

CAUTION ABOUT EARLY DISCHARGE

To qualify for MGIB-AD after discharge from service, you must meet the same requirements that a service member must meet, plus;

Receive an honorable discharge (a general discharge doesn't qualify) for the period of service which your eligibility is based on; and

Complete 36 months of active duty (24 months if you signed up for less than 3 years);

OR

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

OR

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

OR

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

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

IS THERE A DEADLINE FOR USING THE MGIB?

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

WHERE CAN I GET MORE INFORMATION?

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

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

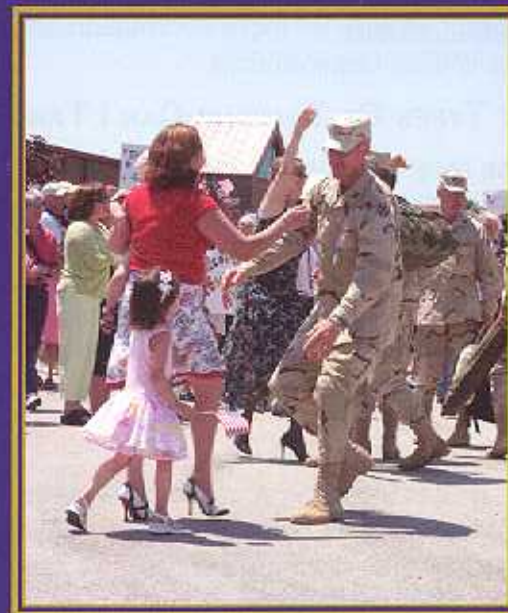
For information on other VA benefits, call 1-800-827-1000 or check our Web site: www.va.gov

To find out about home loans, go to the Web site: www.homeloans.va.gov

Note: Meeting the requirements in this brochure isn't a guarantee that you are eligible for the MGIB. To find out for sure, you must file VA Form 22-1990, Application for Education Benefits.

Go to www.gibill.va.gov and click on Electronic Application Form. This form is also available at schools and from the VA.

Your Future Your Montgomery GI BILL



24 Month Reminder

www.GIBILL.VA.GOV

1-888-GIBILL-1

DO I QUALIFY FOR THE MGIB?

You may qualify now if:

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

Additional eligibility rules may apply. See the Education Benefit Programs section at www.gibill.va.gov for more information about MGIB eligibility requirements.

WHAT TYPES OF TRAINING CAN I TAKE?

You can receive benefits for:

- College degree or certificate programs
- Technical or vocational programs
- Correspondence courses
- Accredited independent study (distance learning) program leading to a standard college degree or certificate offered by a college or university
- Flight training
- The cost of licensing or certification tests
- Apprenticeship or other on-the-job training (available after discharge only)
- Select Entrepreneurship Training

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

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

In most cases, you'll have 36 months of benefits for full-time training, or the equivalent in part-time training. The exact amount of money you receive depends on your full-time monthly rate.

HOW IS MY MONTHLY RATE COMPUTED?

Your full-time rate depends on several factors.

Basic Rate: For instance, your basic rate may be \$985 a month for full-time training or \$800 a month if you signed up for less than a 3-year tour of duty (effective October 1, 2003). Please note, while you are on active duty, VA will only reimburse the cost of tuition and fees paid or the current monthly rate, whichever is lower. For current rates, go to www.gibill.va.gov.

Additional \$600 Payment: Your basic rate is increased if you make an additional contribution of \$600 while in service. You may contribute less than \$600. You will receive \$5 a month above the full-time monthly rate for each \$20 you contribute.

College Fund: Your basic rate is increased if you qualify for your service's College Fund (also known as a "kicker"). The military gives this extra benefit for certain occupational specialties when you enter service. You receive the College Fund as an add-on to the MGIB. The College Fund is not a separate payment.



Caution: You cannot receive the College Fund without the MGIB.

WHAT ABOUT TUITION ASSISTANCE TOP-UP?

You can use the MGIB to reimburse tuition charges your military Tuition Assistance program doesn't pay. This is called Tuition Assistance Top-Up. If you use Top-Up, VA charges your entitlement dollar for dollar for any payments you receive. Please note, the Top-Up benefit is limited to 36 calendar months of training.

Example: If your full-time monthly rate is \$985 and you receive \$985 in Top-Up benefits,

VA would reduce your entitlement by one month.

WHAT ABOUT USING THE MGIB INSTEAD OF TUITION ASSISTANCE?

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

Example: If you're training full time in a one month course and your tuition and fees are \$300, VA would reimburse your tuition and fees and reduce your 36 months of entitlement by one whole month. You would lose money because the rate paid after you are discharged is generally much higher than the rate paid while you are on active duty.

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

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

SHOULD I USE THE MGIB NOW?

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