

2020-2021

WTC VA Consumer Guide



As an eligible Service member, Veteran, dependent or Reservist planning to use any VA Educational Benefit, you are a consumer about to make a very important life decision. Making an informed decision of how to make the most of your benefits and how we here at Western Technical College can meet your needs. This guide was put together to inform you as a consumer first and as a GI Bill® user second. We hope that this information will assist you in making an informed decision.

VA Educational Benefit Definitions

- **Montgomery GI Bill® Chapter 30**

The Montgomery GI Bill Active Duty (MGIB-AD) can help you pay for education and training programs. If you've served at least 2 years on active duty, find out if you qualify for the MGIB-AD program. You can receive education benefits through this program if you were honorably discharged and you meet the requirements of one of the categories below.

One of these categories must describe you:

Category I

All of these are true. You:

Have a high school diploma, GED, or 12 hours of college credit, **and** entered active duty for the first time after June 30, 1985, **and** had your military pay reduced by \$100 a month for the first 12 months of service

And at least one of these is true. You served continuously (without a break) for:

3 years, or 2 years if that was your agreement when you enlisted, 4 years if you entered the Selected Reserve within a year of leaving active duty (called the 2 by 4 program)

Category II

All of these are true. You:

Have a high school diploma, GED, or 12 hours of college credit, **and** Entered active duty before January 1, 1977 (or before January 2, 1978, under a delayed enlistment program contracted before January 1, 1977), **and** Served at least 1 day between October 19, 1984, and June 30, 1985, and stayed on active duty through June 30, 1988 (or through June 30, 1987, if you entered the Selected Reserve within 1 year of leaving active duty and served 4 years), **and** Had at least 1 day of entitlement left under the Vietnam Era GI Bill (Chapter 34) as of December 31, 1989

Category III

All of these are true. You:

Have a high school diploma, GED, or 12 hours of college credit, **and** don't qualify for MGIB under categories I or II, **and** had your military pay reduced by \$1,200 before separation

And one of these is true. You:

Were on active duty on September 30, 1990, and involuntarily separated (not by your choice) after February 2, 1991, **or** Involuntarily separated on or after November 30, 1993, **or** Chose to voluntarily separate under either the Voluntary Separation Incentive (VSI) program or the Special Separation Benefit (SSB) program

Category IV

Both of these are true. You:

Have a high school diploma, GED, or 12 hours of college credit, **and** Had military pay reduced by \$100 a month for 12 months or made a \$1,200 lump-sum contribution (meaning you paid it all at once)

And one of these is true. You:

Were on active duty on October 9, 1996, had money left in a VEAP account on that date, and chose MGIB before October 9, 1997, **or** entered full-time National Guard duty under title 32, USC, between July 1, 1985, and November 28, 1989, and chose MGIB between October 9, 1996, and July 9, 1997

- **Post 9/11 GI Bill® Chapter 33**

The Post-9/11 GI Bill (Chapter 33) helps you pay for school or job training. If you've served on active duty after September 10, 2001, you may qualify for the Post-9/11 GI Bill (Chapter 33).

You can receive these education benefits if you meet at least one of the requirements listed below.

At least one of these must be true. You:

Served at least 90 days on active duty (either all at once or with breaks in service) on or after September 11, 2001, **or** received a Purple Heart on or after September 11, 2001, and were honorably discharged after any amount of service, **or** served for at least 30 continuous days (all at once, without a break in service) on or after September 11, 2001, and were honorably discharged with a service-connected disability, **or** are a dependent child using benefits transferred by a qualifying Veteran or service member.

- ***Montgomery GI Bill® Selected Reserve Chapter 1606***

The Montgomery GI Bill Selected Reserve (MGIB-SR) program offers up to 36 months of education and training benefits. If you're a member of the Army, Navy, Air Force, Marine Corps or Coast Guard Reserve, Army National Guard, or Air National Guard, you may be eligible for this benefit.

You can receive education benefits under this program if you meet the requirements listed below.

One of these must be true. You:

Have a 6-year service obligation (you agreed to serve 6 years) in the Selected Reserve, **or** are an officer in the Selected Reserve and you agreed to serve 6 years in addition to your initial service obligation

Note: Your obligation must have started after June 30, 1985, or for some types of training after September 30, 1990.

And all of these must also be true. You:

Complete your initial active duty for training (IADT), **and** earn a high school diploma or certificate of equal value, like a High School Equivalency Diploma or GED, before finishing IADT (**Note:** You can't use 12 hours toward a college degree to meet this requirement), **and** Stay in good standing while serving in an active Selected Reserve unit.

- ***VA Vocational Rehabilitation Chapter 31***

If you have a service-connected disability that limits your ability to work or prevents you from working, the VA Vocational Rehabilitation and Employment (VR&E) program—also referred to as Chapter 31—can help. Find out if you're eligible and how to apply for vocational rehabilitation benefits and services, like help exploring employment options and any required training needs. In some cases, your family members may also be eligible for certain benefits.

- ***Survivor and Dependent Benefits Chapter 35***

If you're a dependent spouse or child—or the surviving spouse or child—of a Veteran, you may qualify for Chapter 35 benefits or job training through a GI Bill program.

You may qualify for VA education benefits (Chapter 35 benefits) if you're the child or spouse of a service member and one of the below descriptions is true of the service member.

One of these must be true. The service member:

Died in the line of duty after September 10, 2001, **or** is missing in action or was captured in the line of duty by a hostile force, **or** was detained (held) by force while in the line of duty by a foreign government or power, **or** is in the hospital or receiving outpatient treatment for a service-connected permanent and total disability, and is likely to be discharged for that disability. A service-connected permanent and total disability is a disability resulting from your service that doesn't go away.

You may qualify for VA education benefits (Chapter 35 benefits) if you're the child or spouse of a Veteran and one of the below descriptions is true of the Veteran.

The Veteran:

Is permanently and totally disabled due to a service-connected disability, **or** died while on active duty or as a result of a service-connected disability

- **Tuition Assistance**

The Tuition Assistance (TA) program provides financial assistance for voluntary off-duty education programs in support of a Soldier's professional self-development goals. TA is available for courses that are offered in the classroom or by distance learning and is part of an approved academic degree or certificate program.

The Department of Defense (DoD) has directed a uniform per semester hour cap of \$250 for tuition assistance (TA) and an annual ceiling of \$4,500. The Services are authorized to establish Service specific eligibility criteria to manage TA funds. The Army will pay 100 percent of tuition costs up to the DoD semester hour cap of \$250 per semester hour cap for up to 16 semester hours of TA funded courses not to exceed \$4,000 per fiscal year.

How to Apply for VA Educational Benefits

- First Time applying for VA Educational Benefits Chapters 30, 33, 1606 & 35
 - Complete application Form 22-1990 at <https://www.va.gov/education/how-to-apply/>
- Previously used VA Education Benefits at this or another institution Chapters 30, 33, 1606 & 35
 - Complete application Form 22-1995 at <https://www.va.gov/education/how-to-apply/>
- Vocational Rehabilitation Chapter 31
 - Complete application at <https://www.ebenefits.va.gov/ebenefits/apply#education>
- Tuition Assistance (TA)
 - Request TA through <https://www.goarmyed.com/>

It can take up to 30 days for the VA to process the application. Once you have been approved to use benefits, the VA will send a Certificate of Eligibility (COE) to you. You will need to provide a copy of the COE to the school for your file and certifications.

How and what is paid for each VA Educational Benefit

- **Montgomery GI Bill® Chapter 30**

Benefits are paid to you from the VA. You must make arrangements with Student Financial Aid Services to pay tuition and fees either by applying for Pell Grants, Loans or setting up a payment plan. *For trainees on active duty, payment is limited to reimbursement of tuition and fees for the training taken.* For students using this chapter, you must verify attendance the last day of each month through the W.A.V.E. system at <https://gibill.va.gov/wave/> or at 1-888-442-4551. For those already out of the military please see rate table below:

Rates for those completing an enlistment of three years or more:

Training Time	Monthly rate
Full time	\$2,050.00
¾ time	\$1,537.50
½ time	\$1,025.00
less than ½ time more than ¼ time	\$1,025.00**
¼ time or less	\$512.50**

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

- **Post 9/11 GI Bill® Chapter 33**

List of items the VA will pay the school directly will include:

- Tuition, books, tools, computer (when applicable) and technology fee.

List of items the VA **will not pay** for includes, but is not limited to:

- Certification fees and sales tax

Basic Allowance for Housing (BAH) is paid directly to the student, generally from the 1st to the 5th of the month for training in the previous month. BAH is not paid to Active Duty. First payment of BAH will be 30-45 days from the first day of class.

- **Montgomery GI Bill® Selected Reserve Chapter 1606**

Benefits are paid to you from the VA. You must make arrangements with Student Financial Aid Services to pay tuition and fees either by applying for Pell Grants, Loans or setting up a payment plan. For students using this chapter, you must verify attendance the last day of each month through the W.A.V.E. system at <https://gibill.va.gov/wave/> or at 1-888-442-4551. Please see below for the basic monthly rates effective October 2019.

Training Time	Monthly rate
Full time	\$392.00
3/4 time	\$293.00
1/2 time	\$195.00
Less than 1/2 time	\$98.00

- **VA Vocational Rehabilitation Chapter 31**

The list of items the VA will pay the school directly will include:

- Tuition, books, tools, computer (when applicable), technology fee, and certification fees.

Basic Allowance for Housing (BAH) is paid directly to the student, generally from the 1st to the 5th of the month for training in the previous month.

- **Survivor and Dependent Benefits Chapter 35**

Benefits are paid to you from the VA. You must make arrangements with Student Financial Aid Services to pay tuition and fees either by applying for Pell Grants, Loans or setting up a payment plan. For students using this chapter, you must verify attendance the last day of each month at 1-888-442-4551. Please see below for the basic monthly rates effective October 2019.

Training Time	Monthly rate
Full time	\$1,248.00
¾ time	\$986.00
½ time	\$724.00
less than ½ time and more than ¼ time	\$724.00 *
¼ time or less	\$312.00 *

* Tuition and Fees ONLY. Payment cannot exceed the listed amount.

- **Tuition Assistance**

The Department of Defense (DoD) has directed a uniform per semester hour cap of \$250 for tuition assistance (TA) and an annual ceiling of \$4,500. The Services are authorized to establish Service specific eligibility criteria to manage TA funds. The Army will pay 100 percent of tuition costs up to the DoD semester hour cap of \$250 per semester hour cap for up to 16 semester hours of TA funded courses not to exceed \$4,000 per fiscal year. These rates will be paid directly to the college.

Financial Information to Keep in Mind

- The VA will only pay for "seat time" or time you regularly attend a class.
- Your enrollment will not be reported to the VA until you start class.
- In the event of an official or unofficial withdrawal from the school the VA will not be billed for your tuition and qualifying fees until after the drop period of your first class.
- Once billed, it typically takes at least 2-5 weeks for the VA to pay.
- **If the veteran is eligible to receive federal student aid loans and Pell grants those funds will be applied to tuition and fees first.** (Requirement to consider grants and subsidized loans first 34 CFR 685.200(a)(iii)). **Once VA payments have been received and a credit balance is created; a stipend may be requested with the Student Accounts Office. (see also FAQ: "How to read my WTC student ledger").**
- Basic Allowance for Housing (BAH) is not paid for days you are not enrolled in school. This includes the days/weeks for holiday breaks of 5 or more days. Or any leave of absence taken.
- Please call the VA GI Bill® Hotline for information about BAH 1-888-442-4551 or va.gov.
- In the event the VA Certifying Official is not available at the campus, students are asked to speak with the Student Financial Aid Services for any questions involving their VA benefits. Chrystie Rivera, VA Certifying Official (915) 760-8174, rivera@westerntech.edu, Danielle Picchi, Student Financial Services Director (915) 760-8105, dpicchi@westerntech.edu.

Billing of Tuition and Fees

- Degree Programs: Tuition, book, supplies, and other specified charges are billed in February (Spring), June (Summer), and September (Fall). The amount of tuition and other fees assessed are based on the number of semester credit hours (SCH) of coursework the student is taking, and fee charges related to specific courses.
- Certification Programs: Tuition, books, supplies and other specified charges are billed at the beginning of the program, then subsequently every 15-17 weeks or when the student has completed half the semester credit hours (SCH) and weeks in the Academic Year, whichever comes first.

** The Program Fee/Technology fee and all Certification Fee charges are billed at the start of the program.

**Transportation programs will be billed for the toolbox in increments at each semester in which the student is actively enrolled and is 100% refundable should the student withdraw or be withdrawn from the program before toolbox is issued. The student account must be paid in full before the toolbox is issued. **

Prior Credit

One of the criteria for approval of any school for Veterans' training is that it reviews prior credit and grant credit as appropriate to a VA student's current program. This is found in Title 38, Code of Federal Regulations, Sections 21.4253(d)(3) and 21.4254(C)(4). In essence, this requires every approved school to have and enforce a policy with regard to transfer courses, credits, and previous experience. This includes prior college credit and military education and training. Transcripts for all prior college credits earned, where VA Benefits were used, need to be mailed to the college. Transcripts must be official.

- Order Military Joint Service Transcripts at <https://jst.doded.mil/jst/>

Exempted Course(s) Credit

Twelve credit hours constitute a full semester, students exempt from course(s) will not be charged accordingly. Students enrolled in degree semester programs that fall below full-time to three-quarter time or half-time, their Basic Allowance Housing (BAH) may be affected. Please check with your VA Certifying Official.

Student Responsibilities

- You must submit the following documentation to the Veteran Affairs Office to begin your certification process: Certificate of Eligibility and DD214 (if applicable)
- You must submit transcripts (unofficial acceptable) from any other post-secondary institution attended
- You must inform the VA Certifying Official of your personal information changes, such as legal name, email address, and telephone number, while receiving VA Benefits in writing via email to crivera@westerntech.edu. The VA and WTC are not responsible for delayed payments due to incorrect or outdated personal information
- You must inform the VA Certifying Official immediately if you are changing programs. If, at any time, you drop a course or if there is a change in dates of your course, you must inform the VA Certifying Official. You will be responsible for any overpayments of benefits resulting from these changes if not immediately reported.
- You must maintain a minimum 2.0 grade point average (GPA) in order to make satisfactory progress and meet the VA requirements. If you drop below a 2.0 GPA for two semesters, your VA benefits may be stopped. Benefits may not be reinstated until you have completed a successful semester with a 2.0 GPA or better.

Veteran Information Resources:

VA's GI Bill® Comparison Tool

<https://www.va.gov/gi-bill-comparison-tool>

VA Educational Benefits

1-888-442-4551 (1-888-GIBILL-1)

<https://benefits.va.gov/benefits/>

U.S. Department of Veteran Affairs website

<https://www.va.gov/>

Joint Services Transcript

<https://jst.doded.mil/jst/>

Overview of Principles of Excellence Program

<https://www.va.gov/education/choosing-a-school/principles-of-excellence/>

In crisis? Get help now

Veteran Crisis Line

 **We're here anytime, day or night – 24/7**

If you are a Veteran in crisis or concerned about one, connect with our caring, qualified responders for confidential help. Many of them are Veterans themselves.



Call [800-273-8255](tel:800-273-8255) and press 1



Text [838255](tel:838255)



Start a confidential chat



Call TTY if you have hearing loss [800-799-4889](tel:800-799-4889)

Get more resources at VeteransCrisisLine.net

FAQ's

I am enrolled in school. When will I receive my Educational benefits from the VA?

The VA Certifying Official must submit your enrollment to the VA for the process to begin. If it's the first time you are using your benefits, it will take longer to process your payment than if you are re-enrolling. In general, it takes about 30-45 days to process an original claim and about a week for re-enrollment. Processing times by the VA are longer in the fall than during other terms due to the volume of claims VA receives.

If you are receiving benefits under Chapter 30, 1606 and 35, you must also verify your enrollment at the end of each month in order to receive payment for that month. Benefits are paid after each month of school is completed.

To check on the status of an Educational benefit payment, please call 1-888-GIBILL-1 (1-888-442-4551).

How is my housing allowance paid if I'm not a full-time student?

Under the Post 9-11 GI Bill®, a veteran enrolled at more than one-half time can qualify for a monthly housing allowance based on the DoD's rates. VA determines the eligibility for housing allowance by calculating the rate of pursuit. Rate of pursuit is expressed in a percentage calculated by dividing the number of credits in which the student is enrolled by the number of credits considered to be full time. A student with a rate of pursuit greater than 50% can qualify for the housing allowance.

Once the training time is determined, the monthly housing allowance is paid at the nearest 10% level. If your training time is determined to be 58% as calculated, you will be paid 60% of the applicable housing allowance.

What are the current rates of payment?

https://benefits.va.gov/GIBILL/resources/benefits_resources/rate_tables.asp

How do I verify my enrollment?

If you are receiving Chapter 30 or 1606, use Web Automated Verification of Enrollment (WAVE) system at <https://www.gibill.va.gov/wave/index.do> or call toll free Interactive Voice Response (IVR) telephone line at 1-877-VA-ECERT (1-877-823-2378) to verify your attendance.

If you are receiving Post 9/11 (Chapter 33) benefits, you do not need to verify your attendance.

If you are receiving DEA (Chapter 35) benefits you can verify your attendance by calling 1-888-GI BILL-1 (1-888-442-4551).

Can I be eligible for two or more education benefits?

Yes, you may be eligible for more than one VA education benefit program. However, you may only receive payments from one program at a time. You can receive a maximum of 48 months of benefits under any combination of VA education programs you qualify for.

For Example: If you qualify for both MGIB-AD (Chapter 30) and MGIB-SR (Chapter 1606), you can receive 36 months of entitlement at your MGIB-AD payment rate, and then an additional 12 months of entitlement at your MGIB-SR payment rate, up to the maximum total of 48 months entitlement.

Is there another way to contact the VA for educational benefit questions?

Yes, if you can't get through by phone at 1-888-442-4551, you can reach the VA via email at: <https://gibill.custhelp.va.gov/> ask a question system. This contact method is available worldwide 24 hours a day, seven days a week.

How long does it take to get a certificate of eligibility from the VA for education benefits?

Processing times vary based on VA workload. On average the Department of Veteran Affairs processes a Certificate of Eligibility within 4-6 weeks. It is mailed to the home address on file with the VA.

How are Financial Aid and VA educational benefits payments applied to my WTC Ledger?

Veterans seeking to use Financial Aid (loans and grants) and VA educational benefits to cover the cost of education must first meet the student eligibility requirements for Title IV (Federal student aid programs). Also, the veteran must provide the COE (Certificate of Eligibility) to determine eligibility rating. Student must complete the federal required Entrance Counseling and Master Promissory Note for Direct Federal Student Loans at www.studentaid.gov. All financial aid disbursements received on behalf of the student will be directly applied to the student ledger **first**; VA payments will be applied directly to the student ledger when payment is received. Federal student aid will be applied in the following order.

Ledger Sample

Ledger Card

rpt_saLedgerCard.rpt
356DPICHI

Sorted by: Campus, Term Start Date

7/16/2020
5:16:33PM

Student Name Doe, John	Balance \$(1,000.50)
Address 1234 Main Street El Paso, TX El Paso, TX 79924-	Student ID 07207220
	Current Status Active
	Program Version AOS in Automotive Technology 19 Months
	Start Date 6/4/2019
	LDA
	Graduation Date 11/24/2020

Date	Check/Ref	Enrollment	Term	Campus	Code	Pmt Per/Ay Description Pmt Per Start/End Dates	Charges	Payments	Balance
PLAZA Campus									
6/3/2019	AUTOCHG	DO20073041 : AOS in Automi19SU		PLAZA	CERTFEES	Certification Test Fees	123.00		123.00
6/3/2019	AUTOCHG	DO20073041 : AOS in Automi19SU		PLAZA	PROGFEE	Program Fee	456.00		579.00
6/3/2019	AUTOCHG	DO20073041 : AOS in Automi19SU		PLAZA	SLSTAXUN	Sales Tax - Uniforms	11.00		590.00
6/3/2019	AUTOCHG	DO20073041 : AOS in Automi19SU		PLAZA	TUIT	Tuition	10,000.00		10,590.00
6/3/2019	AUTOCHG	DO20073041 : AOS in Automi19SU		PLAZA	UNIFORMS	Uniforms	111.00		10,701.00
6/4/2019	EFT	DO20073041 : AOS in Automi		PLAZA		Direct Loans Sub Payment 2018-19		1,732.00	8,969.00
6/4/2019	EFT	DO20073041 : AOS in Automi		PLAZA		Direct Loans Unsub Payment 2018-19		2,969.00	6,000.00
6/4/2019	EFT	DO20073041 : AOS in Automi19SU		PLAZA		Pell Grant Payment 2018-19		3,047.50	2,952.50
6/4/2019	EFT	DO20073041 : AOS in Automi		PLAZA		SEOG Payment 2018-19		150.00	2,802.50
7/5/2019	EFT	DO20073041 : AOS in Automi		PLAZA		VA 33-VETERANS ADMINISTRATION		3,803.00	(1,000.50)
PLAZA Campus Totals:							\$10,701.00	\$11,701.50	
Student Totals:							\$10,701.00	\$11,701.50	

Tuition and Fees

Financial Aid Payment

VA Payment

Eligible Stipend Amount

Glossary

- **Alumni Award**-Tuition reduction up to 50% of current Western Tech Tuition rates for returning graduates.
- **Direct Loan Subsidized**- A loan based on financial need for which the federal government generally pays the interest that accrues while the borrower is in an in-school, grace, or deferment status. A borrower is eligible to receive subsidized loans for up to 150% of his or her program length.
- **Direct Loan Unsubsidized**-A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. This type of loan is not based on financial need.
- **Federal Pell Grant**-Financial aid, often based on financial need, that does not have to be repaid (unless, for example, you withdraw from school and owe a refund).
- **Federal Supplemental Educational Opportunity Grant (FSEOG) Program**-The Campus-Based Program that provides grants to eligible students who demonstrate exceptional financial need.
- **Military Appreciation Award**-Active duty and reserve service members, honorably discharged veterans or National Guard members, and their dependents qualify for 10% reduction to current Western Tech Tuition rates.
- **Module**- A period of enrollment that is shorter than a school/s regularly scheduled academic periods that either falls within but does not span an entire semester or falls between a school's regularly scheduled academic periods.
- **Payment period**- The academic period or period of enrollment established by an institution for which financial aid is disbursed. Payments for all federal student aid programs except FWS must be made on a payment period basis.
- **Semester**- A semester system consists of two 15-week terms: one in the fall (followed by a winter break) and one in the spring (followed by a summer break).
- **Term**- An academic term (or simply term) is a portion of an academic year, the time during which an educational institution holds classes. The schedules adopted vary widely.