



Action Plan:

ACTIVATE YOUR GI BILL BENEFITS

The GI Bill is a valuable benefit that has helped veterans pay for college since World War II. The Post-9/11 GI Bill, introduced in 2009, and revised several times since then, expanded the benefits for people who have served in the military since September 11, 2001. Eligible service members can receive money for tuition, housing and books to attend college or other educational programs and can claim benefits for up to 15 years after leaving the military. Service members who separate on or after January 1, 2013 remain eligible to use their benefits indefinitely—they will never expire. Some can even transfer their benefits to their spouse or children. Here's how to make the most of the GI Bill and start using the benefits.

DIFFICULTY:

EASY

WHAT YOU'LL NEED:

- Your financial statements and records
- Web access or telephone

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Find out if you qualify for benefits. You can qualify for partial GI Bill benefits if you have served on active duty for at least 90 days since September 11, 2001. You can get full benefits if you serve for at least 36 months, or if you serve on active duty for at least 30 continuous days and are discharged because of a service-related disability.

For more information about eligible programs and benefits for the Post-9/11 GI Bill, as well as the older Montgomery GI Bill, see the [Department of Veterans Affairs](#) website.

2

Sign up for benefits. If you want to use the benefits yourself, gather your paperwork and go to the [Apply for Benefits section](#) of the GI Bill website for the online application or paper form. You'll need the dates and service status for your military service and a copy of your Certificate of Release or Discharge from Active Duty, or copies of your orders if activated from the National Guard or the Reserves.

The Department of Veterans Affairs Regional Processing Office will process the application, and the school will send a request to the VA for tuition and fees, which are paid directly to the school. Your housing allowance and stipend for books and supplies will be paid to you through direct deposit to your bank account.

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- 3 Get extra help from the Yellow Ribbon Program.** The GI Bill pays the full cost of in-state tuition at a public college or up to \$23,671.94 for a private college for the 2018–2019 school year (effective August 1, 2018–July 31, 2019), except for certain students attending private colleges and universities in the states of Arizona, Michigan, New Hampshire, New York, Pennsylvania, South Carolina and Texas. GI Bill benefits might not be enough to cover your bills if you attend an out-of-state public college or private college, or if you go to graduate school. More than 1,200 colleges offer Yellow Ribbon scholarships, matched by the Department of Veteran Affairs, to help fill in the gaps. To qualify, you must be eligible for the maximum GI Bill benefits and apply directly to the college after you receive a Certificate of Eligibility from the GI Bill program. Visit the [Yellow Ribbon Program](#) at the GI Bill website for additional information.
- 4 Learn about transferring your benefits.** One of the best features of the Post-9/11 GI Bill is that you can now transfer your benefits to your spouse and children. They can use the benefits for college expenses. To qualify to make the transfer, you generally must have served on active duty or selected reserve for at least six years and agree to serve four more years.

Spouses can use the transferred benefits immediately; children must wait until you've served at least ten years. For more information about eligibility and details about the application process, see the Department of Defense's [GI Bill Transferability](#) and the VA's [GI Bill Transfer](#).

The GI Bill is a valuable benefit to help you pay for college, but it is not the only way to pay for your education. To learn about saving for college on your own, go to [Start a 529 College Savings Plan](#).

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