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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 Veteran Readiness & Employment
- Institutional and Federal Financial Aid
- New York State Funding
- Dropping a Class

Educational Benefits Application Process - Post 9/11 GI Bill

Step One

Apply online for VA Educational Benefits

- Veterans Affairs website: va.gov
- The VA will send you a Certificate of Eligibility. You can also submit a Post 9/11 GI Bill Statement of Educational Benefits.

Educational Benefits Application Process - Post 9/11 GI Bill

Step Two

Turn in a copy of Certificate of Eligibility or Post 9/11 GI Bill Statement of Educational Benefits

- Email to: gsveterans@columbia.edu
- Grad students: 202 Kent Hall
Or email to veterans@columbia.edu
Questions call: 212-854-2818

Educational Benefits Application Process - Post 9/11 GI Bill

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

Educational Benefits Application Process- Post 9/11 GI Bill

- **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- Post 9/11 GI Bill

Eligibility Level	Amount
100%	\$26,381.37
90%	\$23,743.23
80%	\$21,105.10
70%	\$18,466.96
60%	\$15,828.82

Monthly Housing Allowance (MHA) Payments

- Full time students who attend Columbia this fall with 100% eligibility receive \$3,345.
- 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 Spring 2023

Month	Payable Days	Payment	Approximate Payment Date
January	14	\$1,561	February 1
February	30	\$3,345	March 1
March	30	\$3,345	April 1
April	30	\$3,345	May 1
May	12	\$1,338	June 1

Important Post-9/11 GI Bill (Chapter 33) Update

As of the Spring 2022 semester, students using their Post-9/11 GI Bill® (Chapter 33) benefits and receiving a Monthly Housing Allowance (MHA) and/or kicker payment will be required to verify their enrollment by the end of each month to continue receiving their payments.

The U.S. Department of Veterans Affairs (VA) is providing students with text message verification, an easy and secure method for verifying enrollment each month via text and the best way to ensure they receive their MHA/kicker payments uninterrupted.

Please note: any student who fails to submit enrollment verification for two consecutive months will have their MHA/kicker payments held until verification of enrollment.

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.
 - 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.

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 \$28,000 YRP per academic year.
 - \$14,000 from General Studies
 - \$14,000 match from VA
- If not attending the School of General Studies, check with your school's Financial Aid Office for further information.

Sample #1 Spring 2023 GS T & F

Tuition at the School of General Studies is \$2,014 per credit

Example

Tuition at 12 credits:	\$24,168	Total Cost:	\$28,675.00
Student Life Fee:	\$ 755	Post 9/11 GI Bill:	\$26,381.37
Health Service Fee:	\$ 654	Difference:	\$ 2,293.63
Medical Insurance:	\$2,593		
Orientation Fee:	\$400		
Document Fee:	\$105		

Total T + F cost : \$28,675.00

Remaining Balance: \$ 2,293.63

The remaining balance can be managed with your yellow ribbon funding. You would then have remaining funding to use for summer 2023. Total for the academic year is \$28,000 less \$2,293 you would have \$25,707 towards your summer cost.

Sample #2 Spring 2023 GS T & F

Cost for 13 credits for spring 2023

Tuition at 13 credits:	\$26,182	Total Cost:	\$30,689.00
Student Life Fee:	\$755	Post 9/11 GI Bill:	\$26,381.37
Health Services Fee:	\$654	Difference:	\$ 4,308
Medical Insurance:	\$2,593		
Orientation Fee:	\$400		
Document Fee:	\$105		

Total Cost at 13 credits: \$ 30,689

Remaining balance: \$4,308*

*The remaining balance can be managed with your yellow ribbon funding. You would then have remaining funding to use for summer 2023. Total for the academic year is \$28,000 less \$4,308 you would have \$23,692 towards your summer cost.

Veteran Readiness & Employment (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.

Veteran Readiness & Employment (Chapter 31) Continued

Step Three

- If you are eligible, you will be scheduled to meet with a VR&E 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

- Your vocational rehab. counselor will submit two authorizations in a system called Tungsten. One authorization for tuition and fees, and a second for your books and supplies.

Tips for Chapter 3 I

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

Post 9/11 GI Bill / Veteran Readiness & Employment

Post 9/11 GI Bill

- Max tuition and fees funding for academic year: \$26,381.37
- Funding will be applied to tuition and fees and medical insurance.
- Yellow Ribbon- up to \$28,000 per year.
- Will pay for study abroad, if credits will be applied towards the degree- Columbia-Led Program
<https://global.undergrad.columbia.edu/studyabroad/search/columbia-programs>
- Can change major/ allows flexibility with electives.

Post 9/11 GI Bill / Veteran Readiness & Employment

Veteran Readiness & Employment

- Covers full cost of tuition and mandatory fees.
- **Will not pay for the Columbia medical insurance.**
- No Yellow Ribbon Eligibility.
- Study abroad approved only if the program is a requirement for graduation- Columbia-Led Program
<https://global.undergrad.columbia.edu/studyabroad/search/columbia-programs>
- Not as flexible with electives.
- If you decided 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
 - 2022-2023 FAFSA- studentaid.ed.gov/sa/fafsa
- Planned Enrollment Form
 - [GS site](#) (GS Site > Financing Your Education)
- For consideration for GS institutional aid, complete family and parental information is required on the [CSS Profile](#) application from both custodial and non-custodial parents. If the parents have separate households (unmarried, separated, or divorced,) complete financial information for both parental households on the application. Please note: all applicants who are at least 36 years old by December 31, 2022 will not be required to provide parental information.
- Students who will not receive VA benefits for any given term can be considered for GS Scholarship for that term
- Questions can be emailed to financial aid at: gsveterans@columbia.edu

Types of Federal Financial Aid

- Direct Stafford Subsidized and Unsubsidized Loans
 - Interest rate for 2022-2023 4.99%
- 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 \$6,895 per academic year (zero EFC- expected family contribution)
- 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 - 23 Points)

Subsidized Stafford: \$3,500

Unsubsidized Stafford: \$6,000

2nd Year – Sophomore (24 - 55 Points)

Subsidized Stafford: \$4,500

Unsubsidized Stafford: \$6,000

3rd/4th Year – Junior and Seniors (56 + Plus Points)

Subsidized Stafford: \$5,500

Unsubsidized Stafford: \$7,000

New York State Funding - HESC

- Tuition Assistance Program (TAP) Max: \$500-\$5,665 (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.
- MHA funding could be effected and prorated on your enrollment credits.
- NO MHA if you drop to part-time status (6 credits or less)- Post 9/11 GI Bill.
- 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 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 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 and once used, the exclusion cannot be granted again.
- 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.

Six Credit Hour Exclusion

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

Contact Information for the VA Post 9/11 GI Bill

VA Educational Benefits: 1-888-442-4551 (Monday through Friday, 8:00am to 7:00pm)

Visit : <https://ask.va.gov>

Click “Sign up” to create a username and password.

An answer is usually provided within 24 - 48 hours.

- Track your message from submission to resolution
- Receive secure responses that will protect your personal information
- See all of your past messages and responses.

Please feel free to reach out to our department with any questions- gsveterans@Columbia.edu

