

Veterans and NROTC Orientation



Campus Contacts

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Educational Benefits Overview

- **Application for Benefits**
- **Certification**
- **Tuition and Fees**
- **Monthly Housing Allowance (MHA) Payments**
- **Book Stipend**
- **Flex Dollars**
- **Entitlement**
- **Yellow Ribbon Program (YRP)**
- **Post-9/11 - Sample of Tuition and Fees and Benefit Payments**
- **Chapter 31 Vocational Rehabilitation**
- **Institutional and Federal Financial Aid**
- **New York State Funding**
- **Dropping a Class**
- **Forever GI Bill Changes**
- **Policy Regarding Balances Due**



Educational Benefits Application Process

Post 9/11 GI Bill

Step One | Apply online for VA Educational Benefits

- On Veterans Affairs website: va.gov
- If you have received Benefits at another school, complete the VA Change of Location form (VA form 22-1995)
- The VA will send you a Certificate of Eligibility or Education Enrollment Status Form

Step Two | Turn in a copy of Certificate of Eligibility or Education Enrollment Status Form

- GS students: 408 Lewisohn Hall
 - Or email to: gsveterans@columbia.edu
- Grad students: 202 Kent Hall
 - Or email to: sfp@columbia.edu

Step Three | Submit Veterans Request for Certification Form and, if you are 100% eligible for Post-9/11 GI Bill Benefits, a Yellow Ribbon Application

- GS students: gs.columbia.edu/content/veterans-request-certification
- Yellow Ribbon Application: gs.columbia.edu/content/yellow-ribbon-program-application
- Grad students: sfs.columbia.edu/content/veterans-request-certification



Certification and Benefit Disbursements

Step One | Two Months Prior to Start of Term

- GS submits enrollment to the VA

Step Two | Close to The Beginning of Term

- VA disburses book stipend payments directly to you

Step Three | At Conclusion of Add/Drop Period

- GS submits final enrollment and tuition and fees to VA
- VA disburses tuition/fee funds payment directly to Columbia

Step Four | On approximately October 1st

- VA disburses MHA directly to benefit recipient



VA Tuition and Fees Contribution

Maximum Contribution for the Post 9/11 GI Bill®

Eligibility Level	Amount
100%	\$24,476.79
90%	\$22,029.11
80%	\$19,581.43
70%	\$17,133.75
60%	\$14,686.07
50%	\$12,238.40
40%	\$9,790.72



Monthly Housing Allowance (MHA) Payments

- Full time students who first attended Columbia prior to January 1st, 2018 with 100% eligibility
 - Receive \$3,455
- Full time students who first attend Columbia after January 1st, 2018 with 100% eligibility
 - Receive \$3,366
- If you are less than full time, your payment will be prorated
- If qualify for less 100% percent in Post 9/11 Benefits, your payments will be prorated
- Payments are based on a 30-day month
- Payments are prorated for the first and last month of each term
 - Since classes in these months run for fewer than 30 days
- Register for direct deposit with the VA by calling 888-442-4551



MHA Schedule for Fall 2019:

Full time students who first attended Columbia after January 1st, 2018 with 100% eligibility

Month	Payable Days	Payment	Approximate Payment Date
September	28	\$3,141.60	October 1st
October	30	\$3,366	November 1st
November	30	\$3,366	December 1st
December	20	\$2,244	January 1st



Book Stipend- Post 9/11 GI Bill

- **Stipend disbursed as one lump-sum payment at the beginning of each term**
 - **Payment maximum is \$1,000.00**
 - **Paid proportionately based on enrollment**



Flex Dollars

- If funds are running low, and you have yet to receive your books and supplies stipend, you can add money to your Flex Account
 - Once funds are added to your Columbia ID can be used to make purchases at the Columbia bookstore and several Morningside Heights stores
 - Examples include—grocery stores, restaurants, drug stores, etc.
- Log in to SSOL (Your Columbia Card > Flex Account & Dining Dollars)
 - Elect an amount up to \$1,000
 - » Will show as a charge on your student account
- Website: dining.columbia.edu/content/flex



Entitlement

- **Veterans receive a maximum of 36 full-time months of benefits under the Post-9/11 GI Bill[®]**
- **If you begin a term with 1 day of entitlement remaining, the VA will extend your period of eligibility to the end of the term**

Note: You may not receive more than 48-months of any single Benefit or combination of different Benefit chapters

- **For example, Post-9/11 GI Bill[®] and Vocational Rehab**



Yellow Ribbon Program - General Studies

- **Only granted to 100% Post 9/11 GI Bill[®]-eligible students**
- **Each school at Columbia University manages its own YRP funding and application process**
- **General Studies student maximum is \$20,000 YRP per academic year**
 - **\$10,000 from General Studies**
 - **\$10,000 match from VA**
- **If not attending the School of General Studies, check with your school's Financial Aid Office for further information**



Fall 2019 Sample - GS Tuition & Fees Cost

Tuition at the School of General Studies is \$1,896 per credit

Example:

Tuition at 12 credits:	\$22,752	Total Cost:	\$25,742.00
Student Life Fee:	\$ 707	Post 9/11 GI Bill:	\$24,476.79
Health Service Fee:	\$ 584	Difference:	\$ 1,265.21
Medical Insurance:	\$ 1,304		
Orientation Fee:	\$ 290		
Document Fee:	\$ 105		
Total T + F cost :	\$ 25,742		

Remaining Balance: \$ 1,265.21 (enrollment deposit \$, if paid, will be deducted)

The remaining balance can be managed using federal financial aid and personal resources in combination with payment plans. Consult with the Office of Educational Financing for further assistance.



GS Students | Sample #2

Spring 2020 GS T & F

Cost for 14 credits for spring 2020

Tuition at 14 credits:	\$ 26,544
Student Life Fee:	\$ 707
Health Service Fee:	\$ 584
Medical Insurance:	\$ 2,129

Total Cost at 14 credits: \$ 29,964

Yellow Ribbon: \$20,000

Remaining balance: \$ 9,964*

* The remaining balance can be managed through federal financial aid and personal resources in combination with payment plans. Consult with the Office of Educational Financing for further assistance



Vocational Rehabilitation (Chapter 3 I)

Step One

Apply for your disability rating through eBenefits.va.gov

Step Two

Apply for VR&E (Vocational Rehab & Employment) Services

benefits.va.gov/vocrehab/index.asp

To be eligible you must be rated 20% (or higher) Service Connected Disabled and have an Employment Handicap –or- 10% Service Connected Disabled and have a ***Serious*** Employment Handicap

Step Three:

If you are eligible, you will be scheduled to meet with a VRC counselor for a comprehensive evaluation to determine if you are entitled to services

Step Four

If approved, notify a Columbia School Certifying official of your intention to use the Benefit program

Step Five

Submit VA Form 22-1905 for Tuition and Fees to your school certifying official

Submit VA Form 22-1905 for Books and Supplies to the Columbia Bookstore manager



Tips for Chapter 31

- * **Please remember at the end of each term to submit a copy of your transcript to your Vocational Rehab counselor**
- * **Prior to the following term discuss the classes you intend to take with your counselor**
- **Keep the lines of communication open with your counselor**
 - **Particularly, if you are struggling with coursework or may need to withdraw from a course or courses**



Post 9/11 GI Bill / Vocational Rehabilitation

Post 9/11 GI Bill

- Max tuition and fees funding for academic year: \$24,476.79
- Funding will be applied to tuition and fees and medical insurance
- Yellow Ribbon- up to \$20,000 per year
- Will pay for study abroad, if credits will be applied towards the degree
- Can change major/ allows flexibility with electives

Voc Rehab

- Covers full cost of tuition and mandatory fees
- Will not pay for Columbia medical insurance
- No Yellow Ribbon eligibility
- Study abroad approved only if abroad program is a requirement for graduation
- Not as flexible with electives
- If you decide to change your major, you must discuss this with your counselor before you make the change



Federal and Institutional Financial Aid

- **Required Documents:**
 - **Free Application for Federal Student Aid**
 - **2019-2020 FAFSA-** studentaid.ed.gov/sa/fafsa
- **Planned Enrollment Form**
 - **On General Studies, Financing Your Education page**
- **GS Scholarship Application- ONLY if less than 100% percent for the Post 9/11 GI Bill**
 - **Also, if your benefits for the academic year have been used up in fall/spring, and you will attend the following summer**
 - **Complete a GS Scholarship application**
 - **Students who will not receive benefits for any given term can be considered for GS Scholarship for that term**
- **Questions can be emailed to financial aid at: gs_financial_aid@columbia.edu**



Types of Federal Financial Aid

- **Direct Stafford Subsidized and Unsubsidized Loans**
 - Interest rate for 19-20: 4.53%
- **Federal Work-Study- up to \$4,000 of eligibility per academic year**
 - Amount can likely be increased if limit of eligibility is met
 - **Contact the Office of Educational Financing**
- **Pell Grant- up to \$6195 per academic year**
- **SEOG Grant –up to \$1,400 per academic year**

Please be advised, if you are in the **Post Baccalaureate Premedical Program** you are **ineligible for the Pell Grant**



Direct Federal Stafford Loan Limits

Independent Students

1st Year- Freshman (0 to 23 Credits)

Subsidized Stafford

\$3,500

Unsubsidized Stafford

\$6,000

2nd Year – Sophomore (24 to 55 Credits)

Subsidized Stafford

\$4,500

Unsubsidized Stafford

\$6,000

3rd /4th Year- Junior and Seniors (56 + Plus Credits)

Subsidized Stafford

\$5,500

Unsubsidized Stafford

\$7,000



New York State Funding - HESC

Tuition Assistance Program (TAP) Max: \$500-\$5,165 (undergrads)

Veterans Tuition Assistance (VTA)

- **Max Award:** For full-time study, up to undergraduate tuition for NYS residents at a State University of New York (SUNY), or actual tuition charged, whichever is less
- **TAP and VTA are applied after VA Benefits**
 - And can reduce the amount of TAP/VTA

3 Online Applications required to apply for NYS aid:

- FAFSA: fafsa.ed.gov
- TAP: hesc.ny.gov - Grants and Scholarships
- VTA Supplement: hesc.ny.gov - Military Corner

Criteria (must satisfy at least one):

- Must be a New York Resident for at least one year **or**
- Must have been stationed in New York (last station before exiting the military)



Dropping a Class

- **No effect on Benefits if done before the beginning of the term**
- **Only MHA funding could be effected if done during Add/Drop Period**
- **After Add/Drop period, notify us if your enrollment changes**
- **Change in registration = Change in VA tuition and fees funding and MHA**



Mitigating Circumstances

- If you drop classes or withdraw altogether
 - VA is required by law to retroactively revoke payments all the way back to the beginning of the term - **as if you never attended**
 - Unless the student submits to the VA or the school certifying official documentation of circumstances beyond their control that caused them to drop one or more classes
 - Referred to as “mitigating circumstances”
 - Examples include:
 - » *An illness or injury afflicting the student during the enrollment period*
 - » *An illness or death in the student’s immediate family*
 - » *Unanticipated active military service, including active duty for training*
 - » *Unanticipated difficulties with childcare arrangements the student has made for the period during which he or she is attending classes*



Six Credit Hour Exclusion

- The good news is that the first time a student drops six or fewer credits
 - VA grants a “ six credit hour exclusion”
 - Exclusion will be granted even without documentation of any mitigating circumstances
 - Is a one-time, one-use exclusion
 - Once used, the exclusion cannot be granted again
 - Also, the exclusion cannot be “saved”
 - » It will be applied by the VA the first time a student drops a course or courses after the add/drop period
 - » Examples:
 - Student withdraws from 3 credits, the exclusion will be granted for 3 credits
 - Student will not be granted the exclusion again
 - Student withdraws from 12 credits
 - Exclusion will be granted for 6 credits
 - The student’s one time exclusion is exhausted
 - And the student must provide mitigating circumstances to not lose Benefits for the other 6 credits



Changes to GI Bill: Colmery Veterans Educational Assistance Act— AKA Forever GI Bill

- 15-year time limit to use of Post-9/11 GI Bill revoked
 - For those whose last discharge or release from active duty is on or after January 1, 2013
 - And for children of deceased service members who became entitled to Post-9/11 Bill Benefit on or after January 1, 2013
 - And all spouses using the Fry Scholarship
- Monthly Housing Allowance
 - Beginning in spring 2020 rate will be based on zip code where the student attends the majority of their courses
 - Should not be an issue for most GS students
 - All courses are offered in the same zip code
 - Exception: Study Abroad
 - Rate for all sites in foreign countries is \$1,789 per month
- Changes to Transfer of Benefits
 - Eligible veterans can designate a new dependent if the original dependent passes away
- Purple Heart recipients
 - Service members and honorably discharged veterans awarded a Purple Heart on after September 11, 2001
 - Entitled to Post-9/11 Benefits at 100% Benefit rate for up to 36 months
- For complete list of changes visit VA Educational Benefits site: hbenefits.va.gov/gibill/



Ask the VA a Question

- **By Phone: 1-888-442-4551**
- Visit gibill.custhelp.com
 - Click “Sign up” to create a username and password
 - An answer is usually provided within 24 to 48 hours

