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The Post-9/11 GI Bill

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What is the Post-9/11 GI Bill?

The Department of Veterans Affairs has described the Post-9/11 GI Bill as "the most comprehensive education benefit package since the original GI Bill was signed into law in 1944." This bill, which went into effect on August 1, 2009 and was amended in 2011, provides education benefits for servicemembers and veterans, including current and previously activated National Guard and reserve members, who are enrolled in educational programs.

Who is eligible for benefits?

You may be eligible for Post-9/11 GI Bill benefits if you are a servicemember or a veteran who has served on active duty after September 10, 2001, for at least 90 aggregate days (or 30 continuous days if honorably discharged for a service-connected disability). If you are not currently on active duty, you must have been honorably:

- Discharged from active duty, or
- Released from active duty and placed on the retired list or temporary disability retired list, or
- Released from active duty and transferred to the Fleet Reserve or Fleet Marine Corps Reserve, or
- Released from active duty for further service in a reserve component of the Armed Forces, or
- Discharged or released from active duty because of a qualifying pre-existing medical condition that is not service-connected, or discharged or released from active duty due to a hardship, or for a physical or mental condition not characterized as a disability and that did not result from your misconduct.

What types of educational programs are covered?

The Post-9/11 GI Bill may be used for the following types of educational programs:

- Public and private college and university programs
- Vocational and technical school programs, including noncollege degree programs offered at nondegree granting schools
- Flight training programs other than for a private pilot license
- Correspondence school (distance learning) programs, including online education
- Apprenticeship programs or on-the-job training
- Entrepreneurship training offered by the Small Business Development Center
- Educational testing fees such as fees for licensing and certification tests and national exams (e.g., the SAT, ACT, GMAT, LSAT)

What benefits are available?

If you're eligible, you may be entitled to the following benefits:

- If you're attending a public college or university in your state of residence, the entire cost of your in-state tuition and fees will be covered.
- If you're attending a private or foreign school, the national maximum tuition and fee reimbursement is \$21,970.46 for the 2016 academic year (August 1, 2016 to July 31, 2017). If you're enrolled in the Yellow Ribbon program (see below) any tuition and fee costs above the maximum tuition and fee reimbursement may be covered by this program.
- If you're enrolled in a correspondence school (distance learning) program, the national maximum tuition and fee reimbursement for the 2016 academic year is limited to the net cost of in-state tuition and fees or \$10,671.35, whichever is less.
- If you're enrolled in a flight training program, the national maximum tuition and fee reimbursement for the 2016 academic year is limited to the net cost of in-state tuition and fees or \$12,554.54, whichever is less.
- You may be reimbursed up to \$2,000 per test for national testing programs and licensing and certification tests.

- You may receive a monthly housing allowance (living stipend) equal to the basic allowance for housing (BAH) of an E-5 with dependents (based on the ZIP code of the school you're attending). This amount will be prorated based on your enrollment rate (i.e., the number of credits you're taking). No allowance is payable if you're attending school half-time or less. This allowance is also payable to students enrolled solely in distance learning, but at a lesser rate equal to ½ the national average BAH for an E-5 with dependents, subject to prorating. No monthly housing allowance is payable to active duty servicemembers or their spouses. The monthly housing allowance is different if you're attending a foreign school.
- You may be entitled to an annual stipend of up to \$1,000 for books and supplies, prorated based on your enrollment rate. This stipend is available to active duty servicemembers and eligible spouses.
- If you're a veteran who is relocating from a highly rural area in order to attend school, you may receive a one-time payment of \$500.

Benefit payments are also based on length of service. If you've served at least 36 months on active duty after September 10, 2001, or at least 30 days of continuous active duty service if disabled, you may be entitled to the maximum amounts listed above. If you've served on active duty for a shorter period, you may be entitled to a percentage of the maximum benefit.

The chart below shows the percentage of maximum benefit payable based on length of active duty service:

Aggregate period of active duty after September 10, 2001, of	Percentage of maximum benefit payable
At least 36 months	100
At least 30 continuous days if discharged due to service-connected disability	100
At least 30 months but less than 36 months	90
At least 24 months but less than 30 months	80
At least 18 months but less than 24 months	70
At least 12 months but less than 18 months	60
At least 6 months but less than 12 months	50
At least 90 days but less than 6 months	40

Up to 36 months of full-time education benefits are generally payable (i.e., enough for a 4-year degree based on a 9-month school year), and benefit eligibility generally lasts for 15 years after your release or separation from your last period of active duty of at least 90 consecutive days (or a period of at least 30 continuous days if you were released for a service-connected disability).

Tip: You can apply for Post-9/11 GI Bill benefits through the Department of Veterans Affairs. This agency will verify your eligibility status and issue a Certificate of Eligibility.

Can you transfer benefits to family members?

One noteworthy provision of the Post-9/11 GI Bill gives servicemembers the opportunity to transfer unused education benefits (up to 36 months worth) to spouses and children. Benefits may be split among eligible family members, and servicemembers can modify or revoke a decision to transfer benefits at any time. To be eligible, you must be on active duty or in the Selected Reserves on or after August 1, 2009. To transfer your unused entitlement to your spouse, you must have served at least 6 years, and generally commit to serving 4 additional years from the date a benefit transfer is approved (although some exceptions to this added service requirement exist, including a temporary exception for servicemembers at or nearing retirement). Once you complete your 10-year commitment, you may also choose to transfer your unused entitlement to your dependent children.

Your eligible spouse or children can use benefits while you're on active duty or after you've separated from active duty service. However, your spouse will not be eligible for the monthly housing allowance or for the book and supplies stipend if you are on active duty, but your children will be eligible for both. Once benefits are transferred, your spouse may begin using them immediately, and has 15 years after your last separation from active duty to use up his or her benefit entitlement. Your children may not use benefits until they have attained a secondary school diploma (or equivalency certificate) or have reached age 18, and can use their benefit entitlement only until they reach age 26.

What is the Yellow Ribbon Program?

If you want to attend school at a college or university where the cost is higher than what's covered by the new GI Bill, you may

benefit from a bill provision called the Yellow Ribbon Program. Participating schools have entered into agreements with the VA to fund tuition expenses above the national maximum tuition and fee reimbursement. The institution may waive up to 50 percent of additional tuition and fee expenses, and the VA will match that amount. However, this program is only open to individuals entitled to the maximum benefit rate (or their entitled family members). Active duty servicemembers (or their entitled spouses) are not eligible because their tuition and fees are paid in full (some children of active duty servicemembers to whom benefits have been transferred may be eligible). Keep in mind, too, that not all schools will participate. Those that do can choose the amount of tuition and fees that will be waived, and may limit the number of students in the program.

You can find a list of participating schools and more details about the Post-9/11 GI Bill at the Department of Veterans Affairs website, www.benefits.va.gov.

What if you're entitled to education benefits under other programs?

Some servicemembers will be eligible for education benefits under more than one program. For example, in addition to being eligible for Post-9/11 GI Bill benefits, you may be eligible for benefits under the Montgomery GI Bill, the Montgomery GI Bill-Selected Reserve, or the Reserve Educational Assistance Program. If you want to receive Post-9/11 GI Bill benefits and you're eligible for benefits under another program, you must make an irrevocable election to receive benefits under the Post-9/11 GI Bill. This means that you'll no longer be able to receive benefits under the other program. However, if you're eligible for benefits under at least two other programs in addition to the Post-9/11 GI Bill, you must irrevocably choose to give up one benefit, but you will remain eligible for the other benefit(s).

Although the Post-9/11 GI Bill may often provide the greatest financial benefit, this won't always be the case. To decide which program to choose, you'll need to consider the types and amounts of education expenses that will be covered, and your time frame, among other factors. [The Department of Veterans Affairs website](#) has a list of questions and a series of case studies that can help you determine which benefit program will best suit your needs, or you can call (888) GI-BILL-1 to speak to a benefits counselor.

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