



# Military Benefits At UMass Lowell



Fall 2008

Issue #1

## A Message from your Veterans' Benefits Coordinator:

The fall term has begun here at UMass Lowell and I'd like to say welcome to all new and returning students who are receiving military benefits. There have been some significant changes to military benefits that our students qualify for. I'll touch on some of them here and will elaborate later on in this newsletter.

▪ One big change that will affect students this term is the new provision made by the UMass Board of Trustees approving a partial fee waiver for full time students who were deployed to Iraq or Afghanistan; but with all the constraints on the state budget at the present time, we're not sure when this will be happen.

▪ There will also be some very big changes made to the GI Bill. I have received numerous phone calls from students regarding this and the number one question students want to know is when it is going to be effective. The "Post 9/11 GI Bill" will not begin until August 2009.

▪ The National Guard Tuition and Fee waiver will also see some changes as to how the waiver will be acquired by students for the spring term.

As many of you have visited the Veteran's Benefits office here on campus, you know that it is a very small office, with limited hours and an increasingly large population of students who receive benefits. In an effort for us to better help you, please make sure to leave as much information as possible when leaving messages, specifically student ID numbers and what specific benefit you have questions on or need help with.

In this automated world, many students believe that receiving their benefits is "an automatic thing", which is not the case. Many students believe that the Veterans Benefits Office will be automatically notified if:

- They have been accepted to the school
- Have registered for classes
- Have submitted paperwork or received paperwork from the VA

One student actually thought that I should automatically know that he/she received military benefits at a different school, in a different state! Unfortunately, there is no magic wave length that notifies me that a student receive benefits here. Most military benefits need to be "manually" certified each semester, before they can be applied to a students' account. So, please make sure to contact us each and every term you're attending classes here.

Have a great academic year here at UMass Lowell, and make sure to keep in touch with the Veteran's Benefits office.

## UMass Board Approves Welcome Home Veterans Fee Waiver:

According to a news release this June, The UMass Board of Trustees approved the "Welcome Home Waiver Program" which extends a partial fee waiver to Massachusetts veterans who have served in the Iraq and Afghanistan combat areas since September 11, 2001.

### Award Value:

- Campuses shall award an annual fee waiver (or scholarship) of up to \$2000 to eligible students
- Waiver (or scholarship) to be granted for a maximum of eight semesters or \$8,000 total.

### Eligibility Criteria:

- Must be a Massachusetts resident
- Must have served in the Iraq and Afghanistan combat areas since 9/11/2001. Students who have received "Welcome Home Bonus" of \$1000 are eligible
- Students must present official documentation from the Office of the State Treasurer that they have received the bonus.
- Must be enrolled in an undergrad or graduate degree program
- Must maintain good academic standing while taking 12 or more credits each semester for undergrad or 9 credits each semester as grad student.
- **PLEASE NOTE:** Funds for this program have not yet been appropriated by the state of Massachusetts and waiver will not be applied until that time.

## Veteran's Tuition Waiver -

### Time to update proof of residency

All Veterans and members of the Armed Services who are enrolled in a Certificate or Degree program through Continuing Studies need to update their proof of residency for this fall term.

- Undergrad/Day and Graduate students will be classified as "in-state" through Admissions and will need to do this
- Two forms of proof of residency are accepted (only **one** form is necessary)
- Massachusetts Resident Income Tax (Form 1)
    - Must be official pre-printed form with name & address
    - Include W2 form with e-filed or tele-filed form
    - Handwritten forms not accepted
  - Certificate of Residency from Town/City Hall
    - Must be on town/city letterhead
    - Must have town seal or notary stamp
    - Must include address
    - Must include length of residency
    - Original document required – copies are not accepted
  - The Waiver does not cover on-line, off-campus, non-credit classes or directed study.
  - Eligible residents must be legal residents of MA (12 months or longer)

**Waivers will not be applied to your account until it is certified by the Veteran's Benefits Coordinator – waivers are not automatically applied to student accounts.**

## The Post-9/11 Veterans Educational Assistance Act of 2008 or "the New GI Bill"

This bill (S-22) was passed in the Federal Government this summer and the new GI Bill will update education benefits for all veterans who have served at least 90 days of active duty service post 9/11 and have not already used up their education benefits.

The immediate benefit to students this year was the increase in their monthly payment rate of 17%. You can find the new rates at: [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm)

All other benefits will be effective August 1, 2009. Some of the **most significant changes** to benefits, besides the increased payment rates, will include:

- A payment, indexed to full in-state tuition for public schools, will be made directly to the school each term for full time students.
- Full time students will receive a Living Expense stipend based on BAH (Basic Allowance for Housing) rate for same zip code as school.
- Students will receive up to \$1000/year for books.
- No enrollment fee required to be eligible for this program (members who have paid into program will receive a refund)
- Benefits will be extended from 10 years to 15 years.
- Eligibility may be transferrable to spouse or dependents, if DOD gives approval

### Eligibility Criteria:

- Individuals who served active duty after 9/10/01
- Served at least 30 continuous days active duty
- The new payment rates are based on length of post 9/11 service and will differ from state to state.
- Must have honorable discharge or continue on A/D

### Affects on existing GI Bill Benefits:

- If students meet the criteria for the Post 9/11/Chapter 33, they will have the option to transfer remaining MGIB benefits to the new program.

### Miscellaneous Info:

- Students who previously did not elect to pay into the MGIB may now be eligible for this benefit.
- The new GI Bill will be termed Chapter 33
- Students who were previously receiving Chapter 30, 1607 and possibly 1606 will need to make an irrevocable election to use Chapter 33 instead of their previous benefits.
- Chapter 33 will not offer benefits for flight training, correspondence, on the job training, etc.
- Students taking on-line classes will not be eligible for the Living Expense.

For more info on this check out these websites:

- <http://www.military.com/new-gi-bill/>  
<http://www.gibill.va.gov/>

## Flag Raising Ceremony Honoring Soldiers/Veterans To Be Held On Campus November 10<sup>th</sup> @ 9:00 am – Dugan Hall

Captain John McCune, of the UMass Lowell Police force, has served three tours of duty in the US Army. He was stationed at Camp Slayer and has sent a US Flag from the UMass Lowell inventory of flags back to be flown over that military base in Iraq...This flag will be returned to him and... will be flown over the university's campus in honor of Veteran's Day.

Please plan to attend as we honor our Soldiers and Veterans for Veteran's Day. This ceremony is sponsored by the Student/Veterans' Organization.



## UML Student Veterans' Organization

### Who:

- Student veterans from any branch of military service
- Active duty military personnel
- Family members
- All interested UML students, staff, & faculty

### Why:

- To meet peers with similar experience
- To ease the transition to college life
- To share information on resources and benefits
- To support our fellow service members

### When & Where:

- Every Wednesday 3:00 – 5:00 pm.  
McGauvran Hall Room 345

Anyone who is unable to attend meetings, but would like to participate, can be informed of all activities by e-mail.

Feel free to stop by the SVO booth at the **Family Day Celebration on October 25<sup>th</sup>**. We will be holding a 50/50 raffle to help raise money to ship care packages to the troops this holiday season.

### Care Packages for the Troops for the Holidays

Collection boxes will be set up at the beginning of November in many locations: Cumnock Hall, East Campus Rec Center, McGauvran Student Info Center, Honor Program/Southwick Hall, Southwick Food Court, UML Campus Police and the Nashua Radisson Hotel (temporary dorms for new students)

For more info, we can be found on the web at :

<http://sites.google.com/site/umlvets/>

Contact us:

- Michael Peebles-SVO President [Michael\\_Peebles@student.uml.edu](mailto:Michael_Peebles@student.uml.edu)  
 Ted Serozynsky-SVO VP [Theodore\\_Serozynsky@student.uml.edu](mailto:Theodore_Serozynsky@student.uml.edu)  
 Imogene Stulken-SVO Club Advisor [Imogene\\_Stulken@uml.edu](mailto:Imogene_Stulken@uml.edu)

## Administrative Changes for students receiving GI Bill Benefits:

- The VA is now contacting students via e-mail. This new feature was put in place last year and is much more efficient than sending letters by mail. Our office has added all current students' UML student e-mail address to your VA account. So make sure to log on to your UML student email, not only to receive VA updates to your accounts, but to also receive all current info from UML. If you need help logging in, check out this website: [http://www.uml.edu/it/shared/EMail\\_Students.html](http://www.uml.edu/it/shared/EMail_Students.html) You can change your e-mail address preferences, if you chose to, on the WAVE.
- Effective April 1, 2008: all students receiving **Chapter 1607 (REAP)** benefits, must verify their attendance with the VA each month in order to receive payment. Students either verify on the WAVE at: <https://www.gibill.va.gov/wave/default.cfm> or by phone on E-Cert at 800-823-2378. Previously, students who qualified for this benefit did not have to verify.
- GI Bill benefits are taken into consideration when applying for Financial Aid.
- GI Bill benefits are not taxable. Payments you receive for education under the Department of Veterans Affairs are tax free.

In the event that you are deployed/mobilized

**Before you leave:**

- ✓ Notify the school and your professors
- ✓ Notify the schools' Veterans Benefits office so that they can resolve your academic status and adjust your military benefits
- ✓ Send in or bring in a copy of your Active Duty Orders
- ✓ Withdraw from the school-only **AFTER** you have your orders
- ✓ Contact your student loan lending institution. It is your responsibility to follow through with any procedure the lender indicates

**When you return:**

- ✓ Contact the Veterans Benefits office at the school to determine your eligibility for the GI Bill and other military benefits
- ✓ Reapply to the school. If you have been gone less than 2 years, fill out a re-admit form: [http://www.uml.edu/admin/registrar/docs/readmit\\_form.pdf](http://www.uml.edu/admin/registrar/docs/readmit_form.pdf) and submit it to Admissions. You should not have to pay the readmit fee.
- ✓ Re-establish contact with your academic advisor to discuss continuation of your degree program
- ✓ Contact your Education Services Officer to determine eligibility for tuition assistance (if applicable)

**Please note:**

Your GI Bill benefits may change once you're deployed. Make sure to bring your most current DD214 to the Veterans Benefits Office on campus when you return.

## National Guard Tuition & Fee Waiver

Under the provisions of the Welcome Home Bill effective 7/1/06, Soldiers and Airmen of the Massachusetts National Guard are entitled to free tuition and fees at all state schools.

**Eligibility Requirements:**

- Must be an active member of the Mass. National Guard in good standing.
- Is accepted for admission to, or is enrolled, full or part time in a Mass. public institution of higher education.
- Has not exceeded the 130 semester credit hours maximum when combined with Certificate of Eligibility issued prior to Sept. 1, 2006.

**Procedure to Obtain Waiver:**

- Education Services will issue **Certificate of Eligibility (TAGMA Form 621-3)** to eligible students
  - Send white copy of official form to Accounts Receivable at UMass Lowell
  - Yellow copy is to be retained for your personal records.
- \* Please be aware that beginning in the Spring term, this process will be totally automated. Students will be able to go on-line to request their waivers and will receive the waiver on-line. Headquarters will send out all the information to all students within the next few weeks.

**Contact Information:**

Massachusetts National Guard

50 Maple Street

Milford MA 01757

Education Services Office,;

- LT Mark Bennett, Director Ed. & Incentive Branch  
508-233-6753
- CW4 Mary Pond, MGIB Program Manager  
508-233-6652
- SFC Kimberly Alberico, State Tuition Manger  
508-233-6762
- Mass. Air National Guard Ed. Counselor  
508-233-7624

## Important Housekeeping Info from UML

**Health Insurance:**

Effective as of Fall 2007, it is state mandated that all student who carry 9 credits or more must have health insurance.

Many students carry their own insurance and need to waive the insurance provided by the university. To waive this insurance, log into ISIS: <http://isis.uml.edu>, click on student self service, enter your UMS ID # and password and click on the health insurance link. After the published deadline, it is not possible to waive out of this health care coverage.

**Emergency Contact Holds:**

After the tragic shootings that occurred at Virginia Tech, it was decided to have all students verify emergency contacts. A hold is placed on your account until that verification is made. To verify your information, log into ISIS and click on Personal Portfolio, and then click on Emergency Contact and check the box if info is correct or update info. Once the info is updated, the hold flag will come off your account.

## Army ROTC

Army ROTC is a commissioning program for Army officers and we are looking for qualified candidates to lead the country's best Soldiers.

Benefits to being in Army ROTC:

- Training opportunities such as Airborne, Air Assault, Mountain Warfare and Sapper School
- Increased marketability – the skills that you develop as an Army officer are highly sought after in the military and in the private sector
- ROTC offsets the cost of college – 2 year, 3 year & 4 year scholarships are available (plus up to \$6200/year in stipends)
- Army Reservists and National Guardsmen are eligible for non-deployable status until they complete their degree and commission
- For more info, contact the Army ROTC Department at [army\\_rotc@uml.edu](mailto:army_rotc@uml.edu) or call 978-934-4169

## Scholarships Available to Veterans

**The Fund for Veterans Education:** offered to all vets who were deployed for at least 60 days in Afghanistan or Iraq after 9/11 507-931-1682 <http://www.veteransfund.org/>

**RNA Foundation Heroes at Home Women Vets Scholarship:** offered to female veterans 800-627-4762

<http://www.royalneighbors.org/About-RNA/RNA-Foundation.aspx>

**National Scholarships for Veterans:**

[http://www.mass.gov/?pageID=veteranterminal&L=3&LO=Home&L1=Education+Benefits&L2=Financial+Assistance&sid=Eveterans&b=terminalcontent&f=education\\_vetscholarships&csid=Eveterans](http://www.mass.gov/?pageID=veteranterminal&L=3&LO=Home&L1=Education+Benefits&L2=Financial+Assistance&sid=Eveterans&b=terminalcontent&f=education_vetscholarships&csid=Eveterans)

**Army Nurse Corps Assoc. Scholarship:**

Offered to nursing students who plans to enter or previously served Active Army, Army National Guard, Army Reserves 210-650-3534 <http://e-anca.org/ANCAEduc.htm>

**Andrew J. Zabierek Foundation Scholarship:** offered to Massachusetts residents for post secondary or technical degree <http://ajzfoundation.org/>

**UMass Lowell Scholarship Office:** 978-934-4220

<http://www.uml.edu/financialaid/undergraduate/scholarships.html#addition>

**Horatio Alger Scholarship:** offered to all vets/full time students who were deployed in Afghanistan or Iraq. (703) 684-9444

<http://www.horatioalger.com/contactus.cfm>

**AMVETS National Service Foundation:** awarded to members of AMVETS organization. 301-683-4030

[http://www.amvets.org/programs/programs\\_scholarships.html](http://www.amvets.org/programs/programs_scholarships.html)

**Severely Injured Servicemember/Spouse Scholarship:**

<http://www.dantes.doded.mil/sfd/index.asp>

**Office of Student Financial Assistance:**

<http://www.osfa.mass.edu/default.asp?page=aidPrograms>

**Military Scholarship Program through VA Mortgage Center:**

<http://www.vamortgagecenter.com/scholarships.html>

## Veteran's Outreach:

### **SAVE – Statewide Advocacy for Veterans Empowerment**

This new program is designed to assist veterans in need of referral services. SAVE will focus on community advocacy, suicide prevention and mental health awareness; while simultaneously identifying the issues vets are facing as they return home from service. "When your service ends, our mission begins".

<http://www.mass.gov/?pageID=veteranssubtopic&L=3&L0=Home&L1=Returning+Veterans&L2=SAVE+Team&sid=Eveterans>

Contact our Local Outreach Coordinator: Kevin Lambert at: 617-210-5764 or email: [klambert@massmail.state.ma.us](mailto:klambert@massmail.state.ma.us)

### **Traumatic Brain Injury (TBI)**

Do you feel like a different person since returning from Iraq or Afghanistan? Are you experiencing: Memory Problems, Personality Changes, Vision Problems, Hearing Loss, Inability to Concentrate, Difficulty Making Decisions? You may be suffering from Traumatic Brain Injury (TBI). Students with this disorder may qualify for specific learning accommodations in the classroom and also accommodations for test taking.

Contact: **Northeast Veterans with TBI Initiative** – Statewide Head Injury Program at 617-204-3852 – or – **Brain Injury Assoc. of MA** at 888-8381824 [www.biama.org](http://www.biama.org)

### **Veterans Upward Bound Program at UMass Boston**

This program provides the opportunity for veterans of all ages to gain access to information about college and career awareness, acquire the academic skill required for entry into higher education or acquire the equivalent of a high school diploma free of charge.

Contact info: 617.287.5870

<http://www.veterans-ub.umb.edu/index.shtml>

### **Veterans Vocational Rehabilitation**

Veterans may be eligible for Voch Rehab (Chapter 31 benefits) if they have: received a discharge under other than dishonorable conditions, incurred or aggravated a service-connected disability whether physical or psychological (10% disability or higher). If approved for these benefits, students will receive full tuition & fees, book voucher, subsistence allowance, counseling, medical, dental & optical coverage, support services, tutoring and job placement services once program is completed.

Contact info: [www.vetsuccess.gov](http://www.vetsuccess.gov)

### **Veterans Counseling Centers**

Check the website to find a center in your area. These centers are run by combat veterans: <http://www.vetcenter.va.gov/> or call 800-905-4675

## Employment Opportunities:

### **Veteran's Day at the Career Center of Lowell**

18 John Street, Lowell

**November 13th**

978-458-2503

**9:00 am – 12:00 noon**

Continental Breakfast, Job Fair, Workshops & supportive info

[http://www.careercenteroflowell.org/job\\_seekers/veterans\\_services.html](http://www.careercenteroflowell.org/job_seekers/veterans_services.html)

### **Veterans Workforce Investment Program (VWIP)**

Great opportunity for MA veterans to upgrade their occupational skills through short-term training at an approved educational facility. This program is available to all recently discharged vets, disabled vets, vets with significant barriers to employment.

To apply: [www.mass.gov/dwd](http://www.mass.gov/dwd) or call 877-US2-JOBS

**VA Work/Study Program:** This program provides part-time employment to students receiving VA education benefits (GI Bill) who attend school three-quarter time or more. Students may work at the school veterans' office, VA Medical Facilities, the VA Regional Office, or at approved State employment offices. Work-study students are paid State or Federal minimum wage, whichever is greater. For more info check the VA website: <http://www.gibill.va.gov/pamphlets/wkstud.htm>

NOTE: at the present time, this position is filled the Veteran's Benefits office, but I will accept applications for the future from any student who has knowledge of educational military benefits and school policy.

## Trick Or Treat For the Troops

**October 31 6:00pm**

**Cumnock Hall**

Dress in a costume and join students and faculty at Cumnock Hall to go trick or treating. All candy collected will be included in care package that the Student/Veterans Organization will be sending to the troops for the holidays.

Join the party to follow at Fox Hall MPR at 10:00pm – Free Admission with donation of candy collection.

Sponsored by BAPA, ASAO and The Student/Veteran's Organization.

## Web Resources

### **UMass Lowell:**

Veteran's Tuition Waiver, GI Bill Procedures, Tuition Assistance, National Guard Tuition & Fee Waiver, ROTC.

[http://www.uml.edu/admin/registrar/veterans/Military\\_Benefits.html](http://www.uml.edu/admin/registrar/veterans/Military_Benefits.html)

### **Education:**

**Rosetta stone courses for foreign language** – offered free of charge for Active Army, Army National Guard, Army Reserve

<http://usarmy.rosettastone.com/>

### **Military Transcripts:**

**Air Force:** <http://www.maxwell.af.mil/au/ccaf/transcripts.asp>

**Army:** <http://aarts.army.mil/>

**Coast Guard:** [http://www.uscg.mil/hq/cg/ve/official\\_transcript.asp](http://www.uscg.mil/hq/cg/ve/official_transcript.asp)

**Marines & Navy:** <https://www.navycollege.navy.mil>

<https://smart.navy.mil/smart/dodMandatoryBannerForm/submit.do>

### **Military Personnel Records:**

To request copies off DD214s – <http://vetrecs.archives.gov/>

### **Veterans Expeditions:**

**Outward Bound Wilderness** – offered free to OEF and OIF veterans to help build a supportive community with other war veterans...all expenses covered, including travel. 866-669-2362X8387 <http://outwardboundwilderness.org/veterans.html>

### **General Military Info:**

[www.military.com](http://www.military.com) has links to:

Benefits, GI Bill pay charts, buddy finder, job search, classified ads, scholarships, etc.

## UMass Lowell Contact Info:

### **Linda Morabito/Veterans Benefits Coordinator**

GI Bill Benefits/ Veterans Tuition Waivers/VA Vocation Rehabilitation

883 Broadway Street

Dugan Hall/Registrar's Office

Lowell, MA 01854

Phone: 978-934-2461

FAX: 978-934-4076

Email: [Linda\\_Morabito@uml.edu](mailto:Linda_Morabito@uml.edu)

### **Accounts Receivable Office**

National Guard Tuition and Fee Waivers (Welcome Home Bill)

Phone: 978-934-3572

FAX: 978-934-3057

Tuition Assistance (Active Duty/Reserves)

Nancy Sireen/Accounts Receivable/3<sup>rd</sup> Party Billing

Phone: 978-934-3572

[Nancy\\_Sireen@uml.edu](mailto:Nancy_Sireen@uml.edu)