



## Funding Your Education

If you are a recently discharged veteran, there are several ways you can help fund your next mission: higher education! Before you start applying, it's a good idea to get the 10,000-foot view of available benefits. We've created this step-by-step guide to help you better determine your eligibility, and figure out which benefits best meet your educational needs right now. In addition to helping you make informed choices about using your earned military educational benefits to fund your education, this guide also highlights other funding sources.

Note: This is only a general guide. If you have an inquiry on your specific eligibility and entitlement, call a Veterans Affairs representative directly at (888) 442-4551 or handle it through the VA web site at [www.gibill.va.gov](http://www.gibill.va.gov)

### Step 1: Understand Your Eligibility

Your eligibility for military educational benefits may depend on the following things: whether you were active duty or reserve, when you began service, and if you made contributions to an education plan. Commonly used educational benefits include:

- **Chapter 30 - Montgomery GI Bill®** - According to the VA, this benefit is for members who have at least 2 years of active duty. It provides up to 36 months of educational benefits to eligible veterans. Monthly benefits are paid directly to the veteran. [http://www.benefits.va.gov/gibill/mgib\\_ad.asp](http://www.benefits.va.gov/gibill/mgib_ad.asp)
- **Chapter 31 - Veterans Vocational Rehabilitation** - If you have a service-connected disability, consider applying for Chapter 31 Vocational Rehabilitation and Employment Services. This VA program creates an individualized plan to help you prepare for, find, and keep suitable jobs. This includes educational training, tutorial assistance, and resume preparation. To print a guidebook, visit: [http://www.benefits.va.gov/vocrehab/docs/vre-011\\_7steps.pdf](http://www.benefits.va.gov/vocrehab/docs/vre-011_7steps.pdf). To apply, click on the "How to Apply" tab at: <http://www.benefits.va.gov/vocrehab/>.
- **Chapter 33 - Post 9/11 GI Bill®** - According to the VA, this benefit is for military members who have at least 90 days of aggregate active duty service after September 10, 2001. It provides up to 36 months of educational benefits. Benefits for tuition are paid directly to the school, while living expenses are paid directly to the veteran. For more information see: [http://newgibill.org/post\\_911\\_gi\\_bill](http://newgibill.org/post_911_gi_bill)
- **Chapter 1606 - Montgomery GI Bill Selected Reserve** - This is a benefit for those who have served in the selected reserve. For more information see: [http://www.benefits.va.gov/gibill/mgib\\_sr.asp](http://www.benefits.va.gov/gibill/mgib_sr.asp)
- **Chapter 1607 - Reserve Educational Assistance Program REAP** - This is a benefit for reserves who have been called to active duty in response to a war or national emergency. For more information see: <http://www.benefits.va.gov/gibill/reap.asp>

## Step 2: Compare Benefits

Once you know which benefits you're eligible for, it's time to explore how each benefit fits in with your needs. A good resource is the U.S. Department of Veterans Affairs' (VA) Comparison Tool, found at <http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>. The tool lets you compare how various benefit programs will cover costs at a specific institution. Enter your military status, the specific GI Bill benefit you want to use, your months of service, the names of all of the colleges you are considering, and whether or not you will be taking all of your courses online. Clicking the "How much am I going to get?" box will provide detailed information about your total expected GI Bill benefits, including housing allowance.

## Step 3: Know the Total Cost of Attending School

The VA Comparison Tool is a terrific place to start. But it doesn't necessarily compare ALL costs of education. You can estimate additional costs by using a school's net price calculator. The net price calculator includes the estimated cost of attendance—including tuition, fees, books and supplies, room and board (meals), and other related expenses. You can find net price calculators on the websites of many colleges and universities. Or you can search for your school's calculator at: <http://collegecost.ed.gov/netpricecenter.aspx>.

## Step 4: Know What Benefits Your School Accepts

Contact your school's designated Veterans and Military Personnel office to learn what types of military educational benefits the school accepts. Private and public institutions must follow specific financial regulations. Each school should be able to explain what type of military educational benefits they process and can accept on your behalf.

**Note:** In *Illinois*, all public colleges and universities are required to staff Veteran Coordinators to serve as the central point of contact for all veterans, military personnel, and dependents. A list of each institution's Veteran Coordinators can be found here: <http://www2.illinois.gov/veterans/benefits/Pages/education.aspx>.

## Step 5: Apply for Veterans Educational Benefits

Once you have determined which benefits best meet your needs, it's time to apply! You can apply in person, request an application over the phone, or apply online using the Veterans On-line Application (VONAPP) System. To learn more, visit <http://www.vabenefits.vba.va.gov/vonapp/default.asp>

Most applications require confirmation of your service. You will need to provide your DD214 (service member #4) and, if applicable, your kicker contract and/or proof of any buy-up. Although filling out the application does not obligate you to use the benefit, you will still need your bank routing information to complete the application.

## Step 6: Confirm Approval

You will confirm the approval of benefits by taking your certificate of eligibility to your school's certifying official (the Department of Veterans Affairs will provide you with this certificate). Create and log into your e-benefits account to verify your benefits status at the **VA's eBenefits page** <https://www.ebenefits.va.gov/ebenefits/homepage>

## Step 7: Explore Alternative Benefits and Financial Assistance

The GI Bill may not be your only option to pay for college. There are scores of other educational benefits and types of aid you may be able to use in addition to or instead of your earned military educational benefits. It pays (quite literally!) to do a little investigation.

### Additional Federal Veterans' Education Benefits

- **The Veterans Access, Choice and Accountability Act of 2014:** This new law will enable recently released veterans to pay in-state tuition at federally-funded schools. This means that you no longer have to wait to establish residency in order to pay lower tuition in your new home state. This in-state status will also be granted to veterans' spouses and children. See [http://www.benefits.va.gov/GIBILL/docs/factsheets/Section\\_702\\_Factsheet.pdf](http://www.benefits.va.gov/GIBILL/docs/factsheets/Section_702_Factsheet.pdf)
- **The Yellow Ribbon Education Program** is another financial support source for student veterans attending college. Schools that participate provide additional funding support towards tuition costs. Verify your eligibility and check if your school is a participant by visiting: [http://www.benefits.va.gov/gibill/yellow\\_ribbon.asp](http://www.benefits.va.gov/gibill/yellow_ribbon.asp). Note: Funds for the Yellow Ribbon Program are limited by the participating school and thus may not be available for all eligible veterans.

### Additional Non-military Federal Student Aid

There are many types of non-military federal student aid available also (e.g., Pell Grants and federal student loans). To determine eligibility, you must complete and submit the Free Application for Federal Student Aid (FAFSA). You'll need proof of service to complete the application, as well as information from your most recent tax return.

Some federal financial aid does not need to be repaid after graduation, whereas other aid comes in the form of loans that DO need to be repaid. If you qualify, you can use this aid in combination with your earned military educational benefits. You won't negatively impact your earned military educational benefits by applying for or using other federal funds. Visit <https://fafsa.ed.gov/> for more information. You can also use the FAFSA to help determine eligibility for certain state aid programs, so be sure to take the time to complete it.

### Additional State of Illinois Student Aid

- **Illinois Student Assistance Military Service programs:** These programs may cover your tuition costs and can sometimes be used in combination with some federal military educational benefits. If you reside in Illinois, the Illinois Veterans Grant or the Illinois National Guard Grant may be available to you. Find out at: <http://www.isac.org/students/during-college/military.html>
- **Illinois Student Assistance Commission's Medical Professions programs:** These programs help pay for educational costs and include career placement options in certain medical professions. Applying for this benefit may extend the life of your earned military educational benefits. Find out more at: <http://www.isac.org/students/during-college/medical.html> Nursing Education Scholarship Program and the Nurse Education Fellowship Program applications can be found at: <http://www.isac.org/students/during-college/medical.html>.
- **State of Illinois Financial Aid, Scholarships and Grants:** Private funding, scholarships, grants and other financial aid opportunities are available for students pursuing a healthcare occupational career in Illinois. Explore some of these options at <http://nursing.illinois.gov/financial.htm#NURSEEDU>.

### Additional Private Aid

Other organizations offer educational assistance to military personnel, veterans, and their dependents. The following is a sample listing of such organizations:

- [Military Officers Association of America \(MOAA\)](#)
- [Army Emergency Relief](#)
- [Air Force Aid Society](#)
- [Marine Corps Scholarship Foundation](#)
- [Navy Marine Corps Relief Society](#)
- [Coast Guard Mutual Aid](#)
- [National Association for Uniformed Services \(NAUS\)](#)

When you are exploring other funding options, keep in mind that if it sounds too good to be true, it probably is! Guard your private information while online and only use trusted sources. The Veterans Service Office at your school is a good resource and they can direct you to the veteran's financial aid specialist.

### Employer Tuition Options

Some employers offer tuition assistance to employees who are seeking to improve their skills in areas related to their jobs. It's always worth discussing the options with your employer's Human Resources office.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <http://www.benefits.va.gov/gibill>.



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