



ST. JOHN'S UNIVERSITY

Student Veteran Orientation
August 23rd, 2016



Certificate of Eligibility

- Obtained via Department of Veteran Affairs
 - E-Benefits
 - www.ebenefits.va.gov
 - (888) 442-4551
- Must be dated within current academic year
- If transferring from another school, must submit up-to-date COE, indicating:
 - Payments made to other institution within current academic year
 - Remaining entitlement (months), percentage

Yellow Ribbon Program

- Must be covered at 100%
- Active Duty service members and spouses are not eligible for Yellow Ribbon
 - Need DD214 if COE indicates that student is Active Duty
 - 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

Remaining Entitlement

- Students are responsible for keeping track of their remaining entitlement.
- 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 COE indicates 36 months of total eligibility, deduct 4 months starting with the first semester enrolled. Student will have approximately 28 months remaining.

Summer Enrollment

- Each Summer Session is treated as a separate enrollment period by the Department of Veteran Affairs
- Must enroll in 12 credits throughout the course of the Summer to receive full-time BAH
- BAH is paid based on number of days student is in classes during enrollment period – Student will not receive same BAH in FA/ SPR
- To qualify for the full time BAH, you **MUST** enroll in One resident class per enrollment period
 - Pre Summer Session: 5/16/16 – 5/26/16
 - Summer 1: 6/1/16 – 7/6/16
 - Summer 2: 7/11/16 – 8/11/16
 - Post-Session: 8/16/16 – 8/25/16

What expenses are NOT covered under Post 9/11 GI Bill?

- Room and Board
- Macbook Fee or Accidental Damage Protection - Laptop
- Parking fees
- Parking Permit
 - Payment must be made via UIS and within 72 hours student veterans will be 100% reimbursed
- Security Damage Deposit – Residence Halls
- Study Abroad program fee, airfare, etc.
- 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

Study Abroad

- Under Ch.33, VA will pay toward:
 - Home school's tuition and fees
 - Books and supplies
 - Monthly housing allowance based on the home school's address and credit load
 - In order for VA to pay any additional fees specific to the Study Abroad option must be required for graduation
- VA will not cover:
 - Costs related to travel (airfare, lodging & meals)
 - Third party charges

Health Insurance

- If you're not covered under any health insurance plan, the Department of Veteran Affairs will cover the SJU Health Insurance premium
 - Student must written notification to School Certifying Official that they're not otherwise covered and would like SJU to charge their account
 - Student must contact Kyle Dehaney (dehaneyk@stjohns.edu) so that Health Insurance charge can be posted to student account
- If you're covered under a health insurance plan and are charged health insurance, please go to www.universityhealthplans.com and the charge

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 www.fafsa.ed.gov to file
 - Create 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:
 - ❖ 2016-2017 maximum award is \$5,815 for the year
 - ❖ Based on student's 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 \$1,500 for the year

New York State Grant Programs

- Not eligible if covered 100% under Post 9/11 GI Bill
- 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
- Current Maximum award is \$5,165 for the academic year
- Visit www.hesc.ny.gov - New York State Higher Education Services Corporation (HESC) web site to learn more about other New York State aid opportunities

Federal Direct Student Loans

	Federal Direct Subsidized Student Loan	Federal Direct Unsubsidized Student Loan
How do I apply?	Complete the FAFSA	
Is it based on need?	Yes	No
Does interest on the loan accrue while attending school?	No	Yes (Can be deferred)
What is the 2015-16 interest rate?	4.29%	4.29%
When does repayment begin?	6 months after graduation or ceasing half-time enrollment	6 months after graduation or ceasing half-time enrollment
What is the maximum loan cap per year?	Freshmen Year= \$3,500	Freshmen Year= \$2,000

Early Refunds

- Student Veterans covered 100% by Post 9/11 GI Bill or Vocational Rehabilitation & Employment are eligible for early refund of Pell Grant or Federal Direct Student Loans
- Issued within first two weeks of school
- If selected, verification of financial aid package must be complete prior to receiving refund
- Ineligible if student owes past due balance or has holds on their account
- Please send email to Karen Morizio (moriziok@stjohns.edu) or Marion Concilio (concilim@stjohns.edu) to request for an early refund
- Early refund agreement will be sent to student and student must reply “I agree to the terms listed in this email”

Confirm Enrollment

- Must be done prior to start of each semester
- Must be completed even if there is a zero balance or a credit balance
- Financial obligation must be satisfied in order to confirm enrollment
- If this is not completed, your classes will be dropped
- We 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 2016)
 - Click Confirm Enrollment - Button on top of screen

Certification Process

- Occurs twice per semester
 - Initial Certification
 - \$0 Tuition & Fees reported - Only credits reported at this time [Occurs mid - August for Fall semester]
 - After the “drop period” of each semester tuition, fees and credits will be certified [Occurs mid – October for Fall semester]
- Same process occurs for Spring, Summer and Winter semesters.
- Students will only be certified with the VA once they have confirmed enrollment at SJU
- Automated email will be issued once you’re certified – Please review

Stipends

- 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%), $\frac{3}{4}$ Time (7-11 crs)
 - Ex: Graduate
 - Full time (9crs), $\frac{1}{2}$ 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 crs = 100%),
 - $\frac{3}{4}$ Time -- 7crs = 60%, 8crs = 70%, 9 & 10 crs = 80%, 11 crs = 90%

Fry Scholarship

- Provides benefit eligibility for children of active duty members of the Armed Forces who died in the line of duty after September 10th, 2001.
 - Eligibility Requirements:
 - May be married or over 23 and still eligible
 - Entitled to 36 mo. Of benefits at 100% level
 - Have 15 years to use the benefit beginning on their 18th birthday
 - May use benefit until 33rd birthday
 - Are not eligible for Yellow Ribbon

Current Tuition and Fee Caps 2016 – 2017

- 100% - \$21,970.46 – Not eligible for NYS TAP
- 90% - \$19,773.41
- 80% - \$17,576.37
- 70% - \$15,379.32
- 60% - \$13,182.28
- 50% - \$10,985.23
- 40% - \$8,788.18
 - Tuition and Fee cap is subject to change per 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**

Tuition and Fee Caps

- Percentage Covered
 - When covered 40% - 90% the VA will only pay until the cap pertaining to a student's percentage level has been exhausted for the academic year
- Ex: Student is covered at 90%:
 - Cap for Academic Year = \$ 19,773.41
 - Fall 2016 Tuition & Fees charged to student = \$19,730
 - $\$19,730 \times .90\% = \$17,757$ Post 9/11 GI Bill Award Fall 2016
 - Maximum 'cap remaining' for Spring 2017 = \$2,016.41

Withdrawn Courses/ Unofficial Withdrawals

- As per the Department of Veteran Affairs:
 - A debt is established on the student for tuition/fees/yellow ribbon when:
 - 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
 - Unofficial Withdrawal and Withdrawn Courses must be reported to the Department of Veteran Affairs by St. John's University
 - The VA will determine if any resulting debts will be assessed to the student

Withdrawal Refund Schedule

- <http://www.stjohns.edu/admission-aid/tuition-and-financial-aid/tuition/withdrawals-and-refunds>

Chapters 35,30,1606

- The University certifies enrollment for student's under these chapters for tuition, fees and credits
- The VA submits payment directly to the student, not the University
- If your eligibility changes from one chapter to another, you must advise the St. John's University School Certifying Officials as soon as possible

Vocational Rehabilitation – Ch. 31

- Tuition, Fees and Credits certified for the Vocational Rehabilitation counselor each semester
 - The University bills the Department of Veteran Affairs after the withdrawal period
 - The Department of Veteran Affairs will send payment for tuition and fees directly to University.
- Student obtains book stipend certification form from Voc. Rehab. counselor to purchase books at SJU book store

Questions?!

- Student Financial Services
 - Located in Bent Hall across from Carnesecca Arena
 - Hours:
 - Monday 11-7pm
 - Tuesday – Thursday 8:30 - 4:30pm
 - Friday 8:30 – 3pm
- Customer Service Center
 - (718) 990-2000 – General Financial Aid Inquiries
 - Marion Concilio (718)990-7613 or concilim@stjohns.edu
 - Karen Morizio (718)990-1910 or moriziok@stjohns.edu
 - Thomas Marlow (718)390-4352 or marlowt@stjohns.edu