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](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
# Federal Direct Student Loans

<table>
<thead>
<tr>
<th>How do I apply?</th>
<th>Federal Direct Subsidized Student Loan</th>
<th>Federal Direct Unsubsidized Student Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete the FAFSA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is it based on need?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Does interest on the loan accrue while attending school?</td>
<td>No</td>
<td>Yes (Can be deferred)</td>
</tr>
<tr>
<td>What is the 2015-16 interest rate?</td>
<td>4.29%</td>
<td>4.29%</td>
</tr>
<tr>
<td>When does repayment begin?</td>
<td>6 months after graduation or ceasing half-time enrollment</td>
<td>6 months after graduation or ceasing half-time enrollment</td>
</tr>
<tr>
<td>What is the maximum loan cap per year?</td>
<td>Freshmen Year= $3,500</td>
<td>Freshmen Year= $2,000</td>
</tr>
</tbody>
</table>
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%), 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 crs = 100%),
  – ¾ 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 10\textsuperscript{th}, 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 18\textsuperscript{th} birthday
    • May use benefit until 33\textsuperscript{rd} 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 x .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

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