



## **Education Benefits for Veterans**

This I-CAN report presents an overview of the federal education benefits available for veterans and also provides a comparison of education benefits that are offered at the state level.

### **Federal Education Benefits**

#### *Montgomery GI Bill<sup>1</sup>*

The Montgomery GI Bill (also known as the MGIB) of 1984 provides 36 months of education benefits for eligible veterans. The GI Bill categorizes veterans into two groups: the Selected Reserves—Chapter 1606 (including members of the Army, Navy, Air Force, Marine Corps, Coast Guard Reserves, the Army National Guard and the Air National Guard) and Active Duty—Chapter 30. There are several education programs that veterans can choose from. These programs include but are not limited to:

- Institutes of Higher Learning (IHL): Universities, Community Colleges, Advanced Degrees
- Non-College-Degree (NCD) Training: Truck Driving, EMT Certification, Beautician School
- Apprenticeship Training: Union Plumber, Hotel Management, Firefighter
- Flight Training
- Licensing and Certification Tests

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<sup>1</sup> "Education Benefits." Department of Veterans Affairs. U.S. Government. 4 Dec. 2007 <[http://www.gibill.va.gov/GI\\_Bill\\_Info/benefits.htm](http://www.gibill.va.gov/GI_Bill_Info/benefits.htm)>.

Each of these programs has specific eligibility rules and various monthly entitlements usually depending on the type of training and length of the veteran's service. A complete list of eligibility requirements and programs can be viewed at:

[http://www.gibill.va.gov/GI\\_Bill\\_Info/benefits.htm](http://www.gibill.va.gov/GI_Bill_Info/benefits.htm)

#### *Reserve Educational Assistance Program<sup>2</sup>*

The Reserve Educational Assistance Program (REAP) went into effect in 2005. The Department of Defense and Department of Homeland Security together determine who is eligible. This program is specifically for members of the Reserve Armed Forces who have served 90 or more consecutive days on active duty after September 11, 2001. Typically veterans who qualify for REAP also qualify for MGIB-1606 benefits. These veterans must choose between the two programs, as they cannot receive more than one veteran-education program at a time. The REAP program generally pays a bit more than the MGIB-1606. A more complete list and rate of pay can be viewed at:

[http://www.gibill.va.gov/pamphlets/CH1607/REAP\\_FAQ.htm](http://www.gibill.va.gov/pamphlets/CH1607/REAP_FAQ.htm)

#### *Veterans Educational Assistance Program<sup>3</sup>*

The Veterans Educational Assistance Program is a contribution program for veterans who entered service between January 1, 1977 and June 30, 1985. The government will match a contribution on a \$2 for \$1 basis. This benefit can be used to obtain degrees, certificates, attend vocational flight training programs, and apprenticeship programs. Specific eligibility requirements can be viewed at:

[http://www.gibill.va.gov/pamphlets/CH32/CH32\\_Pamphlet\\_General.htm](http://www.gibill.va.gov/pamphlets/CH32/CH32_Pamphlet_General.htm)

### **State Education Benefits<sup>4</sup>**

Each state can choose to offer education benefits in addition to the federal benefits. For purposes of clarity, state education benefits have been categorized into five groups:

1. Tuition Assistance for Spouses and Dependents of Veterans
2. Operation Recognition
3. Scholarships

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<sup>2</sup> "REAP Questions and Answers." Department of Veterans Affairs. United States. 4 Dec. 2007 <[http://www.gibill.va.gov/pamphlets/CH1607/REAP\\_FAQ.htm#7](http://www.gibill.va.gov/pamphlets/CH1607/REAP_FAQ.htm#7)>.

<sup>3</sup> "Veterans Education Assistance Program: Department of Veterans Affairs. United States. 4 Dec. 2007 [http://www.gibill.va.gov/pamphlets/CH32/CH32\\_Pamphlet\\_General.htm](http://www.gibill.va.gov/pamphlets/CH32/CH32_Pamphlet_General.htm).

<sup>4</sup> "State Veteran's Benefits Directory." 4 Dec. 2007 <<http://www.military.com/benefits/veteran-benefits/state-veterans-benefits-directory>>.

4. National Guard tuition Assistance
5. Miscellaneous

Since each state is responsible for managing its own benefits program, the amount of benefits a veteran is eligible to receive and the actual eligibility requirements for the benefit varies from state to state. For example, in Alaska a dependent or spouse of a veteran can be eligible for a tuition deferment if the veteran died on active duty or was listed by the Department of Defense as prisoner of war (POW) or missing in action (MIA). In Louisiana a dependent or spouse of a veteran can also be eligible for a tuition deferment if the veteran is rated 90% disabled, or 100% individual unemployable as a result of services. **Therefore for purposes of clarity, please refer to the following website for specific eligibility requirements and the exact amount of benefit the veteran is eligible to receive:**

<http://www.military.com/benefits/veteran-benefits/state-veterans-benefits-directory>

#### *Tuition Assistance for Spouses and Dependents of Veterans*

This is the most common educational benefit offered on the state level. This benefit is offered for spouses or dependents of a deceased or disabled veteran, or a veteran who was declared to be a POW or MIA. Some states, such as Colorado, offer free tuition at certain Colorado state schools. Colorado also extends this benefit to children of the Colorado national guard who either died or were disabled while on State active duty and who do not qualify for any federal benefits. In other states, such as New Hampshire, only children of deceased or disabled military veterans are eligible for this benefit, and New Hampshire limits the amount of benefit to \$2,500 per year for no more than 4 years.

Also included in this category is the War Orphans Tuition Assistance. A child of a veteran(s) who died in service is considered a War Orphan. According to the above website, five states offer this type of tuition assistance (including Iowa). Iowa offers this benefit for any War Orphan to pay the costs of tuition, mandatory fees, books and supplies, and room and board. The amount of aid is limited to \$600. Children in New Jersey whose parent died in action or from a service-related disability, or was listed by the Department of Defense as MIA can claim \$500/year for up to four years. Wyoming and West Virginia offer a full tuition waiver for their War Orphans for up to four years.

#### *Operation Recognition*

Several States, including Iowa, offer a program for honorably discharged veterans to receive a diploma if they left high school for the armed forces before graduation. Most states only offer this benefit to veterans of World War I, World War II, the Korea War, or the Vietnam Era. Iowa does not specify which veterans are eligible.

### *Scholarships*

A few states offer scholarships for veterans and/or dependents of veterans. The Georgia HERO (Helping Educate Reservists and their Offspring) Scholarship is offered to both the members and the children of the members of the Georgia National Guard and the U.S. Military Reserves. The scholarship is \$2000/year for up to four years at an approved school. Illinois offers a MIA/POW Scholarship for dependents of veterans who have been declared MIA or POW, are permanently disabled, or died as a result of a service-related disability. This scholarship covers the cost of tuition and certain fees at any state supported school in Illinois. Maryland, New Mexico, and New York also offer some form of a scholarship benefit.

### *National Guard Tuition Assistance*

Some states offer tuition assistance for members of their National Guard. Georgia Guard members can receive up to 100% paid tuition, as long as it does not exceed \$2,790 per school year. Georgia also offers a National Guard Service Cancelable Loan Fund, which provides up to 100% of the tuition charges as long as it does not exceed \$3,643 per school year. This loan is repaid by continuing service in the National Guard. Members of the South Dakota National Guard may receive a 50% reduction in tuition fees at approved schools if they meet the eligibility requirements. Members of the Wyoming National Guard can get 100% tuition and mandatory fees waived. The spouse or dependent of any Wyoming National Guard member who dies or sustains permanent disability while on state active duty or any authorized training can also receive free tuition and a waiver for all mandatory fees.

### *Miscellaneous*

The following is a random sample of miscellaneous state education benefits for veterans:

- Deployed Troops Get a Break on Student Loans (Massachusetts): Active duty members of the National Guard and Ready Reserves are not required to make payments on certain student loans while they are deployed or mobilized.
- Upward Bound Program (Massachusetts): This program provides information to veterans about college, and provides assistance in gaining academic skills necessary to enter higher education.
- Mississippi: Troops who are stationed in Mississippi can receive resident status for the purpose of avoiding out-of-state tuition.
- Veterans Re-Education Act Fund (West Virginia): The West Virginia Legislature will provide tuition assistance to certain veterans who need a new vocation due to service-related injuries or unemployment.

Table 1 presents a comparison of all state education benefits for veterans in the same five categories detailed above. The following states do not offer any type of education benefit and therefore are not included in the chart: Hawaii, Idaho, Michigan, Missouri, Nevada, Oklahoma, Rhode Island, Tennessee, and Washington. The following table summarizes the information found at:

<http://www.military.com/benefits/veteran-benefits/state-veterans-benefits-directory>

**Table 1: Comparison of State Benefits<sup>5</sup>**

State	Tuition Assistance for Spouses and Dependents	Operation Recognition	Scholarships	Tuition Assistance for National Guard	Miscellaneous
Alabama			X		
Alaska	X	X			
Arizona	X				
Arkansas	X				
California	X				
Colorado	X	X		X	
Connecticut	X	X			
Delaware	X	X		X	
Florida	X	X	X	X	
Georgia			X	X	X
Illinois			X		X
Indiana	X	X			
Iowa	X	X			
Kansas					X
Kentucky	X				
Louisiana	X			X	X
Maine	X				
Maryland		X	X		
Massachusetts	X	X		X	X
Minnesota					X
Mississippi	X			X	X
Montana	X			X	
Nebraska	X				
New Hampshire	X				
New Jersey	X	X		X	X
New Mexico		X	X		X
New York			X		X
North Carolina			X		
North Dakota	X			X	
Ohio	X	X			

<sup>5</sup> Ibid

State	Tuition Assistance for Spouses and Independents	Operation Recognition	Scholarships	Tuition Assistance for National Guard	Miscellaneous
Oregon		X			X
Pennsylvania	X				X
South Carolina	X				
South Dakota	X			X	X
Texas	X				X
Utah					X
Vermont		X			
Virginia	X	X			
West Virginia	X				X
Wisconsin	X				X
Wyoming	X	X		X	
<b>TOTAL</b>	<b>29</b>	<b>16</b>	<b>8</b>	<b>12</b>	<b>17</b>

This report was prepared in December 2007 by the Iowa Civic Analysis Network (I-CAN), a non-partisan public policy undergraduate research group at the University of Iowa. For additional research on this or other issues, please visit our website at <http://www.uiowa.edu/~ican> or contact us at [studorg-i-can@uiowa.edu](mailto:studorg-i-can@uiowa.edu).