



Military Benefits At UMass Lowell

New Post 9/11 GI Bill Information



IMPORTANT INFORMATION FOR STUDENTS RECEIVING GI BILL BENEFITS:

As many of our students know, there was an announcement made by the VA last summer regarding the "New" GI Bill. I have received many calls from students with many questions about this. Students have been stopping by the office to find out if there is any updated information on the Post 9/11 GI Bill.

Many of you have probably received a letter in the mail from the Department of Veteran's Affairs outlining this new benefit that will be referred to as **Chapter 33**.

Since there are so many questions and misconceptions surrounding this new benefit, I thought I would try to give you the basic facts and outline how this benefit will differ from what you are currently receiving.

MAJOR DIFFERENCE BETWEEN YOUR CURRENT VA BENEFIT AND CHAPTER 33:

- The VA will send tuition and fees directly to the school and not the student.
- In addition to tuition and fees payment, full time students will also receive a monthly Basic Allowance for Housing (BAH)
- A stipend of up to \$1000 will be paid for books and school supplies annually.
- Also in the past, students were not able to transfer this benefit to spouses or dependents, but with Chapter 33, an individual may be allowed to transfer their entitlement to a spouse, if they have served at least 6 years in the armed forces and have agreed to serve at least another 4 years – and to dependants, if they have 10 years active duty and agree to 4 more years.
- The period of eligibility for Chapter 33 is 15 years versus your current benefit which is 10 years.
- If you originally did not elect to contribute to the GI Bill, you may now be eligible for Chapter 33.

WHAT CHAPTER 33 WILL NOT COVER:

- Non ILH (Institute of Higher Learning) approved programs such as:
 - Flight School
 - Police Academy
 - On the job training
 - Apprenticeships
 - Distance Learning Students taking all On-Line classes do not qualify for BAH
 - BAH not available for Active Duty service members(they already receive this)

ELIGIBILITY CRITERIA:

- Active Duty service after September 10, 2001
- Received Honorable Discharge
- Received Honorable Discharge for further service in a Reserve Component
- Served at least 30 continuous days and discharged due to service connected disability
- National Guard and Reserve – served minimum of 30 days active duty under Title 10

MAXIMUM ALLOWABLE CHARGES FOR MASSACHUSETTS SCHOOLS:

http://www.gibill.va.gov/GI_Bill_Info/CH33/Tuition_and_fees.htm

- **\$330/credit** – up to 12 credit (full time student) per term
- **\$17,787** allowable fees per term

(updated 9/2009)

Chapter 33 Tuition & Fee Payment:

Active Duty Service Completed after September 10, 2001 (Cumulative for Reserve)	Percentage of Maximum Amount Payable
At least 36 months	100%
At least 30 continuous days on active duty and discharged due to service-connected disability	100%
30 months to 36 months	90%
24 months to 30 months	80%
18 months to 24 months	70%
12 months to 18 months	60%
6 months to 12 months	50%
90 days to 6 months	40%

Basic Allowance for Housing (BAH):

Length of Active Duty Service <i>Completed after September 10, 2001</i> (Cumulative for Reserve)	Percentage of Maximum Amount Payable	BAH Rates for E-5 w/ Dependents (Hanscomb Field)*
At least 36 months	100%	\$1935.00
At least 30 continuous days on active duty and discharged due to service-connected disability.	100%	\$1935.00
30 months to 36 months	90%	\$1741.50
24 months to 30 months	80%	\$1548.00
18 months to 24 months	70%	\$1354.50
12 months to 18 months	60%	\$1161.00
6 months to 12 months	50%	\$967.50
90 days to 6 months	40%	\$774.00

- **Based on location of school – not the student’s residence**
 - **UMass Lowell Zip Code/01854 = Hanscom Air Force Base**
 - **Active duty military** and anyone training at 1/2 time (6 credits for undergrad) or less are **not eligible** for BAH
 - **Distance Learning** or **On-line** students do not qualify for BAH. **HOWEVER:** If student is taking a combination of on-line and on-campus classes totaling more than 6 credits - **they would be entitled to the applicable BAH rate .**
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Books and Supplies Stipend:

- Up to \$1000 per year – prorated based on the percentage student qualifies for
- Student would receive \$41.67/credit up to 12 credits per term
- Book Stipend will be paid in one lumps sum with the students’ first BAH check
- Active Duty Members not eligible

What to consider before electing Chapter 33:

- Type of training you plan to pursue – Chapter 33 is meant specifically for college
 - The number of classes you plan on taking – must be above ½ time to receive BAH
 - Other VA education benefits you are eligible for (Tuition Assistance, Chapter 31 Voch Rehab)
 - Depending on percentage rate you qualify for according to the chart above – some other military benefits may pay more.
 - Students transferring to Chapter 33 from **Chapter 30 will be limited to the amount of remaining Chapter 30 entitlement.** ***However if you exhaust ALL your MGIB/Chapter 30 entitlement, you may be entitled to a maximum of 12 additional months of entitlement under Chapter 33**
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Chapter 33 Election:

A student who has met the requirements to establish eligibility under Chapter 33 and, as of August 2, 2009 is:

- Eligible for either Chapter 30, 1607(REAP), 1606
- A member of the Armed Forces and making the basic \$1200 contribution toward Chapter 30
- A member of the Armed Forces who previously declined to elect Chapter 30

*Procedure to make an irrevocable election to use Chapter 33:

1. Log on to VONAPP (Veteran's On Line Application website):
<http://vabenefits.vba.va.gov/vonapp/main.asp>
 2. All students wishing to make an irrevocable election to use Chapter 33 will submit VA form 22-1990. Include copies of DD214 and any enlistment contracts.
 3. VA reviews application and issues Certificate of Eligibility (COE). COE will contain basic eligibility info, months of entitlement, period of eligibility and benefit level.
PLEASE NOTE: IT IS TAKING THE VA UP TO 3 MONTHS TO PROCESS APPLICATIONS FOR CHAPTER 33 AND SEND OUT COEs TO STUDENTS.
 4. **Bring COE to your school Certifying Official.** School Certifying Officials cannot certify any student for Chapter 33 until the COE is provided.
 5. **Notify school Certifying Official when you register for classes**
Schools can start certifying students beginning August 1st, 2009
 - Certifying Official will send the VA an Enrollment Certification for the school term.
 - Once the VA processes the Enrollment Certification:
 - a. Tuition & fees will be issued to your school from the VA at prorated amount based on your benefit level.
*** Positive Service Indicators will be noted on your Student Account at UML to indicated that the VA will be paying tuition and fees***
 - b. Monthly housing allowance payments will be issued directly to student each month at prorated amount.
 - c. Books and supplies stipend will be issued directly to student at the prorated amount with first BAH payment.
 - d. College fund "kicker" benefits (if student qualifies) will be issued to student in addition to your housing allowance.
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Miscellaneous Items:

- Financial Aid:
 - GI Bill benefits will not affect your eligibility for Financial Aid
 - VA will pay based on the amount the student is charged prior to application of scholarships or grants
 - Financial Aid overage should be refunded in accordance with the school policy
- Vocational Rehab – Chapter 31 – Students who qualify for Chapter 31, but opt to use Chapter 33 benefits will still be able to receive counseling
- Refund of Contributions – Students who opted to pay into the MGIB will have a proportional amount of their basic \$1200 contribution refunded in the last monthly housing allowance payment when entitlement exhausts.

These are the basics of Chapter 33. For more details and the most up to date info please check the [VA website](#). The website is updated almost daily with new information. Hopefully if we all work together, we will be able to make a smooth transition for those students who apply of Chapter 33.....

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