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# Spouse Benefits of the Post-9/11 GI Bill



**Military.com**

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## Introduction

### New GI Bill Offers New Opportunities for Military Spouses

In July of 2008 the Post 9/11 Veterans Educational Assistance Act of 2008, was signed into law, creating a new robust education benefits program rivaling the WWII Era GI Bill of Rights. The new Post 9/11 GI Bill, which went into effect on August 1, 2009, provides education benefits for servicemembers who have served on active duty for 90 or more days since Sept. 10, 2001.

One of the most important aspects of this new Post-9/11 GI Bill is that it offers a new set of education benefits for the spouses and children of servicemembers and veterans. Under the new law the Department of Defense is now authorized to allow individuals who have served at least 6 years in the Armed Forces and who agree to serve at least another 4 years to transfer unused GI Bill entitlement to their spouse. In addition, when a servicemember reaches their 10-year anniversary they can choose to transfer the benefit to any dependents — spouse or children.

The following guide will explain who is eligible, how much they can receive, and how to apply for this new incredible benefit.

### Post-9/11 GI Bill Transferability Explained



As an eligible spouse your servicemember may transfer up to 100 percent of their GI Bill benefit depending on how much of their benefit has been used previously.

Like all other GI Bill education benefits, the Post 9/11 GI Bill benefit program is broken down into 36 months of benefits. Each month represents a month of classroom work at the full-time rate of pursuit.

Servicemembers can transfer any number of months they choose as long as they do not exceed their available benefits. In addition, this transfer must take place while they are still serving in the Armed Forces – Active Duty, National Guard, or Selected Reserve. Once the family member has been approved for Transfer of Education Benefits the member can make changes to the amount of benefits at anytime, even after leaving the service.

## Post-9/11 Transferee Benefits At-a-Glance – What You’ll Get

The following table offers a quick overview of the Post-9/11 GI Bill benefits for those who receive transferred benefits and meet the basic eligibility qualifications listed above.

You Qualify for: If You Are:	Tuition and Fees	Monthly Housing Stipend	Book Stipend	Certification Exams	Yellow Ribbon*
A Spouse of an Active Duty Member	100%			✓	
A Spouse of a Guard or Reserve Member	✓	✓	✓	✓	✓
A Spouse of Veteran	✓	✓	✓	✓	✓
A Child of an Active Duty Member	✓	✓	✓	✓	✓
A Child of a Guard or Reserve Member	✓	✓	✓	✓	✓
A Child of Veteran	✓	✓	✓	✓	✓

Table 1.0

\*Subject to limitations and additional eligibility requirements. See the Yellow Ribbon section for further details.

### Tuition and Fees

If you are eligible for the Post-9/11 GI Bill, VA will pay your tuition and fees payment directly to the school. This payment is not to exceed the highest undergraduate tuition and fees rates at a state operated college or university (Institution of Higher Learning). This payment rate is based on the state in which the school is located – not your state of residence.

Current active duty members and their spouses receive unlimited tuition assistance through the Post-9/11 GI Bill, but are not eligible for the monthly housing and book stipends.

More details on the on finding your tuition and fees can be found on page 11.

### Yellow Ribbon Program

The new GI Bill also includes a provision to help students avoid some or all of the out-of-pocket tuition and fees associated with education programs that may exceed the Post 9/11 GI Bill tuition benefit. The YRP is not automatic; schools must enter into an agreement with the VA to share the expense.

To qualify to receive the Yellow Ribbon benefits you must meet the following criteria:

- You served an aggregate period of active duty after September 10, 2001, of at least 36 months;
- You were honorably discharged from active duty for a service connected disability and have served a minimum of 30 continuous days after September 10, 2001;
- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran’s service under the eligibility criteria listed above.

More details on the on the Yellow Ribbon Program can be found on page 11.

## Monthly Housing Stipend

As an eligible family member of a veteran or member of the National Guard or Selected Reserve you may receive a monthly housing allowance (living stipend) based on the zip code of the location of the school you are attending - not your home zip code. This stipend currently averages just over \$1,200 a month, but can run as high as \$2,800 depending on the state in which your school is located.

This stipend is based on the DoD's Basic Allowance for Housing (BAH) for an E-5 with dependents. This stipend does not require students to live on campus.

**NOTE:** Eligible spouses of servicemembers currently on active duty and veterans taking courses on a half-time or less basis, or those taking 100% of their courses via distance learning (online education) do not qualify for the monthly housing stipend.

## Book and Supply Stipend

You may receive an annual book stipend of up to \$1,000 if you are a veteran or member of the Guard or Selected Reserve. This stipend will be paid at the beginning of each term. It is paid proportionately based on the number of credits taken by each student at \$41 per credit hour.

**NOTE:** Eligible spouses of servicemembers currently on active duty are not eligible for the book stipend.

## Other Benefits

In addition to the tuition, fees, housing, and book stipends, you may also qualify for a one-time reimbursement of up to \$2,000 for a certification or licensing exam, work-study programs, and \$100 a month for tutorial assistance.



## GI Bill Transferability Eligibility Details

To receive transferred benefit, specific eligibility criteria must be met by those who wish to transfer and those who wish to receive GI Bill benefits under the Transfer of Education Benefits portion of Post-9/11 GI Bill. The following section details these somewhat complex rules and policies.

### Who is eligible for the Post-9/11 GI Bill

To be eligible to transfer benefits servicemembers and veterans must first qualify for the Post-9/11 GI Bill themselves. Servicemembers and veterans who have served a minimum of 90 days on active duty after September 10, 2001 are eligible for the Post-9/11 GI Bill. This covers active duty served as a member of the Armed Forces or as a result of a call or order to active duty from a reserve component (National Guard and Reserve) under certain conditions including mobilization and deployment for service in the Global War on Terrorism, Operation Enduring Freedom (Afghanistan) and Operation Iraqi Freedom as well as time on active duty for training.

However, some periods of active duty service are excluded. Periods of service under the following do not count toward qualification for the Post 9/11 GI Bill:

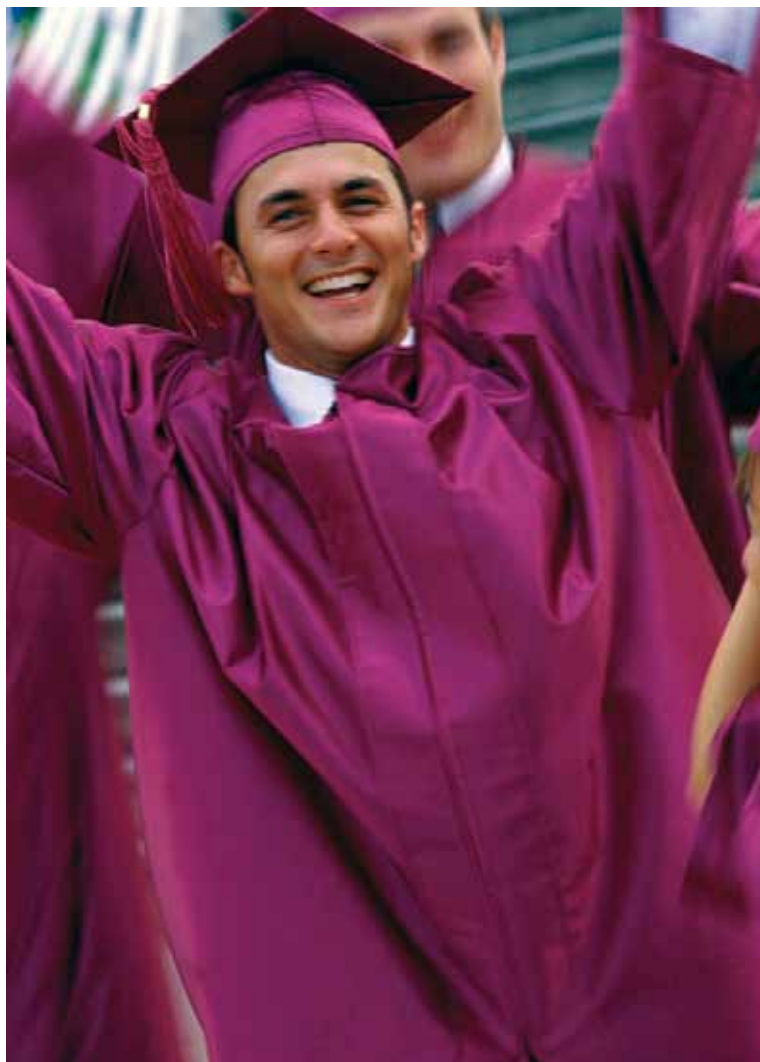
- Active Guard Reserve (AGR) under Title 32;
- ROTC under 10 U.S.C. 2107(b);
- Service academy contract period;
- Service terminated due to defective enlistment agreement;
- Service used for loan repayment; *and*
- Selected reserve service used to establish eligibility under the Montgomery GI Bill (MGIB chapter 30), MGIB for Selected Reserve (MGIB-SR Chapter 1606), or the Reserve Education Assistance Program (REAP chapter 1607).



### Who is eligible to transfer their GI Bill benefits?

Basic qualification for the Post-9/11 GI Bill alone is not sufficient to become eligible to transfer education benefit. To be able to transfer benefits a servicemembers must meet the following DoD and Department of Homeland Security (for the Coast Guard) criteria:

- Have at least 6 years of service in the Armed Forces on the date of election and agree to serve 4 additional years in the Armed Forces from the date of election.
- Have at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of election, is precluded by either standard policy (service or DoD) or statute from committing to 4 additional years, and agree to serve for the maximum amount of time allowed by such policy or statute, *or*
- Are or become retirement eligible during the period from August 1, 2009, through August 1, 2013. A service member is considered to be retirement eligible if he or she has completed 20 years of active duty or 20 qualifying years of reserve service.
- Special situations for military retirees:



- If you are eligible for retirement on August 1, 2009, no additional service is required.
- If you have an approved retirement date after August 1, 2009, and before July 1, 2010, no additional service is required.
- If you are eligible for retirement after August 1, 2009, and before August 1, 2010, 1 year of additional service after approval of transfer is required.
- If you are eligible for retirement on or after August 1, 2010, and before August 1, 2011, 2 years of additional service after approval of transfer are required.
- If you are eligible for retirement on or after August 1, 2011, and before August 1, 2012, 3 years of additional service after approval of transfer required.

Once the transfer GI Bill entitlements has been approved by the DoD the military member may transfer all or part of their entitlement to:

- A spouse.
- One or more of children.
- Any combination of spouse and children.



## Who is eligible to receive transferred GI Bill Benefits?

To be eligible Family members must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits, at the time of transfer to receive transferred educational benefits.

A child's subsequent marriage will not affect his or her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.

A subsequent divorce will not affect the transferee's eligibility to receive educational benefits; however, after an individual has designated a spouse as a transferee under this section, the eligible individual retains the right to revoke or modify the transfer at any time.

Family members use of transferred GI Bill benefits is subject to the following rules:

### Spouse:

- May start to use the benefit immediately.
- May use the benefit while the member remains in the Armed Forces or after separation from active duty.
- May receive the same level of benefits as the servicemember or veteran who earned the benefits. (See benefit tiers for further explanation).
- Is not eligible for the monthly stipend or books and supplies stipend while the member is serving on active duty.
- Can use the benefit for up to 15 years after the service member's last separation from active duty.

### Child:

- May start to use the benefit only after the individual making the transfer has completed at least 10 years of service in the Armed Forces.
- May use the benefit while the eligible individual remains in the Armed Forces or after separation from active duty.
- May not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate), or reached 18 years of age.
- Is entitled to the monthly stipend and books and supplies stipend even though the eligible individual is on active duty.
- Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.
- May receive the same level of benefits as the servicemember or veteran who earned the benefits. (See benefit tiers for further explanation).



## Applying for Transferred Education Benefits (TEB)

The first step to transferring GI Bill benefits is to apply for TEB through the DoD or DHS (for Coast Guard). The DoD's Post-9/11 GI Bill Transferability application process and directions can be found online at [http://www.defenselink.mil/home/features/2009/0409\\_gibill/](http://www.defenselink.mil/home/features/2009/0409_gibill/). If you need assistance you should contact your unit's education services office, Navy College representative, family services office or career counselor, to get more information or request assistance with transferring your Post-9/11 GI Bill benefits to a family member.

Members of the U.S. Coast Guard should contact their local Education Services Office, Career Development Advisor, or unit personnel administration office for assistance.

Once the application for TEB is approved, family members may apply to use transferred benefits with VA by completing VA Form 22-1990e. VA Form 22-1990e should only be completed and submitted to VA by the family member after DoD has approved the request for TEB.

To access the electronic version of VA Form 22-1990e [click here](#)

To access the paper version of VA-Form 22-1990e [click here](#).

**NOTE:** Do not use VA Form 22-1990e to apply to the DoD for TEB.

## Important GI Bill Benefit Details

Post 9/11 GI Bill benefits are based on the amount of creditable active-duty service each veteran or servicemember has had since Sept. 10, 2001. The following table applies to active-duty, National Guard, Selected Reserve members, veterans who have served on active-duty for 90 or more days since Sept. 10, 2001: These tiers also apply to the spouse and family members as determined by the members service since Sept. 10, 2001.

Amount of Post-9/11 Service	Percentage of Maximum Amount Payable
At least 36 cumulative months (Includes Entry Level or Skills Training time)	100%
At least 30 continuous days on active duty and discharged due to service-connected disability (Includes Entry Level or Skills Training time)	100%
At least 30 cumulative months (Includes Entry Level or Skills Training time)	90%
At least 24 cumulative months (Cannot include Entry Level or Skills Training time)	80%
At least 18 cumulative months (Cannot include Entry Level or Skills Training time)	70%
At least 12 cumulative months (Cannot include Entry Level or Skills Training time)	60%
At least 6 cumulative months (Cannot include Entry Level or Skills Training time)	50%
90 aggregate days (Cannot include Entry Level or Skills Training time)	40%

Table 2.0

How this works – if a veteran who has served only 6 months of cumulative time on active duty since September 10, 2001, transfers his or her benefit to their spouse, then the spouse will only receive 50 percent of the tuition, fees, housing and book stipends and will not be eligible for the Yellow Ribbon Program.

## Finding Your New Tuition and Fee Rate

The following four steps will help you find your Post-9/11 GI Bill tuition and fee payment rates based on your school's home state.

**NOTE:** The following information does not reflect the tuition and fee rates for active duty and their spouses, who are eligible for 100% tuition and fees no matter where they are attending school.

### Tip:

Be sure to call 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Education Benefits Counselor for specific guidance on your best benefits option.

Unlike the Montgomery GI Bill, the Post-9/11 GI Bill requires the Department of Veterans Affairs to pay your tuition and fees directly to the school. This payment rate is capped at the tuition and fees rate for the most expensive in-state public college undergraduate tuition and fees for the state of enrollment.

There are four steps to determining how much of your tuition and fees will be covered by the Post-9/11 GI Bill:

1. Determine your Post 9/11-GI Bill entitlement percentage (see table above) — this is based on the number of months you have served on active duty since Sept. 11, 2001.
2. Determine the maximum amount the VA will pay based on the in-state tuition rate for your school's state — see the Maximum In-state Tuition & Fees table below.
3. Ask your school about their per credit hour tuition and per term fees.
4. Multiply the maximum in-state tuition & fees by your Post-9/11 entitlement percentage (found in the table on the previous page) and compare this to your school's tuition and fees. If your entitlement is equal to or more than the schools tuition and fees then you are covered — there is no refund of the difference.

If your entitlement is less than the school's tuition and fees you will be responsible to fund the difference.\*

Members currently on active duty and their spouses who receive transferred entitlements are given unlimited tuition assistance under the Post-9/11 GI Bill.

\*It is important to note that many schools have chosen to participate in the Yellow-Ribbon Program in which all or part of the difference will be covered by the school and the Department of Veterans Affairs. Be sure to ask your school if they are planning to participate in the program.

More details on the on the Yellow Ribbon Program can be found on page 11.



## 2009-2010 Sample Maximum In-State Tuition & Fee Payment Rates

<i>State</i>	<i>Maximum Charge per Credit Hour</i>	<i>Maximum Total Fees per Term</i>	<i>State</i>	<i>Maximum Charge per Credit Hour</i>	<i>Maximum Total Fees per Term</i>
Alabama	\$291.67	\$13,328.00	Nebraska	\$236.75	\$1,574.00
Alaska	\$159.00	\$13,429.00	Nevada	\$136.00	\$2,839.00
Arizona	\$657.00	\$15,000.59	New Hampshire	\$932.54	\$4,977.00
Arkansas	\$200.40	\$1,811.40	New Jersey	\$450.67	\$5,736.00
California	\$287.00	\$2,165.25	New Mexico	\$212.58	\$11,342.00
Colorado	\$497.00	\$45,387.50	New York	\$1,010.00	\$12,697.00
Connecticut	\$516.00	\$2,508.50	North Carolina	\$494.00	\$2,163.90
Delaware	\$356.00	\$523.00	North Dakota	\$409.56	\$25,928.00
D.C.	\$197.92	\$620.00	Ohio	\$477.00	\$15,134.00
Florida	\$295.00	\$62,000.00	Oklahoma	\$151.00	\$11,546.30
Guam	\$190.00	\$245.00	Oregon	\$438.00	\$22,190.00
Georgia	\$433.58	\$15,215.00	Pennsylvania	\$886.00	\$6,391.00
Hawaii	\$282.00	\$1,449.40	Puerto Rico	\$90.00	\$537.00
Idaho	\$259.00	\$2,821.30	Rhode Island	\$343.00	\$2,020.00
Illinois	\$575.08	\$12,836.00	South Carolina	\$484.00	\$4,305.50
Indiana	\$321.75	\$12,438.00	South Dakota	\$93.40	\$4,748.31
Iowa	\$324.25	\$11,817.00	Tennessee	\$248.00	\$13,190.00
Kansas	\$393.95	\$3,804.00	Texas	\$1,471.00	\$12,130.00
Kentucky	\$430.30	\$11,235.00	Utah	\$208.86	\$63,576.50
Louisiana	\$430.00	\$2,622.70	Vermont	\$488.00	\$2,511.00
Maine	\$329.17	\$2,805.00	Virgin Islands	\$120.00	\$563.00
Maryland	\$458.13	\$2,380.00	Virginia	\$326.00	\$3,840.00
Massachusetts	\$330.00	\$17,787.00	Washington	\$380.00	\$14,444.50
Michigan	\$990.00	\$9,792.20	West Virginia	\$266.92	\$4,029.67
Minnesota	\$750.00	\$4,493.86	Wisconsin	\$663.00	\$30,979.00
Mississippi	\$449.00	\$805.00	Wyoming	\$94.00	\$4,335.00
Missouri	\$269.00	\$9,863.00	Overseas	\$407.18	\$10,502.97
Montana	\$205.40	\$4,250.16			

Table 3.0

## Yellow Ribbon Program Details

The Yellow Ribbon Program is a provision of the Post 9/11 Veterans Educational Assistance Act of 2008. The program is designed to help students avoid up to 100 percent of their out-of-pocket tuition and fees associated with education programs that may exceed the Post 9/11 GI Bill tuition benefit, which will only pay up to the highest public in-state undergraduate tuition.

### Tip:

Only the VA can answer your specific GI Bill benefit questions. Call 1-888-GIBILL-1 to get personalized information and support. Be sure to note the name of the VA representative along with the time and date you called. This may be helpful if any issues arise which require making claim appeals to the VA.

If you are attending a private college, graduate school or attending in a non-resident status and that school is a Yellow Ribbon participating school, additional funds may be available for your

education program without an additional charge to your entitlement. Like the other Post 9/11 GI Bill programs, Yellow Ribbon benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

To qualify to receive the Yellow Ribbon benefits you must meet the following criteria:

- Served an aggregate period of active duty after September 10, 2001, of at least 36 months;
- Were honorably discharged from active duty for a service connected disability and they served 30 continuous days after September 10, 2001;
- Are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under the eligibility criteria listed above.

Students may search for institutions that have expressed interest in participation in the Yellow Ribbon Program on the VA GI Bill website at [www.GIBILL.va.gov](http://www.GIBILL.va.gov).



#### More YRP Details

The Yellow Ribbon program allows institutions of higher learning (degree granting colleges and universities) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. Participating schools can waive up to 50% of those expenses and VA will match the same amount as the institution.

The Institution of Higher Learning

(college or university) must agree to:

- Provide contributions to eligible individuals who apply for the Yellow Ribbon Program on a first-come first-served basis, regardless of the rate at which the individual is pursuing training in any given academic year;
- Provide contributions during the current academic year and all subsequent academic years in which the student maintains satisfactory progress, conduct, and attendance;
- Make contributions toward the program on behalf of the individual in the form of a waiver;
- Choose the percentage that will be waived and waive the same percentage (up to 50 percent) of established charges that exceed the in-State maximum for each student eligible;
- State the maximum number of individuals for whom contributions will be made in any given academic year.

**NOTE:** Only the VA can answer your specific GI Bill benefit questions. Call 1-888-GIBILL-1 to get personalized information and support.

## Frequently Asked Post-9/11 GI Bill Transferability Questions

The following are the most frequently asked questions concerning the Post 9/11 GI Bill. The answers given have been derived from interviews and VA documentation. However, many questions remain, and much is still to be determined.

### Tip:

The Department of Veterans Affairs is the only resource that can answer your personal and specific GI Bill entitlement questions. Call 1-888-GIBILL-1.

Here are the Top Post-9/11 GI Bill Frequently Asked Questions, you can find the answers below.

1. Is this benefit retroactive?
2. Is there a limit to the benefits if I go to school half-time?
3. My spouse is on active duty, is there a limit to my benefits?
4. How does someone apply to transfer their benefits?
5. How do I apply for benefits after the DoD has approved the transfer?
6. Does the Post 9/11 GI Bill have an expiration date?
7. Are there stipulations to my eligibility?
8. What types of education programs are approved for the new Post 9/11 GI Bill?

### 1. Question: Is this benefit retroactive?

**Answer:** No. The Post 9/11 GI Bill will only cover classes and programs completed after July 31, 2009.

### 2. Question: Is there a limit to the benefits if I go to school half-time?

**Answer:** Yes, if you attend training at half time or less you are not eligible for the monthly housing stipend. You are eligible for an appropriately reduced stipend for books. The amount of educational assistance payable is the applicable percentage at a rate the lesser of:

- Established charges; *or*
- Highest amount of established charges regularly charged in-State undergraduate students for full-time pursuit at an in-State public college or university.

### 3. Question: My spouse is on active duty, is there a limit to my benefits?

**Answer:** Yes, active duty members and their spouses are not eligible for the monthly housing stipend or for the book stipend. The amount of educational assistance payable is the lesser of the:

- Established charges; *or*
- The Top-up amount not covered by military tuition assistance.

#### **4. Question: How does someone apply to transfer their benefits?**

**Answer:** The DoD's Post-9/11 GI Bill Transferability application process and directions can be found online at [http://www.defenselink.mil/home/features/2009/0409\\_gibill/](http://www.defenselink.mil/home/features/2009/0409_gibill/). If you need assistance you should contact your unit's education services office, Navy College representative, family services office or career counselor, to get more information or request assistance with transferring your Post-9/11 GI Bill benefits to a family member.

#### **5. Question: How do I apply for benefits after the DoD has approved the transfer?**

**Answer:** Upon approval, family members may apply to use transferred benefits with VA by completing VA Form 22-1990e. VA Form 22-1990e should only be completed and submitted to VA by the family member after DoD has approved the request for transfer of education benefits.

To access the printable PDF version of VA Form 22-1990e [click here](#)

#### **6. Question: Does the Post 9/11 GI Bill have an expiration date?**

**Answer:** Yes, your eligibility to use the Post 9/11 GI Bill benefits expires 15 years from the date of the last discharge or release from active duty of at least 90 consecutive days.

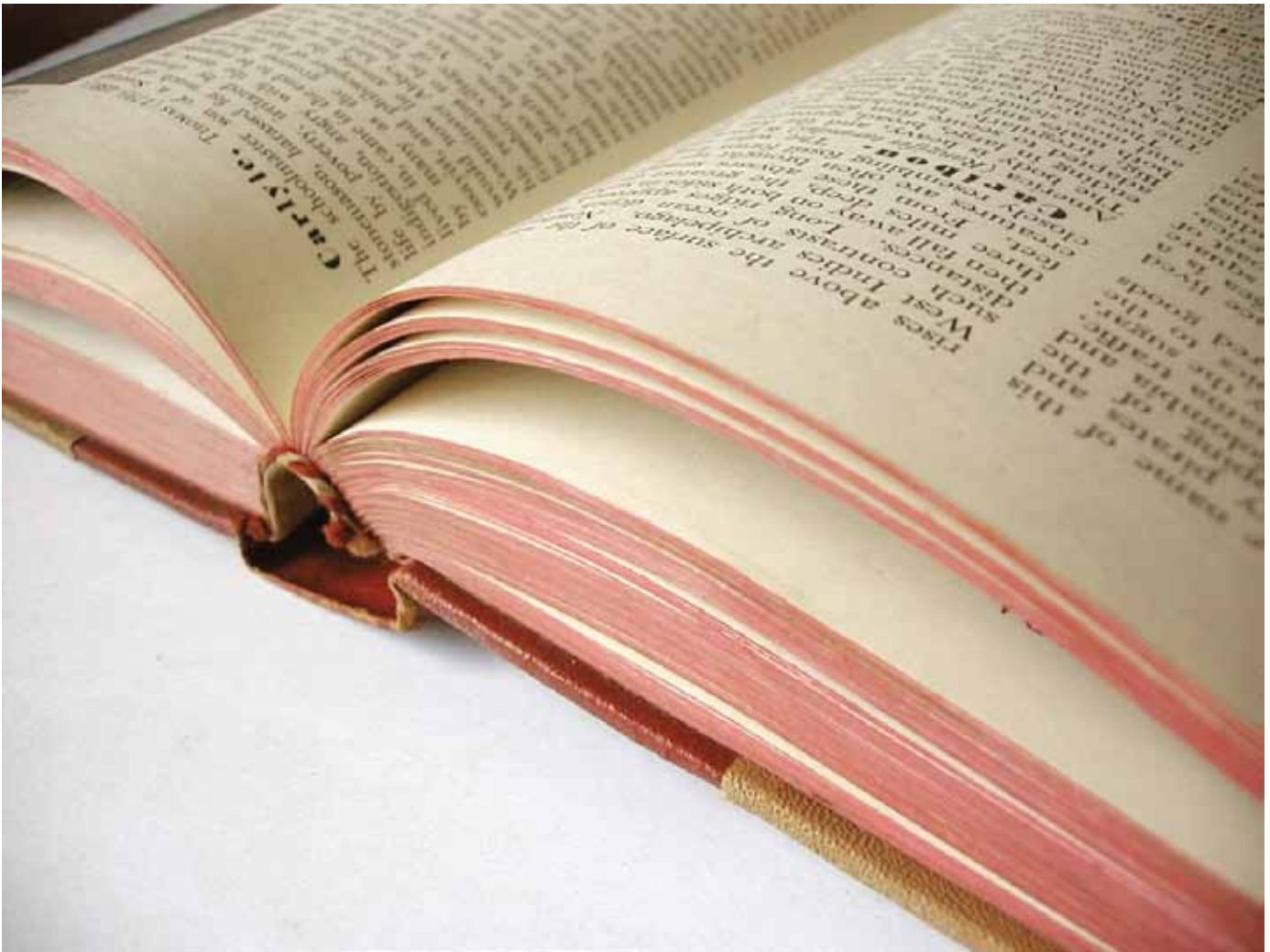
#### **7. Question: Are there stipulations to my eligibility?**

**Answer:** Yes, in order to retain eligibility, after meeting the previously listed service requirements, a servicemember must:

- Be honorably discharged from Armed Forces; *or*
- Be released from Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; *or*
- Be released from Armed Forces with service characterized as honorable for further service in a reserve component; *or*
- Be discharged or released from Armed Forces for:
  - A medical condition which existed prior to service (EPTS),
  - Hardship (HDSP), *or*
  - A condition which interfered with duty (CIWD); *or*
- Continue on active duty.

#### **8. Question: What types of education programs are approved for the new Post 9/11 GI Bill?**

**Answer:** The Post 9/11 GI Bill differs in some ways from the MGIB when it comes to the types of programs that can be used. Under the Post 9/11 GI Bill you may receive educational and training assistance for any program of education that is approved under MGIB (chapter 30) and offered by a college or university. This includes vocational training programs that are offered by accredited colleges and universities only.



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Document updated October 21 2009.