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The Post-9/11 GI Bill: A Primer

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Summary

The Department of Veterans Affairs (VA) administers several educational assistance programs, most notably the GI Bills, that provide funds to or on behalf of veterans and servicemembers and their family members to facilitate their enrollment in and pursuit of approved programs of education. The Post-9/11 Veterans' Educational Assistance Act of 2008 (Post-9/11 GI Bill)—enacted as Title V of the Supplemental Appropriations Act, 2008 (P.L. 110-252) on June 30, 2008—is the newest GI Bill and went into effect on August 1, 2009. There were four main drivers for the Post-9/11 GI Bill: (1) providing parity of benefits for reservists and members of the regular Armed Forces, (2) ensuring comprehensive educational benefits, (3) meeting military recruiting goals, and (4) improving military retention through transferability of benefits. The Post-9/11 GI Bill has represented more than 60% of total GI Bill participation and more than 80% of spending in each year since FY2013. In FY2025, the program is estimated to benefit almost 600,000 individuals and expend over \$10 billion. For a description of the other veterans educational assistance programs, see CRS Report R42785, *Veterans' Educational Assistance Programs and Benefits: A Primer*.

The Post-9/11 GI Bill provides benefits to veterans and servicemembers and their family members. Veterans and servicemembers who serve an aggregate minimum of 90 days on active duty after September 10, 2001, and continue serving or are discharged honorably may be eligible. In addition, individuals who were awarded the Purple Heart for service after September 10, 2001, and individuals who have been discharged or released for a service-connected disability after serving a minimum of 30 continuous days on active duty after September 10, 2001, may be eligible. There are two mechanisms by which dependents of individuals with military service may be eligible for Post-9/11 GI Bill benefits. Transferred Post-9/11 GI Bill benefits may be available to the dependents of servicemembers who serve for at least 10 years. Also, the Post-9/11 GI Bill Marine Gunnery Sergeant John David Fry Scholarship Program may be available to the spouse and children of servicemembers who after September 10, 2001, die in the line of qualifying duty or from a service-connected disability while a member of the Selected Reserve.

Participants may be eligible for payments to cover tuition and fees, housing, books and supplies, tutorial and relocation assistance, and licensing and certification test fees. Individuals who serve on active duty for 36 months after September 10, 2001, may receive a tuition and fees benefit of up to the amount of in-state tuition and fees charged when enrolled in public institutions of higher learning (IHLs), or up to \$27,120.05 when enrolled in private IHLs in academic year (AY) 2023-2024. In general, the monthly housing allowance is based on 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 and varies depending on the education and training location. Benefit payments vary depending on the participant's active duty status, length of qualifying active duty, rate of pursuit, and program of education. For example, participants on active duty are not eligible for a Post-9/11 GI Bill housing allowance.

Many Post-9/11 GI Bill-eligible individuals are eligible for benefits under another GI Bill. Individuals with a single qualifying active duty service period must make an *irrevocable* election to give up benefits under another GI Bill program to receive benefits under the Post-9/11 GI Bill.

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Background

The U.S. Department of Veterans Affairs (VA), previously named the Veterans Administration, has been providing veterans educational assistance benefits, including GI Bill benefits,¹ since 1944. The benefits have been intended, at various times, to compensate for compulsory service, encourage voluntary service, prevent unemployment, provide equitable benefits to all who served, and promote military retention. In general, the benefits provide grant aid to eligible individuals enrolled in approved educational and training programs. The newest GI Bill was enacted on June 30, 2008, as the Post-9/11 Veterans' Educational Assistance Act of 2008 (Post-9/11 GI Bill), Title V of the Supplemental Appropriations Act, 2008 (P.L. 110-252). Although VA still provides benefits under several older GI Bills, the Post-9/11 GI Bill has represented more than 60% of total GI Bill participation and more than 80% of spending in each year since FY2013.² In FY2025, the program is estimated to benefit almost 600,000 individuals and expend over \$10 billion.³

The Post-9/11 GI Bill was enacted in response to findings that “service on active duty in the Armed Forces [had] been especially arduous for the members of the Armed Forces since September 11, 2001,” and that there was a need for an educational assistance program that provided “enhanced educational assistance benefits ... worthy of such service.”⁴ The benefits were designed to meet four main objectives:

1. provide reservists with benefits equivalent to those provided to members of the regular Armed Forces for equivalent, though often not continuous, active duty service;
2. ensure comprehensive educational benefits;
3. meet military recruiting goals; and
4. improve military retention through transferability of benefits.

It was recognized that veterans and servicemembers would be eligible for U.S. Department of Education (ED) student financial aid benefits such as Pell Grants and Direct Loans;⁵ U.S. Department of Defense (DOD) educational assistance;⁶ and various state, local, and other federal benefits in addition to the basic Post-9/11 GI Bill benefits. Many Members of Congress hoped that a benefit that exceeded amounts available under the other active GI Bills would ameliorate

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

² For a description of the other GI Bills, see CRS Report R42785, *Veterans' Educational Assistance Programs and Benefits: A Primer*.

³ Department of Veterans Affairs, *Congressional Budget Submission, FY2025* (hereinafter referred to as President's budget submission, FY2025).

⁴ P.L. 110-252.

⁵ ED administers several student aid programs: Pell Grant program, William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Supplemental Educational Opportunity Grant (FSEOG) program, and Federal Work-Study (FWS) program. See CRS Report R45418, *Federal Pell Grant Program of the Higher Education Act: Primer*; CRS Report RL31618, *Campus-Based Student Financial Aid Programs Under the Higher Education Act*; and CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*.

⁶ DOD administers several postsecondary programs such as the service academies, Reserve Officer Training Corps, and Tuition Assistance. See CRS In Focus IF11788, *Defense Primer: Military Service Academies*, CRS In Focus IF11235, *Defense Primer: Senior Reserve Officers' Training Corps*; and CRS Report R47875, *Military Tuition Assistance Program: Background and Issues*.

the military recruiting challenges and higher unemployment rate among veterans compared with non-veterans of the same age group that existed in 2008.⁷

There was some discussion about whether increasing the benefit might result in lower retention in the Armed Forces. Some DOD research suggested that education is not a very important factor in the decision to stay in or leave the military, while other evidence suggested that very high veterans education benefits would discourage reenlistment. DOD considered the ability to transfer benefits to dependents critical to retention. The Administration was interested in transferability as well, and President George W. Bush advocated for transferability in a State of the Union address.⁸

The Post-9/11 GI Bill is codified under Title 38 U.S.C., Chapter 33. The stated purpose is to reward members of the Armed Forces for service on active duty since September 11, 2001; maintain a history of offering educational assistance to veterans; respond to the needs of the Armed Forces when not at peace; demonstrate the high esteem with which military service is held; recognize the difficult challenges involved in readjusting to civilian life after serving; and enhance the educational assistance benefits provided to those who serve on active duty after September 10, 2001. The Post-9/11 GI Bill provides aid payments to or on behalf of participants pursuing approved programs of education for tuition and fees, housing, books and supplies, and other education-related expenditures. The program became effective August 1, 2009. The program is permanently authorized and supported through mandatory funds.

Following enactment, concerns were raised about several aspects of the Post-9/11 GI Bill, and calls were made for the program to be amended. Several laws have been enacted to amend programmatic aspects of the Post-9/11 GI Bill. The following acts made key amendments:

- The Supplemental Appropriations Act, 2009 (P.L. 111-32), enacted on June 24, 2009, created the Marine Gunnery Sergeant John David Fry Scholarship.
- The Post-9/11 Veterans' Educational Assistance Improvements Act of 2010 (Improvements Act; P.L. 111-377), enacted on January 4, 2011, made several amendments to the Post-9/11 GI Bill and other veterans' educational assistance programs.
- The Restoring GI Bill Fairness Act of 2011 (P.L. 112-26), enacted on August 3, 2011, temporarily reversed one amendment of the Improvements Act for some individuals attending private institutions of higher learning (IHLs) in seven states.⁹
- The Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012 (P.L. 112-154), enacted on August 6, 2012, requires annual reports to

⁷ U.S. Congress, House Committee on Veterans' Affairs, Subcommittee on Economic Opportunity, *Pending Montgomery GI Bill Legislation*, 110th Cong., 2nd sess., January 17, 2008, HRG-2008-VAH-0003 (Washington, DC: GPO, 2008), pp. 3, 6, 9, 10, 14; and U.S. Congress, Senate Committee on Veterans' Affairs, *Hearing on Pending Benefits Legislation*, 110th Cong., 2nd sess., May 7, 2008, S. Hrg. 110-675 (Washington, DC: GPO, 2008), pp. 15, 21, 34, 49.

⁸ U.S. Congress, House Committee on Veterans' Affairs, Subcommittee on Economic Opportunity, *Pending Montgomery GI Bill Legislation*, 110th Cong., 2nd sess., January 17, 2008, HRG-2008-VAH-0003 (Washington, DC: GPO, 2008), pp. 3, 6, 9, 10, 14; and U.S. Congress, Senate Committee on Veterans' Affairs, *Hearing on Pending Benefits Legislation*, 110th Cong., 2nd sess., May 7, 2008, S. Hrg. 110-675 (Washington, DC: GPO, 2008), pp. 15, 21, 34, 49.

⁹ Until enactment of P.L. 112-26, some individuals in the seven states would have had larger out-of-pocket costs in academic year (AY) 2011-2012 than in the prior academic year, 2010-2011.

- Congress on the Post-9/11 GI Bill and the Survivors' and Dependents' Educational Assistance program (DEA; 38 U.S.C., Chapter 35).¹⁰
- The National Defense Authorization Act for Fiscal Year 2013 (P.L. 112-239), enacted on January 2, 2013, expands eligibility to certain members of the Coast Guard Reserve.
 - The Veterans' Access to Care through Choice, Accountability, and Transparency Act of 2014 (Veterans' Access to Care Act; P.L. 113-146), enacted on August 7, 2014, expands eligibility and reduced tuition and fee charges for some participants.¹¹
 - The National Defense Authorization Act for Fiscal Year 2016 (P.L. 114-92), enacted on November 25, 2015, prohibits concurrent receipt of unemployment insurance and Post-9/11 GI Bill Benefits.¹²
 - The Jeff Miller and Richard Blumenthal Veterans Health Care and Benefits Improvement Act of 2016 (P.L. 114-315), enacted on December 16, 2016, extends benefit availability for some individuals and streamlined claim processing.¹³
 - The Harry W. Colmery Veterans Educational Assistance Act of 2017 (P.L. 115-48), also known as the Forever GI Bill, enacted on August 16, 2017, eliminates the time limitation on use of benefits, expanded eligibility, and modified benefit amounts.
 - The Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 (P.L. 116-315), enacted on January 5, 2021, expands eligibility for some Post-9/11 GI Bill benefits and strengthens the approval requirements for programs of education.
 - The Veterans Auto and Education Improvement Act of 2022 (P.L. 117-333), enacted on January 5, 2023, expands eligibility, expands the transfer of entitlement, and preserves benefits in the event of an emergency situation.

The amendments will be noted in this report, as applicable.

This report provides a detailed description of the Post-9/11 GI Bill. The first section introduces the concept of entitlement. The second section describes participant eligibility criteria. The third section discloses the period during which the benefits must be used. The subsequent section describes the eligible programs of education. This is succeeded by an explanation of the eligible benefit payments. The final section illustrates current data on obligations and participation.

Entitlement

The Post-9/11 GI Bill provides eligible persons an initial *entitlement* to educational assistance. This entitlement is measured in time—months and days. For most individuals, the initial entitlement period is 36 months (or its equivalent in part-time educational assistance). An individual's initial entitlement may be less than 36 months as a result of interactions with other GI

¹⁰ For more information, see archived CRS Report R42810, *Veterans' Benefits: Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012* (P.L. 112-154) (available to congressional clients upon request).

¹¹ For more information, see CRS Report R43704, *Veterans Access, Choice, and Accountability Act of 2014* (H.R. 3230; P.L. 113-146).

¹² For more information, see CRS Report R44586, *GI Bill Legislation Enacted in the 114th Congress*.

¹³ Ibid.

Bills and veterans programs.¹⁴ Generally, receipt of educational assistance payments for one day of full-time pursuit reduces the entitlement period by one day, or a proportional percentage of a day for less-than-full-time pursuit. However, certain educational assistance payments reduce the entitlement period depending on the amount of the payment (as highlighted in the “Benefit Payments” section). Once an individual’s entitlement is exhausted, he or she is no longer eligible for the Post-9/11 GI Bill.

In some instances, used entitlement may be restored and the entitlement period may be extended:

- Entitlement that was charged for an incomplete course or program for which the individual is unable to receive credit or lost training time as a result of an educational institution closing is restored. The same is true for an entitlement initially charged for a course or program if a necessary course is disapproved by a subsequently established or modified policy, regulation, or law. In addition, an entitlement is not charged for the interim (through the end of the academic term but no more than 120 days) housing allowance paid following either a permanent closure or disapproval.¹⁵
- Any entitlement is restored if it was charged for an incomplete program from which the individual transferred fewer than 12 credits as a result of an educational institution closing and in which the individual was enrolled within 120 days of its closure. The same is true for entitlement charged for a program if a necessary course is disapproved by a subsequently established or modified policy, regulation, or law. This restoration of entitlement covers the individual’s entire period of enrollment in the program and is available beginning on August 1, 2021, and ending before September 30, 2025.¹⁶
- Entitlement is not charged for an incomplete course or program if an individual is unable to receive credit or lost training time under qualifying conditions that are the result of an emergency situation. The qualifying conditions are (1) the educational institution, training establishment, course, or program temporarily being unavailable; (2) the closure of an educational institution; (3) the full or partial cancellation of a course or program of education; and (4) the disapproval of a necessary course because the course was modified. The restoration of entitlement covers the period from which the individual did not receive credit or lost training time. In addition, entitlement is not charged for the interim housing allowance paid following the closure or disapproval.¹⁷

¹⁴ See the “Combination and Comparison of GI Bill Programs” section in CRS Report R42785, *Veterans’ Educational Assistance Programs and Benefits: A Primer*.

¹⁵ This provision enacted by P.L. 115-48 applies to all of the GI Bills. The provision applies to closures and disapprovals occurring after January 1, 2015, except that the amount of entitlement restored for closures and disapprovals occurring from January 1, 2015, through August 16, 2017, is the entire period of the individual’s enrollment in the program. The restoration of entitlement goes into effect November 14, 2017. Eligibility for interim housing allowance payments begins August 16, 2017, and they are payable effective August 1, 2018.

¹⁶ P.L. 116-315 established this temporary provision effective August 1, 2021, and ending before September 30, 2023. P.L. 117-297 required the VA to accept the individual’s certification as proof of the individual transferring fewer than 12 credits. P.L. 117-333 extended the effective period to end before September 30, 2025.

¹⁷ This provision was enacted by P.L. 117-333. With respect to apprenticeship or on-the-job training under the Montgomery GI Bill-Active Duty (MGIB-AD), Post-9/11 GI Bill, and Montgomery GI Bill-Selected Reserve (MGIB-SR), P.L. 117-333 proportionally reduces the entitlement charged to beneficiaries who cannot complete 120 training hours in a month due to unemployment by reason of an emergency situation without reducing the training allowance. Prior to enactment of P.L. 117-333, similar special authorities were enacted to reduce the effect of abrupt disruptions to (continued...)

- The entitlement period is not reduced for individuals who must discontinue a course(s) and fail to receive credit or training time as a result of certain service obligations. For reservists, a call to active duty under 10 U.S.C. §§688, 12301(a), 12301(d), 12301(g), 12302, or 12304 qualifies. For active duty servicemembers, assignment to a new duty location or an increased amount of work qualifies.
- In general, once the entitlement period is exhausted, veterans and servicemembers may continue receiving educational assistance through the end of the academic term, or for a 12-week period if not on an academic term schedule and the individual has completed a major portion of the course.¹⁸

Eligible Individuals

The following subsections describe the general eligibility criteria for servicemembers and veterans, the eligibility mechanisms for their dependents, and two unique aspects of eligibility. The first unique aspect is the need for some individuals to make an irrevocable election to receive Post-9/11 GI Bill benefits. The second is the limited authority for individuals formerly eligible for Reserves Educational Assistance Program (REAP; 10 U.S.C., Chapter 1607) to achieve eligibility under the Post-9/11 GI Bill.

General Eligibility for Servicemembers and Veterans

Under the Post-9/11 GI Bill, veterans and servicemembers of the Army, Navy, Marine Corps, Air Force, Space Force,¹⁹ and Coast Guard, including the reserve components, and commissioned officers of the Public Health Service (PHS) and the National Oceanic and Atmospheric Administration (NOAA), may be eligible for benefits. Individuals must

- serve an aggregate minimum of 90 days on qualifying active duty after September 10, 2001,
- be discharged or released for a service-connected disability after serving a minimum of 30 continuous days on qualifying active duty after September 10, 2001,
- be discharged or released by reason of a sole survivorship discharge after serving a minimum of 30 continuous days on qualifying active duty after September 10, 2001,²⁰ or

programs of education, educational institutions, and employment during the March 2020-April 2023 COVID-19 emergency. For a description of these authorities, see CRS In Focus IF11685, *Special Authorities for Veterans' Educational Assistance Programs During the COVID-19 Emergency*.

¹⁸ Dependents with transferred benefits are not similarly eligible for continued benefits, according to David Newman, Dwayne M. Wright, and Jon Sperl et al., *H.R. 475, GI Bill Processing Improvement and Quality Enhancement Act of 2015, As ordered reported by the House Committee on Veterans' Affairs on May 21, 2015*, Congressional Budget Office, August 26, 2015, p. 7.

¹⁹ On December 20, 2019, the United States Space Force (USSF) became the sixth branch of the Armed Forces. For more information, see CRS In Focus IF11495, *Defense Primer: The United States Space Force*. The William M. (Mac) Thornberry National Defense Authorization Act for Fiscal Year 2021 (P.L. 116-283) amended Title 38 of the U.S. Code to include the space service in the eligible branches of the Armed Forces for purposes of veterans benefits.

²⁰ P.L. 117-333 expanded eligibility to include sole survivors. A son or daughter who is serving in the Armed Forces may be eligible to separate from the Armed Forces early and receive sole survivorship benefits through a sole survivorship discharge if a parent or sibling(s) serving in the Armed Forces was killed; died as a result of wounds, accident, or disease; is in a captured- or missing-in-action status; or is permanently 100% disabled or hospitalized on a (continued...)

- be awarded the Purple Heart for service occurring after September 10, 2001.²¹

For members of the active component, qualifying active duty is full-time duty in the Armed Forces other than active duty for training. For reservists, qualifying active duty means a call or order to active duty under Title 10 U.S.C. Sections 688, 12301(a), 12301(d), 12301(g), 12301(h), 12302, 12304, 12304a, and 12304b; and Title 14 U.S.C. Section 3713.²² For National Guard members, qualifying active duty is the same as for reservists but also includes full-time service in the National Guard for the purpose of organizing, administering, recruiting, instructing, or training the National Guard; and full-time service in the National Guard under Title 32 U.S.C. Section 502(f) when authorized by the President or the Secretary of Defense for the purpose of responding to a national emergency declared by the President and supported by federal funds.²³ For sole surviving sons and daughters, qualifying active duty includes the aforementioned, as appropriate, or active duty service periods required to meet a service academy or Reserve Officer Training Corps (ROTC) obligation.

The Post-9/11 GI Bill qualifying active duty service period excludes time assigned to a civilian institution for an education or training program similar to those offered to civilians, excludes time spent as a cadet or midshipman at one of the service academies, excludes service that is terminated because of a defective enlistment and induction, and excludes active duty service periods required to meet a DOD student loan repayment obligation (10 U.S.C., Chapter 109). With the exception of sole survivors, the qualifying active duty service period also excludes active duty service periods required to meet a service academy or ROTC obligation.

Once the qualifying active duty service period is met, individuals must either continue on active duty or be discharged or released from active duty in one of the following manners:

- with an honorable discharge;
- with active duty characterized as honorable service and placement on the retired list, transfer to the Fleet Reserve or Fleet Marine Corps Reserve, or placement on the temporary disability retired list;

continuing basis (and is not employed gainfully because of the disability or hospitalization). U.S. Department of Defense, *Separation Policies for Survivorship*, DoD Instruction 1315.15, May 19, 2017.

²¹ P.L. 115-48 expanded eligibility to include Purple Heart recipients who were not otherwise eligible, effective August 1, 2018. For background information on the Purple Heart program, see CRS Report R42704, *The Purple Heart: Background and Issues for Congress*.

²² P.L. 112-239 expanded the qualifying active duty service periods to include service performed under Title 14 U.S.C. §712, which is the authority for activation of Coast Guard Reserves for short-term disaster response on or after December 31, 2011, and which was designated as Section 3713 by P.L. 115-282. In February 2017, VA announced that the Army had recently announced that qualifying service for the Post-9/11 GI Bill includes Active Duty Training (ADT), Active Duty Special Work (ADSW), and Active Duty Operational Support-Reserve Component (ADOS-RC) performed under Title 10 U.S.C. §12301(d) after September 10, 2001. P.L. 115-48 further expanded the qualifying active duty service to include Title 10 U.S.C. §12301(h), medical orders for reservists and National Guard members wounded in combat, on or after September 11, 2001; Title 10 U.S.C. §12304a, response to major disasters or emergencies for periods of up to 120 days, on or after June 30, 2008; and Title 10 U.S.C. §12304b, support of Combatant Commands for preplanned missions, on or after June 30, 2008. Changes based on the P.L. 115-48 amendments are payable effective August 1, 2018.

²³ P.L. 111-377 expanded the qualifying active duty service periods to include full-time duty under a Title 32 call to order for National Guard members effective on August 1, 2009, and payable after September 30, 2011.

- with active duty characterized as honorable service and further service in a reserve component or further service in the Space Force in an active status not on sustained duty;²⁴ or
- with active duty characterized as honorable service as a result of a medical condition which preceded active duty and is not service-connected, a hardship, or a physical or mental condition that was not characterized as a disability and did not result from the individual's own willful misconduct but did interfere with the individual's performance of duty.²⁵

Eligible veterans and servicemembers generally receive an initial Post-9/11 GI Bill entitlement of 36 months. For exceptions to the initial 36-month entitlement, see the “Irrevocable Election” and “Individuals Formerly Eligible for REAP” sections.

Marine Gunnery Sergeant John David Fry Scholars

Through the Marine Gunnery Sergeant John David Fry Scholarship Program (Fry Scholarship), Post-9/11 GI Bill eligibility is extended to the spouse and each child of individuals who, on or after September 11, 2001, die

- in the line of duty while serving on active duty as a member of the Armed Forces,
- in the line of duty while serving on duty other than active duty as a member of the Armed Forces, or
- from a service-connected disability while a member of the Selected Reserve.²⁶

The Armed Forces include the Reserves and National Guard, but exclude the Public Health Service and National Oceanic and Atmospheric Administration.

Children may be unmarried or married. Children include children born outside of marriage and acknowledged, legally adopted children, and stepchildren who are members of the households of eligible individuals.

Fry Scholars receive an initial Post-9/11 GI Bill entitlement of 36 months.

Transferees

Subject to certain service requirements, servicemembers eligible for the Post-9/11 GI Bill (qualifying individuals) may transfer some or all of their unused entitlement to certain family members. Statutory provisions establish framework requirements for transferability and require DOD to regulate the eligibility criteria for qualifying individuals and the transfer processes. Under Post-9/11 GI Bill statutory provisions, qualifying individuals must have completed at least six years of service (defined as active duty or Selected Reserve by DOD) when requesting a

²⁴ P.L. 118-31 permitted further service in the Space Force in a space force active status not on sustained duty under 10 U.S.C. §20105.

²⁵ P.L. 111-377 required that, effective January 4, 2011, discharge or release as a result of a medical condition, hardship, or physical or mental condition qualify for Post-9/11 GI Bill benefits only if the active duty was characterized as honorable service.

²⁶ P.L. 111-32 amended the Post-9/11 GI Bill to create the Marine Gunnery Sergeant John David Fry Scholarship for dependent children, effective August 1, 2010, including retroactive payments to August 1, 2009. P.L. 113-146 extended the scholarship to spouses, effective for terms beginning after December 31, 2014. P.L. 116-315 extended the scholarship to dependents of members who die while serving on duty other than active duty or while in the Selected Reserve from a service-connected disability, effective August 1, 2020, for terms beginning on or after August 1, 2021.

transfer of benefits and agree to serve four additional years.²⁷ DOD guidance permits Purple Heart recipients to transfer their entitlement regardless of their years of service or ability to complete a service obligation.²⁸

Generally, in order to designate to whom qualifying individuals want to transfer benefits, qualifying individuals must be current members of the Armed Forces (active duty or Selected Reserve) or active duty members of the Commissioned Corps of the PHS or NOAA.²⁹ In other words, qualifying individuals who have retired or been separated are generally ineligible to designate a transferee. In addition, individuals who retired or were separated before August 1, 2009, the effective date of the Post-9/11 GI Bill, did not have the option to transfer benefits. There are three exceptions allowing the designation of new transferees once qualifying individuals are no longer members of the Armed Forces

- a qualifying individual may transfer the remaining entitlement from a deceased transferee to another transferee or dependent who was not previously designated;³⁰
- a transferee may transfer remaining transferee entitlement to another transferee or dependent who was not previously designated following the death of the qualifying individual;³¹ and
- the VA will distribute, following the death of the qualifying individual, the qualifying individual's unused entitlement that was not transferred between the previously designated transferees.³²

Qualifying individuals can designate a transfer of benefits to their child, spouse, unmarried legal ward, or some combination of children, spouse, and wards.³³ The family members must be enrolled in the DOD Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for DOD benefits at the time the transfer is designated. Qualifying individuals allocate their unused entitlement among their designated transferees and themselves. As such, transferees may have fewer than 36 months of initial entitlement. The qualifying individual may modify the number of months of transferred entitlement or revoke the transfer designation at any time.

Irrevocable Election

Many Post-9/11 GI Bill-eligible individuals are also eligible for one or more other veterans' educational assistance program based on the same qualifying circumstance. The other applicable veterans' educational assistance programs are REAP, DEA, the Montgomery GI Bill-Active Duty

²⁷ During 2017 to 2019, DOD planned to require that qualifying individuals, at the time of the request to transfer benefits, have not completed more than 16 years of service (see Department of Defense, *Instruction: Post-9/11 GI Bill*, Number 1341.13, July 12, 2018). P.L. 116-92 amended the Post-9/11 GI Bill preventing DOD from prescribing any limitation on the eligibility to transfer benefits based on a maximum number of years of service in the Armed Forces.

²⁸ P.L. 115-48 expanded Post-9/11 GI Bill eligibility to include Purple Heart recipients who were not otherwise eligible, effective August 1, 2018. DOD guidance was effective on and after August 31, 2018. U.S. Department of Defense, Defense Manpower Data Center, *Transfer of Education Benefits (TEB) Beneficiary Guide*, milConnect TEB Version 3.07, November 2021.

²⁹ P.L. 111-377 extended transferability to the Commissioned Corps of the PHS and NOAA, as of August 1, 2011, and September 1, 2011, respectively.

³⁰ This provision of P.L. 115-48 went into effect for deaths occurring on or after August 1, 2009, and for training on or after August 1, 2018.

³¹ *Ibid.*

³² P.L. 117-328 enacted this provision applicable to qualifying individuals who die on or after November 1, 2018.

³³ P.L. 116-315 expanded the eligible family members to include unmarried legal wards, effective January 5, 2021.

(MGIB-AD; 38 U.S.C., Chapter 30), the Montgomery GI Bill-Selected Reserve (MGIB-SR; 10 U.S.C., Chapter 1606), or Chapter 107 of Title 10 U.S.C. (professional military education).

- Post-9/11 GI Bill-eligible individuals with a single qualifying active duty service period must make an *irrevocable* election to give up benefits under REAP, MGIB-AD, MGIB-SR, or Chapter 107 to receive benefits under the Post-9/11 GI Bill. If such individuals make the irrevocable election after using some entitlement under REAP, MGIB-AD, MGIB-SR, or Chapter 107, the initial Post-9/11 GI Bill entitlement is equal to the remaining months of entitlement under the other program.³⁴
- Individuals who are eligible for both the Fry Scholarship and DEA based on the death of a spouse or a particular parent must elect the program from which to receive benefits.³⁵

These decisions are generally irrevocable. Beginning January 1, 2017, VA may make an irrevocable election decision on behalf of an individual who fails to do so and may change an election it deems to be contrary to the individual's interests. After notification of VA's election, individuals will have 30 days to change such an alternative election.³⁶

Individuals Formerly Eligible for REAP

In addition to the individuals described above, some individuals who lost REAP eligibility as a result of its November 25, 2015, or November 25, 2019, sunset dates were eligible for the Post-9/11 GI Bill. Under P.L. 115-48, REAP-qualifying active duty service may be credited toward Post-9/11 GI Bill eligibility. VA automatically converted to the Post-9/11 GI Bill those individuals who were REAP beneficiaries on November 25, 2019, but were not eligible for the Post-9/11 GI Bill because their only qualifying period of service was used to qualify for REAP.³⁷ All other individuals who lost REAP eligibility due to its sunset had the option to convert to the Post-9/11 GI Bill.³⁸ An individual who converted from REAP received Post-9/11 GI Bill entitlement equal to his or her unused REAP entitlement.

Delimiting Date and Benefit Availability

Some individuals are subject to a delimiting date or age after which no Post-9/11 GI Bill benefits may be earned or paid.³⁹ For qualifying individuals whose last discharge or release from active

³⁴ For service before August 1, 2011, an individual who exhausts benefits under one program may make an irrevocable election to use the same period of qualifying active duty service to receive an additional 12 months of benefits (up to 48 aggregate months) under the Post-9/11 GI Bill.

³⁵ P.L. 111-377 established this requirement for children effective August 1, 2011. The Veterans' Access to Care Act established the requirement for spouses effective for terms beginning after December 31, 2014.

³⁶ P.L. 114-315 authorized VA involvement in irrevocable election decisions.

³⁷ Letter from VBA Education Service to VSO Partners, "REAP Sunset—Effective November 26, 2019, November 5, 2019."

³⁸ Individuals must have established REAP eligibility prior to November 25, 2015. U.S. Department of Veterans Affairs, *Reserve Educational Assistance Program (REAP)*, last updated June 11, 2020, <https://www.benefits.va.gov/gibill/reap.asp>; and Letter from VBA Education Service to VSO Partners, "REAP Sunset—Effective November 26, 2019, November 5, 2019."

³⁹ Under P.L. 117-333, the delimiting date and age is extended for individuals who are incapable of pursuing their chosen program of education because the educational institution or training establishment closed (temporarily or permanently) under an established policy based on an executive order of the President or due to an emergency (continued...)

duty was before January 1, 2013, no benefits may be paid 15 years or more after discharge or release from active duty.⁴⁰ Spouses using benefits transferred from qualifying individuals who were last discharged or released from active duty service before January 1, 2013, must use the benefits within 15 years of the qualifying individuals' last discharge or release. Children using transferred benefits must use the benefit before reaching 26 years of age.⁴¹ For Fry Scholarship recipients, the benefit is available

- for children who first became eligible before January 1, 2013, until age 33, and
- for spouses who first became eligible before January 1, 2013, during the 15-year period following the spouse first becoming eligible.⁴²

All other individuals are not subject to a delimiting date.⁴³ For qualifying individuals whose last discharge or release from active duty was on or after January 1, 2013, there is no delimiting date. Spouses using benefits transferred from qualifying individuals who were last discharged or released from active duty service on or after January 1, 2013, may use the benefits until the entitlement is exhausted. For Fry Scholarship recipients who first became eligible on or after January 1, 2013, the benefit is available until the entitlement is exhausted.

There are limitations on when family members may begin using their benefits. A spouse can begin using transferred benefits after the servicemember completes at least six years of service. A spouse who subsequently divorces a qualifying individual is still eligible to use the transferred entitlement unless the qualifying individual revokes the transfer.⁴⁴ Before using a transferred benefit, children have to achieve a high school diploma, achieve the equivalent of a high school diploma, or reach 18 years of age. In addition, the qualifying individual has to complete at least 10 years of service before a designated child can use the transferred benefit. Fry Scholarship recipients may begin using the benefits once eligible, except that children must be at least 18 years of age.

situation. The extension applies to individuals eligible for the Post-9/11 GI Bill based on their service, Fry Scholars who are eligible based on a servicemember's death in the line of duty while on active duty, and transferees. Prior to enactment of P.L. 117-333, similar authorities were enacted to reduce the effect of abrupt disruptions to programs of education, educational institutions, and employment during the March 2020-April 2023 COVID-19 emergency. For a description of these authorities, see CRS In Focus IF11685, *Special Authorities for Veterans' Educational Assistance Programs During the COVID-19 Emergency*.

⁴⁰ The relevant active duty period must have been at least 90 continuous days, 30 continuous days if the individual is released for a service-connected disability, or the last period of service used to meet the minimum service requirements for eligibility if the individual does not have one of the aforementioned 90-day or 30-day periods. The 15-year limitation does not include periods when individuals were ineligible for the program but their discharge status was later amended to make them eligible for the program, and periods when individuals were detained by a foreign government or power and any related recovery period in a hospital. Individuals incapable of beginning education as a result of a physical or mental disability can be granted an extension for the period of incapacity.

⁴¹ Effective August 1, 2011, P.L. 111-377 granted an extension of the entitlement period to children to whom Post-9/11 GI Bill benefits are transferred and who are incapable of pursuing their chosen program of education before age 26 as a result of being the primary caregiver, according to the family caregiver assistance program (38 U.S.C. §1720G(a)).

⁴² 38 U.S.C. §3311(f)(2), as amended by P.L. 113-146, established that the benefit is available to a spouse until the earlier of 15 years following the servicemember's death or remarriage. 38 U.S.C. §3311 note, as amended by P.L. 114-315, provides an exception such that the benefit is available to spouses of individuals who died during the period beginning on September 11, 2001, and ending on December 31, 2005, until the earlier of 15 years following January 1, 2006, or remarriage.

⁴³ P.L. 115-48 eliminated the delimiting date for some individuals.

⁴⁴ The transferred benefits cannot be considered marital property in divorce proceedings.

Eligible Programs of Education

Post-9/11 GI Bill benefits can be used to support students pursuing GI Bill-approved programs of education at a variety of *training establishments* and *educational institutions*, including IHLs (see text box).⁴⁵

Definitions

Training establishments are providers of apprentice or other on-the-job training; providers of self-employment on-the-job training consisting of full-time training for a period of less than six months that is needed or accepted for purposes of obtaining licensure to engage in a self-employment occupation or required for ownership and operation of a franchise that is the objective of the training; state boards of vocational education; federal or state apprenticeship registration agencies; sponsors of apprenticeship programs; or agencies of the federal government authorized to supervise such training.

Educational institutions include public or private elementary or secondary schools; vocational, correspondence, business or professional schools; colleges or universities; scientific or technical institutions; other institutions offering education for adults; state-approved alternative teacher certification providers; private entities that offer courses toward the attainment of a license or certificate generally recognized as necessary for a profession or vocation in a VA-determined high-technology occupation; and qualified providers of entrepreneurship courses.

Institutions of higher learning are institutions offering postsecondary level academic instruction that leads to an associate's or higher degree if 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 accredited for degree programs by an accrediting agency recognized by ED. IHLs 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 an ED-recognized accrediting agency, (2) an IHL that is a *candidate* for accreditation as that term is used by ED-recognized accrediting agencies, or (3) an IHL upon completion of a course that is accredited by an agency recognized by ED to accredit specialized degree-level programs.

Source: 38 U.S.C. §3452

The eligible programs may include the following:

- courses at an educational institution that lead to a predetermined educational, vocational, or professional objective or objectives if related to the same career (this includes traditional undergraduate and graduate programs);
- courses required by the Administrator of the Small Business Administration (SBA) as a condition for obtaining financial assistance under the provisions of Section 7(i)(1) of the Small Business Act (15 U.S.C. §636(i)(1));
- courses offered by a qualified provider of entrepreneurship courses;
- licensing or certification tests designed for employment in a predetermined and identified vocation or profession;
- preparatory courses for a licensing or certification test for a predetermined vocation or profession;⁴⁶
- national tests for admission to IHLs or graduate schools (such as the Scholastic Aptitude Test [SAT]);

⁴⁵ P.L. 111-377 expanded the eligible programs of education beyond courses offered by an IHL, effective October 1, 2011.

⁴⁶ P.L. 116-154, effective August 1, 2021.

- national tests providing an opportunity for course credit at IHLs (such as the Advanced Placement [AP] exam);
- national tests that provide an opportunity for course credit at an IHL by evaluating prior learning and knowledge;⁴⁷
- preparatory courses for a test that is required or used for admission to an institution of higher education or a graduate school;⁴⁸
- full-time programs of apprentice or other on-the-job training at a training establishment, for individuals not on active duty;
- cooperative programs⁴⁹ for individuals not on active duty;
- refresher, remedial, or deficiency courses;⁵⁰
- preparatory or special education or training courses necessary to enable the individual to pursue another approved program of education; and
- a course for which the individual is receiving Tuition Assistance from DOD (see the section entitled “Tuition Assistance Top-Up Program”).

The eligible programs of education must be approved by a state approving agency (SAA) or VA. SAAs are federally authorized state entities that approve programs of education for the GI Bills.

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 (see the “Yellow Ribbon GI Education Enhancement Program Payments” section), housing, books and supplies, tutorial assistance, test fees, and relocation and travel assistance. The following describes the various payments and the criteria for determining the amount of each payment for which participants may be eligible. For individuals using transferred benefits, spouses receive payments according to the current active duty status of the qualifying individuals, whereas children receive payments as if the qualifying individuals were not on active duty.

⁴⁷ P.L. 115-48, effective August 1, 2018.

⁴⁸ 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; 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) a comparable educational institution not located in a state. 38 C.F.R. §21.7020(b)(45).

⁴⁹ A *cooperative program* is a full-time program of education, which consists of institutional courses and alternate phases of training in a business or industrial establishment with the training in a business or industrial establishment being strictly supplemental.

⁵⁰ 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.

In-State Tuition and Fee Charges

Certain participants, referred to as *covered Post-9/11 GI Bill participants (covered participants)*, must be charged no more than in-state tuition and fees at some public educational institutions. Covered participants are 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 attended is located, and such members' spouse and dependent children.⁵¹ In addition, covered participants are those who attend a public IHL in the state in which they live and who are

- qualifying individuals who were discharged or released from an active duty service period of not fewer than 90 days;
- individuals using Post-9/11 GI Bill benefits transferred from an individual described above;
- Marine Gunnery Sergeant John David Fry Scholarship recipients; or
- individuals using Post-9/11 GI Bill benefits transferred from a member of the uniformed services who is serving on active duty.⁵²

The public IHL may require the covered participant to demonstrate intent to establish residency, by a means other than physical presence (e.g., a requirement to complete a residency application), in order to qualify for in-state tuition. As long as a covered participant remains continuously enrolled at the institution, the participant remains eligible for in-state tuition and fee charges.

Tuition and Fees, Housing, and Books and Supplies

The maximum payment levels for tuition and fees, housing, and books and supplies are summarized in **Table 1** by program of education.⁵³ The housing allowance is based on the DOD-determined monthly basic allowance for housing (BAH) for a member of the Armed Forces with dependents in pay grade E-5 (hereinafter referred to as the *E-5 with dependents BAH*).⁵⁴ Many individuals will receive payments that are lower than these maximum payments as a result of the

⁵¹ Section 135 of the Higher Education Act (HEA). See footnote 48 for the definition of *institution of higher education*.

⁵² Under §702 of the Veterans' Access to Care Act, as amended by P.L. 113-175, covered Post-9/11 GI Bill participants were those who were discharged or released from a period of not fewer than 90 days of service in the active military, naval, or air service less than three years before the date of enrollment in said course, and their Post-9/11 GI Bill-eligible dependents and survivors. P.L. 114-315 expanded the definition of covered individual to include Fry Scholarship recipients and transferees whose qualifying individual is still on active duty for academic terms beginning after July 1, 2017. P.L. 116-315 eliminated the requirement that qualifying individuals enroll within three years of discharge for academic terms beginning on or after August 1, 2021.

⁵³ In the event that a program of education is modified or made unavailable by reason of an emergency situation or students change their rate of pursuit by reason of an emergency situation, P.L. 117-333 requires the VA to continue providing educational assistance payments. For a full description, see CRS Report R47301, *Veterans-Related Education Legislation Enacted in the 117th Congress*. Prior to enactment of P.L. 117-333, similar authorities were enacted to reduce the effect of abrupt disruptions to programs of education, educational institutions, and employment during the March 2020-April 2023 COVID-19 emergency. For a description of these authorities, see CRS In Focus IF11685, *Special Authorities for Veterans' Educational Assistance Programs During the COVID-19 Emergency*.

⁵⁴ *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 FY2015 and FY2016 National Defense Authorization Acts allowed the Secretary of Defense to reduce BAH payments by 1% of the national average monthly housing cost in FY2015, with an additional 1% reduction per year through 2019 (for a maximum reduction of 5% under the national monthly average housing cost). P.L. 115-48 applies the reduction effective January 1, 2018, to Post-9/11 GI Bill participants who first use their entitlement on or after such date.

length of their qualifying active duty service or other eligibility characteristics (see **Table 2**), their rate of pursuit,⁵⁵ actual charges, active duty status, being enrolled exclusively through distance learning, and receipt of DOD Tuition Assistance (TA).

Table 1. Maximum Payments for Tuition and Fees, Housing, and Books and Supplies: August 1, 2023, to July 31, 2024

Type of Education/Training ^a	Tuition and Fees	Monthly Housing Allowance	Books and Supplies Stipend
<i>More than half-time rate of pursuit</i>			
Non-active duty ^b individuals in programs of education offered by IHLs ^c	At a public IHL, ^c net cost for in-state tuition and fees ^d At a private or foreign IHL, ^c \$27,120.05 ^e	E-5 with dependents BAH ^f in the military housing area in which the majority of education takes place	\$1,000 per year
Active duty ^b individuals in programs of education offered by IHLs ^c	At a public IHL, ^c net cost for in-state tuition and fees ^d At a private or foreign IHL, ^c \$27,120.05 ^e	None	\$1,000 per year
Programs of education offered by non-college degree schools ^g	The net cost for in-state tuition and fees, ^d but no more than \$27,120.05 ^e	E-5 with dependents BAH ^f where the majority of education takes place	\$83 per month
Apprenticeship or on-the-job training	None	E-5 with dependents BAH ^f where the employer is located	\$83 per month
Vocational flight training	\$15,497.15 ^e	None	None
Correspondence training	\$13,172.57 ^e	None	None
<i>Half-time or less rate of pursuit</i>			
Individuals enrolled half-time or less	At a public IHL, ^c net cost for in-state tuition and fees ^d At a private or foreign IHL, ^c \$27,120.05 ^e	None	\$1,000 per year

Source: Table prepared by CRS based on 38 U.S.C., Chapter 33; and U.S. Department of Veterans Affairs website, <https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates/>, downloaded on April 16, 2024.

Notes: Payments for many individuals will be lower than the maximum payments shown above based on the individual's length of qualifying active duty service, rate of pursuit, active duty status, actual charges, being enrolled exclusively through distance learning, and receipt of U.S. Department of Defense (DOD) Tuition Assistance (TA). Under TA, military service branches may pay a certain amount of tuition and expenses for the education and training of servicemembers.

- P.L. 111-377 expanded the eligible programs of education to include certificate and non-college degree programs at non-IHLs, apprenticeship or other on-job training, vocational flight training, and correspondence training, effective October 1, 2011.
- P.L. 116-315 amends the active duty status applicable to benefit payment levels such that active duty pertains only to active duty for a period of more than 30 days, effective August 1, 2022.
- IHL is an institution of higher learning.

⁵⁵ The rate of pursuit measures the student's enrollment rate by dividing the number of credits (or credit hour equivalents) being pursued by the number of credits considered to be full-time by the school. For example, the rate of pursuit for 7 credits is 58% (7 / 12 = 58%) when full-time pursuit is 12 credits per academic term.

- d. Net cost is the actual amount of tuition and fees a student is expected to pay after waivers, reductions, scholarships, and assistance. The applicable scholarships and sources of assistance used to offset the tuition and fees are those provided directly to the IHL for the sole purpose of defraying tuition and fees. Direct Loans and Pell Grants are specifically excluded from being used to offset the tuition and fees. Direct Loans and Pell Grants are forms of federal student aid administered by ED. For more information, see CRS In Focus IF12267, *Direct Loan Program Student Loans: Terms and Conditions* and CRS Report R45418, *Federal Pell Grant Program of the Higher Education Act: Primer*.
- e. Amounts shown are those in effect August 1, 2023, to July 31, 2024, based on amounts originally established for the year that began August 1, 2011, increased annually thereafter according to the average increase in undergraduate tuition in the United States as determined by the U.S. Department of Education.
- f. The E-5 with dependents BAH is the monthly basic allowance for housing for a member of the Armed Forces with dependents in pay grade E-5. Students who first used their Post-9/11 GI Bill benefits before January 1, 2018, receive a housing allowance up to 5% higher than the housing allowance of those who first used their benefits on or after that date.
- g. A *non-college degree school* is an educational institution that does not offer a standard college degree.

Table 2. Percentage of Maximum Post-9/11 GI Bill Benefits by Aggregate Length of Active Duty Service or Other Characteristics

Aggregate Active Duty Service or Other Characteristic Since 9/11/2001	Percentage of Maximum Benefit Payable
Purple Heart recipients	100
Marine Gunnery Sergeant John David Fry Scholarship recipients ^a	100
At least 36 months active duty service ^b	100
At least 30 continuous days active duty service and discharged due to service-connected disability	100
At least 30 months, but less than 36 months, active duty service ^b	90
At least 24 months, but less than 30 months, active duty service ^b	80
At least 18 months, but less than 24 months, active duty service	70
At least 6 months, but less than 18 months, active duty service ^c	60
Individuals previously eligible for REAP ^d	60
At least 90 days, but less than 6 months, active duty service ^c	50

Source: Prepared by CRS based on Title 38 U.S.C. §§3311 and 3313 and data available from the U.S. Department of Veterans Affairs.

- a. For a description of Marine Gunnery Sergeant John David Fry Scholarship recipients, see “Marine Gunnery Sergeant John David Fry Scholars.”
- b. The qualifying active duty service period includes service on active duty in entry-level and skill training if the total qualifying active duty service period is at least 24 months; however, if the period of qualifying active duty service excluding entry-level and skill training is less than 18 months, the applicable qualifying active duty service period excludes service on active duty in entry-level and skill training. If the aggregate service including entry-level and skill training is at least 24 months but less than 30 months and the aggregate service excluding entry-level and skill training is at least 18 but less than 24 months, the individual will be deemed eligible at the 70% benefit level. Entry-level and skill training is defined as basic combat training (BCT), advanced individual training (AIT), and one station unit training (OSUT) in the Army; recruit training (or boot camp) and skill training (or so-called ‘A’ school) in the Navy; basic military training and technical training in the Air Force, recruit training and Marine Corps training (or school of infantry training) in the Marine Corps; and basic training and skill training (or so-called ‘A’ school) in the Coast Guard.
- c. Prior to August 1, 2020, and implementation of P.L. 115-48, an individual with at least 12 months, but less than 18 months, of active duty service was at the 60% benefit level; an individual with at least 6 months, but less than 12 months, of active duty service was at the 50% benefit level; and an individual with at least 90 days, but less than 6 months, of active duty service was at the 40% benefit level.
- d. REAP is the Reserves Educational Assistance Program, authorized in Title 38 U.S.C., Chapter 1606. P.L. 115-48 authorizes individuals who lost REAP eligibility as a result of its November 25, 2015, or November

25, 2019, sunset dates to become eligible for the Post-9/11 GI Bill. In accordance with VA procedures, REAP-qualifying active duty service may be credited toward Post-9/11 GI Bill eligibility.

Non-active Duty Individuals Enrolled More than Half-Time in Programs of Education Offered by IHLs

Eligible individuals who are not on active duty,⁵⁶ are pursuing a program of education in residence or online at an IHL, and are enrolled more than half-time may receive the following payments for tuition and fees, housing, and books and supplies:

- **Tuition and fees.** The tuition and fees benefit is paid directly to the IHL for each academic term.
 - Individuals attending public IHLs are eligible to receive payments equal to the net cost for in-state tuition and fees for the program of education, reduced according to the length of time served on active duty (**Table 2**). Net cost is the actual amount of tuition and fees a student is expected to pay after waivers, reductions, scholarships, and assistance. The applicable scholarships and sources of assistance used to offset the tuition and fees (e.g., employer-based or state aid) are those provided directly to the IHL for the sole purpose of defraying tuition and fees. Direct Loans and Pell Grants are specifically excluded from being used to offset the tuition and fees.⁵⁷
 - Individuals attending private or foreign IHLs are eligible to receive the lesser of the private school maximum (**Table 1**),⁵⁸ reduced according to the length of time served on active duty (**Table 2**), or the net cost for tuition and fees for the program of education reduced according to the length of time served on active duty (**Table 2**).
- **Housing Allowance.** The housing allowance is paid directly to eligible individuals monthly.
 - For individuals not enrolled exclusively through distance learning,⁵⁹ the monthly housing allowance equals the E-5 with dependents BAH in the location where the individual physically participates in a majority of classes.⁶⁰ The housing allowance is reduced according to the length of time served on active duty (**Table 2**) and the individual's rate of pursuit (rounded to the nearest multiple of 10). For example, an individual enrolled in 10 credit hours, assuming 12 credit hours per academic term as full-time,

⁵⁶ P.L. 116-315 amends the active duty status applicable to benefit payment levels such that active duty pertains only to active duty for a period of more than 30 days, effective August 1, 2022.

⁵⁷ Direct Loans and Pell Grants are forms of federal student aid. For more information, see CRS In Focus IF12267, *Direct Loan Program Student Loans: Terms and Conditions* and CRS Report R45418, *Federal Pell Grant Program of the Higher Education Act: Primer*.

⁵⁸ The maximum of \$17,500 for the academic year beginning August 1, 2011, increases annually thereafter according to the average increase in undergraduate tuition in the United States as determined by ED. The maximum for AY2023-2024 is \$27,120.05.

⁵⁹ *Distance learning* is training that uses one or more technologies to deliver instruction to students who are separated from the instructor and to support regular and substantive interaction between the students and the instructor, synchronously or asynchronously. U.S. Department of Veterans Affairs, *School Certifying Official Handbook (Online)*, Revision 6.2, November 1, 2020.

⁶⁰ In accordance with P.L. 115-48 for initial enrollments before August 1, 2018, the housing allowance was determined by the military housing area in which the IHL was located.

receives 80% of the E-5 with dependents BAH where the IHL is located, reduced according to the length of time served on active duty (**Table 2**).

- For attendance at foreign institutions, the monthly housing allowance equals the national average of the E-5 with dependents BAH, reduced according to the length of time served on active duty (**Table 2**) and the individual's rate of pursuit.
- For individuals enrolled exclusively through distance learning, the monthly housing allowance is 50% of the national average of the E-5 with dependents BAH, reduced according to the length of time served on active duty (**Table 2**) and the individual's rate of pursuit.⁶¹
- **Books and Supplies Stipend.** Individuals also receive a maximum stipend of \$1,000 per year for books and required educational expenses. The stipend is paid monthly directly to eligible individuals based on the number of credit hours, or their equivalent, in which individuals are enrolled each term. Each credit hour, or its equivalent, is worth \$41.67, reduced according to the length of time served on active duty (**Table 2**).⁶² This stipend does not reduce the entitlement period and does not reduce other benefit payments.

Active Duty Individuals Enrolled More than Half-Time in Programs of Education Offered by IHLs

Individuals serving on active duty,⁶³ including Fry Scholarship recipients who are serving on active duty,⁶⁴ while enrolled more than half-time may receive the following payments for tuition and fees, housing, and books and supplies:

- **Tuition and fees.** The tuition and fees benefit is paid directly to the IHL on behalf of eligible individuals for each academic term. The benefit amount is
 - at a public IHL, the net cost for in-state tuition and fees for the program of education, reduced according to the length of time served on active duty (**Table 2**);
 - at a private or foreign IHL, the lesser of (1) the private school maximum (**Table 1**), reduced according to the length of time served on active duty (**Table 2**), or (2) the net cost for tuition and fees for the program of education, reduced according to the length of time served on active duty (**Table 2**); or
 - the amount allowable under the Tuition Assistance Top-Up Program (see "Tuition Assistance Top-Up Program").⁶⁵

⁶¹ Individuals in a program offered exclusively through distance learning were not eligible for a Post-9/11 GI Bill housing allowance until September 30, 2011, as a result of P.L. 111-377.

⁶² VA has determined in 38 C.F.R. §21.9640 that a lump sum books and supplies stipend for each academic term equals \$41.67 multiplied by the number of credit hours enrolled and multiplied by the ratio of the number of credit hours enrolled to the number of credit hours required for full-time pursuit.

⁶³ P.L. 116-315 amends the active duty status applicable to benefit payment levels such that active duty pertains only to active duty for a period of more than 30 days, effective August 1, 2022.

⁶⁴ U.S. Department of Veterans Affairs, "Post-9/11 GI Bill: Marine Gunnery Sergeant John David Fry Scholarship," downloaded from <http://www.gibill.va.gov/> on January 8, 2010.

⁶⁵ Prior to a P.L. 111-377 amendment, which went into effect March 5, 2011, individuals on active duty received (continued...)

- **Housing Allowance.** Individuals are ineligible to receive a Post-9/11 GI Bill housing allowance for the period during which they are serving on active duty.⁶⁶
- **Books and Supplies Stipend.** Individuals receive a maximum stipend of \$1,000 per year for books and required educational expenses. The stipend is paid monthly directly to eligible individuals based on the number of credit hours, or their equivalent, in which individuals are enrolled each term. Each credit hour, or its equivalent, is worth \$41.67, reduced according to the length of time served on active duty (**Table 2**). This stipend does not reduce the entitlement period and does not reduce other benefit payments.⁶⁷

Individuals Pursuing Apprenticeship or On-the-Job Training More than Half-Time

Individuals pursuing apprenticeship or on-the-job training (OJT) more than half-time may receive the following payments for tuition and fees, housing, and books and supplies:⁶⁸

- **Tuition and fees.** Tuition and fees benefits are generally not paid for apprenticeship or OJT. Individuals may be eligible for tuition and fees benefits if the classroom portion of apprenticeship or on-the-job training qualifies for benefits as a program of education offered by an IHL or non-college degree school.
- **Housing Allowance.** Individuals pursuing apprenticeship or OJT more than half-time receive a monthly housing allowance equal to 100%, 80%, 60%, 40%, and 20% of the E-5 with dependents BAH where the employer is located for the first six months, second six months, third six months, fourth six months, and thereafter, respectively. The housing allowance is further reduced depending on the length of time served on qualifying active duty (**Table 2**) and by the proportion of working/training hours completed each month that is below 120.
- **Books and Supplies Stipend.** Individuals pursuing apprenticeship or OJT more than half-time receive a books-and-supplies stipend in the amount of \$83 per month, reduced according to the length of time served on active duty (**Table 2**).

(payable to the IHL) the amount of tuition and fees charged by the IHL, as long as the amount did not duplicate any amounts received through a DOD Tuition Assistance Program. This amount could exceed amounts charged by the most expensive public institution in the state. The entitlement period was reduced one month for each month enrolled.

⁶⁶ 38 C.F.R. §21.9625(k) provides that an individual who is released from active duty status begins receiving the monthly housing allowance for the month following the date the individual is discharged. A P.L. 115-48 amendment prorates the housing allowance based on the time not spent on active duty during a month, effective for academic terms beginning on or after August 1, 2018.

⁶⁷ Prior to a P.L. 111-377 amendment, which went into effect October 1, 2011, individuals on active duty did not receive a books-and-supplies stipend.

⁶⁸ P.L. 111-377 expanded the eligible programs of education to include apprenticeship and on-the-job training effective October 1, 2011.

Vocational Flight Trainees Enrolled More than Half-Time

Individuals enrolled more than half-time in programs of education consisting of flight training that is not at an IHL and that does not lead to a degree may receive the following payments for tuition and fees, housing, and books and supplies.⁶⁹

- **Tuition and fees.** Individuals enrolled more than half-time in vocational flight training receive a tuition and fees benefit equal to the lesser of (1) the vocational flight training maximum (**Table 1**),⁷⁰ reduced according to the length of time served on qualifying active duty (see **Table 2**), or (2) the net cost for in-state tuition and fees for the program of education. The tuition and fees benefit is paid to the educational institution based on the training completed in the prior month.
- **Housing Allowance.** Individuals pursuing flight training are ineligible to receive a housing allowance.
- **Books and Supplies Stipend.** Individuals pursuing flight training are ineligible to receive a books and supplies stipend.

Correspondence Trainees Enrolled More than Half-Time

Correspondence training differs from distance learning in that individuals in correspondence training receive lessons by mail or electronically and have a certain amount of time to complete and return them for a grade. Individuals enrolled more than half-time exclusively in correspondence training programs, regardless of the type of institution, may receive the following payments for tuition and fees, housing, and books and supplies:⁷¹

- **Tuition and fees.** Individuals enrolled exclusively in correspondence training more than half-time receive a tuition and fees benefit equal to (1) the lesser of the correspondence training maximum (**Table 1**),⁷² reduced according to the length of time served on qualifying active duty (see **Table 2**), or (2) the net cost for tuition and fees for the program of education. The tuition and fees benefit is paid to the educational institution quarterly based on the training completed in the prior quarter.
- **Housing Allowance.** Individuals pursuing correspondence training exclusively are ineligible to receive a housing allowance.
- **Books and Supplies Stipend.** Individuals pursuing correspondence training exclusively are ineligible to receive a books and supplies stipend.

⁶⁹ P.L. 111-377 expanded the eligible programs of education to include flight training from non-IHLs effective October 1, 2011. Statute establishes the payment amounts for “flight training (regardless of the institution providing such program of education),” but VA has indicated that it is not implementing the described payment amounts for degree programs that consist of flight training at IHLs.

⁷⁰ The maximum of \$10,000 for the academic year beginning August 1, 2011, increases annually thereafter according to the average increase in undergraduate tuition in the United States as determined by ED.

⁷¹ P.L. 111-377 expanded the eligible programs of education to include correspondence training effective October 1, 2011.

⁷² The maximum of \$8,500 for the academic year beginning August 1, 2011, increases annually thereafter according to the average increase in undergraduate tuition in the United States as determined by ED.

Individuals Enrolled More than Half-Time in Programs of Education Offered by Non-college Degree Schools⁷³

Non-active duty individuals who are enrolled more than half-time at a non-college degree school, referred to by statute as a certificate or non-college degree program at an institution or establishment other than an IHL that is not on-the-job, apprenticeship, flight, or correspondence training, may receive the following payments for tuition and fees, housing, and books and supplies.⁷⁴

- **Tuition and fees.** Individuals enrolled more than half-time in non-college degree schools receive a tuition and fees benefit equal to the lesser of (1) the private school maximum (**Table 1**), reduced according to the length of time served on qualifying active duty (see **Table 2**), or (2) the net cost for in-state tuition and fees. The tuition and fees benefit is paid to the educational institution each academic term.
- **Housing Allowance.** For individuals pursuing a program of education in-residence, the monthly housing allowance is equal to the E-5 with dependents BAH where the individual physically participates in a majority of classes for initial enrollments on or after August 1, 2018.⁷⁵ The allowance is reduced according to the length of time served on qualifying active duty (see **Table 2**) and in proportion to the rate of pursuit. Individuals pursuing a program of education exclusively through distance learning receive 50% of the amount received by individuals pursuing a program of education in-residence.
- **Books and Supplies Stipend.** Individuals enrolled more than half-time in non-college degree schools receive a books-and-supplies stipend in the amount of \$83 per month paid to the individuals for each academic term, reduced according to the length of time served on qualifying active duty (see **Table 2**).

Individuals Enrolled Half-Time or Less

Individuals enrolled half-time or less in any program of education and regardless of their active duty status may receive the following payments for tuition and fees, housing, and books and supplies:

- **Tuition and fees.** Individuals enrolled half-time or less are eligible for a tuition and fees benefit of the net cost for in-state tuition and fees assessed by the institution, but not more than the amount for which the individuals would have been eligible if enrolled more than half-time in a program of education at an IHL.⁷⁶
- **Housing Allowance.** Individuals enrolled half-time or less are ineligible to receive a housing allowance.

⁷³ A non-college degree school is an educational institution that does not offer a standard college degree.

⁷⁴ P.L. 111-377 expanded the eligible programs of education to include certificate and non-college degree programs at non-IHLs, effective October 1, 2011.

⁷⁵ In accordance with P.L. 115-48 for initial enrollments before August 1, 2018, the housing allowance was determined by the military housing area in which the IHL was located.

⁷⁶ Prior to a P.L. 111-377 amendment, which went into effect August 1, 2011, individuals enrolled half-time or less received (payable to the IHL) the amount charged by the IHL, but not more than the amount the individual would have been eligible to receive if enrolled full-time.

- **Books and Supplies Stipend.** Individuals enrolled half-time or less may receive a books-and-supplies stipend that is a percentage of the maximum stipend of \$1,000 per year, reduced in proportion to their rate of pursuit. The percentage of the stipend is determined by the length of time served on active duty (**Table 2**).

Yellow Ribbon GI Education Enhancement Program Payments

In cases in which an IHL's tuition and fees are not fully covered by the tuition and fees payment benefits, the IHL may voluntarily enter into a Yellow Ribbon Program agreement with VA to match an equal percentage of some portion of the remaining tuition and fees. Yellow Ribbon Program agreements benefit participants enrolled in private IHLs and those enrolled in public IHEs and charged as out-of-state students.

The Yellow Ribbon Program covers a portion of the tuition and fees that exceed the base Post-9/11 GI Bill tuition and fees benefit. The Yellow Ribbon Program payment is paid equally by the IHL and VA. The program allows IHLs to enter into agreements with VA to match a certain amount of the tuition and fees not already covered by the basic Post-9/11 GI Bill. Each IHL must establish the number of eligible individuals it is willing to support and how much it is willing to contribute for each individual. VA regulations allow IHLs to specify their support by each sub-element: college or professional school; and by student status: undergraduate, graduate, or doctoral. IHLs have variously agreed to support between one and an unlimited number of eligible students for an amount from \$50 per semester to the maximum amount needed by the student (see text box below for an example of how the Yellow Ribbon program works). VA regulations also limit the program to domestic IHLs and foreign branches of domestic IHLs.

The program is available only to participants who are at the 100% benefit level, including Marine Gunnery Sergeant John David Fry Scholarship recipients, transferees at the 100% benefit level, and Purple Heart recipients.⁷⁷ Servicemembers on active duty and their spouses are not eligible.⁷⁸ As long as the IHL remains in the Yellow Ribbon Program, individuals admitted under the program who maintain satisfactory progress will continue to be supported under the program.

Example of Yellow Ribbon Program Payments

Participant: A Post-9/11 GI Bill eligible veteran with 36 months of qualifying active duty service chooses to enroll as a full-time law student at the private ABC University.

University charges: ABC University defines full-time attendance as 24 credit hours per year and charges \$57,410.00 (\$2,267.08 per credit hour for tuition * 24 credits for full-time attendance + \$3,000.00 per year in fees) in AY2023-2024.

Base Post-9/11 GI Bill tuition and fees benefit: For individuals at the 100% benefit level attending private IHLs in programs of education leading to a degree, the tuition and fees benefit is the lesser of \$27,120.05 in AY2023-2024 or the net cost for tuition and fees for the program of education. Assuming the Post-9/11 GI Bill eligible veteran does not receive waivers, reductions, scholarships, or assistance, the base Post-9/11 GI Bill tuition and fees benefit is \$27,120.05 (the lesser of \$27,120.05 and \$57,410.00) for the academic year.

Unpaid balance: \$30,289.95 (\$57,410.00 - \$27,120.05)

Yellow Ribbon Program Agreement: Maximum of \$10,000.00 per law student per academic year for 20 law students.

Yellow Ribbon Program Payments: If the veteran in this example is one of the 20 students eligible for the Yellow Ribbon program at ABC's law school, VA is to match the university's payment up to \$10,000 per year for a

⁷⁷ P.L. 115-48 expanded availability to include Marine Gunnery Sergeant John David Fry Scholarship recipients and Purple Heart recipients, effective August 1, 2018.

⁷⁸ P.L. 115-48 expands availability to include active duty servicemembers at the 100% benefit level and the spouses of active duty servicemembers at the 100% benefit level, effective August 1, 2022.

total maximum benefit of \$20,000.00 (\$10,000.00 * 2). Since the maximum benefit is less than the unpaid balance, VA is to make a Yellow Ribbon payment of \$10,000.00 and ABC University is to make a Yellow Ribbon payment of \$10,000.00.

Out-of-pocket cost: \$10,289.95 (\$30,289.95 - \$20,000.00)

Total Post-9/11 GI Bill benefits: VA will have paid \$37,120.05 (\$27,120.05 in basic tuition and fees benefit + \$10,000.00 in Yellow Ribbon payments) on behalf of the veteran for that academic year. Post-9/11 GI Bill benefits will provide the veteran a total of \$47,120.05 (\$37,120.05 from VA + \$10,000.00 from the university) for tuition and fees for that academic year.

Tutorial Assistance

Individuals are entitled to payment, not to exceed \$100 monthly and up to a maximum of \$1,200 over the course of the entitlement period, for tutorial assistance provided the IHL certifies that the individuals need tutoring to pass a course(s) required for the approved program of education. The maximum tutorial assistance is not reduced depending on the length of qualifying active duty service. Tutorial assistance does not reduce the entitlement period and does not reduce other benefit payments.

Licensing and Certification Test Fees

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 Post-9/11 GI Bill entitlement or the test fee.⁷⁹ The benefit is available regardless of whether individuals pass the test. For tests taken in AY2018-2019 and beyond, the entitlement charge is prorated based on the amount of the test fee in relation to the monthly test fee entitlement charge rate (\$2,262.59 in AY2023-2024).⁸⁰ Neither the benefit nor the entitlement charge depends on the length of qualifying active duty service.

National Tests

Individuals may receive reimbursement for a national test for admission to an IHL, a national test providing an opportunity for course credit at an IHL, and a national test that evaluates prior learning and knowledge and that provides an opportunity for course credit at an IHL.⁸¹ The maximum benefit for a test is the individual's remaining Post-9/11 GI Bill entitlement, but no more than the cost of the test. The benefit is available regardless of whether individuals pass the test. The entitlement charge is prorated based on the amount of the test fee in relation to the monthly test fee entitlement charge rate (\$2,262.59 in AY2023-2024).⁸²

⁷⁹ Prior to a P.L. 111-377 amendment, which went into effect August 1, 2011, individuals were eligible for a fee of up to \$2,000 for *one* approved licensing or certification test. The maximum fee was not reduced depending on the length of active duty service. The fee did not reduce the entitlement period and did not reduce other benefit payments under the Post-9/11 GI Bill.

⁸⁰ Prior to P.L. 115-48, for AY2017-2018 and earlier, each test regardless of the reimbursement amount reduced an individual's entitlement by a minimum of one month. The monthly test fee entitlement charge rate is established in 38 U.S.C. §3315 as the equivalent entitlement charge of \$1,460 for the academic year beginning August 1, 2011, and increased annually thereafter according to the average increase in undergraduate tuition in the United States as determined by ED.

⁸¹ P.L. 111-377 allowed reimbursement for national tests effective August 1, 2011. P.L. 115-48 permits reimbursement for national tests that provide course credit for prior learning at an IHL effective August 1, 2018.

⁸² Prior to a P.L. 115-48 amendment that went into effect for tests taken in AY2018-2019 and beyond, the entitlement (continued...)

Relocation and Travel Assistance

Individuals who reside in rural counties and who either relocate a distance of at least 500 miles to pursue a program of education or must travel by air to attend an IHL are entitled to a single payment of up to \$500. The relocation assistance does not reduce the entitlement period, does not reduce other benefit payments, and is not reduced depending on the length of qualifying active duty service.

Advance Payments

VA guidance and policy documents indicate that advance payments are not available under the Post-9/11 GI Bill; however, regulations provide eligibility requirements for advance payments of the monthly housing allowance.⁸³ In general, an advance payment is the first partial and first full month of the housing allowance and may be available only 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.

Supplemental Assistance

Military service branches may provide various incentives to recruit and retain high quality individuals in the Armed Forces. Eligible recruits and servicemembers may be given a choice of one of several incentives such as cash bonuses. Enlistment kickers, affiliation kickers, and reenlistment kickers are based on the criticality of skill and/or unit or the length of service commitment and are realized when the individuals use their GI Bill benefit.⁸⁴ The 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 VA for payment.⁸⁵ The additional assistance, \$150–\$950 monthly, is added to the individuals' monthly housing allowance. As a result, individuals who enroll half-time or less or who are serving on active duty are not eligible because they are not eligible to receive a housing allowance.⁸⁶ The amount may be reduced depending on the individuals' time served on active duty and, for individuals who make an irrevocable election to receive Post-9/11 GI Bill benefits in lieu of benefits under the MGIB-AD or MGIB-SR, in proportion to the rate of pursuit.⁸⁷

Tuition Assistance Top-Up Program

The Tuition Assistance (TA) 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.

charge was one month (rounded to the nearest whole non-zero month) for each payment that equaled the monthly rate for that academic year. Therefore, for AY2017-2018 and earlier, each test reduced an individual's entitlement by a minimum of one month. The monthly test fee entitlement charge rate is established in 38 U.S.C. §3315A as the equivalent entitlement charge of \$1,460 for the academic year beginning August 1, 2011, and increased annually thereafter according to the average increase in undergraduate tuition in the United States as determined by ED.

⁸³ 38 C.F.R. §21.9680(b)(2); U.S. Department of Veterans Affairs, *School Certifying Official Handbook*, Revision 7.0: January 17, 2024.

⁸⁴ 32 C.F.R. §65.6(b).

⁸⁵ Funding may also be paid from Department of Homeland Security (DHS) appropriations.

⁸⁶ Office of the Under Secretary of Defense, *Directive-Type Memorandum (DTM) 09-003: Post-9/11 GI Bill*, June 22, 2009, Incorporating Change 2, September 14, 2011.

⁸⁷ P.L. 111-377 reduced the supplemental assistance in proportion to the rate of pursuit, effective August 1, 2011.

Under Tuition Assistance Top-Up, Post-9/11 GI Bill-eligible servicemembers receiving TA benefits on active duty may elect to receive Post-9/11 GI Bill benefits to pay tuition and fees charges above the amount paid by TA. Individuals may not receive more Post-9/11 GI Bill benefits than the individuals would have otherwise been eligible. The amount of Top-Up is not reduced by the length of time served on qualifying active duty. Entitlement is charged one month for each month enrolled full-time and proportionally reduced based on the rate of pursuit.

Unused MGIB-AD Contributions

Individuals are generally required to make a \$1,200 contribution to be eligible for the Montgomery GI Bill-Active Duty (MGIB-AD) benefits. For individuals who make an irrevocable election to receive Post-9/11 GI Bill benefits in lieu of MGIB-AD benefits, their unused MGIB-AD contributions are refunded as an addition to the last Post-9/11 GI Bill monthly housing allowance once the entitlement period is exhausted. If individuals are not eligible for the monthly housing allowance or fail to exhaust the entitlement period, the unused MGIB-AD contributions are not refunded.

MGIB-AD Buy Up Program

Under the MGIB-AD \$600 Buy-Up program, servicemembers may contribute up to \$600 to their military service branch in multiples of \$20 and receive for every \$20 contributed up to an additional \$5 every month (up to \$5,400 total) during which the individuals receive MGIB-AD benefits. Individuals in the Post-9/11 GI Bill forfeit any contributions to the \$600 MGIB-AD Buy Up program.

Edith Nourse Rogers STEM Scholarship

Under the Edith Nourse Rogers STEM Scholarship, VA is authorized to grant up to an additional nine months of limited entitlement to selected Post-9/11 GI Bill participants.⁸⁸ Therefore, an individual could receive 36 months of Post-9/11 GI Bill entitlement and 9 months of STEM Scholarship entitlement for a total of 45 months of aggregate entitlement. The scholarship is intended to provide selected individuals extra time to achieve their educational objective in qualifying science, technology, engineering, and math (STEM) fields.

To be eligible for selection, the Post-9/11 GI Bill participant must have exhausted or be within 180 days of exhausting his or her Post-9/11 GI Bill entitlement. Individuals using transferred Post-9/11 GI Bill benefits (see the section entitled “Transferees”) are not eligible.⁸⁹ In addition, to be eligible the individual must be enrolled in one of the following programs:

- a bachelor’s degree program in a qualifying STEM field or a dual-degree program that includes a bachelor’s degree in a qualifying STEM field,⁹⁰
- a teacher certification program following completion of a postsecondary degree in a qualifying STEM field, or

⁸⁸ P.L. 115-48 enacted the Edith Nourse Rogers STEM Scholarship.

⁸⁹ Individuals who lost REAP eligibility as a result of its sunset and who had service credited toward Post-9/11 GI Bill eligibility are also likely ineligible.

⁹⁰ As originally enacted, each bachelor’s degree program had to require more than 128 semester (or 192 quarter) credit hours. Prior to implementation of the Edith Nourse Rogers STEM Scholarship, P.L. 116-36 amended the requirement to at least 120 semester (or 180 quarter) credit hours.

- a health care clinical training program following completion of a postsecondary degree, including a graduate degree, in a qualifying STEM field.⁹¹

The qualifying STEM fields are listed in statutory provisions and may be augmented by the Secretary.⁹²

Finally, the aggregate scholarship payments to all selected individuals are limited to \$25 million in FY2019, starting on August 1, 2019; \$75 million in each of FY2020 through FY2022; and \$100 million in each fiscal year thereafter. If insufficient funds are available to meet demand, the Secretary may prioritize individuals who require the most credit hours and individuals at the 100% Post-9/11 GI Bill benefit level. Within these priorities, the law establishes the order in which the Secretary must prioritize individuals, with those pursuing an undergraduate degree receiving precedence.⁹³ An individual's scholarship payments may not exceed \$30,000 for tuition and fees, the housing allowance, and the books and supplies stipend during the additional entitlement period. An individual in receipt of a STEM Scholarship may be eligible for the Yellow Ribbon program but may not receive the VA match. An individual in receipt of a STEM Scholarship is not eligible for concurrent tutorial assistance, test fees, and relocation and travel assistance.

Participation and Cost

The Post-9/11 GI Bill is an *appropriated entitlement* program, meaning the entitlement spending is funded in annual appropriations acts. While the funding is provided in the annual appropriations acts, the level of spending for appropriated entitlements is not controlled through the annual appropriations process. Instead, the level of spending for appropriated entitlements is based on the benefit and eligibility criteria established in law, and the amount provided in appropriations acts is based on meeting this projected level.

Obligations for the Post-9/11 GI Bill increased from \$5.5 billion in FY2010, the first full year of implementation, to a high of \$11.6 billion in FY2016 before declining to an estimated \$9.7 billion in FY2022 (**Table 3**). Participation has increased from over 350,000 individuals in FY2010 to a high of over 790,000 individuals in each of FY2014-FY2016 before decreasing to an estimate of almost 625,000 individuals in FY2022. On average, in FY2010 participants received almost \$14,500 each in benefits, and participants in FY2022 were estimated to receive almost \$15,500 each. Participation data by program of education are not currently available.

Table 3. Post-9/11 GI Bill Obligations, Participation, and Benefit Amount per Participant: FY2009-FY2023

Fiscal Year	Obligations (\$ in thousands)	Participation ^a	Average Benefit per Participant (\$)
2009 ^b	162,053	34,393	4,712
2010	5,542,843	365,640	14,466

⁹¹ P.L. 116-315 expanded eligibility for the STEM Scholarship to individuals enrolled in such dual-degree programs and health care clinical training programs, effective January 5, 2021. The clinical training programs must be required for a health care professional to be licensed to practice in a state or locality.

⁹² 38 U.S.C. §3320(b)(4).

⁹³ P.L. 116-315 made prioritization optional but established a rank priority order of individuals depending on the type of program: (1st) undergraduate degree, (2nd) teaching certificate, (3rd) dual-degree program, (4th) clinical training program following an undergraduate degree, and (5th) clinical training program following a graduate degree.

2011	7,656,490	555,329	13,871
2012	8,476,227	646,302	13,080
2013	10,184,499	754,529	13,465
2014	10,754,649	790,408	13,606
2015	11,234,014	790,507	14,167
2016	11,583,408	790,090	14,661
2017	11,056,959	755,476	14,636
2018	10,673,744	708,069	15,074
2019	10,748,939	714,346	15,047
2020	10,108,335	657,927	15,364
2021	9,141,053	610,009	14,985
2022	8,134,273	564,501	14,410
2023	8,642,295	564,665	15,305

Source: President's Budget Submission, Volume III Benefits and Burial Programs and Departmental Administration, FY2011-FY2025.

- a. Participants include veterans, servicemembers, and dependents. Participants may receive benefits in more than one year and from more than one program in the same year.
- b. Since the program went into effect on August 1, 2009, two months before the end of FY2009, the data do not reflect the full year.

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