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# Veteran GI Bill User's Guide

The Montgomery GI Bill can be hard to understand, the following guide will help you cut through the confusion and access the benefits you deserve.

Military.com

Montgomery GI Bill (MGIB) benefits are available for servicemembers to help with education and training costs. This guide includes the following topics:

- A MGIB (GI Bill Chapter 30) Benefit Overview
- Step-by-Step Application Instructions
- Related GI Bill Programs

**Note:** MGIB benefits differ greatly from the Post-9/11 GI Bill benefits. [Click here to learn more about Post-9/11 GI Bill \(Chapter 33\)](#).

Your GI Bill can be used to pay for many different programs including the following:

- College, Business Technical or Vocational Courses
- Distance Learning including Correspondence Courses
- [Certification Tests](#)
- [Apprenticeship/Job Training](#) (Veterans and Reserve Only)
- Flight Training

The Montgomery GI Bill (Chapter 30) is an education benefit worth over \$51K. This amount is based on the FY2012 monthly full-time student payment rate of \$1,473 multiplied by the 36-month limit. This "payment rate" automatically increases on the first of October each year. You get the annual increase no matter when you became eligible or begin using it.

The term "36 months of benefits" refers to academic months - time actually enrolled at the full-time rate of pursuit. This means you will have up to 8 semesters (four years) of traditional academic education.

**Note:** Your actual benefits may be higher if you signed up for the [Army, Navy or Marine Corps College Funds](#).

## MGIB Eligibility

You qualify for the GI Bill if:

- You contribute \$100 a month for the first 12 months you are in active duty, or qualify under VEAP conversion.
- You have completed High School or have an equivalency certificate before you apply for benefits.
- You have served at least 2 years on active duty.

Check out the [GI Bill Eligibility Fact Sheet](#) for more details.

## Your MGIB Payment Rate - How much you get.

Your GI Bill monthly payment rate is determined by two factors: your student status (full time, half time, or part time) and your duty status. In most cases you would be considered a full time student if you are taking 12 or more credits per semester.

If you are on active duty the GI Bill will only reimburse you for the actual tuition and expenses. But once you leave active duty service the GI Bill will pay the full payment rate no matter how much the tuition costs.

Click here to see the current [GI Bill payment rates](#).

**Note:** Two-Year enlistees can qualify for a reduced GI Bill of \$1,196 a month for full-time students.

## When To Use The GI Bill

If you are eligible for the GI Bill you can begin using your benefit after 2 years of service. In addition it is also important to know that the GI Bill has an expiration date. You have 10 years from your last discharge to use the GI Bill or lose it. That means that any benefit remaining after the tenth anniversary is lost and you will not be reimbursed for the \$1,200 initial contribution.

Note: Only VA representatives can answer specific questions about your GI Bill account. You can reach them at 1-888-GIBILL-1.

## How to Apply - Step-by-Step Application Instructions

Although the GI Bill application process can be time consuming it is relatively easy and worth the time invested. In most cases the process will take you 4 steps, or less!

### Step One

*Find a school that has VA-approved training or education programs.* Be sure to ask the admissions counselor if the school meets the requirements to use the GI Bill. You can use the [Military.com School Finder](#) to locate a school or institution that fits the bill.

**Note:** Most regionally and nationally accredited colleges and universities have VA-approved programs.

### Step Two

*Complete the Application for Education Benefits, VA Form 22-1990.* Your school's registrar's office usually has copies of the form on hand. If you are active duty you will need to have your Education Service Officer or Command representative complete and sign Section II of the VA Form 22-1990.

**Tip:** You should speak to a counselor in your Voluntary Education Services Office to determine if you are eligible to participate in the GI-Bill Buy-up program before you start using your GI Bill. It could be worth up to an extra \$5,400 in benefits.

## Step Three

*Send in your application.* In most cases the school will take care of this step for you, by sending your application along with their paperwork to the nearest VA regional office. This will expedite the process. However if you have not found a school yet, you can still apply for your VA Eligibility Determination by mailing your completed VA Form 22-1990 to your [VA Regional Processing Office](#).

Within 4-8 weeks you should receive a declaration of eligibility and a letter explaining your VA GI Bill benefits. Keep in mind that it is not uncommon to get a letter from the VA requesting more information. You will have to answer the Department of Veteran's Affairs requests to be determined eligible and complete the process.

## Step Four

Once you begin receiving your benefit checks (Direct Deposit) you will have to complete the VA's Web Automated Verification of Eligibility (WAVE) process each month to continue to receive your monthly benefits payments.

The WAVE is a simple process that requires you to either log-on to the VA WAVE website or call their toll-free number at 1-888-GIBILL-1. It only takes a couple of minutes, but you will not get your monthly payment until you do.

## GI Bill Related Topics

The GI Bill offers several programs. The following links will help you learn to get the most of the GI Bill.

- [GI Bill Eligibility Details](#)
- [Additional Features and Details](#)
- [VA Form 22-1990](#)
- [Payment Rates: FY 2012](#)
- [Tutorial Assistance](#)
- [Work Study Program](#)
- [Apprentice and On-the-Job Training Program](#)
- [GI Bill Top-Up](#)
- [GI Bill Licensing and Certification Benefits](#)
- [Veterans Education Assistance Program - VEAP](#)
- [GI Bill FAQs](#)
- [Dependents Education Assistance Program](#)

## RELATED TOPICS

[GI Bill](#)