

## CAUTION ABOUT EARLY DISCHARGE

To qualify for MGIB after discharge from service, you must meet the same requirements as for service members, plus

- (1) Receive an honorable discharge (a general discharge isn't qualifying) discharge from the period of service your eligibility is based on; and
- (2) Complete 36 months of active duty (24 months if you signed up for less than 3 years)

OR

- 24 months on active duty with a 4-year obligation in the Reserve or National Guard (within one year of your separation),

OR

- Receive early separation for disability, hardship, or involuntarily in certain instances including reduction in force,

OR

- Receive separation for convenience of the government after 30 months of a 3-year or longer tour of duty or 20 months of a 2-year tour of duty.

**IMPORTANT: Consult your Education Services Officer if you're being separated early to be sure your separation reason will be qualifying for the MGIB.**

### **Is THERE A DEADLINE FOR USING THE MGIB?**

In most cases, you have 10 years from the date of your last discharge from active duty to use the MGIB. Don't let this opportunity go by!

### **WHERE CAN I GET MORE INFORMATION?**

For more information about the MGIB, go to [www.gibill.gov](http://www.gibill.gov) or call VA at 1-888-GI BILL1 (1-888-442-4551).

**Your Education Services Officer or counselor may help you with the MGIB as well as with other education issues.**

So—

- ✓ *P*repare for your future
- ✓ *L*earn what you need to succeed
- ✓ *A*im high
- ✓ *N*ever give up your dreams

For information on other VA benefits, call **1-800-827-1000** or check our Web site:

[www.va.gov](http://www.va.gov)

To find out about home loans, go to the Web site:

[www.homeloans.va.gov](http://www.homeloans.va.gov)

**Note: This brochure isn't a guarantee of your eligibility to the MGIB. To find out for sure, you must file VA Form 22-1990, Application for Education Benefits. Go to [www.gibill.va.gov](http://www.gibill.va.gov) and click on Electronic Application Form. This form is also available at schools and from VA through the phone number listed above.**



# YOUR FUTURE

# YOUR MONTGOMERY GI BILL!

## 24 MONTH REMINDER

## **Do I QUALIFY FOR THE MGIB?**

You may qualify now if

1. You've completed 24 months of continuous active duty (doesn't have to be your first period of active duty).
2. You didn't decline the MGIB when you first entered active duty.
3. You've completed your high school diploma or equivalency certificate.

**Additional eligibility rules may apply. See the Education Benefit Programs section at [www.gibill.gov](http://www.gibill.gov) for more information about MGIB eligibility requirements.**

## **WHAT TYPES OF TRAINING CAN I TAKE?**

You can take

- College degree or certificate programs
- Technical or vocational programs
- Correspondence courses
- Independent study (distance learning) leading to a standard college degree
- Flight training
- The cost of licensing or certification tests
- Apprenticeship or other on-the-job training (available after discharge only)

**Caution: The program must be approved for veterans by the State Approving Agency or VA.**

## **HOW MANY MONTHS OF FULL-TIME TRAINING DO MY BENEFITS PROVIDE?**

In most cases, you'll have 36 months of benefits for full-time training. Your exact benefit depends on your full-time monthly rate. If you train at less than full-time, your benefits will last longer.

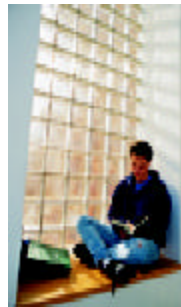
## **How Is My Monthly Rate Computed?**

Your full-time rate depends on several factors as follows:

**Basic Rate:** Your basic rate is \$800 a month for full-time training (effective January 1, 2002). It's \$650 if you signed up for less than a 3-year tour of duty. For current rates, go to [www.gibill.va.gov](http://www.gibill.va.gov).

**College Fund:** Your basic rate is increased if you qualify for your service's College Fund (also known as a "kicker"). The military gives this extra benefit for certain occupational specialties when you enter service.

You receive the College Fund as an add-on to the MGIB; it's not a separate payment.



## **Additional \$600 Payment:**

Your basic rate is increased if you make an additional contribution of \$600 while in service. You may contribute less than \$600. You will

receive \$5 a month for each \$20 you contribute.

## **WHAT ABOUT TUITION ASSISTANCE TOP UP?**

You can use the MGIB to reimburse tuition charges your military Tuition Assistance program doesn't pay. This is called Tuition Assistance Top Up. If you use Top Up, VA charges your entitlement dollar for dollar for any payments you receive.

Example: If your full-time monthly rate is \$800 and you receive \$800 in Top Up benefits, VA would reduce your entitlement by one month.

## **WHAT ABOUT USING THE MGIB INSTEAD OF TUITION ASSISTANCE?**

You can do this but you may not receive the full value of your benefits. The MGIB will generally reimburse the tuition and fees of courses you take in service. However, VA will reduce your months of benefits available by one month for each month of full-time training or the equivalent. This is generally less advantageous than using Tuition Assistance Top Up because you'll be using up your MGIB benefits at a faster rate.



Example: If you're training full time in a one-month course and your tuition and fees are \$300, VA would reimburse your tuition and fees and reduce your 36 months of entitlement by one whole month. You would lose money because your benefits are worth more than \$300 a month.

## **WHAT'S THE MAXIMUM MONTHLY BENEFIT I COULD RECEIVE WHILE IN SERVICE?**

On active duty, you can never receive more than what a veteran would receive for the same training. For some very high cost courses, you may not receive full reimbursement of tuition and fees whether you use the Top-Up benefit or the regular MGIB benefit.

## **SHOULD I USE THE MGIB NOW?**

It's an individual decision. You may wish to use some of your benefits now or preserve your full benefits until after discharge. Consult with your Education Services Officer.