

Trump signed the 'Forever GI Bill.' Here are 11 things you should know.

1. There's no longer an expiration date.

Previously, veterans had to use their Post-9/11 GI Bill within 15 years of their last 90-day period of active-duty service. That requirement is going away.

This portion of the law will apply to anyone who left the military after January 1, 2013. It will also apply to spouses who are receiving education benefits through the Marine Gunnery Sergeant John David Fry Scholarship for family members of service members who have been killed in the line of duty since Sept. 10, 2001.

2. Purple Heart recipients will get more benefits.

The new GI Bill allows anyone who has received a Purple Heart on or after Sept. 11, 2001 to receive 100 percent of the benefits offered under the Post-9/11 GI Bill, which includes coverage of tuition costs at a public school's in-state rate for 36 months and stipends for textbooks and housing.

Previously, Purple Heart recipients were beholden to the same time-in-service qualifications for the GI Bill as other service members. This meant that Purple Heart recipients without a serviceconnected disability who did not reach 36 months of service were only eligible for a percentage of the benefits and not the full amount.

Aleks Morosky, national legislative director for Military Order of the Purple Heart, said there have been 52,598 Purple Heart recipients who were wounded in action during post-9/11 conflicts, though it's unclear how many would immediately benefit from this provision. An estimated 660 Purple Heart recipients each year over the next 10 years will be able to take advantage of the increased benefits.

"We think that anybody who has shed blood for this country has met the service requirement by virtue of that fact," Morosky said. "Everybody sacrifices, everybody puts themselves in harm's way, but Purple Heart recipients are certainly among the service members who have sacrificed the most."

This provision will go into effect in August 2018.

3. More people are eligible for Yellow Ribbon.

The Yellow Ribbon Program is a voluntary agreement between schools and the U.S. Department of Veterans Affairs to split school costs not covered by the GI Bill, reducing or eliminating the amount students must pay themselves.

The Forever GI Bill will expand eligibility for this program to surviving spouses or children of service members in August 2018 and active-duty service members in August 2022.

Previously, only veterans eligible for GI Bill benefits at the 100 percent level or their dependents using transferred benefits were eligible for Yellow Ribbon.

4. There's some extra money — and time — for STEM degrees.

Some college degrees in science, technology, engineering and math fields take longer than four years to complete, which is why the new law authorizes an additional school year of GI Bill funds on a first-come, first-serve basis.

Scholarships of up to \$30,000 will be available for eligible GI Bill users <u>starting in August 2018</u>. Only veterans or surviving family members of deceased service members are eligible for this scholarship — not dependents using transferred benefits.

5. Vets hurt by school shutdowns will get benefits back.

A provision in the new GI Bill that will restore benefits to victims of school closures has been a longtime coming for the staff at Student Veterans of America.

"We've been getting calls for several years now, beginning with the collapse of Corinthian (Colleges), from student veterans whose lives were put on hold," said Will Hubbard, vice president of government affairs for the nonprofit, which has more than 500,000 student members. "Every day we wasted until it passed was another day that they had to wait."

This provision will retroactively apply to GI Bill users whose schools have abruptly closed since January 2015, for credits earned at the shuttered institutions that did not transfer to new schools. This will include the thousands of veteran students who were attending the national for-profit chains Corinthian Colleges and ITT Technical Institute when they closed in 2015 and 2016, respectively. It would also provide a semester's worth of reimbursement for GI Bill users affected by future school closures, as well as up to four months of a housing stipend.

6. The VA will measure eligibility for benefits differently.

Starting August 2020, this bill changes the way the VA uses time in service to calculate eligibility.

Previously, service members with at least 90 days but less than six months of active-duty service would be eligible for up to 40 percent of the full GI Bill benefits. Under new regulations, the same 90-days-to

six-month window is equal to 50 percent of benefits. Service members with at least six months and less than 18 months of service will be eligible for 60 percent of benefits.

This change will tend to benefit reservists more due to the nature of their service, according to a spokeswoman for the Senate Committee on Veterans' Affairs.

7. Reservists can count more of their service toward eligibility.

<u>Starting next August</u>, members of the National Guard and Reserve will be able to count time spent receiving medical care or recovering from injuries received while on active duty toward their GI Bill eligibility. This will apply to all who have been activated since 9/11.

The Forever GI Bill also allows individuals who lost their Reserve Educational Assistance Program when the program ended in 2015 to credit their previous service toward their eligibility for the Post-9/11 GI Bill.

8. Housing stipends will decrease slightly.

The government will pay for the expansions represented in the Forever GI Bill through a 1 percent decrease in housing stipends over the next five years. This will bring veterans' housing stipends on par with what active-duty service members receive at the E-5 with dependents rate. (Veterans on the GI Bill currently receive a slightly higher housing allowance rate than active-duty E-5s with dependents.) This change will take effect on Jan. 1, 2018 and will only apply to service members who enroll in GI Bill benefits after that date. No one currently receiving a housing stipend from the VA will see a reduction in benefits.

"On a month-to-month basis, they would never see less money," said SVA's Hubbard, explaining that the 1 percent reduction will come off of the total the VA would have spent over five years.

<u>Starting in August 2018</u>, housing stipends previously calculated based on the ZIP code of a student's school will be based on where a student takes the most classes.

<u>Also in August 2018</u>, reservists will continue to receive their monthly housing allowance under the GI Bill on a prorated rate for any month during which they are activated, preventing them from losing a whole month's worth of funds.

9. Benefits can get transferred after death.

A provision of the new GI Bill offers more flexibility with the transfer and distribution of benefits in case of death.

If a dependent who received transferred benefits dies before using all of the benefits, this provision gives the service member or veteran the ability to transfer remaining benefits to another dependent. This will go into effect August 2018 and apply to all deaths since 2009.

This provision also gives dependents of deceased service members the ability to make changes to their deceased loved one's transferred benefits.

Ashlynne Haycock, senior coordinator of education support services for the nonprofit Tragedy Assistance Program for Survivors, explains that currently, only a service member has the authority to make changes to the benefits they'd like to transfer. So, if a service member dies after transferring 35 months of benefits to one child and one month of benefits to another, for example, the family would not be able to make future changes to the GI Bill's distribution among that service member's dependents.

10. Surviving family members will get more money, but less time.

Surviving spouses and children of service members who are receiving benefits through the Survivors' and Dependents' Educational Assistance Program will see their monthly education stipend increase by \$200.

There's a downside, however. Though the same program has previously provided 45 months of education benefits, that will decrease to 36 months in August 2018 to bring it in line with the provisions of the GI Bill.

11. School certifying officials must be trained.

Individuals who certify veteran student enrollment at schools with more than 20 veteran students will be required to undergo training. Previously, training was not mandatory.