

MQFP® Study Guide 1.6: Active-Duty Education Benefits

Learning Objectives:

1.6 Active-Duty Education Benefits

a. Identify the primary and secondary benefits of the Post 9/11 GI Bill

- i. Must have served 90 continuous days to be eligible for some benefit but minimum 36 months of service to be eligible for 100% benefit.
- ii. Maximum 48 months of benefits
- iii. VA will pay the equivalent of the highest in state public university tuition plus a housing allowance and book stipend.

Exercise 1: GI Bill Benefits

List the primary and secondary benefits offered by the Post 9/11 GI Bill for eligible active-duty service members.

b. Explain how the housing allowance portion of the Post 9/11 GI Bill works

- i. Allowance amount based on rate for E-5 with dependents using the school's zip code to determine duty location
- ii. Allowance paid monthly and is tax free

Exercise 2: Housing Allowance Calculation

Explain the process of calculating the housing allowance portion of the Post 9/11 GI Bill and factors that may affect the amount received.

c. Discuss the book allowance and demonstrate methods to maximize the book allowance benefit

- i. Post 9/11 GI Bill annual non-taxable book allowance up to \$1000 (2023) depending on number of credits

Exercise 3: Book Allowance Benefits

Describe the book allowance benefit provided by the Post 9/11 GI Bill and suggest methods for maximizing this benefit.

d. Contrast Tuition Assistance, the Montgomery GI Bill, and the Post 9/11 GI Bill

- i. Tuition assistance is education benefits paid directly by the military branch instead of the VA while the service member is on active duty. Coursework must be directly related to servicemembers military career
- ii. Eligible for Montgomery GI Bill after serving continuously for 3 years (2 years if that is agreement on enlistment contract) and having 12 months of deductions of \$100 month from military pay in the first year of service. Maximum 48 months of benefits. VA makes payment for tuition directly to the school
- iii. Eligible for 100% of benefits for Post 9/11 GI Bill after serving for 36 months (lower percentage of benefits if served less than 36 months). No payment required. VA makes payment for tuition directly to the school. Housing allowance paid while school is in session
- iv. Must choose either Montgomery GI Bill or Post 9/11 GI Bill. Can not use both education benefits. Receiving Tuition Assistance does not impact use of VA education benefits

4: Education Benefits Comparison

Create a table comparing Tuition Assistance, the Montgomery GI Bill, and the Post 9/11 GI Bill, including eligibility criteria, benefits, and limitations.

Quiz: (Multiple Choice)

1. What are the primary benefits of the Post 9/11 GI Bill?
 - a) Tuition assistance and housing allowance
 - b) Housing allowance and book allowance
 - c) Tuition assistance and book allowance
 - d) Tuition assistance and certification reimbursement

2. How is the housing allowance portion of the Post 9/11 GI Bill calculated?
 - a) It is a flat rate based on the service member's rank and location.
 - b) It is determined by the total amount of tuition paid by the service member.
 - c) It is based on the cost of living in the service member's school location and the number of credit hours enrolled.
 - d) It is equal to the total amount of fees paid by the service member.

3. True or False: The book allowance provided by the Post 9/11 GI Bill is a one-time payment at the beginning of each academic year.

- a) True
 - b) False
4. The Montgomery GI Bill (MGIB) requires service members to:
- a) Pay monthly premiums for the insurance-like benefit.
 - b) Serve on active duty for at least two years before becoming eligible.
 - c) Pay out-of-pocket for tuition and fees, with reimbursement provided afterward.
 - d) Complete a minimum of four years of active duty service to qualify.
5. What is the key difference between Tuition Assistance and the Post 9/11 GI Bill?
- a) Tuition Assistance is available only to officers, while the Post 9/11 GI Bill is available to enlisted personnel.
 - b) Tuition Assistance covers the full cost of tuition, while the Post 9/11 GI Bill requires service members to pay a portion of the tuition.
 - c) Tuition Assistance is available for both undergraduate and graduate studies, while the Post 9/11 GI Bill is only for undergraduate programs.
 - d) Tuition Assistance covers tuition costs only, while the Post 9/11 GI Bill provides additional benefits like housing allowance and book stipend.

References:

- Post-9/11 GI Bill, U.S. Department of Veterans Affairs: <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>
- Montgomery GI Bill Active Duty (MGIB-AD), U.S. Department of Veterans Affairs: <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>
- Tuition Assistance, Military.com: <https://www.military.com/education/money-for-school/tuition-assistance-ta-program-overview.html>

*Answer Key can be found at: <https://mqfp.org/study-guides/8> *