



**IRAQ and AFGHANISTAN  
VETERANS of AMERICA**



**The New GI Bill**

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**IRAQ and  
AFGHANISTAN  
VETERANS of  
AMERICA**

**Patrick Campbell**



[patrick@iava.org](mailto:patrick@iava.org)  
202-544-7695  
308 Massachusetts Ave NE  
Washington DC, 20002

*"We sent them to war, lets send them to college"*

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AMERICA**

**www.newgibill.org**




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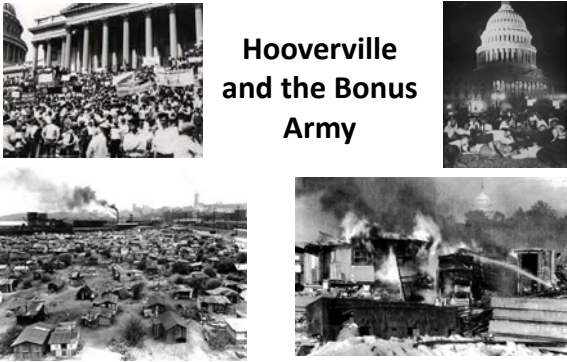
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### World War I

**Hooverville and the Bonus Army**



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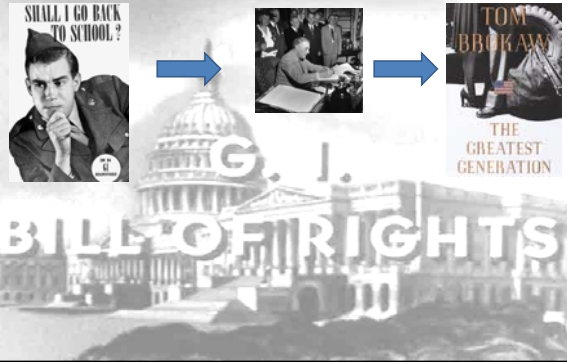
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### World War II

**G. I. BILL OF RIGHTS**



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### Vietnam

**The "Stereo Bill"**



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## Montgomery GI Bill

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**IAVA** IRAQ and AFGHANISTAN VETERANS of AMERICA

## Post 9/11 GI Bill

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## Benefit

Tuition and Fees paid directly to the School.  
Covers the most expensive in-state public undergraduate education.

Monthly living stipend paid to the veteran based on the E-5 w/ dependants BAH rate for the zip code of your school

Annual book stipend paid to the veterans for up to \$1000 per year.

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## Benefit

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**TRANSFERABILITY:** Currently serving vets can transfer to a spouse or child



**YELLOW RIBBON:** Program that helps pay for more expensive schools



**DEADLINE:** Available for 15 years after discharge



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## Eligibility

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- Based solely on Post 9/11 active duty service of at least 90 days cumulative
- Unlike old MGIB no \$1,200 buy-in will be needed and Vietnam vets still serving qualify
- Benefit is cumulative, the more active duty you serve, the higher the benefit (chart)
- Discharge from active duty must be either Honorable or due to service connected disability
- Officers, NOAA and PHS do qualify for the new GI bill

| Post-9-11 Active Duty Service                                       | Percentage of Post-9-11 Benefits (of Tuition, Books & Living Allowance) |
|---------------------------------------------------------------------|-------------------------------------------------------------------------|
| 90 Cumulative Days                                                  | 40%                                                                     |
| 6 Cumulative Months                                                 | 50%                                                                     |
| 12 Cumulative Months                                                | 60%                                                                     |
| 18 Cumulative Months                                                | 70%                                                                     |
| 24 Cumulative Months                                                | 80%                                                                     |
| 30 Cumulative Months                                                | 90%                                                                     |
| 36 Cumulative Months                                                | 100%                                                                    |
| 30 Consecutive Days & Discharge due to Service Connected Disability | 100%                                                                    |

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## Eligibility

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**•The following duty does not qualify for the Post 9/11 benefits:**

- Initial enlistment obligation for Service Academy & ROTC graduates
- Initial enlistment for Student Loan
- Repayment Program recipients
- Non-federal activations of the National Guard (e.g. Title 32 AGR)

| Post-9-11 Active Duty Service                                       | Percentage of Post-9-11 Benefits (of Tuition, Books & Living Allowance) |
|---------------------------------------------------------------------|-------------------------------------------------------------------------|
| 90 Cumulative Days                                                  | 40%                                                                     |
| 6 Cumulative Months                                                 | 50%                                                                     |
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| 30 Cumulative Months                                                | 90%                                                                     |
| 36 Cumulative Months                                                | 100%                                                                    |
| 30 Consecutive Days & Discharge due to Service Connected Disability | 100%                                                                    |

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### Where can I use it?

The Post 9/11 GI Bill can only be used at a **degree granting school.** This means an A.A. degree or higher.

**For Example:**

AAA School of Trucking      Clark State Community College





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### Tuition & Fees




- Will cover up to the most expensive public undergraduate program in each state
- Includes any mandatory charges by the college (e.g., student fees & health insurance premiums)

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### Tuition & Fees

If veterans do not distinguish between tuition/fees, they will be in for a big surprise when they get a large bill from the school

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### Tuition & Fees



Fees: \$6,500

**Tuition: \$0**

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### Yellow Ribbon Program

VA program that will cover the tuition/fee gap if a school costs more than the cap



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### Yellow Ribbon Program



**\$10,000**

\$18,000    \$5,000    \$5,000    \$8,000

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## Yellow Ribbon Program

### Info for Schools

- Agreement with VA must be signed by May 21<sup>st</sup>
- Can determine # of students, level of contribution
- Must be given on 1<sup>st</sup> come 1<sup>st</sup> serve basis
- Can be directed on particular school or only between grad/undergrad
- Can be in form of a tuition waiver or yellow ribbon scholarship

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
|    | 1  | 2  | 3  | 4  | 5  | 6  |
| 7  | 8  | 9  | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 |    |    |    |    |

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## Living Allowance

- Based on the zip code of the school (not the veteran)
- If a veteran was going to receive an enlistment kicker, it will be added to the living allowance
- Following **do NOT receive a living allowance:**
  - Exclusively online schools (just one class in residence will qualify for GI Bill)
  - Servicemembers using GI Bill while on active duty
  - Half time or less students (exactly half time)
    - If full time is 12 units, half time or less is 6 units. 7 units → living allowance

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## Book Stipend

- \$41.67 per credit up to \$1,000 per academic year (books)
- No book stipend for active duty

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## Transferability



Must be still serving as of August 1, 2009

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## Transferability



- To qualify a servicemember must:
  - Qualify for the education benefits themselves
  - Served at least 6 years on Active Duty or in the National Guard or Select Reserves
  - Agree to commit to 4 more years of service starting Aug 2009.

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## EXCEPTION

If eligible for retirement on August 1, 2009 : *no additional requirement*



If less than 4 years until retirement on Aug 1, 2009: finish remaining service




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## Transferability



DoD determines eligibility (6 years of service) and will put up an application on August 1<sup>st</sup> that will resemble SGLI paperwork

Spouse can use benefits immediately, however:  
 No living allowance or book stipend, if spouse is on active duty  
 Have 15 years after servicemembers separates to use benefits



Can only use benefits once servicemember has completed 10 years  
 Still gets living allowance if servicemember is on active duty  
 Has till 26 years old to use benefits  
 Must be transferred to child before the child turns 23  
 Must be enrolled in school if transferred past age 18




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## Remaining Benefits

36 months of benefits (4 academic years)



1 to 1 transfer with the MGIB



Additional 12 months for those who used all of the MGIB

Additional 12 months if uses any other GI Bill

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## New GI Bill 2.0

### S.3447 / H.R. 5933

Expanding New GI Bill:

- ✓ Includes vocational and OJT/Apprenticeship training
- ✓ Grants full credit for full time National Guardsmen
- ✓ Providing a living allowance for distance learners
- ✓ Expanding and simplifying the yellow ribbon program
  - Fully covers tuition at any public school
  - Offers at least \$20,000/yr for private school students
- ✓ Gives active duty students a book stipend worth \$1,000/year
- ✓ Reimburses for multiple accreditation/certification tests
- ✓ Increases school reporting fees

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## New GI Bill 2.0

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### S.3447 / H.R. 5933

- ✓ Closes the Part-time loophole
  - Prorated living allowance for part-time students
- ✓ Closes Active duty tuition loophole
- ✓ Freezes the old GI Bill rates (House version)
- ✓ Reduces Interval payments (Senate version)
- ✓ Prohibits the duplication of benefits (Senate version)

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## Questions

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**Patrick Campbell**  
**Legislative Council**  
[patrick@iava.org](mailto:patrick@iava.org)  
202-544-7695  
308 Massachusetts Ave NE  
Washington DC, 20002

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