

# **VA Benefits: Education Module**

**SAMPLE INSTRUCTIONAL AID**

# Choosing Your Benefit

- Eligibility
- Best use Decision Points
- Calculate Payments
- Apply



“One of the most successful and powerful benefits for Veterans is the education offered to America’s Veterans through the GI Bills authorized through Congress. These benefits are more robust than ever in helping veterans and their families get the education and careers they need. But, there are some choices to make and some work to do ahead of time.

This class will help you make those choices and do that work.

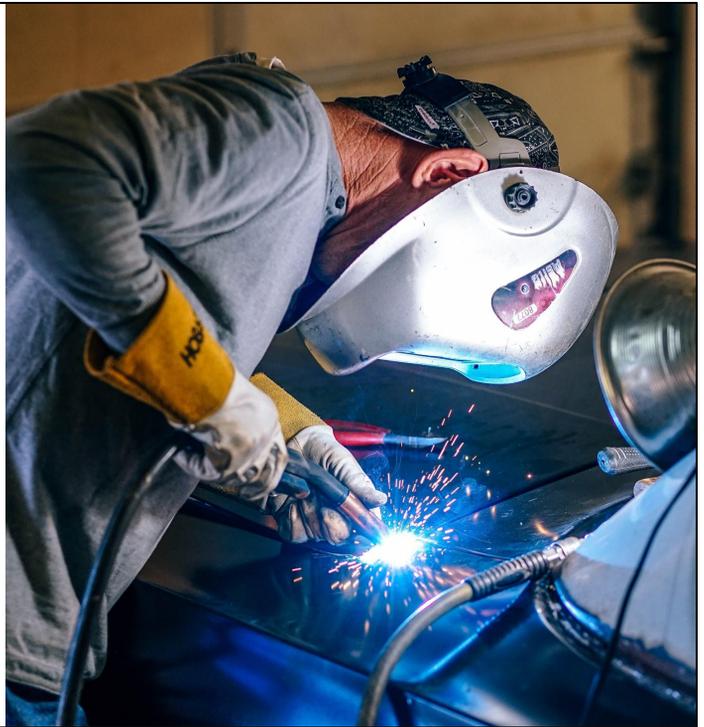
- ❑ We’ll help you figure out that you are Eligible for, the Post 9/11 GI Bill the Montgomery GI Bill or both.
- ❑ Also, you will have to choose and make what’s called an “irrevocable election,” which means you’ll need to choose only one of two Education benefit options, so you’ll need to choose the Education benefit option that is best for you. Today we’re going to go over some of the decision points to choose the right Education benefit for you, and practice that process based on a few factors so you can feel confident you are getting the most out of your benefits.
- ❑ Because the two Education benefit options pay out their benefits a bit differently, we will also be calculating what a few payments might look like under these programs.
- ❑ Today we will also show you exactly how you can get the paperwork you need from the VA in time to start classes.”

# Education Benefits

## Montgomery

- Paid for use (\$1200) 
- Served Full 2-3 years
- Enrollment level based
- Full time rate: \$1994.00 p/m

*NOTE: symbols on the screen are also found in your Action Plan handout. Use these symbols to quickly find areas of the Action Plan to help you enter information.*



“To be eligible for the Montgomery GI Bill, the criteria is that you paid into it monthly during your first year of service. You will know if you have the Montgomery GI Bill if you signed up to have your paycheck deducted every month during your first year of service. Every month it was \$100, so a total of \$1,200 dollars came out of your paychecks during your first year in order to use this benefit. If you didn’t meet the criteria of paying monthly into it, you do not have Montgomery GI Bill at your disposal. If that sounds like your situation, don’t worry; there’s another Education benefit you can use. We will address your Education benefits eligibility after we talk about the Montgomery GI Bill benefit.

For those of you who are eligible for the Montgomery GI Bill---can I see a show of hands how many of you have met that criteria?

Great. For those of you who paid in, you must have completed your full period of service you committed to upon enlistment. Depending on your service, that could be 2 or 3 years depending on service).

So what can you get with this Benefit? Your payment level monthly will actually be based on how many classes you have enrolled in. If you are attending “full time” (which, at a college, may be 3 or 4 classes a semester), you will get \$1,994.00. Three quarters time is \$1,495 monthly, and so on. The point is, the fewer classes you take, the less you get because the fewer classes you take, the less it costs. You don’t need to guess or do the math to figure out how much you’ll get -- official rate tables

are available to see what you'll get for your exact needs. We'll also take a quick look at an online tool called the GI Bill Comparison Tool, which is an easy way to calculate how much the Montgomery GI Bill will contribute based on factors like the school you choose.

The most important thing to know about this benefit is that the money all comes to you in a single lump sum payment. It's not incremental, it's all at once. Money is never paid directly to a school for tuition and fees as it is with post 9/11. This offers some flexibility--which means you can take welding or part time classes and still get money from the VA.”

# Education Benefits

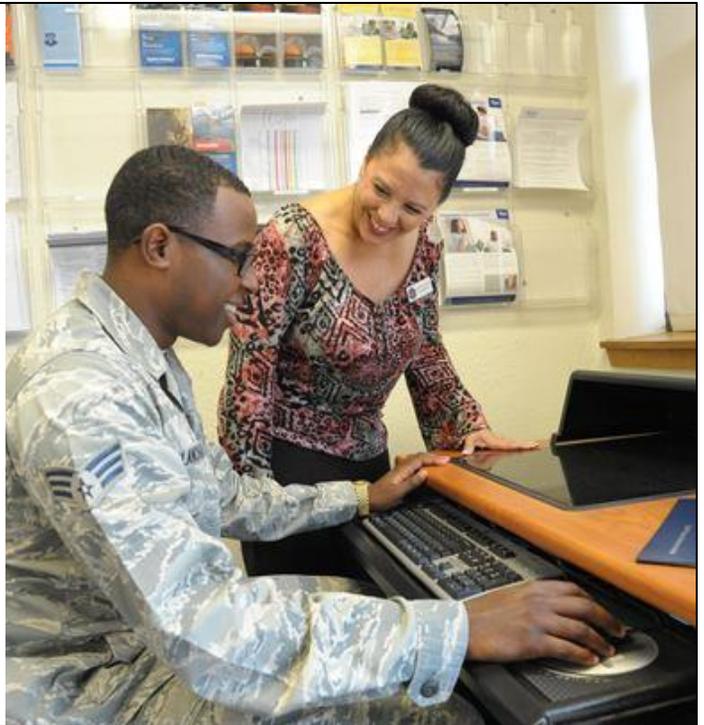
## Post 9/11

### Criteria

- Served at least 90 days ○
- 36 months= 100% level
- BAH and Supplies to member

### Tuition

- In-state: Public-fully covered
- Private: Capped at \$23,671



“Now we’ll talk about the Post 9/11 Bill. If you’re not eligible for the Montgomery GI Bill or think it may not be right for you, you’ll definitely want to pay attention here.

The eligibility criteria for the Post 9/11 GI Bill is completely different. Unlike the Montgomery GI Bill, which requires a monthly pay contribution, the Post 9/11 GI Bill is service-based *only*. You get the full amount if you’ve completed a certain amount of active duty, and you get less if you have less active duty.

For any member of the armed forces that served on active duty for at least 90 days after September 11, 2001, they earn a percentage of payment rate for their allotted 36 months.

Every service member gets 36 months. But, only those who also served 36 months or more on active duty get the 100 % payment level for Tuition and BAH. While payments are prorated for those who served less--the maximum rate is based on the highest in-state public tuition for all public schools. That just means if you are an in-state student for a state school---your tuition will be 100 percent covered. You will also get a BAH that is tied to that school’s zip code and a books and supplies stipend that comes directly to you.

Private schools can be very expensive, though. Different rules apply to them. The VA has capped the amount they can pay out to private schools for any service member at

\$22, 671. This could mean some out of pocket expenses for you. In a little while, we will take some time explore the way to look this up -- and even account for some extra money that could be available to you to help cover your costs.

## The Yellow Ribbon Scholarship Program

- Not available to all Veterans
- Offered by some institutions
  - You must confirm if your desired institution offers it
  - If your desired institution offers it, mark it on your Action Plan 



“OK, we’ve covered the basics of the two major GI Bills for Education -- the Montgomery GI Bill, and the Post 9/11 GI Bill.

But there’s another program that can help cover the costs of an education for you if you choose to attend a college or university. The additional costs of these schools could be covered by something called the Yellow Ribbon Scholarship Program. So what is the Yellow Ribbon Program? The program allows the school you attend to write off some of your extra tuition fees with a matching amount from the VA. But, it’s only available to veterans and their dependents at the 100% Benefit level using Post 9/11 funds. So, if you’re at the 100% Benefit level, keep the Yellow Ribbon program in mind as something that *could* help you with the costs of college.

I say ‘*could*’ because not all schools participate in the Yellow Ribbon program. In order to take advantage of the Yellow Ribbon program, your school must have agreed to participate in the program.

Let’s say you attend a school that participates in the program. Even if you attend such a school, it’s not a guarantee that the Yellow Ribbon program will help you. This is because it’s voluntary and *completely* up to the school how many students they let participate.

If you're interested in the program, you need to confirm that your chosen school participates in the program. And it's not awarded to you automatically; you must ask for this program at your school of choice either during the acceptance process or after. To do this, you can speak with financial counselors or your school's Veterans office (if your school has one). The point is, speaking with counselors at the school is important and necessary if you want to use the Yellow Ribbon program.

# Explore: GI Bill Comparison Tool

https://www.va.gov/gi-bill-comparison-tool/

VA Benefits and Health Care ▾ About VA ▾ Find a VA Location

Home ▾ Education and Training ▾ GI Bill® Comparison Tool

## GI Bill® Comparison Tool

Learn about education programs and compare benefits by school.

What is your military status?

Veteran

Which GI Bill benefit do you want to use? ([Learn more](#))

Post-9/11 GI Bill (Ch 33)

Cumulative Post-9/11 active duty service ([Learn more](#))

36+ months: 100% (Includes BASIC)

How do you want to take classes? ([Learn more](#))

Online only

In person only

In person and online

Enter a city, school or employer name

What's your plan?

Transitioning to civilian life takes preparation, research, planning, and the right tools. We're here to help you make the right decisions on where to use your hard earned benefits!

[Get started with CareerScope](#)

[Get help choosing a school](#)

[Submit a complaint through our Feedback System](#)

[Apply for education benefits](#)

“In order for you to make the best decision--either now or when you know more about which school you might choose--you need to visit the GI Bill Comparison Tool on the VA website to get the most up-to-date numbers on what schools cost and how much you will be paid by the VA for your attendance.

Let's go there now as a class. The link is in your handout, or you can just Google 'GI Bill Comparison Tool.'

I'll show you how to use it first...I'd like someone to suggest a school we can all look up together, then in a moment I will give you time to explore on your own.”

*[Instructor displays the GI Bill Comparison Tool on the classroom screen and asks for school from class, then enters a suggestion into the tool]*

*[Instructor takes time to point out payment rates for school by switching between post 9/11 and montgomery and highlighting payment differences. Also points out information on BAH and yellow ribbon program.]*

“Now, it's your turn. You'll have 5 minutes to type in your school of choice into the Tool and explore to see how various factors affect your benefits. Be sure to write down any thoughts you have to make a decision on your Personal Action Plan.”

# Scenarios

SAY:

“We are going to use some of the things we just talked about regarding education offerings, payments and deadlines and put it into action. We are going to go over a few hypothetical scenarios that may be very helpful to thinking through your own education considerations.

Lets break up into smaller groups to make this easier.

Instructo Breaks up class into groups sitting together.

SAY: “ After I read this to you--you and your group will have 15 minutes to discuss the best choice of education benefits for this service member. Turn to page 12 in your materials packet. There you will find some helpful decision points. When you're done--your group will choose one person to present your findings to the whole class. “

## Thinking through your VA Benefits

- Read through the scenario
- Discuss with the group
- Choose a benefit
- Present decision to the class

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Jared is an Army W-3 who has served on active duty for 22 years and is ready to retire. He has a bachelor's degree and is considering getting a Masters Degree and a PMP certification.

He used some (10 months) of his Montgomery GI Bill in the service.

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***Once the class is organized display the 1st scenario slide re: Jared on the class projection***

*(Slide 43 in the slide deck)*

SAY TO THE CLASS: "We are going to use some of the things we just talked about regarding education offerings, payments and deadlines and put it into action. We are going to go over a few hypothetical scenarios that may be very helpful to thinking through your own education considerations. After I read this to you—you and your group will have 15 minutes to discuss the best choice of education benefits for this service member. Turn to page \_\_\_ in your materials packet. There you will find some helpful decision points. When you're done—your group will choose one person to present your findings to the whole class. "

READ THE SCENARIO ALOUD:

Jared is an Army W-3 that has served on active duty for 22 years and is ready to retire. He has a bachelor's degree and is considering getting a Masters Degree and a PMP certification. He used some (10 months) of his Montgomery GI Bill in the service. The job of your group is to decide what education program should Jared think about using next and why.

End the activity by outlining the choices that all the groups made and reassuring the group which ones are correct and possible and making sure to direct them to consider all the important decision points by using the instructor rubric. (FOUND IN INSTRUCTOR GUIDANCE PROTOTYPE)

## Thinking through your VA Benefits

- Read through the scenario
- Discuss with the group
- Choose a benefit
- Present decision to the class

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Dee is a Petty Officer who has served on active duty for 32 months and is leaving the Navy honorably.

She is going to a full time job next and is considering finishing up her bachelors degree part time (she already meets her associates credentials).

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**Once the class is quiet display the 2nd scenario slide re: Dee on the class projection**

(Slide 44 in the slide deck)

SAY TO THE CLASS: "Let's tackle another one the same way, just a little bit different scenario.

Turn to page \_\_\_ in your materials packet. There you will find some more helpful decision points. When you're done--your group will choose one person to present your findings to the whole class. "

READ THE SCENARIO ALOUD: "Dee is Petty Officer that has served on active duty for 32 months and is leaving the Navy honorably. She is going to a full time job next and is considering finishing up her bachelors degree part time (she already meets her associates credentials)" Direct the class to start.

**After 15 minutes**

"Our time is up, which education benefit did your group choose for Dee?"

**Pause for answers**

"Ok, so based on your feedback let's start over here:

**Choose a group to address first: choose the one that says the correct answer of "Montgomery" possibly to start.**

"Let's start with Group \_\_\_\_: explain your decision"

After 2 minutes or less, either summarize or pivot to the next group, and ask if they agree or disagree with that decision. Correct any misinformation or poor choices immediately before moving on to another group.

(Use the rubric#2 in the instructor guidance decide on the feedback you offer your group for Scenario 2)

## Thinking through your VA Benefits

- Read through the scenario
- Discuss with the group
- Choose a benefit
- Present decision to the class

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Eleanore is a retiring Colonel in the Air Force. She has achieved all her education needs and is more interested in the education of Mini-Eleanore (age 16) and Chuck (Age 10).

She remembers creating paperwork to transfer her education benefits to her kids around 4 years ago by signing up for additional service.

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**Once the class is quiet display the 3rd scenario slide re: Eleanore on the class projection**

(Slide 45 in the slide deck)

SAY TO THE CLASS: "Let's tackle a final scenario, but this one has to do with transferring benefits.

Turn to page \_\_ in your materials packet. There you will find some more helpful decision points. When you're done--your group will choose one person to present your findings to the whole class. "

READ THE SCENARIO ALOUD: " Eleanore is a retiring Colonial in the Air Force. She has achieved all her education needs but is more interested in the education of Mini Eleanore (age 16) and Chuck (age 10). She remembers successfully transferring her education benefits to her kids around 4 years ago by signing up for additional service. " Instruct the class to start the discussion

**After 15 minutes**

"Our time is up, so can Eleanore transfer her education benefit?

**Pause for answers**

"Ok, so based on your feedback let's start over here:

**Choose a group to address first: choose the one that says "if she's sure she did the paperwork and service all her days!"**

"Let's start with Group \_\_\_\_: explain your decision"

End the activity by outlining the choices that all the groups made and reassuring the group which ones are correct and possible and making sure to direct them to consider all the important decision points by using the instructor rubric.

Scenario 3)

Say: LETS MOVE TO START WRITING DOWN YOUR OWN DECISION POINT ANSWERS IN YOUR PERSONAL ACTION PLAN.

Ask the students to return to their own seats...

# Education Benefits

## Comparing GI Bills

### Montgomery

- Pays lump sum to member
- More flexible for programs of choice
- 10 years only

### Post 9/11

- Larger amounts, but goes to school
- Includes BAH and supplies for member
- Able to be transferred



SAY: "Every veteran has these benefits, but they are not one size fits all. You must choose to stay informed and use these tools to assess your own needs and make a decision:

So bottom line as you fill out your personal action plan on which benefit will be right for you---here's some major decision points we talked about that could guide your choice.

The Montgomery GI Bill could be a great option for anyone that will be working full time and maybe only attending school part time. It's also more flexible in that some programs like flight training, on-the-job apprenticeships and other may not have a classroom based component--therefore POST 9/11 no longer pays Tuition and fees at all. It is limited to a timetable of 10 years though--so maybe 9/11 is a better choice for your timeline.

Post 9/11 GI Bill can pay out those large amounts directly to schools--and has that yellow ribbon program component tied to it that could mean even more money. Additionally it has a books and supplies stipend that gets paid directly to the service member, AND it is able to be transferred to a family member if you have taken the right steps.

I'll leave these decision points up while you write in your personal action plan on your own for 5 minutes. Feel free to continue to use the internet and the Comparison tool if you need.