

VA



U.S. Department
of Veterans Affairs

Building Your Future With the GI Bill®

PART ONE: A GUIDE TO CHOOSING YOUR EDUCATION PATHWAY



OCTOBER 2020

The Department of Veteran Affairs (VA) offers education benefits to eligible service members, Veterans and their families to further their education and advance their careers. Earning a degree or obtaining advanced occupational training can open doors and lead to boundless opportunities. Utilizing your benefits to be more competitive in the workforce can help to attain a higher salary and job stability, and boost employer-provided benefits. This guide, part one in a three-part series, is meant to assist future GI Bill beneficiaries, like you, in navigating education pathways.

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Get Started

What is your purpose for furthering your education? Do you know what you want to study or what type of career you want to pursue? You may not have the answer now, but as a GI Bill beneficiary, you have a wide array of options and opportunities to pursue your education goals, and numerous resources available to assist you. As a first step, you should acknowledge your skills and interests and how they may translate into a future career.

SKILLS AND INTERESTS

Use [CareerScope®](#), a free self-assessment tool, to determine your vocational aptitudes and academic readiness. It provides an assessment of your interests and talents, gives recommendations about which careers you may enjoy and helps you decide which courses or training programs you should focus on to pursue those careers.

CAREER GOALS

For most students, the purpose of earning a degree or completing a training course is to start a new career or to advance their current career. It is important to determine your end goal in order to get the most out of your education benefits. By choosing a prospective career, you can plan backwards to determine which school or program is the best choice to pursue this goal. If you are a service member or Veteran, learn how your military training can translate into a civilian job using various [Military Occupation Specialty \(MOS\)](#) skills matching tools where you are able to input your MOS to see what career types align with your military skillset.



Choose Your Education Pathway

There are several different types of degrees and types of schools to consider. It is important to keep in mind the length of time and amount of education benefits you may expend when choosing your degree track and school type. Below you will find lists of degrees and schools.

Types of Degrees

CERTIFICATE

- Certificates verify that a student has completed specific training courses relevant to a particular job or industry.
- Training can last a few weeks to several months, based on the course.

ASSOCIATE

- This degree generally requires 60 credit hours of training and two years of full-time attendance.
- After receiving an associate degree, you can seek employment or transfer into a four-year program to work towards earning a bachelor's degree.
- Traditional degrees offered are Associate's of Arts (A.A.) and Associate's of Science (A.S.).

BACHELOR'S

- Obtained at a college or university, with degree programs that usually last four years. This degree generally requires 120 credit hours of training and four years of full-time attendance.
- Required if you plan to earn a graduate or professional degree.
- The primary degrees are Bachelor's of Arts (B.A.) and Bachelor's of Science (B.S.).

MASTER'S/POSTGRAD

- Universities offer intensive one to two-year graduate programs to pursue a master's degree. Most programs offer full-time and part-time options.
- Courses are designed to provide a more in-depth approach to your desired discipline after completing a bachelor's degree.

DOCTORATE

- The highest academic degree in a field of study. This degree takes three to six years to complete.
- Typically, you must complete your bachelor's and master's degrees before obtaining a doctoral degree.
- Degree types include Ph.D., Law degree (J.D), and Medical degrees (M.D. and D.O.).



NOTE: In some industries, you can begin your career at different levels of responsibility and compensation based on which degree-type you earn. Information technology, nursing, veterinary, and other careers can all begin with a certificate or an associate, bachelor's, master's and/or doctorate degree.



Types of Schools

COMMUNITY COLLEGE

- Community colleges primarily offer two-year associate degrees (with some exceptions). To complete undergraduate studies and earn a bachelor's degree, you may decide to attend a community college and then transfer to a local public university. These community colleges are called "feeder schools" and develop agreements with four-year colleges to recognize the credits earned toward degree programs.
- The associate degree you will earn at community college may cover your freshman and sophomore credits. Take a look at the [College Partnerships and Articulate Agreement](#) to see what schools in your state have these agreements. Many students choose this route because they earn credits at a significantly lower cost while preparing academically to attend a four-year program.

COLLEGE/UNIVERSITY

- Colleges and universities offer a variety of both undergraduate (associate and bachelor's) and graduate degree (master's and doctorate) programs. This is further broken down by the following school types:

» **Public:** State-funded institutions of higher education that include community colleges and universities. Under the Post-9/11 GI Bill, students are eligible to have all charged tuition and fees for in-state students paid to the school.

» **Private non-profit:** Primarily funded through a combination of tuition and fee charges and funding raised. Under the Post-9/11 GI Bill, students are eligible to receive up to a national maximum dollar amount paid to the school for tuition and fees and may be eligible to participate in VA's Yellow Ribbon Program*.

» **Private for-profit:** Education institutions operated by profit-seeking businesses and funded through tuition and fee charges. Under the Post-9/11 GI Bill, students are eligible to receive up to a national maximum dollar amount paid to the school for tuition and fees and may be eligible to participate in VA's Yellow Ribbon Program*.

- The [Rogers STEM Scholarship](#) can provide nine months (up to \$30,000) of additional Post-9/11 GI Bill benefits to qualifying Veterans training in high demand STEM (Science, Technology, Engineering, and Math) fields who have exhausted or are about to exhaust their entitlement.

* *The [Yellow Ribbon Program](#) can help you pay for higher out of state, private school or graduate school tuition that the Post-9/11 GI Bill does not cover. You will need to find out if you qualify and if the school you are interested in participates in the program.*

TECHNICAL/TRADE SCHOOLS

- Technical/trade schools are post-secondary institutions that provide a student with a technical skill or trade to prepare them for a specific occupation; i.e. electrician, plumber, welder, software coder, IT specialist, mechanic, construction specialist, heavy machine operator, commercial diving, etc. Trade schools provide instruction varying from a few months to a few years, depending on follow-on training.
- [Veteran Employment Through Technology Education Courses \(VET TEC\)](#) and [VA's On-The-Job Training and Apprenticeship Program](#) provide additional education benefits options for programs with approved providers that lead to employment upon completion of the training.

Types of Learning

IN-PERSON, FULL-TIME

- Attending full credit-hour schedule of courses on-campus.

IN-PERSON, PART-TIME

- Attending courses on-campus on a partial credit-hour course schedule.
- Provides flexibility for students with busy schedules or employment.

NOTE: VA education benefits rates differ by school, program, degree-type, and learning track. You can check payment rates on VA education benefits rates differ by school, program, degree-type, and learning track. You can check payment rates on [VA's Education & Training Rate Tables](#) and compare individual schools on the [GI Bill Comparison Tool](#).

ONLINE

- Students complete courses online.
- Provides flexibility for schedules and not location-dependent.

HYBRID

- Students learn with a combination of in-person classes and online coursework.

Next Steps

With your interests in mind and an understanding of the education paths available, you can begin to research potential schools or programs. You do not need to have complete certainty during this phase, but it is helpful to have a clear, achievable goal in mind. Here are some next steps to take as you move forward in your education journey.

- **Do the research** – What schools offer the best program for your career track? Where does your desired company or industry recruit from? Many schools offer similar majors, such as business, engineering, arts, health care, etc., but some programs have a better reputation or facilities that make their graduates more desirable in the job market. Conversely, some programs are unique and can only be found at particular schools or universities. Take time to review the school's reputations, program characteristics, major options and other requirements.
- **Use the [GI Bill Comparison Tool](#)** – Learn about education programs and compare benefits by school to determine which one is the best fit for you.
- **Use the [Department of Education's College Scorecard](#)** – Find statistics on schools' graduation rates, average income after graduation, acceptance rates, fields of study and more using the College Scorecard.
- **Visit the school** – Attend an open house or take a tour of the school. Visits can provide information on specific programs, relevant scholarships and the application process, as well as give you a glimpse of the campus life. During your visit, you may have the opportunity to meet with students, faculty and fellow members of the military-connected community to hear their experiences.
- **Network with alumni** – Speak with graduates, students and fellow Veterans who attended or who are currently enrolled in the school to hear their first-hand experiences with the institution and the student life.





On Campus Resources

Some schools provide resources specifically for Veterans and family members to provide support during the transition and keep you on track during your education journey. Important resources to consider include:

Veteran Resource Centers – Many schools have offices designed to enhance your educational experience as a Veteran. Take a look at the [GI Bill Comparison Tool](#) to see if your prospective school offers this type of assistance. Consider using the [Personalized Career Planning Guidance \(PCPG\)](#) Program to enhance your educational experience and choose the right program to meet your education and career goals.

Student Veterans of America (SVA) – This organization provides valuable connections for Veterans and helps foster a sense of community at the school, giving Veterans a voice in their respective school administration. Many campuses have SVA chapters that you can get involved in.

VetSuccess on Campus (VSOC) – VA [Veteran Readiness and Employment \(VR&E\)](#) launched the VSOC program to help with job training, employment accommodations, resume development, and job seeking skills coaching. Check out [VA's website](#) to learn which schools have VSOC Counselors.



Additional Resources

We encourage you to use this guide as a starting point to research the education and training options available to you as a GI Bill beneficiary. Be on the lookout as additional guides are released in the series, which will provide assistance on understanding your benefits and building a career.

Education Call Center – If you have additional questions on your benefits please call 1-888-GI-BILL-1 (1-888-442-4551) (inside the U.S.) or 001-918-781-5678 (outside the U.S.).

VA Education and Training Benefits Frequently Asked Questions – VA has FAQs to help you find answers to your questions.

VA Vet Centers – Provide a broad range of counseling, outreach, and referral services to Veterans and their families. Services may include individual and group counseling. All services are free of cost and are strictly confidential.

State Benefits – Many states offer additional education benefits on top of VA benefits. Research your respective state's education benefits or contact your state's education board for more information.

The American Council on Education (ACE) Military Guide – ACE developed a toolkit for schools to create and enhance policies and programs to better serve Veterans. This shows many successful programs that are available to you.

VA Personalized Career Planning and Guidance (PCPG) – Provides education and career counseling to help you use your education benefits in the best, most effective way possible.



Now that you have a good understanding of VA education benefits, what's next? Part two in the *Building Your Future with the GI Bill series* offers ["A Guide to Understanding Your Benefits,"](#) providing a comparison of the variety of education benefits available.

VA



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of Veterans Affairs

Building Your Future With the GI Bill®

PART TWO: A GUIDE TO UNDERSTANDING YOUR BENEFITS



OCTOBER 2020

The Department of Veteran Affairs (VA) offers education benefits to eligible Service members, Veterans and their dependents who wish to further their education and advance their career. Understanding the variety of education benefits available will help you determine the appropriate VA benefit based on your eligibility and goals. This guide is meant to provide details on supplemental programs and offer a way to compare your options. Furthermore, this guide encompasses information on additional grants, scholarships, state benefits and student loans, to give you a wholistic view of resources available at your fingertips. This guide, part two in a [three-part series](#), is meant to assist future GI Bill beneficiaries, like you, in navigating the VA education benefits that can lead to a fulfilling career.

VA Education Benefits

VA Education Service administers five benefits programs to provide benefits and resources to help Service members, Veterans and their dependents or eligible family members achieve their education goals. These benefits include financial support for undergraduate and graduate degrees, non-college degree programs, licensing and certification tests, apprenticeships, on-the-job training and more.

You may be eligible for one or more of the following VA education benefit programs:*

- » [Post-9/11 GI Bill](#)
- » [Montgomery GI Bill Active Duty \(MGIB-AD\)](#)
- » [Montgomery GI Bill Selected Reserve \(MGIB-SR\)](#)
- » [Veterans' Education Assistance Program \(VEAP\)](#)
- » [Survivors' and Dependents' Education Assistance \(DEA\) Program](#)

If you pursue [undergraduate and graduate degrees](#), you may be eligible for:

- » [Tuition Assistance Top-Up](#)
- » [Tutorial Assistance](#)

If you want to train for a specific career, trade, or industry, you may be eligible for:

- » [Personalized Career Planning and Guidance](#)
- » [Vocational/technical training and non-college degree programs](#)
- » [On-the-job training and apprenticeships](#)
- » [Entrepreneurship training](#)
- » [Flight training](#)
- » [Test fees](#)

- » [Veteran Employment Through Technology Education Courses \(VET TEC\)](#)
- » [Edith Nourse Rogers Science Technology Engineering Math \(STEM\) Scholarship](#)

If you want to work while you study, your education benefits may help pay for:

- » [Co-op training](#)
- » [Work study](#)

If you want to take classes from home, your education benefits may help pay for:

- » [Correspondence training](#)
- » [Independent and distance learning](#)

**You may qualify for more than one education benefit; however, you cannot receive benefits under more than one program at a time and cannot exceed 48 months of entitlement.*

Annually, VA processes approximately 4 million education claims and distributes approximately \$12B in education benefits to 1 million beneficiaries.

Post-9/11 GI Bill

The Post-9/11 GI Bill (Chapter 33) is the most frequently used VA education benefit. It provides up to 36 months of benefits to help pay for school or job training for Veterans, Service members, survivors and dependents.

Your Post-9/11 GI Bill benefits may include financial support for school tuition, fees, books, supplies, and housing. You may also receive reimbursement for license or certification tests, national exams or assistance for apprenticeships or on-the-job-training. A one-time benefit to help you relocate from certain rural areas to attend school is also available.

Based on length of active service, you are entitled to a percentage of each type of benefit, up to 100% of the maximum benefit.

You may be eligible if you:

- » Served at least 90 aggregate days of qualifying active service on or after September 11, 2001.
- » Received a Purple Heart on or after September 11, 2001 and were honorably discharged after any amount of service.
- » Served for at least 30 continuous days on or after September 11, 2001, and were honorably discharged with a service-connected disability.
- » Are a spouse or dependent child using benefits transferred by a qualifying Veteran or Service member.

Your benefits expiration dates depend on when you were discharged from active duty. If your service ended before January 1, 2013, your Post-9/11 GI Bill benefits will expire 15 years after your last separation date from active service. If you do not use all of your benefits within 15 years, any remaining benefits will expire and will no longer be available. If your service ended on or after January 1, 2013, your benefits do not expire thanks to a section of the Harry W. Colmery Veterans Educational Assistance Act, also known as the “Forever GI Bill”.

Some education benefits may be transferred to your spouse and child(ren) before leaving active duty. Learn more about transfer of benefits [here](#) and learn more about Post-9/11 GI Bill benefits and apply for education benefits at VA.gov.

“

The GI Bill enabled my husband and I to go to school at the same time and not have to worry so much about finances... we could pursue our educations more vigorously and with less stress than we would have otherwise.

— GI Bill Student and Military Spouse

GI Bill Highlights



GI Bill Mission and Goals

- Expands opportunities for Veterans and eligible family members to pursue their academic goals.
- Enhances the nation's economic strength with innovative programs that support employment in high demand fields.
- Enriches lives by giving beneficiaries the tools they need to further their education that leads to a fulfilling career.

Signed into law in 2017, the Harry W. Colmery Veterans Educational Assistance Act greatly expands your Post-9/11 GI Bill benefits. The Act:

- Eliminates time limit for using benefits for Veterans discharged from Active Duty on or after January 1, 2013.
- Changes basis for Monthly Housing Allowance to the campus location GI Bill students attend the majority of their classes.
- Awards all Purple Heart Recipients the 100% education benefit level.
- Reduces amount of benefits used for licensing or certification exams.
- And more.

Benefits Rates

(effective August 1, 2020)

The Colmery Act Increases benefits for qualifying Veterans who served less than 12 months. Check VA.gov for the latest benefits rates.

The act also introduces additional funding opportunities through VET TEC and the Rogers STEM Scholarship, and expanded eligibility for the Yellow Ribbon Program.

Member Serves	Percentage of Maximum Benefit Payable
At least 36 months	100%
At least 30 continuous days on active duty and must be discharged due to service-connected disability or received a Purple Heart	100%
At least 30 months, but less than 36 months	90%
At least 24 months, but less than 30 months	80%
At least 18 months, but less than 24 months	70%
At least 6 months, but less than 18 months	60%
At least 90 days, but less than 6 months	50%

Veterans Employment Through Technology Education Courses (VET TEC)

[VET TEC](#) is a five-year pilot program for eligible Veterans to help them secure meaningful employment in the fast-growing technology sector. The program pairs eligible Veterans with market-leading training providers that offer training and skills development in areas such as information science, computer programming, data processing, media applications and computer software programs. Veterans with at least one day of unexpired GI Bill entitlement may be eligible. This program does not utilize GI Bill entitlement. Participants receive tuition for a full-time high-tech training program and money for housing during training. VET TEC is subject by law to a \$15 million annual budget. In the event that the annual budget cap is hit, VA will no longer accept new VET TEC student enrollments until additional funding is secured or the new fiscal year starts on October 1. View a full list of training providers and apply on VA.gov.

Edith Nourse Rogers Science Technology Engineering and Math (Rogers STEM) Scholarship

The [Rogers STEM Scholarship](#) provides up to nine months of additional Post-9/11 GI Bill benefits (with a maximum of \$30,000) to qualifying Veterans and Fry Scholars seeking an undergraduate STEM (Science, Technology, Engineering, and Math) degree or who have earned a STEM degree and

are now seeking a teaching certificate. Priority is given to students who are entitled to 100% of Post-9/11 GI Bill benefits and those who require the most credit hours. Review the [STEM Designated Degree Program List](#) and apply on VA.gov.

Yellow Ribbon Program

The Yellow Ribbon program provides additional financial support if you are eligible at the 100% benefit level and attend a school where tuition and fees exceed the maximum Post-9/11 GI Bill benefit available by law. [Fry Scholars](#) and Purple Heart recipients are also eligible for Yellow Ribbon. Check the [Yellow Ribbon Search Tool](#) to see if a school participates.

“

You have options, and they are good options ... I never would have been able to do any of this without the Post-9/11 GI Bill. Otherwise, I'd be stuck doing a 9-to-5 job, instead of following my dreams. That's possible because of the GI Bill.

— GI Bill Student at Divers Institute of Technology

Montgomery GI Bill Active Duty (MGIB-AD)

MGIB-AD, or Chapter 30, provides up to 36 months of financial assistance for educational pursuits, including college, vocational/technical training, correspondence courses, apprenticeships/on-the-job training, flight training, high-tech training, licensing and certification tests, entrepreneurship training courses, and national examinations. Generally, your MGIB-AD benefits are paid directly to you on a monthly basis.

You may be eligible for MGIB-AD benefits while you are on or after you separate from active duty. At a minimum, you must have a high school diploma or GED. To receive benefits after separating, you must have received an honorable discharge. You generally have 10 years from your last date of separation from active duty to use your MGIB-AD benefits.

Learn how you can use your MGIB-AD benefits and apply for education benefits at [VA.gov](https://www.va.gov).

Montgomery GI Bill Selected Reserve (MGIB-SR)

MGIB-SR, or Chapter 1606, provides up to 36 months of financial assistance for educational pursuits, including college, vocational/technical training, correspondence courses, apprenticeships/on-the-job training, flight training, high-tech training, licensing and certification tests, and national examinations. If you are a member of the Army, Navy, Air Force, Marine Corps or Coast Guard Reserve, Army National Guard, or Air National Guard, you may qualify for this program. Generally, your MGIB-SR benefits are paid directly to you on a monthly basis.

You may be eligible for MGIB-SR benefits if you have a 6-year obligation to serve in the Selected Reserve, complete your Initial Active Duty for Training, serve in a drilling unit and remain in good standing, and obtain a high school diploma or equivalency. The Guard and Reserves decide if you are eligible, while VA makes the payments for the program. Generally, your eligibility for MGIB-SR benefits ends on the day you leave the selected reserve.

Learn how you can use your MGIB-SR benefits and apply for education benefits at [VA.gov](https://www.va.gov).

Veterans' Education Assistance Program (VEAP)

VEAP, or Chapter 32, is a \$2-for-\$1 matching program that provides up to 36 months of education benefits to those who elected to make contributions from their military pay before April 1, 1987. You can use these benefits for degree, certificate, correspondence, apprenticeships/on-the-job training, and vocational flight training programs.

You have 10 years from your release from active duty to use your VEAP benefits. If you have not completely used your entitlement after 10 years, your remaining contributions will be automatically refunded. For those who are eligible, VEAP can provide assistance for education programs similarly covered by other VA benefits. If you are currently on active duty and wish to receive VEAP benefits, you must have at least three months of contributions available.



Survivors' and Dependents' Education Assistance (DEA) Program

DEA program, or Chapter 35, provides a monthly payment to help you cover the cost of a degree, certificate, correspondence, apprenticeships/ on-the-job training, correspondence courses and other programs. Individuals who first use DEA after August 1, 2018 qualify for a maximum of 36 months of entitlement. You may be eligible if you are the child or spouse of:

- » A Veteran who died or is permanently and totally disabled due to a service-connected disability.
- » A Veteran who died of any cause while such permanent and total service-connected disability existed.
- » A Service member who died during active military service.
- » A Service member missing in action or was captured in the line of duty by a hostile force.
- » A Service member forcibly detained or interned in the line of duty by a foreign entity.
- » A Service member who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.

A child of a Veteran or Service member can receive these benefits between the ages of 18-26. A spouse of a Veteran or Service member can receive these benefits:

- » Within 10 years from the date of the Veteran's death.
- » For 20 years if VA rated the Veteran as permanently and totally disabled, with an effective date that is three years after discharge.
- » Within 20 years from the date of death if the Service member died on active duty.

Find more information on the DEA program at [VA.gov](https://www.va.gov).



A Comparison of Education Benefits Programs

Please note that this chart provides general information and exceptions may apply.

	Minimum Length of Service	Maximum Months of Benefits	Duration of Benefits	Benefits can Include
Post-9/11 GI Bill (Chapter 33)	90 days total active service after 9/10/01 or 30 days continuous if discharged for service-connected disability	36	Service ended on or after 1/1/2013: No expiration Service ended before 1/1/2013: 15 years from last day of active duty	Tuition, housing stipend, books & supplies, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance, rural relocation
MGIB-AD (Chapter 30)	2 years continuous enlistment (minimum duty varies by service date, branch, etc.)	36	Generally 10 years from last day of active duty	Degree training, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance
MGIB-SR (Chapter 1606)	6-year commitment after 6/30/85	36	Generally ends the day you leave Selected Reserve	Degree training, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance
VEAP (Chapter 32)	181 continuous days active service between 1/1/1977 and 6/30/1985	36	10 years from last day of active duty	Degree training, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance
DEA (Chapter 35)	Not applicable	36 or 45**	Spouse: 10 or 20 years depending on eligibility Child: Ages 18-26	Degree training, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, tutorial assistance

****Note:** If you began using this program to pay for your school or training before August 1, 2018, you can get benefits for up to 45 months. If you began using the program on or after August 1, 2018, you can get benefits for up to 36 months.

Check out the [GI Bill Comparison Tool](#) to learn about education programs and compare benefits by school.

Additional Resources

If your VA benefits do not fully cover all of your education expenses, additional resources may be available that can help bridge the gap.

Veteran Readiness and Employment (VR&E)

Veteran Readiness and Employment (VR&E) services can provide help with job training, employment accommodations, resume development, and job seeking skills coaching. If you're an [eligible Service member or Veteran](#) with a service-connected disability, you can learn more on the [VR&E Process page](#).

Personalized Career Planning and Guidance (PCPG)

VA's Personalized Career Planning and Guidance (PCPG)/Chapter 36 benefit offers enhanced career counseling, assessment, education planning, and guidance resources to achieve personal, career and education goals. PCPG is available to transitioning Service members 6 months prior to separation, Veterans who have transitioned from active service in the last year, and any beneficiary eligible for a VA educational benefit. Learn more and apply for [education and career counseling](#).

Invest in Your Future

Apply Today: Applying is the best way to determine your eligibility. To apply, visit [ebenefits.VA.gov](#), your one-stop shop to learn about and apply for benefits. For further assistance, see the links below.

Resource	Link
eBenefits	ebenefits.VA.gov
VA Education Web Page	VA.gov/education
GI Bill Comparison Tool	VA.gov/gi-bill-comparison-tool/
Education Call Center	1-888-GI-BILL-1 (1-888-442-4551) (inside the U.S.) 001-918-781-5678 (outside the U.S.)
Veterans Crisis Line	1-800-273-8255 and press 1
VA Regional Office Location	VA.gov/find-locations

Now that you have a good understanding of VA education benefits, what's next? Part three in the *Building Your Future with the GI Bill series* offers ["A Guide to Furthering Your Career"](#) equipping you with resources you need to successfully transition from completing your education to pursuing your career goals.

Grants & Scholarships

Scholarships offer additional funding to support your education based on academic achievement or other qualifications. Scholarships are usually school-specific, but some are offered nationally, and application processes will vary. You can research various grants and scholarships at your prospective school's website or check out types of scholarships [here](#).

State Benefits

Some states offer education benefits and/or scholarships for Veterans who are residents or planning to attend a state school. Contact your [State's Veterans Affairs Office](#) for more information.

Student Loans

Student loans can help cover the additional costs of pursuing an education. Federal and private loans are borrowed funds that you must repay with interest. Federal loans typically offer lower interest rates and more flexible repayment terms than private loans. You can learn more about your options using the [Federal Student Loans Programs](#) guide, visiting [studentaid.gov](#) and Department of Education's [Financial Aid Shopping Sheet](#).