

# Educational goals take a turn with the "Forever GI Bill"

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NCO Journal

Nov. 17, 2017



Forever GI Bill. (NCO Journal Graphic)

With the recent signing into law of the "Forever GI Bill," qualifying Soldiers' educational benefits will no longer expire 15 years after separation. The new bill provides Soldiers the freedom to decide when, how, and where to pursue their educational goals.<sup>1</sup>

## The Forever GI Bill

On August 16, 2017, President Donald J. Trump signed the Harry W. Colmery Veterans Educational Assistance Act of 2017 into law. "The Forever GI Bill," as it is popularly known, is a modification of the Post-9/11 GI Bill.

Some benefits of the new bill include:

1. Veterans who transitioned out of the military after January 1, 2013, will not be limited to the 15 year deadline to use their GI Bill benefits - hence the bill's nickname, "Forever GI Bill."
2. Soldiers and honorably discharged veterans awarded a Purple Heart on or after September 11, 2011, will be entitled to Post-9/11 GI Bill benefits at the 100 percent benefit level for up to 36 months. This is effective August 1, 2018.
3. Active duty Soldiers may use the Yellow Ribbon program effective August 1, 2022, (this is a program that splits the cost between the school and the government for educational costs not covered by the Post-9/11 GI Bill).<sup>2</sup>
4. The bill eliminates the 40 percent benefit level and expands the 60 percent benefit level under the Post-9/11 GI Bill. An individual with aggregate service of 90 days but less than six months of active-duty service (excluding entry and skill training) now qualifies at the 50 percent benefit level. An individual with aggregate service of at least six months but less than eighteen months of active duty service (excluding entry and skill training) now qualifies at the 60 percent benefit level. This removes the 40 percent benefit level. This section will take effect on August 1, 2020.
5. The law requires the monthly housing allowance under the Post-9/11 GI Bill to be calculated based on the zip code of the campus where the student physically attends the majority of classes, rather than the location of the institution of higher learning where the student enrolls. This applies to the first enrollment in an educational program on or after August 1, 2018.
6. Individuals who first use the Post-9/11 GI Bill on or after January 1, 2018, will receive a monthly housing allowance based on the Department of Defense's reduced basic housing allowance for monthly housing rates. Those who used their benefits prior to January 1, 2018 will continue to receive a higher monthly housing rate based on the non-adjusted basic allowance for housing rates.

7. A tuition-assistance program known as Top-Up is available with the Post- 9/11 GI Bill but it uses up the benefit at a different rate than when used with the Montgomery GI Bill. Anyone considering using tuition-assistance should talk with an Army education counselor first.<sup>3</sup>

In some cases, Soldiers may want to transfer their Post-9/11 GI Bill entitlements to one or more of their dependents. They should consider the following:<sup>4</sup>

1. Soldiers wanting to transfer their Post-9/11 GI Bill benefit to dependents who are enrolled in the Defense Enrollment Eligibility Reporting System must do so while they are on active duty or as an active drilling reservist. They must complete four years of service after they transfer the benefit. Soldiers must have six years of service before they can transfer the benefit. Spouses can use the benefit immediately; children cannot use it until the Soldier has 10 or more years of service. Children can use the benefit between the ages of 18-26.
2. The new law reduces the amount of entitlement that new eligible individuals will receive under the Survivors' and Dependents' Educational Assistance program from 45 months to 36 months. This change applies to individuals who first enroll after August 1, 2018. Individuals who enrolled prior to August 1, 2018, are entitled to a maximum of 45 months.
3. This law also increases the amount of educational assistance payable for institutional courses under the Survivors' and Dependents' Educational Assistance Program. Those eligible are entitled to a monthly allowance of \$1,224 for full-time coursework, \$967 for three-quarter time, and \$710 for half-time coursework. The increases will be effective October 1, 2018.<sup>5</sup>

Soldiers can contact their local education services office for clarification and assistance in applying for entitlements.

## **Have a Plan**

With the changes made to the Post-9/11 GI Bill there should never be a question of "if" you will use them, but only "when" to use your entitlements.

Sgt. Elsien Lorenzo, an investigator for the 15th Military Police Brigade, Fort Leavenworth, Kansas, recently graduated with his associate degree from Barton Community College.

Lorenzo decided to pursue a college degree after reenlisting for his second tour, but he wasn't sure where to start so he decided to take the direct approach. "I just walked into the [education] office one day, and I was just like, 'hey, I want to start college'," Lorenzo said.

The education counselors were happy to help him and laid out a schedule that he could follow during his off-duty hours. That is, until the Army's needs intervened.

"I would have finished [my associate degree] in exactly two years with the way that I was taking classes, but I had to stop because I went overseas to Guantanamo Bay and they really didn't have an education system out there," Lorenzo said.

He didn't let the reassignment dampen his enthusiasm or put him off his goal of getting a degree.

"As soon as I got back, I picked right back up, no breaks," he said.

Lorenzo says that earning an associate degree has changed him by making him more open-minded and interested in current events. "You've got to keep learning. A day that you do not learn is a day wasted."

Lorenzo's story illustrates the possibility of reaching educational goals while on active duty.

"My advice to other soldiers is to start and continue to be persistent, no matter how hard it gets. There were nights where I was not even able to sleep, literally no sleep for 24 hours, but it all pays off in the end," Lorenzo said. "Just be persistent, push hard, work hard. You can play whenever; there is always time to play, but handle business first. That is probably the most important thing I can stress: handle business first and play later."

## **Conclusion**

NCOs can help their Soldiers by setting the example and then taking the time to encourage their subordinates to pursue professional and educational goals.

Lorenzo believes in this approach and understands that it is an NCO's responsibility.

"When it comes to the commanders and all the people higher up, they don't really see me on a normal basis," Lorenzo said. "But the people below me, my subordinates, they're the ones who have seen me, have seen the struggle, but there's always beauty in the struggle and at the end of the tunnel is success."

"I always say, hey, if you have some time, enroll in one class, that's all, one class," he said. "It could be an online class; it could be a one-hour-a-day class. I'll even excuse you from work so you can go ahead and go for that hour and learn something."<sup>7</sup>

Self-improvement can take various forms, as different as the many individuals who pursue it. However, one thing all forms of self-improvement have in common is the need to continue learning in order to improve. Learning then leads to greater awareness and greater awareness ultimately leads to greater responsibility.<sup>8</sup>

"You have discretionary time, and it's your choice in how you use this time based on where you find value," said Command Sgt. Maj. Keith R. Whitcomb, command sergeant major of the Combined Arms Center, Fort Leavenworth, Kansas. "Play the long game and think ahead, have a strategy in mind and don't wait until the last minute."

"At the end of the day, it is all about holding yourself accountable for your education, and subsequent success for yourself and your family,"

Whitcomb said.

## Notes

1. For exact details contact your base education center or look online at <https://benefits.va.gov/gibill/forevergibill.asp> (<https://benefits.va.gov/gibill/forevergibill.asp>).
2. Gross, "Trump signed the 'Forever GI Bill.' Here are 11 things you should know."
3. Thomas Lee Kelly, Education Services Officer at Ft. Leavenworth, KS., in response to interview questions from the author, September-October 2017.
4. For further information see the factsheet on transferability of entitlements at <https://www.vets.gov/education/gi-bill/transfer/> (<https://www.vets.gov/education/gi-bill/transfer/>)
5. n.a., [gibill.custhelp.com](mailto:gibill.custhelp.com), email response to questions from the author, September 2017.
6. Sgt. Elsie A. Lorenzo, 15 MP BDE, Investigator, in discussion with the author, October, 2017.
7. For a discussion of where education can lead to, see Juan P. Remy, "Combatting Dualistic Thinking in Professional Military Education," *Journal of Military Learning* 1, no. 1 (April 2017): 114-116 and Howard Gardner, *Five Minds for the Future* (Boston: Harvard Business School Publishing, 2007).
8. n.a., "Learning While Serving," *G.I. Jobs*, May 2017, 52-53.