

Navigate the new GI Bill

How to plot the course
that's right for you

By Amanda Miller

The Post-9/11 GI Bill was written for
Lance Zaal.

He was a senior in high school on
Sept. 11, 2001, and he visited a Marine Corps
recruiter that very day.

"I didn't do it for college," Zaal said of his
decision to join the Corps. "I didn't really even
think about that at the time."

As an infantry squad leader,
Zaal deployed twice to Iraq, once to Cuba and
once briefly to South America before
leaving active duty in spring 2006
for life as a college student. Now he's
a senior majoring in econom-
ics and international relations
at the College of William &
Mary in Williamsburg, Va.

THE LONGER YOU SERVED, THE MORE YOU GET

The total time you served on active duty after Sept. 10, 2001, determines the percentage of the maximum benefit you qualify for under the Post-9/11 GI Bill.

If you served:



*Those who served at least 30 continuous days and were discharged because of a service-connected disability also qualify for 100 percent of the maximum benefit.

Source: Veterans Affairs Department

LISA ZILKA CHAVEZ/STAFF

And because of one smart decision, Zaal will be entitled to 18 months of education benefits under the new Post-9/11 GI Bill. He plans to use that money to help pay for law school down the road.

Zaal was confident that the new GI Bill would pass even as it was still being debated in Congress, so he stopped his Montgomery GI Bill payments to preserve eligibility under the new, more valuable benefit.

He'll qualify for 100 percent of the new program's maximum benefit. That means he'll receive the maximum amount for tuition, plus a housing allowance that's worth \$1,370 a month in Williamsburg. Zaal estimates that in his case, the Post-9/11 GI Bill will be worth twice what he was collecting under the Montgomery GI Bill.

Because Zaal followed the new GI Bill closely during the legislative process, he was able to figure out what made the most financial sense for him.

Crunching such numbers is what every service member or veteran who may qualify for the Post-9/11 GI Bill needs to do starting now.

WHAT'S CHANGING

Post-9/11 GI Bill recipients will need to factor in a number of variables that weren't part of the equation before, said Keith Wilson, director over the Veterans Affairs Department's education benefits.

- **More time to use benefits** Those who qualify for the new GI Bill, including Guard and reserve members with equal full-time service, will have longer to use the Post-9/11 GI Bill than the Montgomery GI Bill — 15 years vs. 10 years — and some may have the option of transferring eligibility to a spouse or child.
- **You don't have to pay in**
- **Monthly living stipend**

The new GI Bill is a second chance for service members who didn't pay the \$1,200 to be eligible for the Montgomery GI Bill. The new plan doesn't require a contribution.

A whopping new housing allowance — equal to the military's Basic Allowance for Housing for an E-5 with dependents in your school's ZIP code — could be a major consideration in more than one choice you'll have to make.

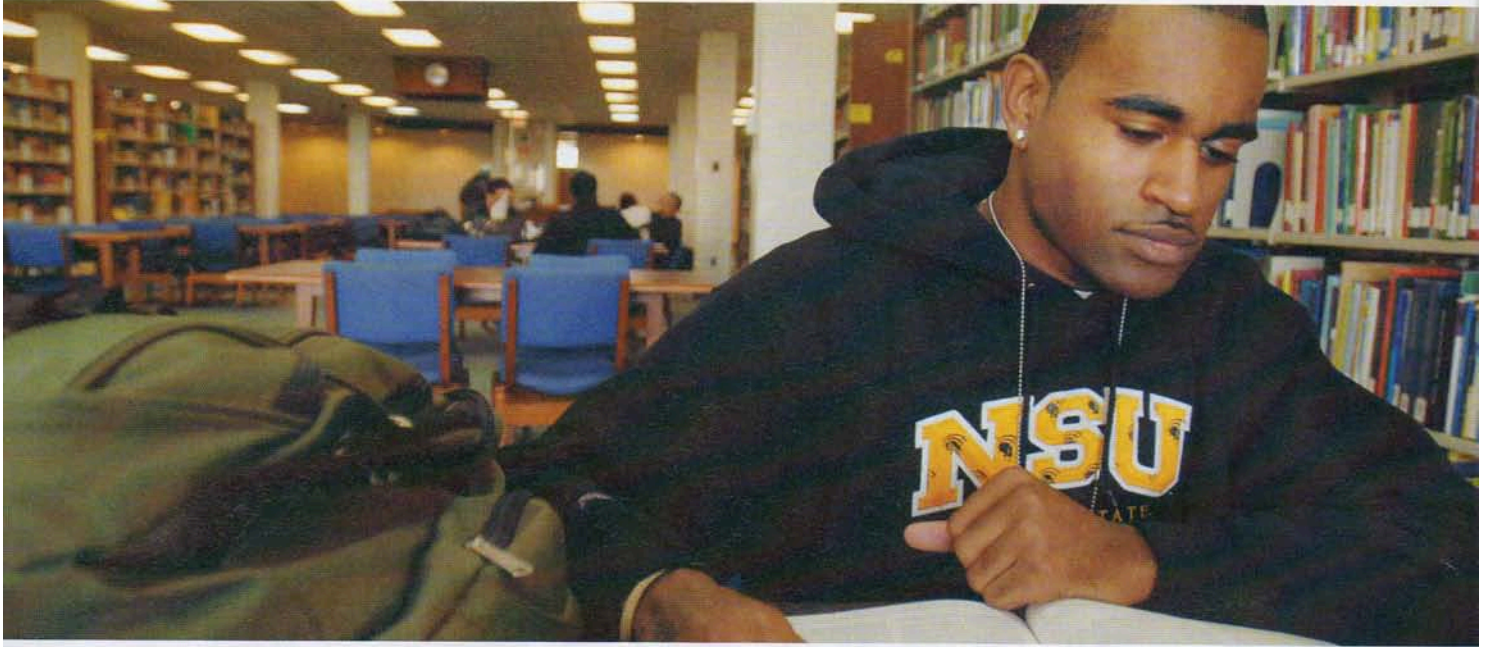
First, the 2009 rates vary widely — from \$739 a month in Paducah, Ky., to \$2,763 a month in San Francisco.

WHAT YOURS IS WORTH

The actual dollar value of a given student's Post-9/11 GI Bill could depend on at least nine variables. They are:

- 1. How long you served after Sept. 10, 2001:** The amount you may qualify for is set in increments of service, from 90 days (40 percent) to 36 months (100 percent).
- 2. Your school's tuition and fees:** The higher your school's tuition, the more your Post-9/11 GI Bill could be worth.
- 3. Your state:** The new GI Bill pays up to the highest in-state undergraduate tuition and fees at a public school in your state. If college costs more in your state, then your GI Bill is worth more.
- 4. Your choice to attend a public or private school:** You'll still only get your state's highest in-state tuition at a public school. Some students may receive extra help to attend a private school under the new GI Bill's Yellow Ribbon Program (Learn more on Page 35).
- 5. Your school's ZIP code:** This is how the housing allowance is calculated. It's equal to the military's Basic Allowance for Housing for an E-5 with dependents in your school's ZIP.
- 6. Your choice to go online or on campus:** You won't receive the housing allowance, even if you're taking a full-time course load.
- 7. Whether you attend half time or more:** Students must attend at least half time — equal to at least six traditional credit hours — to qualify for the housing allowance.
- 8. Your course load:** At colleges that charge a flat amount to full-time students you could get more for your new GI Bill dollar depending to how many classes you take.
- 9. Your choice to use the new GI Bill for your own education or a child's:** If you qualify for this provision, it may make more financial sense to transfer your Post-9/11 GI Bill entitlement to someone who can use it in the future.

"It's enough of a difference that potentially we could see folks making their decision geographically on where they want to go to school," Wilson said.



Second, the housing allowance could influence a student's chosen mode of learning.

"One of the primary drivers of where vets go to school is convenience," Wilson said. But the housing allowance won't be available to GI Bill students who study online.

HOW IT WORKS

The Army Reserve didn't pay enough to cover DeShawn Bowser's total college costs, so he went active duty, serving three years as an Army patient administration specialist, including a tour in Iraq.

He's using the Montgomery GI Bill — currently worth \$1,321 a month for full-time students — to pay for his mass communications degree from Norfolk State University in Norfolk, Va.

Come fall, Bowser will have to choose whether to continue studying under the Montgomery GI Bill or to re-enroll under the new program.

Here's what the new GI Bill could mean to a student such as Bowser:

Norfolk State students who qualify for 100 percent of the new GI Bill will have all of their tuition and fees paid — about \$2,800 for a 15-credit-hour semester — and they'll receive a housing allowance worth about \$1,410 a month while they're taking classes. They'll also receive \$1,000 a year for books and supplies.

Say a Norfolk State student earns a degree over the course of eight regular college semesters. That means he attends

classes nine months out of each year — two 4.5-month semesters over four years. Over the span of a bachelor's degree, the Post-9/11 GI Bill is worth \$28,360 more than the Montgomery GI Bill.

DeShawn Bowser uses the Montgomery GI Bill to pay for his tuition.

THE ONLINE QUESTION

Gunnery Sgt. Al Vincent-Mitchell joined the Marine Corps in 1994 for a sense of direction — "intangible qualities I needed in my life," said the expeditionary airfield technician and instructor at Naval Air Station Pensacola, Fla.

When he graduates this summer, it'll be the third online degree he's earned using military education benefits. He has a bachelor's in theology from Trinity College and Seminary and another in business from American InterContinental University. He's about to complete Kaplan University's online MBA program.

If you want to go to school online, you might follow Vincent-Mitchell's example and complete as much of your degree as you can while still in uniform and already receiving a military housing allowance.

Students who participate in "distance education" won't qualify for the Post-9/11 GI Bill's housing allowance, even if they're taking as many or more credit hours as students enrolled in "resident courses."

The majority of Kaplan's military students — veterans and active duty — do attend full time, said Brian Saylor, Kaplan's military initiatives marketing director.

Students pursuing distance education, defined as coursework "offered in whole or in part through telecommunications," won't receive the housing allowance because of a potential for abuse that the VA identified in the official draft of the Post-9/11 GI Bill.

Wilson said that because an individual's housing allowance is determined using his or her school's ZIP code, the original bill

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TELL US YOUR OPINION: A number of online college officials say they'd like to see online students given the Post-9/11 GI Bill's new housing allowance. Do you agree? Weigh in on the debate. MilitaryTimesEDGE.com

ALTERNATIVES TO THE NEW GI BILL

Some types of education and training are covered under the Montgomery GI Bill or other Veterans Affairs Department education program but not under the Post-9/11 GI Bill, said Keith Wilson, director of the VA's Education Service. Some examples:

- The Post-9/11 GI Bill only pays for courses at degree-granting "institutions of higher learning," so if you're interested in a technical certificate or on-the-job training, the Montgomery GI Bill may offer more flexibility.
- If your tuition and fees are already paid for by your school or state, you still receive a check under the old GI Bill. Even if you collect the housing allowance under the new GI Bill, your Montgomery GI Bill payment could still be worth more.
- Students with a service-connected disability who require costly special assistance may find they're still better off under the VA's Vocational Rehabilitation and Employment program, though in most cases the Post-9/11 GI Bill is a better deal.

opened the door for online schools to move their headquarters to cities with the highest BAH rates in order to attract distance-learning students who live in less costly areas.

Online schools would like to see the law amended to give their students the housing allowance based on the student's address — not the schools.

WHAT'S STAYING THE SAME

VA is still working out how to implement the new GI Bill, but Wilson said he expects students to continue enrolling through the existing system. The goal is to maintain the 19-day turnaround time from the day a student applies for benefits to the day he is "authorized."

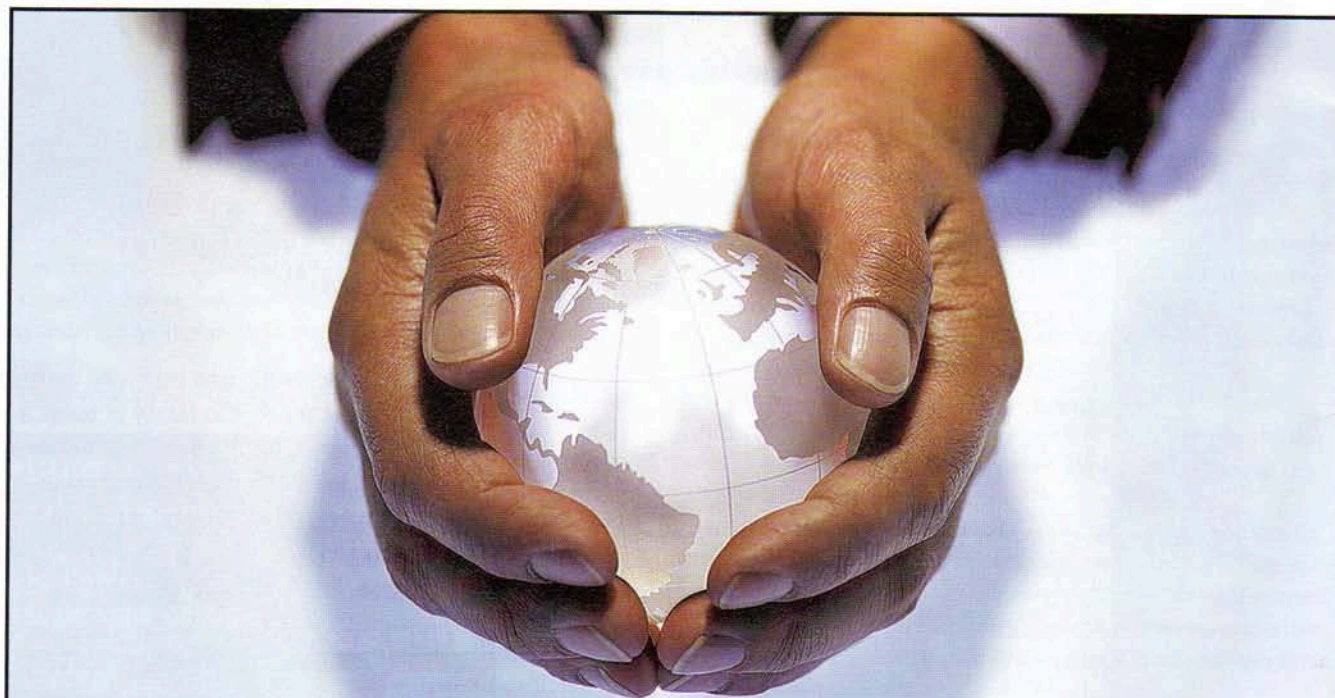
- **Online enrollment**
- **No guarantee of college admission**
- **Payments after a full month**

Wilson reminds students that they'll still have to be accepted to the college of their choice. "The VA has no role in that."

And you'll still have to wait until the end of a given month for payments — now for the housing allowance because tuition will be paid to your school, Wilson said.

WHAT TO LOOK FOR

It could take longer for Post-9/11 GI Bill students to receive their first housing allowances than subsequent ones, Wilson said, because it'll be up to schools to verify students' data at the beginning of each college term, and this fall is the first time college officials will do so



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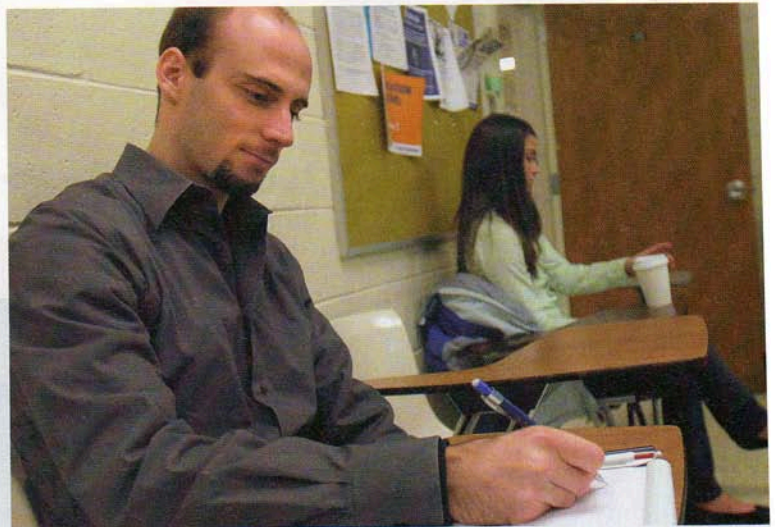
There may be some relief, Wilson said, for students who choose higher-priced programs thanks to the new law's Yellow Ribbon Program. Yellow Ribbon schools will agree to discount tuition for Post-9/11 GI Bill stu-

dents, and VA will match that amount up to the student's total cost of tuition and fees. Whether students will be able to pay for all of a private education under the program will depend on how much tuition relief they receive from their schools.

Schools must elect to participate, and they won't be expected to commit until spring. Wilson said his office expects to publish a list of Yellow Ribbon schools at that time.

In the meantime, keep your eyes peeled for any mail from VA, Wilson said. The department already sends out letters four times during a service member's career: at 12 months, 24 months, six months before separation and at separation. Those mailings now contain a brochure on the new program.

Former Marine Lance Zaal stopped collecting GI Bill payments before the Post-9/11 GI Bill had even passed Congress, preserving 18 months of the new, more valuable benefit.



More direct mailings — to all active-duty service members and anybody with qualifying service after Sept. 10, 2001 — are planned for the late winter or early spring. You can sign up for e-mail alerts at the GI Bill Web site, www.gibill.va.gov.

“This is a very confusing situation for everybody right now,” Wilson said. “You’ve got to be ahead of the game.” **E**

TOM BROWN/STAFF