

## Chapter 18

# Joining Up: You're in the Army (or Navy or Air Force or Marines) Now

### *In This Chapter*

- ▶ Figuring out if the military is an option for you
- ▶ Understanding the ROTC program
- ▶ Finding out about programs for dependents of soldiers
- ▶ Taking advantage of the Montgomery GI Bill

**H**ey, have you heard that there are large organizations that send qualified students to college for free (including room and board), give them a part-time job while they're at school so that they can earn some pocket money, and then dispatch them overseas to exotic places — all at no charge? As an added benefit, these students are *guaranteed* to find a job after graduation. That's right: These organizations boast nearly 100 percent career placement. And, get this: Not only will these organizations get you started on your chosen career, but the job is guaranteed to be in your field of study.

Sound too good to be true? Surprise! We're talking about joining the U.S. Armed Forces. Not only does Uncle Sam want *you*, he also wants to send you to *college*.

In this chapter, we discuss some of the *many* military options available to get free money for college. As it turns out, Uncle Sam is glad to pay for your college education *and* guarantee your after-college employment for a few years. If you're already in the military, you may be able to get him to pay for your college *after* you leave the service or even pony up the money for you to attend school while you're still serving.

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We also outline the real-life consequences of joining up to serve your country. Although joining the military is a great way to get a free education, it's certainly not a free ride. Not only are you under substantial service obligations when you become a member of this country's military forces, but the experience will also certainly change your life. Whether the change is right for you is a major life decision that only *you* can make.



We can only scratch the surface here in explaining the various education benefits relating to military service. Each branch of the military has its own particular education programs. In addition, you may want to look into *state* programs, such as the National Guard, that also offer opportunities for free money for college.

### *If You're In High School . . .*

Depending on where you are in your life, you may have several ways to get free money using a military option. If you're a high school freshman or sophomore student, you can join the Junior Reserve Officers' Training Corps (ROTC).

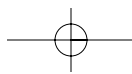
If you're in your junior year of high school, you probably want to look at the various college-based ROTC programs, such as the AFROTC (the Air Force's program), AROTC (the Army's program), or the NROTC (the program used by students headed into the Navy and Marines).

Selected applicants for the NROTC Scholarship Program, for example, are awarded full scholarships through a highly competitive national selection process. They receive full tuition, books, fees, and other benefits at many of the country's leading colleges.



Upon graduation, students are commissioned as officers in the Air Force, Army, Navy, or Marine Corps. You can also serve some of your obligation in the *Reserves*, units that continue to train and stand ready but are only activated in times of national emergencies.

The list of ROTC schools is too large to list in this book, but every state has at least one approved school. And don't think that ROTC-approved colleges aren't prestigious. Massachusetts Institute of Technology (MIT) and Harvard University just happen to be two schools on the list.



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### *Okay, so what do I get?*

Each service has its own separate college-based ROTC program, along with its own program benefits. The Army's ROTC Scholarship program, for example, offers different college tuition awards of up to \$17,000 each year. In certain cases, the Army will pay up to \$20,000 per year and, rarely, even your full college tuition (if your fees are higher).

Like some other scholarships, ROTC scholarships *cannot* be applied toward room or board. Army scholarship winners, however, also receive a tax-free *stipend* or subsistence allowance (ah, *more* free money) of up to \$400 per month for up to 10 months each year the scholarship is in effect. The monthly subsistence allowance is currently \$250 for freshmen, \$300 for sophomores, \$350 for juniors, and \$400 for seniors.

### *What's required of me?*

Various ROTC programs have different requirements, but in general, you study an ROTC-approved program, usually taking much the same courses as your friends in the same college (who might not even realize that you're in a ROTC program). Every semester, you also take one or two courses directly related to your future role as an Air Force, Army, Marine, or Navy officer.

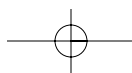
In the Navy's ROTC program, for example, *midshipmen* (that is, student-officers) are required to complete the traditional course of study required by the college or university they attend as well as several naval science courses, usually dealing with leadership and other related subjects.



In case you're thinking that these courses are a breeze, NROTC students are also required to complete the equivalent of two semesters of *calculus* before the end of their sophomore year and two semesters of calculus-based *physics* before the end of their junior year. Hardly a walk in the park.

### *Sounds good. How do I qualify?*

Each branch of the military has its own specific requirements for entry into its particular ROTC program. All the programs have some common elements, though, including high academic scores, impressive physical ability, and, in a perfect world, dedicated community service. The Army ROTC program, for example, requires that students meet the following requirements:

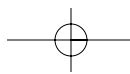


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- ✔ You must be a United States citizen.
- ✔ You must be 17 years of age by October 1st of your freshman year and younger than 23 on June 30th of that year. (In addition, you must not reach your 27th birthday by June 30th of the year in which you graduate from college and receive your commission.) If you have prior active duty military service, you may be eligible for extension of this age requirement.
- ✔ You have to satisfactorily explain any record of arrest and/or civil conviction.
- ✔ You must have a minimum high school GPA of 2.5.
- ✔ Your SAT score must be least 920 points, or your ACT composite score must be at least 19 points. (You don't have to take both tests; one or the other is fine.)
- ✔ You agree to accept a commission in the United States Army.
- ✔ You must meet required physical standards.
- ✔ You can have no moral obligation, personal conviction, or other reservations that will prevent you from "supporting and defending the Constitution of the United States against all enemies, foreign and domestic," or conscientiously bearing arms.
- ✔ For a four-year scholarship, you must be a high school graduate or have an equivalent certificate (such as a GED) before the September of your college freshman year. If you're currently taking or have taken college courses, you must be considered a beginning freshman and have four academic years remaining for a bachelor's degree.
- ✔ If you're in an accelerated program and will complete your senior year of high school and first year of college concurrently, you must have four academic years *remaining* in an approved bachelor's degree program upon enrollment in the fall of the combined academic year.
- ✔ If you're a college freshman in a five-year college program with four years remaining before graduation, you must submit an official college letter verifying that your course of study is a five-year program and that you have four full years remaining.



The Army ROTC scholarship program changes periodically. For the most current information about eligibility, applications, and deadlines, call 1-800-USA-ROTC (1-800-872-7682). You can also contact the Army ROTC department at the college you plan to attend, or the school closest to you that has an Army ROTC on-campus program.



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### *When do I apply?*

If you're in high school, you should talk to your counselor about earning a military scholarship no later than midway through your junior year. You can apply to the Army ROTC program, for example, from March of your *junior* year to November 1st of your *senior* year.

For traditional college admission (that is, for a program that starts in September), your complete application must be received by November 15th of your high school senior year. Letters to scholarship winners are typically sent out on March 1st of that year. Like some colleges, the Army ROTC program also has an early admission option. Here, the application is due by July 15th of your junior year, and scholarship winners are notified by October 15th of the same year.

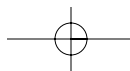
In case you were wondering, students not admitted under the early decision option will automatically be considered for the traditional, regular admission. The Army says that only a small number of scholarships are awarded under the early decision option; most are awarded later on during the regular admission period.

### *What happens next?*

Just about every scholarship we discuss in this book has either a merit-based eligibility component (such as high GPA or SAT scores) or a need-based eligibility component (such as low income or non-existent savings). Sometimes, *both* components play important roles in winning a scholarship.

Although the military takes no notice of your need, it *does* take notice of your merit, which is why it considers your SAT or ACT scores. Because the number of ROTC positions in each branch of the service is limited, three specific qualification categories are considered. These include:

- ✔ **Your personal interviews.** You must attend an interview with an Army officer who will assess your skills and your ability to fit in, and will answer any questions you have about the Army ROTC. The answers you give will be passed to a *Professor of Military Science* (PMS — insert your own joke here) at the schools you listed on your application. Each PMS (or his designate) will contact you and further discuss your suitability for the Army. Depending on the distance involved, these secondary interviews can be held in person or over the phone.
- ✔ **An Army medical examination.** If you do well in the interviews, you must pass the medical exam in order to keep in the running (pun intended) for your scholarship. You can't use your personal physician



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for this exam. Rather, the Army will arrange an exam at the *Department of Defense Medical Examination Review Board* (DODMERB). You must pay your own way to and from the exam, and pay for any hotels, meals, and anything you need for the trip from your own pocket.

After you're cleared by the DODMERB, you can sign your service contract and start receiving benefits, such as tuition payment and monthly stipends. Congratulations, you're in the ROTC program!

- ✓ **An Army physical fitness test.** Well, you may be in the ROTC program but you still have to pass a rigorous physical test, called the *Army Physical Fitness Test* (usually referred to as the APFT). Although it is possible to fail the fitness test and be kicked out of ROTC, the people we chatted with at ROTC suggest that they're looking for athletic scholars who enjoy leadership. By the time they've been accepted into the program, it's a given that these people are *very* fit — so passing the actual fitness test is pretty much a done deal. Of course, if applicants need to get *more* physically fit, the regular (and grueling) physical training (PT) sessions will certainly help.

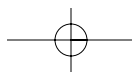
In case you were wondering, the Army *occasionally* lets students out of their ROTC contract if the student wants to leave the program. Students are usually asked to repay their tuition *loan* (after all, a lot of taxpayers' money is at stake when Uncle Sam pays for college), but no further military service is required of the student. If, however, the ROTC commander at the school has reason to believe the student is “working the system” and trying to get a free education, he or she can force the student into the Army as a private to work off the debt to Uncle Sam.

### *What about military colleges?*

Before we leave the subject of qualifying under a ROTC program and studying at civilian colleges, we also need to mention the option of studying at *military* colleges. All three major branches of the military operate their own degree-granting colleges (as we mentioned, the Marine Corps is technically part of the Navy and thus uses the Navy's college).



Based in historic Annapolis, Maryland, the Naval Academy ([www.usna.edu/](http://www.usna.edu/)) prepares young men and women to become officers in the U.S. Navy and Marine Corps. The Army equivalent, The Military Academy at West Point ([www.usma.edu/](http://www.usma.edu/)), is located about 50 miles north of New York City and is *the* school for those aiming for a military career in the Army. The aptly named Air Force Academy ([www.usafa.af.mil](http://www.usafa.af.mil)) is the military college of choice for those interested in becoming career Air Force officers or pilots, or for those students who wish to enter the astronaut program.



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All three colleges are unique among American schools. For each of your courses, class sizes are *very* small, with most having no more than 25 students. In your senior year, some classes may have fewer than a dozen other students! All three colleges also feature very low student-to-faculty ratios and something the schools like to call “protected study time,” a required study period that goes from 7:30 p.m. to midnight Sunday through Friday to help students keep up with their courses.



If a career in the military is on your wish list, research these colleges and visit their respective Web sites as soon as possible. Competition is *very* tough every year for the few hundred positions available, and students should expect to work extremely hard to get into their choice of schools. Far more students are rejected every year than are admitted, attesting to the high standards of each school.

Besides the usual academic and physical testing scores that accompany traditional civilian-college based applications, students wishing to study at military colleges must be *nominated* by a U.S. Senator, Congressman, the Vice President, or the President. Nominations to the Naval Academy, for example, can be a rather complex process. Each member of Congress can have five constituents attending the Naval Academy at any given time. When one constituent leaves the Academy, a vacancy is created, and the new nomination possibility exists.

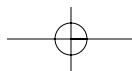
Children of deceased or disabled veterans, children of prisoners of war or servicemen or servicewomen missing in action, and kids whose parent received the Medal of Honor are given special admission privileges. You can download sample nomination letters from each of the school's Web sites.

If you're successful in these schools, not only will you get free money for college, you may get an entire lifetime of learning, service, job security, and excitement — and, of course, you'll look *great* in the uniform!

### ***What happens after I receive my degree?***

Assuming that you opt for a civilian college and an ROTC program, you can figure on a period of formal military training as a junior officer and then a posting to a base in the United States or abroad. You can count on eight years of service to your country, above and beyond your four years of college.

If you entered the ROTC program on a scholarship, you can count on four of these eight years in *active* service (meaning that you'll be working full-time, in uniform, in whichever service you have chosen) and then four years in the *Reserves* (where you return and live at home, but still train on a regular basis and participate in maneuvers when obligated or when an emergency is declared).



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If you decide on a career in the military, you may be offered additional positions and promotions, but after your initial eight years (not counting your four years of college), you have no more service obligations to your country.

When you graduate, you receive a posting to a specific fort, ship, or other military base. Although each service says that newly commissioned officers will be given some choice where they'll serve — this is informally called your *wish list* — you must go where you're needed. So depending on the branch of service, you may serve near your hometown at a nearby fort, on-board a ship patrolling the Pacific, or on an aircraft carrier in the Gulf.

### *Is ROTC right for you?*

Naturally, only *you* can answer this question. First, you have to satisfy the academic requirements for the ROTC program associated with your chosen branch of service.

For Army ROTC (the largest program), you need combined SAT scores of *at least* 920. To enter the Navy ROTC program (which also includes officers headed into the Marine Corps), you need a combined SAT score of at least 1050. The hardest ROTC program (from an academic point of view) is the Air Force program. To get in here, you'll need at least an 1100 combined SAT score.

### Postings in the U.S. Navy

Upon graduating from the NROTC Scholarship Program, you have military service obligations of eight years, of which at least four of those years must be in active duty. Immediately after graduating from NROTC, midshipmen attend the Navy's six-month Surface Warfare Officers' School (SWOS) located in Newport, Rhode Island. Here, you learn about your responsibilities as a ship's division officer. You also learn how to "drive" your ship as a "Conning Officer" and later as an "Officer of the Deck."

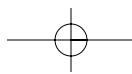
Later, the Navy says that SWOS will teach you how to control your ship's engineering plant as the "Engineering Officer of the Watch," and then to "fight" your ship as the "Combat Information Center Watch Officer" or "Tactical

Action Officer." After successfully completing SWOS, you have two division officer tours of 24 months and 18 months, respectively.

As you can imagine, the Navy has many home-ports for its surface fleet around the world. The Navy says that it will give full consideration to any requests for specific postings (within the scope of your job, rank, and advancement potential). According to the Navy, the surface fleet consists of many different types of ships, including cruisers, destroyers, frigates, aircraft carriers, amphibious ships, minesweepers, patrol craft, and auxiliary ships. Anchors aweigh!

*Source: U.S. Navy ROTC program*





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After you get in the program, staying in is hardly a breeze, and many students drop out of the program. Some students can't hack the time commitments of between 5 to 15 hours per week, depending on the program, the college, and the branch of service. ROTC students must also attend early morning PT sessions (that's physical training, for you civilians), the occasional weekend of military training, and at least one military science class each semester.

As you can tell, attending ROTC (and later the military) is *definitely* not for everyone. Some people find the clockwork running of their lives to be very disconcerting. Others have problems with the strange new rules and regulations. In the past, women and visible minorities have had a tough time of it in this traditionally white male bastion. This problem is changing (albeit slowly), as more outreach programs are designed and implemented to attract a more diverse mix of people.



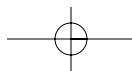
Joining the military is one of the most important decisions that you'll make in your life. If you have problems dealing with authority figures, you probably won't be able to cut it in the military. You could be miserable for the four years of school *plus* the additional eight years of military service.

On the other hand, if you like knowing where you stand at all times and enjoy a solid, routine way of doing things, you'll likely enjoy your service. Plus, it's hard to beat the fact that after-college unemployment will be something you'll never have to endure with ROTC. As well, depending on the military branch you choose, you actually may see places you never would if you had attended college the "regular" way and taken a traditional job at an insurance or software development company.

### *Free Money for Dependents of Veterans*

Americans have a proud history of fighting for their country. Likewise, the country has a proud history of taking care of the spouses and dependent children of veterans who paid a heavy price for our freedom.

At the federal level, the organization you want to research is called the *Department of Veterans Affairs* (usually shortened to *Veterans Affairs* or simply *VA*). This branch of the federal government provides health benefits and services, compensation and pension benefits, life insurance, vocational rehabilitation and employment services, burial and memorial services, home loan guaranty services, and best of all for college-bound students, educational benefits for veterans, their spouses, and dependent children.



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### *The Survivors' and Dependents' Educational Assistance Program*

One of the many programs of interest is the *Survivors' and Dependents' Educational Assistance Program*. This program provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a military service-related condition, or who died while on active duty or as a result of a service-related condition.

The Survivors' and Dependents' Educational Assistance Program offers up to 45 months of education benefits, but VA limits total education benefits (from all programs) to 48 months. These benefits may be used for degree and certificate programs, apprenticeships, and on-the-job training. If you're a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

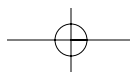
According to VA, to be eligible for this program, you must be the son, daughter, or spouse of any of the following:

- ✓ A veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
- ✓ A veteran who died from any cause while such service-connected disability was in existence.
- ✓ A service member missing in action or captured in the line of duty by a hostile force. These soldiers are commonly called *MIAs*.
- ✓ A service member forcibly detained or interned in the line of duty by a foreign government or power. In other words, a prisoner of war or *POW*.

#### *Who qualifies under this program?*

There are three categories of eligibility under the Survivors' and Dependents' Educational Assistance Program:

1. **Dependent.** If you're a qualifying son or daughter and wish to receive benefits for attending school or job training, you must be between the ages of 18 and 26. In certain instances, you can begin before age 18 and continue after age 26. Even if you're married, you can still receive this benefit.
2. **You, as an active service member.** If you yourself are currently in the Armed Forces, you are *not eligible* to receive this benefit because you're on active duty. To pursue training *after* military service, you must have been discharged from the service under anything but "dishonorable" conditions. Veterans Affairs can extend your period of eligibility by the number of months and days equal to the time spent on active duty. This extension, however, cannot go beyond your 31st birthday.



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- 3. Spouse of a service member.** If you're a spouse, benefits end ten years from the date that the VA finds you eligible (rules that the veteran is officially MIA or a POW) or from the date of death or permanent disability of your veteran spouse.

### *What educational opportunities will the program pay for?*

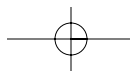
The Survivors' and Dependents' Educational Assistance Program pays for a variety of different educational programs, including the following:

- ✔ First and foremost, you can take an undergraduate or graduate degree. You may also take a "co-op" training program offered by a college or university, which is an accredited independent study program leading to a college degree.
- ✔ You may take courses leading to a certificate or diploma from business, technical, or vocational (trade) schools. You may take these courses from a two-year college if you wish.
- ✔ You may work and train in an apprenticeship or job-training program offered by a company or union. Most of the time, these programs are already paid for by your workplace, but if they aren't, VA pays for them.
- ✔ If you're a spouse, you may take a correspondence course (although, obviously, you can take the course on-campus if you wish).
- ✔ You may take a farm cooperative course.
- ✔ If you want to study abroad, the Survivors' and Dependents' Educational Assistance Program's education benefits are payable — but only for programs directly applicable or leading to a college degree.
- ✔ You may take secondary school programs if you aren't a high school graduate.
- ✔ You may take secondary school deficiency or remedial courses to qualify for admission to an educational institution.

### *What courses will the program not pay for?*

There are, of course, some restrictions on training. Veterans Affairs says that training benefits are *not* payable for the following courses, types of programs, or situations:

- ✔ Bartending or personality development courses
- ✔ Correspondence courses, if you're a dependent or surviving child
- ✔ Non-accredited independent study courses
- ✔ Any course given by radio
- ✔ Private flight training
- ✔ Self-improvement courses, such as reading, speaking, woodworking, basic seamanship, and English as a Second Language



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- ✓ Any vocational or recreational course not leading to a degree
- ✓ Audited courses (You must actually get grades and receive marks for your courses.)
- ✓ Courses not directly leading to an educational, professional, or vocational objective
- ✓ Courses you've taken before and successfully completed
- ✓ Courses taken by a federal government employee and paid for under the Government Employees' Training Act (You can't get money for a course already paid for by a different branch of the government.)
- ✓ Courses taken while in receipt of benefits for the same program from the Office of Workers' Compensation Programs
- ✓ Courses from a school that you own or control

### *How much educational assistance will I get?*

Under the Survivors' and Dependents' Educational Assistance Program, you're eligible for a maximum of 45 months of educational benefits, and depending on your course load (full-, three-quarter-, or half-time), you can receive up to \$680 per month. If you can only manage to study half-time at college (perhaps you're working full-time to support your family), Veterans Affairs pays you \$340 per month.

In other words, if you spend nine months full-time taking college-level degree credits, VA will pay you  $\$680 \times 9 = \$6,120$  in benefits, provided that you qualify for the program. If you spend 24 months working half-time on your degree, VA pays you  $\$340 \times 24 = \$8,160$ .



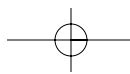
We summarize the education benefits for veterans (who can qualify for benefits under Chapter 30 of Title 38 of U.S. Code), dependents or spouses (who can qualify under Chapter 35 of the same legislation) as well as active reservists later in this chapter.

### *Applying*

You must first obtain and complete VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance. Send it to the VA regional office that has jurisdiction over the state where you'll train. If you're a son or daughter, under legal age in your state, a parent or guardian must sign the application.



A state agency or VA must approve each program offered by a school or company. If you want to know whether you'll receive benefits for a program, call 1-888-GI-BILL-1 (1-888-442-4551) and ask.



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### *Receiving payments*

After selecting a school and submitting your application to VA, ask the school certifying official to complete an enrollment certification. The school official will send the enrollment certification to the appropriate VA regional office. If you have basic eligibility for benefits and your program or course is approved, VA will process your enrollment and issue payments based on your certified training time.

If you're in a degree program at a college or university, you'll receive payment after the first of each month for your training during the preceding month. In other words, you'll receive payment for a May class after June 1, for instance.



You can get all the VA forms on the Web at [www.vba.va.gov/pubs/educationforms.htm](http://www.vba.va.gov/pubs/educationforms.htm).

### *The Montgomery GI Bill*

The *Montgomery GI Bill* (MGIB) is aimed at educating enlisted men and women, both those in active service to Uncle Sam and those who've retired. Understanding the MGIB is an important step in getting free money for college. Unfortunately, the bill has so many rules and regulations (which, of course, are in a constant state of change) that *fully* understanding how active servicemen and servicewomen as well as veterans qualify is a job on its own.

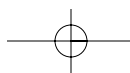
Suffice it to say, you may be eligible for up to \$985 per month to pay for college courses used in a degree program. The University of Maryland, the largest civilian school used by members of the U.S. Armed Forces, currently educates well over 20,000 students stationed around the world. These servicemen and servicewomen can study anything from accounting to zoology *virtually* — and Uncle Sam picks up the tuition!

These funds do, however, have several limitations on what you can receive from Uncle Sam. Generally, there are four benefit categories based on factors such as date of entry into the Armed Forces, years of active service, rank achieved, and other metrics.



You can see which benefits accrue to which service categories by checking out VA's *Publication # 22-90-2: The Montgomery GI Bill — Active Duty*. You can view this pamphlet online at [www.gibill.va.gov/education](http://www.gibill.va.gov/education) or by stopping by your nearest VA office. To locate your state VA office, go to [www.va.gov/partners/stateoffice/index.htm](http://www.va.gov/partners/stateoffice/index.htm).

This pamphlet provides a great summary of various educational benefits under the MGIB, and it explains the structure of each qualification category.



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### *Your benefits*

Your benefits are dependent upon your years of active service and other conditions.

You're eligible for 36 months of MGIB benefits, provided that you've completed three years of continuous, active duty (or two years if you signed up for less than three years of service). You're also eligible for this 36-month term if you were discharged for the *Convenience of the Government* after completing 20 months if you signed up for less than three years of service, or 30 months if you signed up for three years or more. (In case you were wondering, being discharged for the *Convenience of the Government* is the same as being *laid off* in the civilian world.)

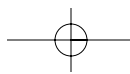
You may be entitled to less than 36 months of MGIB benefits if you separated before completing three years of continuous active duty (or two years if you signed up for less than three years), and your separation is for one of the following reasons:

- ✓ A medical condition preexisting service
- ✓ A reduction in force (in civilian terms, you were laid off)
- ✓ A hardship (this term is specifically defined by the military)
- ✓ A physical or mental condition that interfered with duty that was not due to willful misconduct
- ✓ A service-connected disability

### *Education and training options*

According to Veterans Affairs, you may receive MGIB benefits for a wide variety of training and education programs — provided that your courses or programs are approved by VA or by a state agency. These benefits include the following:

- ✓ An undergraduate or graduate degree at a college or university. Also included are cooperative (“co-op”) training programs as well as accredited independent study programs leading to a standard college degree.
- ✓ A certificate or diploma from a business, technical, or vocational school.
- ✓ An apprenticeship or on-the-job (OJT) training program offered by a company or union. Apprenticeships or OJT programs may offer an alternative to college or vocational school for helping you gain experience in the field you choose.



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- ✓ A correspondence course.
- ✓ Flight training. You must have a private pilot certificate and meet the medical requirements for the desired certificate before beginning training. If your program began before October 1, 1998, you must continue to meet the medical requirements throughout your flight training program.
- ✓ Programs overseas that lead to a college degree.

Veterans Affairs does, however, put restrictions on which education courses and programs qualify for MGIB benefits. Consult the list of restrictions listed for the Survivors' and Dependents' Educational Assistance Program mentioned earlier in this chapter and check out VA's GI Bill Web site at [www.gibill.va.gov/](http://www.gibill.va.gov/) for updates.

### *Eligibility requirements*

According to Veterans Affairs, benefits end ten years from the date of your last discharge or release from active duty. However, you may be able to have VA extend this deadline. Veterans Affairs can extend your ten-year period by the amount of time you were prevented from training during your service period due to a disability, because you were held by a foreign government, or because of other specific conditions.

### *Application procedures*

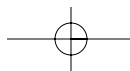
Each college has somewhat different regulations and application procedures. In general, students applying for the first time for MGIB benefits must complete VA Form 22-1990 (Application for Education Benefits). If you're applying under Chapter 30 (Montgomery GI Bill), you must attach your DD 214 (the release-from-active-duty form).



You can get lots more details about the MGIB by calling 1-888-GI-BILL-1 (1-888-442-4551). If you're hearing impaired, the number to call is 1-800-829-4833.

### *What about the Benjamins?*

The "standard" VA education benefit program has dozens of variations, and the only way that anyone can fully understand them all is to spend some time on the VA Web site and speak to the helpful people at the VA call center.



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### If you just can't get enough military info . . .

Besides the information we already provide you in this chapter, you can also check out the following resources:

- ✓ The biggest and fullest U.S. military Web site around at is [www.military.com](http://www.military.com)
- ✓ The government's own Web site for MGIB questions can be found at [www.gibill.va.gov/](http://www.gibill.va.gov/).
- ✓ Your Education Service Officer (ESO) on base if you're on active duty.
- ✓ Your State Veterans Affairs Office for the state where you'll attend training. Find it at [www.va.gov/partners/stateoffice/index.htm](http://www.va.gov/partners/stateoffice/index.htm).

All veterans, their spouses, and their dependents, however, should be familiar with some basic award levels. Table 18-1 summarizes these levels.

<b>Military qualification</b>	<b>Full-time benefit</b>	<b>Three-quarter-time benefit</b>	<b>Half-time benefit</b>
Veteran, honorably discharged and qualified under Chapter 30	\$900/month	\$685/month	\$450/month
Qualified person under Survivors' and Dependents' Educational Assistance Program (Chapter 35)	\$680/month	\$511/month	\$340/month
Reservist, but must be still in Active Reserves	\$276/month	\$207/month	\$137/month

Source: Veterans Affairs



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