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THE MONTGOMERY GI BILL-SELECTED RESERVE



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INTRODUCTION

The Montgomery GI Bill-Selected Reserve (MGIB – SR, or chapter 1606 of title 10, U.S. Code) is an educational assistance program enacted by Congress to attract high quality men and women into the reserve branch of the Armed Forces. This program is for members of the Selected Reserve of the Army, Navy, Air Force, Marine Corps, and Coast Guard, and the Army and Air National Guard.

Important: The reserve components decide who's eligible for the program. We at VA (Department of Veterans Affairs) make the payments for the program and publish this pamphlet. VA doesn't make decisions about your basic eligibility, and VA can't pay benefits without eligibility information from your Reserve or Guard component.

The MGIB – SR provides financial assistance to eligible persons for a wide variety of training programs. The MGIB – SR doesn't require service in the active Armed Forces in order to qualify.

We hope this pamphlet is helpful. It provides a general description of MGIB – SR benefits, including:

- the types of training you can take using the MGIB – SR,
- how you receive payments, and
- where to go for more information on the MGIB – SR, or for more help with financing your education.

Caution: Don't rely on this pamphlet to determine if you're eligible for the MGIB–SR. To receive a formal decision, you must file a claim for benefits. See **How Do You Apply for Benefits?**

PART 1

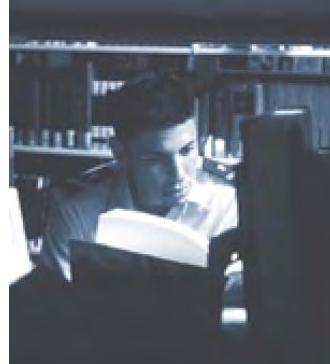
ELIGIBILITY AND ENTITLEMENT

ARE YOU ELIGIBLE?

Your Reserve or Guard component will code your eligibility into the DoD (Department of Defense) personnel system if you become eligible.

You may be eligible for chapter 1606 benefits, if you meet the following requirements:

- **Incur a six-year Selected Reserve Obligation.** You must enter into a six-year obligation to serve in the Selected Reserve. If you're an officer, you must agree to serve six years in addition to your current obligation.
- **Complete your IADT (Initial Active Duty for Training).**
- **Maintain Selected Reserve Status.** Serve in a drilling Selected Reserve unit and remain in good standing.
- **Complete High School.** You must obtain a high school diploma or equivalency certificate before you apply for benefits.



Restrictions

- **MGIB-AD "2 x 4" Eligibility.** You aren't eligible for the MGIB – SR if you elected to have your total service in the Selected Reserve credited toward establishing your eligibility under the Montgomery GI Bill – Active Duty (MGIB – AD) "2 x 4" program.

(The 2 x 4 program allows an individual to become eligible for the MGIB – AD with two continuous years of active duty and a four-year Selected Reserve obligation. The individual must enter the Selected Reserve within one year of release from active duty.)

However, if you obligate another six years in the Selected Reserve, you may be eligible for both the MGIB – AD and the MGIB – SR.

- **Suspension of Eligibility.** Following are circumstances that will suspend your eligibility:
 - **Entering AGR** (Active Guard and Reserve) status. You may resume MGIB – SR eligibility after your AGR status ends, if you return to the Selected Reserve within one year. You may be eligible for the (MGIB – AD) based on your AGR service.
 - **Receiving a Senior Reserve Officers' Training Corps (SROTC) scholarship.** You can't receive the MGIB – SR while you're receiving a scholarship through the SROTC program under **section 2107 of title 10, U.S. Code**. Individuals receiving this type of ROTC scholarship agree to serve as officers on active duty in the Army, Navy, Air Force, or Marine Corps.

If you receive only a monthly stipend, you may still be eligible for the MGIB – SR.

Note: If you receive an ROTC scholarship under **section 2107a of title 10, U.S. Code**, you may still be eligible for the MGIB-SR. Individuals receiving this type of ROTC scholarship agree to serve as officers in either the Army Reserve or the Army National Guard.

There's no restriction against service academy graduates receiving MGIB–SR benefits. (Service academy graduates who received a commission aren't eligible under the MGIB – AD, with some exceptions.)

- **Unsatisfactory Participation.** If your component notifies you that you have failed to participate satisfactorily in the Selected Reserve, your eligibility is suspended. It may only be resumed if your component determines that you have participated satisfactorily.

WHAT SHOULD YOU DO IF YOU DISAGREE WITH A DECISION ABOUT YOUR ELIGIBILITY?

If you disagree with a decision about your basic eligibility, contact your unit education officer.

Remember: Your Reserve or Guard component makes decisions about your eligibility. VA doesn't have authority under the law to make or reverse eligibility determinations.

If your eligibility status is corrected, VA will pay benefits for periods when you were eligible.

CAN YOU BE ELIGIBLE FOR MORE THAN ONE VA EDUCATION BENEFIT?

You may be eligible for more than one VA education benefit. If you are, you must elect which benefit to receive. You can't receive payment under more than one benefit program at a time. Following are the other benefits and Web addresses where you can get more information:

- **For the following programs, go to www.gibill.va.gov:**
 - Montgomery GI Bill – Active Duty Educational Assistance Program (MGIB – AD)
 - Post-Vietnam Era Veterans' Educational Assistance Program (VEAP)
 - Educational Assistance Test Program (Section 903 of Public Law 96-342)
 - Educational Assistance Pilot Program (Section 901 of Public Law 96-342)
 - Dependents' Educational Assistance Program (DEA)
- **For Training and Rehabilitation for Veterans with Service-Connected Disabilities (Vocational Rehabilitation), go to www.va.gov.** Click on *Vocational Rehab*.

- **For the Omnibus Diplomatic Security and Antiterrorism Act of 1986**, contact us to request the pamphlet (VA Pamphlet 22-90-4). See **How Do You Contact VA?**

Important: If you're eligible for more than one benefit, we strongly suggest that you discuss your education plans with us. **See How Do You Contact VA?** We can help you explore the options open to you and help plan your program for maximum use of your benefits.

DOES A CALL-UP TO ACTIVE DUTY MAKE YOU ELIGIBLE FOR THE MGIB – ACTIVE DUTY?

If you're called up to active duty under title 10, U.S. Code (federal authority), you won't be eligible for the MGIB – AD unless you're called up for two years or more, and you don't decline the MGIB in writing.

A call-up to full-time Guard duty under title 32, U.S. Code (State authority) won't qualify you for the MGIB – AD, unless the purpose of the duty is for organizing, administering, recruiting, instructing, or training the National Guard . Duty under title 32, U.S. Code for the purpose of performing operations (such as drug interdiction) isn't qualifying duty for the MGIB – AD.

For more information on how call-ups to active duty affect your VA education benefits, see www.gibill.va.gov. Click on *Ask a Question and Find Answers*, and search for *Call-Ups*.

HOW LONG CAN YOU RECEIVE BENEFITS?

Generally, you may receive benefits until your *eligibility* period ends or you use all your *entitlement*, whichever comes first. (We use the term *entitlement* to refer to the number of months of benefits you may receive.) We'll discuss separately your eligibility period and the amount of entitlement you can earn.



How Long Are You Eligible?

If you leave the Selected Reserve, generally your benefits end the day you separate.

Exceptions: If you leave the Selected Reserve, and you meet the following requirements, you can generally still be eligible for a full 10 years from the date you became eligible (if you became eligible before October 1, 1992), or a full 14 years from the date you became eligible (if you became eligible on or after October 1, 1992):

- You were separated because you had a disability that wasn't caused by misconduct, or
- Your unit was inactivated or you were otherwise involuntarily separated during the period from October 1, 1991, through December 31, 2001.

If you stay in the Selected Reserve, you can generally be eligible:

- for 10 years from the date you became eligible if you became eligible before October 1, 1992.
- for 14 years from the date you became eligible if you became eligible on or after October 1, 1992.

Exceptions: If you stay in the Selected Reserve, VA can generally extend your 14-year (or 10-year, if applicable) period if:

- You were called up to active duty under title 10, U.S. Code (federal authority). In this case, we'll extend your eligibility by the period of your active duty plus four months. You receive a separate extension for each call-up. The law doesn't permit us to extend your eligibility for call-ups under title 32, U.S. Code (State authority).

For more information on how call-ups to active duty affect your VA education benefits, check www.gibill.va.gov. Click on *Ask a Question and Find Answers* and search for *Call-ups*.

- Your eligibility expired during a period of your enrollment in training. We can generally extend your eligibility to the end of a term, quarter, or semester. If the school doesn't operate on a term basis, we can generally extend your eligibility for 12 weeks.
- You couldn't train due to a disability caused by Selected Reserve service. In this case, you must apply for the extension within one year after

- your eligibility ended or
- your disability prevented you from pursuing the training program, whichever is later.

Your Entitlement: How Many Months of Benefits Can You Receive?

You may be entitled to receive up to 36 months of full-time education benefits under the MGIB – SR.

If you're eligible for benefits under more than one VA education benefit program, you may receive a maximum of 48 months of benefits under the programs combined. For example, if you used 30 months of benefits under the MGIB – AD and are eligible for the MGIB – SR, you could have a maximum of 18 months of entitlement remaining.



If you were unable to complete training and received no credit because you were called to active duty under title 10, U.S. Code (federal authority), we will restore entitlement you used during that period. We can't restore entitlement if you were called up under title 32, U.S. Code (State authority).

Example: If you were in school one month and had to drop out and received no credit because you were called up under title 10, U.S. Code, you keep the money for that period and we will add back a month to your entitlement that you can use at a later time.

For more information on how call-ups to active duty affect your VA education benefits, see www.gibill.va.gov. Click on *Ask a Question and Find Answers*, then search for *Call-Ups*.

We can't extend your MGIB – SR benefits if your entitlement runs out during an enrollment period.

How Do We Charge Entitlement?

We charge you one full day of entitlement for each day of full-time benefits you receive. If you train part-time, we adjust the entitlement charge according to your training time.

Example: If you receive full-time benefits for 12 months, the charge is 12 months of entitlement. If you receive one-half time benefits for 12 months, the charge is six months.

For correspondence and flight training, we determine the entitlement by dividing the amount you were paid by your MGIB – SR monthly rate for full-time training.

Example: If you receive \$864, and your full-time MGIB – SR rate is \$288, divide \$864 by \$288. Your entitlement charge is three months.

For apprenticeship and job training programs, the entitlement charge changes after certain periods. During the first six months, the charge is 75% of the full-time rate. (Example: For the first full six months of your job training program, you'll be charged 4.5 months of entitlement.)

For the second six months, the charge is 55% of the full-time rate. For the rest of the program, the charge is 35% of the full-time rate.

PART 2 TRAINING

Caution: A State Approving Agency (SAA) or VA must approve each program offered by a school or company.

WHAT TRAINING MAY YOU TAKE?

You may receive benefits for a wide variety of training, including:



- An undergraduate or graduate degree at a college or university, including cooperative training programs and accredited independent study programs (which may be offered through distance learning). Cooperative programs are full-time programs alternating school instruction and job training in a business or industrial establishment.
- A certificate or diploma from a business, technical, or vocational school, including cooperative programs.
- Accredited independent study courses leading to a certificate at colleges, universities, and other degree-granting educational institutions.
- An apprenticeship or on-the-job training (OJT) 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.
- A correspondence course.
- Flight training. You must have a private pilot certificate and meet the medical requirements for the desired certificate before beginning training.
- Programs overseas that lead to a college degree.
- Cost of test for a license or certification for employment.

Can You Receive Benefits For Remedial, Deficiency, or Refresher Training?

You may be eligible for benefits for remedial, deficiency, and refresher courses. The courses must be necessary to enable you to pursue an approved program of education.

You may receive benefits for remedial or deficiency courses if you need to help you overcome a weakness in a particular area of study.

You may receive benefits for refresher training for elementary or high school courses to review or update material previously covered in a course.



If you were on active duty, you may receive refresher training to update your skills in technological advances that have occurred in your field of employment. The technological advance must have occurred while you were on active duty.

We must charge entitlement for these courses.

Can You Receive Tutorial Assistance?

You may receive a special allowance for individual tutoring if you train in school at one-half time or more. To qualify, you must have a weakness in a subject, making the tutoring necessary. The school must certify the need for tutoring, the tutor's qualifications and the hours of tutoring.

If eligible, you may receive a maximum monthly payment of \$100. The maximum total benefit is \$1,200.

We won't charge you entitlement for the first \$600 of tutorial assistance. For payments beyond \$600, we figure your entitlement charge by dividing the amount we paid by your full-time rate for schooling.

To apply, complete VA Form 22-1990t, **Application and Enrollment Certification for Individualized Tutorial Assistance**. See **How Can You Get Other VA Forms?**

Can You Receive Work-Study Benefits?

While using your MGIB – SR benefits, you may be eligible for an additional allowance under a work-study program, if you're training at the three-quarter or full-time rate. (Work-study benefits are also payable under most other VA education benefits programs.)



Under a work-study program, you may do the following work:

- Outreach work under the supervision of a VA or State Approving Agency employee.

- VA paperwork at schools, training facilities or VA facilities.
- Help providing care to veterans at VA medical centers or State Veterans Homes.
- Administrative work at national or state veterans cemeteries.
- Work relating to MGIB – SR benefits at a Reserve or Guard facility.

The maximum number of hours you may work is 25 times the number of weeks in your enrollment period. Payments will be at the federal minimum wage or your state maximum wage, whichever is greater.

To apply, complete VA Form 22-8691, **Application for Work-Study Allowance**. See **How Can You Get Other VA Forms?** If you're applying for work-study in Florida, send the application to the VA Regional Office, 9500 Bay Pines Blvd., St. Petersburg, FL 33731. For any other state, send it to the VA Regional Processing Office that handles your MGIB – SR claim. (See **Where Do You Send Your Application?.**)

Can You Receive Training to Help You Run a Small Business?

You can now receive benefits for approved courses offered by:

- Any Small Business Development Center (SBDC), administered by the federal Small Business Administration, or
- The National Veterans Business Development Corporation (also known as "The Veterans Corporation"), a federally chartered non-profit organization.



These courses provide entrepreneurship training to help you start or enhance a small business. They're generally offered three hours a week. Since this is usually less than half-time training, you would generally receive payment at the less than half time rate. See www.gibill.va.gov for rates based on training times.

For more information on the SBDCs, check www.sba.gov/sbdc or call **1-800-8-ASK-SBA**. For more information on the Veterans Corporation, check www.veteranscorp.org or call **1-866-283-8267 (1-866-2VETCORP)**.

VA's Center for Veterans' Enterprise can also provide help with opening or expanding a business, and finding business opportunities, including franchises. Check www.vetbiz.gov or call **1-866-584-2344**.

What Are the Restrictions on Training?

You may not receive benefits for the following courses:

Restrictions on Specific Courses

- Bartending.
- Non-accredited independent study courses.
- Any course given by radio.
- Self-improvement courses such as personality development, reading, speaking, woodworking, basic seamanship, and English as a second language.
- Farm cooperative courses.
- Audited courses.
- Courses paid by the military Tuition Assistance program, if you enroll at less than one-half time. (You can receive MGIB – SR benefits for courses paid by the Tuition Assistance program if you enroll at one-half time or more.)

General Restrictions

- Any course that is avocational (isn't leading to an occupational objective) or recreational in character.
- Courses that don't lead to an educational, professional, or vocational objective.
- Courses you've taken before and successfully completed.
- Courses you take as a federal government employee under the Government Employees' Training Act.
- A program at a proprietary school if you're an owner or official of the school.

Other Restrictions

- Tuition Assistance Top-Up. Although you may receive Tuition Assistance from your Reserve or Guard unit, you can't receive MGIB – SR benefits as Tuition Assistance Top-Up. Top-Up pays the remaining expenses that Tuition Assistance doesn't cover. Top-Up is payable only under the MGIB – Active Duty. For more information on Top-Up, see www.gibill.va.gov/education/benefits.htm.
- Imprisonment. We must reduce your benefits if you're in a Federal, State, or local prison after being convicted of a felony.
- Matriculation: Admission to Degree Program. If you seek a college degree, the school must admit you to a degree program by the start of your third term.

CAN YOU RECEIVE COUNSELING?

Counseling is available inside the States, territories and possessions of the United States, the District of Columbia, and Puerto Rico. Counseling is available at your request if you meet **one** of the following requirements:

You're eligible for VA education assistance, or

- You're on active duty, within 180 days of discharge, or
- You're separated from active duty, with a discharge that isn't dishonorable, and you're within one year from the date of your discharge.



If you meet one of these qualifications, we can help you understand your educational and vocational options. We can also help you plan your education.

See **How Do You Contact VA?** for more information or to schedule a counseling appointment.

CAN YOU CHANGE PROGRAMS?

You can receive benefits for one change of program without VA approval for the change if your attendance, conduct, and progress in the first program were satisfactory. We may approve additional changes if the proposed programs are suitable to your abilities, aptitudes, and interests. We won't charge a change of program when you enroll in a new program if you successfully completed your last program.

MUST YOU MAINTAIN SATISFACTORY ATTENDANCE, CONDUCT, AND PROGRESS?

To continue receiving benefits, you must maintain satisfactory attendance, conduct, and progress. If you don't meet your school's standards, the school must notify us. We must stop your benefits if the school reports unsatisfactory attendance, conduct, or progress.



We may resume benefits if you reenter the same program at the same school, and your school approves your reentry and certifies it to VA. If you don't reenter the same program at the same school, we may resume benefits if the cause of your unsatisfactory attendance, conduct, or progress has been removed. We also must find that the program you intend to take is suitable to your abilities, aptitudes, and interests.

PART 3 RECEIVING BENEFITS

HOW MUCH EDUCATIONAL ASSISTANCE WILL YOU RECEIVE?

For the current rates for all types of training, check www.gibill.va.gov, or contact us through phone or e-mail. See **How Do You Contact VA?**

The basic monthly rates increase October 1 every year with the Consumer Price Index (CPI) increase. While you're in training, you'll receive a letter with the current rates when the increase goes into effect each year.

If you're in a critical unit or have a critical job skill, you may be entitled to an additional amount, commonly known as a "kicker." Contact your unit commander for more information.

You receive the rates as described on the next page, up to the remaining amount of your entitlement for benefits, or up to the end of your eligibility period, whichever comes first. See **How Long Are You Eligible?** and **How Many Months of Benefits Can You Receive?**

Type of Training	Frequency and Rate of Payment
College and vocational school, including entrepreneurship courses with SBDCs or The Veterans Corporation	Monthly payments based on your training time—Full time, three quarter time, half time, quarter time.
On-the-job training (OJT) and apprenticeship programs	Monthly payments based on your length of time in the program—Rates decrease twice (once after your first six months, then again after your second six months.)
Correspondence courses	Quarterly payments based on 55% of the approved charges for the course, up to your remaining months of entitlement.
Flight training	Monthly payments based on 60% of the approved charges for the course, up to your remaining months of entitlement. *See the Caution below.

***Caution:** Because of the relatively high cost of flight training, you may not be able to receive the full 60% of approved charges.

Example: A reservist was eligible for 36 months of the MGIB – SR. He took flight training for an Instrument Rating and Commercial Pilot certificate. The total cost of approved course charges was \$18,210. Sixty percent of the approved charges was \$10,926 ($\$18,210 \times .60$). His MGIB – SR benefits paid of total of \$10,368 (36 months @ \$288, the full-time MGIB – SR rate, effective October 1, 2004). The reservist had to finance the remaining cost of \$7,842 from other sources.

HOW DO YOU APPLY FOR BENEFITS?

How you apply for benefits depends on whether or not you've decided on the program you want to take.

If you've decided on the program you want to take, follow these steps to apply for benefits:

1

FIRST, find out whether the program you want to take is approved for VA benefits—check with the school's Financial Aid Office or training facility employment office, or contact VA (see **How Do You Contact VA?**).



If the facility hasn't requested approval before, you can ask them to contact VA to request approval. (Most programs are approved for VA benefits by State Approving Agencies. VA approves some programs.)

2

SECOND, complete the application, VA Form 22-1990, Application for VA Education Benefits, and submit it to the appropriate VA regional office. See **How Do You Get and Submit the Application for Benefits?** and **Where Do You Send Your Application?**

3

THIRD, ask the appropriate school or training official to certify your enrollment to VA.

At a school, this certifying official may be in one of the following offices: Financial Aid, Veterans Affairs, Registrar, Admissions, Counseling, or others. For on-the-job training or an apprenticeship, the official may be in the Training, Finance, Human Resources, or other office.

Note: The certifying official isn't a VA employee.

VA will review your application and let you know if anything else is needed. If we don't have verification of your eligibility, we may ask you to submit DD Form 2384-1, Notice of Basic Eligibility (NOBE). Your Reserve or Guard unit should give you this form when you become eligible for the MGIB – SR.

If you haven't decided on the program you want to take, or simply want a determination of your eligibility for the MGIB – SR, just send the application (VA Form 22-1990, Application for VA Education Benefits.). See **How Do You Get and Submit the Application for Benefits?** and **Where Do You Send Your Application?** If you're eligible, you'll receive a Certificate of Eligibility showing how long you're eligible and how many months of benefits you can receive.

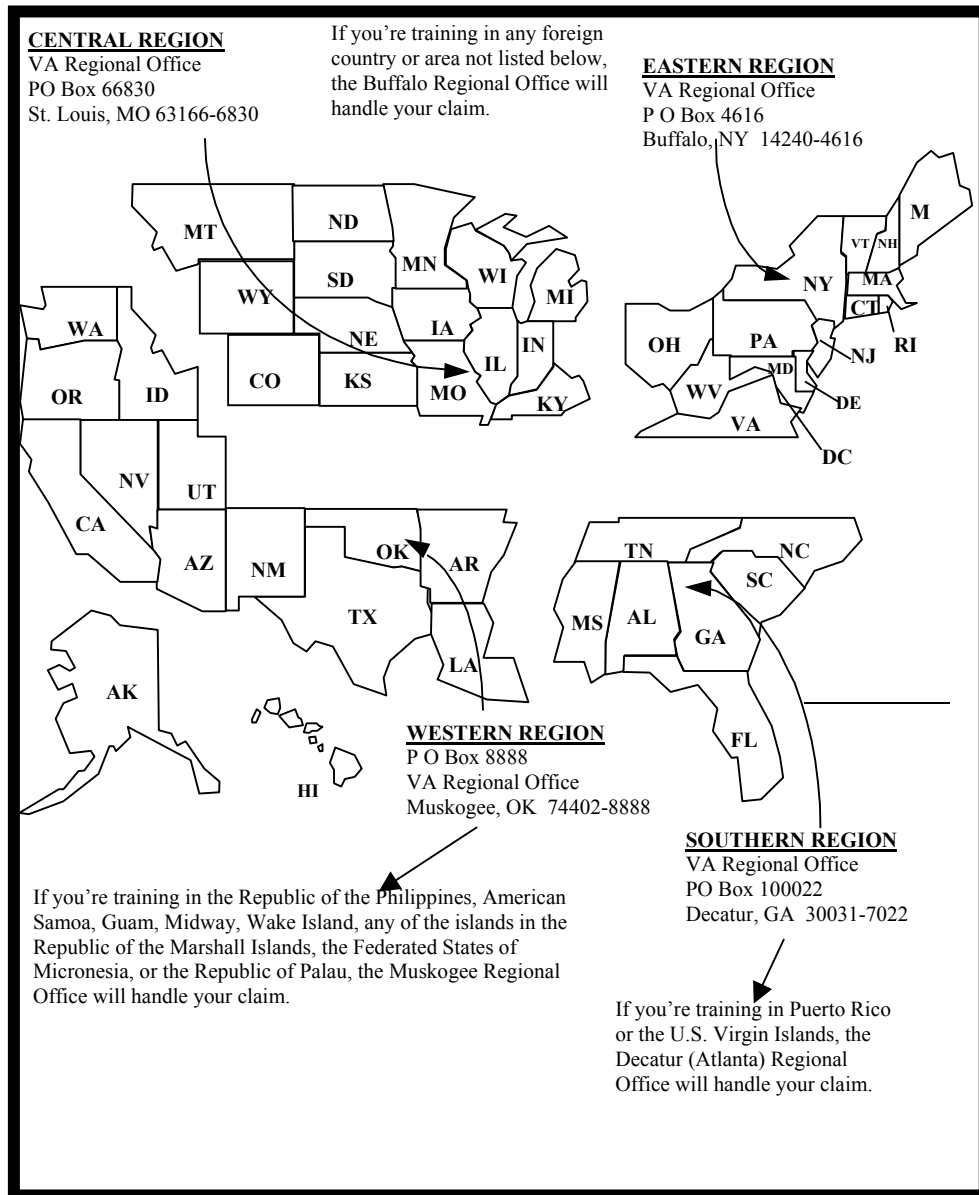
How Do You Get and Submit the Application For Benefits?

You can get and submit the application, VA Form 22-1990, in several ways:

- You can complete and submit the application on-line. Just go to **www.gibill.va.gov** and click on *Electronic Application*. (You must still print out the form and send it to VA, since we need your original signature.)
- You can also print out the form at **www.gibill.va.gov**, *Education Forms*, and mail it to the VA regional office that processes your claim. See the map on the next page for the address.
- Send us an e-mail requesting the form. Just go to **www.gibill.va.gov** and click on *Ask a Question and Find Answers*.
- Call **1-888-GIBILL-1 (1-888-442-4551)** and request the form. (You may have difficulty getting through quickly at the toll-free number, especially when school enrollments are heavy. You may have more success by going to the Internet site.)
- You may also be able to pick up the application from the school or training facility you're attending.

Where Do You Send Your Application?

Send your application to the office on the map below that covers the state where you're training.



MAP SHOWING CLAIMS PROCESSING OFFICES

How Can You Get Other VA Forms?

You can download other VA forms we've mentioned in this pamphlet from www.gibill.va.gov. Click on *Education Forms*. You can also call **1-888-GIBILL-1 (1-888-442-4551)**, or pick up one from the nearest VA regional office. For the addresses of VA regional offices, go to www.va.gov. Click on *Facility Locator*.

HOW DO YOU RECEIVE PAYMENTS?

Receiving payments is basically a three-step process:

- 1** Your Reserve or Guard component establishes your eligibility.
- 2** The certifying official at your school or training facility certifies your enrollment.
- 3** You verify your continued enrollment.



STEP 1: Establishing Your Eligibility

Only your Reserve or Guard component has the authority to determine your basic eligibility for MGIB – SR benefits. They provide eligibility information to us at VA. We accept this information and won't pay benefits without it—VA doesn't have the authority to make a decision about your eligibility.

Following are the sources of eligibility information VA accepts:

- Your computer eligibility record established by your Reserve or Guard component. (Your components are governed by the Department of Defense [DoD] or, for the Coast Guard, the Department of Homeland Security [DHS]).

- If the computer record shows you aren't eligible, your component can establish your eligibility by sending VA a Notice of Basic Eligibility (NOBE, or DD Form 2384-1). The NOBE must be signed, both by you and by the appropriate officer of your component, on or after the date of your basic eligibility shown on the form.
- A letter or phone contact to VA from your reserve component confirming your eligibility.

STEP 2: Certifying Your Enrollment

After you select a school or training facility and submit your application to VA, ask the certifying official to submit an enrollment certification to the appropriate VA regional office. We'll process your enrollment based on certified training time.

STEP 3: Verifying Your Continued Enrollment

The following explains how to verify your continued enrollment in the type of training you're taking. Please note that **you won't receive payment until VA receives your verification.**

Degree, Certificate, Diploma Program or Entrepreneurship Courses

You must verify your attendance each month in order to continue to receive payments. You submit your verification at the end of the month to cover the month you just attended.

You can submit your verification on-line or by phone. To verify on-line, go to **www.gibill.va.gov** and click on the link for WAVE (Web Automated Verification of Enrollment). To verify by phone, call **1-877-823-2378**. Follow the instructions. When the system tells you that you're certified, your verification is complete.

After processing your verification, if appropriate, we'll release a payment.

On-the-job Training or Apprenticeship

You'll receive a form to report the hours you worked each month. Sign the form and give it to the certifying official for the company or union. The official

must complete the form and send it to the appropriate VA regional office. After processing, we'll release a payment, if appropriate.

Correspondence Course

You'll receive a form at the end of each quarter, i.e., at the end of March, June, September, and December. Show the number of lessons you completed that quarter, and send the form to the school.

The school official will certify the number of lessons serviced during the quarter, and send the form to the appropriate VA regional office. After processing, we'll release a payment, if appropriate, based on the number of lessons the school serviced.

Flight Training

The flight school has the form and certifies the number of hours, the hourly rate, and the total charges for flight training received during the month. You must review and sign the certification form and send it to the appropriate VA regional office. After processing, we'll release a payment, if appropriate.

CAN YOU RECEIVE PAYMENT BY DIRECT DEPOSIT OR BY CHECK?

You can get your payments by check or by direct deposit. We strongly encourage you to use direct deposit, if possible. If you have questions, call **1-800-827-1000** and press the prompt for Direct Deposit. If you're hearing impaired, call **1-800-829-4833**.

Note: The law prohibits schools from cashing VA checks under a power of attorney agreement.

WHAT SHOULD YOU DO IF YOU DON'T RECEIVE A PAYMENT?

If you haven't received your payment within the times shown below, immediately call **1-888-GIBILL-1 (1-888-442-4551)**. If you're hearing impaired, call **1-800-829-4833**. Whenever you contact VA, have your VA file number (usually your Social Security number) readily available.

Type of Training	Call If
School	VA has notified you of the award, and you haven't received a payment at the end of two weeks after you verify your attendance.
Other, Including On-the-Job Training, Apprenticeship, Correspondence Course, Flight Training	VA has notified you of the award, and you haven't received a payment at the end of two weeks after the training official has submitted periodic certification.

SHOULD YOU GET AN ADVANCE PAYMENT?

You can get an advance payment to meet tuition expenses up front.

Caution: After receiving the advance payment, which covers the first month or partial month of your enrollment and the following month, you won't receive another payment until at least two months later.

Example: A reservist requested an advance payment for the enrollment period from September 15 - December 20. He received the advance payment September 15. The payment covered September 15 - October 31. His next payment, covering the month of November, was not received until the first week of December, after he verified his attendance.

HOW CAN YOU GET AN ADVANCE PAYMENT?

You can get an advance payment if:

- You train at half-time or more;
- You weren't eligible for payment for the break between your previous term and the term for which you request advance pay, and
- The school agrees to handle advance payments;
- You request an advance payment in writing; and
- VA receives your enrollment certification at least 30 days before classes start.

We'll mail an advance payment check to the school, made out to you, for delivery to you at registration. We can't issue the check more than 30 days before classes start.

Your signed request for an advance payment must be included with your enrollment certification that the school submits.

If you reduce your enrollment or withdraw from all courses during the period covered by an advance payment, you'll have an overpayment that VA is required to collect from you if you cash the check. If you think the amount of a VA check is incorrect, contact us before cashing the check.

WHAT HAPPENS IF YOU CHANGE YOUR ENROLLMENT?

Follow these steps if you withdraw from one or more of your courses or if you receive a grade that doesn't count toward graduation.

If You Withdraw

If you withdraw from one or more of your courses, you should always notify the VA as soon as possible. If you withdraw after the end of the school's drop period, you'll need to let us know the reasons for the change. Generally, we must reduce or stop your benefits from the beginning date of the term.

Unless you can show that the change was due to mitigating circumstances, you may have to repay all benefits for the course or courses. "Mitigating circumstances" are unavoidable and unexpected events that directly interfere with your pursuit of a course and are beyond your control.

If you can show mitigating circumstances, we can pay benefits up to the last date of your attendance.

Examples of reasons we may accept are extended illness and unscheduled changes in your employment. Examples of reasons we may not accept are withdrawal to avoid a failing grade or dislike of the instructor. We may ask you to furnish evidence to support your reasons for a change. If a serious illness or injury caused the change, obtain a statement from your doctor. If a change in employment caused the change in enrollment, obtain a statement from your employer.

The first time you withdraw from up to six credit hours, we'll "excuse" the withdrawal and pay benefits for the period you attended. You won't have to

explain the reasons for your withdrawal. Remember, this only applies to your first withdrawal.

If You Receive A Grade That Doesn't Count

If you receive a grade that doesn't count toward graduation, you may have to repay all benefits for the course or courses. (We refer to these grades as "non-punitive.")

You should check your school's grading policy with the registrar or the office handling VA paperwork. Common examples are an "I" grade for an incomplete that is not made up during the time period required by the school or within one year from receipt, or a "W" grade for withdrawing.

If you receive a non-punitive grade, the school will notify us. We may reduce or stop benefits. You may not have to repay the benefits if you can show that the grades were due to mitigating circumstances.

PART 4 OTHER IMPORTANT INFORMATION

WHAT ARE YOUR RESPONSIBILITIES FOR NOTIFYING VA?

You're responsible for notifying VA of any changes discussed below. To notify us, see **How Do You Contact VA?**

Change in Your Enrollment

If you change your enrollment (number of hours, courses, school or training facility, or program), immediately tell the certifying official at your school. Ask the certifying official to notify VA of the change.

Also notify us of the change yourself. If we don't receive prompt notice of a change, you



could be liable for an overpayment of benefits. We'll tell you how to return your incorrect payment.

Note: School employees who process VA forms are not VA employees.

Change of Address

Promptly notify us of any change in your address. Send your complete address, including the ZIP Code.

Change in Selected Reserve Status

Ask your Reserve or Guard component to promptly update your records to reflect changes in your Reserve or Guard status, including your separation. Also, notify us of the change yourself.

WHAT IS THE NATIONAL CALL TO SERVICE PROGRAM AND HOW DOES IT AFFECT YOUR MGIB BENEFITS?

The National Call to Service program (NCS) is an incentive program administered by all the service branches to encourage individuals to join the Selected Reserve. To be eligible, an individual must meet certain service requirements. For more information, see www.gibill.va.gov and click on *Education News*.

If you're eligible for this program, and you're also eligible for the MGIB – AD, or the MGIB –SR, the amount we pay under the MGIB will be the MGIB rate payable minus the amounts you received under the NCS program.

WHAT SHOULD YOU DO IF YOU DISAGREE WITH A VA DECISION?

You may appeal VA decisions on education benefits. (An example is VA reducing or stopping your benefits because we determined you didn't submit acceptable mitigating circumstances for dropping one or more courses.)

Each notice of decision we issue contains your legal rights and appeal procedures. If you disagree with our decision, simply write a letter to the VA office that issued the decision. See the map on page 19 for the address.

Tell us why you disagree with the decision. You may also request a personal hearing on your claim.

We must receive your letter disagreeing with your decision within one year from the date of our letter notifying you of that decision. After we receive your letter, we'll give your claim a second review.

If you need assistance in filing an appeal, contact the nearest VA regional office or a veterans service organization. You can send an e-mail to the VA regional office in your state by going to www.va.gov. Scroll down to the bottom of the page and click on **Contact the VA**. Or call **1-888-GIBILL-1 (1-888-442-4551)**. If you're hearing impaired call **1-800-829-4833**.

Remember: VA can't make decisions about your eligibility for MGIB – SR benefits. See **What Should You Do If You Disagree With a Decision About Your Eligibility?**

HOW CAN YOU PREVENT AN OVERPAYMENT?

An overpayment is an incorrect benefit payment that is more than the amount to which you're entitled. If you promptly notify VA of changes affecting your benefits, you can prevent or reduce overpayments. See **How Do You Contact VA?**

Caution: If you cash a check for the wrong amount, you'll be liable for repayment of any resulting overpayment.

In addition, use reasonable judgment when you accept and cash a check. Carefully read all letters from VA about the monthly rates and effective dates of your benefits. If you think the amount of a payment is wrong, contact us before using funds from the payment. We'll tell you how to return your incorrect payment.

HOW CAN YOU PREVENT A PENALTY?

Your component can require that you pay a penalty if you don't participate satisfactorily in the Selected Reserve. The penalty is based on a portion of MGIB — SR payments you've received. You can avoid this by following all requirements for satisfactory Reserve or Guard participation.

WHAT HAPPENS IF YOU HAVE A PENALTY?

Your Reserve or Guard component will collect penalties caused by unsatisfactory participation in the Selected Reserve. If you have questions about penalties, consult your unit commander.

PART 5 WHERE DO YOU GO FOR HELP?

HOW DO YOU CONTACT VA?

If you need help with your VA education benefits, or if you need to notify us of any changes affecting your benefits, you can contact us in the following ways:

- Go to our Web site, www.gibill.va.gov. You can get general or detailed information about education benefits. To send us an e-mail, click on *Ask a Question and Find Answers*, then click on the *Ask a Question* tab.
- Call **1-888-GIBILL-1 (1-888-442-4551)**. If you're hearing impaired call **1-800-829-4833**.

Toll-free telephone service is available in all 50 states, Puerto Rico, and the U. S. Virgin Islands. (Unfortunately you may have difficulty getting through quickly at the toll-free number, especially when school enrollments are heavy. You may have more success by going to the Internet site.)

Any of the following offices or representatives can also assist you:

- Any VA Regional Office, VA Medical Center or Vet Center (To locate the VA facility closest to you go to www.va.gov and click on *Facility Locator* at the bottom).
- Reserve and Guard Education and Incentives Officers.
- State or local representatives of veterans organizations.
- Education Service Officers or education counselors at military bases.

- American Embassies or consulates, if you're in a foreign country.

For help or information on other VA benefits, including home loans, disability, death benefits, health care, and life insurance, call **1-800-827-1000**, or access the main VA Web site at **www.va.gov**. If your hearing is impaired, call **1-800-829-4833**.

HOW CAN YOU FIND OUT ABOUT OTHER FINANCIAL ASSISTANCE FOR EDUCATION?

For information on other sources of assistance, check with the Financial Aid office at your school.

Also check with the State office that handles Veterans Affairs for the State where your training facility is located. Your State may offer other education benefits based on military service or being a dependent of a veteran.

To locate the State office, go to **www.va.gov**. Under *Today's VA* on the left panel, click on *Partners*, then *State Veterans Affairs Offices*.

Here are some other useful Web sites:

- **www.dantes.doded.mil**, the Department of Defense Activities Non-Traditional Education Support (DANTES). This site provides a wealth of information about education benefits and programs, including Reserve Component Programs.
- **www.ed.gov**, the Department of Education.
- **www.collegeispossible.org**, the Coalition of America's Colleges and Universities.
- **www.doleta.gov**, the Department of Labor's Employment and Training Administration (ETA) site.

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