

EDUCATION BENEFIT PROGRAMS

The following program descriptions are up-to-date, thumbnail descriptions. General and detailed descriptions of each program are online at www.gibill.va.gov/GI_Bill_Info/benefits.htm.

NOTE: All students who feel they may be eligible for education benefits should submit an application. Even if someone appears ineligible, VA should review his or her application and officially deny or grant benefits.

Chapter 30: Montgomery G.I. Bill—Active Duty

Chapter 30 has four eligibility categories. Category I is by far the largest. It includes veterans who began active duty for the first time after June 30, 1985. Starting 10/1/07, the basic full-time monthly benefit is \$1,101.00 for three years obligated service (Category IB) or for 2 years active duty and 4 years in the Selected Reserve (Category IC). The basic full-time monthly benefit is \$894.00 for two years obligated service (Category IA).

Military retirees who entered the service (or agreed to delayed entry) before 1/1/77 **and** who were eligible to receive chapter 34 benefits (Vietnam era education program) on 12/31/89 comprise category II. The education benefit for these chapter 34/30 veterans is higher than the standard chapter 30 benefit and it pays an additional amount for dependents. The chapter 34/30 benefit is comparable to the old chapter 34 rate.

Additional veterans may be eligible if they were voluntarily or involuntarily separated from the service because of a reduction in personnel (Category III), or if they were able to convert their education benefit from chapter 32 to chapter 30 (Category IV).

Chapter 30 Kickers and Additional Contributions.

Higher monthly benefits are paid to chapter 30 participants with “kickers” and to chapter 30 participants who make additional chapter 30 payments. Veterans may have a kicker, additional contributions, or both. The higher benefit rates are paid automatically when benefits are paid. If veterans don't receive the benefit they believe they are entitled to receive, they should call VA about the discrepancy so that VA can resolve the discrepancy with the Department of Defense.

A kicker is part of the enlistment contract. It's often referred to by its Madison Avenue name; Army College Fund, Navy Sea College Fund, or whatever the newest recruitment ad calls it. If a contract has a \$12,000 kicker, for example, then the monthly kicker is \$333.33 ($\$12,000 \div 36$ months), which increases the \$1,101.00 full-time chapter 30 benefit to \$1,434.33.

Servicepersons who participate in chapter 30 pay \$1,200.00 towards their chapter 30 benefit. The \$1,200.00 is withheld from their pay during their first 12 months of service and it's **non-refundable**. Servicepersons may pay up to \$600.00 more towards chapter 30. The amount they pay is matched 9 to 1. A maximum \$600.00 contribution increases the full-time chapter 30 benefit \$150.00, to \$1,251.00 for categories IB, IC and III, and to \$1,044.00 for category 1A.

Chapter 35: Dependents Educational Assistance (DEA)

Educational Assistance paid to dependents of veterans. Starting 10/1/07, the full-time monthly rate is \$894.00. Persons who may be eligible are:

- A child (between ages 18 and 26, with some exceptions) of a veteran who is permanently and totally disabled due to a service-related condition; or who died in service; or who died of a service-connected disability; or who died while evaluated as having total and permanent service-connected disability; or who is listed as a POW or MIA.

- The surviving spouse of a veteran who died of a service-connected disability, or died in service, or died while evaluated as having total and permanent disability resulting from a service-connected disability. Surviving spouses whose benefits stopped when they remarried can receive DEA benefits again if their remarriage ends by death or divorce, or they cease to live with the person to whom they presented themselves in public as married.
- A spouse of a veteran or serviceperson who has a total and permanent disability resulting from a service-connected disability; or who is listed as a POW or MIA.
- The spouse or child of a service member who: 1) VA determines has a service-connected permanent and total disability, 2) at the time of VA's determination is a member of the Armed Forces who is hospitalized or receiving outpatient medical care, services, or treatment; and 3) is likely to be discharged or released from service for this service-connected disability.

Chapter 1606: Montgomery G.I. Bill—Selected Reserve

Educational program for active members of the Selected Reserve. Selected Reserve components include the Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and Air National Guard. The Department of Defense and the Department of Homeland Security (Coast Guard) determine who's eligible for chapter 1606. The Department of Veterans Affairs administers the program and pays benefits. Basic eligibility requires a 6-year obligation to serve in the Selected Reserve and satisfactory participation in required Selected Reserve training. Starting 10/1/07, members of the Selected Reserve are entitled to full-time education benefits of \$317.00 for a maximum of 36 months or the equivalent in part-time training.

Chapter 1606 Kickers:

An additional amount, called a kicker, may be added to the benefit of some chapter 1606 students. The possible monthly kicker levels are \$100, \$200, and \$350. A chapter 1606 kicker may be a part of the original enlistment contract or part of a re-enlistment contract.

Chapter 1607: Reserve Educational Assistance Program (REAP)

Educational program for active members of the Selected Reserve called to active duty and members of the Individual Ready Reserve (Army IRR, Air Force IRR, Navy IRR and Marine Corps IRR.) called to active duty in response to a contingency operation declared by the President or Congress. The Department of Defense and the Department of Homeland Security (Coast Guard) determine who's eligible for chapter 1607. The Department of Veterans Affairs administers the program and pays benefits.

Members of the Selective Reserve may be eligible for Chapter 1607 after serving 90 consecutive days on active duty for a contingency operation. The Chapter 1607 benefit pays a percentage of the chapter 30 three-year or more rate based on the number of continuous service days on active duty: 90 days but less than 1 year pays 40%, 1 year but less than 2 years pays 60%, and service of two continuous years or of an aggregate of three years or more pays 80% payment of the three-year rate. The 80% rate can be paid for two continuous years or, effective 1/28/08, an aggregate call-up service of three years or more.

Chapter 1607 Kicker and Additional Contributions:

A service member eligible for chapter 1607 who's also eligible for the chapter 1606 kicker will be paid the chapter 1606 kicker. Beginning 1/28/08 chapter 1607 reservists can participate in the "buy-up" program. They can pay up to \$600.00 to increase their monthly benefit by as much as \$150.00 per month. The reservist must be a member of a Ready Reserve component to pay the "buy-up."