

VA BENEFITS

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VA Benefits by the Chapter:

- ⦿ Chapter 30 – Montgomery GI Bill – Active Duty (MGIB, MGIB-AD)
- ⦿ Chapter 1606 – Montgomery GI Bill – Selected Reserve (MGIB-SR)
- ⦿ Chapter 1607 - Reserve Educational Assistance (REAP)
- ⦿ Chapter 32 – Post-Vietnam Era Veterans' Educational Assistance Program (VEAP)
- ⦿ National Call to Service (NCS)
- ⦿ Chapter 35 – Survivors' and Dependents' Educational Assistance (DEA)
- ⦿ Chapter 33 – Post-9/11 GI Bill

Post-9/11 GI Bill Overview

- ⦿ Eligibility and Entitlement
- ⦿ Elections
- ⦿ Benefit Payments
- ⦿ Transfer of Entitlement
- ⦿ Yellow Ribbon Program Agreements
- ⦿ Application Procedures
- ⦿ Reporting Procedures
- ⦿ Payments and Overpayments
- ⦿ Student Timeline

Eligibility and Entitlement

Must have served on active duty after 9/10/01 for:

- a minimum of 90 aggregate days (excluding entry level and skill training);
- at least 30 continuous days if discharged for a service-connected disability

Active duty members are eligible on the 90th day after completion of entry level training.

Generally, individuals will remain eligible for benefits for 15 years from:

- date of last discharge; or
- release from active duty service of at least 90 continuous days

Eligibility and Entitlement (cont)

- ⦿ Individuals are generally entitled to 36 months of benefits.
- ⦿ Individuals may not use more than 48 months of entitlement under two or more programs.
- ⦿ Individuals eligible for Ch.30, Ch.1606 or Ch.1607 on 8/1/09 & on their election date, must relinquish a benefit to receive Ch. 33.
- ⦿ Individuals eligible for more than one benefit only have to relinquish one benefit to receive Ch.33.

Eligibility and Entitlement

- ⦿ And there are lots more rules & regulations. The best thing you can do is refer students to the VA for detailed explanations.
- ⦿ Due to possibility of changes to VA Benefits Programs, it is important to maintain current records of all information provided by the VA.

“Vet Friendly” Ideas

- ⦿ Waived Application Fees
- ⦿ Priority registration
- ⦿ Deferred tuition payments
- ⦿ Automatic established residency for veterans
- ⦿ Veteran organizations on campus
- ⦿ Keep in mind that “some gave all and all gave some.”

Transfer of Benefits

Veterans who have earned educational benefits under certain chapters of the GI Bill may elect to transfer those benefits to eligible dependents and spouses.

- the service member must have served at least 6 years in the Armed Forces and
- agrees to serve an additional 4 years
- there are additional requirements and limitations

Those recipients are also eligible to receive housing benefits and allowances for books.

They are not eligible for Yellow Ribbon payments.

Chapter 33 Benefits

Individuals are eligible to receive a percentage of benefits based on their length of service, up to 100%.

Recipients will be responsible for the difference (if any) between actual tuition and fees charged and the percentage of benefits due based on their length of service.

Benefit Payments

- ⦿ Tuition and Fees
- ⦿ Monthly Housing Allowance
- ⦿ Books and Supplies Stipend
- ⦿ College Fund “Kickers” and “Buy-up”
- ⦿ Licensing and Certification Tests
- ⦿ Rural Benefits
- ⦿ Other Benefits

Yellow Ribbon

Tuition and Fees

Tuition is defined as the actual established tuition charged to all students in the same program of study.

Fees are defined as mandatory charges (not room and board) applied by the school to all students in the same program of study, and include, but are not limited to:

- Health premiums

- Freshman fees

- Graduation fees

- Lab fees

Tuition and Fees

Students who were first enrolled under the original Post 9/11 GI Bill before January 4, 2011, who remain enrolled at the same school, and whose benefits covered 100% of tuition and fees based on the highest in-state tuition rate charged at a public college or university, were grandfathered under revised legislation (the “Restoring GI Bill Fairness Act”). They will be covered for tuition and fees for all terms that begin before August 1, 2014.

Certification

Because students' enrollment may not be fixed and tuition may not be established until some weeks into a semester, the school may report the term dates, actual credit hours, and enter \$0 for tuition and fees.

This allows the VA to begin the payment of book and housing funds in a timely manner. It also allows additional time for calculation of financial aid eligibility.

An amended cert is submitted to ensure accurate payment of net tuition and fees.

Determining tuition rates in NY

In New York State, the highest in-state tuition rate was set based on the per-credit tuition rate at Cornell University.

THANK YOU CORNELL!

Their in-state tuition rate is probably higher than the tuition charged by most private schools in the state.

Tuition and Fees

Students transferring from one school to another, who were under grandfathered limits at their original school, are **AUTOMATICALLY** switched to the new Chapter 33 tuition limits.

Chapter 33 benefits do **NOT** cover tuition and fees for study abroad courses unless the course(s) are required for completion of the approved program of study.

Payments for Other Benefits

Payments for housing allowances are made directly to the student on a monthly basis, and are calculated based on the zip code of the primary school location.

If a student is living in on-campus housing, they may use those benefits to cover the cost of their dorm and meal plan.

Allowances for books are paid directly to the student each semester.

Students should be made aware of their responsibility regarding payment for balances not covered by direct payments.

Schools may wish to make arrangements to assist students who are unprepared to make payments at school-specified intervals, and who may not have funds available to buy books before benefits are received.

What has changed since the beginning?

POST-9/11 “IMPROVEMENTS” ACT OF 2010:

Signed into Law in 2011: VA is considered the **LAST PAYER** and all other aid received by the student would be reported to determine the **net balance** to be covered by the VA. NYS HESC appealed and was granted Last Payer status.

The VA also announced a \$17,500 cap on the tuition and fees payable at Private and foreign school. Yellow Ribbon Program still applies above \$17,500. (this rate was revised in 2012 to \$18,077.50)

Tuition and fees at Public schools would still be covered at 100% of charges.

Challenges for Campuses

◎ **Net Charges** defined as:

“The actual net cost for tuition and fees assessed by the institution after the application of:

- any waiver or reduction in tuition & fees
- any scholarship or grant from the school
- any employer-based aid that is “...provided directly to the institution and specifically designated for the sole purpose of defraying tuition and fees.”

Calculating Net Charges may be difficult as information regarding some forms of assistance may not be available at the time of certification.

What else has changed since the beginning?

- pro-rates housing allowance to level of enrollment
- no benefits will be paid during periods when students are not enrolled (ie: January break)
- housing allowance rates adjusted annually in August instead of January
- allows for reimbursement for more than one license or certification test
- allows reimbursement of fees for one national exam (ie: SAT, ACT, GMAT, LSAT)
- allows payment of housing allowance for those in fully on-line programs of study (at one-half the national average of \$1,348)

Other problems?

- ◎ Confusion over VA requirements regarding overpayments:
 - some must be returned to VA
 - some must be refunded to student
- *** This may unfairly penalize vets for errors and processing delays ***

Problems? Overpayments: Where the VA policy requires that overpayments be refunded to the student, a debt is created for the student (payable to the VA), complex debt management issues may arise for schools, and potential conflict may exist with tuition-restricted funds from third-party payers.

The VA suggests that schools suspend collection activity until all errors are resolved, and that any negative credit reports that resulted from errors are deleted by the school.

Where does the central point of Certification
live on your campus (VA ONCE)?

- ⦿ Veterans Affairs Office – do you have a general point of contact for Vets? Do they have regular contact with other offices?
- ⦿ Financial Aid Office – do you have a designated contact for Vets? Are all staff trained in complex veteran's issues or do you have a central contact?
- ⦿ Business Office – does the Business Office maintain contact with other offices involved in processing Vets benefits?
- ⦿ Registrar's Office – what part does the Registrar's office play?

How do these offices interact with one another?

Are there regular meetings between all the people on your campus who are stake-holders?

What are the Institutional Responsibilities?

◇ Keep VA informed of enrollment status of veteran and other eligible persons

◇ Keep State Approving Agency informed

◇ Keep up-to-date on VA programs, policies and procedures

◇ Maintain records and make such records available for inspection

◇ Designate a School Certifying Official (SCO)
where does your SCO live?

◇ Have knowledgeable staff available to counsel students

- *Who has the best training on VA information and requirements?*

- *Cross-disciplinary requirements mean staff has to have knowledge outside of your office.*

Essential Elements of Service to Veterans

Essential Veterans Services have been identified as:

- Veteran's Student organization:
to provide counseling/guidance
- Health and psychological counseling
- Academic advising
- Financial counseling
- Student development counseling
- Student career counseling

Are there regular meetings between all the people on your campus who are stake-holders?

So what does all this mean for the Financial Aid Office?

Financial counseling is critically important – and not just about VA benefits.

Vets need to know about Title IV provisions still pertaining to veterans and active military personnel.

Post 9/11 and other benefits may be impacted by other forms of military education assistance.

Servicemember's Civil Relief Act (SCRA) (see handouts)

Financial Literacy

We really need to step up our game:

- specialized information may be necessary for specific constituencies
- tremendous resources are available and are mostly free from many agencies:
 - government
 - non-profit
 - state guarantee agencies
- specific emphasis on financial literacy has been identified as necessary for veterans and military members (creation of the Office of Servicemembers' Affairs in the Consumer Financial Protection Bureau).

Deferment and Forbearance

- ⦿ Military and Armed Forces Deferment
- ⦿ Military and Active Duty Deferment
- ⦿ Post-Military Student Deferment
- ⦿ Disability Loan Discharge

Principles of Excellence – did you sign?

⦿ Executive Order 13607

- Requires schools to provide prospective students with a “know before you go” model that contains:
 - Annual academic costs (tuition, fees, dorm, meal plan, books & supplies, transportation & other educational expenses)
 - Total funds the student receives from all grant & scholarship sources
 - Net cost after grants
 - EFC
 - Work options to help fund costs
 - Information on recommended Federal loans
 - Average total borrowing
 - Performance data at institutional level, including graduation and default rates

Principles continued

Expectations for students who withdraw or stop attending due to service obligations?

- The school is expected to have a refund policy that complies with the DOE regulations set forth in 34CFR.668.22 (R2T4).

Schools are expected to provide an Educational Plan that includes:

- total number of credits required for graduation
- coursework divided into general education, required and elective courses
- articulates additional departmental or graduate academic requirements, such as institutional and major area GPA requirements, passing grades on comprehensive exams or completion of a thesis or dissertation

Principles continued

Provide a designated point of contact for:

- academic and financial advising (including access to disability counseling) to assist with completion of studies and with job search activities.
- is expected to have a basic understanding of military tuition assistance programs
- may refer the veteran to other individuals on campus who can provide specific services

These are just some of the required provisions for compliance with Executive Order 13607.

Other Chapters & Benefits

Chapter 30 (Montgomery GI Bill)

- active duty June 30, 1985 through September 9, 2001
- monthly stipend paid directly to student \$1,473 per month
- can be transferred to Ch.33 on a 1 to 1 ratio

Chapter 35 Survivors and Dependents Assistance

- only chapter not for veterans
- monthly stipend paid to survivor = \$957/mo. for 48 months
- cannot be used simultaneously with Ch. 33
- spouses have 10-20 years to use, and children must be between 18-26 years of age.

Other Chapters & Benefits

Chapter 1606 Montgomery GI Bill-Reserve

- must have 6-year obligation to reserves
- monthly stipend paid to member of \$345/month for 36 months

Chapter 31 Vocational Rehabilitation

- primary function to help vets with service-connected disabilities become suitably employed, maintain employment or achieve independence in daily living
- pays 100% of tuition, fees, books and supplies directly to school
- pays sustenance assistance and monthly housing costs
- vet has 12 years from date of notice of eligibility to use benefit

Resources

There are many resources available for veterans and the people on campus who are charged with providing current, correct information to them. Please see the accompanying handouts.