

Using the GI Bill® for trade school: a checklist

For veterans and eligible family members choosing a certificate, diploma or other non-college degree (NCD) program in a skilled trade.

- ☐ **Get your Certificate of Eligibility.** Apply for education benefits at [VA.gov/education/how-to-apply](https://va.gov/education/how-to-apply). It shows your benefit and eligibility percentage.
- ☐ **Choose the benefit that pays more for you.** Post-9/11 pays tuition to the school plus a housing allowance; Montgomery pays a flat monthly rate to you. Compare both in VA's GI Bill Comparison Tool. Some choices are irrevocable.
- ☐ **Confirm the exact program is approved.** Search the school in the Comparison Tool ([VA.gov/education/gi-bill-comparison-tool](https://va.gov/education/gi-bill-comparison-tool)). Approval is by program and location.
- ☐ **Read VA's caution flags** on the school's profile, such as Heightened Cash Monitoring or accreditation issues, and ask the school about them.
- ☐ **Check the license path.** CDL: the school must be on FMCSA's Training Provider Registry. HVAC: EPA Section 608 certification. Barber and cosmetology: state board hour requirements. Electrician: state licensing hours.
- ☐ **Know what VA pays (Post-9/11, Aug 1, 2026 to Jul 31, 2027).** Net tuition and fees up to \$30,908.34 a year for NCD programs; monthly housing based on E-5 with dependents BAH at the training ZIP if you train more than half time (not on active duty); books up to \$83 a month. Montgomery 3-year full-time rate: \$2,601.00 a month (from Oct 1, 2026).
- ☐ **Budget for the gap.** Ask for the total cost in writing. Anything above VA's cap is yours to cover. VA can pay back approved licensing or certification test fees, up to \$2,000 per test.
- ☐ **Meet the School Certifying Official** before you sign an enrollment agreement. The SCO reports your enrollment to VA. Problems later? Use VA's GI Bill School Feedback Tool.

Sources: VA, Non-college degree programs; VA, Post-9/11 GI Bill rates; VA, Montgomery GI Bill Active Duty rates; VA, Licensing and certification tests; VA, GI Bill Comparison Tool; FMCSA, Entry-Level Driver Training; EPA, Section 608 Technician Certification. Links at veterantradeschools.com/guides/does-gi-bill-cover-trade-school/

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