POST-9/11 GI BILL AT A GLANCE

The Post-9/11 Gi Bill provides financial support for education. You've earned it, but do you really know it? Here's what you need to understand.

WHAT ARE THE BENEFITS?
Benefit levels range from 40 percent to 100 percent and are payable for 15 years following your release from active duty.

WHO'S ELIGIBLE?
- Those with 90 days of aggregate service after Sept. 10, 2001
- Those who have been discharged with a service-connected disability after 30 days
- National Guard members mobilized on Title 32 on or after Sept. 11, 2001

1 MILLION +
# of people who have used the Post-9/11 Gi Bill since Aug. 1, 2009

$34 BILLION +
Post-9/11 Gi Bill benefits paid by VA since Aug. 1, 2009
MONTHLY HOUSING ALLOWANCE (MHA)?

- If you’re a full-time student, you can receive a monthly stipend for living expenses equal to the Basic Allowance for Housing (BAH) of an E-5 with dependents in the same ZIP code as your school.
- The prorated MHA is based on the students’ percentage of training time, rounded up to the nearest tenth.
- For those enrolled solely in distance learning, the housing allowance payable is equal to one-half the national average BAH for an E-5 with dependents.
- For those attending foreign schools (schools without a main campus in the U.S.), the MHA rate is fixed for each academic year.
- The academic year begins on Aug. 1.
- The MHA is not paid when school is not in session.
- MHA is not available on active duty.

WHAT’S COVERED?

- Undergraduate and graduate degrees
- Vocational/technical training
- On-the-job training
- Flight training
- Correspondence training
- Licensing and national testing programs
- Entrepreneurship training
- Tutorial assistance

ARE DEPENDENTS ELIGIBLE?
The Post-9/11 GI Bill does offer some service members the opportunity to transfer their GI Bill to dependents.

MIND THE CAP

If you are attending a private or foreign school, tuition and fees are capped at $20,235.02 per academic year. However, if you are attending a private institution in AZ, MI, NH, NY, PA, SC or TX, you may be eligible for a higher tuition reimbursement rate.

WHO GETS THE 100 PERCENT?

Those who have served at least 36 months on active duty since Sept. 10, 2001.

HOW IS IT PAID?
The U.S. Department of Veterans Affairs (VA) makes tuition payments directly to the school.

REMEMBER:

You must have received an honorable discharge to be eligible.

IS THERE ANY BENEFIT FOR RELOCATION TO GO TO SCHOOL?

A one-time payment of $500 may be payable to certain individuals relocating from highly rural areas.

HOW MUCH IS AVAILABLE FOR BOOKS/SUPPLIES?
The VA will pay an annual books and supplies stipend of up to $1,000 directly to full-time students, including active duty service members.

WHERE CAN YOU APPLY FOR YOUR BENEFITS?

Applications are available through the VA at gibill.va.gov.

Refer to Your Field Manual to the GI Bill in Paying for School section on page 86.
MAXIMIZING YOUR GI BILL MONTHLY HOUSING ALLOWANCE

If you’re using the Post-9/11 GI Bill, you are entitled to a Monthly Housing Allowance (MHA). 5 Things You Need to Know.

BY RYAN CONNOLLY

The first thing to understand is that based on your time in service, you will receive a certain percentage of the GI Bill. If you completed at least 36 months on active duty, you will have 100 percent of the benefits for 36 months. If you completed less time, you will receive Chapter 33 benefits for the full amount of time (36 months); however, the amount will be subject to that percentage.

WHAT SHOULD YOU CONSIDER WHEN CHOOSING A SCHOOL BASED ON MHA?

1. **YOUR SCHOOL’S ZIP CODE**
   BAH is calculated for the ZIP code your school is in, not the ZIP code you live in. One thing you can do to get the best bang for your buck is to attend a school in a city where BAH is high, and live in the suburbs where the cost of living is lower.

2. **COST OF UTILITIES**
   Keep in mind the cost of utilities, food and supplies when searching for a place to live. If utilities are not included in rent, they can increase your monthly cost substantially. Unlike in the military, Basic Allowance for Subsistence (BAS) is not added to your MHA.

3. **GETTING A ROOMMATE**
   Get a roommate. Splitting the rent for a two-bedroom apartment is usually cheaper than paying for a one-bedroom or even a studio by yourself.

4. **OFF-CAMPUS HOUSING**
   See if your college website has an “off-campus housing” page. They may list properties that are not affiliated with the school but have been certified as good choices.

5. **LEASING DETAILS**
   Make sure you and your landlord are on the same page regarding the length of the apartment lease. Is it year-round or just for school months? Also discuss with your landlord if the entire rent will be your responsibility if your roommate moves out.

・HOW DO I KNOW HOW MUCH MONEY I WILL RECEIVE FOR MHA?

If you attend a school as a traditional student at a brick-and-mortar school, then you will be given an amount equal to the E-5 Basic Allowance for Housing (BAH) with dependents for your school’s ZIP code.

If you attend school through distance learning, you will be given one half of the BAH national average.

If you attend school abroad, you will receive the national average BAH.

You will be able to find the current BAH amounts at: [http://bit.ly/BAHcalc](http://bit.ly/BAHcalc)