The new Post 9/11 GI Bill was introduced and became effective August 2, 2009. This new benefit is also known as Chapter 33. The major differences between this new benefit and other GI Bill benefits are:

- The VA will send tuition and fees payments directly to the school
- In addition to tuition and fees payment, students, who are more than part time, 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.
- 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 other Chapter 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

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 basic housing allowance (BAH) payment when entitlement exhausts.

MAXIMUM ALLOWABLE CHARGES FOR MASSACHUSETTS SCHOOLS:
http://www.gibill.va.gov/GI_Bill_Info/CH33/Tuition_and_fees.htm
- $340/credit – up to 18 credit (full time student) per term
- $20,793.50 - allowable fees per term
Chapter 33 Tuition & Fee Payment:

**Active Duty Service**

*Completed after September 10, 2001 (Cumulative for Reserve)*

<table>
<thead>
<tr>
<th>Length of Service</th>
<th>Percentage of Maximum Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>36 months</td>
<td>At least 100%</td>
</tr>
<tr>
<td>30 months to 36 months</td>
<td>100%</td>
</tr>
<tr>
<td>24 months to 30 months</td>
<td>90%</td>
</tr>
<tr>
<td>18 months to 24 months</td>
<td>80%</td>
</tr>
<tr>
<td>12 months to 18 months</td>
<td>70%</td>
</tr>
<tr>
<td>6 months to 12 months</td>
<td>60%</td>
</tr>
<tr>
<td>90 days to 6 months</td>
<td>40%</td>
</tr>
</tbody>
</table>

**Basic Allowance for Housing (BAH):**

<table>
<thead>
<tr>
<th>Length of Active Duty Service</th>
<th>Percentage of Maximum Amount Payable</th>
<th>BAH Rates for E-5 w/ Dependents For 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 36 months</td>
<td>100%</td>
<td>$1992.00</td>
</tr>
<tr>
<td>At least 30 continuous days on active duty and discharged due to service-connected disability</td>
<td>100%</td>
<td>$1992.00</td>
</tr>
<tr>
<td>30 months to 36 months</td>
<td>90%</td>
<td>$1792.80</td>
</tr>
<tr>
<td>24 months to 30 months</td>
<td>80%</td>
<td>$1593.60</td>
</tr>
<tr>
<td>18 months to 24 months</td>
<td>70%</td>
<td>$1394.40</td>
</tr>
<tr>
<td>12 months to 18 months</td>
<td>60%</td>
<td>$1195.20</td>
</tr>
<tr>
<td>6 months to 12 months</td>
<td>50%</td>
<td>$996.00</td>
</tr>
<tr>
<td>90 days to 6 months</td>
<td>40%</td>
<td>$796.80</td>
</tr>
</tbody>
</table>

**Please note that the cost of living rates decreased country wide and the new BAH rates have decreased. Students receiving education benefits prior to this change will be grandfathered into the “old” rate as long their status stays the same.**

- 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.

**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
**How to Apply for Chapter 33:**

1. Log on to VONAPP (Veteran’s On Line Application website):
2. All students wishing to make an irrevocable election to use Chapter 33 will submit VA form 22-1990.
3. Include copies of DD214 and any enlistment contracts, kicker contracts, college fund contracts.
4. 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 MAY TAKE THE VA UP TO 3 MONTHS TO PROCESS APPLICATIONS FOR CHAPTER 33 AND SEND OUT COEs TO STUDENTS.

**Procedure to Receive Chapter 33 benefits at UMass Lowell:**

- Must apply for a degree or certificate program at UML
- Provide the school Certifying Official a copy of your DD214
- **Bring a copy of your COE to your school Certifying Official.** If the VA is late making payments to the school, the Certifying Official will need the COE to remove any hold flags or late fees.
- **Notify school Certifying Official every term when you register for classes**
- Certifying Official will send the VA an Enrollment Certification for the current school term.

   * Positive Service Indicators will be posted on your Student Account to indicated that payment of tuition and fees will be coming from the VA for all students who are eligible for 100%.

   * 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
     b. Monthly housing allowance payments will be issued directly to student one month after the term has begun at prorated amount
     c. A book and supply stipend will be issued directly to student at the prorated amount in a separate check
     d. College fund “kicker” benefits (if student qualifies) will be issued to student in addition to your housing allowance

**Refund Policy at UMass Lowell:**

If student drops classes or adjustments were made to student account after the VA has paid the full amount for tuition and fees:

- School will refund the difference directly to the student.
- Certifying Official will adjust number of credits and tuition and fees with the VA.
- VA Debt Management Center will generate a bill and contact the student for repayment for the difference which must be paid back to the VA

**Procedure to Transfer Benefits to Spouse or Dependent:**

- Service Member must first apply for Chapter 33 (follow procedure above)
- Family members must be enrolled in the DEERS (Defense Eligibility Enrollment Reporting System) at: https://www.dmdc.osd.mil/appj/deerswebsite/home.do
- Use CAC card or DFAS pin, log on to DoD Website at: https://www.dmdc.osd.mil/TEB/
- Click edit button for each family member you want to transfer benefits to
- After request is approved, the TEB will transfer the date to VA, so they can process a family member’s request for a Certificate of Eligibility (COE)
- The family member will then need to request a COE from the VA by submitting VA form 22-1990e on VA website: http://vabenefits.vba.va.gov/vonapp/main.asp
- After receiving the COE, family member must bring it to school Certifying Official
- For detailed information on transferring benefits, please check out this website: http://www.gibill.va.gov/post-911/post-911-gi-bill-summary/transfer-of-benefits.html
Important Notes:

- **Students who currently receive Chapter 30 benefits:**
  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

- **On-Line Classes:**
  - If a student takes only on-line classes, tuition and fees will be covered – however – they will not qualify for BAH.
  - If a student is taking a combination of “regular term” classes and accelerated classes which combined will make you more than a “part time student” – your BAH benefit may end when the accelerated class ends, if the total number of credits remaining for the rest of the regular term goes below 7 credits.

These are the basics of Chapter 33. For more details and the most up to date info please check the VA website: [www.gibill.va.gov](http://www.gibill.va.gov). 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……..

**Linda Morabito**
Veterans Benefits Coordinator/Certifying Official
UMass Lowell
883 Broadway Street
Dugan Hall/Room 101
Lowell, MA 01854
Linda_Morabito@uml.edu
Phone: 978-934-2461
FAX: 978-934-4076