

# MILITARY UNIVERSITY FREQUENTLY ASKED QUESTIONS

**Q:** Is the Montgomery GI Bill – Active Duty (MGIB-AD) considered financial aid?

**A:** In most cases, GCU's Office of Financial Aid does not consider the MGIB as financial aid. Funds from the MGIB-AD are normally paid directly to you, not the school. Most schools require you to sign a promissory note or apply for student loans to pay for tuition and fees upfront. This means you are eligible to apply for federal student aid, including student loans, scholarships and Pell Grants. Please note: MGIB-AD income may reduce your student financial aid amounts.

**Q:** How much time do I have to use my benefit?

**A:** If you have separated from the service post-9/11, you have a maximum of 15 years to use your benefits. Although separating from service “starts the clock” on your time limit, you should know that if you rejoin active-duty service for more than 90 days, during that period, your clock is reset.

**Q:** Can I start and stop using a GI Bill at will?

**A:** Yes! Unfortunately, many people believe that once you apply for benefits you have to remain enrolled in school to get the full benefit. Thankfully, that is not true; you can use the GI Bill for any period of time, take time off and reapply to use it again at a later date.

**Q:** What does a “month” of benefit mean?

**A:** For veterans, every time you use the current fiscal year (FY) maximum “payment rate” of GI Bill benefit, you use a “month.” According to the VA, “If you are a veteran and you receive \$4,136, and your full-time GI Bill rate is \$1,034, divide \$4,136 by \$1,034. Your entitlement charge is four months.”

If you are on active duty and you go to school full-time for four months, but your tuition is only \$1,000, you will still be charged for four months of your GI Bill's 36-month entitlement.

**Q:** How is Top-up charged against my GI Bill benefit?

**A:** If you receive \$517 for Top-up and your full-time rate is \$1,034, divide \$517 by \$1,034. Your entitlement charge is one half-month.

**Q:** How often will I receive payments?

**A:** For Chapter 30 and Chapter 1606 benefits, you receive benefits monthly. Each month you are enrolled in classes, you must verify your “status” by Web Automated Verification of Enrollment (WAVE) or by telephone. Within five days of verifying your status, you will receive a direct deposit of your monthly benefit.

**Q:** Will I have to pay taxes on my GI Bill benefit?

**A:** No! Your GI Bill benefit is not taxable.

**Q:** What are the current “payment rates?”

**A:** The GI Bill payment rates increase every year. Call the Veterans Benefits Administration at 888-442-4551 for more information.

**Q:** Can I be eligible for more than one benefit?

**A:** You may be eligible for more than one VA education benefit. If you are, you must elect which benefit to receive. You cannot receive payment for more than one benefit at a time.

**Q:** How do I get started?

**A:** Call 855-GCU-LOPE and ask to speak to a member of our military enrollment team.