



PUT THE GI BILL TO WORK



**Let MOAA show you all the ways the GI Bill
can serve both you and your family.**

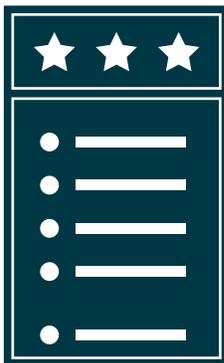
GET THE MOST OUT OF THE GI BILL

As a servicemember, you have earned education benefits to help you prepare for a new career after separating from active service. In 2009, the Post-9/11 GI Bill significantly increased the available benefits, and with the passage of the Harry W. Colmery Veterans Educational Assistance Act in 2017 – commonly known as the Forever GI Bill – those benefits have been expanded to provide additional education opportunities and, in some cases, more time to take advantage of them.

To make the most of the education benefits available to you and your family, there are key steps you'll need to take – and that's where the Military Officers Association of America (MOAA) comes in. MOAA led the campaign to pass a historic new GI Bill designed for the 21st century – urging Congress to include eligibility for all uniformed services, including the Coast Guard, National Oceanic and Atmospheric Association, and United States Public Health Service. This bill pays for college, helps with room and board, and can be transferred to your family members. Over 1.35 million active duty servicemembers and more than 800,000 National Guard and Reserve members who have served since Sept. 11, 2001, have benefited from this major legislation. We've created this benefits guide to help you make sure you are among them.

This guide will help you understand:

- ★ **The education benefits available to you** based on your length of service and date of release from active duty
- ★ **The value of your education benefits** and how you can use them
- ★ **How to transfer your benefits** to a spouse or a dependent child, plus the important step to take now to secure your option to transfer



ORIGINAL GI BILL (1944)

- Established hospitals
- Provided low-interest mortgages
- Granted stipends covering tuition and expenses for college or trade schools

POST-9/11 GI BILL (2008)

- Provides additional benefits to servicemembers on active duty on Sept. 11, 2001, or after
- Offers a vocational rehabilitation program to students
- Allows transfer of educational benefits to spouses and dependent children

FOREVER GI BILL (2017)

- Eliminates the 15-year limitation on Post-9/11 GI Bill benefits for eligible servicemembers and their dependents
- Authorizes certain work-study programs
- Offers veterans priority enrollment in educational counseling
- Offers credit toward the Post-9/11 GI Bill program to reservists who lost eligibility under the Reserve Educational Assistance Program (REAP)

WHAT SHOULD I KNOW ABOUT THE FOREVER GI BILL?

Depending on when you've separated or retired from active duty, the Forever GI Bill provides up to 36 months of education benefits. The amount of time you have to use the benefits varies depending on your release date. If it was on or before Dec. 31, 2012, your benefits are payable for 15 years afterward; if it was on or after Jan. 1, 2013, your benefits are payable indefinitely.

What can the benefits do for you? They cover tuition and fees at public and private schools, non-degree-granting schools, and other education programs, such as flight training and correspondence classes. They also can be used to cover housing, books, and supplies or to help with the cost of an apprenticeship or on-the-job training.

If you're actively serving, the benefits – which take the form of a monthly dollar amount – can be transferred to your spouse and/or your dependent children in the allocation you prefer. For example, you might allocate nine months' worth of education benefits to your spouse and 18 months' worth to your child. But it's especially important to note that transferring the benefit comes with its own set of rules: Primarily, you must commit to an additional four years of service at the time of the transfer. This means if you're planning to retire or separate from active duty in the near future, it's crucial to start the process of transferring your education benefits now.

It's an amazing benefit. My husband would say after our health care, it is one of the greatest benefits we have. The key is making it work for your family.

– Karen Golden,
spouse of retired Marine Corps officer

AT A GLANCE: THE VALUE OF THE BILL



Let's look at how you can use the education benefits from the Forever GI Bill, starting with tuition and fees.

- **Public schools:** Capped at in-state tuition and fees for the program (regardless of undergraduate, graduate, and professional level degrees).
- **Private schools and Foreign programs:** Capped at \$25,162.14* and adjusted annually. Yellow Ribbon program still available. Spouses not eligible for yellow Ribbon.
- **Flight training:** \$14,378.35* cap per academic year.
- **Correspondence classes:** \$12,221.58* cap per year but no housing or books/supply money.
- **Non-degree-granting schools:** Same tuition/fees benefits as public degree schools, same housing allowances based on ZIP code of school, and \$83 per month for books and supplies.
- **Costs are reimbursed for admissions and course credit tests,** as well as certification and licensing tests, up to \$2,000 per test

And that's not all. The bill provides additional allowances for housing, books, and other costs.

- **Housing:**
 - Housing at public and private schools is prorated based on the student's course load; you must be attending more than half-time to qualify
 - Students enrolled in fully online courses qualify for half-time status
- **Books and Supplies:**
 - Monthly housing allowance will be paid at the rate for the campus where the student spends the majority amount of their class time.
 - Students at public and private schools are allowed \$1,000 per year
 - Students at non-degree-granting schools are allowed \$83 per month
 - Servicemembers who enter apprenticeships or on-the-job training are given a housing allowance and reduced rate for books
 - Students in highly rural areas are allowed a one-time payment of \$500 for relocation if they reside in a county with six people or fewer per square mile (as determined by the most recent decennial census) and either a) relocate at least 500 miles to attend an educational institution or b) travel by air to physically attend an educational institution if no other land-based transportation exists

*Rates are current as of Aug. 1, 2020.

THE YELLOW RIBBON PROGRAM & FOREVER GI BILL BENEFITS

Part of the Post-9/11 GI Bill, the Yellow Ribbon GI Education Enhancement Program allows degree-granting schools in the U.S. to partner with the VA in covering the resident tuition and fees for a public school or tuition costs that exceed the annual maximum cap of \$25,000* for a private school. The school can contribute up to 50 percent of those expenses, which is then matched by the VA. The Additional funds made available for servicemembers through the Yellow Ribbon Program do not affect your Forever GI Bill benefits. The school determines the amount of tuition and fees covered and may limit the number of students who can participate in the Yellow Ribbon Program.

Eligibility for the Yellow Ribbon Program:

- Not applicable to active duty servicemembers or their spouse
- Those who served 36 months (may be aggregate) on active duty
- Purple Heart recipients with an honorable discharge and any amount of service
- Those discharged after 60 days with a service-connected disability who served 30 continuous days after Sept. 10, 2001
- Children using transferred benefits from an eligible servicemember
- Effective August 1, 2022, servicemembers at the 100 percent level and transferee spouses whose transferor is at the 100 percent level

*Rates are current as of Aug. 1, 2020.



My sons can do what they want to do and go where they want to go and study where they want to study. We wouldn't be able to do that otherwise, with two sons in school at the same time.

– Col. Jonathan Withington, USA (Ret)

KNOW WHAT'S COVERED

Benefits vary by school, so we recommend contacting potential schools to confirm availability and amounts covered by the Yellow Ribbon Program.



WHAT DOES THIS MEAN FOR SERVICE ACADEMY GRADUATES, ROTC CADETS AND NATIONAL GUARD MEMBERS?

As a graduate of a service academy or a recipient of an ROTC scholarship, you become eligible for Forever GI Bill benefits after you've completed your commissioning service commitment. Initial service obligations do not count toward qualifying service; to qualify for full benefits, you must serve for three full years on active duty after your initial service obligation. National Guard members also qualify for educational benefits when serving under Title 32 service for the purpose of organizing, administering, recruiting, instructing, or training the National Guard.

DO I QUALIFY FOR EDUCATION BENEFITS?

To qualify for education benefits, you must have served at least 90 days of aggregate active duty service or at least 30 days of continuous service with a service-connected disability. To receive the full benefit, you must have served at least 36 months of active duty since Sept. 11, 2001. Regardless of the amount of benefit you qualify for, there is no enrollment cost or fee to use it.

KEY DATES TO CONSIDER

If you separated or retired **on or before Dec. 31, 2012**, your education benefits are payable for 15 years following release from active duty.

If you separated or retired **on or after Jan. 1, 2013**, your education benefits are payable indefinitely following release from active duty.

Based on your active duty service completed after Sept. 10, 2001, find the amount of benefits you qualify for below:

Active Duty Completed AFTER Sept. 10, 2001	Percentage of Maximum Amount Payable
At least 36 months	100%
At least 30 continuous days on active duty and must be 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%

I WANT TO TRANSFER MY EDUCATION BENEFITS. WHERE DO I START?

To transfer your education benefits, you must meet key requirements:

1

You must be currently serving; the transfer option is not available to retired servicemembers.

2

You must have completed at least six years of service as of the date of approval to transfer benefits.

3

You must agree and be able to serve an additional four years of service from the date of transfer.

START THE CLOCK NOW

You can transfer your education benefits at any time once you've completed six years of service. Because transferring the benefit requires an additional four years of service, MOAA recommends you transfer some of your benefits – even just one month's worth – as soon as possible so you can complete the four-year service requirement before you plan to retire or separate.



4YRS

WHAT DOES THIS MEAN FOR MY MONTGOMERY GI BILL BENEFITS?

If you used some or all of your Montgomery GI Bill benefits, you still can earn Forever GI Bill benefits.

If you **used less than 36 months** of Montgomery GI Bill benefits and qualify for Forever GI Bill benefits, you can earn 36 months of benefits minus the amount of Montgomery GI Bill benefits used.

If you **used all 36 months** of Montgomery GI Bill benefits, you can earn up to an additional 12 months of Forever GI Bill benefits.

TRANSFERRING BENEFITS 101: SPOUSE & CHILDREN

The rules for transferring your education benefits are different depending on whether you're allocating them to your spouse or your dependent children.

TRANSFERRING TO DEPENDENTS

Your dependent(s):

1. Must be in DEERS
2. Can start using the benefit only after you've completed at least 10 years of service
3. May use the benefit while you're in the uniformed service or after you separate from active duty
4. Must be a graduate of secondary/high school (or equivalent) or be 18 years old
5. Are entitled to a monthly housing allowance even if you're on active duty
6. Are not subject to the 15-year timeline to use the benefit but may not use it after age 26
7. Can use the transferred benefit even if they marry. However, if they marry before transfer, the option to transfer no longer applies
8. Must use transferred benefits prior to their 26th birthday.

Keep in mind, while you can revoke the transfer of your education benefits at any time, you cannot add new dependents after leaving the service – so it's important to allocate at least one month's benefit to each dependent child prior to retiring.

TRANSFERRING TO SPOUSE

Your spouse:

1. May start to use the benefit immediately, including while you're in the uniformed service or after you separate from active duty
2. Is not eligible for monthly housing allowance while you're on active duty
3. Can use the benefit for up to 15 years following your last separation from active duty, if you separated/retired on or before Dec. 31, 2012
4. Can use the benefit indefinitely following your release from active duty, if you separated/retired on or after Jan. 1, 2013

Note that your education benefits always belong to you and cannot be split in a divorce. A divorce does not automatically cancel a transfer of benefits; as a servicemember, however, you can revoke the transfer of benefits at any time.



10 UNIQUE USES FOR YOUR GI BILL

YOUR EDUCATION BENEFIT ISN'T JUST FOR COLLEGE

By Amanda Dolasinski

Between flight missions during his deployments to Iraq and Afghanistan, Marine Corps Maj. Brandon Busch buried himself in Culinary Institute cookbooks.

Cooking shows were part of his childhood, and the CH-53 pilot considered pursuing that career after his military service.

"I've always loved to cook and do things in the kitchen," Busch said.

As he neared 10 years on active duty, Busch decided to make the jump and transitioned to the Marine Corps Reserve in 2014 so he could pursue a culinary career, with an emphasis on sweets.

Now, thanks to the GI Bill, he owns Lift Chocolate shop, where he serves as chief chocolatier.

Busch, who'd already earned a degree from college before his military service, used his GI Bill benefit to pay for pastry school. The benefit includes a housing stipend that covered his mortgage for the two years he was in school.

Busch said he has shared his experience with younger Marines in his Reserve unit, where he is known as "The Candyman." Even if they've already earned a degree like he did, Busch encourages servicemembers to take advantage of their GI Bill benefits to pursue another degree or certification.

"The hardest part is getting administrative stuff buttoned up ahead of time, but after that I had no problems at all," he said. "In the course of two years that I went to school, I didn't pay any attention to financing or anything like that."



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– Maj. Brandon Busch, USMCR

HERE ARE 9 OTHER UNCONVENTIONAL AREAS YOU CAN STUDY USING YOUR GI BILL:

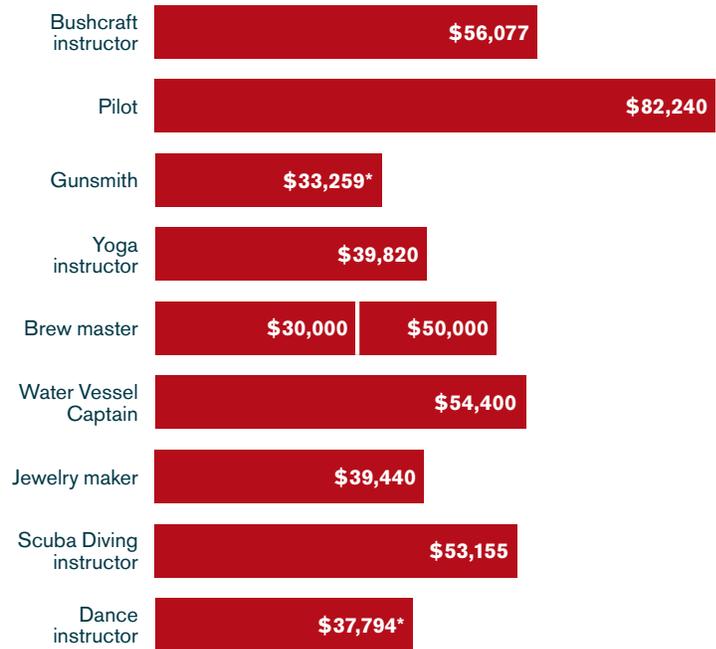
1. **Bushcraft instructor.** This occupation is for people who enjoy being outdoors and living off the land. You'll learn wilderness survival skills, including snowshoe traveling, canoe sailing, identifying edible plants and how to hand make traditional gear, such as a pack basket.
Average salary: \$56,077 per year.
2. **Pilot.** The GI Bill could cover your flight school. As an airline or commercial pilot, you would navigate airplanes, helicopters and other aircraft carrying people or cargo. This occupation offers opportunities to explore new places all over the world. Some airlines offer employee and family discounts for travel.
Average Salary: \$82,240 per year.
3. **Gunsmith.** It's not just about function and performance for gunsmiths. Firearms manufactures need gunsmiths to work in factories to perfect construction and design.
Average Salary: \$33,259 per year.
4. **Yoga instructor.** Like fitness trainers, yoga instructors are tasked with motivating people. Yoga also offers experiences to transform, heal and rejuvenate.
Average Salary: \$39,820 per year.
5. **Brew master.** Once you've mastered the science of fermentation, tap into your creativity by playing with different tastes to create signature beers.
Average Salary: \$30,000 to \$50,000 per year.
6. **Water Vessel Captain.** As a water vessel captain, you'll be spending a lot of time on the ocean or lakes, in all kinds of weather. Water transportation workers operate vessels that transport cargo and people.
Average Salary: \$54,400 per year.
7. **Jewelry maker.** In this occupation, you'll be spending a lot of time at a workbench, using tools and chemicals to buff out gems and polish precious metals.
Average Salary: \$39,440 per year.
8. **Scuba Diving instructor.** You'll learn open water diving, advanced open water diving and rescue diving techniques to pass along to students as a certified scuba diving instructor. Scuba instructors can find employment in some of the most beautiful, exotic places in the world.
Average Salary: \$53,155 per year.
9. **Dance instructor.** Teach students dance skills from ballroom to hip hop. Besides studios, dance instructors can teach on cruise ships, at resorts and in recreation centers.
Average Salary: \$37,794 per year.

Amanda Dolasinski is MOAA's staff writer. She can be reached at AmandaD@MOAA.org. Follow her on Twitter @AmandaMOAA.

ALWAYS VERIFY

Be sure to verify whether the program you want to apply for is eligible for your GI Bill benefits. To check, you can use the VA's institution search tool. Please be vigilant for predatory institutions that make promises that seem too good to be true. You can always search federal complaint databases, such as the Consumer Financial Protection Bureau's, to identify if there are any federal complaints about a program or institution.

Average annual salary



* Figure based on 40 hours/week for 52 weeks/year.

SOURCE: U.S. BUREAU OF LABOR STATISTICS, MEDIA REPORTS.

JOBS IN HIGH DEMAND

If you're looking for a more traditional line of work with decent pay, but college is not for you, consider using your GI Bill to attend a vocational school or earn a two-year degree.

Here are in-demand professions, according to the U.S. Bureau of Labor:

Air Traffic Controller. As an air traffic controller, you coordinate the movement of aircraft to maintain safe distances between them. The job, which is growing at 3 percent through 2026, pays an average of \$124,540.

Radiographer and MRI Technician. Health care professionals that conduct imaging exams to detect broken bones or brain tumors are an in-demand occupation, expected to grow 13 percent through 2026. This occupation pays an average of \$61,240.

Line Installer and Repairer. When a storm knocks down power lines, people count on line workers to quickly restore electricity. These jobs are hazardous and require working at great heights. The occupation, which is expected to grow about eight percent through 2026, pays \$65,880 a year.

Welder. As a welder, you should be prepared to work in inclement weather or indoors, sometimes in tight spaces. The median pay in 2018 was \$41,380 a year.

Dental hygienist. Poking around people's mouths may not be for everyone, but it pays an average of \$74,820. This occupation is expected to grow by 20 percent by 2026.

THE LONG & SHORT OF IT

The Forever GI Bill expands on the important advances that were made through the Post-9/11 GI Bill, primarily by eliminating time constraints for certain servicemembers and enhancing the types of education programs that qualify. MOAA was instrumental in getting this bill passed for all uniformed services, including the Coast Guard, NOAA, and USPHS. We're here to make sure you can take full advantage of it – starting with helping you understand how it works, what it provides, and when to start planning the transfer of your benefits, if you choose to do so.



Today, we have an all-volunteer force that represents only one percent of our nation's eligible population. A proven benefit like the GI Bill is one we must protect in order to recruit and retain the talent we need to maintain a strong national defense. We know the GI Bill also contributes to the continuing education of our nation's sons and daughters who serve, and then return to their communities to become highly productive industry and community leaders.

– Lt. Gen. Dana T. Atkins,
USAF (Ret), MOAA president & CEO

MOAA IS HERE TO HELP

Changes to your benefits programs can be confusing. If you need help understanding the changes, MOAA has experts ready to assist our PREMIUM and LIFE Members.

ABOUT MOAA

MOAA is the nation's largest and most influential association of military officers. We are an independent, nonprofit, politically nonpartisan organization. With members from every branch of service (and their families), we are a powerful force speaking for a strong national defense and representing the interests of military officers at every stage of their careers. MOAA's highest priority is providing first-class service to our members. We are the leading voice on compensation and benefit matters for the military community, and we provide expert advice and guidance to our members.

HOW TO JOIN

Membership is open to active duty, National Guard and Reserve, retired, and former commissioned officers and warrant officers of the following uniformed services: Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration, as well as their surviving spouses. Visit www.moaa.org/join.



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