

OTHER BENEFITS

It is possible to transfer unused benefits to a family member (spouse or dependent child). However, the service member must be eligible for the Post 9/11 GI Bill, must have completed at least six years of service, and must commit to an additional four years (ten years altogether) in order to transfer benefits.

CAUTION: SOME THINGS TO CONSIDER

The bill is complicated and confusing. It is best to check out everything you think is possible before you make any assumptions about what is or is not covered by the bill.

Many of the benefits that are promised by the recruiter apply only if you are a full time student; or if you've served at least 36 months; or if you attend an approved public institution in your home state. In other words, there are many requirements to consider. Please check the VA website before making a decision.

<https://benefits.va.gov/gibill/>

SOURCES: www.va.gov
www.gibill.va.gov
www.military.com
www.iava.org

RESOURCES: www.nnomy.org
www.yayanetwork.org/
www.projectyano.org/
www.afsc.org

The purpose of education is to open your mind to new ideas, promote independent thought and prepare you for a career. If your only reason for joining the military is to get money for college, it is quite likely that you will be disappointed. A recruiter might say these education benefits are "free," but they are NOT. They are really part of the pay you possibly will receive doing very risky work. Talk to your school counselor and learn about grants, scholarships and other sources of financial aid that are truly "free."

 **Local contact**



THE POST 9/11 GI BILL

a sure bet? Maybe,
... maybe not



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www.nnomy.org

THE POST 9/11 GL BILL



Took effect August 1, 2009. It provides financial support for education and housing to individuals who served on active duty in the Armed Forces after September 10, 2001. The bill is the most extensive educational assistance program authorized since the original GI Bill was signed into law into 1944. And although it clearly is an improvement, not everything is as it seems. Recruiters like to use the bill as an incentive to enlist.

Here are some things to watch for and keep in mind as you make your decision.



ELIGIBILITY / WHAT IS COVERED

✓ Eligibility

In order to be eligible for the GI Bill you need to have 90 days of combined active-duty service after September 10, 2001 or be discharged with a service-connected disability after 30 days of continuous service. And you must have received an honorable discharge, which is more difficult than one might assume.

The benefits are pro-rated based on how long you have served. Although you become eligible for the benefits after 90 combined days of service, you are only eligible to receive 100% of the education benefit after you have served three years. Also note that the benefit is for active duty. Reserve and National Guard members may not be eligible for the full benefit. National Guard is included under certain circumstances, including mobilization in response to a “national emergency”.

✗ What is Covered

The education benefit provides:
a. Tuition and fee payment that is

- made directly to your school.
- b. A housing allowance
- c. A yearly payment of up to \$1,000 for books and supplies.

Some things to note:

- The fact that tuition and fees are paid directly to your school by the VA has been a problem in the past. The VA has been so far behind in payment that veteran students were in danger of being kicked out of school. Under pressure from Congress, the turnaround time for processing a claim has dropped.
- The housing allowance will not be paid during breaks, including summer vacation. For example if your Fall term ends on December 15th and the Spring term begins January 10, your housing allowance for January will only cover 21 days.
- If you plan to attend a school in a different state than where you reside or you want to attend a more expensive private school, you may need to pay a lot more out of pocket.
- The benefit is good only for 36 months, which may not be long enough to finish a course of study for your degree.

