



# Iowa Department of Education Veterans and Military Education

## Post-9/11 GI Bill & Education Updates



# Higher Education Veterans Programs

Support veterans at Iowa colleges and universities by:

- Providing Personalized and Comprehensive Information as requested regarding benefits, rights and responsibilities
- Provide oversight of campus School Certifying Officials and monitor veteran enrollments, student satisfactory progress and financial aid awards
- Help to resolve issues and concerns at the campus level and work to foster an atmosphere of Veterans-Friendly Campuses in Iowa



# Basic Eligibility Requirements



- Active service after September 10, 2001 at least 90 days (entry & skill training excluded)
- 30 days if discharged due to service connected disability
- Cumulative post-9/11 active service determines % of benefit
- Make an irrevocable election of Chapter 33 and relinquish
- eligibility for one other qualifying benefit (if applicable)
- Eligible veterans have 15 years from date of eligibility/discharge to use 36 months of benefit
- No buy in is required



# Post-9/11 GI Bill Benefit Levels

- **Percentage of Maximum Amount Payable (post-9/11)**
- At least 36 cumulative months (incl training time): 100%
- At least 30 cumulative months (incl training time): 90%
- At least 24 cumulative months (incl training time): 80%
- At least 18 cumulative months: 70%
- At least 12 cumulative months: 60%
- At least 6 cumulative months: 50%
- At least 90 cumulative days: 40%
- At least 30 continuous days on active duty
- ***and discharged due to service-connected disability: 100%***
- \*Percentage applies to each component (tuition, housing, books)



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

## Overview



**The Post-9/11 GI Bill consists of three components:**

### **(1) Tuition & fee payment**

- Paid directly to the institution. In Minnesota, pays up to \$450/credit for
- tuition & \$37,808/term for fees
- Additional expenses may be covered at participating Yellow Ribbon
- institutions

### **(2) Housing stipend**

- Paid directly to the student based on the zip code of the institution
- Equivalent to the BAH rate for an E-5 w/dependents
- Must be training at greater than ½ time and have at least one course on campus
- to qualify for the housing stipend

### **(3) Books & supplies**

- Paid directly to the student at the end of each term
- Payments are calculated at \$42/credit up to \$1,000/year



# Combination With Other VA Benefits

- **For those eligible for MGIB-AD (CH30)**
- Normally, the months of entitlement under the Post-9/11 GI Bill will
- be equal to the number of months of entitlement remaining under
- MGIB-AD. However, if all MGIB-AD benefits are used before electing
- Post-9/11 GI Bill, students may be entitled to a maximum of 12
- additional months of benefits under the Post-9/11 GI Bill.
- **For those eligible for MGIB-SR (CH1606) and/or REAP**
- **(CH1607)**

Normally, individuals who are eligible for more than one benefit may

- use a maximum combined total of 48 months of benefits

*For example: If you have used 20 months of benefits under REAP, you*

- *may be eligible for 28 months of benefits under the Post-9/11 GI Bill*



# Combination With Non-VA Education Benefits

- **The Post-9/11 GI Bill is not the best option for everyone**
- For those with the following circumstances/benefits, CH1607 or CH30 may be more beneficial than changing to the Post-9/11 GI Bill:
  - Less than 100% of CH33 rate, part time and/or online students
  - Federal Tuition Assistance (Federal Tuition applied first)
  - State Tuition Reimbursement (In Iowa state tuition programs applied First)
  - Dislocated Workers Program
- Electing the Post-9/11 GI Bill **is a permanent** decision



# Application process

- Updated 22-1990 or VONAPP
- If eligible for other chapters, make an irrevocable election
  - Supply the VA with any supporting information:  
DD214, orders, kicker
- agreement, etc
  - Applicant will receive a Certificate of Eligibility (COE)
- which lists the percentage and number of months of
- Entitlement
- Bring copy of COE to campus certifying official
- School will certify once registered for classes



# Spouse/Dependent Transfer Option

- **Service member must be on active duty or actively drilling on at the time of election**
- **Service member must have served a minimum of 6 years and commit to serving an additional four years** from the date benefit transfer is approved
- \* To phase in, certain waivers will be granted to the 4 year added service requirement**
- Benefits can be transferred to a spouse, children, or a combination of the two
- Service member can transfer the “unused” portion of their GI Bill benefits up to 36 months



# Spouse/Dependent Transfer (continued)



- Service member retains ownership of the benefit and can modify and/or revoke at any time
- Spouse/dependents receive the same benefit (at the same percentage level) as service member
- Spouse eligibility period is the same as the Service Member, 15 years from latest qualifying Active Duty period
- Children must be transferred the benefit PRIOR to their 23rd birthday and then: Children can use up to age 26 once the member has served at least 10 years



# Additional Considerations

- **Kicker/College Fund will be paid** as a lump sum/semester **(Changed under PL 111-377)**
- One-time reimbursement of up to \$2,000 for approved
- licensing or certification tests Tutorial assistance of up to \$1,200 (\$100/mo.) **(Changed under PL 111-377)**
- Work study allowance will be available similar to other
- chapters
- Schools participating in the Yellow Ribbon Program are
- posted at [www.gibill.va.gov](http://www.gibill.va.gov)
- **Eligible veterans must carefully weigh their options**



# PL 111-377

- On January 4, 2011, President Obama signed the Post-9/11 Veterans Educational Improvements Act of 2010 into law (PL 111-377).
- The legislation amends the provisions of chapter 33 of title 38 U.S.C., modifying the rules by which VA will make eligibility, award, and entitlement calculations. The provisions vary in their effective dates, with some effective on the date of enactment (January 4, 2011), and the last provisions effective on October 1, 2011.



## Provisions Effective on the Date of Enactment (January 4, 2011)

- The legislation adds 2 additional types of entry level and skill training which may be deducted based upon total aggregate service:
  - Army One Station Unit Training
  - Coast Guard Skill Training
- The rules regarding when training is deducted or counted toward eligibility remain unchanged



# Excluded Training

- The legislation adds the active duty service obligation (ADSO) associated with Coast Guard Academy graduation to the list of Excluded Service periods.
- Rules requiring the exclusion of the ADSO periods for the other service academies remain unchanged.



# Provision Effective 60 Days After the Date of Enactment

(March 5, 2011)

- Effective March 5, 2011, payments for individuals on active duty, in a degree program, and training at more than one-half time will be subject to proration based on benefit level calculations (40%-100%).
- This will apply to terms beginning on or after March 5, 2011.
- *The benefit level will be applied to all active duty enrollments on August 1, 2011.*



# Provisions Effective on August 1, 2011



- The amount of tuition and fees payable for programs offered by Institutions of Higher Learning will change on August 1, 2011. The in-state, undergraduate state maximum amounts for tuition and fees will no longer apply.
- —**U.S. Public Institutions: The *actual net cost for in-state tuition and fees after the application of any waiver, scholarship, aid, or assistance [other than loans and funds provided under section 401(b) of the Higher Education Act of 1965]***



# Tuition and Fees Private Schools

- **Private and Foreign Schools: The lesser of the *actual net cost for tuition and fees after the application of any waiver, scholarship, aid, or assistance [other than loans and funds provided under section 401(b) of the Higher Education Act of 1965]*, or **\$17,500** for the *academic year beginning on August 1, 2011*.**
- —The amount of the yearly cap will be adjusted each year based upon a Cost Of Living Allowance (COLA) and is subject to proration based upon benefit level.



# Monthly Housing Allowance

The amount payable for the Monthly Housing Allowance will change as follows:

- **—U.S. In-Residence:** The applicable Basic Allowance for Housing rate will be multiplied by the rate of pursuit rounded to the nearest multiple of 10.
- **—Foreign In-Residence:** The national average of all Basic Allowance for Housing rates will be multiplied by the rate of pursuit rounded to the nearest multiple of 10.



# Monthly Housing Allowance Cont.

- The amount payable for the Monthly Housing Allowance for any academic year (beginning on August 1) will be based upon the BAH rates effective on January 1 of that year.
- This means that Monthly Housing Allowance rates for chapter 33 awards will change effective August 1 of each year, and not on January 1.



# Ch30 & ch1606 Kickers

- Eligible individuals will receive payments for ch30 and ch1606 kicker payments on a monthly, rather than a lump sum, basis.
- Kickers will be paid regardless of rate of pursuit or eligibility for the Monthly Housing Allowance
- The applicable full time kicker rate will be multiplied by the rate of pursuit rounded to the nearest multiple of 10.



# Duplication of Benefits

- Individuals eligible for ch33 benefits under the Fry and ToE provisions may not receive benefits from both sources concurrently.
- Individuals eligible for ToE from multiple transferors may not receive benefits from multiple sources concurrently.
- Individuals electing to use Fry Scholarship benefits lose eligibility for Dependency and Indemnity Compensation (DIC) benefits.



# Duplication of Eligibility

- Individuals cannot use the same period of service to establish eligibility for chapter 33, chapter 32, chapter 30, chapter 1607, and chapter 1606. The individual must make an election as to which benefit service should be credited.
- A child can not establish eligibility for Fry Scholarship benefits and chapter 35 benefits based upon a parent's death. The individual must make an election under which benefit he/she wishes to receive educational assistance.



# Interval Payments

- As of August 1, 2011, eligibility to interval pay is restricted to periods where a school is closed due to an Executive Order of the President or due to an emergency situation.
- These payments are limited to 4 weeks in any 12 month period.
- This applies to ***all VA education benefit programs.***



## Provisions Effective on October 1, 2011

- On October 1, 2011, VA will begin paying benefits to members of the Army National Guard and Air National Guard for qualifying service under title 32. The following service may qualify:
  - —Full time service in the National Guard for the purpose of organizing, administering, recruiting, instructing or training.
  - —Activations in support of a national emergency under section 502(f) of title 32.



# National Guard Service

- The law allows VA to begin paying benefits on October 1, 2011.
- Benefits can be paid retroactively to August 1, 2009, the effective date of the Post-9/11 GI Bill program.



# Monthly Housing Allowance

- **Distance Learning:** Individuals only enrolled in distance learning courses will be eligible for a monthly housing allowance equal to 50% of the national average of all Basic Allowances for Housing. Rates will be multiplied by the rate of pursuit rounded to the nearest multiple of 10.
- ***NOTE: Basic eligibility requirements for Monthly Housing Allowance benefits (e.g. veterans with a rate of pursuit  $>.50$ ) remain unchanged***



# Active Duty Books

- Individuals enrolled in a degree program while on active duty will be eligible for the Books & Supplies stipend of up to \$1,000.00 per academic year.
- The rules for calculating Books and Supplies payments are the same as those for veterans.



# Non-IHL Non-Degree Programs

- On October 1, 2011, VA will begin paying Post-9/11 GI Bill benefits to individuals pursuing the following approved non-IHL non-degree programs
  - Non-College Degree (NCD) schools
  - On-the Job Training (OJT) and Apprenticeship programs
  - Flight Programs
  - Correspondence courses



# NCD Schools

- Individuals pursuing an approved program at an NCD school will receive the lesser of the following:
- —The *actual net cost for in-state tuition and fees after the application of any waiver, scholarship, aid, or assistance [other than loans and funds provided under section 401(b) of the Higher Education Act of 1965], or \$17,500 for the academic year beginning on August 1, 2011.*
- —The amount of the yearly cap will be adjusted each year based upon a COLA and is subject to proration based upon benefit level.



# NCD Schools

- —A Monthly Housing Allowance based upon the appropriate in-residence or distance learning rules (prorated by rate of pursuit and benefit level).
- —A lump-sum Books & Supplies stipend in an amount equal to \$83 for each month (prorated for partial months and benefit level).



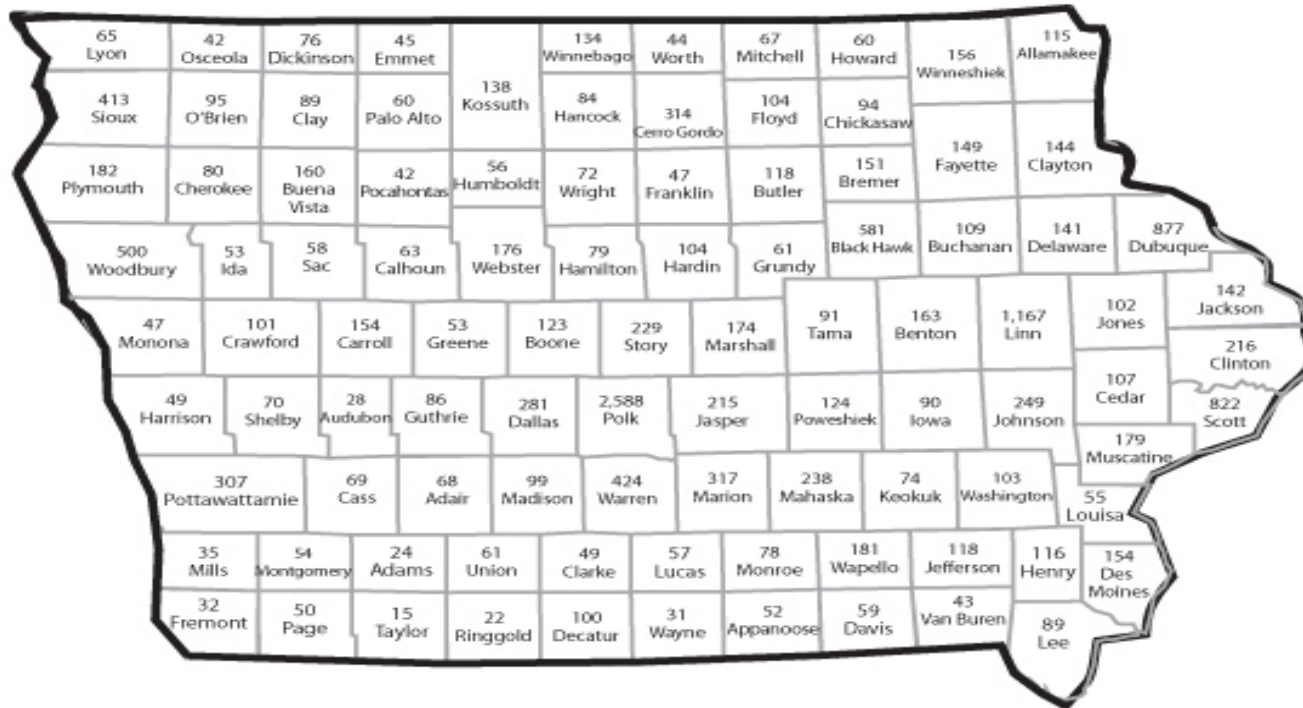
# Iowa College Student Aid Commission

- Scholarship and grant funds are available to assist students in paying educational expenses. Unlike student loans, scholarships and grants are considered gift aid and do not need to be repaid. There is a wide variety of programs available through state, federal and [private sources](#). Because each program is different, it is important to read and understand their specific eligibility requirements and application deadlines.



# The Iowa Tuition Grant

## Iowa Tuition Grants 2008-2009 by County





# Federal Grant Programs

- [Pell Grant](#) - U.S. citizens, nationals, or permanent residents that demonstrate financial need may qualify. Financial need is determined by the results of the Free Application for Federal Student Aid (FAFSA).

[Supplemental Educational Opportunity Grant \(SEOG\)](#) - Students with exceptional financial need who are eligible for Pell Grants are given priority. Financial need is determined by the Free Application for Federal Student Aid (FAFSA).

[Teacher Education Assistance for College & Higher Educational \(TEACH\) Grant](#) - Undergraduate, post-baccalaureate and graduate students who agree to serve as full-time teachers in a high-need field at a public or private school that serves students from low-income families may receive this grant at participating colleges and universities.



# Scholarships and Grants

- [Iowa National Guard Educational Assistance Grants \(NGEAP\)](#) - Iowa National Guard members who attend eligible Iowa colleges and universities can qualify for assistance.

[Iowa Tuition Grant](#) - Students may receive awards for up to four years of full-time, undergraduate study at Iowa's private colleges and universities.

[Iowa Vocational-Technical Tuition Grant](#) - Iowa residents enrolled in vocational-technical or career option programs at Iowa community colleges may qualify for this grant.

[Robert D. Blue Scholarship](#) - Iowa students who demonstrate literary and scholastic ability, exhibit qualities of truth, courage, and fellowship; and display moral force of character are encouraged to apply for this scholarship.



# State Scholarship & Grant Programs

- [All Iowa Opportunity Foster Care Grant](#) - Students between the ages of 17-24 who age out of Iowa's foster care system or State Training School and students who are adopted after age 16 may qualify for this Grant.  
  
[All Iowa Opportunity Scholarship](#) - Students who do well in high school and demonstrate financial need may be eligible for this scholarship. In order to qualify, students must begin taking college classes within two academic years of high school graduation.  
  
[Education & Training Voucher \(ETV\) Program](#) - Students between the ages of 16-23 who age out of Iowa's foster care system or Subsidized Guardianship program and students who are adopted after age 16 may be eligible for this federal grant program.  
  
[Governor Terry E. Branstad Iowa State Fair Scholarship](#) - This scholarship recognized outstanding Iowa high school seniors who have actively participated in the Iowa State Fair.  
  
[Iowa Barber & Cosmetology Arts and Sciences Tuition Grant](#) - Students who attend an eligible Students who attend an eligible Iowa barber or cosmetology school may be eligible for this grant.  
  
[Iowa Grant](#) - This grant assists undergraduate students at Iowa colleges and universities. Priority is given to students with the greatest financial need.



# Student Loan Programs

Student loans are available to students and parents to cover educational expenses. When all other forms of aid have been exhausted, student loans can be a good option. However, it is important to remember that student loans are intended to finance education and not lifestyle. Student loans are real money that **must be repaid, with interest**, so students should borrow only what they need.

[Federal Perkins Loans](#) - Perkins Loans are based on financial need and are awarded and borrowed directly from a college or university using federal funds.

[Federal Stafford Loans](#) - Federal Stafford Loans are the most common student loans. These loan funds are provided by the U.S. Department of Education. There are two types of Federal Stafford Loans, subsidized and unsubsidized.

[Parent PLUS Loans](#) - Parent PLUS loans are provided by the U.S. Department of Education to parents of dependent students to cover educational costs. PLUS loans may be borrowed in addition to or instead of Federal Stafford Loans.

[Grad PLUS Loans](#) - Grad PLUS loans are provided by the U.S. Department of Education to graduate/professional students to pay unmet educational expenses. They may also be used as an alternative to private student loans.

[Read More](#)

[Private/Alternative Loans](#) - Private loans are offered by private lenders and are not eligible for any federal student loan benefits, including loan forgiveness programs. Students should exhaust your other financial aid options before taking out a private loan.



# Financial Aid Award Letter

Upon receiving the FAFSA data for an admitted student, a college will generate a financial aid package for the student and communicate that information to the student through an award letter.

The award letter typically includes information regarding the college's cost of attendance, in addition to the [types](#) and amounts of financial aid being offered to the student.

Most award letters will include federal grants and student loans, state grant and scholarship programs and any institutional scholarship or grant programs being offered to the student.



# Default Prevention

We are concerned about student default and do want to help veterans or their dependents avoid it.

We advise veterans of the products and services available to them to avoid the serious consequences of default.

We encourage them to work with their school's Financial Aid Office to make responsible borrowing decisions while in college to ensure successful repayment



# Iowa Student Financial Aid Guide

We are familiar and work with the Iowa Student Financial Aid Guide

Routinely work with Todd Brown at the Commission



# Traditional ROTC Scholarship Programs

## **Guaranteed Reserve Forces Duty (GRFD) scholarships -**

Available through the USAR or National Guard for students that desire to participate in the Senior ROTC program

Scholarships guarantee that the student once graduated from school and commissioned in the U.S. Army must serve their obligation in the USAR or ARNG.

USAR/NG scholarships provide for two years of benefits..

These scholarships pay up to \$20,000 for tuition and fees or room & board. The student can choose which option they desire.

In addition, a \$900 per year book allowance is paid to the student.

**NROTC-** The Naval Reserve Officers Training Corps (NROTC) Scholarship Program can offer up to \$180,000 for tuition plus a host of other advantages

## **Air Force ROTC**

## **Marine ROTC**

### **Army ROTC scholarships consist of:**

Two-, three-, and four-year scholarship options based on the time remaining to complete your degree

Full-tuition scholarships

The option for room and board in place of tuition

Additional allowances for books and fees



# Iowa Colleges that offer ROTC Programs



[Allen College](#), Waterloo, [Buena Vista University](#), Storm Lake, [Coe College](#), Cedar Rapids, [Drake University](#), Des Moines, [University of Dubuque](#), Dubuque, [Grand View University](#), Des Moines, [Iowa State University](#), Ames, [University of Iowa](#), Iowa City, [Loras College](#), Dubuque, [Morningside College](#), Sioux City, [University of Northern Iowa](#), Cedar Falls,



# Iowa Association of Independent Colleges and Universities

505 Fifth Avenue

Suite 1030

Des Moines, Iowa 50309-2315

515-282-3175 office

515-282-8177 fax



# The Iowa College Access Network

ICAN is a resource for college access professionals to help students progress through their education.

ICAN staff will meet individually with students and their families at our offices in Cedar Rapids or West Des Moines with absolutely no charge.



# Iowa Workforce Development

- [Veteran Representatives](#) are located in many [Workforce Centers](#) across the state. They coordinate all services provided to [veterans](#) within the Iowa Workforce system. They work with [eligible veterans](#) to help them conduct a productive job search and access job listings through our electronic data base. They can assist in developing job interviewing and résumé writing skills and help place eligible veterans in federally funded employment and training programs. They also monitor job listings from federal agencies and federal contractors to ensure that veterans get priority service in referral to these jobs, and work closely with clients of VA Vocational Rehabilitation.



# Iowa Department of Education

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