

Choosing the Veteran Education Programs that are Best for You: Post-9/11 GI Benefit (Post-9/11), Montgomery GI Bill (MGIB), Illinois Veteran Grant (IVG) Program

Introduction - Description of the Programs

Veterans in Illinois have a variety of programs available to them to help pay for college. Many veterans qualify for one or both federal programs, the Montgomery GI Bill (MGIB) or the new Post-9/11 GI Bill (Post-9/11). Illinois also offers veterans the Illinois Veteran Grant (IVG). Some veterans will also qualify for the state's need-based Monetary Award Program (MAP) or federal Pell grants. What follows is a description of each of the veteran education programs including eligibility requirements, and a guide to help you find which programs are right for you.

Montgomery GI Bill (MGIB)

The Montgomery GI Bill (MGIB) has been the GI Bill that veterans elect into when they are in active service. The basic MGIB benefit is a stipend of \$1,321 per month (for full-time study, defined as 12 hours or more per semester) to be used for all expenses associated with college attendance (tuition and fees, books, living expenses, etc.). This stipend is prorated down to one-quarter time. Thus, a three-quarter-time student would receive about \$991 per month, a half-time student would receive about \$661 per month, and a one-quarter-time student would receive about \$330 per month. Since the MGIB can be used for any expenses associated with college, it can be used in combination with the Illinois Veteran Grant (IVG) program, which provides tuition and mandatory fee benefits at Illinois *public* universities and community colleges. Combining MGIB with IVG makes MGIB essentially a living stipend. MGIB used at a *private* institution would be used for both tuition and fees and living expenses.

Post-9/11 GI Bill

The new Post-9/11 GI Bill pays college tuition up to the highest in-state public university per credit hour cost. For veterans in Illinois, that figure is now \$558.08 per credit hour. Fees are capped per term, and for Illinois, the maximum per term fee that can be charged is \$5,126.50. One caveat: these numbers have changed since they were first posted on the federal website: www.gibill.va.gov/GI_Bill_Info/CH33/Tuition_and_fees.htm, and may not be final. The Post-9/11 benefit can be used at both public and private institutions. Awards are prorated based on service time on active duty. Table 1 below shows the proration.

Table 1: Preliminary Illinois Tuition and Fee Benefits in New Post-9/11 GI Bill

<i>Individuals serving an aggregate period of active duty after September 10, 2001 of:</i>	<i>Percent Of Total Benefits</i>	<i>Maximum Charge per Credit Hour</i>	<i>Max Tuition per 30 credit hours</i>	<i>Maximum Total Fees per Term</i>
<i>At least 36 months</i>	100%	\$558.08	\$16,742.40	\$5,126.50
<i>At least 30 continuous days on active duty (Discharged due to service-connected disability)</i>	100%	\$558.08	\$16,742.40	\$5,126.50
<i>At least 30 months, but less than 36 months ¹</i>	90%	\$502.27	\$15,068.10	\$4,613.85
<i>At least 24 months, but less than 30 months ¹</i>	80% ³	\$446.46	\$13,393.80	\$4,101.20
<i>At least 18 months, but less than 24 months ²</i>	70% ³	\$390.66	\$11,719.80	\$3,588.55
<i>At least 12 months, but less than 18 months ²</i>	60%	\$334.85	\$10,045.50	\$3,075.90
<i>At least 6 months, but less than 12 months ²</i>	50%	\$279.04	\$8,371.20	\$2,563.25
<i>At least 90 days, but less than 6 months ²</i>	40%	\$223.23	\$6,696.90	\$2,056.60

¹ Includes entry level and skill training.

² Excludes entry level and skill training.

³ If the service requirements are met at both the 80 and 70 percentage level, the maximum percentage of 70 must be applied to amounts payable.

If recipients attend school *more than half time*, the Post-9/11 GI Bill also pays a monthly stipend equal to the Basic Allowance for Housing (BAH) for the military base closest to the school attended, based on zip code. In Illinois, there are nine designated bases with the BAH varying from a low of \$844 per month in the Quincy area to a high of \$1,742 for the Coast Guard/Marine base in Burr Ridge in northern Illinois.

In addition, under the Post-9/11 GI Bill, recipients would receive a \$1,000 annual stipend for books, which is prorated based on enrollment status (\$750 for a three-quarter-time student, \$500 for a half-time student, and \$250 for a one-quarter-time student).

Illinois Veteran Grant (IVG) Program

Veterans who lived in Illinois within six months of entering service and returned to Illinois within six months of leaving service may be [eligible for IVG](#). IVG pays tuition and mandatory fees at *public* universities and community colleges for up to 120 semester units. IVG may be used in conjunction with either MGIB or the Post-9/11 GI Bill. IVG is tracked as units, using the following table:

Table 2: Illinois Veteran Grant (IVG) Eligibility Units

Number of Hours	Semester School	Quarter School
12 or more hours	12 units	8 units
9-11.99 hours	9 units	6 units
6-8.99 hours	6 units	4 units
3 to 5.99 hours	3 units	2 units
0-2.99 hours	1 unit	1 unit

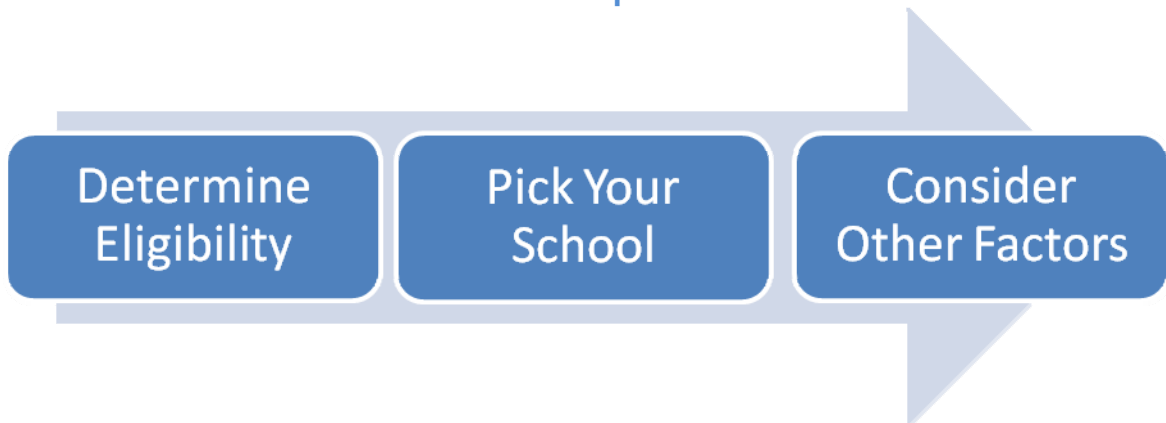
Choosing the Right Program(s)

When comparing the MGIB with the Post-9/11 GI Bill, the benefits offered with the Post-9/11 program are often superior to MGIB. However, the addition of IVG benefits provides another option at community colleges and public universities. IVG can be used with both programs at public schools; however, a full-benefit recipient of the Post-9/11 program attending a community college or public university will not use IVG since the Post-9/11 benefit explicitly covers tuition and fees, which includes costs covered by IVG (tuition and mandatory fees). IVG can be used with MGIB at public universities and community colleges, where MGIB is used to cover living expenses and IVG is used for tuition and mandatory fees. Using IVG concurrently with either Post-9/11 or MGIB will result in the veteran utilizing eligibility in two programs. Since both federal programs cover only 36 months of full-time study and many students require more to complete their degrees, they should consider restricting the benefits used during a semester to one program and save the other for the extra coursework they need to graduate or for graduate school later on.

Because the MGIB stipend is higher than some of the living stipends under the Post-9/11 GI Bill, it isn't clear that it is always in the veteran's best interest to select the new program, based solely on dollars received. However, the MGIB/IVG option does have two non-monetary drawbacks when compared to the Post-9/11 program: (1) the tuition and mandatory fee benefits can only be used at public universities and community colleges and, as mentioned before, (2) this package of benefits uses eligibility in two programs. Using the Post-9/11 benefits can preserve IVG benefits. Since the Post-9/11 program only pays for 36 months of full-time study and many students need more, IVG can be used after Post-9/11 benefits run out. IVG can also be used later for graduate study at a public university. However, if the veteran wants to attend a public institution and only qualifies for a reduced Post-9/11 benefit, combining it with IVG may be a better option, or if the veteran qualifies for MGIB, using the MGIB/IVG option might provide more benefits.

Under the MGIB, qualified applicants would receive benefits for up to 36 months and be allowed 10 years to utilize these benefits. But the 120 IVG eligibility units can be used over an unlimited amount of time as long as the recipient does not exceed his or her maximum. Eligibility units (120) allow for four years of full-time study, but are prorated for less-than-full-time study. Under the new Post 9/11 GI Bill, qualified applicants would receive benefits for up to 36 months and be allowed 15 years to utilize these benefits. Post-9/11 GI Bill benefits also can be transferred to a dependent. Once a veteran uses benefits from the new Post 9/11 GI Bill, (s)he is not allowed to opt back in to using MGIB benefits.

How Does It All Work? – Three Basic Steps



Step 1: Determine Your Eligibility

- ✓ [Eligibility for MGIB](#): veteran is either eligible or not; additional benefits could be purchased while in service.
- ✓ [Eligibility for IVG](#): veteran is either eligible or not; benefits can only be used at public universities and community colleges.
- ✓ [Eligibility for Post-9/11 benefits](#): eligibility depends on service; veterans can be 40% to 100% eligible. *If a veteran qualifies for both post-9/11 and MGIB and elects Post-9/11, (s)he is precluded from returning to MGIB.*
- ✓ [Eligibility for federal Pell Grants](#): eligibility is calculated from data provided on the [Free Application for Federal Student Aid](#) (FAFSA); need-based grant up to \$5,350 for tuition and fees and living expenses.
- ✓ [Eligibility for state MAP Grant](#): eligibility is [calculated](#) from data provided on the FAFSA; need-based grant up to \$4,968 for tuition and fees only at MAP approved schools (public and private within Illinois).

Step 2: Where Do You Want to Go?

Community colleges, public universities, private not-for-profit institutions and proprietary schools are all options for veterans, however not all programs are available at all types of schools and the benefits can vary by school.

Community Colleges

MGIB, Post-9/11 and IVG benefits can all be used at community colleges. Community colleges are located throughout the state and have different BAHs associated with them. The example below uses a BAH of \$1,742 (f), the highest in the state. The tuition and fees used are the average FY2009 tuition and fees at Illinois community colleges; your actual costs may vary.

Benefits for Veterans Who Qualify for Full Post-9/11 Benefits

Veterans with full Post-9/11 benefits will have tuition and fees fully paid at any Illinois community college, regardless of the number of hours they attempt. Veterans attending a community college with a BAH of \$1,742 will receive higher benefits than using the combination of MGIB and IVG. In addition, using only Post-9/11 benefits preserves IVG eligibility which can be used for further post-secondary education.

Table 3: Benefits for a Full-Benefits Post-9/11 Veteran Attending Community College with a BAH of \$1,742

Scenario #1a: In-District Community College Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for FULL benefits				
	Full-time (30 hours)	3/4 time (18 hours)	Half-time (12 hours)	
	15 hours/semester	9 hours/semester	6 hours/semester	
a. Tuition charged (<i>avg 2009 cc tuition</i>)	\$ 2,800	\$ 1,680	\$ 1,120	
b. Fees charged (<i>avg 2009 cc fees</i>)	\$ 300	\$ 180	\$ 150	
c. Total tuition and fees	\$ 3,100	\$ 1,860	\$ 1,270	
d. T&F paid by VA	\$ 3,100	\$ 1,860	\$ 1,270	
<i>(max tuition = \$558.08/hr; max fees: \$5,126/term)</i>				
e. Residual not paid by VA	\$ -	\$ -	\$ -	
f. Max Housing allowance/month)	\$1,742	\$1,742	\$0	
g. (maximum, 9 months)	\$15,678	\$15,678	\$0	
h. Books and supplies	\$1,000	\$750	\$500	
i. Annual living expenses benefit	\$16,678	\$16,428	\$500	
j. Total annual benefit	\$ 19,778	\$ 18,288	\$ 1,770	

In the example above, a full benefits Post-9/11 veteran attending full, three-quarter or half-time would receive full tuition and fees for the hours attempted at a community college. (S)he would receive a full \$1,742 housing benefit if attending more than half time. Attending half time or less would reduce the benefit to zero.

Benefits for Veterans who Qualify for Partial Post-9/11 Benefits

Veterans with partial Post-9/11 benefits will have tuition and fees partially paid at any Illinois community college, regardless of the number of hours they attempt. The partial payment may be augmented with IVG, but if the difference is small, using IVG eligibility units may not be the best use of that benefit. The examples below show a 70% benefit and a 40% benefit, with a BAH of \$1,742.

Table 4: Benefits for a Partial-Benefits Post-9/11 Veteran Attending Community College with a BAH of \$1,742

Scenario #1b: In-District Community College Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for 70% benefits				
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
Tuition charged (<i>avg 2009 cc tuition</i>)	\$ 2,762	\$ 1,657	\$ 1,105	
Fees charged (<i>avg 2009 cc fees</i>)	\$ 300	\$ 180	\$ 150	
Total tuition and fees	\$ 3,062	\$ 1,837	\$ 1,255	
T&F paid by VA	\$ 2,143	\$ 1,286	\$ 878	
<i>(max tuition = \$390.66/hr; max fees: \$3,588.55/term)</i>				
Residual not paid by VA	\$ 919	\$ 551	\$ 376	
<i>Max Housing allowance/month</i>	<i>\$1,219</i>	<i>\$1,219</i>	<i>\$0</i>	
<i>(maximum, 9 months)</i>	<i>\$10,975</i>	<i>\$10,975</i>	<i>\$0</i>	
Books and supplies	\$700	\$525	\$350	
Annual living expenses benefit	\$11,675	\$11,500	\$350	
Total annual benefit	\$ 13,818	\$ 12,786	\$ 1,228	

Scenario #1c: In-District Community College Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for 40% benefits				
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
Tuition charged (<i>avg 2009 cc tuition</i>)	\$ 2,762	\$ 1,657	\$ 1,105	
Fees charged (<i>avg 2009 cc fees</i>)	\$ 300	\$ 180	\$ 150	
Total tuition and fees	\$ 3,062	\$ 1,837	\$ 1,255	
T&F paid by VA	\$ 1,225	\$ 735	\$ 502	
<i>(max tuition = \$223.23/hr; max fees: \$2,056.60/term)</i>				
Residual not paid by VA	\$ 1,837	\$ 1,102	\$ 753	
<i>Max Housing allowance/month</i>	<i>\$697</i>	<i>\$697</i>	<i>\$0</i>	
<i>(maximum, 9 months)</i>	<i>\$6,271</i>	<i>\$6,271</i>	<i>\$0</i>	
Books and supplies	\$400	\$300	\$200	
Annual living expenses benefit	\$6,671	\$6,571	\$200	
Total annual benefit	\$ 7,896	\$ 7,306	\$ 702	

Comparison with MGIB/IVG

Veterans, regardless of benefit level eligible for under Post-9/11, who want to attend school half-time or less and who are eligible for MGIB and IVG, might find the latter to be a better choice. MGIB stipends are prorated by quarter-time attended: full, three-quarter, half, one-quarter. A veteran attending half time using MGIB/IVG would have tuition and fees paid (through IVG, using 6 eligibility units) and receive a stipend of about \$661 (half of the \$1,321 full benefit). No stipend is available through Post-9/11 for veterans attending half time or less. The table below provides a comparison of full

benefits Post-9/11 with MGIB/IVG for different attendance patterns (full, three-quarter, and half) and different Post-9/11 BAH (\$1,742 [highest in Illinois], \$1,045, and \$844 [lowest in Illinois].) Highlighted boxes indicate the highest total benefit.

Table 5: Benefits for a Full-Benefits Post-9/11 Veteran Attending Community College with Different BAH Compared to MGIB/IVG Combination

Scenario #1a: In-District Community College Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for FULL benefits (better package highlighted)			
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	none	none	none
Other benefits paid by Post-9/11	\$16,678	\$16,428	\$500
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945
Scenario #1a: In-District Community College Post-9/11 with a BAH of \$1,045 for a Veteran who qualifies for FULL benefits (better package highlighted)			
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	none	none	none
Other benefits paid by Post-9/11	\$10,405	\$10,155	\$500
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945
Scenario #1a: In-District Community College Post-9/11 with a BAH of \$844 for a Veteran who qualifies for FULL benefits (better package highlighted)			
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	none	none	none
Other benefits paid by Post-9/11	\$8,596	\$8,346	\$500
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

If the veteran is only eligible for partial Post-9/11 benefits, the results can change again. Once a veteran has selected Post-9/11, (s)he cannot return to MGIB. Below is a sample of the benefits for veterans with a 70% Post-9/11 benefit at different attendance status levels and different BAH.

Table 6: Benefits for a 70% Post-9/11 Veteran Attending Community College with Different BAH Compared to MGIB/IVG Combination

Scenario #1b: In-District Community College Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for 70% benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	(\$919)	(\$551)	(\$376)
Other benefits paid by Post-9/11	\$11,675	\$11,500	\$350
Post-9/11 GI Bill/IVG			
T&F NOT paid by Post-9/11/IVG	none	none	none
Other benefits paid by Post-9/11/IVG	\$11,675	\$11,500	\$350
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

Scenario #1b: In-District Community College Post-9/11 with a BAH of \$1,045 for a Veteran who qualifies for 70% benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	(\$919)	(\$551)	(\$376)
Other benefits paid by Post-9/11	\$7,284	\$7,109	\$350
Post-9/11 GI Bill/IVG			
T&F NOT paid by Post-9/11/IVG	none	none	none
Other benefits paid by Post-9/11/IVG	\$7,284	\$7,109	\$350
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

Scenario #1b: In-District Community College Post-9/11 with a BAH of \$844 for a Veteran who qualifies for 70% benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	(\$919)	(\$551)	(\$376)
Other benefits paid by Post-9/11	\$6,017	\$5,842	\$350
Post-9/11 GI Bill/IVG			
T&F NOT paid by Post-9/11/IVG	none	none	none
Other benefits paid by Post-9/11/IVG	\$6,017	\$5,842	\$350
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

Public Universities

MGIB, Post-9/11 and IVG benefits can all be used at public universities. Public universities are located throughout the state and have different BAHs associated with them. The example below uses a BAH of \$1,742, the highest in the state. The tuition and fees used are the average FY2009 tuition and fees at Illinois public universities – your actual costs may vary and FY2010 tuition and fees will most likely increase.

Benefits for Veterans Who Qualify for Full Post-9/11 Benefits

Veterans with full Post-9/11 benefits will have tuition and fees fully paid at any Illinois public university, regardless of the number of hours they attempt. Veterans attending a public university with a BAH of \$1,742 will receive higher benefits than using the combination of MGIB and IVG. Remember that using only Post-9/11 benefits preserves IVG eligibility which can be used to complete your program or for graduate school.

The example below uses average public university tuition and fees and prorates them for the three-quarter time and half time. At some schools, however, fees are not prorated but may not be charged to students attending half-time or less.

Table 7: Benefits for a Full-Benefits Post-9/11 Veteran Attending a Public University with a BAH of \$1,742

Scenario #2a: Illinois Public University, Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for FULL benefits				
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
a. Tuition charged (<i>avg 2009 pub4 tuition</i>)	\$ 7,200	\$ 4,320	\$ 2,880	
b. Fees charged (<i>avg 2009 pub4 fees</i>)	\$ 2,000	\$ 1,200	\$ 1,000	
c. Total tuition and fees	\$ 9,200	\$ 5,520	\$ 3,880	
d. T&F paid by VA	\$ 9,200	\$ 5,520	\$ 3,880	
<i>(max tuition = \$558.08/hr; max fees: \$5,126/term)</i>				
e. Residual not paid by VA	\$ -	\$ -	\$ -	
f. Max Housing allowance/month	\$1,742	\$1,742	\$0	
g. (maximum, 9 months)	\$15,678	\$15,678	\$0	
h. Books and supplies	\$1,000	\$750	\$500	
i. Annual living expenses benefit	\$16,678	\$16,428	\$500	
j. Total annual benefit	\$ 25,878	\$ 21,948	\$ 4,380	

Benefits for Veterans Who Qualify for Partial Post-9/11 Benefits

Veterans with partial Post-9/11 benefits will have tuition and fees partially paid at any Illinois public university, regardless of the number of hours they attempt. The partial payment may be augmented with IVG, but if the difference is small, using up IVG eligibility units may not be the best use of that benefit. The examples below show a 70% benefit and a 40% benefit, with a BAH of \$1,742.

Table 8: Benefits for a Partial-Benefits Post-9/11 Veteran Attending Community College with a BAH of \$1,742

Scenario #2b: Illinois Public University, Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for 70% benefits			
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
a. Tuition charged (<i>avg 2009 pub4 tuition</i>)	\$ 7,200	\$ 4,320	\$ 2,880
b. Fees charged (<i>avg 2009 pub4 fees</i>)	\$ 2,000	\$ 1,200	\$ 1,000
c. Total tuition and fees	\$ 9,200	\$ 5,520	\$ 3,880
d. T&F paid by VA (<i>max tuition = \$390.66/hr; max fees: \$3,588.55/term</i>)	\$ 6,440	\$ 3,864	\$ 2,716
e. Residual not paid by VA	\$ 2,760	\$ 1,656	\$ 1,164
f. Max Housing allowance/month	\$1,219	\$1,219	\$0
g. (maximum, 9 months)	\$10,975	\$10,975	\$0
h. Books and supplies	\$700	\$525	\$350
i. Annual living expenses benefit	\$11,675	\$11,500	\$350
j. Total annual benefit	\$ 18,115	\$ 15,364	\$ 3,066
Scenario #2c: Illinois Public University, Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for 40% benefits			
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
a. Tuition charged (<i>avg 2009 pub4 tuition</i>)	\$ 7,200	\$ 4,320	\$ 2,880
b. Fees charged (<i>avg 2009 pub4 fees</i>)	\$ 2,000	\$ 1,200	\$ 1,000
c. Total tuition and fees	\$ 9,200	\$ 5,520	\$ 3,880
d. T&F paid by VA (<i>max tuition = \$223.23/hr; max fees: \$2,056.60/term</i>)	\$ 3,680	\$ 2,208	\$ 1,552
e. Residual not paid by VA	\$ 5,520	\$ 3,312	\$ 2,328
f. Max Housing allowance/month	\$697	\$697	\$0
g. (maximum, 9 months)	\$6,271	\$6,271	\$0
h. Books and supplies	\$400	\$300	\$200
i. Annual living expenses benefit	\$6,671	\$6,571	\$200
j. Total annual benefit	\$ 10,351	\$ 8,779	\$ 1,752

Comparison with MGIB/IVG

If a veteran wants to attend school half-time and is eligible for MGIB and IVG, the latter might be a better choice. MGIB stipends are prorated by quarters attended: full, three-quarter, half, one-quarter. A veteran attending half time using MGIB/IVG would have tuition and fees paid (through IVG, using 6 eligibility units) and receive a stipend of about \$661 (half of the \$1,321 full benefit). No stipend is available through Post-9/11 for veterans attending half time or less. The table below provides a comparison of full benefits Post-9/11 with MGIB/IVG for different attendance patterns (full, three-quarter, and half) and different Post-9/11 BAH (\$1,742 [highest in Illinois], \$1,045, and \$844 [lowest in Illinois]).

Table 9: Benefits for a Full-Benefits Post-9/11 Veteran Attending a Public University with Different BAH Compared to the MGIB/IVG Combination

Scenario #2a: Public University, Post-9/11 with a BAH of \$1,742
for a Veteran who qualifies for **Full** benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
Post-9/11 GI Bill:				
T&F NOT paid by Post-9/11	none	none	none	
Other benefits paid by Post-9/11	\$16,678	\$16,428		\$500

MGIB/IVG Combination:

T&F NOT paid by IVG	none	none	none	
Other benefits paid by MGIB	\$11,889	\$8,917		\$5,945

Scenario #2a: Public University, Post-9/11 with a BAH of \$1,045
for a Veteran who qualifies for **Full** benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
Post-9/11 GI Bill:				
T&F NOT paid by Post-9/11	none	none	none	
Other benefits paid by Post-9/11	\$10,405	\$10,155		\$500

MGIB/IVG Combination:

T&F NOT paid by IVG	none	none	none	
Other benefits paid by MGIB	\$11,889	\$8,917		\$5,945

Scenario #2a: Public University, Post-9/11 with a BAH of \$844
for a Veteran who qualifies for **Full** benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
Post-9/11 GI Bill:				
T&F NOT paid by Post-9/11	none	none	none	
Other benefits paid by Post-9/11	\$8,596	\$8,346		\$500

MGIB/IVG Combination:

T&F NOT paid by IVG	none	none	none	
Other benefits paid by MGIB	\$11,889	\$8,917		\$5,945

If the veteran does not qualify for full Post-9/11 benefits, the relative value of the different programs can change. The table below provides a comparison of 70% benefits Post-9/11 with MGIB/IVG for different attendance patterns (full, three-quarter, and half-time) and different Post-9/11 BAH (\$1,742 [highest in Illinois], \$1,045, and \$844 [lowest in Illinois].) Although it means using up eligibility in two programs, the MGIB/IVG combination provides more immediate benefits than Post-9/11 in some cases when the veteran is receiving less than full Post-9/11.

Table 10: Benefits for a 70%-Benefits Post-9/11 Veteran Attending a Public University with Different BAH Compared to the MGIB/IVG Combination

Scenario #2b: Public University, Post-9/11 with a **BAH of \$1,742**
for a Veteran who qualifies for **70%** benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	(\$2,760)	(\$1,656)	(\$1,164)
Other benefits paid by Post-9/11	\$11,675	\$11,500	\$350
Post-9/11 GI Bill/IVG			
T&F NOT paid by Post-9/11/IVG	none	none	none
Other benefits paid by Post-9/11/IVG	\$11,675	\$11,500	\$350
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

Scenario #2b: Public University, Post-9/11 with a **BAH of \$1,045**
for a Veteran who qualifies for **70%** benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	(\$2,760)	(\$1,656)	(\$1,164)
Other benefits paid by Post-9/11	\$7,284	\$7,109	\$350
Post-9/11 GI Bill/IVG			
T&F NOT paid by Post-9/11/IVG	none	none	none
Other benefits paid by Post-9/11/IVG	\$7,284	\$7,109	\$350
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

Scenario #2b: Public University, Post-9/11 with a **BAH of \$844**
for a Veteran who qualifies for **70%** benefits (better package highlighted)

Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F NOT paid by Post-9/11	(\$2,760)	(\$1,656)	(\$1,164)
Other benefits paid by Post-9/11	\$6,017	\$5,842	\$350
Post-9/11 GI Bill/IVG			
T&F NOT paid by Post-9/11/IVG	none	none	none
Other benefits paid by Post-9/11/IVG	\$6,017	\$5,842	\$350
MGIB/IVG Combination:			
T&F NOT paid by IVG	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

Private Institution or Proprietary School

Only the federal benefits, both MGIB and Post-9/11, can be used at private institutions; veterans are eligible for IVG benefits only if they attend public universities or community colleges. Private schools are located throughout the state and have BAH associated with them from \$844 to \$1,742. While the examples below use the average tuition for private institutions for FY2009 as the sample tuition, the annual tuition and fees at private institutions vary widely from the mid-teens to over \$30,000. Also, while we show a three-quarter time proration in the samples below, some private schools do not prorate by hours and may have only a full-time rate or a full-time/half-time rate.

While IVG cannot be used at private institutions, MAP can be applied to tuition and mandatory fees not covered by the federal veterans program when the maximum amount allowed by the federal program is reached. MAP is Illinois' need-based grant program. The annual maximum MAP award is \$4,968. More information on [MAP](#) can be found in the Student Zone at collegezone.com.

The federal government has an additional grant program for veterans attending private institutions. Called the [Yellow Ribbon Program](#), it will match any discount provided by the private institution with additional federal dollars. Schools must sign up to be in the Yellow Ribbon program. A [list of Illinois schools that are participating in the Yellow Ribbon Program](#) can be found in the [Education Benefits](#) section of the U.S. Department of Veterans Affairs' Web site: www.va.gov.

Benefits for Veterans Who Qualify for Full Post-9/11 Benefits

In the example below, a veteran qualifying for full-benefits Post-9/11 and attending a private school full-time with a BAH of \$1,742 would receive a total annual benefit of over \$34,000. Tuition paid would be based on the highest charge per credit hour allowed, which in Illinois is currently \$558.08, making the maximum tuition benefit \$16,742. Fees would be fully covered, bringing the total tuition and fee benefit to \$17,342. For a school with average private school costs, this would leave about \$8,000 that would have to be covered some other way. If the school participates in the Yellow Ribbon Program and contributes \$4,000 toward the cost of tuition, the federal government would match that and pay the other \$4,000. If the veteran qualifies for a MAP grant, (s)he could receive up to \$4,968 to cover remaining costs if the school does not participate in Yellow Ribbon or if there are still remaining tuition and mandatory fee costs after applying Post-9/11 and Yellow Ribbon Program benefits. Veterans may also qualify for the [federal Pell Grant](#), that will provide up to \$5,350 in additional funds to be used for tuition and fees or any other expenses associated with college attendance.

Table 11: Benefits for a Full-Benefits Post-9/11 Veteran Attending a Private or Proprietary Institution with a BAH of \$1,742

Scenario #3a: Illinois Private or Proprietary School, Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for FULL benefits				
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
a. Tuition charged (<i>avg 2009 priv4 tuition</i>)	\$ 24,705	\$ 14,823	\$ 9,882	
b. Fees charged (<i>avg 2009 priv4 fees</i>)	\$ 600	\$ 360	\$ 300	
c. Total tuition and fees (<i>\$824/cr hr</i>)	\$ 25,305	\$ 15,183	\$ 10,182	
d. T&F paid by VA (<i>max tuition = \$558.08/hr; max fees: \$5,126/term</i>)	\$ 17,342	\$ 10,405	\$ 6,997	
e. Residual not paid by VA	\$ (7,963)	\$ (4,778)	\$ (3,185)	
f. Max Housing allowance/month	\$1,742	\$1,742	\$0	
g. (maximum, 9 months)	\$15,678	\$15,678	\$0	
h. Books and supplies	\$1,000	\$750	\$500	
i. Annual living expenses benefit	\$16,678	\$16,428	\$500	
j. Total annual benefit (d+i)	\$ 34,020	\$ 26,834	\$ 7,497	

Benefits for Veterans Who Qualify for Partial Post-9/11 Benefits

Veterans with partial Post-9/11 benefits will have tuition and fees partially paid at Illinois private institutions, regardless of the number of hours they attempt. The partial payment may be augmented, if the veteran qualifies, with MAP funds (prorated by number of credit hours enrolled) or a federal Pell grant. The examples below show a 70% benefit and a 40% benefit, with a BAH of \$1,742.

Table 12: Benefits for a Partial-Benefits Post-9/11 Veteran Attending a Private or Proprietary Institution with a BAH of \$1,742

Scenario #3b: Illinois Private or Proprietary School Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for 70% benefits				
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
a. Tuition charged (avg 2009 priv4 tuition)	\$ 24,705	\$ 14,823	\$ 9,882	
b. Fees charged (avg 2009 priv4 fees)	\$ 600	\$ 360	\$ 300	
c. Total tuition and fees (\$824/cr hr)	\$ 25,305	\$ 15,183	\$ 10,182	
d. T&F paid by VA (max tuition = \$390.66/hr; max fees: \$3,588.55/term)	\$ 12,140	\$ 7,284	\$ 4,898	
e. Residual not paid by VA	\$ (13,165)	\$ (7,899)	\$ (5,284)	
f. Max Housing allowance/month	\$1,219	\$1,219	\$0	
g. (maximum, 9 months)	\$10,975	\$10,975	\$0	
h. Books and supplies	\$700	\$525	\$350	
i. Annual living expenses benefit	\$11,675	\$11,500	\$350	
j. Total annual benefit (d+i)	\$ 23,814	\$ 18,783	\$ 5,248	
Scenario #3c: Illinois Private or Proprietary School Post-9/11 with a BAH of \$1,742 for a Veteran who qualifies for 40% benefits				
	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester	
a. Tuition charged (avg 2009 priv4 tuition)	\$ 24,705	\$ 14,823	\$ 9,882	
b. Fees charged (avg 2009 priv4 fees)	\$ 600	\$ 360	\$ 300	
c. Total tuition and fees (\$824/cr hr)	\$ 25,305	\$ 15,183	\$ 10,182	
d. T&F paid by VA (max tuition = \$223.23/hr; max fees: \$2,056.60/term)	\$ 6,937	\$ 4,162	\$ 2,799	
e. Residual not paid by VA	\$ (18,368)	\$ (11,021)	\$ (7,383)	
f. Max Housing allowance/month	\$697	\$697	\$0	
g. (maximum, 9 months)	\$6,271	\$6,271	\$0	
h. Books and supplies	\$400	\$300	\$200	
i. Annual living expenses benefit	\$6,671	\$6,571	\$200	
j. Total annual benefit (d+i)	\$ 13,608	\$ 10,733	\$ 2,999	

Proration of other BAH levels can be seen in the tables associated with the public universities. Since IVG cannot be used at private institutions, no Post-9/11, MGIB/IVG comparison is possible. Post-9/11 almost always provides more benefits than MGIB alone for veterans attending more than half-time who wish to attend a private school. The exception would be a private school that does not provide any Yellow Ribbon benefits, is located in an area with a very low BAH and/or is attended by a student who only qualifies for a 50% benefit or less. The examples below compare benefits for a veteran with a 70% benefit at different attendance levels and different BAH levels. Only students who attend school half time or less and do not qualify for a BAH payment would be better off with MGIB instead of Post-9/11 even at this level of eligibility and with a relatively low BAH payment.

Table 13: Benefits for a 70%-Benefits Post-9/11 Veteran Attending a Private or Proprietary Institution with Different BAH Compared to the MGIB/IVG Combination

Scenario #3b: Private or Proprietary School, Post-9/11 with a BAH of \$1,045 for a Veteran who qualifies for 70% benefits (better package highlighted)			
Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F paid by Post-9/11	\$12,140	\$7,284	\$4,898
Other benefits paid by Post-9/11	\$7,284	\$7,109	\$350
Total Benefits paid by Post-9/11	\$19,423	\$14,392	\$5,248
MGIB alone			
T&FPaid by MGIB	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

Scenario #3b: Private or Proprietary School, Post-9/11 with a BAH of \$844 for a Veteran who qualifies for 70% benefits (better package highlighted)			
Per Year (9 months)	Full-time (30 hours) 15 hours/semester	3/4 time (18 hours) 9 hours/semester	Half-time (12 hours) 6 hours/semester
Post-9/11 GI Bill:			
T&F paid by Post-9/11	\$12,140	\$7,284	\$4,898
Other benefits paid by Post-9/11	\$6,017	\$5,842	\$350
Total Benefits paid by Post-9/11	\$18,157	\$13,126	\$5,248
MGIB alone			
T&F paid	none	none	none
Other benefits paid by MGIB	\$11,889	\$8,917	\$5,945

Step 3: Consider These Other Factors

Time-to-degree

Both MGIB and Post 9/11 pay benefits for 36 months or four school years (9 months per year.) However, many students take five years or more to graduate. When you combine MGIB and IVG benefits together or Post-9/11 and IVG, you are using eligibility in two programs simultaneously. Using only one benefit at a time can preserve your eligibility in the other program allowing you to receive benefits for school beyond the fourth year.

Graduate School

If you think that there may be graduate school in your future, then the issues discussed in time-to-degree apply to you. MGIB benefits must used within 10 years of release from active service; Post-9/11 benefits are good for 15 years. IVG benefits can be used anytime.

Transferability

The Post-9/11 benefit is transferable to the veteran's spouse or children. It is possible for a veteran to transfer Post-9/11 benefits to a spouse or children and use IVG benefit for themselves. The U.S. Department of Defense (www.dod.gov) is responsible for developing and overseeing the [transferability provisions](#) of the Post-9/11 GI Bill

Eligibility for Pell and MAP

At one time, veterans could use IVG to pay for tuition and most fees and then use MAP to cover remaining fees. However, recent ISAC rules changes have aligned the fees paid for by IVG and MAP. These two programs now overlap; using IVG at public institutions now precludes using MAP. Veterans eligible for partial Post-9/11 benefits would use IVG benefits to augment Post-9/11 benefits at public institutions and community colleges. However, at private institutions, where IVG cannot be used, it is possible for the veteran to receive MAP grants if there are tuition and mandatory fee costs not covered by Post-9/11 when the maximum amount allowed by the federal program is reached or if the veteran elects MGIB. The maximum MAP award is \$4,968.

Veterans, depending on his/her financial situation, can also qualify for the Pell Grant. The maximum Pell Grant for FY2010 is \$5,350 and the money can be used for all school related expenses. Pell Grants can be combined with all other programs and used at any Pell-eligible school (most Illinois post-secondary institutions).