

Your "G. I. Bill of Rights"





## General

This law, known as the "Servicemen's Readjustment Act of 1944" or Public Law 346, 78th Congress, as amended, affects your rights as a veteran in many ways. For example, it authorizes the construction of additional hospital facilities for veterans and provides that there shall be an effective employment placement service for veterans. However, this booklet will give you only a brief summary of its more important provisions which you, as a veteran, should know. These are the education, guarantee of loans, readjustment allowances, and review of discharge provisions.

## Basic Requirements

To be entitled to the education or training, guarantee of loans, and the readjustment allowance provisions of the "G. I. Bill of Rights," you must meet two general requirements. These are—

1. You must have been separated from active service under conditions other than dishonorable; *and*,
2. You must have had at least 90 days of active service, part of which occurred on or after 16 September 1940 and before the end of the war, *or if you had less than 90 days of service*, you must have been discharged due to a service incurred injury or disability.

## Education or Training

Provided you meet the basic requirements given above, you are entitled to education or training under the "G. I. Bill of Rights," for a period of 1 year plus the time you were in active service after 15 September 1940 and before the end of the war. You must initiate such education or training not later than 4 years after your separation from active service, or 4 years after the end of the war, whichever date is the later (if you enlist or reenlist before 6 October 1946, for you "the end of the war" means the end of that enlistment). No course of education or training can exceed 48 months in length (this



may mean as much as 5½ ordinary school years of education for you), nor can it extend beyond 9 years after the end of the war. Such course of education or training may be full time or the equivalent thereof in part-time training, as you may elect. Education or training may also be afforded to service persons on terminal leave or while hospitalized pending final discharge subject to all of the above conditions except actual discharge, but no subsistence allowance is payable in such cases.

Time spent in active service in the Army Specialized Training Program or the Navy College Training Program while enrolled in courses continuing civilian courses and which were pursued to completion, or time spent as a cadet or a midshipman in one of the service academies can *not* be counted toward the 90 days of service required for eligibility or in determining the period of education or training to which you may be entitled.

*Choice of School.* You may select *any* course at *any* educational or training institution in this country or abroad *which accepts you as qualified*, provided the institution is on the list of approved institu-

tions. Included on this list are public, private, elementary, secondary, and other schools furnishing education for adults; business schools and colleges; scientific and technical institutions; colleges, vocational schools, junior colleges, teachers' colleges, normal schools, professional schools, universities, and other educational and training institutions including industrial establishments providing apprentice or other training on the job. Correspondence course may also be taken but no subsistence allowance will be paid, and the total amount payable for a correspondence course or courses is limited to \$500.

*Tuition and Other School Expenses.* The Veterans' Administration will pay to the educational or training institution the customary cost of tuition and such laboratory, library, infirmary, and similar payments as are customarily charged. They may pay for books, supplies, equipment, and such other necessary expenses as are generally required. Such payments cannot exceed the rate of \$500 for an ordinary school year unless you elect to have an additional charge made against your period of eligibility on account of such excess fees. The government will not pay for board, lodging, other living expenses, or travel.

*Subsistence Allowances.* The Veterans' Administration will, in most cases, provide a subsistence allowance during the education or training period, of \$65 a month if you have no dependents, \$90 if you have one or more dependents. This subsistence allowance may be eliminated or reduced, however, if you are working full time, attend on a part-time basis, or receive pay for work done as part of your training. If husband and wife are both veterans, then *both* are entitled to a subsistence allowance. The husband will receive \$90 a month and the wife \$65 a month.



## **Guarantee of Loans for Homes, Farms, and Business**

You may be eligible for the guarantee of a loan under the law if you can meet the basic requirements (see page 40) and if your application is made within 10 years after the end of the war.

Provided certain requirements are met, loans can be guaranteed if

they are made for the following purposes:

1. Buying residential property; building a home; making repairs, alterations, or improvements in your home; or paying special assessments on your home.
2. Buying land, buildings, livestock, equipment, machinery, supplies, or tools for your use in farming; or for repairing, altering, constructing, or improving any land, equipment, or building, including the farm house, used in farming; or for working capital requirements necessary in farming operations.
3. Buying a business; or buying land, buildings, supplies, equipment, machinery, tools, inventory, and stock-in-trade for your use in business or the pursuit of a gainful occupation; or for the cost of construction, repair, alteration, or improvement of any property used for such purpose, or to provide funds needed for working capital.

*General Requirements.* Although the conditions vary somewhat for each type of loan, the general requirements are that—

1. The loan must be used for the purpose specified;



2. The purchase price does not exceed a reasonable value;
3. The property be useful and reasonably necessary;
4. The terms of payment for the purchase or improvement of a home can be met from your expected income; and,
5. For farms or business loans, you have enough ability and experience to provide a reasonable chance for you to succeed.

*Refinance Delinquent Debts.* You may be able to get a loan under the law to refinance debts and back taxes owed on your home, property used for farming purposes, or debts contracted in your business if the following requirements are met:

1. The loan becomes delinquent not later than 10 years after the end of the war;
2. The refinancing will aid you in your economic readjustment; and,
3. The amount of the guaranteed loan does not exceed the reasonable value of the property or business as determined by proper appraisal.

*Amount of Loan.* If you are eligible, the Administrator of Veterans' Affairs can guarantee up to 50 percent of any loan made to you. In

certain cases of second loans made to cover the balance of a loan made by a Federal agency, he may guarantee up to 100 percent of the amount. In *neither* event can he guarantee more than \$2,000 for nonreal estate loans, or \$4,000 for real estate loans (or a prorated portion on loans of both types or combination thereof). Such loans cannot bear interest of more than 4 percent a year. The Administrator will pay an amount equal to 4 percent of the amount originally *guaranteed*. Loans are to be paid back in full in not more than 10 years on nonreal estate loans; 25 years on real estate loans other than for the purchase of farm real estate; and 40 years on farm realty. Loans also may be paid back at any earlier time, without penalty, if the veteran wishes.

*From Whom You May Borrow.* If the loan meets the requirements of the law and the regulations of the Veterans' Administration you can borrow from *any* individual or *any* firm or corporation. Loans made by lending agencies supervised by State or Federal laws may be automatically guaranteed. Loans by other lenders must be approved in advance by the Administrator of Veterans' Affairs to qualify for a guarantee. However, you should remember that these



loans are not made by the Government, nor are they gifts or grants. As a result, you will have to satisfy the lender that you will be able to pay back the loan with interest as it becomes due. Naturally, under such conditions, not all the loans applied for will be approved.

Detailed information concerning guarantee of loans is available at any office of the Veterans' Administration or at most banks and lending agencies.

## Readjustment Allowances

Money payments called "readjustment allowances" are provided to help veterans of World War II become readjusted in gainful civilian occupations. You may claim them at any time within two years after the date of your discharge or the end of the war (whichever date is the later) whether you are unemployed or self-employed. To receive them in either case, you must meet the basic requirements (see page 40). You must be living in the United States, its territories or possessions at the time you file your claims and must make claims in the way the law directs. Claims are not payable, however, while

you are receiving increased pension or subsistence allowances under the educational provisions of the G. I. Bill.

*Who Is Eligible.* To be eligible for readjustment allowances for *unemployment* you must be—

1. Able to work and available for suitable work. In case you become ill or disabled, this requirement will not stop you from collecting allowances, providing, of course, you were unemployed and were claiming allowances at the time you became **sick or disabled**;
2. **Totally or partially unemployed; and,**
3. Registered for work with a public employment office.

Readjustment allowances for *self-employment* are paid only for full calendar months during which you were fully engaged in self-employment for profit in an independent business, trade, profession, or occupation under your own direction and management.

*Amount and Duration of Payments.* You may receive 8 weeks of allowances for each month of your first 3 months of active service and 4 weeks of allowances for each additional month of active service

between 16 September 1940 and the end of the war, up to a total limit of 52 weeks (10 $\frac{2}{5}$  months if self-employed).

If you are *totally* unemployed, your allowance is \$20 a week. In no case will your payment be greater than \$20 a week, but if you are *partially* unemployed, the payment will make up the difference between your earnings and \$23 for any given week. If you are self-employed, the amount will be \$100 for a calendar month, less your net earnings.

*Disqualifications for Allowances for Unemployment.* You will be disqualified for 1 week or more if—

1. You leave suitable work voluntarily and without good cause;
2. You are suspended or discharged for misconduct;
3. You fail, without good cause, to apply for suitable work to which you have been referred by a public employment office;
4. You fail, without good cause, to accept suitable work when offered; or,
5. You fail, without good cause, to attend a free training course, if required by regulations.

You may also be disqualified from receiving an allowance for any week in which your unemployment is due to a stoppage of work by a labor dispute.

Any periods for which you have been declared ineligible or disqualified will not be counted against the total remaining payments to which you may be entitled.

*Where to Apply.* To claim allowances or to get the facts about your eligibility, apply at the nearest local office of the United States Employment Service or at a local office of the unemployment compensation agency of the State where you live. Decisions on your eligibility are made by the unemployment compensation agencies of the various States. If you should feel that any decisions made by an agency are in error, you are fully protected by the right of appeal. Final authority rests with the Administrator of Veterans' Affairs.

## State Employment Compensation

If you worked in certain industries before you entered the service,



you may be eligible for unemployment compensation from the State where you worked. State laws differ widely, however, and for information on this, you should consult the unemployment compensation agency of that State. Unemployment compensation provided by the various States is not included in the G. I. Bill but is mentioned here merely to point out a possible additional benefit which may be available to you. If you receive State or Federal unemployment compensation for any week for which you also claim a veteran's readjustment allowance, the amount of the former will be deducted from your readjustment allowance payment.

## **Review of Discharge**

If you feel that your military or naval service justified a more favorable discharge or dismissal than you received, you may at any time within 15 years after your separation from the service request and receive a review of it, unless you were discharged or dismissed by a general court-martial sentence. Subject to approval by the Secretary of War, the Secretary of the Navy, or the Secretary of the Treasury,

**Additional facts for your future**