deficiency courses if you need them to assist you in overcoming a weakness in a particular area of study. The courses must be necessary for your program of education.

You can receive benefits for the following types of refresher training:

- Courses at the elementary or secondary level if necessary to review or update material previously covered in a course that has been satisfactorily completed.
- Courses that enable you to update knowledge or skills or be instructed in the technological advances that have occurred in a field of employment. The advance must have occurred while you were on active duty or after your separation.

We must charge entitlement for these courses.

CAN YOU RECEIVE TRAINING TO HELP YOU RUN A SMALL BUSINESS?
You can now receive benefits for approved courses offered by

- Any Small Business Development Center (SBDC), administered by the federal Small Business Administration, or
- The National Veterans Business Development Corporation (also known as “The Veterans Corporation”), a federally chartered non-profit organization.

These courses provide entrepreneurship training to help you start or enhance a small business. They’re generally offered three hours a week. Since this is usually less than half-time training, you would generally receive payment of tuition and fees only, not to exceed the half-time rate, or the quarter-time rate if you’re training at one quarter time or less. See www.gibill.va.gov for rates based on training times.

For more information on the SBDCs, check www.sba.gov/sbdc or call 1-800-8-ASK-SBA. For more information on The Veterans Corporation, check www.veteranscorp.org or call 1-866-283-8267 (1-866-2VETCORP).

VA’s Center for Veterans’ Enterprise can also provide help with opening or expanding a business, and finding business opportunities, including franchises. Check www.vetbiz.gov or call 1-866-584-2344.
CAN YOU RECEIVE ACCELERATED PAYMENT FOR HIGH-COST, HIGH-TECHNOLOGY PROGRAMS?

You may receive benefits for approved high-cost, high-technology programs, if you plan to seek employment in a qualifying industry. (See www.gibill.va.gov for a list of the industries and types of programs that qualify.)

You may receive a lump sum payment of 60% of tuition and fees, up to the dollar amount of your remaining entitlement to MGIB benefits. (See How Many Months of Benefits Can You Receive?)

CAUTION: Short, expensive Information Technology (IT) Courses offered by businesses typically aren’t approved for VA benefits.

CAN YOU RECEIVE BENEFITS FOR A TEST FOR A LICENSE OR CERTIFICATION?

You may receive benefits for approved tests required for a license or certification. You can’t receive benefits for other fees relating to a license or certification. (However, many courses leading to a license or certification are also approved for benefits.)

You may take as many tests as you need. You don’t have to pass the test to receive benefits. You can receive benefits to retake a test you failed, and to renew or update your license or certificate.

You can receive reimbursement for the cost of the test, up to $2,000 per test. For more information, check www.gibill.va.gov. Click on Education Benefit Programs, then click on the Licensing and Certification Questions and Answers link.

CAN YOU RECEIVE TUTORIAL ASSISTANCE?

You may receive a special allowance for individual tutoring if you train in school at one-half time or more. To qualify, you must have a deficiency in a subject, making the tutoring necessary. The school must certify the need for tutoring, the tutor's qualifications and the hours of tutoring.

If eligible, you may receive a maximum monthly payment of $100. The maximum total benefit is $1,200.
Part 2: Training

We won't charge you entitlement for the first $600 of tutorial assistance. For payments beyond $600, we figure your entitlement charge by dividing the amount we paid beyond $600 by your full-time rate for schooling.

To apply, complete VA Form 22-1990t, Application and Enrollment Certification for Individualized Tutorial Assistance. You can get the form by going to [www.gibill.va.gov](http://www.gibill.va.gov) and clicking on Education Forms. The school’s certifying official and your tutor must complete part of the form.

**CAN YOU RECEIVE WORK-STUDY BENEFITS?**

While using your MGIB benefits, you may be eligible for an additional allowance under a work-study program, if you’re training at the three-quarter or full-time rate.

Under the work-study program, you work at one of the following:

- A VA facility (a regional office, medical center, veterans center, or national veterans’ cemetery)
- A State Approving Agency (SAA)
- A State veterans’ cemetery or State Veterans Home, or
- At the school or training facility you’re attending.

The maximum number of hours you may work is 25 times the number of weeks in your enrollment period. Payments will be at the Federal or State minimum wage, whichever is greater.

To apply, complete VA Form 22-8691, Application for Work-Study Allowance. You can get the form by going to [www.gibill.va.gov](http://www.gibill.va.gov) and clicking on Education Forms. If you’re applying for work-study in Florida, send the application to the VA Regional Office, 9500 Bay Pines Blvd, St. Petersburg, FL 33731. For any other state, send it to the VA Regional Processing Office that handles your claim. (See **Where Should You Send Your Application?**)

**CAN YOU RECEIVE VOCATIONAL REHABILITATION AND EMPLOYMENT BENEFITS?**

You may be eligible for Vocational Rehabilitation and Employment benefits (chapter 31 of title 38, U.S. Code) if you have a service-connected disability or disabilities rated by VA at 10% or more. For more information go to [www.va.gov](http://www.va.gov) and click on Vocational Rehab and Employment Services.

You can’t receive both MGIB and Vocational Rehabilitation and Employment benefits at the same time; you must elect which benefit you’ll receive for a given enrollment period.
WHAT ARE RESTRICTIONS ON TRAINING?

You may not receive benefits for the following courses:

Restrictions on Specific Courses
- Bartending and personality development courses.
- Non-accredited independent study courses.
- Any course given by radio.
- Self-improvement courses such as reading, speaking, woodworking, basic seamanship, and English as a second language.
- Farm cooperative courses.
- Audited courses.
- Courses paid in whole or in part by the military Tuition Assistance or other Armed Forces program. However, you may be able to receive MGIB Top-Up to pay the portion of approved course charges that Tuition Assistance doesn’t cover. (See Using Tuition Assistance Plus MGIB Top-Up on page 30.)

General Restrictions
- Any course that is avocational (isn’t leading to an occupational objective) or recreational in character.
- Courses that don’t lead to an educational, professional, or vocational objective.
- Courses you’ve taken before and successfully completed.
- Courses you take as a federal government employee under the Government Employees’ Training Act.
- A program at a proprietary school if you’re an owner or official of the school.

Other Restrictions
- Imprisonment. Individuals who are in a Federal, State, or local prison after being convicted of a felony may receive only the cost of tuition, fees, necessary books, equipment, and supplies.
- Matriculation: Admission to Degree Program. If you seek a college degree, the school must admit you to a degree program by the start of your third term.
- “Fugitive felon” status. We can’t pay MGIB benefits for any period during which Federal or State law enforcement identifies you as a “fugitive felon.” A person is considered a fugitive felon if he or she has an outstanding warrant for a felony.
CAN YOU RECEIVE COUNSELING?

Counseling is available inside the States, territories and possessions of the United States, the District of Columbia, and Puerto Rico. Counseling is available at your request if you meet one of the following requirements:

- You’re eligible for VA education assistance, or
- You’re on active duty, within 180 days of discharge, or
- You’re separated from active duty, with a discharge that isn’t dishonorable, and you’re within one year from the date of your discharge.

If you meet one of these qualifications, we’ll provide services to help you understand your educational and vocational strengths and weaknesses. We can also help you plan your education or employment goals and job search. See How Do You Contact VA? for more information or to schedule a counseling appointment.

CAN YOU CHANGE PROGRAMS?

You can receive benefits for one change of program without VA approval for the change if your attendance, conduct, and progress in the last program were satisfactory. We may approve additional changes if the proposed programs are suitable to your abilities, aptitudes, and interests. When you enroll in a new program, if you successfully completed your last program we won’t charge a change of program.

MUST YOU MAINTAIN SATISFACTORY ATTENDANCE, CONDUCT, AND PROGRESS?

To continue receiving benefits, you must maintain satisfactory attendance, conduct, and progress. If you don’t meet your school’s standards, the certifying official must notify us. We must stop your benefits if the school reports unsatisfactory attendance, conduct, or progress.

We may resume benefits if you reenter the same program at the same school, and your school approves your reentry and certifies it to VA. If you don’t reenter the same program at the same school, we may resume benefits if the cause of your unsatisfactory attendance, conduct, or progress has been removed. We also must find that the program you intend to take is suitable to your abilities, aptitudes, and interests.
HOW MUCH EDUCATIONAL ASSISTANCE WILL YOU RECEIVE AFTER SEPARATION FROM ACTIVE DUTY?

This section explains the rates of benefits you can receive after separation. For the rates you can receive while on active duty, see the next section, How Much Educational Assistance Will You Receive While On Active Duty?

For the current rates for all types of training, check www.gibill.va.gov (click on Payment Rates), or contact us through phone or e-mail. See How Do You Contact VA?

The basic monthly rates increase October 1 every year with the Consumer Price Index (CPI) increase. While you're in training, you'll receive a letter with the current rates when the increase goes into effect each year. The rates may increase at other times by an act of Congress.

You receive the rates as described below, up to the remaining amount of your entitlement for benefits, or up to the end of your eligibility period, whichever comes first. See How Long Are You Eligible? and How Many Months of Benefits Can You Receive?
### Type of Training | Frequency and Rate of Payment
--- | ---
College and Vocational School, including entrepreneurship courses with SBDCs or The Veterans Corporation | Monthly payments based on your training time—Full time, three quarter time, half time. When you train at less than half time, you'll be paid tuition and fees. But if tuition and fees amount to more than you would be paid at the half-time rate (or the quarter-time rate if you're training at quarter-time or less), your payments will be limited to the half-time (or the quarter-time rate).

On-the-job training (OJT) and apprenticeship programs | Monthly payments based on your length of time in the program—Rates decrease twice (once after your first six months, then again after your second six months.)

Correspondence courses | Quarterly payments based on 55% of the approved charges for the course, up to your remaining MGIB entitlement.

Tests for licenses or certifications | One-time lump-sum payment per test, for reimbursement of 100% of the charges up to a maximum of $2,000 per test, and up to your remaining MGIB entitlement.

Flight training | Monthly payments based on 60% of the approved charges for the course, up to your remaining MGIB entitlement. *See the Caution below.

High-Cost, High-Technology Programs | One-time lump-sum payment, issued only after the start of the course, of 60% of the approved charges for the program, up to your remaining MGIB entitlement.

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**Caution:** Before taking flight training, consider carefully your remaining entitlement to MGIB benefits, because of the relatively high cost.

Example: A veteran had 10 months of MGIB benefits remaining. He took flight training for an Instrument Rating and Commercial Pilot certificate. The total cost of approved course charges was $18,210. Sixty percent of the approved charges was $10,926 ($18,210 x .60).

His MGIB benefits paid a total of $9,850 (10 months @$985, his full-time MGIB rate effective October 1, 2003). The veteran had to finance the remaining cost of $8,360 ($18,210-$9,850) from other sources.
INCREASES ABOVE BASIC RATES

You may qualify for the following increases above your basic monthly rates. You aren't limited to one type of increase. For example, if eligible, you can receive both the College Fund and the increase based on contributions up to $600.

**Caution:** Unless you take expensive courses, you won’t receive these increases while you’re training on active duty, or while you’re training at less than half time after you’re discharged, because in those cases we can’t pay you more than the tuition and fees charged for the course.

**Up to $600 Contributions**

This increase is available only if you’re eligible under Category 1. It can make a significant difference in your MGIB monthly rate.

**Note:** You must make these contributions while you’re on active duty. Neither VA nor DoD can collect them after you’ve left active duty.

For every $20 you contribute, you can receive an additional $5 on your monthly MGIB full-time rate. If you’re eligible for the maximum 36 months of MGIB benefits, contributing $600 will increase your total benefit by $5,400.

**Note:** If you were called up to active duty, you can contribute up to $600 to receive this increase if
- you were already eligible for MGIB under Category 1 only, and
- you were called up under title 10, U.S. Code (federal authority).

**College Fund (MGIB “Kicker”)**

You may receive College Fund money (also referred to as a “kicker”) if your branch of service awarded you the College Fund when you entered active duty. Eligibility for the College Fund is based on having a critical occupational specialty. Generally, the service’s recruiters sign up individuals for the College Fund.
You can’t receive your College Fund money without receiving MGIB. The College Fund isn’t a separate benefit, but an add-on, or “kicker,” to your MGIB benefit.

**Important:** You don’t receive your College Fund in one lump-sum payment. Your total College Fund is divided into monthly payments that are added to your basic MGIB rate. It’s pro-rated for part-time training, just as the basic MGIB benefit is.

**Caution:** If you lose eligibility to the MGIB, you also lose the College Fund! Check with your Education Service Officer or education counselor before separating to make sure you don’t lose MGIB (including College Fund) eligibility!

**VEAP “Kicker”**

VEAP is the Veterans’ Educational Assistance Program under title 38, chapter 32, U.S. Code. The VEAP “kicker” is an additional amount contributed to the VEAP fund by the service department.

If you’re eligible for MGIB under Category 3 or Category 4 and have a VEAP kicker, you can receive the amount of any remaining VEAP kicker, divided by the total months of your MGIB eligibility. This amount is paid with your MGIB benefit, based on your training time.

**Additional Amounts For Category 2**

If you’re eligible under Category 2 (Vietnam Era eligibility), you may receive the following two types of increases above the basic rate. You receive these increases only as long as you have Vietnam Era GI Bill entitlement remaining. After that, you receive the basic MGIB rate:

**Higher Rate Based on Vietnam Era GI Bill Entitlement.** In addition to your basic rate, you receive an amount equal to one-half of the Vietnam Era GI Bill (Chapter 34, title 38, U.S. Code).
**Additional Amount for Dependents.** If eligible under Category 2, you may receive an additional amount for your spouse, natural children, adopted children, stepchildren, and dependent parents. Benefits for children are payable until the child’s 18th birthday, or until the child’s 23rd birthday if the child is attending school.

**HOW MUCH EDUCATIONAL ASSISTANCE WILL YOU RECEIVE WHILE ON ACTIVE DUTY?**

If you go to school while on active duty, you may have two options for using MGIB benefits. You may be eligible to receive

- “Regular” MGIB, or
- Tuition Assistance plus MGIB, or Tuition Assistance “Top-Up”

**USING “REGULAR” MGIB ON ACTIVE DUTY**

If you use “regular” MGIB while on active duty, VA can pay you whichever is less:

- The monthly rate based on tuition and fees for your course(s); or
- Your maximum monthly MGIB rate (basic rate plus any increases you may qualify for).

The basic monthly rates increase October 1 every year with the Consumer Price Index (CPI) increase. They may increase at other times by an act of Congress.

For the current rates for all types of training, check [www.gibill.va.gov](http://www.gibill.va.gov), or contact us through phone or e-mail. See How Do You Contact VA? While you’re in training, you’ll receive a letter with the current rates when the October 1 increase goes into effect each year.

Your basic monthly rate is based on your training time. (The additional amount for dependents under the Vietnam Era GI Bill isn’t included in figuring your rate while you’re on active duty).

Your maximum monthly rate is the basic rate plus any increases payable. See Increases Above Basic Rates. However, while you’re on active duty, you won’t be able to receive these increased rates unless you take expensive courses because you’re limited to payment of tuition and fees.

For example, assume you’re on active duty, and your basic monthly MGIB rate for full-time training is $985. Assume you have an additional amount of
$333.33 from the College Fund (see Increases Above Basic Rates), so your MGIB rate is $1,318.33.

You’re training full-time for an enrollment period of two months, 27 days (September 10 through December 7.) The total charges for your courses are $1,500. Your monthly rate would be $511.36 ($1,500 prorated for 2 months, 27 days).

After you’re honorably discharged, you’d be able to receive $1,318.33 monthly full-time for the same course (the basic MGIB rate plus the College Fund).

Even though, while on active duty, you may receive a lower monthly rate than your basic MGIB rate, you’ll use your MGIB entitlement at the same rate as if you were receiving $985 monthly. In this example, you’ll use 2 months 27 days of entitlement, whether you use the benefits on active duty or after separation.

Here’s a table representing the example above:

<table>
<thead>
<tr>
<th>Monthly Rate After Separation</th>
<th>Active Duty Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>985.00 Basic MGIB Monthly Rate</td>
<td>$1500 tuition and fees for 2 months, 27 days enrollment</td>
</tr>
<tr>
<td>+333.33 College Fund</td>
<td>=$511.36</td>
</tr>
<tr>
<td>$1318.33</td>
<td></td>
</tr>
</tbody>
</table>

$1318.33 After Separation Monthly Rate VS. $511.36 Active Duty Monthly Rate
2 mo, 27 Days Entitlement Used VS. 2 mo, 27 Days Entitlement Used

USING TUITION ASSISTANCE PLUS MGIB “TOP-UP”

If you’re on active duty, you may be eligible to receive Tuition Assistance (TA) from your branch of service or the Defense Activity for Non-Traditional Educational Support (DANTES). If you’ve been on active duty for two years, you may also be eligible to use MGIB to supplement, or “top up,” your TA. Top-up covers the remaining percentage of costs approved for TA that TA alone doesn’t’ cover—up to specified limits.

For more information on Tuition Assistance Top-Up, see www.gibill.va.gov. For more information on Tuition Assistance, see www.dantes.doded.mil.
Part 3: Receiving Benefits

HOW DO YOU APPLY FOR BENEFITS?

How you apply for benefits depends on whether you’ve decided on your program.

If You’ve Decided on a Program

If you’ve decided on the program you want, just follow these steps:

1. Find out if the program is approved for VA benefits —check with the school ’s Financial Aid Office or training facility employment office, or contact VA (see How Do I Contact VA?).

   If the facility hasn’t requested approval before, ask the school or training facility official to contact the VA to request approval.

2. Complete the application (VA Form 22-1990) and submit it to the appropriate VA regional office. See How Do I Get and Submit the Application for Benefits?

3. Ask the school or training official to certify your enrollment to VA.

   If the program has been approved for VA benefits, check in with the school or training facility official who certifies enrollments for VA benefits. At a school, this certifying official may be in one of the following offices: Financial Aid, Veterans Affairs, Registrar, Admissions, Counseling, or others. For on-the-job training or an apprenticeship, the official may be in the Training, Finance, Personnel, or other office.

   VA will review your application and let you know whether we need anything else.

   Note: The certifying official isn’t a VA employee, and can’t make decisions about your eligibility for VA benefits.

If You Haven’t Decided on a Program

If you haven’t decided on a program, or simply want a determination of your eligibility for the MGIB, just submit the application to the appropriate VA regional office. See How Do I Get and Submit the Application for Benefits? If you’re eligible, you’ll receive a Certificate of Eligibility showing how long you’re eligible and how many months of benefits you can receive.
HOW DO YOU GET AND SUBMIT THE APPLICATION FOR BENEFITS?

You can get and submit the application (VA Form 22-1990) on-line, or submit a printed copy.

ON-LINE
Just go to www.gibill.va.gov and click on Electronic Application. When you’ve completed the form, click on the Submit button and submit it electronically to VA. You must still print out the signature page and send it to VA, since we need your original signature to begin payments. If you’re on active duty, your Education Services Officer must also sign your application.

If you know the program you want to take, you should also take a copy of the printed form to the certifying official for VA benefits at the school or training facility.

PRINTED FORM
If you prefer, you can obtain the printed application form and mail it to VA. You can get the printed form in several ways:

- Go to www.gibill.va.gov. Click on Education Forms and download the form.
- You may be able to pick up the application from the school or training facility you’re attending.
- Send us an e-mail. Just go to www.gibill.va.gov and click on Ask a Question.
- Call 1-888-GIBILL-1 (1-888-442-4551). (You may have difficulty getting through quickly, especially when school enrollments are heavy. You may have more success by going to the Internet site.)

WHERE SHOULD YOU SEND YOUR APPLICATION?

One of the following VA regional offices has jurisdiction over your claim. Check the map on the next page for the office that has jurisdiction over the State where you’ll train.
If you’re training in any foreign country or area not listed below, the Buffalo Regional Office will handle your claim.

If you’re training in Puerto Rico or the U.S. Virgin Islands, the Decatur (Atlanta) Regional Office will handle your claim.

If you’re training in the Republic of the Philippines, American Samoa, Guam, Midway, Wake Island, any of the islands in the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau, the Muskogee Regional Office will handle your claim.
HOW DO YOU RECEIVE PAYMENTS?

After you’ve filed an application and VA has found you’re eligible for benefits, receiving payments is a two-step process.

1 **STEP 1 -Certifying Your Enrollment.** The school or training facility official submits your enrollment certification to the appropriate VA regional office.

2 **STEP 2 -Verifying Your Attendance.** You must verify your attendance. The next page explains how to verify your attendance for the type of training you’re taking. Please note that you won’t receive payment until VA receives and processes your verification.
VERIFICATIONS OF CONTINUED TRAINING: THE LAST STEP FOR PAYMENT

**School Courses** (leading to degree, certificate, or diploma, including entrepreneurship training)

Go to [www.gibill.va.gov](http://www.gibill.va.gov), and click on *Web Automated Verification of Enrollment (WAVE)* or call 1-877-823-2378. Follow the instructions. When the system tells you that you’re certified, your verification is complete.

**On-the-job Training or Apprenticeship**

You’ll receive a form to report the hours you worked each month. The certifying official must also complete the form and send it to the appropriate VA regional office.

**Flight Training**

The flight school has the form and certifies the number of hours, the hourly rate, and the total charges for flight training received during the month. You must review and sign the certification form and send it to the appropriate VA regional office.

**Correspondence Course Test for License or Certification**

You’ll receive a form at the end of each quarter, i.e., at the end of March, June, September, and December.

Show the number of lessons you completed that quarter, and send the form to the school. The school official will certify the number of lessons serviced, and send the form to the appropriate VA regional office.

Payment is based on the number of lessons the school serviced during the quarter.

Send VA a copy of your test results.

Attach a note or VA Form 21-4138, Statement in Support of Claim, requesting reimbursement. Include name of the test you took, name and address of the organization issuing the license or certificate (not necessarily the organization that administered the test), the date you took the test, cost of the test, the signed statement: "I authorize release of my test information to VA."
Exception for Accelerated Payment for High-Cost, High-Tech Programs

Accelerated payments for high-cost, high-technology programs are handled differently. For these programs, after you receive the payment, you must certify that you received it and state how that payment was used. (We’re required to collect these reasons for statistical purposes only. We won’t question the reason you provide). You must provide this certification within 60 days from the end of your enrollment period.

CAN YOU RECEIVE PAYMENT BY DIRECT DEPOSIT?

You can get your payments by check or by direct deposit. We strongly encourage you to use direct deposit, if possible. If you have questions, call 1-800-827-1000 and press the prompt for Direct Deposit. If you’re hearing impaired, call 1-800-829-4833.

WHAT SHOULD YOU DO IF YOU DON’T RECEIVE A PAYMENT OR VERIFICATION FORM?

If you haven’t received your payment within the times shown below, immediately call 1-888-GIBILL-1 (1-888-442-4551). If you’re hearing impaired, call 1-800-829-4833. Whenever you contact VA, have your VA file number (usually your Social Security number) readily available.

<table>
<thead>
<tr>
<th>Type of Training</th>
<th>Call Immediately If</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Type of Training</td>
<td>Your claim was submitted more than a month ago, and you haven’t received notice of VA’s decision</td>
</tr>
<tr>
<td>School</td>
<td>you haven’t received a payment at the end of two weeks after you verify your attendance.</td>
</tr>
<tr>
<td>On-the-Job Training or Apprenticeship</td>
<td>you haven’t received a verification form by the end of the month.</td>
</tr>
<tr>
<td>Correspondence Course</td>
<td>you haven’t received a verification form by the end of the quarter (end of March, June, September, or December).</td>
</tr>
<tr>
<td>On-the-Job Training or Apprenticeship,</td>
<td>you haven’t received a payment at the end of two weeks after the training official has submitted periodic certification.</td>
</tr>
<tr>
<td>Correspondence Course, Flight Training</td>
<td></td>
</tr>
</tbody>
</table>
SHOULD YOU GET AN ADVANCE PAYMENT?

You can get an advance payment, for courses in colleges or vocational schools, to meet tuition expenses up front. Advance payment is not available for apprenticeship/on-the-job, correspondence courses, flight training, or for accelerated payment for high-cost, high-technology programs.

Caution: After receiving the advance payment, which covers the first month or partial month of your enrollment and the following month, you won’t receive another payment until at least two months later.

Example: A veteran requested an advance payment for the enrollment period from September 15-December 20. He received the advance payment September 15. The payment covered September 15-October 31. His next payment, covering the month of November, was not received until the first week of December, after he verified his attendance.

HOW CAN YOU GET AN ADVANCE PAYMENT?

You can get an advance payment if

- You train at half-time or more;
- The school agrees to handle advance payments;
- You request an advance payment in writing;
- You weren’t eligible for payment for the break between your previous term and the term for which you request advance pay, and
- VA receives your enrollment certification at least 30 days before classes start.

We’ll mail an advance payment check to the school, made out to you, for delivery to you at registration. We can’t issue the check more than 30 days before classes start. Your signed request for an advance payment must be included with your enrollment certification that the school submits.

If you reduce your enrollment or withdraw from all courses during the period covered by an advance payment, you’ll have an overpayment that VA is required to collect from you if you cash the check. If you think the amount of a VA check is incorrect, contact us before cashing the check.

WHAT HAPPENS IF YOU DROP ONE OR MORE COURSES?

If you drop one or more of your courses, you should always notify VA and your school’s certifying official as soon as possible. If you drop after the end
Part 3: Receiving Benefits

of the school’s drop period, you’ll need to let us know the reasons for the change.

Unless you can show that the change was due to mitigating circumstances, we must reduce or stop your benefits from the beginning date of the term. You may have to repay all benefits for the course or courses. “Mitigating circumstances” are unavoidable and unexpected events that directly interfere with your pursuit of a course and are beyond your control.

If you can show mitigating circumstances, we can usually pay benefits up to the last date of your attendance.

Examples of reasons we may accept are extended illness and unscheduled changes in your employment. Examples of reasons we may not accept are dropping a course to avoid a failing grade or dislike of the instructor.

We may ask you to furnish evidence to support your reasons for dropping one or more courses. If a serious illness or injury caused the drop, obtain a statement from your doctor. If a change in employment caused the drop, obtain a statement from your employer.

The first time you drop from up to six credit hours, we’ll “excuse” the drop and pay benefits for the period you attended. You won’t have to explain the reasons for dropping the course or courses. Remember, this only applies to the first drop.

WHAT HAPPENS IF YOU RECEIVE A GRADE THAT DOESN’T COUNT?

If you receive a grade that doesn’t count toward graduation, you may have to repay all benefits for the course or courses. (We refer to these grades as “non-punitive.”)

You should check your school’s grading policy with the registrar or the office handling VA paperwork. Common examples are an “I” grade for an incomplete that is not made up during the time period required by the school or within one year from receipt, or a “W” grade for withdrawing.

If you receive a non-punitive grade, the school will notify us. We may reduce or stop benefits. You may not have to repay the benefits if you can show that the grades were due to mitigating circumstances.
PART 4: OTHER IMPORTANT INFORMATION

WHAT ARE YOUR RESPONSIBILITIES FOR NOTIFYING VA?

You’re responsible for notifying VA of any changes discussed below. To notify us, see How Do You Contact VA?

Change in Your Enrollment
If you change your enrollment (number of hours, courses, school or training facility, or program), immediately tell the certifying official at your school. Ask the certifying official to notify VA of the change.

Also notify us of the change yourself. If we don’t receive prompt notice of a change, you could be liable for an overpayment of benefits. We’ll tell you how to return your incorrect payment.

Change in Direct Deposit Information
If you’re receiving payments through direct deposit, please let us know as soon as possible if any of your banking information changes (bank, bank’s routing number, or deposit number.)

Change of Address
Promptly notify us of any change in your address. Send your complete address, including the ZIP Code.

Change in Active Duty Status
If you’re receiving benefits after separation from active duty, notify us promptly if you return to active duty. Please provide the date you returned, your branch of service, and your period of obligation.

If you’re receiving benefits while on active duty, notify us if you’re separated from active duty. Please provide the Member 4 copy of your DD Form 214.

Change in Selected Reserve Status
If you receive increased benefits or additional months of entitlement due to Selected Reserve service, notify the appropriate VA regional office if you leave the Selected Reserve, including a discharge or release. If you don’t satisfactorily complete your four-year Selected Reserve obligation, you may not receive increased benefits.
You don’t need to report changes of units or components.

**Dependents and Changes in Dependency**

If you’re eligible under Category 2 (based on Vietnam Era GI Bill eligibility), you may receive an additional amount for dependents. Dependents include your spouse, biological children, adopted children, stepchildren, and dependent parents. Report any changes in your dependency status, including marriage (yours or your child’s), divorce, death, birth of a child, termination of custody of an adopted child or stepchild, and changes in school status of your child between 18 and 23.

**CAN YOU TRANSFER YOUR BENEFITS TO YOUR DEPENDENTS?**

Currently, none of the branches of service are offering service members the option to transfer MGIB benefits to dependents. The Air Force was the only branch of service that offered a pilot program for transferring MGIB benefits to a spouse and/or children. The program was offered to a limited number of participants.

If this program is offered in the future, we’ll post the information at [www.gibill.va.gov](http://www.gibill.va.gov).

**WHAT IS THE NATIONAL CALL TO SERVICE PROGRAM AND HOW DOES IT AFFECT YOUR MGIB BENEFITS?**

The National Call to Service program (NCS) is an incentive program administered by all the service branches to encourage individuals to join the Selected Reserve. To be eligible, an individual must meet certain service requirements. For more information, see [www.gibill.va.gov](http://www.gibill.va.gov) and click on *Education News*.

If you’re eligible for this program, and you’re also eligible for the MGIB — Active Duty, or the MGIB — Selected Reserve, the amount we pay under the MGIB will be the MGIB rate payable minus the amounts you received under the NCS program.

**WHAT SHOULD YOU DO IF YOU DISAGREE WITH A VA DECISION?**

You may appeal VA decisions on education benefits. (An example is VA reducing or stopping your benefits because we determined you didn’t submit acceptable mitigating circumstances for dropping one or more courses.)

Each notice of decision we issue contains your legal rights and appeal procedures. If you disagree with our decision, simply write a letter to the VA office that issued the decision. See the map on page 33 for the address.
Tell us why you disagree with the decision. You may also request a personal hearing on your claim.

We must receive your letter disagreeing with your decision within one year from the date of our letter notifying you of that decision. After we receive your letter, we’ll give your claim a second review.

If you need assistance in filing an appeal, contact the nearest VA regional office or a veterans service organization. You can send an e-mail to the VA regional office in your state by going to www.va.gov. Scroll down to the bottom of the page and click on Contact the VA. Or call 1-888-GIBILL-1 (1-888-442-4551).

HOW CAN YOU PREVENT AN OVERPAYMENT?

An overpayment is an incorrect benefit payment that is more than the amount to which you’re entitled. If you promptly notify VA of changes affecting your benefits, you can prevent or reduce overpayments. See How Do You Contact VA?

In addition, use reasonable judgment when you accept and cash a check. Carefully read all letters from VA about the monthly rates and effective dates of your benefits. If you think the amount of a payment is wrong, contact us before using funds from the payment. We’ll tell you how to return your incorrect payment.

If you cash a check for the wrong amount, you’ll be liable for repayment of any resulting overpayment.

ARE DEATH BENEFITS PAYABLE BASED ON YOUR MGIB BENEFITS?

This section gives brief information about death benefits payable based on your MGIB benefits only. For information about other VA death benefits payable, go to www.va.gov. Click on Compensation and Pension Benefits, then on Survivors and Eligible Dependents VA Benefits.

For beneficiaries to receive MGIB death benefits, the death of the service member or veteran must meet one of the following requirements:

- **Military Pay Reduction/Contributions Benefit.** The individual was potentially eligible for MGIB benefits, death was service-connected, and the individual died while on active duty, or within one year of discharge from active duty.
- **Accrued Benefits.** The individual died while receiving MGIB benefits, and hadn’t received all benefits payable for the training he or she had attended.
How Much Is the Benefit?

Military Pay Reduction/Contributions Benefit.

We compute the amount payable as follows:

For individuals who were eligible for VEAP, elected MGIB, and made the required contributions to establish MGIB eligibility, we compute the benefit as follows:

The amount of contributions the individual made to establish MGIB eligibility (maximum is $2,700),
—Minus the amount of MGIB benefits, if any, the individual had used, and
—Minus the amount of any accrued benefits paid
=Benefit Payable

For other service members or veterans, we compute the amount payable as follows:

The amount of the service member’s or veteran’s military pay reductions for participation in the MGIB at time of death (maximum is $1,200),
+Plus the amount of contributions the individual made to increase his or her benefit (maximum is $600),
—Minus the amount of MGIB benefits, if any, the individual had used, and
—Minus the amount of any accrued benefits paid
=Benefit Payable

Accrued Benefits. The maximum amount payable is the amount of any MGIB benefits the individual was due based on his or her training, but had not received at the time of death.

Who Can Receive the Benefit?

Military Pay Reduction/Contributions Benefit. The benefit is paid to the designated beneficiary or beneficiaries on the service member’s or veteran’s Servicemen’s Group Life Insurance (SGLI). If there is no SGLI beneficiary, the benefit is paid to the first surviving individual from the following list:

- the surviving spouse,
- the surviving child or children, in equal shares, or
- the surviving parent or parents, in equal shares.
Part 4: Other Important Information

Accrued Benefits. These benefits do not involve SGLI beneficiaries. These benefits are paid to the first surviving person on the list above.

How Do Survivors Apply For the Death Benefit?

For individuals who die in service, VA generally will contact appropriate individuals to offer assistance in applying for the death benefit.

In other cases, individuals can apply by simply writing a letter to request the death benefit, identifying the deceased service member or veteran by name and Social Security number, and providing a copy of the death certificate, if available. Claimants should send the letter to

VA Regional Office
PO Box 66830
St. Louis, MO 63166-6830

PART 5: WHERE DO YOU GO FOR HELP?

HOW DO YOU CONTACT VA?

If you need help with your VA education benefits, or if you need to notify us of any changes affecting your benefits, you can contact us in the following ways:

- Go to our Web site: www.gibill.va.gov. You can get general or detailed information about education benefits. To send us an e-mail, click on Ask A Question.

- Call 1-888-GIBILL-1 (1-888-442-4551). If you’re hearing impaired call 1-800-829-4833. Toll-free telephone service is available in all 50 states, Puerto Rico, and the U. S. Virgin Islands. (Unfortunately you may have difficulty getting through quickly at the toll-free number, especially when school enrollments are heavy. You may have more success by going to the Internet site.)

Any of the following offices or representatives can also assist you:

- Any VA Regional Office, VA Medical Center or Vet Center (To locate the VA facility closest to you, go to www.va.gov and click on Facilities Locator at the bottom).
- Reserve and Guard Education and Incentives Officers.
Part 5: Where Do You Go For Help?

- State or local representatives of veterans organizations.
- Education Service Officers or education counselors at military bases.
- American Embassies or consulates, if you’re in a foreign country.

For help or information on other VA benefits, including home loans, disability, death benefits, health care, and life insurance, call 1-800-827-1000, or access the main VA Web site, www.va.gov. If your hearing is impaired, call 1-800-829-4833.

HOW CAN YOU FIND OUT ABOUT OTHER FINANCIAL ASSISTANCE FOR EDUCATION?

For information on other sources of assistance, check with the Financial Aid office at your school. Also check with the State office that handles Veterans Affairs for the State where your training facility is located. Your State may offer other education benefits based on military service or being a dependent of a veteran.

To locate the State office, go to www.va.gov. Under Today’s VA on the left panel, click on Partners, then State Veterans Affairs Offices.

Here are some other useful Web sites:

- www.dantes.doded.mil, the Department of Defense site for Defense Activities Non-Traditional Education Support (DANTES). This site provides a wealth of information about education benefits and programs. The site also links to each site of the Voluntary Education for the Reserve Components and the Army National Guard Institute.
- www.ed.gov, the Department of Education.
- www.collegeispossible.org, the Coalition of America’s Colleges and Universities.
- www.doleta.gov, the Department of Labor’s Employment and Training Administration (ETA) site

RESCISSION: VA Pamphlet 22-90-2, dated July 2001