

## Financial Aid to Education Comparison

	Tuition Assistance (TA)	MGIB-SR	MGIB-AD	REAP	New (Post-9/11) GI Bill
<b>Who gets paid?</b>	Your school	You	You	You	Your school (tuition & fees); You (housing allowance & book stipend).
<b>How much?</b>	Up to \$250/semester credit or \$166.67/quarter credit; max of \$4,500/FY.	up to \$356/month (increases on 01OCT each yr).	up to \$1,564/month (increases on 01OCT each yr).	40%, 60%, or 80% of MGIB-AD rate depending on amount of AD service in support of contingency operation.	Different amounts for tuition & fees, housing stipend, and book stipend.
<b>How often is it paid?</b>	Whenever application submitted.	Monthly while enrolled in approved course.	Monthly while enrolled in approved course.	Monthly while enrolled in approved course.	Tuition & fees: each term; Housing allowance: monthly; Book stipend: each term.
<b>When can you use it?</b>	Immediately	Any time after completing IADT.	Any time after completing 2 yrs AD.	Any time after accumulating req'd AD service.	Any time after accumulating req'd AD service.
<b>Who's eligible to use it?</b>	Anyone who's receiving a Coast Guard pay check.	All Reservists who meet eligibility requirements	Enlisted personnel who didn't refuse it during boot camp and pay \$1,200; any Reservists who served for 2 or more years on any continuous active duty and paid \$1,200.	Reservists who served 90 or more continuous days on active duty in support of a contingency operation, since 10SEP2001.	All military personnel who served aggregate of 90 or more days on active duty since 10SEP2001.
<b>Are there any conditions?</b>	Enlisted personnel must complete course before leaving CG. Regular officers must serve for 2 years after completing course; Reserve officers for 4 years. After completing course, civilians must remain employed by CG for 1 month for every credit paid for by TA.	Course/program must be approved by state approving agency. Student must have 6-yr obligation, AND have completed IADT, AND remain in good standing (complete required number of drills, etc.).	Course/program must be approved by state approving agency.	Course/program must be approved by state approving agency.	Course/program must be approved by state approving agency.

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<b>What can you use it for?</b>	Fees directly associated with course TA is paying for + tuition.	Any course/program approved by state approving agency (academic/vocational); licensing & certification exams; apprenticeships; OJT.	Any course/program approved by state approving agency (academic/vocational); licensing & certification exams; apprenticeships; OJT.	Any course/program approved by state approving agency (academic/vocational); licensing & certification exams; apprenticeships; OJT.	With conditions, any course/program approved by state approving agency (academic/vocational); licensing & certification exams; apprenticeships; OJT.
<b>How long can you use it?</b>	As long as you're receiving a CG pay check.	Until you leave Selected Reserve.	For 10 yrs from last period of any AD service lasting 90 days or more.	GENERALLY, for 10 yrs from date of separation from SR under honorable conditions.	For 15 yrs from last period of Title 10 AD service lasting 90 days or more.
<b>Changes in</b>					
<b>Courses</b>	Notify ESO ASAP	N/A	N/A	N/A	N/A
<b>Credits</b>	N/A	Notify DVA ASAP via WAVE or toll-free number if # of credits changes.	Notify DVA ASAP via WAVE or toll-free number if # of credits changes.	Notify DVA ASAP via WAVE or toll-free number if # of credits changes.	N/A
<b>Costs</b>	Notify ESO ASAP	N/A	N/A	N/A	N/A
<b>Dates</b>	Notify ESO ASAP	N/A	N/A	N/A	N/A
<b>Follow-up</b>	Provide grade report to ESO within 60 days of completing course.	Verify enrollment status monthly via WAVE or toll-free number.	Verify enrollment status monthly via WAVE or toll-free number.	Verify enrollment status monthly via WAVE or toll-free number.	N/A
<b>How do you apply?</b>	eTA web site	Submit application & NOBE via DVA form or web site .	Submit application via DVA form or web site .	Submit application via DVA form or web site .	Submit application via DVA form or web site .
<b>When do you apply?</b>	ASAP (before payment is due).	After completing IADT.	Any time after completing 2 yrs AD.	Any time after accumulating req'd AD	Any time after accumulating req'd AD
<b>What happens after you apply?</b>	You receive TA authorization.	You receive letter of eligibility from DVA, take copy of it to school, school verifies credits/ time & notifies DVA, DVA sends funds to your bank.	You receive letter of eligibility from DVA, take copy of it to school, school verifies credits/ time & notifies DVA, DVA sends funds to your bank.	You receive letter of eligibility from DVA, take copy of it to school, school verifies credits/ time & notifies DVA, DVA sends funds to your bank.	You receive letter of eligibility from DVA, take copy of it to school, school verifies credits/ time & notifies DVA, DVA sends funds to your bank.
<b>Can my dependents use it?</b>	No	No	No	No	Yes