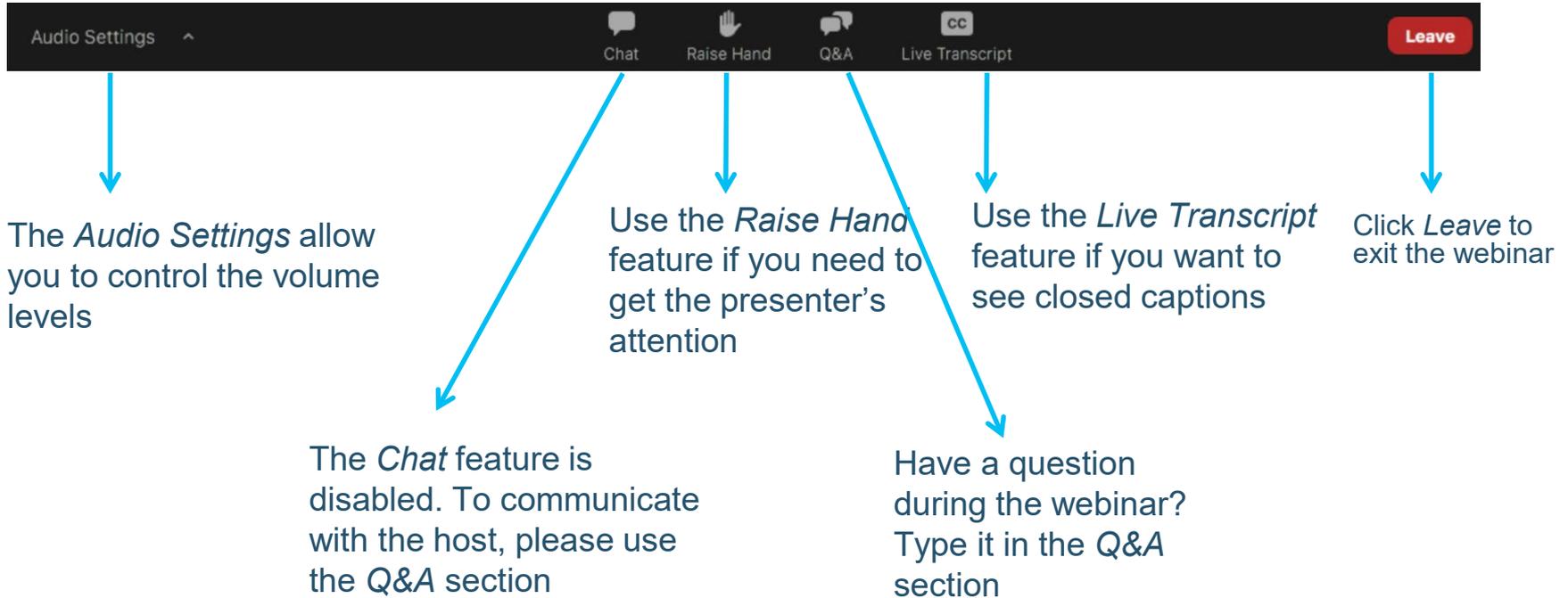




Veterans Education Benefits: How to Pay for College



How to Participate in This Webinar



About MEFA



mefa[®]

Not-for-profit state authority created in 1982
helping families plan, save, and pay for college

Veterans Education Benefits: How to Pay for College



Veterans Upward Bound MA: Who We Are

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Veterans Upward Bound MA: Who We Are

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The look of a Soldier who knows he's holding the key to life-changing VA Education Benefits!



Veterans Upward Bound Overview

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- Remedial and Refresher Courses
 - In-person & Online
- Application Assistance
- Academic Workshops
- Academic Counseling
- Accuplacer Prep
- Tutoring Services
- Outside Referrals

Agenda

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1. VA Education Benefits Overview
2. VA Education Benefits Comparison
3. Other GI Bill Benefits
4. Non-VA Veterans Education Benefits (NG/State)
5. FAFSA
6. Veterans Scholarships
7. Other Tips and Info



1.

VA Education Benefits Overview

900,000 Vets

Used GI Bill Benefits Nationwide in 2019

Only 41% of MA Vets & NG/R

Reported using VA/State Education Benefits through 2017

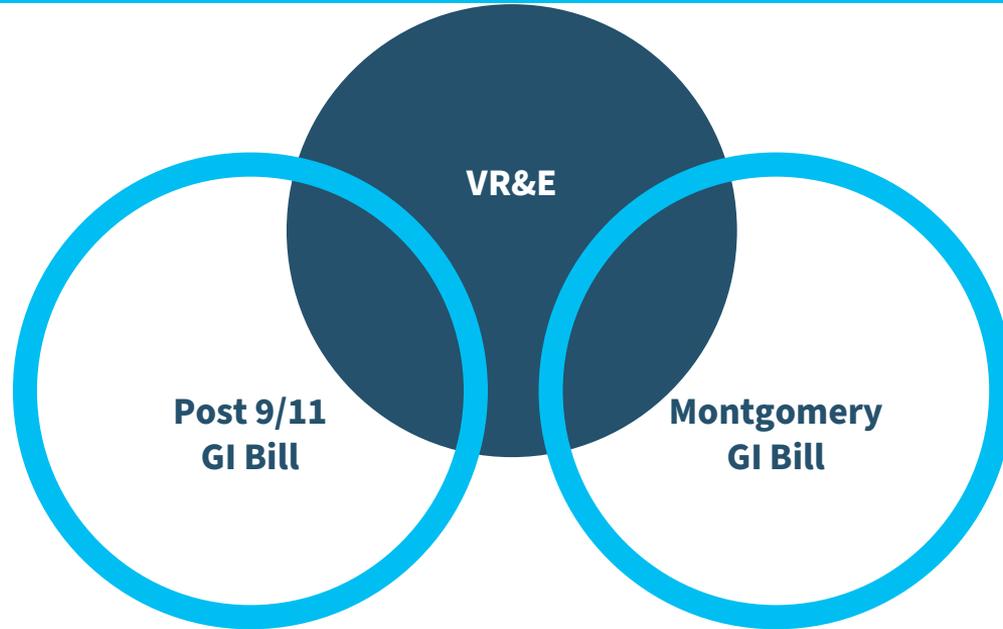
Vets often cite uncertainty of how Education Benefits work

VUB is here to help you make sense of them!

VA Education Benefits Overview

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- **Chapter 30 - Montgomery GI Bill (MGIB)**
- **Chapter 31 - Vocational Readiness and Employment (VR&E)**
- Chapter 32 - Veterans Education Assistance Program (VEAP)
- **Chapter 33 - Post 9/11 GI Bill (and Forever GI Bill)**
- Chapter 35 - Survivor's and Dependents' Educational Assistance Program
- Chapter 1606 - Montgomery GI Bill: Selected Reserve (MGIB-SR)
- ~~Chapter 1607 - Reserve Educational Assistance Program (REAP) *DISCONTINUED*~~

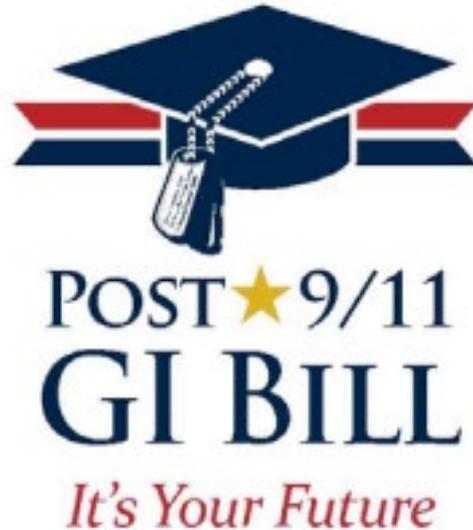


GENERAL REQUIREMENTS

- Served at least 90 days of total Active Duty (after 9/10/2001), or
- Discharged with a service-connected disability after 30 days, and
- MUST have an honorable discharge

Expiration Guidelines

- Separated before 1/1/13 → 15 Years
- Separated after 1/1/13 → No Expiration



SERVICE REQUIREMENTS

Member Serves	% of Maximum Benefit Payable
At least 36 months	100%
At least 30 continuous AD* and was discharged with a SC** disability	100%
At least 30 months, but less than 36 months	90%
At least 24 months, but less than 30 months	80%
At least 18 months, but less than 24 months	70%
At least 6 months, but less than 18 months	60%
At least 90 days, but less than 6 months	50%

*AD = Active Duty

**SC = Service-Connected

Tuition and Fees Payments – Institutions of Higher Learning

Type of School	Max. Tuition/Fee per Academic Year
Public	All Tuition/Fee per year for an in-State Student
Private or Foreign	Up to \$25,162.14 per year (national Maximum)

Books and Supplies Stipend

\$1,000 Yearly Book Stipend (\$41.66 per Credit Hour)

Example:

Fall 2021 Semester – 12 Credit Hours

- 12 Hours * \$41.66 = **\$500 Payment** (\$500 Remain)

Winter 2021 Semester – 3 Credit Hours

- 3 Hours * \$41.66 = **\$124.98 Payment** (\$375.02 Remain)

Spring 2022 Semester – 12 Credit Hours

- 12 Hours * \$41.66 = ~~\$500 Payment~~ **\$375.02 Payment** (\$0 Remain)

Summer 2022 Semester – 6 Credit Hours

- 6 Hours * \$41.66 = ~~\$250 Payment~~ **\$0 Payment** (\$0 Remain)

Chapter 33 → Post 9/11 GI Bill (Cont.)

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MHA (Monthly Housing Allowance) Rates

Enrollment	Credits	Training Time	MHA
Full Time	12 plus	100%	100%
Part-Time	11	91%	90%
Part-Time	10	83%	80%
Part Time	9	75%	80%
Part Time	8	66%	70%
Part Time	7	58%	60%
Part-Time	6	50%	0%

Training rounded to nearest 10%

MHA at E-5 w/Dependents rate at the Main Campus Zip Code

Local Rates for 100% Eligible

- Boston → \$3,024 per month
- Worcester → \$1,878 per month
- Springfield → \$1,683
- Bridgewater → \$2,295
- Fitchburg → \$2,115

MHA Example

School → UMass Boston: \$3,024 Max MHA Benefit

TIS* → 30 months: 90% VA Education Benefit eligibility

Enrollment Level → 9 Credits (3 Classes): 3/4 or 75% enrollment

- Rounded to the nearest tenth = 80%

How to Calculate →

- $\$3,024 \text{ MHA} * 90\% \text{ Eligibility} * 80\% \text{ Enrollment} = \mathbf{\$2,177.28 \text{ per month}}$

*TIS = Time in Service

MHA Rates for Online Learning

Nationwide online MHA rate → \$916.50

Must enroll at MORE than half time

- 51% or higher (typically 7 Credits)

REMEMBER: ONE in-person class will grant you full eligible MHA rate

*****THIS DOES NOT INCLUDE COURSES FORCED ONLINE DUE TO COVID*****



GENERAL REQUIREMENTS

- Opted in to \$100 pay deductions for 12 months in IET (Initial Entry Training)
- HS Diploma or 12 prior Credits
- MUST have an honorable discharge

10 year Expiration Timeframe
Phases out in 2030



SERVICE REQUIREMENTS

TIME IN SERVICE REQUIREMENTS

Unlike Post 9/11, MGIB is only broken into two eligibility groups based on Time in Service

- 3 or more years
- Fewer than 3 years



Payment Rates based on TIS

Rates for enlistment 3 or more years

Training Time/Enrollment	Monthly Rate
Full Time (12 credits or more)	\$2,122.00
¾ Time (9-12 Credits)	\$1,591.50
½ Time (6-8 Credits)	\$1,061.00
Less than ½ Time, More than ¾ Time (4-5) Credits	\$1,061.00
¼ Time or less (1-3 Credits)	\$530.50

Rates for enlistment fewer than 3 years

Training Time/Enrollment Time	Monthly Rate
Full Time (12 credits or more)	\$1,722.00
¾ Time (9-12 Credits)	\$1,291.50
½ Time (6-8 Credits)	\$861.00
Less than ½ Time, more than ¾ Times (4-5) Credits	\$861.00
¼ Time or less (1-3 Credits)	\$430.50

Chapter 31 → Veterans Readiness and Employment

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Formerly referred to as Voc Rehab

GENERAL REQUIREMENTS

- Other than Dishonorable Discharge
- 10% Disability or Higher
- Significant Employment Handicap

All Books/Fees/Supplies/Tuition covered by VR&E

Basic Eligibility → 12 years from AD* Discharge
OR Date received SC** Disability



*AD = Active Duty

**SC = Service-Connected

Chapter 31 → VR&E (Cont.)

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Monthly Rates for Educational Institution based on Training Time and Dependents

Training Time	No Dependents	One Dependent	Two Dependents	Each Other Dependent
Full Time (12+ Credits)	\$653.96	\$811.18	\$955.92	\$69.66
$\frac{3}{4}$ Time (9-12 Credits)	\$491.38	\$609.27	\$714.69	\$53.59
$\frac{1}{2}$ Time (6-8 Credits)	\$328.78	\$407.36	\$478.83	\$35.74
$\frac{1}{4}$ Time (5 Credits or less)	\$164.37	\$203.71	\$239.42	\$17.83

SERVICE REQUIREMENTS

VR&E and Post 9/11 Eligibility

If the Vet is eligible for Post 9/11 and has at least 1 day of entitlement left, they can elect to be paid at the (higher) Post 9/11 Rate

Remember that while VR&E may pay tuition, VR&E is an EMPLOYMENT program and it is NOT an entitlement like the GI Bill

2.

VA Education Benefits Comparison

Example Veteran's Situation

- » **School - UMass Boston**
- » **Enrollment - 12 Credits (Full Time)**
- » **Eligibility Level - 100% (Served 36 Months)**
- » **Fall and Spring Semesters (Approx. 8 months)**
- » **No Dependents (for VR&E purposes)**

Example 1

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Example Veteran's Situation

- » UMB
- » Full Time
- » 100% Eligible
- » Fall/Spring
- » No Dependents (for VR&E)

Post 9/11

Tuition →	\$14,613 (to UMB)
Books →	\$1,000 per year
MHA →	<u>\$3,024 * 8 mos.</u>
Annual Value →	\$39,805

*** \$25,192 paid to Veteran ***

*** VA pays school directly ***

Example 1 (Cont.)

29

Example Veteran's Situation

- » UMB
- » Full Time
- » 100% Eligible
- » Fall/Spring
- » No Dependents (for VR&E)

MGIB

Tuition/Books → \$0 (Paid w/Stipend)

MGIB PMT → \$2,122 * 8 mos

Annual Value → \$16,976

*** \$16,976 paid to Veteran ***

*** Vet pays tuition with MGIB PMT

Example 1 (Cont.)

30

Example Veteran's Situation

- » UMB
- » Full Time
- » 100% Eligible
- » Fall/Spring
- » No Dependents (for VR&E)

VR&E

Tuition → \$14,613 (to UMB)

Books → VA Pays
for Books

VR&E Stipend → \$653.96 * 8 mos

Annual Value → \$20,644.68 + Books

*** \$5,231.68 paid to Veteran ***

*** VA pays school directly***

Example 1 (Cont.)

31

Post 9/11

Total Value → \$39,805

Paid to Vet → \$25,192

Less: Tuition (Paid by VA)

Net PMT's → \$25,192

MGIB

Total Value → \$16,976

Paid to Vet → \$16,976

Less: Tuition (\$14,613)

Net PMT's → \$2,363

VR&E

Total Value → \$39,805

Paid to Vet → \$20,644

Less: Tuition (Paid by VA)

Net PMT's → \$20,644

Example Veteran's Situation

- » **School – Quincy College (\$236 per Credit)**
- » **Enrollment - 3 Credits (Part Time – 25%)**
- » **Eligibility Level - 100% (Served 36 Months)**
- » **Fall and Spring Semesters (Approx. 8 months)**
- » **2 Dependents (for VR&E purposes)**

Example 2

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Example Veteran's Situation **Post 9/11**

» Quincy College	Tuition →	\$1,416 (to Quincy)
» Part Time (25%)	Books →	\$250 per year
» 100% Eligible	<u>MHA →</u>	<u>\$0 (Less than Half-Time)</u>
» Fall/Spring	Annual Value →	\$1,666
» 2 Dependents (for VR&E)		

*** \$250 paid to Veteran ***

*** VA pays school directly ***

Example 2 (Cont.)

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Example Veteran's Situation

- » Quincy College
- » Part Time (25%)
- » 100% Eligible
- » Fall/Spring
- » 2 Dependents (for VR&E)

MGIB

Tuition/Books → \$0 (Paid w/Stipend)

MGIB PMT → \$530.50 * 8 mos

Annual Value → \$4,244

*** \$4,244 paid to Veteran ***

*** Vet pays tuition with MGIB PMT

Example 2 (Cont.)

35

Example Veteran's Situation

- » Quincy College
- » Part Time (25%)
- » 100% Eligible
- » Fall/Spring
- » 2 Dependents (for VR&E)

VR&E

Tuition → \$1,416 (to Quincy)

Books → VA Pays
for Books

VR&E Stipend → \$239.42 * 8 mos

Annual Value → \$3,331.36 + Books

*** \$1,915.36 paid to Veteran ***

*** VA pays school directly***

Example 2 (Cont.)

36

Post 9/11

Total Value → \$1,666

Paid to Vet → \$250

Less: Tuition (Paid by VA)

Net PMT's → \$250

MGIB

Total Value → \$4,244

Paid to Vet → \$4,244

Less: Tuition (\$1,416)

Net PMT's → \$2,828

VR&E

Total Value →
\$3,331.36

Paid to Vet → \$1,915.36

Less: Tuition (Paid by VA)

Net PMT's → \$1,915.26

BIG Picture

F/T Time Students Benefit from larger MHA

High COL → Post 9/11 GI Bill usually superior

Low COL → MGIB may be superior



BIG Picture

Every Veteran's situation is unique!

Your enrollment rate, time in service, ZIP code, and more affect your VA Education financial planning!

VUB can help you use the appropriate benefit!



3.

Other GI Bill Benefits

Effective August 16th, 2017

Major Changes:

- 15 year time limit removed if discharged on or after January 1, 2013.
- Creation of VET-TEC (Veterans Education Through Technology Education Courses)
- 9 month STEM Extension Program
 - (STEM = Science, Technology, Engineering and Math)
- MHA based off of PHYSICAL class location
- Back entitlement for students whose school closed

Yellow Ribbon Program

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Can cover out-of-state, private, or graduate tuition not covered by Post-9/11.

Vet Requirements (One of the Following):

- 100% P 9/11 eligibility
- Purple Heart recipient after 9/11/2001
- Served 60 continuous days after 9/11/2001 with service-connected discharge

Yellow Ribbon Program (Cont.)

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Your school must opt in!

School Requirements:

- Must opt-in
- Not over YRP cap
- Is certified with the VA

Yellow Ribbon Program (Example 1)

44



Private School Tuition	\$40,000
<u>Max VA PMT to Private School</u>	<u>(\$25,162)</u>
Veteran Tuition Liability	\$14,838

With YRP, remaining tuition is split by the VA and school

Veteran Tuition Liability	\$14,838
Tuition paid by VA	(\$7,419)
<u>Tuition paid by School</u>	<u>(\$7,419)</u>
Veteran Tuition Liability	\$0

Each Institution sets their own limit on amount of students allowed and amount paid to each student

Yellow Ribbon Program (Example 2)

45



Private School Tuition	\$40,000
<u>Max VA PMT to Private School</u>	<u>(\$25,162)</u>
Veteran Tuition Liability	\$14,838

School caps YRP contribution at \$5,000 per student

Veteran Tuition Liability	\$14,838
Tuition paid by VA	(\$5,000)
<u>Tuition paid by School</u>	<u>(\$5,000)</u>
Veteran Tuition Liability	\$4,838

Each Institution sets their own limit on amount of students allowed and amount paid to each student

4.

Non -VA Veterans Education Benefits (National Guard, State Benefits)

National Guard Tuition Waiver

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The MA NG Education Assistance Program provides a 100% tuition and fee waiver for eligible servicemembers.

Eligibility:

- Actively serving NG
- Accepted to a MA state school
- <130 semester credit hours
- GPA Maintenance (IAW University)



MA Veterans In -State Tuition Waiver

48

Waives tuition for eligible Veterans at State Schools and Community Colleges

Eligibility:

- Honorable Discharge
- Served more than 180 Days

***** This Waiver is coordinated with School Financial Aid Office *****



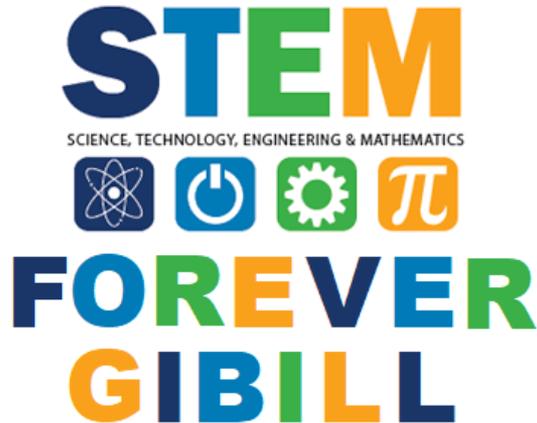
**Massachusetts Department of Higher Education
State Approving Agency for Veterans Education**

454 Broadway, Suite 200 · Revere, MA 02151 · (617) 391-6072

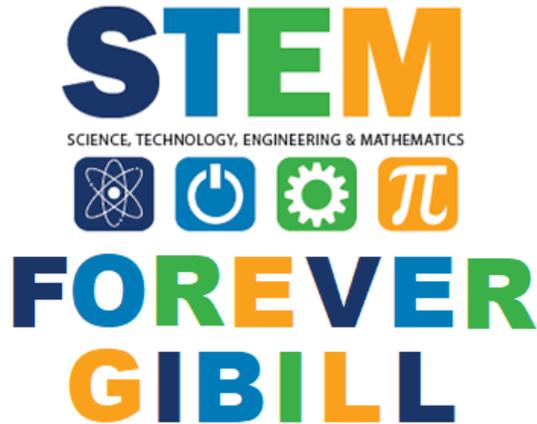
WWW.MASS.EDU/VETERANS

STATEWIDE EDUCATION BENEFITS FOR VETERANS & ACTIVE DUTY MEMBERS

Tuition Waiver for Veterans & Active Duty Members

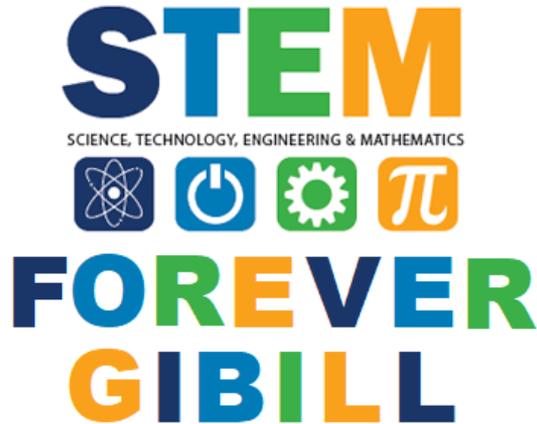


- Extra benefits to students in STEM
 - (Science, Technology, Engineering, and Math).
- These fields usually requires more credit hours than other fields.
- Reduces out of pocket costs for students training in these fields.



Requirements for Undergrads

- Pursuing STEM degree
- Completed 60-90 credits towards degree
- Within 180 days of Post 9/11 benefit exhaustion
- Degree requires AT LEAST 120 credits



Requirements for Undergrads

- Pursuing STEM degree
- Completed 60-90 credits towards degree
- Within 180 days of Post 9/11 benefit exhaustion
- Degree requires AT LEAST 120 credits

Cannot be used with Yellow Ribbon!

VA Work Study Program

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“Earn While You Learn”

Eligibility

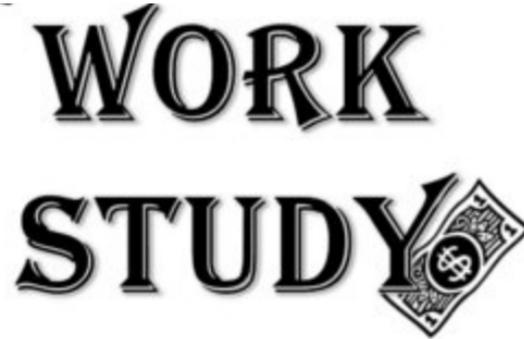
- $\frac{3}{4}$ or more enrollment

Earnings

- Higher of Federal or State Minimum Wage
 - Federal is \$7.25, **MA is \$13.50 (2021)**
- Up to 25 Hours/week
- Untaxed Income!

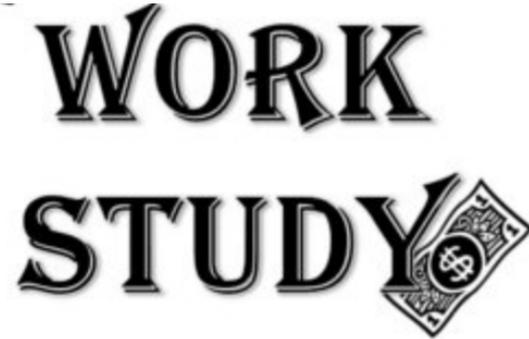
Type of Work

- Work at VA Facilities
- Veterans Resources at Institution



VA Work Study Example:

- 25 hours per week
- 15 week semester
- \$13.50 and hour
 - **\$5,062.50**



5.

FAFSA
(Free Application for Federal Student Aid)



The FAFSA Benefits:

- Federal Loans
- Grants (Pell)
- Federal Work Study

Veterans should apply to FAFSA even if their tuition is 100% covered!



APPLY EVEN IF TUITION IS COVERED BY
VA EDUCATION BENEFIT

- Pell Grants do NOT have to be repaid
- Max Amount in 21-22 Award year is \$6,495

SUBSIDIZED LOANS

- The government will pay some of your interest under certain conditions.
- Choose these first because they'll save you more money.

UNSUBSIDIZED LOANS

- You must pay all the interest.
- If you get an unsubsidized loan, consider making loan payments while in school and/or during your grace period to reduce your overall cost.



VUB can assist with FAFSA application

Vet specific tips:

Do NOT report VA Education Benefits

- NOT required to report as income

DO report other VA Benefits

- Box 44g → you **MUST** report all other Veterans Noneducation Benefits
- **THIS INCLUDES VA DISABILITY**

6.

Veterans Scholarships

Veteran -Specific Scholarships

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- Veterans have a wide range of military scholarship and grant opportunities available to them on a year-round basis.
- Opportunities are specific to particular military branches & operations.
- Scholarships on **VUBMA.com**

7.

Other Tips and Info



- Join your SVA
- In-Person PMT's for courses forced online due to COVID-19 extended through Dec 31, 2021
- Beginning 8/1/21 → Dual Certification of Benefits
- VA will not bill you for failed classes, but WILL bill you for withdrawals if it affects your enrollment level

THANKS!

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Any questions?

You can reach us at:

- » vub@suffolk.edu
- » (617) 725-4139



Questions?

(800) 449-MEFA (6332)
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on Google to share your feedback

