

FROM THE EDITOR

In this edition of Top 50, we depart a little from our multi-column approach to best practices to focus on a historic event in military-offered education opportunities. On August 1, 2009 the Department of Defense will roll out the Post-9/11 GI Bill, an enhanced version of the original Montgomery GI Bill (MGIB) first introduced in 1944. This new program includes the most comprehensive education benefits the military has ever provided, including the ability to transfer benefits to spouses and children. With the addition of the Post-9/11 GI Bill to our current programs and resources, Navy's education benefits rival those offered anywhere in Corporate America.

The introduction of the Post-9/11 GI Bill sends a strong message to current Navy members and families, and prospective members and their key influencers, that we believe education is crucial to both the future of our Navy, and to our Nation's workforce in general.

In this edition, we'll provide a summary of the Bill's key provisions and a side-by-side comparison of the Post-9/11 GI Bill and the MGIB. Additionally, we'll offer several tools and resources that will help to demystify some of the details of this new program. Our highlight article examines Navy's management of the program and our Top 10 list includes questions you can ask yourself to help determine the best program for you.

We've had a short hiatus from the application process for Top 50 awards. This will change next week as we officially begin the nomination process for the Training Magazine's Top 125 Awards and American Society for Training and Development's Excellence in Practice Awards, both of which will be due to us by 22 August.

Best,

Wayne Wagner

Feature: Here Comes the Post-9/11 GI Bill!

I sat down with Navy's Voluntary Education Service Chief, Ms. Ann Hunter, and NETC's Public Affairs Officer, CDR Dan Gage, to discuss a

number of topics, including how Navy was preparing for the rush of new GI Bill applications, the transferability option, the best resources for information about the GI Bill and how to determine the most appropriate option (MGIB or Post-9/11 GI Bill) for a Sailor's educational needs.

"This is a very large initiative. While historic in context, it is going to be misunderstood by many," said Ms. Hunter. She stated that throughout the history of the GI Bill, we have had a "one-size fits all" program. Individuals didn't have to make decisions that best fit their current or expected individual needs. The benefit was simply that - a benefit. Now, they have to decide (1) if they want to use it or make it available to current or, perhaps, future dependents (2) whether for their particular situation, the new GI Bill is actually more advantageous than the current MGIB, and (3) whether they want to use it while on active duty or in a separated or retired status. She continued by saying, "It is important to use the wealth of information that has already been distributed by Navy, and is available through the Veterans Administration (VA), to make a carefully constructed, well thought-out decision."

NETC is managing the public relations rollout for the initiative, pushing out information and updates across Navy. CDR Dan Gage is responsible for quarterbacking this effort and has worked to ensure service-wide circulation of podcasts, a recent *RhumbLines*, *Navy Times* articles, *Navy News* articles, and other targeted information.

When asked what he wanted service members to take away from this wealth of information, he said, "Don't think you have all the information. You probably do not. Use your career counselor to be not only another source of information on the new GI Bill, but to help you determine where, in what form, and in what areas, education or training fit into your career goals." He recommended a number of other valuable sources of information to assist people in making informed decisions, including the local Navy College Office, NPC's helpline at 1-866-UASKNPC (866-827-5672), the VA website at <http://www.gibill.va.gov>, and NPC's website, <http://www.npc.navy.mil>.



Awards Scorecard

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Recognition To-Date

- Ted Childs Work Life Excellence Award
- Most Admired Employer Award
- Work Life Legacy Award
- Best Diversity Company
- Excellence in Practice Award
- Diversity Council Honors Award
- Tele-Vision Award
- 21st Century Best Practice Distance Learning Award



Awards Submitted

- **Optimas Award**, *Workforce Management Magazine* (Announcement September 1, 2009)
- **Catalyst Award**, *Catalyst Magazine* (Announcement January 2010)

Upcoming Awards

Award Name	Deadline to N1Z	Submission Deadline	Expected Notification
Top 125, <i>Training Magazine</i>	22 Aug 2009	22 Sep 2009	Feb 2010
Excellence in Practice, <i>ASTD</i>	22 Aug 2009	25 Sep 2009	Jan 2010

Spotlight On:

Yellow Ribbon GI Education Enhancement Program



Your child is smart, experienced, and qualified to attend some of this country's most prestigious schools. Congratulations! But wait... You look at the tuition and fees for some of them and resign yourself to sending your child to a public institution that was not your first choice because you certainly can't afford the \$50K per year tuition the private school charges.

On August 1, 2009, under one of the provisions of the Post-9/11 GI Bill, you or your dependent may be able to go to the college of your dreams. The "Yellow Ribbon" program enables degree granting institutions to enter into an agreement with the Veterans Administration (VA) to fund tuition expenses that exceed the allowable tuition rate under the new GI Bill. The institution can contribute up to 50% of those expenses and VA will match the same amount. Coupling this benefit with the BAH allowance (E5 BAH for college/university of choice location) and book allowance provided under the new GI bill makes attendance at your dream college manageable.

Perhaps the best way to illustrate the program's benefit is to cite an example. In this example, we assume the service member has the full 36 months of coverage and is fully qualified for the transferability option.

The member's child wants to go to Colgate University in Hamilton, NY. To attend this well-reputed institution of higher learning, you will need to pay \$52,880 in tuition and room and board costs for the 2009/2010 school year. Tuition is \$40,690 per year. Room and board, and other costs total \$ 12,190. How do you determine whether you can afford this under the new GI Bill?

- Locate the maximum in-state tuition and fees for the state of New York. Maximum charge per credit hour is \$1,010. The maximum allowance per semester is \$12,697 for fees. The child will take 12 credits per semester or 24 per year. The VA will pay you \$24,240 in tuition. On its own, this won't be enough. http://www.gibill.va.gov/GI_Bill_Info/CH33/Tuition_and_fees.htm
- You see by looking at the link below Colgate is a Yellow Ribbon Program participant. They will contribute \$4,825 per year towards the tuition. This amount is matched by the VA, resulting in an additional annual benefit of \$9,650. https://www.gibill.va.gov/GI_Bill_Info/CH33/YRP/YRP_List.htm
- Under the new GI Bill, you will receive BAH at the E5 level for the zip code of the college. This results in a benefit of \$883 per month. Assuming eight months of education and on-campus housing, you will receive a benefit of \$7,064.
- Under the new GI Bill, you will receive up to \$1,000 for books.
- Finally, student fees are covered up to \$12,697 per semester. Fees are very small but amount to about \$330.
- Total benefits received: \$42,284.
- **Total out of pocket cost to attend Colgate: approximately \$10K per year.**

Some of the remaining costs may be subsidized through the program (i.e., student fees) however direct coordination with the school and VA will clarify any additional savings.

Post-9/11 GI Bill

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According to Ms. Hunter, the waiting time to get questions answered at the VA GI Bill customer service center is actually not very long. They have added additional staff to handle everything from transferability requests to information requests. "You still need to be patient," she commented. "The combination of the new benefit rollout, this being the beginning of the school year, and a population of users beyond those in the military for the first time, will make things very busy. Don't be hesitant to use the Navy resources if the VA is unable to get to all of your questions." People are already doing this. "Dr. Wardlaw from NPC and Mr. Dowd from CNRF have approved over 4,000 applications since the transferability website was opened in July. This far exceeds the other Services combined. It is their efforts, in conjunction with the Career Counselors, that has afforded Navy special recognition by OSD for our efforts."

Ms. Hunter closed by saying that it is important to be able to differentiate between the advantages of both the MGIB and Post-9/11 GI Bill. "Do the math. For many people, especially those who are thinking for the first time that they may be able to go to a prestigious private institution, the Post-9/11 GI Bill (MGIB doesn't qualify) may allow them or their dependents to do that. If the state in which you want to attend a public institution subsidizes a large part of the tuition, it may be more financially advantageous to stay with MGIB. Each case is different. Take the time and expend the effort to make the right decision for you."

Transferability in a Nutshell

- Must be on active duty or in the selected reserves of the Armed Forces on Aug 1, 2009.
- Must have served for at least six years and agree to serve four additional years, from the date of election.
- If having served for at least ten years and by DOD or Service policy is prevented from committing to four additional years, may transfer benefits. They must commit to the maximum time allowed by policy or statute.
- For service members with 20 years or more on August 2009, no additional service obligation is required.
- For service members eligible to retire between August 1, 2009 and August 1, 2012, a commitment of one to three years from the date of election is required, depending on retirement eligibility date.
- A service member's spouse and/or dependent children, so designated on DEERS while in the Armed Forces, are eligible transferees.
- A child may use the benefit only after the service member has completed ten years of service but may not use it until 18 years of age or after attaining a secondary school diploma. The child may not use the benefit after 26 years of age.
- A spouse is not eligible for the book and supplies stipend while the service member is on active duty- a dependent child is eligible.
- Transfer of the educational benefit may only take place while the service member is in the Armed Forces.

Top 10 Factors to Consider When Deciding Which Plan to Choose

1. Was the service member in the Armed Forces on August 1, 2009?
2. Will you be using it for education or training? If training, will it be provided at an institution of higher learning?
3. Do you want to attend a private institution or out-of state public college or university?
4. Will you attend full-time or part-time?
5. Does your school of choice participate in the Yellow Ribbon Program?
6. Might the expanded 15 year use after separation make a difference if considering transferability to a dependent child?
7. Will your courses be online or resident?
8. Will you be using books/supplies in your coursework?
9. Are costs of college and housing at your desired location less than the payment you would receive under the MGIB?
10. Did you participate in the \$600 buy-up under the MGIB or REAP? (You will not receive that additional benefit under the Post-9/11 GI Bill).

	Montgomery	Post-9/11
Payment rate	Currently set at \$1,321 per month	Based on state and length of service
Additional expenses	None	•BAH for E-5 with dependents •Books and Fees
Eligibility	Entered after June 30, 1985	Active duty service since Sep 11, 2001
Benefit expiration	10 years after separation or discharge	15 years after separation or discharge
Transfer benefits	None	Yes- details found in Tools & Resources
Enrollment fee	\$1,200	None

Did You Know?

- According to a 2008 survey conducted by Watson Wyatt, 75% of all organizations offering tuition reimbursement limit the amount to \$5,250 per year.
- After an exhaustive search of Fortune 500 companies and HR data collection organizations, no other civilian organization was identified as having a program which allows transferability of employee education benefits.
- VA projects a 20-25% increase in the number of participants in VA's education programs.
- Service members who pay into the Montgomery Bill and later switch to the Post-9/11 GI Bill can get their \$1,200 enrollment fee back, but only after they use all 36 months of their entitlement. If the \$600 "buy-up" was paid, this will not be refunded.
- Once a decision is made to switch from the MGIB to the Post-9/11 benefit, you cannot switch back.



Quote of the Month

“Transferability of GI Bill benefits is the most requested initiative we receive from our service members, and we believe it will assist us in retaining highly-qualified military personnel.”
- Mr. Bill Carr, Deputy Under Secretary (Military Personnel Policy)

Tools and Resources



DoD Post-9/11 GI Bill Instruction. This instruction will either “say it all,” or tell you where to find information about the new bill. <http://www.defenselink.mil/news/DTM%2009-003%20Post%209-11%20GI%20Bill%20Optimized1.pdf>
The VA Video Guide to the Post-9/11 GI Bill Is on YouTube. (Not accessible from NMCI computer) It can be found at: <http://www.youtube.com/watch?v=6wwzie29m5Y>
GI Bill Math; Inside Higher Ed Newsletter, July 13, 2009. An excellent tool to decide which educational program to select. <http://www.insidehighered.com/news/2009/07/13/gibill>
The GI Bill Calculator. Which GI Bill is best for you? http://www.military.com/apps/reg/gi-bill-calc-reg?value_redirect=http://www.military.com/gi-bill-calculator/&

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