



Get the  
Education  
and Training  
You Need to  
Succeed

## Summary of VA Education Benefits



U.S. Department  
of Veterans Affairs

The Department of Veterans Affairs (VA) provides education benefits to eligible Servicemembers, Veterans, and certain dependents and survivors. You may receive financial support for undergraduate and graduate degrees, vocational and technical training, licensing and certification tests, apprenticeships, on-the-job training, and more.

**You may be eligible for one or more of the following VA education benefit programs:**

- » Post-9/11 GI Bill
- » Montgomery GI Bill-Active Duty (MGIB-AD)
- » Montgomery GI Bill-Selected Reserve (MGIB-SR)
- » Reserve Educational Assistance Program (REAP)
- » Post-Vietnam Era Educational Assistance Program (VEAP)
- » National Call to Service (NCS)
- » Survivors' and Dependents' Educational Assistance (DEA)

**You may be eligible to receive funds for:**

- » School tuition and fees for public, private, or foreign schools; flight programs; correspondence training; and distance learning
- » Books and supplies
- » License or certification tests
- » National exams, including SATs, ACTs, GMATs, and LSATs
- » On-the-job and apprenticeship training
- » Distance learning/correspondence school
- » Vocational/technical training
- » Relocating from highly rural areas
- » A monthly housing allowance

As you learn about your education benefits, keep in mind that each program offers different amounts of financial assistance and has different eligibility requirements. If you are eligible for more than one education benefit, choose the benefit that is right for you because you cannot receive payment under more than one benefit program at a time.







“ With the Post-9/11 GI Bill I am able to spend more time studying and focusing on school and doing what I love, like swimming. The Post-9/11 GI Bill has eliminated a lot of the stress. The funds go straight to the school. And I have plenty of money for books and parking passes and a basic housing allowance, which is very important to me. ”

–Navy Veteran

## POST-9/11 GI BILL

The Post-9/11 GI Bill provides to eligible Servicemembers and Veterans up to 36 months of education benefits. Your Post-9/11 GI Bill benefits may include financial support for school tuition and fees, books and supplies, and housing. You may also receive reimbursement for license or certification tests (broker, private investigator, and CPA), national tests (SAT, CLEP, ACT, GMAT, and LSAT), or assistance for apprenticeships/on-the-job training. A one-time payment to help you relocate from certain rural areas to attend school is also available.

Each type of benefit, such as tuition or books, has a maximum rate. Based on the length of your active service, you are entitled to a percentage of the maximum total benefit.

You may be eligible for Post-9/11 GI Bill benefits if you:

- » Have at least 90 aggregate days of qualifying active service after September 10, 2001 or
- » Were honorably discharged from active duty for a service-connected disability after serving at least 30 continuous days after September 10, 2001

If you are in the Armed Forces, you may be able to transfer your Post-9/11 GI Bill benefits to your spouse and child(ren). Generally, you must use your Post-9/11 GI Bill benefits within 15 years from your last period of active service of at least 90 days.

## MONTGOMERY GI BILL-ACTIVE DUTY

Montgomery GI Bill-Active Duty (MGIB-AD) or Chapter 30 provides up to 36 months of financial assistance for educational pursuits, including college, vocational/technical training, correspondence courses, apprenticeships/on-the-job training, flight training, high-tech training, licensing and certification tests, entrepreneurship training courses, and national examinations. Generally, your MGIB-AD benefits are paid directly to you on a monthly basis.

You may be eligible for MGIB-AD benefits while you are on or after you separate from active duty. At a minimum, you must have a high school diploma or GED. To receive benefits after separating, you must have received an honorable discharge. You generally have 10 years from your last date of separation from active duty to use your MGIB-AD benefits.



### Yellow Ribbon Program

If you attend a school where tuition and fees exceed the maximum Post-9/11 GI Bill benefit available by law, additional financial support may be available under our Yellow Ribbon program. To see if your school participates, go to [www.gibill.va.gov](http://www.gibill.va.gov) or call VA toll free at 1-888-442-4551.



## RESERVE EDUCATIONAL ASSISTANCE PROGRAM

The Reserve Educational Assistance Program (REAP) or Chapter 1607 is an education benefit that provides up to 36 months of educational assistance to obtain graduate and undergraduate degrees, vocational/technical training, apprenticeships/on-the-job training, correspondence training, and flight training. REAP benefits are available to members of a reserve component called or ordered to active duty or full-time National Guard duty in response to a war or national emergency, as declared by the President or Congress. Eligible reserve components include: the Army, Navy, Air Force, Marine Corps, and Coast Guard Reserve; the Army National Guard and Air National Guard; and Army, Air Force, Navy, and Marine Corps Individual Ready Reserves (IRR).

## MONTGOMERY GI BILL-SELECTED RESERVE

Montgomery GI Bill-Selected Reserve (MGIB-SR) or Chapter 1606 provides up to 36 months of financial assistance for educational pursuits, including college, vocational/technical training, correspondence courses, apprenticeships/on-the-job training, flight training, high-tech training, licensing and certification tests, and national examinations. MGIB-SR benefits are available to members of the Selected Reserve of the Army, Navy, Air Force, Marine Corps, or Coast Guard, or the Army or Air National Guard. Generally, your MGIB-SR benefits are paid directly to you on a monthly basis.

You may be eligible for MGIB-SR benefits if you have a 6-year obligation to serve in the Selected Reserve, complete your Initial Active Duty for Training, serve in a drilling unit and remain in good standing, and obtain a high school diploma or equivalency. The Guard and Reserves decide if you are eligible, while VA makes the payments for the program. Generally, your eligibility for MGIB-SR benefits ends on the day you leave the Selected Reserve.

You may be eligible for REAP benefits if you are a member of a reserve component and served on active duty on or after September 11, 2001, for at least 90 consecutive days under a contingency operation. "Contingency operation" includes the current Iraq and Afghanistan operations and may include other operations. The educational assistance allowance payable under REAP is a percentage of the Montgomery GI Bill-Active Duty rate based on the number of continuous days you served on active duty. Generally, you have 10 years from the day you leave the Selected Reserve or the day you leave the IRR to use your REAP benefits.





## POST-VIETNAM ERA EDUCATIONAL ASSISTANCE PROGRAM

The Post-Vietnam Era Educational Assistance Program (VEAP) or Chapter 32 is an education benefit available to you if you made contributions from your military pay before April 1, 1987, to participate in this program. Your contributions are matched on a \$2 for \$1 basis by the Government. You may use these benefits for degree, certificate, correspondence, apprenticeships/on-the-job training, and vocational flight training programs.

Benefit entitlement is 1 to 36 months depending on the number of contributions you made to VEAP. You have 10 years from your release from active duty to use your VEAP benefits. If you have not completely used your entitlement after 10 years, your remaining contributions will be automatically refunded.

## NATIONAL CALL TO SERVICE

The National Call to Service Program is a Department of Defense program that is administered by VA. It offers certain education benefits to those who serve in a military occupational specialty designated by the Secretary of Defense. To be eligible, you must serve on active duty for 15 months after completing initial entry training. After this, and without a break in service, you must serve either an additional period of active duty or a period of 24 months in an active status in the Selected Reserve. Again, without a break in service, you must serve the remaining period of obligated service:

- » On active duty in the Armed Forces
- » In the Selected Reserve
- » In the Individual Ready Reserve
- » In Americorps, or another domestic national service program jointly designated by the Secretary of Defense and the head of such a program

If you meet the service requirements, you may select one of the following benefits:

- » A cash bonus of \$5,000
- » Repayment of a qualifying student loan not to exceed \$18,000
- » Entitlement to an allowance equal to the 3-year monthly MGIB-AD rate for 12 months
- » Entitlement to an allowance equal to 50% of the less-than-3-year monthly MGIB-AD rate for 36 months

VA only administers the education options. VA does not issue the cash bonus or repay student loans.

## SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE

Survivors' and Dependents' Educational Assistance (DEA) or Chapter 35 provides assistance for degree and certificate programs, apprenticeships/on-the-job training, correspondence courses, and other programs. You must be the son, daughter, or spouse of:

- » A Veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise from active service in the Armed Forces.
- » A Veteran who died from any cause while such permanent and total service-connected disability existed.
- » A Servicemember who died during active military service.
- » A Servicemember missing in action or captured in the line of duty by a hostile force.
- » A Servicemember forcibly detained or interned in the line of duty by a foreign government or power.
- » A Servicemember who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.

The program offers up to 45 months of education benefits. If you are the child, you generally must use your benefits between the ages of 18 and 26. If you are the spouse, your benefits end 10 years from the date VA finds you eligible or from the date of death of your spouse.

A surviving spouse who meets the criteria below may be eligible for benefits for 20 years from the date of death:

- » VA rated your spouse permanently and totally disabled with an effective date within three years from discharge, or
- » Your spouse died on active duty



**Some education benefits may be transferred to your spouse and child(ren). Go to [www.gibill.va.gov](http://www.gibill.va.gov) to learn more.**

## SUMMARY OF BENEFITS

VA's education programs have different requirements concerning length of military service, and the benefits are paid out differently, as well. The chart below illustrates some of these differences. It also gives an overview of some of the main education and training benefits that the programs offer. Please note that the chart provides **general** information about issues such as eligibility, and exceptions may apply.

### A COMPARISON OF EDUCATION BENEFIT PROGRAMS

	Post-9/11 GI Bill	MGIB-AD (Chapter 30)
Minimum Length of Service	90 days active aggregate service (after 9/10/01) or 30 days continuous if discharged for disability	2 year continuous enlistment (minimum duty varies by service date, branch, etc.)
Maximum Number of Months of Benefits <sup>2</sup>	36	36
How Payments Are Made	<b>Tuition:</b> Paid to school <b>Housing stipend:</b> Paid to student <b>Books and Supplies:</b> Paid to student	Paid to student
Duration of Benefits	Generally, 15 years from last day of active duty	Generally, 10 years from last day of active duty
Degree Training	✓	✓
Non College Degree Training	✓	✓
On-the-Job and Apprenticeship Training	✓	✓
Flight Training	✓	✓
Correspondence Courses	✓	✓
Licensing and Certification Tests	✓	✓
National Testing Programs	✓	✓
Work-Study Program	✓	✓
Tutorial Assistance	✓	✓

1. The amount of time varies according to when you enlisted and entered active duty.
2. You may receive a maximum of 48 months of benefits combined if you are eligible for more than one VA education program.
3. The Individual Ready Reserve (IRR) is a category of the Ready Reserve of the reserve component of the Armed Forces.
4. Spouses are generally eligible to receive benefits for 10 years. However, spouses of individuals rated totally and permanently disabled within 3 years of discharge and spouses of individuals who die on active duty are granted a 20-year eligibility period.

Additional education benefits for Veterans may be offered in your state. Contact your state's Department of Veterans Affairs or similar agency to learn more about state-level programs.

MGIB-SR (Chapter 1606)	REAP (Chapter 1607)	VEAP (Chapter 32)	DEA (Chapter 35)
6 year commitment (after 6/30/85)	90 days active continuous service (after 9/10/01)	181 continuous days active service (between 12/31/76 and 7/1/85) <sup>1</sup>	Not applicable
36	36	36	45
Paid to student	Paid to student	Paid to student	Paid to student
Ends the day you leave Selected Reserve	Generally, 10 years from the day you leave the Selected Reserve or the day you leave the IRR <sup>3</sup>	10 years from last day of active duty	<b>Spouse:</b> 10/20 years <sup>4</sup> <b>Child:</b> Ages 18-26
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✗	✓	✓

## APPLY TODAY

Applying is the best way to determine your eligibility—do so now at [www.ebenefits.va.gov](http://www.ebenefits.va.gov). eBenefits is your one-stop shop to apply for and learn about your benefits. You may also visit the nearest VA regional office, go to our Web site at [www.gibill.va.gov](http://www.gibill.va.gov), or call us toll-free at 1-888-442-4551 (1-888-GIBILL-1) for more information about our education benefits. We understand that education programs can be complex, and we want to help connect you to your benefits. To get the latest updates on VA education benefits and related information, visit us on Facebook at [www.facebook.com/GIBillEducation](http://www.facebook.com/GIBillEducation).

## ADDITIONAL VA BENEFITS

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health-care system, a 10-point hiring preference for federal employment, and other important benefits. Ask your VA representative or Veterans Service Organization (VSO) representative about Disability Compensation, Pension, Health Care, Caregiver Program, Vocational Rehabilitation and Employment Services, Educational Assistance, Home Loan Guaranty, Insurance, and/or Dependents' and Survivors' Benefits. You can search for a VSO representative online at [www.ebenefits.va.gov](http://www.ebenefits.va.gov).

# Our Mission



You have sacrificed to keep our country—and everything it represents—safe. We honor and serve you by fulfilling President Lincoln's promise “to care for him who shall have borne the battle, and for his widow, and his orphan.”

We strive to provide you with the world-class benefits and services you have earned, and will adhere to the highest standards of compassion, commitment, excellence, professionalism, integrity, accountability, and stewardship.

**Thank you for your service.  
Now let us serve you.**

U.S. Department of Veterans Affairs

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T 800-827-1000  
[www.va.gov/benefits](http://www.va.gov/benefits)