

# Post-9/11 GI Bill (Chapter 33) and the Montgomery GI Bill

Since the passage of the original GI Bill in 1944, the federal government has continued to adopt and implement laws to help veterans transition to the civilian workforce. Through the U.S. Department of Veterans Affairs (VA), these programs offer a range of education and career training benefits for service members and their families to pursue postsecondary pathways. These programs:



**Create incentives** for service member retention and recruitment



**Reward and honor** individuals and their families for their service to the country



**Increase social mobility** and provide smoother transitions into civilian life

The Post-9/11 GI Bill (PGIB) and Montgomery GI Bill (MGIB) represent significant federal investments in those who serve and their contributions to the nation's workforce. For veterans transitioning to civilian life—as well as their families—these programs open doors to degrees, credentials, and careers that might otherwise remain out of reach.

## HOW IT WORKS

PGIB pays for higher education for those who served in the military after September 10, 2001, and these benefits can also be transferred to their eligible dependents after an extended service obligation of four years has been completed. Benefits include full tuition and fees paid directly to an institution, a monthly housing stipend, and a stipend of up to \$1,200 annually for books, supplies, and other expenses. In fiscal year 2025, \$10.73 billion in education payments were made to 451,749 veterans, 26,260 service members, and 128,626 dependents.<sup>1</sup>

MGIB assists with higher education costs for eligible service members who began active duty after June 30, 1985. Unlike PGIB, active duty MGIB beneficiaries contribute to the program through a \$100 per month paycheck deduction, and benefits cannot be transferred to dependents. Nearly \$343 million in education payments were made to 59,647 MGIB beneficiaries in fiscal year 2025.<sup>2</sup>

## PGIB & MGIB BY THE NUMBERS<sup>3</sup>



**\$11 billion** total education payments made through PGIB and MGIB in FY 2025



**54%** PGIB-eligible veterans used their benefits for higher education



**47%** PGIB users completed a degree within six years



**\$14,600** average increase in annual earnings for PGIB users who obtained a bachelor's degree



**\$28,600** average annual earnings increase for PGIB users who obtained a graduate degree

1 U.S. Department of Veterans Affairs, Veterans Benefits Administration. (2025). *Annual Benefits Report Fiscal Year 2025: Education*. <https://www.benefits.va.gov/REPORTS/abr/docs/2025-education.pdf>.

2 Ibid.

3 American Institutes for Research. (2024, February). *A First Look at Post-9/11 GI Bill-Eligible Enlisted Veterans' Outcomes*. <https://www.air.org/sites/default/files/2024-02/First-Look-Post-9-11-GI-Bill-Outcomes-Enlisted-Veterans-February-2024.pdf>