WELCOME STUDENT VETERANS
to our VA Education Financial Information Presentation
for the coming ACADEMIC YEAR.

WE THANK YOU FOR YOUR SERVICE!
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Certificate of Eligibility/Summary of Benefits

• Obtained from the Department of Veteran Affairs (VA)
• Must be dated within current academic year
• If transferring from another school, please submit an up-to-date Certificate of Eligibility (COE) or a Current Summary of Benefits
• Contact the VA and let them know that you are transferring to another school, you need to complete a form for VA.

TRANSFER OF CREDIT:
The University may award members of the military college credit based on:
  – Transcript from military with completed/passed courses
  – Will be reviewed and awarded by Dean of School, if eligible
Yellow Ribbon Program (YR)

- Must be covered at 100%
- **Active Duty** service members and *spouses* are not eligible for Yellow Ribbon (YR) tuition benefits, however, children of service members are eligible.
- * As of August 1, 2022 spouses will be eligible for YR if service member is on Active Duty.
- **FRY SCHOLARSHIP:**
  *Spouses and children receiving benefits from Fry Scholarship are eligible to participate in the Yellow Ribbon Program.*
  - Need DD-214 form if the COE indicates that student is Active Duty. It must be faxed to a School Certifying Official (SCO).
  - Fax Number: 718-990-5945 – please include your X number
  - SJU will only match what VA actually pays in Yellow Ribbon funding
    - Ex: YR originally posted as $5,000 for SJU & VA, but if VA only sends $2,500 Yellow Ribbon payment, SJU will adjust SJU YR to match VA payment
Post 9/11 GI BILL (Chapter 33) CAP PAYMENT RATES
2021-2022 ACADEMIC YEAR

- 100% - $26,042.81 – Not eligible for NYS TAP
  * 90% - $23,438.53
  * 80% - $20,834.25
  * 70% - $18,229.97
  * 60% - $15,625.69
  * 50% - $13,021.41
  * 40% - $10,417.12

  Tuition and Fee cap is subject to change each academic year
  If your percentage increases or decreases, you must advise the St. John’s University School Certifying Officials and provide an updated copy of the revised Certificate of Eligibility or Summary of Benefits.

* THE STUDENT IS RESPONSIBLE TO PAY ANY REMAINING BALANCE
Remaining Entitlement

- Students are responsible for keeping track of their remaining entitlement. You can contact the VA at [www.va.gov](http://www.va.gov) or call 888-442-4551

- St. John’s University estimates:
  - 4 Months for Fall
  - 4 Months for Spring

- Winter Sessions and Summer sessions are also deducted from remaining eligibility
  - Winter: Approximately 2 weeks
  - Summer Session 1 & 2: Approximately 1 month each
  - Summer Session Pre & Post: Approximately 2 weeks

- **Ex:** If the COE indicates 36 months of total eligibility, deduct 4 months starting with the first semester enrolled, by the end of first academic year student will have approximately 28 months remaining.
Summer Enrollment

• Each Summer Session is treated as a separate enrollment period by the VA, therefore, you will receive separate Basic Allowance for Housing (BAH) check(s) after each session.

• The student must enroll in 12 credits throughout the course of the summer to receive full-time BAH payments (GRADUATE students must be enrolled in 9 credits.)

• BAH is paid based on number of days the student is in classes during the enrollment period – Student will not receive the same BAH as in Fall/Spring.

• To qualify for the full time BAH, you MUST enroll in one (1) resident class per enrollment period.
What expenses are NOT covered under Post 9/11 GI Bill?

• Room and Board
  
  Laptop Fee, Macbook Fee, Laptop Usage Fee, Parking Fines,
  Maintaining Matriculation Fees or Accidental Damage Protection Fee,
  Enrollment Fee, Security Damage Deposit –
• Residence Hall or Meal Plan
• Study Abroad program fee, airfare, etc.
• Maintaining Matriculation (MM) – If you receive orders to report to duty,
  please provide copy to SCO, this will be forwarded to Bursar for review, if
  approved the MM fee will be waived.
• Other miscellaneous expenses
  – If you have questions regarding other items not covered by the Post 9/11 GI Bill,
    please contact the VA or a VA Certifying Official
  – VA General # 1-888-442-4551
  – Online – https://www.va.gov – source for VA benefits info
  – One can also find their remaining eligibility on the VA website
Health Insurance

• If a student is not covered under any health insurance plan, the Department of Veteran Affairs will cover the SJU Health Insurance premium; please contact the VA.

• If a student is covered under a health insurance plan and wishes to waive the health insurance charge on student’s account, please contact University Health Plans at 833-251-1134 or email info@univhealthplans.com and the charge will be removed.

• Please view this information and more at https://www.universityhealthplans.com/stj
Confirm Enrollment

- Once registered, please review your UIS account to verify the VA tuition benefit credit on your account.
- **You must confirm enrollment** (*instructions below), needs to be done prior to start of each semester
- Financial obligations must be satisfied in order to confirm your enrollment.
- If this is not completed, your classes will be dropped.
- The University will be unable to certify your enrollment with the VA until you have confirmed your enrollment.

*Instructions:*

- Log into UIS
- Click Student
- Click Registration
- Click View/Confirm Term Bill
- Select the current term (ex: Fall 2021)
- Click Confirm Enrollment - Button on top of screen
Certification Process

• Certification process per semester
  1. $0 Tuition & Fees reported - Only credits are reported at this time, not tuition to notify the VA that you are enrolled
  2. After the “drop period” of each semester, tuition and fees are certified
  3. Students will only be certified with the VA once they have confirmed their enrollment at SJU

• Please note: Should you drop, withdraw from class or leave the University, you must contact the SCO

*Should you change your program of study* it is imperative you notify your SCO – The new program needs to be approved by the State Approving Agency, if it is not, the VA will not honor your GI-BILL benefits
Stipends (BAH)

• Books and Supplies Stipend
  – Issued by VA once per academic year
  – Amount of stipend depends on enrollment status
    • Ex: Undergraduate
      – Full time (12- 18 crs = 100%), ¾ Time (7-11 crs)
    • Ex: Graduate
      – Full time (9crs), ½ time (6 crs)

• Monthly Housing Stipend
  – Issued by the VA approximately 30 days after the start of term
  – Contact VA to establish direct deposit
  – At least one class must be on campus in classroom in order to receive full stipend

• Stipends will be prorated by Department of Veteran Affairs if the student drops to part time enrollment
  – Full time (12- 18 cr = 100%),
  – ¾ Time -- 7crs = 60%, 8crs = 70%, 9 & 10 crs = 80%, 11 crs = 90%
Withdrawn Courses/ Unofficial Withdrawal(s)

• As per the Department of Veteran Affairs, a debt is established on the student for Tuition/Fees/Yellow Ribbon:
  • If the student attended at least one day of any of the classes certified and a payment has been issued by the VA, any debt created by the reduction/withdrawal will be charged to the student
  • The University is mandated to report all Unofficial Withdrawal(s) and Withdrawn Courses to the Department of Veteran Affairs (VA). The VA will determine if any resulting debts (including BAH) will be assessed to the student.

* Please note: Should you drop, withdraw from class or leave the University, you must contact the SCO
Chapters 35, 30, 1606

- The University certifies enrollment for students under these chapters based on credits only. These chapters do not pay tuition or fees.

- The VA sends payment directly to the student, not the University (Please set up a direct deposit with the VA).

- **If your eligibility changes from one chapter to another, you must advise the School Certifying Official (SCO) via e-mail, include your name and X number.**
• Student must be assigned a counselor by the Veteran Readiness and Employment (VR&E) Department before contacting SCO
  
  – Contact number for Vocational Readiness and Employment:
    • 212-807-3021

• Please inform the School Certifying Official (SCO) your assigned VR&E counselor’s contact information

• The book stipend will submit directly to the Follett Bookstore through Tungsten Network. Please contact your VR&E counselor for further information

* Please note: Should you drop or withdraw from class or leave the University, you must contact the SCO and your VR&E counselor
EDITH NOURSE ROGERS STEM SCHOLARSHIP

This scholarship allows eligible Veterans and dependents in majors: Science, Technology, Engineering and Math who may be eligible through the VA to receive a STEM scholarship.

- For details please visit:
- [va.gov/education/other-va-education-benefits/stem-scholarship/](http://va.gov/education/other-va-education-benefits/stem-scholarship/)
ATTENDING ANOTHER SCHOOL WHILE AT ST. JOHN’S:

• If a student needs to take a course elsewhere to satisfy requirements for their degree, the VA will allow only if the primary school (STJ) ensures the credit(s) from the secondary school (Visiting School) will be accepted and will transfer the credit granted to the student and ensure a transcript is obtained.

• Only the secondary school will be required to bill the VA under the student’s GI BILL benefits, not the primary school (STJ).

• *Please contact your SCO when applying to secondary school.
How To Apply For Financial Aid

- Complete the Free Application for Federal Student Aid (FAFSA).

- It is the only application you will need to be considered for all sources of financial aid at St. John’s University.

- Go to https://studentaid.gov/h/apply-for-aid/fafsa to file
  - Create an FSA ID
  - St. John’s University School Code is 002823
  - Complete IRS Data Retrieval if possible
Federal Grant Aid

- Eligibility determined by the FAFSA
- Programs are:
  - Federal Pell Grant:
    - 2021/2022 maximum award is $6,495 for the year
    - Based on student’s Expected Family Contribution (EFC)
  - Supplemental Educational Opportunity Grant (SEOG)
    - Must be Pell eligible
    - Availability based on Federal funding levels
    - Average award offer at St. John’s University is $1500 for the year
# Federal Direct Student Loans

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<th>Unsubsidized Student Loan</th>
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<td><strong>How do I apply?</strong></td>
<td>Accept the loan on the SJU UIS system then go to <a href="https://studentaid.gov/fsa-id/sign-in/landing">https://studentaid.gov/fsa-id/sign-in/landing</a></td>
<td></td>
</tr>
<tr>
<td><strong>Is it based on need?</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Does interest on the loan accrue while attending school?</strong></td>
<td>No</td>
<td>Yes (Can be deferred)</td>
</tr>
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<td><strong>What is the 21/22 interest rate?</strong></td>
<td>3.73% (as of July 1, 2021)</td>
<td>3.73% (as of July 1, 2021)</td>
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<td><em>Graduate Direct Unsub Loan: 5.28%</em></td>
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<td><strong>When does repayment begin?</strong></td>
<td>6 months after graduation or ceasing half-time enrollment</td>
<td>6 months after graduation or ceasing half-time enrollment</td>
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<td><strong>What is the maximum loan cap per year?</strong></td>
<td>Freshmen Year= $3,500</td>
<td>Freshmen Year= $2,000</td>
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New York State Grant Programs (TAP)

- Not eligible if covered 100% under Post 9/11 GI Bill and Vocational Rehabilitation
- Student must be a resident, attend a college in NYS and be enrolled at least half-time
- Eligibility is based on NYS net taxable income
- Visit [www.hesc.ny.gov](http://www.hesc.ny.gov) - New York State Higher Education Services Corporation (HESC) web site to learn more about other New York State aid opportunities
FREE PARKING PERMIT FOR ALL VETERANS

• Please provide valid military ID to the Office of Public Safety (OPS).
• OPS located in the ROTC building behind Montgoris Hall - Near Gate 6
• Without parking permit, you may receive parking fines that the VA will not cover.
VA CONTACTS:

• VA GI Bill Hotline - 888-442-4551
• VA Benefits Hotline: 800-827-1000
• Veterans Crisis Line: 1-800-273-8255 (Press1)

• Post 9/11 GIBILL Info: www.gibill.va.gov
• Apply for Benefits: www.benefits.gov

• **Important Forms** – www.va.gov
• Form 22-1990 - Application for Veteran Educational Benefits
• Form 22-1995 - Request form for change of program or institution. You must complete this form if you previously used education benefits at another institution
• Student Financial Services
  – Located in Bent Hall across from Carnesecca Arena
  – Hours: (subject to change)
    • Monday - Thursday 8:30am-4:30pm
    • Friday 8:30am – 3:00pm
• Customer Service Center
  • (718) 990-2000 – General Financial Aid Inquiries
    – Karen Morizio (718)990-1910 or moriziok@stjohns.edu
    – Amy Park (718) 990-3938 or parka@stjohns.edu
    – Thomas Marlow (718)390-4352 or marlowt@stjohns.edu