Post 9/11 GI Bill® Benefits Summary

Mission of MVSS
The Office of Military Veteran Student Services supports our military-affiliated students during their transition into the Loyola community and beyond graduation. One key responsibility of MVSS is accurate and timely enrollment certification to Veterans Affairs (VA). Along with our campus partners, we provide access to resources and services that enhance the holistic wellness of our military-affiliated students as they navigate and thrive during their Loyola experience.

Steps for using GI Bill

<table>
<thead>
<tr>
<th>1 Apply for Benefits: ebenefits.va.gov</th>
<th>2 Certificate of Eligibility (COE)</th>
<th>3 Term Enrollment &amp; Certification</th>
</tr>
</thead>
<tbody>
<tr>
<td>• VA determines eligibility &amp; rating</td>
<td>• In 4-6 weeks student receives</td>
<td>• Two-step certification by</td>
</tr>
<tr>
<td>• Dependent/spouse students: Service-</td>
<td>hard copy in the mail.</td>
<td>MVSS</td>
</tr>
<tr>
<td>member must transfer benefits prior</td>
<td>• Scan and submit copy to forms</td>
<td>• Student must complete Veterans</td>
</tr>
<tr>
<td>to you applying to use benefits.</td>
<td>.luc.edu/faoupload/login.htm (must</td>
<td>Affairs Request for Enrollment</td>
</tr>
<tr>
<td></td>
<td>have UVID and Password)</td>
<td>Certification (VAREC) form.</td>
</tr>
</tbody>
</table>

Benefit Components- based on 100% eligibility

- **Annual Award for Tuition & Mandatory Fees (paid to LUC)**
  - AY 24-25 $28,937.09
  - (subject to change annually benefits.va.gov/gibill)

- **GI BILL Hotline**
  - 1-888-442-4551
  - • Status of Application
  - • Status of Payments
  - • Status of Debts
  - • Remaining Eligibility

- **Books & Supplies (paid to student)**
  - $41.67 per credit, up to 12 credits a semester or $1,000 annually
  - (Payment is rolled into first month housing stipend)

- **Monthly Housing Allowance (paid to student)**
  - If eligible: Based on E5 w/ dependents
  - (defensetravel.dod.mil)

- **No Cap on Yellow Ribbon Payments (with the exception of Medical School*)**
  - Med School $3,000 ($6,000 w/ VA)
  - *limited to 5 medical students
  - *first come, first serve basis

Office of Military Veteran Student Services
Contact Information
6443 N. Sheridan Rd
Phone: 773.508.7755
Email: Veterans@luc.edu
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Yellow Ribbon Program Notes

**An agreement between Veteran Affairs and LUC**
- Dollar for dollar contribution to cover tuition and fees above the annual award
- No additional application is needed. MVSS automatically applies to student account
- Active duty & spouses of active duty are NOT eligible. COE with separation date required

Monthly Housing Allowance (MHA) Notes

- **Prorated based on eligibility rating**
  Ie. fulltime student with 80% GI Bill eligibility, may receive 80% E-5 with dependents while attending courses on campus.

- **Student must be enrolled above halftime**
  to be eligible to receive an MHA

- **If a student's enrollment is 100% online**
  student is eligible for only 50% on the national MHA average.

- **Rate of pursuit (full vs. part time) rounded**
  Ie. 9 Credits=3/4 time or 75% would receive 80% MHA

FAQs

- **What happens if I have scholarships?**
  All tuition-restricted scholarships must be applied to tuition and fees before the GI Bill or Yellow Ribbon are applied.

- **When is the Yellow Ribbon applied?**
  After the GI Bill annual award is exhausted.

- **Can the GI Bill or Yellow Ribbon be used for housing?**
  No. They are only authorized for tuition and mandatory fees.

- **What are the mandatory fees?**
  Please visit luc.edu/Bursar for the current tuition and fees.

- **What if the eligibility is less than 100%?**
  Student is eligible for the given % of the annual award, monthly housing allowance and book/supply stipend.

- **Will I see the GI Bill or Yellow Ribbon on my award letter?**
  No. It will be added during the certification process.

FAFSA Funding

- Student may qualify for additional non-VA funding.
- Complete a FAFSA: studentaid.gov
# Post 9/11 GI Bill® Benefits Summary

## Things to consider

### Benefits as time vs money
- Fall/Spring Semester = approximately 4.5 months (17 weeks each)
- 36 months of benefits = approximately 8 (4 Fall, 4 Spring) semesters
- Bachelors degree = 120 credits / 8 semesters = 15 credits hours / semester

### Summer Certifications
- Summer terms are accelerated, therefore VA uses credit hour equivalents to determine rate of pursuit (full time / half time / etc.)
- Credits X 18 / length of term in weeks = equivalent credit hours
- 3 credits X 18 / 6 weeks = 9 equivalent credit hours
- Taking a 3-credit hour course during a 6-week summer session is equivalent to 9 credit hours during a traditional Fall or Spring semester
- 9 equivalent credit hours / 12 credit hours = 3/4 time or 75% rounded up
- Student would receive 80% of the MHA

### Dorm & Meal Plans
- MHA is paid directly to the student, therefore room/board & meals are student responsibility and due at the beginning of the semester
- Please visit: luc.edu/bursar/iPlan for payment options

### Changes in Enrollment
- Students must notify the MVSS of changes in their enrollment.
- Failure to notify can lead to delayed processing, loss of benefit time or creation of debt

### Satisfactory Academic Progress
- SAP requirements must be met in order to be eligible to use their benefits
- Please visit: luc.edu/finaid/aid-process/responsibilities/academic-progress/

### Initial Certification
- Begins up to 30 days before classes begin
- Only # Credit hours are reported to VA
- Allows VA to begin MHA processing

### Secondary Certification
- Occurs after Add/Drop Deadline
- Confirmation of credit hours, tuition, and fees reported to VA.
- Allows student to change schedule without adverse impact to benefit
- VA submits payment directly to LUC

### Veteran Crisis Line
- 1-800-273-8225 or TTY 1-800-799-4889
- Or sent a text message to 8388255
- Connect with a qualified responder
# Post 9/11 GI Bill® Benefits Summary

## Putting it all together

*From first class to graduation*

<table>
<thead>
<tr>
<th>Transfer (credit from previous college, equivalence exams, JST)</th>
<th>Freshman (Student is only concerned with fulltime status)</th>
<th>Freshman (Student wants level course load through degree path)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Year 1</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall- 15 Credits</td>
<td>Fall- 12 Credits</td>
<td>Fall- 15 Credits</td>
</tr>
<tr>
<td>Spring- 15 Credits</td>
<td>Spring- 12 Credits</td>
<td>Spring- 15 Credits</td>
</tr>
<tr>
<td>Summer- 0</td>
<td>Summer- 12 Credits</td>
<td>Summer- 0</td>
</tr>
<tr>
<td>Total=45 Credits</td>
<td>Total=36 Credits</td>
<td>Total=30 Credits</td>
</tr>
<tr>
<td>(15 credits transferred)</td>
<td>(12 months of benefits used)</td>
<td>(9 months of benefits used)</td>
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<td></td>
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<td></td>
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<tr>
<td><strong>Year 2</strong></td>
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<tr>
<td>Fall- 15 Credits</td>
<td>Fall- 12 Credits</td>
<td>Fall- 15 Credits</td>
</tr>
<tr>
<td>Spring- 15 Credits</td>
<td>Spring- 12 Credits</td>
<td>Spring- 15 Credits</td>
</tr>
<tr>
<td>Summer- 0</td>
<td>Summer- 12 Credits</td>
<td>Summer- 0</td>
</tr>
<tr>
<td>Total=75 Credits</td>
<td>Total=72 Credits</td>
<td>Total=60 Credits</td>
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<tr>
<td>(18 months of benefits used)</td>
<td>(24 months of benefits used)</td>
<td>(18 months of benefits used)</td>
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<td></td>
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<tr>
<td><strong>Year 3</strong></td>
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<tr>
<td>Fall- 15 Credits</td>
<td>Fall- 12 Credits</td>
<td>Fall- 15 Credits</td>
</tr>
<tr>
<td>Spring- 15 Credits</td>
<td>Spring- 12 Credits</td>
<td>Spring- 15 Credits</td>
</tr>
<tr>
<td>Summer- 0</td>
<td>Summer- 12 Credits</td>
<td>Summer- 0</td>
</tr>
<tr>
<td>Total=105 Credits</td>
<td>Total=108 Credits</td>
<td>Total=90 Credits</td>
</tr>
<tr>
<td>(27 months of benefits used)</td>
<td>(36 months of benefits used)</td>
<td>(27 months of benefits used)</td>
</tr>
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<tr>
<td><strong>Year 4</strong></td>
<td><strong>Benefits exhausted. Student needs to secure additional funding for remaining credits.</strong></td>
<td>Fall- 15 Credits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Spring- 15 Credits &amp; Graduates</td>
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<td></td>
<td></td>
<td>Total=120 Credits</td>
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<td></td>
<td></td>
<td>(36 months of benefits used)</td>
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<tr>
<td>Fall- 15 Credits &amp; Graduates</td>
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</tr>
<tr>
<td>Total=120 Credits</td>
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<tr>
<td>(32 months of benefits used)</td>
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</tbody>
</table>

While the above illustrates three examples of how a student can use their GI Bill benefits, students should consider their own situation and work with an academic advisor in developing the optimal degree pathway.