

As many students have already heard, the VA will be making many changes to the new Post 9/11 GI Bill. I wanted to give you a “heads up” on some the major changes that may affect you financially, so that you can plan and prepare for these changes in advance for the Fall 2011 term. Students receiving other GI Bill benefits – Chapter 30, 1606 or REAP – please note the change regarding break pay below.

Some of the most significant changes in the law include the following:

- **Basic Allowance for Housing (BAH)**
 - Monthly housing allowance benefits are prorated based upon the rate of pursuit rounded to the nearest multiple of 10 (effective 8/1/11) for example:
 - If you are enrolled in 9 credits (when 12 credits is full time) your rate of pursuit is .75 and you will receive 80% of applicable BAH
 - If you are enrolled in 10 credits your rate of pursuit is .83 and you will receive 80% of applicable BAH
 - If you are enrolled in 6 credits, your rate of pursuit is .50 and you will receive 50% of applicable BAH.
 - NOTE: An **undergrad** student taking 12 credits is considered **full time**. A **graduate** student taking 9 credits is considered **full time**.
 - If you are enrolled in 12 credits as an undergrad student, you will receive 100% of applicable BAH.
 - In the past students who were taking 7 or more credits received their full applicable BAH. Students who were taking 6 or fewer credits did not qualify for BAH at all. **This is one of the major changes to your benefit that will need your careful consideration.**
 - A housing allowance is now payable to students enrolled solely in on-line classes. The housing allowance is ½ of the national average BAH for an E-5 w/dependents, which is \$673.50 for 2011.
 - **Please note that above mentioned Housing Allowance is different than the BAH rate paid for Chapter 33.**
 - Individuals who are eligible for both Chapter 31/Vocational Rehabilitation & Employment benefits and Chapter 33 GI Bill benefits, will be allowed to choose the Chapter 33 Monthly BAH instead of the Chapter 31 subsistence allowance (effective 8/1/2011)
- **Break or Interval Pay** is no longer payable under any VA education benefit program.
 - Example: Your semester ends December 15th. Your housing allowance or BAH is paid for the first 15 days of December only. Your next semester begins January 10th. Your payment for January (received in February) will start January 10 through the rest of January.
- **Tuition & Fee payments** are simplified for those attending public schools. Individual state caps are removed. All net public in-state charges are covered for undergraduate as well as graduate degrees. In the past, only in-state undergrad charges were covered.
- **Policy on accelerated on-line classes**. There has been some confusion regarding the drop in payment rates for the past few terms and I want to clarify this policy for you. If you are enrolled in 12 credits but one of those classes is an accelerated class – **your status as a full time student will drop to a ¾ time** once that accelerated class ends. Which means that your BAH payment will be reduced from that day to the end of the “regular” term.

I will be attending a state wide training session in the middle of the summer, and once I get more definitive answers on all the changes to your GI Bill benefits, I will send out a detailed newsletter. In the meantime, please review this message and make the necessary adjustments to your fall schedule so that you can get your maximum benefit.