

# Chapter Seven

## Educational Assistance and Vocational Rehabilitation

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### The G.I. Bill and Other Programs

By Jack Mordente

On June 24, 1944, President Franklin D. Roosevelt signed the Serviceman's Readjustment Act, better known as the G.I. Bill of Rights. Originally, it covered not only education, but many other benefits. Beyond providing an important, deserved benefit for veterans, the G.I. Bill also averted the possibility of almost all 16 million World War II veterans entering the workforce at almost the same time, which would have create more unemployment than ultimately occurred. Many questioned the concept of sending battle-hardened veterans to universities, a privilege previously reserved for the economic and social elite. The G.I. Bill has emerged as one of the most enlightened and significant pieces of social legislation ever written in this country. Not only was it the catalyst for the higher education system we have today; it has long been a symbol of soldiers returning to civilian society.

When the Vietnam War and the its draft ended, we went to an all-volunteer, downsized military. Up until this point, you earned the G.I. Bill as the result of wartime service. Without a draft, Uncle Sam had to figure out a way to encourage young men and women to enlist. His first attempt, the Veter-

ans Educational Assistance Program was a bust. During its eight-year run, Uncle Sam realized that a new and improved G.I. Bill was needed to get young people to enlist. Also, with the draft no longer an option, the downsized military would need support for the next war. In 1985, the Montgomery G.I. Bill (MGIB) was signed into law. It was not only for active duty types, but also for National Guard and Reservists who enlist for six years. They are not paid as much as their active-duty counterparts, but heck, they are only “Weekend Warriors”! With the first Gulf War in 1991, this concept would change drastically.

## VA Education

During the Vietnam Era, there were three chapters of the G.I. Bill. (VA regulations are found in Title 38 of the Code of Federal Regulations. The chapters mentioned below are subsections of Title 38.) They were Chapter 34, for active duty veterans; Chapter 31 for disabled veterans and Chapter 35 for dependents and survivors of certain veterans. Chapters 31 and 35 remain. Chapter 34 has been replaced by Chapter 30, which has four “categories.” In addition, we have Chapters 32, 1606, and 1607, the Educational Assistance Test Program and the National Call to Service Program. Confused? Join the crowd. Now you have a sense of what it’s like for school certifying officials, the majority of whom certify veterans for their G.I. Bill. as an additional duty while they also do their full-time jobs in financial aid, the registrar’s office or the business office.

Effective 1 August 2009 the new Post-9/11 (Chapter 33) GI Bill will start. Veterans will receive:

- Tuition and fees not to exceed those of the most expensive in-state public institution of higher education.
- A monthly housing allowance equal to the basic allowance for housing (BAH) payable to E-5s with dependents, in the same zip code as the school.
- Yearly books and supplies stipend of up to \$1,000.
- For more information go to [www.gibill.va.gov](http://www.gibill.va.gov)

### ***“Time, time, time’s not on your side”***

Although the G.I. Bill covers most any kind of educational program you can imagine, you must give yourself plenty of time to access them. Just as during post-Vietnam days, the Department of Veterans Affairs (the VA) is

overworked and understaffed. Claims processing takes time, at least two to three months. This can be a huge inconvenience when colleges and universities generally expect tuition payments to be made by the start of classes.

Then there is the deadline by which you must use your G.I. Bill. It is called the “10-year delimiting date.” It means that, with few exceptions, you have 10 years from your date of separation from active duty to use your education benefits. (A key exception is that reservists have 14 years.) When you leave active duty, especially after war deployments, you may not be ready to take on the rigors of academia. You may have family responsibilities and therefore need to work. You may be dealing with the effects of war, such as struggling with Post-Traumatic Stress Disorder (PTSD).

It is possible to extend the delimiting date beyond 10 (or 14) years. If you could not start or continue your education due to a physical or psychological condition, you may qualify for an extension. You apply for an extension at a VA Regional Office. If you receive an extension, it will be for the amount of time for which your disability prevented you from attending an educational institution.

Veterans who have received an upgraded discharge: If you had a bad discharge that prevented you from qualifying for G.I. Bill benefits, you usually start a 10-year period of eligibility on the date your discharge is upgraded. You have earned the right to be able to use your benefits when you want to use them. Organizations like the National Association of Veterans Program Administrators (NAVPA), Iraq and Afghanistan Veterans of America (IAVA) and Veterans for America continue to urge Congress to remove the delimiting date.

## **Eligibility**

### ***Chapter 30: Montgomery G.I. Bill—Active Duty (MGIB-AD)***

#### **CATEGORY I**

- a. Entered active duty for first time after June 30, 1985.
- b. Elects to have military pay reduced by \$100 a month for first 12 months of active duty, for a total contribution of \$1,200. (There is an additional \$600 Buy-up Program that you can choose to purchase before discharge. It will increase your monthly G.I. Bill payment rate by \$150 per month.) Both the \$1,200 and the \$600 are non-refundable.
- c. You must have continuously served for three years on a three-year enlistment, or for two years on a two-year enlistment, or for two years

- if you entered the Selected Reserve within a year of leaving active duty and you serve four years (this is the “2 by 4” program).
- d. Provides up to 36 months of education benefits.
  - e. Effective August 1, 2008, monthly payment if attending school full time was increased to \$1,321 (\$1,471 with the Buy-Up). This current increase was the result of the recent overhaul of the GI Bill by Congress. Rates still increase every October 1.
  - f. Honorable Discharge. (If you get anything less, even a general discharge, you not only don't get the G.I. Bill; you lose your \$1,200.)

There are three other categories of the MGIB-AD that you can find at [www.gibill.va.gov](http://www.gibill.va.gov)

They are too complicated to cover here.

### ***Chapter 1606: Montgomery G.I. Bill—Selected Reserve (MGIB-SR)***

- a. This benefit is based on Selected Reserve service (Reserves or National Guard).
- b. You must have a six-year obligation in the Selected Reserve to which you committed after June 30, 1985.
- c. Complete your initial active duty for training (IADT).
- d. Have your high school diploma or equivalency before completing IADT.
- e. Remain in good standing while serving in an active Selected Reserve unit.
- f. If your IADT completion date began prior to October 1, 1992, you have 10 years from that date or the date you leave Selected Reserve to use 36 months of benefits.
- g. If your IADT completion date was on or after October 1, 1992, you have 14 years from that date or the day you leave Selected Reserve to use 36 months of benefits.

One exception exists. If you are mobilized (or recalled to active duty from Control Group), your eligibility is extended for the amount of time you are mobilized PLUS four months. For example, if you are mobilized for 12 months, your eligibility period is extended for 16 months (12 months active duty PLUS four months). Multiple deployments can be added together. If you leave the Selected Reserves, you can continue to use what you have remaining from your 36 months

*Chapter 1607: Reserve Educational Assistance Program (REAP).*

- a. Provides educational assistance to members of the Selected Reserves called to active duty for 90 days or more in response to a war or national emergency after September 11, 2001.
- b. Monthly payment is a percentage of the Chapter 30 three-year rate, \$1,101.50 as of this writing.
  - 1. If you serve 90 days but less than one year, you receive 40%.
  - 2. If you serve one year but less than two years, you receive 60%.
  - 3. If you serve more than two years, you receive 80%.
  - 4. Kickers are added to these rates.
- c. This benefit is retroactive for those who were attending school and drawing 1606

**Benefits prior to their deployment.**

- d. You can use REAP only as long as you remain in a paid drill status EXCEPT if you are released for a disability incurred or aggravated in the line of duty. If you are released for a disability you have 10 years from your date of eligibility to use REAP.
- e. You will receive 36 months of benefits unless you have already used 1606. In this case you can receive up to 48 months of benefits.

*National Call to Service Program.*

This is a three-tiered program with four choices of incentives. Few participate in this because few are interested.

*Chapter 32: Veterans Educational Assistance Program (VEAP)*

A post-Vietnam Era education program for those who served on active duty from January 1, 1977 through June 30, 1985. Not many vets remain eligible, because most have reached their 10-year delimiting date. More information may be found at ([www.gibill.va.gov](http://www.gibill.va.gov))

for the period of the extension. If you have used Chapter 1607 (see below), you have up to 48 months of benefits.

- h. The current monthly payment rate is \$317. (That's if you have a "Kicker"; a Kicker is extra money based on your military speciality.) You lose the Kicker if you leave Selected Reserve.

### *Chapter 35: Survivors' and Dependents' Educational Assistance Program (DEA).*

DEA provides 45 months of education benefits for the son, daughter or spouse of:

- a. a veteran who died or is permanently and totally disabled (referred to as "100% P + T") as the result of a service-connected disability.
- b. a servicemember missing in action or captured in the line of duty by a hostile force.
- c. a servicemember who is hospitalized or receiving outpatient treatment for a service-connected, permanent and total disability and is likely to be discharged for that disability (effective December 23, 2006).

Sons and daughters are eligible between the ages of 18-26. Marriage is not a bar to this benefit. The benefit for a spouse of a veteran ends 10 years from date the VA finds the spouse eligible or when the veteran dies.

The current monthly benefit if the survivor or dependent is attending full-time is \$806.

## **Educational Programs**

Besides Institutions of Higher Learning (IHLs), there are many different types of educational programs available through the various G.I. Bills. They include:

1. Non-College Degree Programs (NCD): examples include HVAC certification, truck driving, EMT certification and barber/beauty school.
2. On-the-Job or Apprenticeship Training: examples include union plumber, hotel management and firefighter.
3. Flight Training: available for rotary wing, B747-400 or dual qualification. You must have a private pilot's license and valid medical certification. The VA reimburses 60% of approved charges. Payments are issued after training is completed.
4. Independent, Distance Learning or Internet Learning: usually offered by IHLs.
5. Correspondence Training: lessons are usually received in the mail for which you have a certain amount of time to complete. The VA will reimburse 55% of approved costs. Payments are made quarterly after the lessons are completed.

6. National Testing Program: The VA reimburses fees charged for national tests for admissions to IHL and national tests providing course credit at IHLs. Examples are SAT, GRE, CLEP and LSAT. Available only for MGIB-AD, VEAP and DEA.
7. Licensing and Certification: MGIB-AD, VEAP and DEA beneficiaries receive payments for licensing or certification only for tests taken on or after March 1, 2001. Effective January 6, 2006, MGIB-SR and REAP became eligible. The tests must be approved for the G.I. Bill. The VA pays the cost of the test up to \$2,000, but not other fees. The payment is issued after you submit proof of payment to the VA.
8. Entrepreneurship Training: learn how to start or enhance a small business. The VA pays only for programs offered by the Small Business Administration or the Veterans Corporation (full name: National Veterans Business Development Corporation), a government agency separate from the VA. This training is covered by all G.I. Bill benefits except DEA (the Dependents' Educational Assistance Program). For more on the Small Business Administration, see Chapter 11.
9. Work-Study Program: Available for any student receiving Chapter 30, 31, 32, 35, 1606 or 1607 G.I. Bill and going to school at least three-quarters of full-time. The student can work at the school veterans office, a VA Regional Office, a VA medical facility, or a state employment office approved by the VA. The pay rate is the state or federal minimum wage, whichever is greater.
10. Co-op Training: attend school and gain work experience at the same time.
11. Accelerated payment for MGIB-AD: a lump sum payment of 60% of tuition and fees for certain high-cost, high tech programs. You must be enrolled in a high tech program and certify that you intend to seek employment in a high tech industry as defined by the VA.
12. Tuition Assistance "Top-Up": for active duty military only. The VA can pay the difference between the total cost of a college course and the amount of tuition assistance paid by the military.
13. Tutorial Assistance Program: if you are receiving the G.I. Bill at the half-time or more rate and have a deficiency in a course.

### ***How to apply for G.I. Bill benefits***

Generally you apply for the G.I. Bill through the school or other educational or training program in which you want to participate. Ask for the school's VA certifying official. The application is a two-part process. First, you need to apply to and be accepted by the school you want to attend (the school must be VA-approved). Second, your school or program must certify to the VA that you are attending.

### ***Tuition Assistance (T/A)***

If you are serving in the National Guard or Reserves you may be eligible for tuition assistance. Contact your unit administrator for more information.

### ***Tuition Waivers***

Some states offer assistance with tuition and/or fees for war-deployed veterans, National Guard and Reservists. Visit the State Veterans Benefits Directory at [Military.com](http://Military.com).

### ***Vocational Rehabilitation and Employment (VR&E) Program***

This program helps veterans with service-connected disabilities prepare for and find jobs within their physical, mental and emotional capabilities. Check out: [www.wba.va.gov/bin/vre](http://www.wba.va.gov/bin/vre)

Eligibility: VA service-connected disability rated at least 20 percent with an employment handicap or rated 10 percent with a serious employment handicap. Must be discharged from military service under "other than dishonorable conditions." The VA pays the cost of services and a living allowance. Generally you must complete your program within 12 years from your date of discharge from active duty or within 12 years from the date the VA notifies you about your service-connected disability. If you have been unable to enter or continue a training program because of medical problems, the VA may grant an extension of the 12-year deadline. You would apply to the VA Regional Office.

Eligible veterans may receive up to four years of full-time training or the equivalent amount of part-time training. To apply for training, fill out VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation.

File the form with the nearest VA Regional Office. Generally, the VA requires that disabled vets undergo VA educational counseling before it will approve a specific rehabilitation program.

If you are a disabled vet, you may qualify for benefits under vocational rehabilitation and also under the G.I. Bill. You must choose one or the other. In most cases you will do better under “voc rehab.” Although its monthly payments are lower than those for the G.I. Bill, it covers all educational costs, like tuition, fees, books and supplies. Under the G.I. Bill, you must pay all costs not met by your monthly check.

If you are disabled, but your disability has not been rated by the VA as service-connected, you may still be eligible for voc rehab through the voc rehab agency run by your state government. Some information about such agencies is available at [www.military.com](http://www.military.com).

### ***War-Deployed National Guard And Reservists***

In 2005 this author uncovered the fact that the VA and the Department of Defense (DoD) were at odds with each other regarding the interpretation of the law giving VA educational benefits to discharged war-deployed National Guard and Reservists. Although the DoD finally relented, confusion and misinformation continue to rule. Here is the bottom line:

If you are a war-deployed Guard or Reservist and you leave paid drill status, you are eligible for the Chapter 1606 G.I. Bill for the number of months you were deployed plus four months. If you had multiple tours, you can add them together. To apply, you must bring your DD 214 to your school certifying official and specifically request 1606 benefits. Unfortunately, the clock starts ticking the day you leave paid drill status. Some veterans are trying to effect legislation that will give you a 10-year delimiting date. Stay tuned.

### ***Type of Discharge***

You are eligible for education benefits only if you receive an HONORABLE DISCHARGE. Ironically if you receive a GENERAL UNDER HONORABLE CONDITIONS DISCHARGE, you are eligible for all your other VA benefits except education. This hardly seems fair, considering you have contributed \$1,200 to your G.I. Bill. The National Association of Veter-

ans Program Administrators (NAVPA) is trying to effect legislation to fix this injustice.

## Helpful Hints

1. Prior to leaving active duty, make sure you have your DD 214 and copies of any Kickers you have earned.
2. Save copies of any VA correspondences, especially our VA award letters. These letters tell you the dates you have attended school and the number of months you have used from your 36 months of educational benefits.
3. The VA pays only for courses that part of your program. Meet with your academic advisor each semester to ensure that you are taking the right courses.
4. Whenever you speak with a VA or other government official, write down his or her name and phone number and the date of the conversation as well as a summary of what was said.
5. If enrolled in AD MGIB, then they must make sure all \$1,200 is deducted.
6. If you are enrolled, check to make sure you served the correct amount of time.
7. If you are enrolled, be sure to check on any “Kickers” based on MOS, Guard/Reserve service, etc. before discharging.
8. Save a copy of all the VA correspondence, because the VA is known to make mistakes.
9. Keep track of exactly how much and when the VA paid you, because the VA is known to make mistakes.
10. Make sure your instructor counts you present in class, as missing class may cause you to lose all or part of your VA educational monthly benefit.

11. Befriend the university/college registrar's office, as it approves the payments.
12. Check with the registrar if you are taking any unusual classes, as the VA may not pay for university/college classes unless they lead directly to graduation in the major/degree selected, etc, etc, etc...

## **Key Phone Numbers and Web Sites**

(888) 442-4551—To get straight through to a live VA G.I. Bill counselor. When the automated system answers, press 1, then immediately press 0.

(800) 827-1000—Other benefits such as disability compensation and medical benefits. You can complete a VA application for educational benefits online and submit it electronically: [vabenefits.vba.va.gov/vonapp/main.asp](http://vabenefits.vba.va.gov/vonapp/main.asp)

G.I. Bill Web Site: [www.gibill.va.gov](http://www.gibill.va.gov)

Vocational Rehabilitation: [vba.va.gov/bln/vre](http://vba.va.gov/bln/vre)

Veterans Benefits Main Web page: [www.vba.va.gov](http://www.vba.va.gov)

Education Resource: [www.navpa.org](http://www.navpa.org)

Federal Financial Aid Application: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Scholarships: [military.com/education/scholarship/newsearch](http://military.com/education/scholarship/newsearch)

**Jack Mordente** is the Director of Veterans Affairs at Southern Connecticut State University (SCSU). In November 2005 he was inducted into the Connecticut Veterans Hall of Fame by Governor Jody Rell. In 2007 he discovered that the Department of Defense (DoD) had misinterpreted a law that was denying war-deployed National Guard and Reservists their G.I. Bill benefits. After months of his letter-writing, testifying and press conferences, DoD announced

that it was working to ensure that all Guard and Reservists, past and present, would be notified of the policy change.

Jack served on active duty with the U.S. Army from 1970 to 1974 and continued with the Army Reserves until 1982. He began his career serving veterans at Southern Connecticut State University in 1975. He provides counseling, academic advising, G.I. Bill and tuition waiver certifications and liaison with the VA. As an advocate for veterans rights and benefits on a local, state and national level, Jack is President of the National Association of Veterans Program Administrators (NAVPA), the only national veterans education group in the country. He also serves on Congresswoman Rosa DeLauro's Veterans Advisory Committee and is a member of Connecticut's Employer Support of the Guard and Reserve (ESGR). He has served on the city of New Haven Veterans Advisory Committee and the Connecticut Board of Higher Education Veterans Advisory Committee and chaired the Connecticut Agent Orange Commission from 1983 to 1987.

He is often sought-after to speak about veterans rights and benefits. He recently served on education panels at the Department of Defense Worldwide Education Symposium in Orlando and the National Symposium for the Needs of Young Veterans in Chicago. This year he presented a paper titled "From the Battlefield to the Classroom" at the National Association of Student Personnel Administrators Annual Conference in Florida.

Jack received a B.A. from Providence College in 1970. He obtained his master's degree and sixth year (a further degree) in counseling/student personnel from SCSU in 1977 and 1979. He resides in Branford, Connecticut with his wife, Linda. He has two daughters, Elisa and Jill, and two grandsons, Andrew and Tyler.