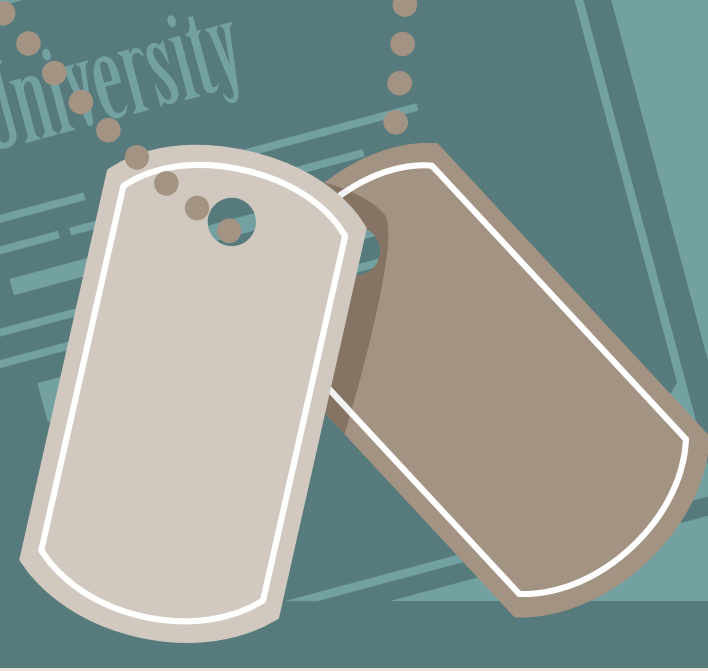


How to get the most from the GI Bill



The GI Bill and other benefits can help cover veterans' education costs, but it takes some planning to make sure you secure the benefits that are best for you. Here's what you need to know to get started.

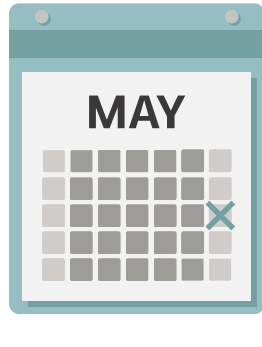
Have a plan

Ask yourself:

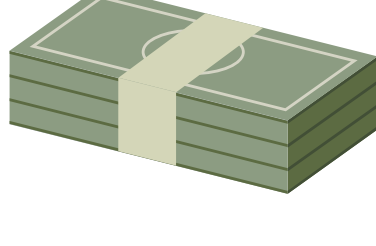
? What **type of career** do you want and what **type of education** do you need to prepare?



? **How long** do you expect it to take?



? How much would the education cost without benefits?



This will allow you to figure out which benefits best suit your needs.

Know the limits

GI Bill benefits are often linked to:



How long you served



When you served



Whether you attend **school full- or part-time**

You may not qualify for 100% of all benefits. Keep this in mind when determining your plan.

Choose your education

VA benefits can be applied to many different types of education:



Private or public higher education



Vocational training



Flight school

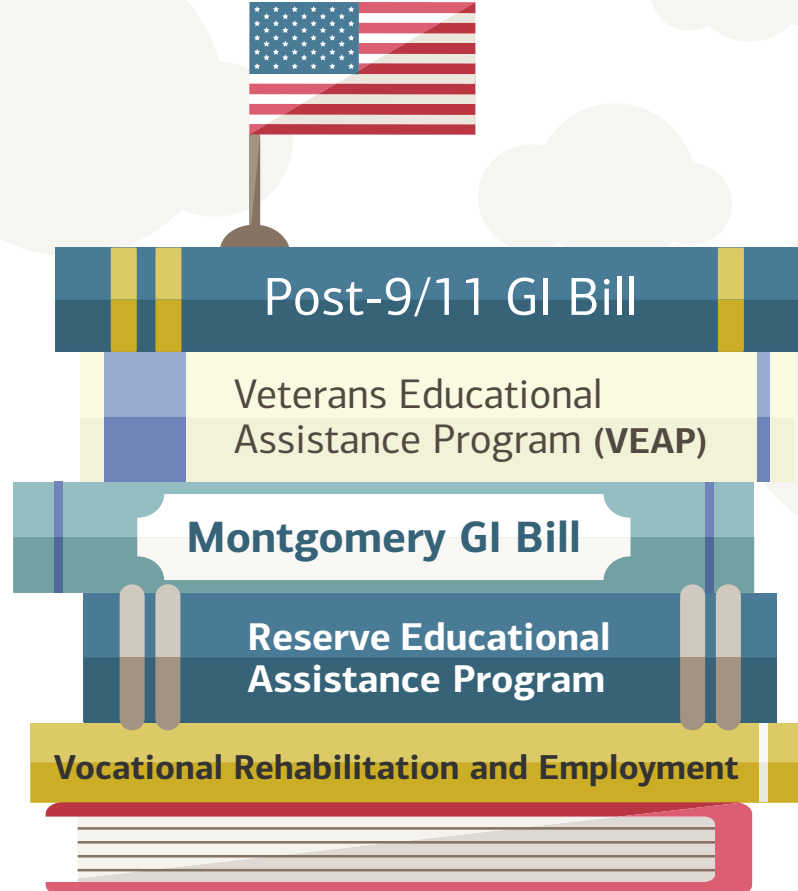


Correspondence programs



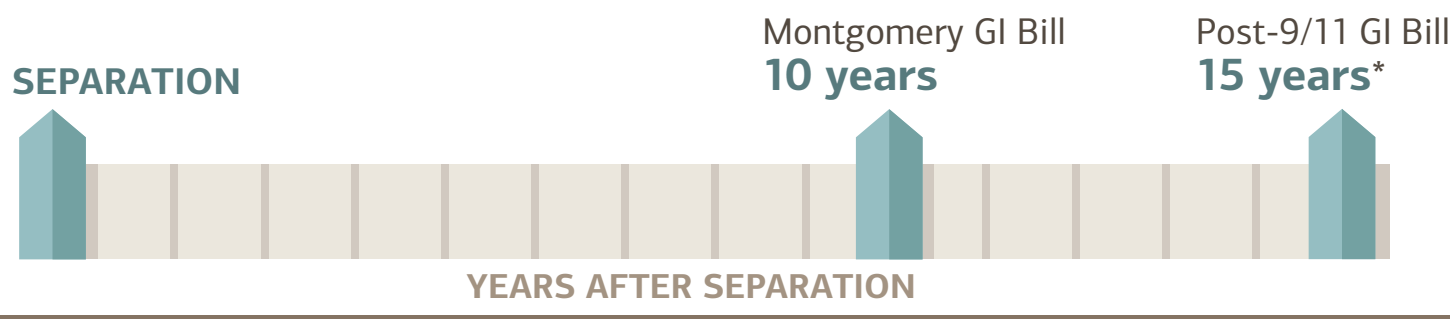
Certificates

Explore the programs



You may be eligible for more than one benefit, and different benefits may be better suited to your particular educational goal. It may also be possible to combine benefits, but it's important to be careful with this option: Sometimes electing one benefit will forfeit your ability to use another.

Consider your timeline



You have up to 15 years after you separate to use the Post-9/11 GI Bill. The Montgomery GI Bill Active Duty is valid for up to 10 years post-service. Each benefit can generally be used to cover 36 months, or about four years' worth, of education. If you plan to be in school longer, you may be able to combine benefits to cover it.

*15 year eligibility is from the last period of active duty of at least 90 consecutive days.

Get more information

Navigating the GI Bills and other education benefits can be daunting, and different states have different rules.

Every case is different—the education benefits your friend used may not be the best option for you. **The VA offers helpful comparison tools and advisors can walk you through your choices.**



Beyond the VA

There are a number of grants, scholarships and other programs meant specifically to help veterans and their families. A simple Internet search can help you find scholarships for disabled veterans, Purple Heart recipients, those who plan to become teachers, and many more.

How it might work

Meet Miguel

- ▶ Served **24 months of active duty**, from 2012 to 2014
- ▶ Wants to **become an electrician**
- ▶ Decided on a **two-year community college** in suburban New York

What he might get*

FROM THE POST-9/11 GI BILL

- ▶ **\$24,298/year** in tuition (paid to school)
- ▶ **\$2,158/month** to live on (paid to him)
- ▶ **\$1,000** for books and supplies (paid to him)

FROM THE MONTGOMERY GI BILL

- ▶ **\$1,395/month** or **\$12,555 overall**
- ▶ Must have bought into it during service

*IAVA/NewGIBill.org

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