

VA EDUCATION BENEFITS GUIDE

Your complete guide to VA Education benefits 2025

Access the education benefits you've earned through your service.



VA Education Benefits Guide

This guide provides essential information about the education benefits you've earned through your military service. Use it to understand your options, navigate the application process, and maximize your educational opportunities.

What's Covered

Veterans and service members have access to numerous education programs including the Post-9/11 GI Bill®, Montgomery GI Bill, and Vocational Rehabilitation. These benefits can cover:

- Tuition and fees at approved institutions
- Monthly housing allowance
- Books and supplies stipend
- Tutorial assistance and testing fees

Program Options

Your benefits can be used for a variety of educational paths:

- College degrees (associate, bachelor's, graduate)
- Vocational and technical training
- On-the-job training and apprenticeships
- Flight training and certification programs
- Entrepreneurship training

Whether you're planning to earn a degree, learn a trade, or enhance your skills for career advancement, VA education benefits can help you achieve your goals without accumulating student debt. Over 900,000 veterans and their family members use these benefits every year to invest in their future.



Education Advancement

Fund your college degree or vocational training program



Career Credentials

Earn certifications to enhance your civilian career prospects



Financial Support

Receive housing stipends and book allowances while studying

In this guide, you'll find detailed information on eligibility requirements, application procedures, benefit calculations, and resources to support your educational journey. Our goal is to help you make informed decisions and take full advantage of the benefits you've earned through your service.

Key Statistics

Veterans Affairs education benefits provide significant financial support for your educational journey. Understanding these numbers can help you better plan your education and career path:

The following figures represent the core benefits available to eligible veterans. These benefits can dramatically reduce or eliminate the financial burden of education, allowing you to focus on your studies rather than worrying about costs:

100%

Tuition Coverage

At public in-state schools through Post-9/11 GI Bill with full eligibility

\$26K

Private School Support

Annual maximum at non-public institutions for 2023-2024

36

Benefit Months

Standard education benefit period for those with full eligibility

No Limit

Years Available

For those who left active duty on or after January 1, 2013, there is no expiration date for Post-9/11 GI Bill benefits

These benefits represent one of the most comprehensive education support programs available to veterans and eligible dependents. Your specific benefit amounts may vary based on factors including length of service, program type, and whether you qualify for Yellow Ribbon Program enhancements.

To put these numbers in perspective, a four-year degree at a public university can cost \$40,000-\$100,000 in tuition alone. With the GI Bill covering 100% of in-state tuition, you could save tens of thousands of dollars. Additionally, the monthly housing allowance (which varies by location) can provide crucial support for living expenses while you study.

For example, a veteran studying full-time in San Diego might receive a housing allowance of approximately \$3,000 per month, while someone in a rural area might receive around \$1,000 monthly. These housing benefits are tax-free and can substantially reduce the need to work while pursuing your education.

Understanding these numbers is the first step toward making informed decisions about your educational future and maximizing the benefits you've earned through your service.

Understanding Your Education Benefits

Quick Guide to VA Education Programs

Program	Best For	Key Features
Post-9/11 GI Bill	Most post-Sept. 2001 veterans	• Full in-state tuition • Monthly housing allowance • Book stipend
Montgomery GI Bill-Active Duty	Veterans who contributed \$1,200 during service	• Fixed monthly payment • More flexible for some training types
Veterans Readiness & Employment (VR&E)	Veterans with service-connected disabilities	• Employment-focused training • Possible extension beyond 36 months
Survivors' & Dependents' Educational Assistance	Eligible family members	• Education benefits for dependents • Monthly stipend for expenses

Post-9/11 GI Bill is the most widely used benefit and best option for most veterans attending college.

Post-9/11 GI Bill Benefits at a Glance

- Tuition and Fees: 100% of public in-state tuition; up to \$26,381.37 (2025-2026) for private schools
- Housing Allowance: Based on E-5 with dependents BAH rate for your school's ZIP code
- Books and Supplies: Up to \$1,000 per academic year (\$41.67 per credit hour)
- Benefit Duration: Up to 36 months of benefits
- Payment Method: Tuition paid to school; housing and books paid to you
- Yellow Ribbon Program: Can help cover costs beyond GI Bill caps at participating schools

Eligibility Requirements

Post-9/11 GI Bill Eligibility Summary

- Need at least 90 days of active duty service after September 10, 2001
- Benefit percentage based on length of service (from 50% at 90 days to 100% at 36 months)
- Honorable or general (under honorable conditions) discharge required
- **Recent Update:** Rudisill v. McDonough Supreme Court decision (2024) allows eligible veterans to use both Montgomery and Post-9/11 GI Bill sequentially, up to 48 months



Eligibility Chart

Minimum Active Duty Service	Benefit Percentage
90 days	50%
6 months	60%
12 months	70%
18 months	80%
24 months	90%
36 months	100%

Approved Programs

VA education benefits can be used for:

- College degrees (Associate, Bachelor's, Master's, Doctorate)
- Vocational and technical training
- On-the-job training and apprenticeships
- Flight training (with restrictions)
- Licensing and certification tests
- Entrepreneurship training
- And more

Always verify program eligibility using the GI Bill Comparison Tool at [VA.gov](https://www.va.gov/gibill) before enrolling.

Application Process

Essential Documents Checklist

- DD-214 (Certificate of Release or Discharge from Active Duty)
- Social Security Number
- Bank account information for direct deposit
- Education history
- Military history

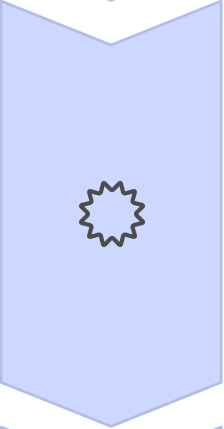


Step-by-Step Application Process



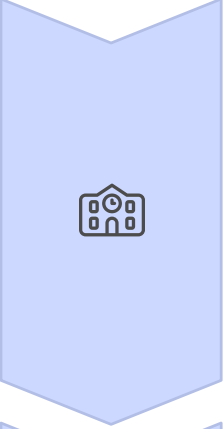
Research Programs and Schools

- Use the GI Bill Comparison Tool at VA.gov
- Check if schools participate in the Yellow Ribbon Program if needed
- Confirm your program is VA-approved



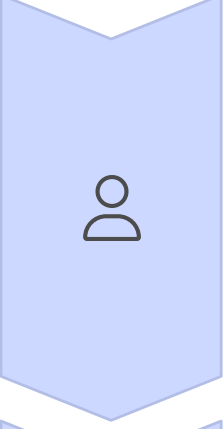
Apply for Your Certificate of Eligibility

- Apply online at VA.gov/education/how-to-apply
- Use Form 22-1990 for veterans
- Use Form 22-1990E for transferred benefits



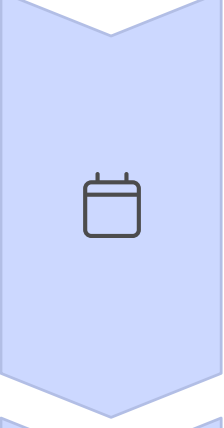
Apply to Your School

- Complete standard application process
- Request evaluation of military transcripts
- Note your veteran status



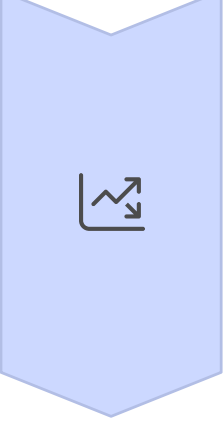
Meet with School Certifying Official (SCO)

- Provide your Certificate of Eligibility
- Complete school-specific VA forms
- Understand the certification process



Register for Classes

- Ensure classes fulfill degree requirements
- Maintain required attendance (typically full-time for maximum benefits)
- Verify enrollment if required for your program



Monitor Your Benefits

- First payment may take 4-6 weeks after certification
- Housing allowance paid monthly in arrears
- Book stipend paid at start of term

Maximizing Your Benefits

To get the most value from your VA education benefits, strategic planning is essential. The decisions you make about how, when, and where to use your benefits can significantly impact their overall value. Consider the following strategies to maximize your educational investment and set yourself up for post-military success.

Strategic Planning Tips

Choose the right benefit program

Carefully compare Post-9/11 GI Bill and Montgomery GI Bill before deciding. The Post-9/11 generally offers more comprehensive benefits for traditional education, while the Montgomery GI Bill might be better for certain vocational training programs. Calculate the total value based on your specific educational plans.

Consider Yellow Ribbon schools

If attending private institutions or out-of-state public schools, look for those participating in the Yellow Ribbon Program. This program can cover tuition and fees that exceed the Post-9/11 GI Bill cap, potentially saving you thousands of dollars at premium institutions.

Transfer benefits to dependents

While still on active duty, you may be eligible to transfer some or all of your Post-9/11 GI Bill benefits to your spouse or children. This requires additional service commitment but can be invaluable for family education planning. Submit transfer requests through the DoD milConnect portal.

Take at least one in-person class

If using Post-9/11 GI Bill, enroll in at least one in-person class each term to qualify for the higher housing allowance based on your school's location rather than the lower online-only rate. This strategy can significantly increase your monthly housing stipend, especially in high-cost areas.

Apply for federal student aid (FAFSA)

Complete the Free Application for Federal Student Aid in addition to using your VA benefits. You may qualify for Pell Grants and other financial aid that doesn't need to be repaid. This can supplement your VA benefits and help cover additional expenses or extend your educational funding.





Take advantage of state veteran education benefits

Many states offer additional education benefits specifically for veterans that can be used alongside your federal VA benefits. Research your state's veteran education programs, which may include tuition waivers, scholarships, or stipends that can further reduce your out-of-pocket costs.

Remember that benefit rules change periodically, so stay informed about updates to VA education programs through regular visits to VA.gov or by consulting with your school's Veterans Resource Center. Planning your education strategy carefully can help you maximize the value of your hard-earned benefits.

Special Considerations

Important factors to consider when using your VA education benefits:

			
VA Work-Study Program	Concurrent Enrollment	Rudisill v. McDonough Decision (2024)	Housing Allowance Considerations
<ul style="list-style-type: none">• Work part-time while studying• Work at VA facilities, schools, or other approved locations• Earn federal or state minimum wage (tax-free)• Apply through your school's veteran services office	<ul style="list-style-type: none">• All programs must be VA-approved• Primary school must approve courses at secondary school• Must coordinate between school certifying officials• Housing allowance based on primary school's location	<ul style="list-style-type: none">• Supreme Court ruled eligible veterans can use both Montgomery GI Bill and Post-9/11 GI Bill• May allow up to 48 months of combined benefits• Applies to veterans with separate qualifying periods of service• Contact VA Education Call Center (1-888-442-4551) if you think you qualify	<ul style="list-style-type: none">• Online-only enrollment: Limited to half the national average BAH rate• Break periods: No housing allowance during breaks between terms• Housing allowance timing: Paid in arrears (at the end of each month)• Rate differences: Varies significantly by school location

Note: If refinancing your home to fund education, VA loan refinances have specific "net tangible benefit" requirements. Not all education funding purposes qualify.

Resources and Support

Key Contacts



VA Education Call Center

1-888-442-4551 (M-F, 7am-6pm CT)



GI Bill Comparison Tool

[VA.gov/gi-bill-comparison-tool](https://va.gov/gi-bill-comparison-tool)



Online Application

[VA.gov/education/how-to-apply](https://va.gov/education/how-to-apply)



School Certifying Official

Available at your institution's veterans office

Free Assistance Options



Veterans Service Organizations

Provide free help with applications and questions

- American Legion, VFW, DAV, Student Veterans of America



School Veterans Centers

Offer guidance and support



VA Regional Offices

Provide in-person assistance



Action Checklist and Payment Rates

Action Checklist

- 1

Research schools and programs using the GI Bill Comparison Tool
- 2

Determine which benefit program works best for your situation
- 3

Apply for Certificate of Eligibility through VA.gov
- 4

Apply to your chosen educational program
- 5

Submit military transcripts for evaluation
- 6

Meet with the School Certifying Official
- 7

Set up direct deposit for benefit payments
- 8

Create a financial plan accounting for payment timelines
- 9

Connect with veteran support services at your school

Remember: Your education benefits are just one part of your VA benefits package. Consider how they can work alongside healthcare, disability, and home loan benefits to support your overall goals.

Payment Rates and Technical Details

Benefit Type	Full-Time Rate	Three-Quarter Time	Half-Time
Post-9/11 GI Bill	Full in-state tuition + location-based housing	Prorated housing	Prorated housing
MGIB-AD	\$2,259/month	\$1,694.25/month	\$1,129.50/month
MGIB-SR	\$439/month	\$329.25/month	\$219.50/month

For the most current benefit rates and detailed eligibility information, visit benefits.va.gov/gibill

This guide provides general information about VA education benefits as of March 2025. Benefits and procedures may change. Always verify current information at [VA.gov](https://va.gov) or with a qualified veterans representative.