

# How to Be a GI BILL® NINJA: Fall 2017

Presented by Kenith Scott, Director,  
Office of Veteran Student Services, UHM



# SVA: Who are Student Veterans

## Who are Student Veterans?

Currently 1082 students who use VA education benefits at UHM

Fall 2016 Student Veteran Survey

667 students surveyed via email

190 completed responses

28% response rate

# Who are Mānoa's Student Veterans?

- 81% Hawai'i residents
- 59% first-generation college students
- 75% male, 25% female
- 50% married/partnered, 25% have children
- Half experienced combat-zone deployments
- 42% have a VA disability rating
- 2/3 undergrads, 1/3 grad students
- Half entered Mānoa as transfer students



# GI Bill<sup>®</sup> “Gee Whiz!” Numbers

- VA processes over 4 million education claims and pays out **\$12B per year**
- Claims are processed quickly and accurately – approximately **17,000 claims per day!**
  - Average for original applications: 16 business days
  - Average for supplements: 6 business days
- About 50% of Post-9/11 enrollment claims are fully automated
- Since beginning of Post-9/11 GI Bill<sup>®</sup>, VA has **paid out over \$70B to 1.7 million beneficiaries**

# VA Education Benefit Programs

Benefit	Education Programs	FY 13 Trainees Dollars Paid	FY 14 Trainees Dollars Paid	FY 15 Trainees Dollars Paid	FY 16 Trainees Dollars Paid	
Chapter 30	Montgomery GI Bill (MGIB)-AD	99,755 / \$775M	77,389 / \$512M	61,403 / \$442.2M	47,307 / \$365.1M	
Chapter 32	Veterans Educational Assistance Program (VEAP)	29 / \$496K	8 / \$359K	4 / \$35K	N/A	
*Chapter 33	Post-9/11 GI Bill	754,229 / \$10.2B	790,408 / \$10.8B	790,507 / \$11.2B	790,090 / \$11.6B	
Chapter 35	Survivors' and Dependents' Educational Assistance Program (DEA)	89,160 / \$483M	90,789 / \$514M	91,755 / \$493.2M	96,762 / \$520.5M	
Chapter 1606	Montgomery GI Bill Selected Reserve (MGIB-SR)	62,656 / \$156M	63,745 / \$150M	63,030 / \$141.1M	61,388 / \$139.3M	
Chapter 1607	Reserve Educational Assistance Program (REAP)	17,297 / \$70M	13,784 / \$56M	9,965 / \$40.5M	4,538 / \$20.7M	
	Veterans Retraining Assistance Program (VRAP)	67,918 / \$428M	52,288 / \$413M	N/A	N/A	
Note: Dollars may not add due to rounding		<b>Total</b>	<b>1,091,044 / \$12.1B</b>	<b>1,088,411 / \$12.4B</b>	<b>1,016,664 / \$12.3B</b>	<b>1,000,085 / \$12.9B</b>

As of December 20, 2016, VA issued over \$70 billion in Post-9/11 GI Bill benefit payments to 1,695,470 individuals since program inception (August 2009).



# Creating the Informed Consumer

- GI Bill<sup>®</sup> Website
  - GI Bill<sup>®</sup> Comparison Tool
  - Choosing a School Guide
  - CareerScope
  - College Scorecard
  - FTC – Questions to Ask
- GI Bill<sup>®</sup> Facebook & VBA Twitter
- Department of Education

# Creating the Informed Consumer

- Pay close attention to...
  - Accreditation
  - Articulation Agreements
  - Complaints against the school
  - Schools trying to sign you up for unnecessary loans
- Ask – “Does this program truly prepare me for my career path? Does it provide me with the necessary credentials or certifications?”



# Protecting the Integrity of the GI Bill <sup>®</sup>

- Starts with school/program approval by the SAA
  - Accredited/non-accredited schools are approvable
  - Not an endorsement by VA
- Schools reviewed by VA compliance surveys/audits
  - Can be suspended or withdrawn
- Federal/State Enforcement Actions Impacting GI Bill <sup>®</sup> Benefits
  - Department of Education actions – i.e. revoking Title IV
  - Lawsuits/Settlements by FTC, DOJ, CFPB
  - DOD placing schools on probation
  - State Attorney General Legal Actions



# Recently Signed Legislation

## Public Law 114-315

- Section 404 – Require schools to report progress of students receiving Post-9/11 GI Bill<sup>®</sup> benefits
- Section 405 – Allows VA to make a benefit election for the Veteran with Veteran approval
- Section 406 – Reinstates work-study at SAAs, VA hospitals, national/state cemeteries
- Section 409 – Program for licensure or certification; must meet all RQTs of the state before approval



# Recently Signed Legislation

## Public Law 114-315

- Section 414 – VA must contract for survey to assess effectiveness and nature of beneficiaries use of transition/education programs
- Section 415 – Requires VA to provide information on articulation agreements through counseling and certificate of eligibility letters
- Section 416 - **Allows students using transferred Post-9/11 GI Bill <sup>®</sup> benefits from a Service member still on active duty to qualify for in-state residency requirements as of 7/2017**

# Agenda – Part II

- Know The Benefit
- Know Your Payment
- Know Yourself
- Know Your Allies
- Know Your Surroundings





# STEP ONE: KNOW THE BENEFIT

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- Post-9/11 GI Bill<sup>®</sup> is the most commonly used VA education benefit (Chapter 33)
  - Most commonly used VA education benefit at UH Manoa
- Requires an honorable discharge
- ~~Benefits are good 15 years from your date of discharge~~ (Eliminated with passing of Forever GI BILL<sup>®</sup>)



# STEP ONE: KNOW THE BENEFIT

Post-9/11 GI Bill<sup>®</sup> benefits are able to be used at:

- Traditional colleges/universities
- On-The-Job Training/Apprenticeships
- Vocational/Technical Training
- Certificate Programs
- National Test Reimbursement

*Cannot use GI Bill<sup>®</sup> benefits to pay off an old existing debt  
– there is no lump sum option.*

# STEP ONE: KNOW THE BENEFIT

- Eligible beneficiaries receive 36 months of benefits
  - Benefit level (%) is based on time in service
- Payments include:
  - tuition and fees (100% if eligible)
  - book stipend (\$1000 per year in HI)
  - housing allowance (Up to \$2681 if eligible)

*Note: The school submits enrollments to VA – we cannot process anything until this is received*

# STEP ONE: KNOW THE BENEFIT

## GI Bill<sup>®</sup> Resident Rate Requirement (Section 702)

- To remain approved for VA's GI Bill<sup>®</sup> programs, public schools must charge in-state tuition and fee amounts to covered individuals.
- Covered individuals include:
  - A Veteran who lives in the state where the IHL is located and enrolls in the school within three years of discharge from a period of active duty service of 90 days or more
  - An individual using transferred benefits (or the Fry Scholarship) who lives in the state where the IHL is located and enrolls in the school within three years of the transferor's discharge from a period of active duty service of 90 days or more.



# STEP ONE: KNOW THE BENEFIT

Once you use your benefit...it's gone!

- VA cannot reinstate benefit for those attending schools that close or lose accreditation (or those unhappy with their education)
- This is why you must choose a school/program wisely.
- Choosing a school guide and GI Bill<sup>®</sup> Comparison Tool available for your use.
- Talk to other students; do research online.

# STEP TWO: KNOW YOUR PAYMENT

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- The monthly housing payment is made in arrears = *(payment for January will not arrive until the beginning of February)*
- VA only pays for the time you are in class. Will not pay for the break between terms, semesters, or quarters
  - You could easily use a whole semester's worth of entitlement if you used it for break pay
- Housing payments are always prorated based on your rate-of-pursuit and days in class for the month

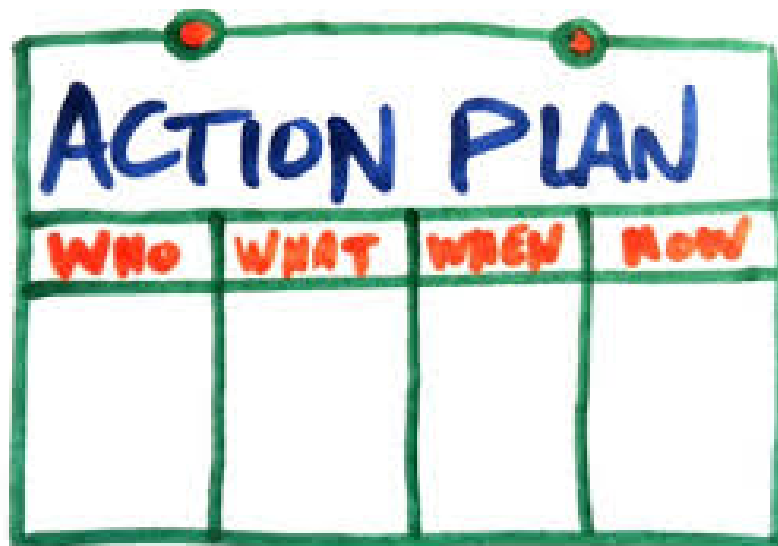
# STEP TWO: KNOW YOUR PAYMENT

- You can receive student federal aid and the GI Bill <sup>®</sup> at the same time
  - If applying for FAFSA, focus on Pell Grants
  - Use caution with loans \*
- The book stipend is only up to \$1K a year.
  - It does not take long for maximize your stipend
  - Less likely to receive it during Summer Term
- Make sure you submit a DD-214 after you leave military service so VA knows you're no longer on Active Duty and can process the housing allowance

# STEP THREE: KNOW YOURSELF

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- Have a plan!



A hand-drawn diagram of an action plan. It features a green rectangular border with two red circular fasteners at the top. The title "ACTION PLAN" is written in large blue letters across the top. Below the title is a table with four columns labeled "WHO", "WHAT", "WHEN", and "HOW" in red. The table has two rows of empty cells for notes.

WHO	WHAT	WHEN	HOW



# STEP THREE: KNOW YOURSELF

- Some schools may suggest, or even pressure, you to take out private loans
- Be cautious what you sign – ask questions!
- If... your school took out loans in your name without your permission or signed your name, then...you may be eligible for loan forgiveness from the Department of Education

# STEP THREE: KNOW YOURSELF

Do not fall into the debt trap; report a change in credit hours ASAP

- The tuition and fees payment is paid to the school on your behalf
- You are responsible for any overpayments
- Overpayments happen when you reduce your course load *after* VA have paid the school
- Debt can be collected from future monthly housing allowance payments, disability payments, or even tax refunds





# STEP THREE: KNOW YOURSELF

If a debt is incurred...

- You will receive a notice in the mail from VA Education Service
- VA Debt Management Center will contact you regarding your debt
- Don't fret!!
  - Payment plans are available
  - VA can work with you to make sure that the debt is not escalated further to a collection agency

# STEP FOUR: KNOW YOUR ALLIES



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VA is your ally!

## Use VA Education Service Resources

- GI Bill<sup>®</sup> Comparison Tool  
(<https://www.vets.gov/gi-bill-comparison-tool>)
- Facebook  
([www.facebook.com/gibilleducation](http://www.facebook.com/gibilleducation))
- Education Call Center – 1-888-GIBILL-1

Utilize the VA, we are here to help!



# STEP FOUR: KNOW YOUR ALLIES

Office of Veteran Student Services is your ally!

- VA education & benefits counseling
- Academic counseling
- Transition from military to college
- Veterans Integration to Academic Leadership program
- VetSuccess on Campus Program
- Student Veteran Organization

# STEP FOUR: KNOW YOUR ALLIES

## Get to know your School Certifying Official (SCO)

- UHM's SCO is Kelli Nakama located in the Office of the Registrar QLC 010
- Students must provide various documents and complete forms so your enrollment can be certified to VA
- SCOs report your enrollment every semester, term, or quarter and any changes to your course load
  - When a SCO inputs a text into the "Note" box it will be manually processed
- Determine if you qualify for in-state tuition and fees

# STEP FOUR: KNOW YOUR ALLIES

## Utilize resources/assistance from Veteran Service Organizations (VSO)

Few Examples:

- **Student Veterans of America:** provides professional development and scholarship opportunities
- **American Legion:** has service officers in every state who provide answers to questions about education benefits, federal student loans and credit transferability.

# STEP FOUR: KNOW YOUR ALLIES

- **VFW:** assist in filing your first-time application, provide grants through their Unmet Needs Program to assist with basic life needs
- **Veterans Education Success:** assist by providing free legal support if you feel an injustice was done
- **IAVA:** assist with for-profit school debt and provides scholarship opportunities

And there are many more...

# STEP FIVE: KNOW YOUR SURROUNDINGS



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The support VA provides your SCO includes:

- Quarterly Webinars presented by the GI Bill<sup>®</sup> Public Relations Team
- Dedicated SCO hotline for questions about tuition and fee payments
- Online training and dedicated support on GI Bill<sup>®</sup> website at  
([http://www.benefits.va.gov/gibill/school\\_resources.asp](http://www.benefits.va.gov/gibill/school_resources.asp))
- Updated SCO Handbook with policy and procedure for processing the GI Bill<sup>®</sup>

# RECAP AND RESOURCES

KNOW THE BENEFIT  
KNOW YOUR PAYMENT  
KNOW YOURSELF  
KNOW YOUR ALLIES  
KNOW YOUR SURROUNDINGS

## Resources

- Website: [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill)
- FAQs and Email: <https://gibill.custhelp.com/>
- Facebook: [www.facebook.com/gibilleducation](http://www.facebook.com/gibilleducation)
- Twitter: [@VAVetBenefits](https://twitter.com/VAVetBenefits)
- Hotline: **1-888-GIBILL-1** (M- F, 7-7 Central Time)
- Mobile application: <http://www.311vet.com/>
- Comparison Tool: [www.vets.gov/gi-bill-comparison-tool](http://www.vets.gov/gi-bill-comparison-tool)
- File a complaint: [www.benefits.va.gov/GIBILL/Feedback.asp](http://www.benefits.va.gov/GIBILL/Feedback.asp)
- Free counseling: [www.benefits.va.gov/vocrehab/edu\\_voc\\_counseling.asp](http://www.benefits.va.gov/vocrehab/edu_voc_counseling.asp)
- Tutoring support: [www.benefits.va.gov/gibill/tutorial\\_assistance.asp](http://www.benefits.va.gov/gibill/tutorial_assistance.asp)
- Test reimbursement: [www.benefits.va.gov/gibill/national\\_testing.asp](http://www.benefits.va.gov/gibill/national_testing.asp)