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Veterans' Educational Assistance Programs and Benefits: A Primer

Updated October 27, 2020

Congressional Research Service

<https://crsreports.congress.gov>

R42785

Summary

The U.S. Department of Veterans Affairs (VA), previously named the Veterans Administration, has been providing veterans educational assistance benefits through the GI Bills and other programs since 1944. The benefits have been intended, at various times, to compensate for compulsory service, encourage voluntary service, avoid unemployment, provide equitable benefits to all who served, and promote military retention. In general, the GI Bills provide grant aid to eligible individuals enrolled in approved educational and training programs; while the other educational assistance programs either provide grant aid or help eligible individuals take advantage of the GI Bills.

This report provides a brief description of the veterans educational assistance programs currently providing benefits and, in the Appendixes, describes the inactive GI Bills and their evolution. Eligibility requirements, eligible programs of education, benefit availability, and benefits are explained. The report also provides some summary statistics and comparisons between the GI Bills (see **Appendix A**). Individuals currently train under five GI Bills:

- The Post-9/11 GI Bill is the most popular and generous program, providing tuition and fees payments, a monthly housing allowance, and a books and supplies stipend to most individuals with qualifying service on or after September 11, 2001.
- The Survivors' and Dependents' Educational Assistance (DEA) program provides benefits to the spouse and children of servicemembers who, as a result of service, are seriously disabled, die, or are detained.
- The Montgomery GI Bill-Selected Reserve (MGIB-SR) provides a lower monthly allowance than the MGIB-AD to reservists who enlist, re-enlist, or extend an enlistment after June 30, 1985.
- The Montgomery GI Bill-Active Duty (MGIB-AD) provides a monthly allowance primarily to veterans and servicemembers who enter active duty after June 30, 1985.
- The Post-Vietnam Era Veterans' Educational Assistance Program (VEAP), which has the fewest individuals receiving benefits, provides a monthly allowance to veterans who first entered active duty service on or after January 1, 1977, and before July 1, 1985.

Other types of educational support are available to veterans using the GI Bills, including the following:

- VetSuccess on Campus provides on-campus counseling and referral services to GI Bill and VA Veteran Readiness and Employment eligible individuals.
- The Work Study Program allows some veterans to receive additional financial assistance in exchange for work while attending school.
- Veterans counseling provides, upon request, academic and vocational counseling before and while using GI Bill benefits.
- The High Technology Pilot Program (VET TEC) provides a housing allowance to GI Bill-eligible individuals pursuing information technology (IT) training that is free of cost to the individuals.

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Introduction

This report provides brief descriptions of the various veterans educational assistance programs, including the GI Bills,^{®1} that are currently available to veterans or other eligible individuals through the U.S. Department of Veterans Affairs (VA). The appendixes provide a comparison of the GI Bills under which individuals are currently receiving benefits and provide brief descriptions of the GI Bills offered since World War II that no longer have active beneficiaries. Veterans educational assistance programs provide benefits or services to eligible servicemembers and veterans and their family members, as applicable, to help such individuals pursue education or training. The GI Bills provide financial assistance while recipients are enrolled in approved programs of education or training programs to individuals whose eligibility is based on a qualifying individual's service in the uniformed services. A detailed exposition of the most popular program, the Post-9/11 GI Bill (Title 38 U.S.C., Chapter 33) is available in CRS Report R42755, *The Post-9/11 GI Bill: A Primer*. Congress regularly considers potential operational and benefit improvements for these programs and enacts legislation accordingly.

Over the decades since 1944, Congresses and Administrations have repeatedly enacted legislation, most prominently the GI Bills, to facilitate the readjustment of veterans to the civilian workforce, to reward and repay individuals for their service to the country, and to encourage recruitment into and retention in the uniformed services. A timeline of programs enacted is shown in **Table 1**.² All of the educational assistance programs administered by the VA require some period of military service before benefits can be received. In return, the GI Bills provide eligible persons a promised entitlement to educational assistance, an appropriated entitlement. All of the veterans educational assistance benefits are paid by mandatory spending, but the programs that are not GI Bills have spending limitations. The most salient ongoing Congressional discussions have been related to how much eligible individuals should contribute to their education in terms of time in service and money, which types of service warrant a benefit, and how valuable the benefit should be.

¹ GI Bill is a registered trademark of the U.S. Department of Veterans Affairs (VA).

² This table includes legislation enacted through September 2020.

Table I. Chronology of Educational Assistance Programs Administered by the VA

Year Enacted	Common Name	U.S. Code	Currently Paying Benefits
1944	Original (WWII) GI Bill ^a	Title 38, Chapter 12	No
1952	Korean Conflict GI Bill ^b	Title 38, Chapter 33 (repealed in 1966)	No
1956	DEA (Survivors' and Dependents Educational Assistance) ^c	Title 38, Chapter 35	Yes
1966	Post-Korean Conflict and Vietnam Era GI Bill ^d	Title 38, Chapter 34	No
1974	Veterans and Dependents Education Loan Program ^e	Title 38, Chapter 36 (repealed in 1981)	No
1976	VEAP (Post-Vietnam Era Veterans Educational Assistance) ^c	Title 38, Chapter 32	Yes
1981	Educational Assistance Test Program (§901) ^f	Title 10, Chapter 106A	No
1981	Educational Assistance Pilot Program (§903) ^g	Title 10 U.S.C. §2141 note	No
1983	Veterans' Job Training Act ^h	Title 29 U.S.C. §1721 note (repealed in 2000)	No
1985	MGIB-AD (Montgomery GI Bill-Active Duty) ^c	Title 38, Chapter 30	Yes
1985	MGIB-SR (Montgomery GI Bill-Selected Reserve) ^c	Title 10, Chapter 1606	Yes
1990	Refunds for Certain Service Academy Graduates ⁱ	Title 38 U.S.C. §1622 note	No
1992	Service Members Occupational Conversion and Training Act of 1992 (SMOCTA) ⁱ	Title 10 U.S.C. §1143 note	No
2005	REAP (Reserves Educational Assistance Program) ^k	Title 10, Chapter 1607	No
2008	Post-9/11 GI Bill ^c	Title 38, Chapter 33	Yes
2011	VRAP (Veterans Retraining Assistance Program) ^l	Title 38 U.S.C. §4100 note	No
2017	VET TEC (Veteran Employment Through Technology Education Courses) ^c	Title 38 U.S.C. §3001 note	Yes

Source: Prepared by CRS based on a review of the legislation enacted through June 2020.

- a. See **Appendix A** for a full program description.
- b. See **Appendix B** for a full program description.
- c. For a program description, see the entitled report section.
- d. See **Appendix C** for a full program description.
- e. See **Appendix D** for a full program description.

- f. Section 901 of the Department of Defense Authorization Act, 1981 (P.L. 96-342) authorized the Department of Defense to test the feasibility and effectiveness to recruitment and retention of a noncontributory educational assistance program, the Educational Assistance Test Program. The program was only eligible to individuals who enlisted or reenlisted for service on active duty after September 30, 1980, and before October 1, 1981. Certain individuals were permitted to transfer their entitlement to their spouses or children. The program is funded by DOD, but paid through the VA.
- g. Section 903 of the Department of Defense Authorization Act, 1981 (P.L. 96-342) authorized the Educational Assistance Pilot Program - Noncontributory VEAP to test the feasibility and effectiveness to recruitment and retention of offering the VEAP program without requiring a monetary contribution from servicemembers. The program was only eligible to individuals who enlisted or reenlisted in the Armed Forces after September 30, 1980, and before October 1, 1981. Certain individuals were permitted to transfer their entitlement to their spouses or children. The program is funded by DOD, but paid through the VA.
- h. The Emergency Veterans' Job Training Act of 1983 (P.L. 98-77) was enacted "to address the problem of severe and continuing unemployment among veterans." Unemployed Korean Conflict and Vietnam Era veterans were eligible for up to 15 months of assistance while training for high growth, high demand, or high technology occupations on or after October 1, 1983, and for programs beginning before April 1, 1990. The program paid to employers offering job training programs 50% of the veterans' wages, up to \$10,000.
- i. Section 207 of the Department of Veterans Affairs Nurse Pay Act of 1990 (P.L. 101-366) provided a one-year period during which eligible pre-1979 service academy graduates and Senior Reserve Officers' Training Corps completers could make an irrevocable election to disenroll from VEAP and receive the amount of educational assistance benefits the individual would have received under the Post-Korean Conflict and Vietnam Era GI Bill.
- j. SMOCTA was enacted to facilitate the drawdown of the Armed Forces by providing eligible individuals not less than 6 months or more than 18 months of job training in a field of employment providing a reasonable probability of stable, long-term employment. Eligible individuals were discharged on or after August 2, 1990, and were unemployed, had an occupational specialty that did not readily transfer to the civilian workforce, or were entitled to veterans' disability compensation. The program paid to employers offering job training programs 50% of the veterans' wages, up to \$12,000, and up to \$500 for tools and other work-related materials. Assistance was available beginning in December 1992, and for programs beginning before October 1, 1995.
- k. See **Appendix E** for a full program description.
- l. VRAP was created to provide employment-related training for older unemployed veterans who were no longer eligible for the GI Bill. It provided up to 12 months of training benefits to unemployed veterans who were not eligible for other VA education programs and were between the ages of 35 and 60. VRAP benefits were limited to training at community colleges or technical schools in occupations that the Department of Labor (DOL) had identified as "high demand." Monthly benefit levels were limited to the maximum amounts under the MGIB-AD program. VRAP was limited to 45,000 beneficiaries from July 1, 2012, to September 30, 2012, and 54,000 beneficiaries from October 1, 2012, to March 31, 2014.

The following sections of this report describe the active GI Bills and other veterans educational assistance programs, in descending order based on the number of current beneficiaries. The final section provides information on benefit recipients and expenditures for the programs. A summary of selected characteristics of the various active GI Bills is presented in **Appendix A**. A description of the GI Bills that are no longer paying benefits and some lessons learned when they were in operation is provided in the subsequent appendices.

GI Bills

After a brief discussion of common GI Bill concepts and terminology, the following sections provide short descriptions of eligibility and benefits under each of the active GI Bills.

Common Concepts and Terminology

Some of the underlying concepts and terminology associated with the GI Bills are discussed below.

Approved Programs of Education

GI Bill benefits may be paid to individuals who are pursuing GI Bill-approved programs of education. Programs of education are approved for GI Bill purposes by a state approving agency (SAA) or the VA.³ The programs of education include a wide variety of education and training. The programs include, but are not limited to,

- programs at nonaccredited and accredited educational institutions that lead to a certificate, a degree, or an educational, vocational, or professional objective;
- licensing or certification tests for a predetermined vocation or profession;
- national tests for admission to (e.g., the Scholastic Aptitude Test (SAT)) or course credit at institutions of higher learning (IHLs);⁴ and
- apprenticeships or other on-the-job training programs.⁵

³ For information on state approving agencies, see CRS Report R44728, *The Role of State Approving Agencies in the Administration of GI Bill Benefits*.

⁴ An institution of higher learning (IHL) is an institution offering postsecondary level academic instruction that leads to an associate's or higher degree if the school is empowered by the appropriate state education authority under state law to grant an associate's or higher degree, or in the absence of a state education authority, if the school is accredited for degree programs by a recognized accrediting agency. Institutions of higher learning are also hospitals offering educational programs at the postsecondary level and foreign educational institutions that offer courses leading to a standard college degree, or the equivalent, and that are recognized as such by the secretary of education (or a comparable official) of the country or other jurisdiction in which the institution is located. A standard college degree is an associate's or higher degree awarded by (1) an IHL that is accredited as a collegiate institution by a recognized regional or national accrediting agency; (2) an IHL that is a "candidate" for accreditation as that term is used by the regional or national accrediting agencies; or (3) an IHL upon completion of a course that is accredited by an agency recognized to accredit specialized degree-level programs.

⁵ Section 541 of the National Defense Authorization Act for Fiscal Year 2014 (P.L. 113-66), effective August 1, 2014, limited the Montgomery GI Bill-Selected Reserve programs of education to those at Title IV-participating institutions of higher education, as defined in the Higher Education Act; licensure or certification programs that meet state requirements; and state approved or licensed programs leading to state licensure or certification. More recent DOD and VA publications do not suggest that the programs of education have been so limited.

Entitlement

All of the GI Bills provide eligible persons an entitlement to educational assistance. This entitlement, usually 36 months (or its equivalent in part-time educational assistance), is measured in months and days. A dollar value is also associated with each month and day of entitlement. Most educational assistance payments reduce the entitlement period based on the training period for which the payment was made or in proportion to the dollar value associated with each month and day of entitlement. Used entitlement may be restored in the event of school closures, disapproved programs of education, and calls to active duty.⁶ In general, and unless excepted, once the entitlement is exhausted, eligible persons are no longer eligible for assistance under that GI Bill.⁷

Delimiting Date

The delimiting date is the date after which no GI Bill benefits may be earned or paid. It generally occurs after a specified number of years following an individual's last discharge or release from active duty. Dependent children are generally limited to using GI Bill benefits before a specified age. In addition, dependent children may not begin using entitlement until age 18 or the completion of a secondary school diploma (or equivalent). The delimiting date may, in limited circumstances, be extended if the individual is prevented from pursuing a program of education for involuntary reasons.

Tutorial Assistance

Under all of the active GI Bills, eligible persons may receive payments for tutorial assistance, not to exceed \$100 monthly and up to a maximum of \$1,200 over the course of the entitlement period. The individual must be enrolled at least half-time, and the educational institution must certify as to the necessity and customary nature of the cost.

Qualified Test Fee Payments

Under all of the active GI Bills, eligible persons may receive reimbursements for the cost of approved licensing, certification, and national (e.g., SAT®) tests. A fee of up to \$2,000 may be reimbursed for each approved licensing or certification test as long as the payment does not exceed the individual's remaining entitlement. Reimbursement for each national test may not exceed the individual's remaining entitlement. The reimbursement is available regardless of whether the individual passes the test.

Tuition Assistance "Top-Up" Program

Through Tuition Assistance (TA) programs, military service branches may pay a certain amount of tuition and expenses for the off-duty education and training of active duty and reserve personnel.⁸ Under Tuition Assistance Top-Up, servicemembers may elect to receive GI Bill

⁶ See 38 U.S.C. §§3013(f), 3231(a)(5), 3312(c), 3511(a)(2), and 3699(c).

⁷ For exceptions, see 38 U.S.C. §§3031(f) and 3512(a)(7).

⁸ The Tuition Assistance "Top-Up" program was established under the Floyd D. Spence National Defense Authorization Act for Fiscal Year 2001 (P.L. 106-398) to promote retention.

benefits to pay for tuition or related charges above the amount paid through Tuition Assistance by their military service branch. Top-Up is limited to 36 months of payments.⁹

Subsistence Allowance

Most of the GI Bills provide a monthly subsistence allowance to beneficiaries. The monthly allowance is a single amount intended to provide for subsistence, tuition and fees, supplies, books, and/or equipment. The Post-9/11 GI Bill provides multiple payments in lieu of a subsistence allowance.

Supplemental Assistance

Military service branches may use the promise of *supplemental assistance for additional years of service* and *supplemental assistance for critical skills (Kickers)* to recruit and retain highly capable individuals in the Armed Forces. The promised and expected benefit amount is deposited into the DOD Educational Benefits Trust Fund until the individuals take advantage of the benefit, at which time the benefit amount is transferred to the VA for payment.¹⁰ The supplemental assistance, up to \$950, is added to the individuals' monthly GI Bill housing or subsistence allowance. The amount may be reduced in proportion to the enrollment rate and the type of training.

Supplemental assistance for additional years of service may be offered to either an individual in the active component who agrees to remain on active duty for at least five additional continuous years, or to an individual in the Selected Reserve who agrees to serve at least two additional consecutive years on active duty and at least four additional consecutive years in the Selected Reserve.¹¹ Supplemental assistance for critical skills may be offered either to recruit an enlistee with critical skills into the regular Armed Forces or to gain agreement from an individual with critical skills to serve in the Selected Reserve after separating honorably from the regular Armed Forces. A critical skill is a skill or specialty in which there is a critical shortage or for which it is difficult to recruit or, in the case of critical units, retain personnel.

Buy-Up Program

Servicemembers may contribute up to an additional \$600 while on active duty in \$20 monthly increments and receive up to an additional \$5 monthly for each \$20 contributed over the life of their GI Bill entitlement period under what is known as the \$600 Buy-Up Program. In other words, each dollar contributed by an individual is matched by the federal government with an additional \$9 in benefits. This benefit could equal up to \$5,400 over 36 months for a \$600 investment.

Post-9/11 GI Bill

The Post-9/11 GI Bill was enacted by the Post-9/11 Veterans' Educational Assistance Act of 2008 (Post-9/11 GI Bill) in Title V of the Supplemental Appropriations Act, 2008 (P.L. 110-252). The Post-9/11 GI Bill is codified under Title 38 U.S.C., Chapter 33. It was intended to fully cover the

⁹ The Army and Air Force permit concurrent use but not for the same courses (Source: Department of Veterans Affairs, "AVECO 2017 New SCO Basic Training," presentation, June 2017).

¹⁰ Funding may also be paid from Department of Homeland Security (DHS) appropriations.

¹¹ Upon completing the additional years of active duty service and Selected Reserve service, if applicable, the individual must remain on active duty, be discharged honorably, be placed on the retired or temporary disability retired list, or be transferred to the Reserves.

average cost of higher education in exchange for extended and difficult deployments in Iraq and Afghanistan following September 11, 2001. For a detailed description of the Post-9/11 GI Bill, see CRS Report R42755, *The Post-9/11 GI Bill: A Primer*.

Eligible Individuals

Veterans and servicemembers and their family members may be eligible. Veterans and servicemembers include those who are serving in or served in the active or reserve components and who are serving as or served as commissioned officers of the Public Health Service (PHS) or the National Oceanic and Atmospheric Administration (NOAA). In general to be eligible, veterans and servicemembers must after September 10, 2001,

- serve at least 30 continuous days on qualifying active duty before being discharged from such duty for a service-connected disability;
- serve at least 90 aggregate days on qualifying active duty and either continue on active duty or meet honorable discharge or release requirements; or
- be awarded a Purple Heart for service after September 10, 2001, and either continue on active duty or meet honorable discharge or release requirements.¹²

For family members to be eligible, they must meet at least one of the following criteria:

- A spouse and children may be eligible under the Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship) Program if a servicemember dies in the line of duty while serving on active duty on or after September 11, 2001.
- A spouse and children may receive entitlement transferred from a servicemember who is eligible to transfer entitlement.¹³

Benefit Payments

Under the Post-9/11 GI Bill, several types of benefit payments are available, including payments for tuition and fees, the Yellow Ribbon program,¹⁴ housing, books and supplies, tutorial assistance, test fees, relocation and travel assistance, Tuition Assistance Top-Up, and supplemental assistance (**Table A-1**).

Most beneficiaries are enrolled in educational institutions, receiving a monthly housing allowance and a books and supplies stipend; while the educational institution receives a tuition and fees payment. The maximum housing allowance is the Department of Defense (DOD)-determined monthly basic allowance for housing (BAH) for a member of the Armed Forces with dependents in pay grade E-5 in the area where the majority of education is provided.¹⁵ The books and supplies stipend may not exceed \$1,000 per academic year. Maximum tuition and fee payments are in-state tuition and fees at a public IHL and \$25,162.14 at a private IHL for the academic year beginning August 1, 2020. Some individuals will receive payments that are lower than the maximum amounts as a result of the length of their qualifying active duty service or other

¹² The Purple Heart is one of the oldest and most recognized American military medals, awarded to servicemembers who were killed or wounded by enemy action. For more information, see CRS Report R42704, *The Purple Heart: Background and Issues for Congress*.

¹³ For exceptions to the transfer of entitlement, see 38 U.S.C. §3319(k) and (l).

¹⁴ Yellow Ribbon payments cover a portion of the tuition and fees that exceed the Post-9/11 GI Bill payment for tuition and fees. Each Yellow Ribbon payment from the VA is matched by a payment from the institution of higher learning.

¹⁵ For BAH rates, see <https://www.defensetravel.dod.mil/site/bah.cfm>.

eligibility characteristics, their rate of pursuit,¹⁶ actual charges, active duty status, amounts of other student aid received to offset tuition and fees, or being enrolled exclusively through distance learning. For example, individuals on active duty receive no housing allowance.

In addition, public institutions must charge no more than in-state tuition and fees of Post-9/11 GI Bill beneficiaries who are¹⁷

- members of the Armed Forces on active duty for a period of more than 30 days in the state in which the public institution of higher education is located,¹⁸ and such members' spouses and dependent children;¹⁹
- veterans who were discharged or released from an active duty service period of not fewer than 90 days within three years of the date of enrollment and who are living in the state in which the IHL is located, and the recipients of such veterans' transferred entitlement;
- Fry Scholarship recipients living in the state in which the IHL is located; or
- recipients who are living in the state in which the IHL is located and who are using entitlement transferred from a uniformed servicemember who is serving on active duty.²⁰

Entitlement and Eligibility Period

Most eligible persons start with an entitlement of 36 months (or its equivalent in part-time educational assistance). Individuals receiving transferred benefits have only as much entitlement as is transferred to them, which reduces the entitlement available to the transferor.

Some Post-9/11 GI Bill eligible persons are not subject to a delimiting date.²¹ Servicemembers discharged or released from active duty on or after January 1, 2013, and their spouses, for example, have no delimiting date. A child who first becomes entitled to the Fry Scholarship on or after January 1, 2013, has no delimiting date. On the other hand, servicemembers discharged or released from active duty before January 1, 2013, and their spouses have a 15-year delimiting date.²² A child who first becomes entitled to the Fry Scholarship before January 1, 2013, is delimited at age 33. After the servicemember completes ten years of service, dependent children

¹⁶ Rate of pursuit is a percentage calculated by dividing the number of credits in which the student is enrolled by the number of credits considered to be full time.

¹⁷ As long as a covered participant remains continuously enrolled at the institution, the participant remains eligible for in-state tuition and fee charges.

¹⁸ The term institution of higher education (IHE) means either: (1) An educational institution located in a state that admits as regular students only persons who have a high school diploma, or its recognized equivalent, or persons who are beyond the age of compulsory school attendance in the state in which the educational institution is located; offers postsecondary level academic instruction that leads to an associate or baccalaureate degree; and is empowered by the appropriate state to grant such degrees, or in the absence of state law is accredited for such degree programs by a recognized accrediting agency; or (2) an educational institution, not located in a state, that offers a course leading to an undergraduate standard college degree or the equivalent and is recognized as an institution of higher education by the secretary of education (or comparable official) of the country or other jurisdiction in which the educational institution is located.

¹⁹ Section 135 of the Higher Education Act (HEA), as amended.

²⁰ The public IHL may require the covered participant to demonstrate intent to establish residency, by a means other than physical presence, in order to qualify for in-state tuition. 38 U.S.C. §3679.

²¹ 38 U.S.C. §§3319 and 3321.

²² The 15-year period for a spouse receiving the Fry Scholarship generally begins on the date of the servicemember's death.

using transferred benefits may be paid after achieving a high school diploma (or equivalent), or after reaching 18 years of age, but before reaching 26 years of age.

Survivors' and Dependents' Educational Assistance Program (DEA)

In 1956, the War Orphans' Educational Assistance Act of 1956 (P.L. 84-634) was the GI Bill passed to provide educational assistance to the children of servicemembers who died as a result of injury or disability incurred in the line of duty. This program was later renamed the Survivors' and Dependents' Educational Assistance Program (DEA) and expanded to include spouses and children of servicemembers who may not be able to provide financial support or education as a result of service. The DEA program is codified under Title 38 U.S.C., Chapter 35.

Eligible Individuals

Educational assistance benefits are available to the children and spouse of

- a veteran or servicemember who died of a service-connected disability;
- a veteran or servicemember who died while having a disability evaluated as a total permanent disability resulting from a service-connected disability;²³
- a veteran or servicemember who has a total permanent disability resulting from a service-connected disability;²⁴ or
- an active duty servicemember who is, and has been for more than 90 days, listed as missing in action, captured in the line of duty by a hostile force, or forcibly detained or interned in the line of duty by a foreign government or power.

The military service of the veteran or servicemember must not have terminated under dishonorable conditions.

Benefit Payments

Most DEA beneficiaries receive a monthly subsistence allowance, and additional payments are available for tutorial assistance and qualified test fees (**Table A-1**). Maximum monthly benefit amounts are adjusted annually. An individual's allowance may be reduced for less than full-time enrollment and depending on the type of program of education pursued.

Entitlement and Eligibility Period

Entitlement is generally limited to

- 45 months (or its equivalent in part-time educational assistance) if the individual first enrolls using DEA before August 1, 2018; and
- 36 months (or its equivalent in part-time educational assistance) if the individual first enrolls using DEA on or after August 1, 2018.

²³ A total permanent disability is any disability rated total for the purposes of disability compensation, which is based on an impairment reasonably certain to continue throughout the life of the disabled person. For the spouse, the veteran's disability must also be a result of active service.

²⁴ Children of Commonwealth Army veterans and New Philippine Scouts who meet the requirements of service-connected disability or death are also eligible.

The time period during which individuals may use their entitlement differs depending on their eligibility.²⁵ Eligible persons may not receive DEA benefits while in the Armed Forces or if released under dishonorable conditions. The delimiting date for a spouse is generally 10 years from the date of eligibility or from the date of VA notification of eligibility. The spouse has up to 20 years to use the benefit if the servicemember dies on active duty, or has a total permanent disability as a result of a service-connected disability determined within three years of discharge. Generally, educational benefits may be paid to children after they achieve a high school diploma (or equivalent), or after they reach 18 years of age, but before they reach 26 years of age.

Montgomery GI Bill—Selected Reserve (MGIB-SR)

The Montgomery GI Bill-Selected Reserve (MGIB-SR), passed under Section 705 of the Department of Defense Authorization Act, 1985 (P.L. 98-525), is codified in Title 10 U.S.C., Chapter 1606. It is a DOD program administered by the VA. Although many states offer educational assistance to reservists, the benefit is intended as a federal incentive promoting membership and retention in the Selected Reserves.²⁶

Eligible Individuals

Educational assistance benefits are available to Selected Reservists, including National Guard members, who enlist, re-enlist, or extend an enlistment for six years after June 30, 1985, and reserve officers who agree to serve an additional six years above any existing obligation.²⁷ The reservists also have to complete the initial active duty training period, have a high school diploma or its equivalent, and satisfactorily meet the necessary training requirements of the Selected Reserve.²⁸

Benefit Payments

Most MGIB-SR beneficiaries receive a monthly subsistence allowance, but additional payments are available for tutorial assistance, qualified test fees, supplemental assistance, and the Buy-Up program (**Table A-1**). Maximum monthly benefit amounts are adjusted annually. An individual's allowance may be reduced for less than full-time enrollment or pursuit and depending on the type of program of education pursued.

Entitlement and Eligibility Period

Eligible individuals receive 36 months (or the equivalent for part-time educational assistance) of entitlement.

In general, no educational benefits can be paid after the earlier of

- an individual's separation from the Selected Reserves;

²⁵ See 38 U.S.C. §3512 for allowable exceptions.

²⁶ U.S. Congress, House Committee on Armed Services, Subcommittee on Military Personnel and Compensation, *New Educational Assistance Program for the Military To Assist Recruiting*, 97th Cong., 1st sess., June 24, 1981, HRG-1981-ASH-0030, p. 70.

²⁷ Individuals receiving financial assistance under the Senior Reserve Officers' Training Corps are not eligible.

²⁸ Individuals who fail to satisfactorily meet the training requirements of the Selected Reserve may be ordered to active duty or required to repay some or all of the educational assistance including interest.

- 14 years after the individual established MGIB-SR eligibility during the October 1, 1992, to June 29, 2008, period; or
- 10 years after the individual established MGIB-SR eligibility during the July 1, 1985, to September 30, 1992, period.²⁹

Montgomery GI Bill—Active Duty (MGIB-AD)

The Montgomery GI Bill-Active Duty (MGIB-AD)—originally called the All-Volunteer Force Educational Assistance Program—was initially enacted as Title VII of the Department of Defense Authorization Act, 1985 (P.L. 98-525), as a three-year pilot program.³⁰ The program was finally codified in Title 38, U.S.C., Chapter 30. The bill was designed to help resolve early 1980s difficulties in recruiting and retaining a highly qualified all-volunteer force—active duty, Reserves, and National Guard—as these were not being mitigated by the previous GI Bill, the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP). To increase the quality of recruits and likelihood of retention, the MGIB-AD requires that individuals complete a high school diploma (or an equivalent) in order to be eligible for benefits. To encourage recruitment, the servicemember's monetary contribution was reduced in comparison to that under VEAP, which required contribution levels resulting in only 20%-25% of new recruits contributing. Allowing the transfer of GI Bill entitlement to spouses and children in an effort to increase military retention was not included because it was deemed too expensive.³¹

Eligible Individuals

Educational assistance benefits are available to individuals who entered active duty for the first time after June 30, 1985,³² as well as commissioned officers of the Public Health Service (PHS) and the National Oceanic Atmospheric Association (NOAA). Individuals must meet one of three service requirements. The first requires that individuals serve a minimum of three continuous years on active duty, or two continuous years if the initial obligated period of active duty was less than three years. The second requires that individuals serve a minimum of 30 months on active duty, or 20 months if the initial obligated period of active duty was less than three years, before being discharged with a service-connected disability, hardship, pre-existing condition, certain reductions-in-force, a physical or mental condition that did not result from the individual's own willful misconduct, or for the government's convenience. The third requires that Selected Reservists and National Guard members serve two continuous years of honorable active duty service upon first entry into the military after June 30, 1985, and serve a minimum of four

²⁹ For exceptions, see Department of Defense, *Montgomery GI Bill-Selected Reserve (MGIB-SR)*, Instruction 1322.17, January 15, 2015, pp. 12-16.

³⁰ The New GI Bill Continuation Act (P.L. 100-48) permanently authorized the All-Volunteer Force Educational Assistance Program and the Selected Reserve Component. It also changed the name of the program to the Montgomery GI Bill.

³¹ U.S. Congress, House Committee on Armed Services, Subcommittee on Military Personnel and Compensation, *New Educational Assistance Program for the Military to Assist Recruiting*, 97th Cong., 1st and 2nd sess., June 24, September 10, 16, 17, 24, 30, October 1, 7, 21, 28, November 17, 1981, and March 11, 1982, HRG-1981-ASH-0030 (Washington: GPO, 1982). Each DOD service branch is currently authorized to allow eligible individuals to transfer their MGIB-AD educational assistance benefits to family members. Both the Army and Air Force offered pilot programs to test how effective transferability could be in increasing the retention of highly qualified, specialized, and experienced servicemembers. Both branches have discontinued the pilots. Therefore, transferability is not currently available to new individuals under the MGIB-AD.

³² Select individuals, including individuals who had a remaining period of entitlement under the Post-Korean Conflict GI Bill or VEAP, may also be eligible.

continuous years of service in the Reserves beginning within a year of completing the active duty service. For reservists and National Guard members, the active duty service period includes only certain duty under Title 10 U.S.C. and certain full-time National Guard duty for the purpose of organizing, administering, recruiting, instructing, or training the National Guard under Title 32 U.S.C. However, individuals who receive an officer's commission after December 31, 1976, following graduation from one of the service academies³³ or following graduation as a Reserve Officer Training Corps (ROTC) scholarship recipient are not eligible.³⁴

There are additional eligibility requirements. Individuals must have completed a high school diploma, its equivalent, or 12 semester hours in a program of education leading to a standard college degree. Also, individuals must continue on active duty or in the Reserves, as appropriate; be discharged under fully honorable conditions; be placed on the retired or temporary disability retired list; or be transferred to certain reserve components. Finally, most individuals must make a \$1,200 contribution, usually by not declining a \$100 pay deduction in the first 12 months of their active military service.³⁵

Benefit Payments

Most MGIB-AD beneficiaries receive a monthly subsistence allowance, but additional payments are available for tutorial assistance, qualified test fees, Tuition Assistance Top-Up, supplemental assistance, and the Buy-Up program (**Table A-1**).³⁶ Maximum monthly benefit amounts are adjusted annually. An individual's allowance may be reduced for less than full-time enrollment or pursuit, for less than three continuous years on active duty service, while on active duty,³⁷ and depending on the type of program of education pursued.

In addition, public IHLs must charge no more than in-state tuition and fees of MGIB-AD beneficiaries who are³⁸

- members of the Armed Forces on active duty for a period of more than 30 days in the state in which the public institution of higher education is located,³⁹ and such members' spouses and dependent children;⁴⁰ or
- veterans who were discharged or released from an active duty service period of not fewer than 90 days within three years of the date of enrollment and who are living in the state in which the IHL is located, and the recipients of such veterans' transferred entitlement.⁴¹

³³ The applicable service academies are the United States Military Academy (USMA), the United States Naval Academy (USNA), the United States Air Force Academy (USAFA), or the Coast Guard Academy (USCGA).

³⁴ Reserve Officer Training Corps (ROTC) scholarship recipients are not eligible if they enter active duty before October 1, 1996, and they are not eligible if they enter active duty after September 30, 1996, and received more than \$3,400 for each year as a scholarship recipient.

³⁵ In certain circumstances, servicemembers who initially declined the benefit were allowed to enroll in the program.

³⁶ Individuals who were eligible for the Post-Korean Conflict GI Bill receive an increase to the monthly allowance for as many months as the individual has remaining Post-Korean Conflict GI Bill entitlement.

³⁷ To discourage experienced personnel from leaving the military, servicemembers are eligible to receive educational benefits while serving on active duty, but only after serving two continuous years on active duty.

³⁸ As long as a covered participant remains continuously enrolled at the institution, the participant remains eligible for in-state tuition and fee charges.

³⁹ See footnote 18 for the meaning of the term institution of higher education (IHE).

⁴⁰ Section 135 of the Higher Education Act (HEA), as amended.

⁴¹ The public IHL may require the covered participant to demonstrate intent to establish residency, by a means other

Entitlement and Eligibility Period

Most individuals are entitled to 36 months (or the equivalent in part-time attendance) of educational assistance. Active duty servicemembers discharged or released (other than for the convenience of the government) before serving the minimum two or three years of active duty service are entitled to educational benefits for a period equal to one month for each month of active duty service, but no more than 36 months. Reservists are entitled to one month for each month of active duty service and one month for each four months served in the Selected Reserves, but no more than 36 months.⁴²

For members of the active component, the delimiting date is 10 years after discharge or release from active duty. For members of the Selected Reserve, the delimiting date is 10 years after completing the required four-year Selected Reserve duty.

Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

The Post-Vietnam Era Veterans' Educational Assistance Program (VEAP) is the GI Bill established under Title IV of the Veterans' Education and Employment Assistance Act of 1976 (P.L. 94-502) and codified in Title 38, U.S.C., Chapter 32. VEAP was designed during peacetime after the compulsory military draft expired on June 30, 1973, to encourage recruitment and retention of high-quality military personnel while still making education affordable to those who chose to leave active duty military service.⁴³ Upon initial enactment, the approved programs of education were limited to a more traditional college education but were expanded as the program matured.

Eligible Individuals

Under VEAP, educational assistance benefits are available to individuals who entered active duty on or after January 1, 1977, and before July 1, 1985.⁴⁴ To be eligible for benefits, veterans must have been discharged or released other than dishonorably after meeting the active duty service requirement, or they must have been discharged or released for a service-connected disability. The active duty service requirement was (a) a minimum of 181 days of continuous service for individuals who enlisted for the first time before September 7, 1980, and entered active duty before October 16, 1981, or entered active duty as an officer before October 16, 1981, or (b) a minimum of 24 continuous months or the obligated period of active duty for all other

than physical presence, in order to qualify for in-state tuition. 38 U.S.C. §3679.

⁴² Reservists who are discharged or released with a service-connected disability or pre-existing medical condition during the four-year Reserve period are eligible for 36 months of educational assistance.

⁴³ U.S. Congress, Senate Committee on Veterans' Affairs, *Veterans Education and Employment Assistance Act of 1976*, Hearings before the Subcommittee on Readjustment, Education, and Employment of the Committee on Veterans Affairs on S. 969 and Related Bills, 94th Cong., 1st sess., October 1, 1975, S. Rept 761-4.

⁴⁴ In general, individuals eligible for the prior GI Bill, the Post Korean Conflict GI Bill (see **Appendix D**), are not eligible under VEAP. 38 U.S.C. §3202(1).

individuals.⁴⁵ Servicemembers remaining in service must have completed their first obligated period of active duty⁴⁶ or six years of active duty, whichever is less.

Program participants had to agree to monthly pay deductions of at least \$25, but not more than \$100, during the initial tour of obligated service or six years of active duty service for a total contribution of up to \$2,700.⁴⁷ After making at least 12 contributions, individuals can withdraw or disenroll from the program, receiving their contributions in return and making them ineligible for program benefits.⁴⁸ In FY2019, 78 individuals disenrolled from VEAP.⁴⁹

Benefit Payments

Most VEAP beneficiaries receive a monthly subsistence allowance. Individuals are entitled to three times their contribution plus any DOD contributions (**Table A-1**). The maximum monthly basic educational benefit may not exceed \$300.⁵⁰ An individual's allowance may be reduced for less than full-time enrollment or pursuit and depending on the type of program of education pursued. Additional payments are available for tutorial assistance and qualified test fee payments.

Entitlement and Eligibility Period

Under VEAP, individuals are entitled to a maximum of 36 months (or the equivalent for part-time attendance) or the number of months in which contributions were made, whichever is less. The delimiting date is 10 years after discharge or release from active duty.

Combination and Comparison of GI Bill Programs

In general, veterans and servicemembers, many of whom will be eligible for more than one GI Bill, can combine GI Bills to receive no more than 48 months of entitlement.⁵¹ DEA-eligible individuals can combine DEA benefits with another GI Bill to receive up to 81 months of entitlement, but the eligibility events cannot be duplicative.

However, a servicemember who is eligible for two or more of the GI Bill programs: VEAP, MGIB-AD, MGIB-SR, or the Post-9/11 GI Bill, based on the same period of military service must elect the program to which such service is to be credited. Similarly, an individual who is eligible for both the Post-9/11 GI Bill Fry Scholarship and DEA based on the death of one parent

⁴⁵ An individual is exempt from the 24 month active duty requirement if the individual is discharged or released from active duty under a hardship discharge (10 U.S.C. §1173), early-out discharge (10 U.S.C. §1171), disability incurred in or aggravated in line of duty, or service-connected disability. An individual is exempt from the 24 month active duty requirement if the individual who enters on a period of active duty after October 16, 1981, previously completed 24 continuous months of active duty or received an early-out discharge from a previous period of active duty.

⁴⁶ Certain individuals in the Armed Forces who receive educational assistance or other benefits are required to serve an obligated period of active duty or repay a portion of the benefit.

⁴⁷ In certain circumstances, individuals on active duty could make a lump-sum contribution in lieu of or in addition to the monthly payments. The lump-sum payment is counted as if the individual made \$100 monthly contributions.

⁴⁸ Individuals on active duty could re-enroll at any time before July 1, 1985.

⁴⁹ U.S. Department of Veterans Affairs, *FY2021 Budget Submission*.

⁵⁰ To calculate an individual's monthly allowance, the individual's contributions are multiplied by three, the DOD contributions are added to the result, and the sum is divided by the lesser of the number of months of contributions or 36.

⁵¹ The VA may extend the aggregate entitlement period for educational assistance in combination with the vocational rehabilitation and employment program (Chapter 31 of Title 38).

must elect the program from which to receive a benefit. In addition, benefits under more than one program cannot be received concurrently.

Appendix A provides a summary of key characteristics of the active GI Bills.

Other Veterans Educational Assistance Programs

The following sections describe the eligibility and benefits under the veterans educational assistance programs that are not GI Bills.

VetSuccess on Campus

In an effort to ameliorate the transition from military service to civilian education and ensure GI Bill participants achieve their educational and employment objectives, the VA initiated the VetSuccess on Campus program in June 2009. Services are targeted to servicemembers, veterans, and their family members who use VA education programs. Each college campus participating in the VetSuccess on Campus program is assigned a full-time VA Veteran Readiness and Employment (VR&E) counselor and a part-time VA outreach coordinator.⁵² The coordinator and counselor ensure veterans are aware of the services offered, which include career and academic counseling, adjustment counseling, vocational testing, awareness of and access to VA benefits and services, referral services, and other services.

The VA chose campuses to participate that have high veteran populations. Participating campuses enter into an agreement with the VA to work directly with the on-campus VA representatives to coordinate service delivery. As of February 2020, there were 104 participating colleges and universities.⁵³

Veterans Work Study Program

The Veterans Work Study Program allows GI Bill and VR&E beneficiaries to receive additional financial assistance from the VA in exchange for employment. The program is codified in Title 38 U.S.C. Section 3485.⁵⁴ Veterans and reservists in the VEAP, MGIBs, Post-9/11 GI Bill, and VR&E who are enrolled at least three-quarter-time may take advantage of the work-study program. Individuals in the DEA who are enrolled at least three-quarter-time in the United States and are not pursuing a program of special restorative training may also take advantage of the work study program. Although veterans with at least a 30% disability rating⁵⁵ receive priority in the selection of program beneficiaries, the VA also considers the individuals' need for additional educational assistance, whether the individuals have the necessary access to transportation to and from the work site, the individuals' motivation, and the individuals' compatibility with the available work assignments.

⁵² The Veteran Readiness and Employment program, formerly known as Vocational Rehabilitation and Employment, is an entitlement program that provides job training and other employment-related services to veterans with service-connected disabilities. For more information, see CRS Report RL34627, *Veterans' Benefits: The Vocational Rehabilitation and Employment Program*.

⁵³ U.S. Department of Veterans Affairs, *FY2021 Budget Submission*.

⁵⁴ Work Study was initially enacted by P.L. 92-540 in 1972.

⁵⁵ The VA conducts disability evaluations and assigns disability ratings to servicemembers and veterans. An individual's disability rating describes the impact of a disability on gainful employment in the civilian economy. The lower the rating, the more capable an individual is of maintaining gainful employment. For more information, see the Veterans Affairs Schedule for Rating Disabilities (VASRD; 38 C.F.R. §§4.1-4.150).

An individual will enter into an agreement with the VA to perform a certain number of hours of work in exchange for compensation. Eligible individuals may work for up to 25 hours times the number of weeks contained in an enrollment period. They receive the greater of the state's minimum wage rate or the national minimum wage rate under Section 6(a) of the Fair Labor Standards Act of 1938 (Title 29 U.S.C. §206(a)). Eligible work-study activities, listed in 38 U.S.C. Section 3485, are generally related to the provision of veterans benefits supported by the VA.

Veterans Counseling

For the most part, GI Bill-eligible individuals may request educational and vocational counseling from the VA. The counseling may include, but is not limited to, assistance selecting a program of education, resolving personal problems, and resolving academic difficulties. Counseling was provided to all recipients of educational assistance until 1972. Counseling is still required under DEA for a child who may require specialized vocational training or special restorative training, or a child who is under 18 years of age and has not completed high school. It is also required for a spouse who desires specialized vocational training. Counseling is still required under all of the programs if the individual is rated as incompetent. The VA is authorized to expend up to \$6 million annually on counseling.

High Technology Pilot Program (VET TEC)

The Veteran Employment Through Technology Education Courses (VET TEC), also known as the High Technology Pilot Program, was enacted by the Harry W. Colmery Veterans Educational Assistance Act of 2017 (P.L. 115-48).⁵⁶ The program is intended to provide GI Bill-eligible veterans the opportunity to enroll in high technology programs of education that the Secretary determines provide training or skills sought by employers in a relevant field or industry. The VA is authorized to expend up to \$15 million annually for the five-year pilot program.

Eligible Individuals

VET TEC benefits are available to successful applicants. Successful applicants are the first eligible applicants who ensure the program will not exceed its annual spending limit. Eligible individuals are veterans who are entitled to a GI Bill.

VET TEC Qualified Training

Under VET TEC, the VA contracts with qualified training providers of high technology programs. High technology programs are nondegree programs of computer programming, computer software, media application, data processing, or information sciences that are offered by qualified providers. Qualified providers are entities that are not IHLs, have been in operation for at least two years, have successfully provided the high technology program for at least one year, and meet VA-developed approval criteria. Qualified providers that offer tuition reimbursement to students who do not find meaningful employment in suitable fields within 180 days of program completion receive preference in contracting.

⁵⁶ 38 U.S.C. §3001 note.

Benefit Payments

Beneficiaries receive a monthly housing allowance; while the training providers receive tuition and fees payments. The maximum housing allowance is the DOD-determined monthly basic allowance for housing (BAH) for a member of the Armed Forces with dependents in pay grade E-5 for the area in which the qualified provider is located.⁵⁷ The housing allowance is reduced for individuals enrolled through distance learning and according to the individual's enrollment rate. The VA reimburses 25% of the cost of tuition and other fees for the high technology program upon enrollment of an eligible veteran, 25% upon program completion by an eligible veteran, and 50% upon employment of an eligible veteran-completer in a suitable field.

Entitlement and Eligibility Period

An entitlement period for individuals is not established under VET TEC. An individual's delimiting date is the earlier of the individual's GI Bill delimiting date, the date on which the individual exhausts their GI Bill entitlement, and the end of the five-year VET TEC pilot launched in March 2019.

Beneficiaries and Cost

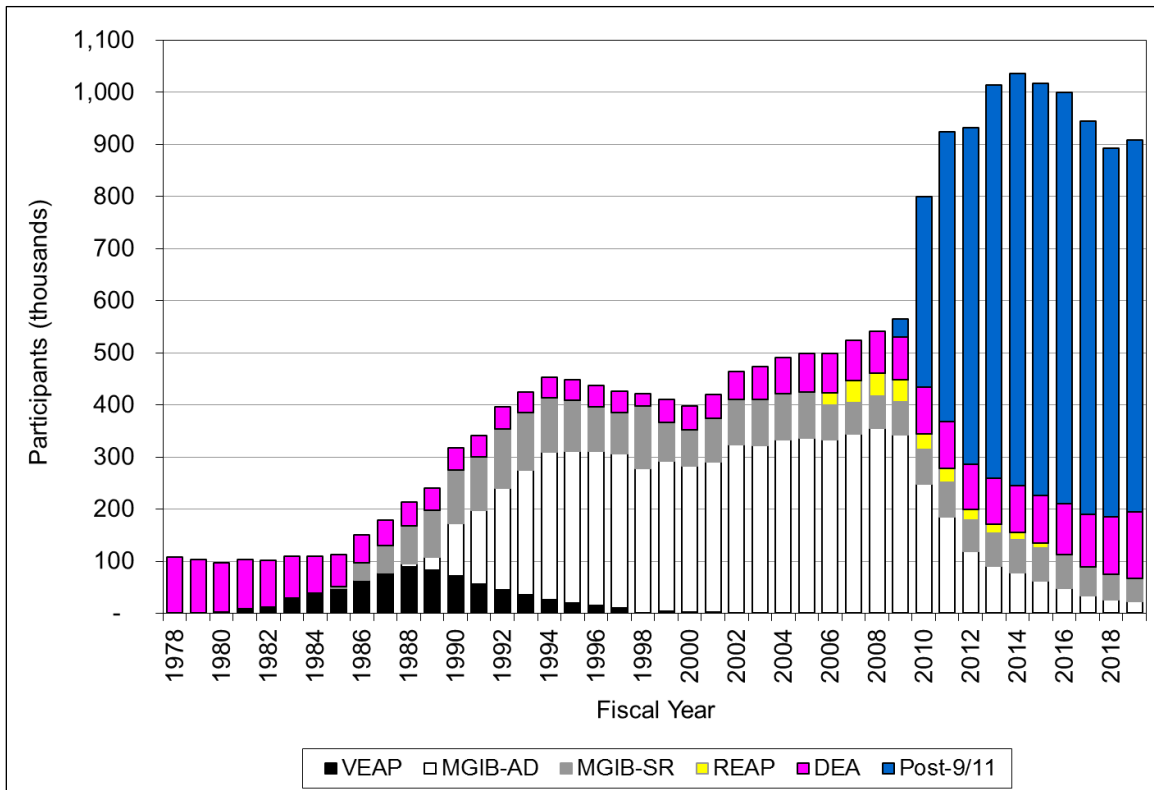
Benefit receipt in VEAP, MGIBs, REAP, Post-9/11 GI Bill, and DEA is exhibited in **Figure 1**. The following are among the highlights of the figure:

- Combined beneficiaries in VEAP, MGIBs, REAP, Post-9/11 GI Bill, and DEA increased 91% from 541,439 in FY2008 to 1,036,123 in FY2014, due in large part to the Post-9/11 GI Bill.
- Post-9/11 GI Bill beneficiaries grew from approximately 370,000 in FY2010, the first full year of implementation, to almost 800,000 in each of FY2014-FY2016, but the number of benefit recipients has since declined to fewer than 750,000 in FY2018.
- The number of beneficiaries in the MGIB-AD was moderately stable from 1994 through 2001 at around 290,000 beneficiaries; increased from 2002 through 2008—peaking at 354,284 beneficiaries; and has declined since 2009 following the implementation of the Post-9/11 GI Bill to fewer than 25,000 in FY2018.
- VEAP beneficiaries peaked in 1988 at 88,964 and dropped to zero in FY2019 although there are still eligible individuals. Refunds upon disenrollment are projected to continue at least through FY2021 as eligible individuals and individuals past their delimiting date request a return of their contributions.
- MGIB-SR beneficiaries exceeded 100,000 from 1990 through 1994, and has since followed a general (although not absolute) decline to under 45,000 in 2018.
- Beneficiary cycles in DEA mirror major conflicts with greater numbers around the Vietnam Conflict, 1978-1982, and around the conflicts in Iraq and Afghanistan, 2004 through the present.

⁵⁷ BAH is a DOD benefit to uniformed servicemembers to provide housing compensation when government quarters are not provided. The amount is based on a survey of actual median current market rent, average utilities (including electricity, heat, and water/sewer), and average renter's insurance in local civilian housing markets and is payable based on geographic duty location, pay grade, and dependency status.

- The Reserves Educational Assistance Program (REAP) was in effect from 2005 to 2019 with a peak number of beneficiaries of almost 50,000 in FY2008 (see Appendix F).

Figure I. Total Veterans, Active-Duty Servicemembers, Reservists, and Dependents Receiving VEAP, MGIB-AD, MGIB-SR, REAP, DEA, and Post-9/11 GI Bill Education Benefits each Year (1978-2019)



Source: Department of Veterans Affairs' Annual Reports 1978-1997; data provided to CRS by the Department of Veterans Affairs, 1998-2008; Department of Veterans Affairs' Veterans Benefits Administration Annual Benefits Report FY2010; and the President's Annual Budget Request, FY2013-FY2021.

Notes: Beneficiaries may receive benefits in more than one year and from more than one program in the same year. VEAP excludes data for the Section 901 program.

VEAP is the Post-Vietnam Era Veterans Educational Assistance program (38 U.S.C., Chapter 32).

MGIB-AD is the Montgomery GI Bill-Active Duty (38 U.S.C., Chapter 30).

MGIB-SR is the Montgomery GI Bill-Selected Reserve (10 U.S.C., Chapter 1606).

REAP is the Reserves Educational Assistance Program (10 U.S.C., Chapter 1607).

DEA is the Survivors' and Dependents' Educational Assistance program (38 U.S.C., Chapter 35).

Post-9/11 GI Bill is the Post-9/11 Veterans Educational Assistance Act (38 U.S.C., Chapter 33).

Table 2 compares beneficiaries and cost of selected programs administered by the VA. The program with the highest beneficiary numbers and obligations in FY2019 was the Post-9/11 GI Bill, with over 700,000 beneficiaries and total obligations of almost \$11 billion. VEAP had no training beneficiaries in FY2019 but disbursed disenrollment refunds. The DEA program provided benefits averaging \$6,724 per beneficiary compared to \$15,047 for the Post-9/11 GI Bill.

Table 2. Obligations and Benefit Recipients of Selected Programs Administered by the VA: FY2019

Program	2019 Obligation (\$ thousand)	Benefit Recipients	2019 Obligation per Beneficiary (\$)
Post-9/11 GI Bill ^a	10,748,939	714,346	15,047
DEA ^b	861,152	128,075	6,724
MGIB-SR ^c	107,149	44,356	2,416
MGIB-AD ^d	216,380	22,166	9,744
REAP ^e	1,462	299	4,890
VEAP ^f	0	0	0
VetSuccess on Campus	NR ^g	37,704	NR ^g
Work-Study	48,133	13,528	3,558
Counseling	2,368	1,073	2,207
VET TEC ^h	1,377	0	0

Source: U.S. Department of Veterans Affairs, *FY2021 Budget Submission*.

- a. The Post-9/11 GI Bill is the Post-9/11 Veterans Educational Assistance Act (38 U.S.C., Chapter 33).
- b. DEA is the Survivors' and Dependents' Educational Assistance program (38 U.S.C., Chapter 35).
- c. MGIB-SR is the Montgomery GI Bill-Selected Reserve (10 U.S.C., Chapter 1606).
- d. MGIB-AD is the Montgomery GI Bill-Active Duty (38 U.S.C., Chapter 30).
- e. REAP is the Reserves Educational Assistance Program (10 U.S.C., Chapter 1607). In general, no educational benefits can be paid after November 25, 2019.
- f. VEAP is the Post-Vietnam Era Veterans Educational Assistance program (38 U.S.C., Chapter 32). VEAP excludes data for the Section 901 program. In FY2019, 78 individuals disenrolled from VEAP receiving \$1.4 million. According to data emailed to CRS on July 29, 2020, from the VA Office of Congressional and Legislative Affairs, from 1978 through 2019, VA obligated \$1.5 billion in training benefits and \$1.3 billion in disenrollment refunds.
- g. Obligations for VetSuccess on Campus, which constitute salaries and expenses, are included in the overall obligations for salaries and expenses under the Veteran Readiness and Employment (VR&E) program.
- h. VET TEC is the Veteran Employment Through Technology Education Courses, also known as the High Technology Pilot Program (38 U.S.C. §3001 note). VA began making payments in June of 2019.

Appendix A. Comparison of Selected Characteristics of the Active GI Bills

Table A-1. Selected Characteristics of the Active GI Bills

Sorted by the number of beneficiaries, in descending order

Characteristic	Post-9/11 GI Bill	DEA ^a	MGIB-SR ^b	MGIB-AD ^c	VEAP ^d
Year enacted	2008	1956	1984	1984	1976
Initial authorization	P.L. 110-252	P.L. 84-634	P.L. 98-525	P.L. 98-525	P.L. 94-502
Eligible Individuals					
Period of qualifying service	9/11/2001 to present	Since the beginning of the Spanish American War	7/1/1985 to present	Entered active duty after 6/30/1985	On or after January 1, 1977, and before July 1, 1985
Minimum required length of service	30 continuous days on qualifying active duty with a service-connected disability discharge; 90 aggregate days on qualifying active duty; or none with a Purple Heart	None	Accepted six-year reserve obligation after June 30, 1985	Two or three continuous years on active duty, depending on obligation; 20 or 30 months on active duty depending on obligation if discharged for cause; or two continuous years of honorable active duty service and four continuous years of Selected Reserve service	181 continuous days of active duty service, or 24 continuous months of active duty service, if enlisted after September 7, 1980, or entered after October 16, 1981
Discharge status	Honorable discharge or on active duty	Other than dishonorable or on active duty	Must remain with reserve unit	Honorable discharge or on active duty	Other than dishonorable or on active duty
Monetary Contribution	None	None	None	\$1,200	\$2,700 maximum
Additional individuals	Fry Scholars and transferees	None	None ^e	None ^e	None

Characteristic	Post-9/11 GI Bill	DEA ^a	MGIB-SR ^b	MGIB-AD ^c	VEAP ^d
Entitlement and Eligibility Period					
Period of use	8/1/2009 to present	1956 to present	7/1/1985 to present	7/1/1985 to present	1/1/1977 to present
Duration of benefits	36 months	45 months if first used DEA before August 1, 2018; or 36 months if first used DEA on or after August 1, 2018	36 months	Lesser of 36 months or number of months of active duty and one-quarter number of months of reserve duty	Lesser of 36 months or number of months of contributions
Delimiting Date	Time limits vary depending on eligibility (see CRS Report R42755, <i>The Post-9/11 GI Bill: A Primer</i>)	For the spouse: within 10 years of eligibility, or within 20 in some instances For the child: after finishing high school or reaching age 18, but before reaching age 26	While in the Selected Reserves	Within 10 years of discharge or release from active duty or required reserve duty	Within 10 years of discharge or release from active duty
Eligible Programs of Education, Institutions, and Establishments					
College or university	Eligible	Eligible	Eligible	Eligible	Eligible
High school	Not eligible	Eligible	Not eligible	Not Eligible	Eligible
Apprentice and on-the-job training	Eligible	Eligible	Eligible	Eligible	Eligible
Entrepreneurship training	Eligible	Not Eligible	Eligible	Eligible	Eligible
Cooperative training	Eligible	Eligible	Eligible	Eligible	Eligible
Benefit Payments					
Maximum standard benefit for 2020-2021	\$4,614.00 per month for housing At a public IHL, ^e “actual net cost for in-state tuition and fees” less certain student aid At a private or foreign IHL, up to \$25,162.14	\$1,265.00 per month for subsistence, tuition and fees, supplies, books, and equipment	\$397.00 per month ^f for subsistence, tuition and fees, supplies, books, and equipment	\$2,122.00 per month ^f for subsistence, tuition and fees, supplies, books, and equipment	\$300.00 per month ^g for subsistence, tuition and fees, supplies, books, and equipment
Books and supplies	Up to \$1,000 annually	Not eligible	Not eligible	Not eligible	Not eligible

Characteristic	Post-9/11 GI Bill	DEA ^a	MGIB-SR ^b	MGIB-AD ^c	VEAP ^d
Relocation allowance	Up to \$500 once	Not eligible	Not eligible	Not eligible	Not eligible
Maximum tutorial assistance	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Maximum licensing and certification test fees	\$2,000 per test	\$2,000 per test	\$2,000 per test	\$2,000 per test	\$2,000 per test
National test fees	Eligible	Eligible	Eligible	Actual cost	Actual cost
Advance payments ^h	Eligible ⁱ	Eligible	Eligible	Eligible	Eligible
Accelerated payments ⁱ	Not eligible	Not eligible	Eligible	Eligible	Not eligible
Tuition Assistance Top Up Program ^k	Eligible	Not eligible	Not eligible	Eligible	Not eligible
\$600 Buy-Up Program	Not eligible	Not eligible	Eligible	Eligible	Not eligible
Supplemental assistance	Up to \$950 per month	Not eligible	Up to \$350 per month	Up to \$950 per month	Not eligible

Source: Prepared by CRS based on data available from the VA; Title 38 U.S.C., Chapters 30, 32, 33, and 35; and Title 10 U.S.C., Chapters 1606 and 1607.

- a. DEA is the Survivors' and Dependents' Educational Assistance program (38 U.S.C., Chapter 35).
- b. MGIB-SR is the Montgomery GI Bill-Selected Reserve (10 U.S.C., Chapter 1606).
- c. MGIB-AD is the Montgomery GI Bill-Active Duty (38 U.S.C., Chapter 30).
- d. VEAP excludes data for the Section 901 program. VEAP is the Post-Vietnam Era Veterans Educational Assistance program (38 U.S.C., Chapter 32).
- e. IHL is an institution of higher learning.
- f. Amounts shown are for full-time institutional training, and for individuals who completed a minimum of three years of service. The amounts are less for individuals who served less than three years and who attend less than full-time. The educational benefits payment rate schedule is available at https://www.benefits.va.gov/GIBILL/resources/benefits_resources/rate_tables.asp. The MGIB-AD maximum payment does not reflect the allowance received by Post-Korean Conflict GI Bill recipients who transfer to the program.
- g. Government matches every \$1 the servicemember contributes with \$2. The maximum benefit available under the program is \$8,100 (\$5,400 federal contribution and \$2,700 individual contribution). The total contribution (servicemember contribution plus government share) is then divided by the number of months the servicemember contributed to VEAP.
- h. An advance payment is the first partial and first full month of the monthly allowance and is available to individuals who are planning to enroll more than half-time and who have not received educational assistance benefits in 30 days or more. Advance payments are sent to the educational institution for disbursement to the student within 30 days of the start of the academic term.
- i. Although regulations clarify the eligibility requirements for advance payments of the monthly housing allowance, VA guidance and policy documents indicate that advance payments are not available under the Post-9/11 GI Bill.
- j. An accelerated payment of the monthly allowance is available for education leading to employment in a high-technology occupation in a high-technology industry. If the costs of the program of education are more than double the monthly assistance allowance to which the individual would have been entitled, the

individual may receive the lessor of 60% of the program's costs for the term or the individual's remaining dollars of entitlement.

- k. Department of Defense, Instruction 1322.25, "Voluntary Education Programs," March 15, 2011 (Incorporating Change 4, Effective April 2, 2020).
- l. Although the branches of the uniformed services are authorized to permit the transfer of benefits to dependents, none of the branches are currently permitting the transfer of benefits.

Appendix B. Educational Assistance Under the Original GI Bill of Rights⁵⁸

Since the Revolutionary War, the United States has provided benefits to injured or disabled war veterans; however for much of this period, benefits were not provided to the same extent to able-bodied veterans. Prior to World War II (WWII), “poor, jobless, and disgruntled veterans ... had led to unrest and fear of revolt throughout American history.” In 1932, after World War I, the military was called in to forcibly remove 20,000 still unemployed and often homeless veterans and burn their encampment near the Capitol and White House.⁵⁹

In early U.S. history, military service was thought of as “a fundamental obligation of [male] citizenship.”⁶⁰ Because the 16.1 million personnel⁶¹ who served in the U.S. Armed Forces⁶² during WWII accounted for over one-third of the 41.1 million⁶³ working-age males (between 20 and 64 years of age) in 1947, the consequences of mass unemployment were feared. Before the end of WWII, Congress and the American Legion⁶⁴ worked together to pass the original GI Bill, or Serviceman’s Readjustment Act of 1944 (P.L. 78-346).⁶⁵ The act provided a full range of resources to veterans including the construction of additional hospitals; educational assistance to nondisabled veterans; home, business, and farm loans; job counseling and employment placement services; and an unemployment benefit.

The original GI Bill was generally considered successful in averting unemployment, raising the educational level and thus the productivity of the U.S. workforce, and confirming the value that Americans place on those that provide military service.⁶⁶

The original GI Bill, the Servicemen’s Readjustment Act of 1944 (P.L. 78-346), was intended to help veterans returning from World War II (WWII). The original GI Bill provided unprecedented benefits: funds to the VA to build and administer additional hospital facilities; extension of vocational rehabilitation and employment services; educational assistance to nondisabled veterans; loans for the purchase or construction of homes, farms, and business property at advantageous terms to veterans; employment services to returning veterans; and unemployment

⁵⁸ Description prepared by CRS based on a historical review of legislation and other reports.

⁵⁹ Edward Humes, “The Greatest Generation: The Accidental Remaking of America,” in *Over Here: How the G.I. Bill Transformed the American Dream*, 1st ed. (Orlando, FL: Harcourt, Inc., 2006), pp. 4-20.

⁶⁰ Suzanne Mettler, *Soldiers to Citizens: The G.I. Bill and the Making of the Greatest Generation* (New York: Oxford University Press, 2005), p. 26.

⁶¹ U.S. Census Bureau, Facts for Features, April 29, 2004, <http://www.census.gov/Press-Release/www/2004/cb04-ffse07.pdf>.

⁶² The Armed Forces are the Army, Navy, Air Force, Marine Corps, and Coast Guard of the United States.

⁶³ U.S. Census Bureau, “Table 1. Years of School Completed by Persons 14 Years Old and Over, by Age, Color, and Sex, for the United States: Civilian Population, April 1947, and Total Population, April 1940.”

⁶⁴ The American Legion was chartered by Congress in 1919 as a patriotic wartime veterans organization devoted to mutual helpfulness. It is a not-for-profit community-service organization.

⁶⁵ Suzanne Mettler, *Soldiers to Citizens: The G.I. Bill and the Making of the Greatest Generation* (New York: Oxford University Press, 2005), pp. 18-22.

⁶⁶ U.S. Congress, House Committee on Veterans’ Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans’ Benefits in the United States*, committee print, prepared by The President’s Commission on Veterans’ Pensions, 84th Cong., 2nd sess., September 11, 1956, House Committee Print No. 289 (Washington: GPO, 1956), pp. 107-142.

benefits to veterans. The purpose of the educational assistance program was to avoid high levels of unemployment as had occurred following World War I, to help servicemembers readjust to civilian life, and to afford returning veterans an opportunity to receive the education and training missed while providing compulsory service in the military.⁶⁷ From December 1, 1941, through December 31, 1946, 16.1 million personnel served in the U.S. Armed Forces in WWII.⁶⁸ The U.S. population in 1946 is estimated at 141,388,566.⁶⁹

Eligible Individuals

Educational assistance benefits were available to all veterans who served on active duty in the military or naval service after September 16, 1940, and before the termination of WWII hostilities (December 31, 1946). Eligible veterans must have been discharged other than dishonorably and have served a minimum of 90 days or have been discharged or released for a service-incurred injury or disability. The 90-day service period excluded time spent completing the Army specialized training program or Navy college training program and excluded time spent as a cadet or midshipman at one of the service academies.

Benefit Availability and Duration of Use

Eligible veterans were required to begin an education program within two years of discharge or release or within two years of the end of WWII, whichever was later. The start date was later extended by P.L. 79-268, enacted in 1945, to four years after discharge or release or December 31, 1950, whichever was later. Veterans were entitled to at least one year of education (or the equivalent for continuous part-time study) or the length of the chosen education program if that program was shorter than 12 months. Upon satisfactory completion of the first year (or the period of a shorter education program), veterans whose education had been interrupted upon entering military service were entitled to educational benefits for at least as long as they served after September 16, 1940, and before the end of WWII, but not more than four years. The restriction, which provided no more than one year of educational benefits to certain veterans, was later removed to provide the same benefits to all veterans.⁷⁰ By law, no educational benefits under the original GI Bill could be paid seven years after the end of WWII, or July 25, 1956.⁷¹

⁶⁷ The draft age was lowered from 20 to 18 years when President Roosevelt signed the Selective Service Act of 1942 (P.L. 77-772).

⁶⁸ Facts for Features, U.S. Census Bureau, April 29, 2004, <http://www.census.gov/Press-Release/www/2004/cb04-ffse07.pdf>.

⁶⁹ Historical National Population Estimates: July 1, 1900, to July 1, 1999, Source: Population Estimates Program, Population Division, U.S. Census Bureau, Internet Release Date: April 11, 2000, Revised date: June 28, 2000, <http://www.census.gov/popest/archives/1990s/popclockest.txt>.

⁷⁰ P.L. 79-268, enacted in 1945, removed the restriction limiting benefits beyond the first year to those whose education had been impaired, delayed, interrupted, or interfered with; those under 25 years of age; or those not pursuing refresher or retraining courses, thus opening the full program to all veterans.

⁷¹ P.L. 85-807, enacted in 1958, extended benefits for veterans who through 1956 were ineligible for the program but whose discharge status was later amended to make them eligible for the program, allowing those veterans to begin a program of education within four years of the amended discharge status but before August 28, 1962, and allowing them no more than five years of benefits before January 31, 1965.

Eligible Programs of Education, Institutions, and Establishments

Initially, the eligible educational institutions were almost any institutions providing education: public or private elementary, secondary, and other schools furnishing education for adults; business schools; scientific and technical institutions; colleges and universities; vocational schools; junior colleges; teachers' colleges; professional schools; and other educational institutions. The eligible training establishments were businesses or other establishments offering apprentice or on-the-job training. Because the quality of some training programs was poor, laws were enacted establishing approval criteria for training institutions and for-profit schools.⁷² Stricter criteria were prescribed for on-the-job and on-the-farm training programs and vocational schools.⁷³ Also, avocational and recreational training programs, such as nonvocational flight training, were eventually prohibited.⁷⁴

Benefit Payments

Under the GI Bill, the VA paid up to \$500 a year directly to an educational institution for tuition, books, fees, and other training costs for each enrolled veteran. Institutions providing apprentice or on-the-job training did not receive this payment. Veterans were required to maintain satisfactory conduct or progress in their chosen program of education. To increase flexibility, the program was revised by P.L. 79-268, enacted in 1945, to allow veterans to receive higher annual tuition and fees payments (accelerated payments) for a corresponding reduction in the period of entitlement.

The VA also paid up to \$50 monthly as a subsistence allowance to single veterans, and \$75 monthly to veterans with one or more dependents. The monthly payment was eventually increased to \$75 monthly for single veterans, \$105 monthly for veterans with one dependent, and \$120 monthly for veterans with more than one dependent by P.L. 80-411, enacted in 1948. Veterans who attended part-time or received compensation for apprentice or on-the-job training received a lower subsistence allowance. In 1945, P.L. 79-268 specifically authorized tuition and fees payments for correspondence courses but disallowed the subsistence allowance. Later, P.L. 79-679, enacted in 1946, limited total earnings for veterans receiving compensation for apprentice or on-the-job training. Veterans were limited to a total monthly employment compensation plus VA subsistence allowance of no more than \$175 for single veterans and \$200 for veterans with dependents. This was increased to \$210 for single veterans, \$270 for veterans with one dependent, and \$290 for veterans with more than one dependent by P.L. 80-512, enacted in 1948.

⁷² U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 11, 1965, H.Prt. 289 (Washington: GPO, 1956), pp. 28-29.

⁷³ On-the-job training programs were required to gain approval from a state approving agency according to specific criteria under P.L. 79-679 enacted in 1946. Requirements for on-the-farm training programs were established in P.L. 80-377, enacted in 1947. With regard to vocational schools, P.L. 81-610, enacted in 1950, (1) authorized the VA to disapprove payment of benefits for training in for-profit vocational schools that had been in existence for less than one year, (2) prescribed stricter criteria for approval of for-profit schools with fewer than 25 students or one-fourth of the students enrolled (whichever was larger) paying their own tuition, (3) provided that no new courses could be approved in for-profit schools where the state approving agency determined that the occupation for which the course was intended to provide training was crowded in the state and that existing training facilities were adequate, and (4) set minimum attendance requirements for veterans pursuing trade or technical courses below college level.

⁷⁴ P.L. 80-262, enacted in 1949, and P.L. 81-266 and P.L. 81-610, enacted in 1950.

Lessons Learned

Some important lessons were learned in the implementation of the original GI Bill, and as the result of several studies.⁷⁵ Paying tuition and fees directly to educational institutions led to overpayments and excessive payments to for-profit vocational training programs in particular.⁷⁶ Some institutions were created solely to profit from the program.⁷⁷ It was necessary to define and establish standards for the eligible training establishments and educational institutions to ensure adequate quality of the educational programs and to define and remunerate responsibility for evaluating them.⁷⁸ There was considerable objection to the use of the GI Bill for avocational and recreational purposes since one of the stated purposes of the program was workforce preparation.⁷⁹ The third mechanism for ensuring proper use of the GI Bill educational assistance was the importance placed on veterans' identifying and adhering to an educational objective. Finally, it was necessary to increase the benefits as the cost of living and education increased.

Beneficiaries and Costs

In the end, the nation spent \$14.5 billion (\$139.6 billion in 2020 inflation adjusted dollars) to provide education and training to 7.8 million WWII veterans. The total expenditure per beneficiary was \$1,859 (\$17,894 in 2020 inflation adjusted dollars).⁸⁰

Table B-I. Original GI Bill Benefit Recipients

	Number
Veteran Population	15,440,000
Total trained	7,800,000
College and other school trainees	5,710,000
College trainees	2,230,000
Other school trainees	3,480,000

⁷⁵ The studies include a February 1950 joint report by the VA and the Bureau of the Budget, two reports issued in January 1951 and February 1952, by a House Select Committee to Investigate the Educational and Training Program under the GI Bill and a survey by the General Accounting Office of the education and training operations of the VA in seven states issued in July 1951.

⁷⁶ U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 11, 1965, H.Prt. 289 (Washington: GPO, 1956), p. 30.

⁷⁷ U.S. Congress, House Committee of the Whole House on the State of the Union, *Education and Other Benefits for Veterans of Service After January 31, 1955*, Report to accompany H.R. 12410, 89th Cong., 2nd sess., February 3, 1966, Report No. 1258, p. 3.

⁷⁸ U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: Education and Training, and Employment and Unemployment, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 12, 1956, H.Prt. 291 (Washington: GPO, 1956), pp. 55-59.

⁷⁹ U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 11, 1965, H.Prt. 289 (Washington: GPO, 1956), p. 29.

⁸⁰ The 2020 inflation adjusted number for total expenditures was calculated by inflating \$14.5 billion and \$1,859 in January 1956 dollars to January 2020 using the U.S. Department of Labor's Bureau of Labor Statistics' CPI Inflation Calculator (accesses from https://www.bls.gov/data/inflation_calculator.htm).

	Number
On-the-job trainees	1,400,000
On-the-farm trainees	690,000

Source: Veterans Administration, *Veterans Benefits under Current Educational Programs, Fiscal Year 1984*, Washington, 1984, p. 28.

Appendix C. Korean Conflict GI Bill⁸¹

The Korean Conflict GI Bill was enacted under the Veterans' Readjustment Assistance Act of 1952 (P.L. 82-550) and codified in Title 38, U.S.C., Chapter 33. The purpose of the program was to prepare returning veterans to enter the workforce.

The Veterans' Readjustment Assistance Act of 1952 (P.L. 82-550, also known as the Korean Conflict GI Bill) was authorized to help veterans returning from the Korean Conflict adjust to civilian life. The program was codified in Title 38 U.S.C., Chapter 33, before its subsequent repeal. The expected number of Korean Conflict veterans—less than 6 million (or 4%) of a national population of 157,552,740 in 1952⁸²—was lower than the number of WWII veterans, reducing the risk of high national unemployment in comparison to the post-WWI and post-WWII eras. The Korean Conflict GI Bill was intended to provide veterans the education forestalled by compulsory service and provide equitable benefits, as had been afforded the WWII veterans. The bill was also written in an effort to avoid many problems encountered in the implementation of the original GI Bill.⁸³

Beginning with the Korean Conflict GI Bill, there has been much debate on the level of educational assistance that should be provided to veterans and servicemembers. Some believed that requiring individuals to make a monetary contribution in addition to their military service would increase their sense of responsibility and purpose. Some believed that the educational assistance benefits were a necessary compensation for compulsory service or reimbursement for voluntary service. Some believed that high levels of assistance promote attrition from the military. And some believed that the benefits are a necessary recruitment tool.

Eligible Individuals

Veteran eligibility was essentially the same for the Korean GI Bill as the original GI Bill except that only those members of the Armed Forces who served on active duty during the Korean Conflict (on or after June 27, 1950, and before the termination of hostilities on January 31, 1955)⁸⁴ were eligible. Veterans still had to be discharged other than dishonorably and serve a minimum of 90 days, or be discharged or released for a service-incurred injury or disability. The 90-day service period excluded time assigned to an education or training program similar to those offered to civilians and excluded time spent as a cadet or midshipman at one of the service academies.

Benefit Availability and Duration of Use

While WWII veterans were afforded up to four years of education benefits, Korean Conflict veterans were limited to 36 months, which is substantially equivalent for students attending traditional postsecondary schools with summers off. Eligible veterans were required to begin an

⁸¹ Description prepared by CRS based on a historical review of legislation and other reports.

⁸² Historical National Population Estimates: July 1, 1900, to July 1, 1999, Source: Population Estimates Program, Population Division, U.S. Census Bureau, Internet Release Date: April 11, 2000, Revised date: June 28, 2000, <http://www.census.gov/popest/archives/1990s/popclockest.txt>.

⁸³ U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 11, 1965, H.Prt. 289 (Washington: GPO, 1956), p. 30.

⁸⁴ The January 31, 1955, termination date for eligibility was established by P.L. 84-7 enacted in 1955.

education program within two years (later extended to three years by P.L. 83-610, enacted in 1954) of discharge or release or before August 21, 1954, whichever was later. Veterans were entitled to educational benefits for a period equal to 1½ times the duration of their active duty service between June 27, 1950, and the termination of hostilities, but no more than 36 months. Veterans enrolled entirely in correspondence courses were entitled to educational benefits for a period equal to six times the duration of their active duty service. Veterans could combine benefits with the VR&E program or the original GI Bill to receive up to 48 months of educational benefits. By law, no educational benefits under the Korean Conflict GI Bill could be paid seven years after discharge or release or upon the termination of hostilities, whichever was earlier.⁸⁵ This was later extended to eight years after discharge or release or January 31, 1965, by P.L. 84-7, enacted in 1955.

Eligible Programs of Education, Institutions, and Establishments

The list of eligible educational institutions and training establishments did not change from the original GI Bill except that institutions listed on the Attorney General's List of Subversive Organizations⁸⁶ were not eligible. States were requested to create state approving agencies (SAAs) to approve educational courses and provide lists of eligible institutions. The VA provided some cost reimbursement of salaries and travel for these state agencies.

To ensure the benefits were used for workforce preparation and to avoid some of the misuse experienced under the original GI Bill, several provisions were added or changed from the original GI Bill. Veterans were required to declare an educational objective or certificate/degree. They were allowed to change their educational objective only once, only if not making satisfactory progress by no fault of misconduct, neglect, or lack of application, and if the new program fit their aptitude or previous education or the new program was a normal progression from the existing program. The legislation specifically prohibited veterans from receiving benefits for avocational and recreational courses in bartending, dance, photography, music, sports, and personal development.⁸⁷

The criteria and standards for approving training establishments and educational institutions were bolstered in comparison to the original GI Bill. As originally enacted, the Korean GI Bill disapproved new enrollments of veterans in nonaccredited courses below the college level offered by a private for-profit or nonprofit educational institution if more than 85% of the enrolled students had all or part of their educational charges paid to or for them by the educational institution, VR&E, or the original GI Bill. The act included an additional provision disapproving the enrollment of veterans in any course that was offered by an educational institution that had not been in operation for at least two years unless either the educational institution was public, the educational institution had been in operation for more than two years and the course was similar to instruction previously given, or the institution relocated locally and had offered the course for more than two years. Amendments to the original GI Bill establishing stringent standards for

⁸⁵ P.L. 85-807 enacted in 1958 extended benefits for veterans who through 1956 were ineligible for the program but whose discharge status was later amended to make them eligible for the program allowing those veterans to begin a program of education within three years of the amended discharge status but before August 28, 1961, and allowing them no more than five years of benefits.

⁸⁶ The Attorney General's List of Subversive Organizations was prepared according to section three of part III of Executive Order 9835, which established a loyalty program to the federal government to thwart communism.

⁸⁷ U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 11, 1965, H.Prt. 289 (Washington: GPO, 1956), pp. 28-31, 153-154.

apprentice, on-the-job, and on-the-farm training were expanded under the Korean Conflict GI Bill to include courses already approved by nationally recognized accrediting agencies and certain courses without accreditation.

Benefit Payments

The Korean Conflict GI Bill made payments only to veterans, as opposed to the payments made to veterans and educational institutions under the original GI Bill. The U.S. House of Representatives' Select Committee to Investigate Educational, Training, and Loan Guaranty Programs under the GI Bill (1950-1952) indicated that direct payments to educational institutions led to abuse.⁸⁸ A 1956 house report determined that because the original GI Bill was generous, some veterans used the benefits for income rather than to achieve an employment goal.⁸⁹ It was also believed that if veterans were responsible for paying a portion of the cost of their own education that this, in combination with the payment of benefits directly to veterans, would encourage more careful spending.⁹⁰

Since maximum benefits were offered to veterans in full-time study, the legislation provided a uniform definition of full-time for below college-level trade, technical, and institutional courses offered on the clock-hour basis and for undergraduate courses offered at colleges and universities. The benefit provided a monthly subsistence allowance of up to \$110 monthly to single veterans, \$135 monthly to veterans with one dependent, and \$160 monthly to veterans with more than one dependent. Veterans who attended institutional training less than full-time, attended on-the-farm training at least half-time, or attended cooperative training full-time received a lower allowance. As a result of the determination that some veterans were overpaid from the original GI Bill,⁹¹ veterans who attended apprentice or on-the-job training received an allowance, which could not exceed \$310 monthly in combination with the veterans' employment compensation. Veterans completing all coursework through correspondence courses or on a less-than-half-time basis were only reimbursed for the cost of completed courses. Veterans in flight training received 75% of the cost of flight training unless the program of education combined flight training with other coursework.⁹²

An allowance was not paid if veterans were absent from unaccredited courses or apprentice or on-the-job training for more than 30 days. Veterans could not suspend their education for longer than 12 months without a waiver from the VA. Veterans and their institutions were required to certify attendance, lessons completed, and/or satisfactory progress. The law disallowed veterans from receiving duplicate benefits from the Korean Conflict GI Bill and any other educational benefit from the U.S. Treasury.

⁸⁸ Paul Starr, *The Discarded Army*, p. 237.

⁸⁹ U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 11, 1965, H.Prt. 289 (Washington: GPO, 1956), pp. 37-40.

⁹⁰ U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 11, 1965, H.Prt. 289 (Washington: GPO, 1956), p. 154.

⁹¹ U.S. Congress, House Committee on Veterans' Affairs, *Readjustment Benefits: General Survey and Appraisal, A Report on Veterans' Benefits in the United States*, committee print, prepared by The President's Commission on Veterans' Pensions, 84th Cong., 2nd sess., September 11, 1965, H.Prt. 289 (Washington: GPO, 1956), p. 30.

⁹² Veterans pursuing programs of education that combined flight training and other coursework could be reimbursed for 75% of the cost of flight training and receive a monthly allowance. Their entitlement period was reduced at a rate of one day for every \$1.25 in payments.

Beneficiaries and Cost

In the end, the nation spent \$4.5 billion (\$37.2 billion in 2020 inflation adjusted dollars) to provide education and training to almost 2.4 million Korean Conflict veterans (**Table C-1**). The total expenditure per beneficiary was \$1,882 (\$15,561 in 2020 inflation adjusted dollars).⁹³

Table C-1. Korean Conflict GI Bill Benefit Recipients

	Number
Veteran Population	5,509,000
Total trained	2,391,000
College and other school trainees	2,073,000
College trainees	1,213,000
Other school trainees	860,000
On-the-job trainees	223,000
On-the-farm trainees	95,000

Source: Veterans Administration, *Veterans Benefits under Current Educational Programs, Fiscal Year 1984*, Washington, 1984, p. 28.

⁹³ The 2020 inflation adjusted number for total expenditures was calculated by inflating \$4.5 billion and \$1,882 in January 1965 dollars to January 2020 using the U.S. Department of Labor's Bureau of Labor Statistics' CPI Inflation Calculator (accesses from https://www.bls.gov/data/inflation_calculator.htm).

Appendix D. Post-Korea Conflict and Vietnam Era GI Bill⁹⁴

The Post-Korean Conflict and Vietnam Era GI Bill was enacted under the Veterans Readjustment Benefits Act of 1966 (P.L. 89-358) and codified in Title 38, U.S.C., Chapter 34. In addition to providing benefits to veterans, it provided benefits to active duty servicemembers to encourage retention in the Armed Forces.

Once fighting and ground troop deployment escalated in Vietnam, the Veterans Readjustment Benefits Act of 1966 (P.L. 89-358), better known as the Post-Korean Conflict and Vietnam Era⁹⁵ GI Bill, was passed. The program is codified in Title 38 U.S.C., Chapter 34. Congress passed the bill unanimously despite reservations by President Lyndon B. Johnson that the cost was too high.⁹⁶ The benefits were designed to help recruit new servicemembers, extend benefits to all who fulfilled their compulsory service, and afford returning veterans an opportunity to receive the education and training missed while providing compulsory service in the military. Although the benefits were initially intended to provide “considerably less liberal treatment” to nonwar veterans,⁹⁷ over time Congress expanded the benefits and liberalized eligibility. Incidentally, these veterans were eligible for other federal education benefits available to the general public and passed through the recently enacted Higher Education Act of 1965.

Eligible Individuals

The minimum active duty eligibility period was 180 days. Educational assistance benefits were available to all veterans who served on active-duty after January 31, 1955, and entered military service before January 1, 1977, who were discharged other than dishonorably and served a minimum of 180 days, or were discharged or released for a service-connected disability. The 180-day service period excluded time assigned to an education or training program similar to those offered to civilians, time spent as a cadet or midshipman at one of the service academies, time spent in college for a delayed enlistment in the Army National Guard or Air National Guard, and service in the National Guard and the Reserves. The program was later amended by P.L. 93-508, enacted in 1974, so that members of the National Guard and the Reserves were eligible if the active duty period after the initial active duty training period was at least one year.

Servicemembers that otherwise met the eligibility requirements were also eligible for benefits while on active duty after serving two continuous years on active duty. This provision responded to concerns by the DOD that benefits available to veterans only would be counter to retention efforts.⁹⁸

⁹⁴ Description prepared by CRS based on a historical review of legislation and other reports.

⁹⁵ By presidential proclamation, the Vietnam Era began on February 28, 1961, and terminated on May 7, 1975, for veterans who served in the Republic of Vietnam during that period, and the Vietnam Era began on August 5, 1964, and ended on May 7, 1975, in all other cases.

⁹⁶ John T. Woolley and Gerhard Peters, *The American Presidency Project* [online], Santa Barbara, CA: University of California (hosted), Gerhard Peters (database). <http://www.presidency.ucsb.edu/ws/?pid=27461>.

⁹⁷ U.S. Congress, Senate Committee on Labor and Public Welfare, Cold War Veterans' Readjustment Assistance Act; report to accompany S. 9. Senate Report No. 89-269, 89th Congress, 1st Session, (Washington: GPO, 1965), p. 15.

⁹⁸ U.S. Congress, Senate Committee on Labor and Public Welfare, Subcommittee on Veterans' Affairs, *Cold War GI Bill - 1965*, S. 9: A Bill to Provide Readjustment Assistance to Veterans who Serve in the Armed Forces During the Induction Period, 89th Cong., 1st sess., February 8, 18, 19, 24, 26, March 1, 9, 1965, (Washington: GPO, 1965), pp. 66-67.

Benefit Availability and Duration of Use

Although the bill was not passed until 1966, the benefits retroactively covered active duty servicemen since 1955 such that there would be no period of ineligibility of educational assistance benefits since September 16, 1940. However, no educational benefits were paid until June 1, 1966.

Initially, the Post-Korean Conflict GI Bill provided one month of entitlement for each month of active duty service, up to 36 months. P.L. 90-631, enacted in 1968, increased the period of entitlement to 1½ months of benefits for every month of service, with those serving 18 months or more being entitled to the full 36 months of benefits. Later, the entitlement period was increased to 45 months for those pursuing a standard undergraduate college degree by P.L. 93-508, enacted in 1974, and finally to 45 months for all eligible persons by P.L. 94-502, enacted in 1976.

By law, no educational benefits under the Post-Korean Conflict GI Bill could be paid eight years (later extended to 10 years by P.L. 93-337, enacted in 1974) after discharge or release or eight years after the Bill's enactment, whichever was later.⁹⁹ P.L. 94-502 enacted in 1976 provided that no educational benefits could be paid after December 31, 1989.

As originally enacted, Post-Korean Conflict GI Bill veterans could combine benefits with other educational benefit programs administered by the VA to receive up to 36 months of educational benefits. P.L. 90-631, enacted in 1968, increased this allowance to 48 months.

Eligible Programs of Education, Institutions, and Establishments

Upon initial enactment, the eligible programs of education were courses pursued at an educational institution—secondary school, vocational school, college or university, scientific or technical institution, or any other institution offering education at the secondary school level or above. For example, flight training courses had to be offered by IHLs and lead to a standard college degree (later revised to the standard college degree the recipient was seeking by P.L. 90-77, enacted in 1967). The list of eligible educational institutions and training establishments was later expanded:

- Elementary schools, other schools furnishing education for adults, and businesses or other establishments offering apprenticeships or on-the-job training were later added.
- Farm cooperative training requiring 12 weekly hours of institutional agricultural courses and relevant agricultural employment became eligible under P.L. 90-77.
- Apprenticeship programs that met Department of Labor published standards were allowed under P.L. 90-77.
- On-the-job training programs were allowed under P.L. 90-77 if the programs provided progression and appointment to the next highest level based on the skills learned as opposed to length of service; compensation that matched nonveterans; initial compensation of not less than 50% of the final, full wage; a

⁹⁹ Veterans who were ineligible for the program on discharge or release but whose discharge status was later amended to make them eligible for the program were allowed benefits for up to eight years (later extended to 10 years by P.L. 93-337, enacted in 1974) after the discharge status was amended. Veterans who were incapable of beginning education as a result of a physical or mental disability could be granted an extension for the period of incapacity according to P.L. 95-202, enacted in 1977. P.L. 97-72, enacted in 1981, authorized the VA to provide educational assistance through December 31, 1983, to Vietnam Era veterans whose 10-year delimiting date had expired but who had remaining dollars of entitlement and entitlement period, if the extended eligibility were used for apprentice or on-the-job training, a program with a vocational objective, or a program of secondary education, and if the VA determined that the veteran was in need of such a program to achieve a suitable occupational or vocational objective.

reasonable guarantee that the job would be available upon completion of the training period; at least six months of training but no more than two years; and adequate resources for the training and if the programs qualified the trainee for the job.

- Flight training at a non-IHL flight school was added by P.L. 90-77 if the flight school was approved by the state approving agency (SAA) and Federal Aviation Administration; if the training was necessary for the attainment of a vocational objective in aviation; if the individual had a valid private pilot's license or sufficient flight training hours for a private pilot's license (the allowance of sufficient hours without a license was later deleted by P.L. 91-219, enacted in 1970).
- Courses required by the Small Business Administration as a condition for obtaining financial assistance became eligible under P.L. 91-584, enacted in 1970.

Educational institutions received an annual reporting fee for each eligible person¹⁰⁰ receiving educational benefits from the VA to facilitate reporting of enrollment, enrollment interruptions, and enrollment terminations to the VA.

Lessons Learned

Based on the experiences with prior GI Bills and early experience under the Post-Korean Conflict GI Bill, several provisions were included to ensure benefits were used to promote quality workforce preparation. Many of the provisions have been incorporated into all subsequent GI Bills. These provisions include the following:

- Benefit recipients were only allowed to take courses necessary to fulfill their declared educational, professional, or vocational objective. Individuals were allowed to change the objective if not making or likely to not make satisfactory progress or if the new program better fit their aptitudes.¹⁰¹
- Avocational and recreational courses were disallowed.¹⁰²
- No allowance was paid if veterans were absent for more than 30 days from courses that did not lead to a standard college degree.
- Substantially new courses at private for-profit institutions that had been offered for fewer than two years were not eligible.
- No on-the-job or on-the-farm course (later expanded to any course by P.L. 90-77, enacted in 1967) could be offered through open circuit television or radio,

¹⁰⁰ Eligible individuals include veterans, servicemembers, and surviving spouses and children eligible to receive benefits under the War Orphans Educational Assistance Program (Title 38 U.S.C., Chapter 35).

¹⁰¹ Veterans were allowed one change of their educational objective if not making satisfactory progress (by no fault of misconduct, neglect, or lack of application) and allowed one additional change if the new program fit their aptitude or if there was a reduced likelihood of not making satisfactory progress as a result of their own misconduct, neglect, or lack of application.

¹⁰² P.L. 91-219, enacted in 1970, added provisions allowing the disapproval of bartending, personal development, and sales courses, which do not provide specialized training in a specific vocation. P.L. 96-466, enacted in 1980, further clarified that over the preceding two years at least 50% of the graduates of vocational programs of education who were available for employment had to be employed in that vocational area for an average of 10 hours weekly for the educational program to gain approval. This provision was repealed by P.L. 97-306, enacted in 1982, because it was determined to no longer be necessary to prevent abuse.

and no program of education leading to a standard college degree could offer the majority of courses through open circuit television or radio.

- Benefit recipients could not enroll in unaccredited courses below the college level at private institutions at which more than 85% of the students received payments from the institution or the VA.
- To fight low completion rates, various disclosure and refund requirements for correspondence schools were prescribed by P.L. 92-540, enacted in 1972.
- Payments could be suspended for courses where there was a substantial pattern of ineligible trainees receiving assistance because course approval requirements had not been met or the institution offering the course had violated recordkeeping requirements, as enacted in 1982 by P.L. 97-306.
- Programs of education outside the United States were allowed only if offered at approved IHLs.
- Based on poor employment outcomes and overuse, Congress limited benefits for flight training. In 1970, Congress limited flight training at a non-IHL flight school to individuals with a valid private pilot's license. Finally, flight training at a non-IHL flight school was terminated for new enrollees by P.L. 97-35, enacted in 1981.¹⁰³

Benefit Payments

A monthly subsistence allowance was paid directly to recipients. Veterans and servicemembers received up to \$150 monthly (eventually increased to \$510 for individuals with two dependents) according to a schedule based on full-time,¹⁰⁴ three-quarter-time, or half-time or cooperative program enrollment and the number of dependents. Active duty servicemembers and students pursuing education on a less-than-half-time basis were only reimbursed for the cost of completed courses, but no more than \$100 monthly (eventually increased to \$376 by P.L. 98-543, enacted in 1984). Students completing all coursework through correspondence courses were only reimbursed for the cost (eventually reduced to 55% of cost by P.L. 97-35, enacted in 1981) of completed courses, and their entitlement period was reduced by one quarter of the time in the program (eventually changed to one month of entitlement for each \$376 reimbursed by P.L. 98-543, enacted in 1984). Veterans in full-time on-the-farm, apprentice, or on-the-job training received a reduced allowance.¹⁰⁵ In general, veterans and servicemembers and their institutions were required to certify actual attendance, lessons completed, and/or satisfactory progress before

¹⁰³ A 1979 report by the General Accounting Office (now called Government Accountability Office, GAO) concurred with a Department of Veterans Affairs (VA) proposal by recommending that Congress terminate GI Bill benefits for flight training. GAO found poor employment outcomes for GI Bill beneficiaries in flight training.

¹⁰⁴ Full-time attendance required a minimum of 30 hours per week for trade or technical courses below college level involving mostly shop practice, required a minimum of 25 hours per week for institutional courses below college level involving mostly theoretical classroom instruction, required a minimum of four units per year for academic high school courses, required a minimum of 14 credit hours (or less if certified by the institution according to P.L. 91-219, enacted in 1970) for institutional undergraduate courses, and required a 30-hour work week or the minimum established by the training establishment for apprentice and on-the-job training according to P.L. 91-584, enacted in 1970.

¹⁰⁵ P.L. 90-77, enacted in 1967, provided a payment schedule based on the first through fourth and succeeding six month periods of full-time apprentice or on-the-job training and the number of dependents. The maximum monthly payment was up to \$100 monthly for the first six months of training if the student had two or more dependents (eventually increased to \$336 by P.L. 98-543, enacted in 1984). P.L. 90-77 also allowed cooperative farm trainees \$80 per month (eventually increased to up to \$404 monthly for two dependents based on full-, three-quarter- and half-time status and the number of dependents by P.L. 98-543, enacted in 1984).

payments were made. Veterans and servicemembers were allowed to receive an advance payment for the first month of enrollment (P.L. 91-219 in 1970).

Allowance and entitlement period provisions were added for students pursuing a standard college degree through independent study and for students pursuing education while incarcerated or in a half-way house by P.L. 96-466, enacted in 1980. The law disallowed veterans from receiving duplicate educational benefits from the U.S. Treasury.

P.L. 95-202, enacted in 1977, authorized the state or local government to establish a program with the VA that would allow veterans to use accelerated payments to help repay certain VA loans. The veteran had to be enrolled full-time and complete the program satisfactorily with a degree, diploma, or certificate. The tuition and fees had to exceed \$700 for a term, and no more than 35% of program students could have received VA benefits. If these requirements were met, the state or local government paid the VA a matching amount of the accelerated payment.

Predischarge Education Program

The Predischarge Education Program (PREP) allowed servicemembers who completed 180 days of active duty and were still on active duty to receive an allowance for noncorrespondence courses leading to a high school diploma or any deficiency, remedial, or refresher course in preparation for enrollment in an approved educational institution or training establishment.¹⁰⁶ The monthly allowance was the lesser of actual tuition, fees, books, and supplies or \$175 (eventually increased to \$270 by P.L. 93-602, enacted in 1975). Allowances received while on active duty did not reduce the regular entitlement period upon discharge or release.¹⁰⁷

Training for the Educationally Disadvantaged

The Post-Korean Conflict GI Bill was later amended to provide special assistance and training for the educationally disadvantaged. First, P.L. 90-77, enacted in 1967, allowed veterans and servicemembers without a high school diploma or its equivalent or who needed additional secondary school courses to receive the regular allowance for these courses without the payments reducing their regular entitlement period. Second, P.L. 91-219, enacted in 1970, provided tutorial assistance of \$50 monthly for nine months (eventually increased to \$84 monthly for a maximum of 12 months, or \$1,008, by P.L. 98-543, enacted in 1984) to veterans and servicemembers enrolled in postsecondary education at least half-time. The tutorial assistance had to be for a deficiency in a course required for the educational objective, and the educational institution had to certify the need for assistance, the qualifications of the tutor, and the customary nature of the charges. Receipt of tutorial assistance did not reduce their regular entitlement period under the Post-Korean Conflict GI Bill.

¹⁰⁶ A refresher course is a course at the elementary or secondary level that reviews or updates material previously covered in a course that has been satisfactorily completed, or a course which permits an individual to update knowledge and skills or be instructed in the technological advances which have occurred in the individual's field of employment during and since the period of the individual's active military service. A remedial course is a course designed to overcome a deficiency at the elementary or secondary level in a particular area of study, or a handicap, such as in speech. A deficiency course is any secondary level course or subject not previously completed satisfactorily, which is specifically required for pursuit of a postsecondary program of education.

¹⁰⁷ P.L. 91-219, enacted in 1970, created the PREP, and P.L. 94-502, enacted in 1976, terminated the PREP.

Beneficiaries and Cost

In the end, the Post-Korea and Vietnam Era GI Bill provided education and training to almost 1.4 million individuals who were servicemembers during the Post-Korean Conflict era and almost 6.8 million individuals who were servicemembers during the Vietnam era (**Table C-1**). In total, about 60% of individuals eligible for benefits under the program took advantage of the program. By the end of FY1990, cumulative program expenditures exceeded \$41.5 billion¹⁰⁸ (\$88.4 billion in 2020 inflation adjusted dollars) or \$5,089 per beneficiary (\$10,841 per beneficiary in 2020 inflation adjusted dollars).¹⁰⁹

Table D-I. Post-Korea and Vietnam Era GI Bill Benefit Recipients

	Post-Korean Era (June 1966–Sept. 1989)	Vietnam Era (June 1966–Sept. 1989)	Total Number
Veteran population	3,237,000	10,252,000	13,489,000
Total trained	1,395,442	6,760,141	8,155,583
College and other school trainees	1,311,045	6,189,263	7,500,308
College trainees	734,568	4,278,848	5,013,416
Other school trainees	576,477	1,910,415	2,486,892
On-the-job trainees	64,500	534,071	598,571
On-the-farm trainees	19,897	36,807	56,704

Source: Data provided by the U.S. Department of Veterans Affairs Congressional Relations on January 11, 2011.

¹⁰⁸ Department of Veterans Affairs, *Annual Report of the Secretary of Veterans Affairs: Fiscal Year 1990*, Washington, DC, March 1991, pp. 24-25.

¹⁰⁹ The 2020 inflation adjusted number for total expenditures was calculated by inflating \$41.5 billion and \$5,089 in January 1989 dollars to January 2020 using the U.S. Department of Labor's Bureau of Labor Statistics' CPI Inflation Calculator (accesses from https://www.bls.gov/data/inflation_calculator.htm).

Appendix E. Veterans and Dependents Education Loan Program¹¹⁰

The Veterans' Readjustment Assistance Act of 1974 (P.L. 93-508) created a short-lived veterans and dependents education loan program to cover educational costs not provided for under the GI Bill. It was codified in Title 38, U.S.C., Chapter 36 before being repealed in 1981.

The Veterans and Dependents Education Loan Program was established by P.L. 93-508 in Chapter 36 of Title 38 U.S.C. to provide additional support to veterans attending high-cost institutions. Veterans who served on active duty after January 31, 1955, and before January 1, 1977 (later modified to active duty after January 31, 1955, by P.L. 94-502, enacted in 1976), and their spouses, widows, and children were eligible to borrow. Eligible individuals also had to be enrolled at least half-time in a program of education leading to a standard college degree or a six-month noncollege degree. Loans were not eligible for correspondence courses or apprentice and on-the-job training. Veterans who were full-time students were allowed loans for another two years of their remaining dollars of entitlement once the VEAP entitlement period ended. Repayment began nine months after enrollment dropped below half-time and was completed within 10 years.

The loans were up to \$600 (eventually increased to \$2,500 by P.L. 95-202, enacted in 1977) annually for education expenses. They were expected to cover the difference between the cost of attendance and the individual's reasonable financial resources.

There were several problems with the program's administration. The majority of loans were initially made to individuals at no- or low-cost institutions until P.L. 95-476 specified high-cost institutions. The loans were made without regard to other financial assistance such as Department of Education student financial assistance programs. The financial needs of 99% of recipients could have been covered through Department of Education student financial assistance programs. The default rate increased from 44% as of December 31, 1977, to 65% as of September 30, 1980. It also cost the VA 70 times more to administer the program than the Department of Education. P.L. 97-35 repealed the VA education loan program as of September 30, 1981, with some exceptions.¹¹¹

¹¹⁰ Description prepared by CRS based on a historical review of legislation and other reports.

¹¹¹ GAO, *Veterans Administration Education Loan Program Should Be Terminated: Legislative Action Taken*, HRD-81-128, August 28, 1981, <http://archive.gao.gov/f0102/116325.pdf>. The exceptions to the September 30, 1981, end date were Vietnam Era veterans who were continuing full-time training in the first two years following the expiration of their entitlement period or who were already pursuing flight training courses when flight training benefits were eliminated.

Appendix F. Reserve Educational Assistance Program (REAP)

The Reserve Educational Assistance Program (REAP) was the GI Bill enacted by Section 527 of the Ronald W. Reagan National Defense Authorization Act for FY2005 (P.L. 108-375). The National Defense Authorization Act for Fiscal Year 2016 (P.L. 114-92) effectively ended REAP on November 25, 2019. It is codified in Title 10 U.S.C., Chapter 1607.¹¹² Passage of the program was a direct reaction to the increased number and length of calls to active duty of Reserves and National Guard members that occurred as a result of operations in Afghanistan and Iraq after September 10, 2001.¹¹³ Reservists must serve at least two continuous years on active duty to receive the MGIB-AD, and the benefits under the MGIB-SR are lower than under the MGIB-AD. REAP sought to provide reservists with benefits proportional to their active duty service and commensurate with the benefits of the regular Armed Forces.

REAP was a DOD program administered by the VA. Each DOD branch was required to establish and maintain a program.

Eligible Individuals

Educational assistance benefits were available to reservists who had served at least 90 consecutive days in qualifying duty authorization after September 10, 2001, and before November 25, 2015. A qualifying duty authorization for reservists was active duty in support of a contingency operation.¹¹⁴ For Army National Guard or Air National Guard members, a qualifying duty authorization was Section 502(f) of Title 32 U.S.C. when authorized by the President or Secretary of Defense for the purpose of responding to a national emergency declared by the President and supported by federal funds. The 90-day service requirement was waived for individuals released from duty because of an injury, illness, or disease incurred or aggravated in the line of duty. Increased benefits were available to individuals who served at least one continuous year, two continuous years, or three aggregate years in a qualifying duty authorization.

Each service branch was authorized to allow eligible individuals to transfer their REAP educational assistance benefits to family members, but no branch ever permitted transfers.

Eligible Programs of Education, Institutions, and Establishments

The eligible programs of education were those programs approved for the MGIB-AD. Such programs included graduate and undergraduate degree programs, vocational/technical training, on-the-job or apprenticeship training, correspondence training, and flight training.¹¹⁵

¹¹² 10 U.S.C. §16161 et seq.

¹¹³ The National Guard includes the Army National Guard and Air National Guard.

¹¹⁴ Individuals receiving financial assistance under the Senior Reserve Officers' Training Corps are not eligible.

¹¹⁵ Effective August 1, 2014, §542 of P.L. 113-66 limited REAP programs of education to eligible programs at Title IV-participating institutions of higher education, as defined in the Higher Education Act; licensure or certification programs that met state requirements; and state approved or licensed programs leading to state licensure or certification. DOD and VA publications did not suggest that the programs of education were so limited.

Benefit Payments

Most REAP beneficiaries received a monthly subsistence allowance. Additional payments were available for licensing and certification tests, national tests, supplemental assistance, the Buy-Up program.

The monthly educational allowance for REAP was a percentage of the allowance provided under the MGIB-AD. Reservists who served on active duty for at least two continuous years or three aggregate years received 80% of the maximum MGIB-AD allowance for that type of education or training, and those serving at least one continuous year received 60%. Reservists serving at least 90 consecutive days or released from active duty for an injury, illness, or disease incurred or aggravated as a result of active duty service before serving 90 consecutive days received 40% of the maximum MGIB-AD allowance for that type of education or training. REAP beneficiaries could choose to receive the monthly allowance in the form of an advance payment or accelerated payment.

Benefit Availability and Duration

Most individuals were entitled to educational benefits for a period of up to 36 months (or the equivalent in part-time educational assistance), regardless of the active duty eligibility period.

In general, no educational benefits were paid after November 25, 2015. However, individuals who received REAP benefits for the enrollment period immediately preceding November 25, 2015, received benefits through the earlier of November 25, 2019, or until exhausting their entitlement.¹¹⁶ In addition, individuals who lost REAP eligibility as a result of the November 25, 2015, sunset date were eligible for the Post-9/11 GI Bill by crediting REAP-qualifying active duty service toward Post-9/11 GI Bill eligibility, in accordance with VA procedures.¹¹⁷

In addition, no educational benefits were paid after separation from the reserves.¹¹⁸ However, individuals who completed the 90-day service requirement and who completed their service contract under honorable conditions remained eligible for benefits for 10 years after separation from the Selected Reserve (separation from other reserve types does not qualify).¹¹⁹ Also, individuals separated from the Ready Reserve because of a disability which was not the result of the individual's own willful misconduct had 10 years from becoming eligible for benefits before the benefits expired. Individuals called or ordered to active service while serving in the Selected Reserve had to remain in the Selected Reserve. Individuals called or ordered to active service while a member of the Ready Reserve, excluding the Selected Reserve, had to remain in the Ready Reserve. The Ready Reserve is one of the three major reserve components along with the Standby Reserve and Retired Reserve. The Ready Reserve is the primary manpower pool of the Reserves. Ready Reservists are usually called to active duty before the other components and include Selected Reservists.¹²⁰

¹¹⁶ This sunset date and extension were enacted by Section 555 of the National Defense Authorization Act for Fiscal Year 2016 (P.L. 114-92).

¹¹⁷ This eligibility to establish Post-9/11 GI Bill entitlement was enacted by Section 106 of P.L. 115-48.

¹¹⁸ Individuals who were incapable of beginning education as a result of a physical or mental disability or as a result of being a primary caregiver to a veteran or servicemember could be granted an extension for the period of incapacity.

¹¹⁹ Between October 28, 2004, and January 27, 2008, completion under other than dishonorable conditions qualified.

¹²⁰ See CRS Report RL30802, *Reserve Component Personnel Issues: Questions and Answers*.

Beneficiaries and Cost

By the end of 2019, cumulative program expenditures were approximately \$1.1 billion.¹²¹

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¹²¹ Although the program has sunset, minimal expenditures will continue to occur for reasons such as equitable relief. Source: U.S. Department of Veterans Affairs, Office of Congressional and Legislative Affairs email to CRS on July 30, 2020.