



## Questions Asked at May 13, 2009, NAICU Webinar on Post-9/11 GI Bill and Yellow Ribbon Program

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NAICU's May 13 Webinar on the Post-9/11 GI Bill and the Yellow Ribbon Program generated far more questions from participants than we were able to address in the brief time allotted. Here are detailed responses to most of the questions from participants during the Webinar, grouped by topic. We have edited some of the questions for brevity and clarity.

Some additional questions require information from the Department of Veterans Affairs. We have forwarded those to the VA for their assistance, and will post those additional questions and answers to the FAQ section of the NAICU GI Bill Web site once we are able to provide definitive answers.

Quotes identified as coming from "Yellow Ribbon FAQs" are taken from the Department of Veterans Affairs PDF document, "Yellow Ribbon Program FAQs, posted on the VA Web site at [www.gibill.va.gov/School\\_Info/yellow\\_ribbon/documents/Yellow\\_Ribbon\\_FAQs.pdf](http://www.gibill.va.gov/School_Info/yellow_ribbon/documents/Yellow_Ribbon_FAQs.pdf).

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## Veteran Eligibility

**Q: Must a veteran have had combat duty to qualify, or does any military service qualify?**

**A:** Any military service qualifies. The law refers to active duty service, served after September 10, 2001. As long as the veteran served on active duty for the length of time specified in the law, he/she is eligible. (In the case of the Yellow Ribbon program, an individual must have served at least three years on active duty in the Armed Forces after September 10, 2001, or have served at least 30 continuous days after that date, and been released for a service-connected disability.)

**Q: Once veterans sign up will they receive a letter verifying they qualify, which they must take to the certifying official?**

**A:** Yes. The veteran will receive an original certificate, as well as a copy for the college. The certificate will note the individual's eligibility, date of end of eligibility, the individual's payment tier, and his/her potential eligibility for the Yellow Ribbon program.

**Q: How will we know when a student is eligible for the benefits – only by the letter the student will receive?**

**A:** “Eligible students will be notified that they are eligible on their Certificate of Eligibility (COE), which will also instruct them to bring the form to the School Certifying Official (SCO) at the school they will be attending. The SCO will certify on the 22-1999 (Enrollment Certification) that the student has been accepted to participate in the Yellow Ribbon Program.” (*Yellow Ribbon Program FAQ # 32, “How will students be certified for the Yellow Ribbon Program?”*)

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## Tuition & Fees

**Q: Do fees include room and board as well?**

**A:** No. The Post-9/11 GI Bill provides for a separate housing allowance, which is paid directly to the eligible veteran.

**Q: Is the benefit for books & supplies above and beyond the maximum benefit amount provided in the table for fees?**

**A:** Yes. It is a separate benefit that goes directly to the eligible student.

**Q: Does the table of maximum tuition & fees reflect the basic 9/11 benefit?**

A: The table is used to determine the amount of an eligible veteran's basic benefit. The basic benefit per term will be determined by multiplying the maximum tuition per credit hour for the state times the number of credit hours taken by the veteran, and then adding the fees charged to the veteran during the term (up to the maximum amount on the chart for the state.)

**Q: Are the tuition rates for Yellow Ribbon based on doctoral rates for the state?**

A: No. They are based on undergraduate charges.

**Q: Is there a table for maximum graduate credit and fees?**

A: No. The basic tuition and fee benefit is based on maximum undergraduate charges.

**Q: If my institution charges a flat tuition rate of \$12,000 for full-time students (12-18 credit hours) and the in-state public maximum per term is \$18,000, do we receive the \$12,000 tuition and fees cost from the VA, or do we have to use the per-credit-hour calculation to determine the VA benefit?**

A: The basic Post-9/11 GI Bill benefit paid to an eligible veteran at your institution will be calculated by multiplying the number of credit hours the veteran is taking times the maximum credit hour charge for your state and then adding in any fees charged up to the maximum fee for your state. It doesn't matter whether or not your institution charges a flat fee. The VA benefit calculation will be based on the number of credits the eligible veteran is taking. (Note that the maximum dollar figures on the VA's state tables may change when the 2009-10 figures become available.)

**Related information:** "Please be aware that we always consider the per credit hour charge, even if the school charges a flat amount for 12-18 credits. You should always use the number of credits in which the student is actually enrolled and multiply it by the per credit maximum in-state undergraduate rate to determine the portion available by the Post-9/11 GI Bill and the unmet charges for the Yellow Ribbon Program. Use this same method regardless of the number of credit hours the student is pursuing." (*Yellow Ribbon Program FAQ #33, "How will the School Certifying Official determine the schools' contribution to enter on the 22-1999 Enrollment Certification?"*)

**Q: How can we find out if our state maximum is expected to change significantly? We can't realistically budget these awards until we know for sure what the amount will be, but the contract is due prior to the release of those amounts.**

A: "All Yellow Ribbon Program agreement forms must be received by June 15, 2009, in order to establish a school's participation in the program for academic year 2009-2010. Agreements will

not be accepted after this date. Additionally, agreements cannot be amended once signed and approved by VA. Some schools may have prior knowledge of anticipated state tuition increases. If not, please choose the flat amount that best fits your choice for contribution considering the 2008-2009 highest maximum tuition and fees as well as your school's planned budget." (*Yellow Ribbon FAQ #2, "How can I determine the flat amount when I do not know how much 09-10 tuition and fees will be? Can I amend my agreement when the 09-10 rates come out?"*)

### **The California \$0 Issue**

The questions below are two of many we received about the California tuition-and-fee situation. Briefly, the state tuition tables published by the VA show that the maximum tuition per credit hour for California is \$0. This means that an eligible veteran attending a private college in California will receive a basic Post-9/11 GI Bill benefit equal only to the amount of the fees charged by the institution. Fees charged by California private colleges are substantially lower than the fees charged by public colleges in the state, because the private colleges include most of their charges in tuition. California public colleges, on the other hand, charge "fees" in lieu of tuition.

**Q: We really need more clarification about California. We're a tuition-based college that charge fees no greater than \$200. Our students wouldn't receive any substantial amount of assistance. Is there something we may do to verify that we are a California tuition-based, approved school in order to change the credit amount?**

**Q: Is there any discussion regarding the "tuition" component in California? As it stands now, private institutions are essentially being cut out of the GI Bill portion because of the fee versus tuition language.**

**A:** "The law requires that we go by the maximum in-state tuition and fees. California's maximum in-state tuition is \$0. So, we can only use what they tell us is their maximum in-state tuition. We can't change that one, and they have been strongly approaching us about the fact that it is \$0. There is no tuition for undergraduates in-state in California." (*Response from VA official participating in the Webinar.*)

**Related Information:** Representatives Howard "Buck" McKeon (R-Calif.) and Mike Thompson (D-Calif.) have introduced legislation (H.R. 2474) that would provide the VA with unambiguous authority to recognize that fees in California are equivalent to tuition. As of May 22, 30 members of the California congressional delegation had signed on as cosponsors. Additional information about this legislation may be found at: <http://mckeon.house.gov/>.

**Q: The State of Texas is listed to pay \$1,333 in tuition per credit hour, which I believe to be incorrect. However, we are asked to complete the Yellow Ribbon application by June 15, and are not allowed to change our application. When will the tuition-per-credit-hour figures be updated?**

A: August 1.

## **Institutional Eligibility for Yellow Ribbon Program**

**Q: How do we fill out the agreement form since our tuition and fees are lower than the in-state public costs?**

A: Unless you offer any program (e.g, graduate school) that charges more than the credit-hour maximum in your state, all eligible veterans will have all their costs at your institution paid for under the basic Post- 9/11 GI Bill benefit. In that case, your institution cannot participate in the Yellow Ribbon program—because there is no extra charge for you to match.

**Related information:** *“My school’s tuition and fees are lower than the posted in-state undergraduate maximum tuition and fees. Should I place \$0 in block 7 of the Agreement? Are we not eligible for the Yellow Ribbon Program? You should not place \$0 in block 7 of the Yellow Ribbon Program; this is an indication that you are not willing to contribute any funds toward a student’s unmet charges. You are eligible to be a Yellow Ribbon Program participating school if you agree to contribute funds toward a student’s unmet charges, and list them in block 7 of the agreement.*

*“You should be sure that no student’s tuition or fees would be higher than the maximum public in-state undergraduate tuition and fees. Carefully consider graduate students and/or out-of-state students that may have tuition **or** fees that exceed the posted in-state undergraduate maximum tuition and fees. If you are certain you do not have students who could have tuition or fees that exceed the posted in-state undergraduate maximum tuition and fees, you do not have to participate in the program and you do not have to send in an agreement.” (Yellow Ribbon Program FAQ #6.)*

Information on calculating unmet tuition and fee charges:

**Related Information:** *“Why is there a flat amount instead of a percentage in block 7 of the Yellow Ribbon Agreement? My school wants to contribute 50% for Yellow Ribbon Program. How do I determine how much to place in block 7 of the agreement? The final regulations were written taking into account comments from numerous schools that requested to be able to choose a flat dollar amount for budgeting purposes. To determine how much to place in block 7, compare your school’s tuition with the maximum in-state*

undergraduate public tuition. Then compare your school's fees with the maximum in-state undergraduate fees. Go to:

[www.gibill.va.gov/GI\\_Bill\\_Info/CH33/Tuition\\_and\\_fees.htm](http://www.gibill.va.gov/GI_Bill_Info/CH33/Tuition_and_fees.htm) to determine what your state's maximum tuition and fees are. These are 2008-2009 maximum tuition and fee rates.

“To make the comparison, multiply the number of credits a student would take in a term at your school by the per credit amount from the Web site and compare that amount to what your actual tuition would be for the same number of credits. You could use a typical student, a student with a maximum course load, or any other criteria you choose in making the estimate. Then perform the same calculations for fees. Look at what your fees per term are for a student. You could use a typical student, or a student in the most expensive program, or any other criteria you choose to get the figure you will use for your estimate for fees. Compare the estimate against the maximum fees that can be paid for a term. If the highest maximum tuition is lower than your school's, then the difference would be considered unmet tuition charges. If the highest maximum fees per term are lower than your school's fees, the difference would be considered unmet fee charges. If there are unmet charges for either tuition or fees in a term, those unmet charges are taken into consideration for the Yellow Ribbon Program. From the estimated unmet charges per term, you would estimate the annual unmet charges by multiplying the unmet charges times the number of terms. Choose the maximum annual amount that you would want to contribute per student toward the unmet charges for the entire academic year (August 1st to July 31st) and report it in block 7.” (*Yellow Ribbon Program FAQ #1.*)

**Q: Currently we are not eligible for the Yellow Ribbon Program because of our low tuition and fees. However, in the future an adjustment could be made to the maximum state tuition and fees which significantly reduces the amount to be paid through the Post 9/11 GI Bill. How can we apply if that happens?**

A: You will have an opportunity annually to sign up for the Yellow Ribbon program. In the future, agreements must be submitted by February 15.

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## Institutional Match

**Q: If the institution contributes 30% of the gap and the VA matches this 30%, would the student be responsible for the remaining 40%?**

A: Yes. Please note, though, that contributions will be made in dollar amounts, not percentages.

**Q: What do you mean "we've moved away from the percentage"?**

A: In the proposed regulations, Yellow Ribbon Program contributions were to be designated in the form of percentages. The final regulations changed to dollar amounts.

“The final regulations were written taking into account comments from numerous schools that requested to be able to choose a flat dollar amount for budgeting purposes.” (*Yellow Ribbon Program FAQ #1, “Why is there a flat amount instead of a percentage in block 7 of the Yellow Ribbon Agreement? My school wants to contribute 50% for Yellow Ribbon Program. How do I determine how much to place in block 7 of the agreement?”*)

**Q: What is the intended difference between direct grant or scholarship on the application (Question 5)?**

A: “The law requires you to tell us how you will provide the contribution. VA does not have specific interpretations or definitions of these terms. However, Yellow Ribbon Program contributions cannot be loans, Federal aid funds, or funds received by a third party that are not under the unrestricted control of the IHL [institution of higher learning]. The term "unrestricted funds" refers to funding that is available to the IHL without any conditions on its use (i.e., designated for use by a specific individual or a specific group of individuals). However, funds received from a third party that are restricted for use in the Yellow Ribbon Program may be counted towards the IHL's contributions to a Yellow Ribbon Participant.” (*Yellow Ribbon Program FAQ #18, “How does VA interpret the terms “Direct Grant” and “Scholarship” in Question 5 of the Agreement? )*

**Q: When determining number of credits, is there a limit per term (18, for example) or per year (36, for example)?**

A: No, there is no limit. Benefits will be paid based on the number of credits the eligible veteran takes.

**Q: Is there a cap on the number of credits? If we complete the agreement at 12 credits per semester, and the student takes 16, does that change the gap amount paid by the school and the VA or is it based on just the normal full time credit load?**

A: As noted above, there is no cap on the number of credits. If the student takes 16 credits per semester – rather than 12 as originally planned – that does change the gap amount. *(See Yellow Ribbon FAQ excerpts below.)*

“No, VA does not limit the number of credits reported, and tuition and fee maximum amounts are calculated on a per-credit basis. For example, if a student is enrolled for 20 credit hours at your school, you would determine the highest maximum tuition eligible for payment under the Post-9/11 GI Bill by multiplying 20 credits by the maximum per credit hour tuition charge shown on the Web site for your state.” *(Yellow Ribbon FAQ #8, “Does VA limit the number of credits reported, and does VA relate the highest maximum undergraduate tuition and fees to the VA standard of 12 credits for full time?”)*

“Please be aware that we always consider the per credit hour charge, even if the school charges a flat amount for 12-18 credits. You should always use the number of credits in which the student is actually enrolled and multiply it by the per credit maximum in-state undergraduate rate to determine the portion available by the Post-9/11 GI Bill and the unmet charges for the Yellow Ribbon Program. Use this same method regardless of the number of credit hours the student is pursuing.” *(Yellow Ribbon FAQ #33, “How will the School Certifying Official determine the schools’ contribution to enter on the 22-1999 Enrollment Certification?”)*

*“We define full-time as 12-18 credit credits hours and have the same flat rate tuition for all. If a student reduces from 15 to 12 credits and there is no change to the tuition charge, will I have to report the change on a VA form 22-1999b? Yes, the basic tuition payment and the Yellow Ribbon Program contribution amounts will change, as they are based on a tuition charge per credit hour.” (Yellow Ribbon FAQ #48)*

**Q: The participation amount is just the maximum we would pay for an individual student. We may end up paying less if a student doesn't take maximum credits. Is that correct?**

A: Yes. Neither the payment by the institution nor by the VA may exceed 50% of “gap” between the basic tuition and fee benefit and the tuition and fees charged to the student.

**Q: Regarding the Yellow Ribbon IHL matching funds, are they limited for use for tuition and fees only? The reason I ask is we charge different tuition/fees. Would some veterans with a lower fee, receive a "refund" for the difference between their Yellow Ribbon benefits, Post-9/11 GI benefits, and the cost of tuition and fees?**

A: Yes, Yellow Ribbon matching funds are limited to tuition and fees. The basic Post-9/11 GI Bill benefit paid to a veteran will be based on the amounts actually charged to the veteran—so a veteran with a lower fee would receive a lower basic payment. The “gap” between the basic tuition and fee benefit received by the veteran and the tuition and fees charged to that veteran is what would be covered under the Yellow Ribbon agreement.

**Related information:** “The School Certifying Official (SCO) will report tuition charges and fee charges separately on the enrollment form. The SCO will report the full tuition amount on the enrollment certification and will enter the full fee charges on the enrollment - the SCO will not change it to a per credit hour amount. The SCO will have to determine what the unmet charges are so that he or she will know how much the school can contribute. The SCO will enter the maximum amount the school is choosing to contribute on the enrollment form. VA will compute the unmet charges and compare to the maximum amount listed by the SCO. VA will match the amount listed up to 50% of the unmet charges.

“For example, a student is taking 6 credit hours and the total tuition charge is \$4,200.00 and fees are \$600.00. You determine after checking the Web site maximum tuition and fees that the maximum per credit hour for your state is \$400.00 and the maximum fees are \$500.00. This student is eligible for a basic tuition payment of \$2400 (\$400.00 maximum per credit X 6 credit hours) and fees of \$500.00. This results in an unmet tuition charge of \$1,800.00 (\$4,200.00 minus \$2,400.00) and an unmet fee charge of \$100.00 (\$600.00 minus \$500.00). The total unmet charges applicable to the Yellow Ribbon Program are \$1,900.00.

“The school has chosen a maximum annual amount per student of \$3,000.00. The SCO submits an enrollment certification indicating that the student is eligible for the Yellow Ribbon Program, and enters \$950 for the school’s contribution under the Yellow Ribbon Program. VA will match the \$950.00. The balance available under the Yellow Ribbon Program for that student is \$2,050.00 (\$3,000 annual amount per student minus \$950.00 contributed by the school).

“Please be aware that we always consider the per credit hour charge, even if the school charges a flat amount for 12-18 credits. You should always use the number of credits in which the student is actually enrolled and multiply it by the per credit maximum in-state undergraduate rate to determine the portion available by the Post-9/11 GI Bill and the unmet charges for the Yellow Ribbon Program. Use this same method regardless of the number of credit hours the student is pursuing.” (*Yellow Ribbon Program FAQ #33, "How will the School Certifying Official determine the schools' contribution to enter on the 22-1999 Enrollment Certification?"*)

**Q: So every Yellow Ribbon scholarship must be the same amount per student regardless of other sources of funding they have?**

A: Yes, although you can designate different amounts by groups of students. For example, you can set a different contribution amount for your undergraduate students than for your graduate students. Within each group of students, however, the contribution amount is the same.

**Q: Our college has a flat tuition rate for students enrolled in 12 to 17 credits. There is a cost per credit that is charged to the student if they go over the cap of 17 credits. How should this be calculated into the contributions for the academic year for the Yellow Ribbon Program?**

A: The calculations are the same. You determine the number of credits the student is taking during the term, and multiply that by the maximum tuition per credit hour for your state. That is the tuition benefit that will be paid to the eligible student under the basic Post-9/11 GI Bill. Subtract that number from the amount of tuition you have charged the student to determine the “gap” amount that would be covered under the Yellow Ribbon program.

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### **First-Come, First-Served**

**Q: Would you please elaborate on "first-come, first-served"? Perhaps give some examples of ways in which this could be set up?**

A: The VA specifically did not provide detailed guidance to colleges about the details of their “first-come, first-served” policies. The institution should set the policy, and the role of the VA will be to determine if that policy is being followed. The VA wishes to assure that institutions are able to do what works for them, in terms of their own registration, admissions, and other policies.

**Q: If we have 10 students this year and they return and we have an additional 10 next year, do we need to increase our number for the new year to 20, or does it go back to first-come, first-served?**

A. Yes, you need to increase your number for the new year to 20.

**Q: What about currently enrolled students? Are they first in line?**

Current students are included in “first-come, first-served.”

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### **Benefit Calculations**

**Q: How do we determine the number of credit hours to use when calculating the amount the VA will contribute for tuition? Is it the amount the university has established as the minimum to qualify as a full time student?**

A: No. You calculate the tuition benefit by multiplying the maximum tuition per credit hour for your state by the actual number of credit hours taken by the eligible veteran.

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## Summer Programs

### **Q: Are Yellow Ribbon Benefits available in the summer?**

A: Yes, if the school still has Yellow Ribbon Program funds available for the per student maximum contribution for summer term.

“For example: A school is willing to contribute \$1000.00 per student annually. For fall term, the school contributed \$250.00, and for spring term, the school contributed \$500.00. There is a balance of \$250.00 available for summer term. The Yellow Ribbon Program Agreement is for a full academic year, which VA defines as August 1st to July 31st.” *(Yellow Ribbon FAQ #9, “Will the student receive Yellow Ribbon Program funds for summer also?”)*

**Related Information:** *“Can we determine how much of our maximum annual amount (from line 7) we want to contribute for each term? Yes, the VA School Certifying Official will enter the amount the school wants to contribute for the specific term, quarter or semester on VA form 22-1999 (enrollment certification). You must make a contribution for each quarter, term or semester in which a student is enrolled, provided you have not exceeded the maximum annual contribution per student.” (Yellow Ribbon Program FAQ #34.)*

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## VA Program Participation Agreement Elements

### **Q: If a Yellow Ribbon participation form was completed incorrectly, will the school be notified to resubmit it?**

A: Yes. The VA will notify an institution of any corrections that need to be made on their agreement form.

### **Q: If an error was made on the Yellow Ribbon Program application, can we resubmit?**

A: Yes, provided that the corrected agreement is submitted by the June 15 deadline. When you send it in, please indicate that it is an amended version, intended to replace your original agreement.

**Q: Are you saying that we need to use our next year's tuition rates to determine the amount our university will pay as part of the Yellow Ribbon Program – there will be no opportunity to change the amount?**

A: Once you have an approved Yellow Ribbon agreement, that agreement may not be amended and will be in force for the full academic year. Each institution will enter into a new agreement annually; and the terms of the agreement can be changed at that time.

**Related information:** All Yellow Ribbon Program agreement forms must be received by June 15, 2009 in order to establish a school's participation in the program for academic year 2009-2010. Agreements will not be accepted after this date. Additionally, agreements cannot be amended once signed and approved by VA. Some schools may have prior knowledge of anticipated state tuition increases. If not, please choose the flat amount that best fits your choice for contribution considering the 2008-2009 highest maximum tuition and fees as well as your school's planned budget." (*Yellow Ribbon Program FAQ #2, "How can I determine the flat amount when I do not know how much 09-10 tuition and fees will be? Can I amend my agreement when the 09-10 rates come out?"*)

## **Agreement Item # 2**

**Q: According to the VA Web site, if an institution of higher learning agrees to participate in the Yellow Ribbon Program, we agree to provide current academic year and all subsequent academic years for a student. Is that contingent upon IHL participation each year, or the year you participate for that student?**

A: IHL participation is for each year. If the institution does not participate in the Yellow Ribbon program, it does not have to make any payments on behalf of continuing students.

*"Do I have to keep contributing the same amount for Yellow Ribbon Program for all subsequent years of a student's education? No, the law indicates that if you continue to be a participating Yellow Ribbon Program School, you must allow participating students to continue receiving Yellow Ribbon Program benefits. However, you may choose to contribute a different amount when you complete your new agreement for a new academic year. If you choose not to participate in the Yellow Ribbon Program for subsequent years, you will not be responsible for Yellow Ribbon Program contributions for those students." (Yellow Ribbon FAQ #26.)*

**Q: Is the institution required to pay at least the same amount as the first year for continuing students, or may it adjust to new rates each year?**

A: The school does not have to pay the same amounts. They may be adjusted each year.

**Q: If an institution decides not to participate in the Yellow Ribbon Program after doing so in the first year or subsequent years, does the student become obligated to pay full tuition and fees on their own, or transfer to another institution that is participating?**

A: Every student eligible for the Post-9/11 GI Bill will receive a basic tuition and fee benefit of up to the maximum public undergraduate payment in a state – whether he/she attends a public or a private institution – as long as that institution offers a program approved by the Department of Veterans Affairs. A student attending an institution that initially participates in the Yellow Ribbon program would not continue receiving the extra Yellow Ribbon matching funds if that institution discontinued its participation in the program. If the student continued at that institution, he/she would have to pay the tuition and fee charges that exceed the basic benefit payment.

### ***Agreement Item #6***

**Q: Is the number cumulative – e.g., 10 per year – or maximum – e.g., 10 total until one or more of those covered leaves?**

A: If the question is whether the 10 students already covered need to be carried over to the next year if they remain in good academic standing, the answer is yes. If you wish to serve an additional 10 students in the next year, then you should indicate 20 on line 6. If you do not, then indicate 10.

**Q: If I agree to accept 12 students, but then later determine that there's enough money to accept a 13th student, will the VA meet the match for that 13th student?**

A: Yes. At least in the initial year, the VA has indicated that it will be flexible in this type of situation and will make the matching payment on behalf of the extra student.

### ***Agreement Item #7***

**Q: We want to provide Yellow Ribbon benefits for our traditional undergraduate program and for our adult studies program, which are priced differently. Can these two programs be listed on the application as separate "colleges" or "professional schools"?**

A: No. Programs cannot be listed separately unless they are a separate college or professional school.

*“Can I choose to award Yellow Ribbon for specific degree programs? Can I choose day undergraduate program students and not evening undergraduate students? Can I choose to exclude out-of-state undergraduate students? Can I exclude part-time students? No. The*

subcategory must be chosen by 7b Undergraduate, Graduate or Doctoral and/or 7c by college or professional school.” (*Yellow Ribbon Program FAQ #20*)

**Q: Is the amount listed the total amount over what the VA pays, or is it the estimated amount of our 50% share?**

A: It is the amount the institution will pay up to its 50% share.

“*Can I choose to indicate the number of students and the dollar amount for each line on block 7 of the Agreement?*”

“Yes, schools have the flexibility to indicate the number of students for each line of block 7, and the flexibility to specify contributions based on student status (undergraduate, graduate, doctoral) and college or professional school.

“In line 7a, you may designate the maximum contribution amount for any eligible student.

“Line 7b allows the flexibility to specify the maximum amount for students pursuing different levels of education. For example, you may designate \$250 for undergraduates, \$500 for graduate students, and \$0 for doctoral students. You may indicate the maximum number of students at each level to the right of each line.

“Line 7c allows the flexibility to specify the maximum amount for students pursuing training in different colleges/professional schools. For example, you may designate \$1000 for students in your school of engineering, and \$2000 for students in your school of nursing. You may indicate the maximum number of students at each level to the right of each line.

“You may also choose a combination of both 7b and 7c; however, if you will be specifying maximum contributions using both of these lines, please complete separate agreements for each combination. For example, if you will contribute \$250 per undergraduate student in the school of engineering, and \$500 for each undergraduate student in the school of business, please report these figures on separate Yellow Ribbon Program agreement forms.” (*Yellow Ribbon Program FAQ #19*)

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## Program Administration

**Q: Payment from the VA goes directly to the college, not the student – correct? Also, what is the timeline from when the student gets approved for the Yellow Ribbon Program when the college gets paid?**

"Schools will receive tuition & fees and Yellow Ribbon Program payments directly from the VA on behalf of each eligible student. VA sent a letter and an attachment to degree granting institutions requesting a Tax Identification Number and bank account deposit information. Schools that return this information to VA will receive payments via Electronic Funds Transfer (EFT). Should VA not have active EFT information for a school, payments will be issued by paper check to the mailing address on file."

"VA will also mail School Certifying Officials a weekly 'Vet Rep Listing Report' detailing VA education benefits students are receiving. Payments made directly to the schools will be listed on the report in a sub-section titled 'Chapter 33 Tuition and Fees, and Yellow Ribbon Payments'."

"For additional payment information, [click here](#). If you have other questions regarding payments or you wish to request a copy of the EFT attachment, submit your request to [CH33schools@va.gov](mailto:CH33schools@va.gov)." (Source: Question 980 on VA FAQ site. Prepared 4/22/2009.)

**Q: How will we submit information for payment for the Yellow Ribbon program?**

A: VA's Office of Resource Management sent a letter to Higher Education Executives around April 24, explaining how schools will receive and identify payments from the VA, and discusses avoiding debts and refunding money. [Click here](#) to view the letter.

**Q: If a student receives Yellow Ribbon benefits and they withdraw during the term, how do we handle refunds?**

A: The process of handling refunds is explained in a letter sent by the VA's Office of Resource Management sent a letter to higher education executives in late April. Among other things, this letter notes that "Should a student enroll in courses, begin attending classes and subsequently drop out, schools shall follow their own refund policy and deal directly with the student. Should the change in enrollment cause a VA debt, VA will collect from the student." [Click here](#) to view the letter.

**Q: How will a school know if it has been approved for the Yellow Ribbon program?**

A: The VA will return a copy of the agreement, with a cover letter acknowledging receipt and acceptance of it.

**Q: Is it the certifying official who reports the amount the college pays for each student?**

A: Yes.

“The School Certifying Official will report tuition charges and fee charges separately on the enrollment form. The SCO will report the full tuition amount on the enrollment certification and will enter the full fee charges on the enrollment – the SCO will not change it to a per credit hour amount. The SCO will have to determine what the unmet charges are so that he or she will know how much the school can contribute. The SCO will enter the maximum amount the school is choosing to contribute on the enrollment form. VA will compute the unmet charges and compare to the maximum amount listed by the SCO. VA will match the amount listed up to 50% of the unmet charges.

“For example, a student is taking 6 credit hours and the total tuition charge is \$4,200.00 and fees are \$600.00. You determine after checking the Web site maximum tuition and fees that the maximum per credit hour for your state is \$400.00 and the maximum fees are \$500.00. This student is eligible for a basic tuition payment of \$2400 (\$400.00 maximum per credit X 6 credit hours) and fees of \$500.00. This results in an unmet tuition charge of \$1,800.00 (\$4,200.00 minus \$2,400.00) and an unmet fee charge of \$100.00 (\$600.00 minus \$500.00). The total unmet charges applicable to the Yellow Ribbon Program are \$1,900.00.

“The school has chosen a maximum annual amount per student of \$3,000.00. The SCO submits an enrollment certification indicating that the student is eligible for the Yellow Ribbon Program, and enters \$950 for the school’s contribution under the Yellow Ribbon Program. VA will match the \$950.00. The balance available under the Yellow Ribbon Program for that student is \$2,050.00 (\$3,000 annual amount per student minus \$950.00 contributed by the school).

“Please be aware that we always consider the per credit hour charge, even if the school charges a flat amount for 12-18 credits. You should always use the number of credits in which the student is actually enrolled and multiply it by the per credit maximum in-state undergraduate rate to determine the portion available by the Post-9/11 GI Bill and the unmet charges for the Yellow Ribbon Program. Use this same method regardless of the number of credit hours the student is pursuing.” (*Yellow Ribbon Program FAQ #33, “How will the School Certifying Official determine the schools’ contribution to enter on the 22-1999 Enrollment Certification?”*)

**Q: Can we file in advance of the beginning of our semester once the student is registered for classes?**

A: “VA anticipates beginning to process enrollment certifications in the beginning of July. Schools will be notified as to when VA will begin processing enrollment. More importantly, enrollment certifications for the Post-9/11 GI Bill received prior to this notification will not be recognized by VA’s system. These enrollments will need to be resubmitted once the school is

notified that VA has begun to process enrollment certifications in order for students to receive benefits.

“Please note that under the Post-9/11 GI Bill you must certify a student’s actual tuition and fees charges. As such, you should not certify students who are pre-registered if you do not have the exact charges for fees associated with their actual enrollment.” (*Yellow Ribbon Program FAQ #51, “When can I begin to certify students for the Post-9/11 GI Bill?”*)

**Q: Can you define academic year? Usually it means two semesters. We run 3 full semesters each calendar year but define our academic year as two semesters. How will we be affected?**

A: The VA defines an "academic year" as August 1 to July 31. The terms your institution offers during this period are those for which benefits will be paid and which you should include in your Yellow Ribbon agreement if you choose to participate in the program.

**Q: I understand the housing stipend is based on the college's ZIP code. What is the formula or how is it determined?**

A: "The monthly housing allowance is based on the Basic Allowance for Housing (BAH) for an E-5 with dependents at the location of the school. To determine the BAH for your school's ZIP code [click here](#) (link goes to a non-VA Web site)." (*This information comes from the VA Web site at [www.gibill.va.gov/GI\\_Bill\\_Info/benefits.htm#CH33](http://www.gibill.va.gov/GI_Bill_Info/benefits.htm#CH33).*)

## **On-line Education**

**Q: For students who are completing online classes, is the tuition based on the state where the institution is located, or where the learner is located?**

A: The state where the institution is located.

**Related information:** *"What if I have a student taking all online courses? What state would I use to determine his or her maximum public in-state undergraduate tuition and fees amount? What if I have a student taking both online courses and in-classroom courses? For a student pursuing all online courses, the SCO would send in the enrollment certification for the online campus. The maximum undergraduate tuition and fees will be determined based on the location of the campus where the student is enrolled. If the student were taking both on-line and classroom courses at two different facilities, the SCOs would each send enrollment certifications. VA would determine the maximum undergraduate tuition and fee rates based on the location of each school. If the schools are located in different states, the rates for each state will be used to determine the Yellow*

Ribbon Program payments. The Yellow Ribbon Program contributions would be computed separately based on each state's maximum public in-state undergraduate tuition and fees. The payments will be sent to the two separate schools." (*Yellow Ribbon FAQ #38*)

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## Dependent Benefits

**Q: I have a student whose parent has 26 years of service. He informed me that he will be able to re-enlist for an additional four years. At what point will he be able to transfer his benefit to his child?**

A: Approval for the transfer of benefits to a dependent will be done at re-enlistment (after at least six years of service, with a commitment to serve at least four more). If approved, the service member may transfer benefits to a dependent child if the member has already completed 10 years of service. For additional information, see [“DoD issues new GI Bill family transfer rules”](#) (*Air Force Times*)

**Q: Can you clarify when a dependent is eligible for the benefits? Is it after the sixth year (when the serviceman agrees to serve another four or is it after the actual 10th year?)**

A: It depends on the dependent. A service member who receives approval for a transfer of benefit may transfer it to a spouse after six years of service. The service member must complete 10 years of service before the benefit may be transferred to a dependent child.

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## Additional Sources of Information

**Q: Are the slides from the May 13 NAICU Webinar available?**

A: Yes. They are posted on the [NAICU Web site](#).

**Q: Where can our financial aid office find a guide to Yellow Ribbon benefits?**

A: The VA Web site includes an [“Information for Educational Professionals”](#) page. Several additional links are included on this page, including one to information about the [Yellow Ribbon program](#).

The following information may also be helpful:

*“My school President/finance office wants to know how payments will be made and how we can identify which student each payment is for. The letter posted at [www.gibill.va.gov/School\\_Info/yellow\\_ribbon/index.htm](http://www.gibill.va.gov/School_Info/yellow_ribbon/index.htm) explains payment processing for the Post-9/11 GI Bill and Yellow Ribbon Program payments. This letter was also mailed to schools on April 24, 2009.” (Yellow Ribbon FAQ #49.)*

*“When will School Certifying Officials receive further training? SCO will receive training at School Conferences and through their Education Liaison Representatives. A PowerPoint presentation will be developed to provide training on the version of [VA-ONCE](#) [VA on-line form submittal] that includes the Post-9/11 GI Bill and Yellow Ribbon Program when available.” (Yellow Ribbon FAQ #50.)*

**Q: Can you tell us where the benefit calculator is online?**

A: The direct link is [www.nacubo.org/Documents/government/GIBTFE040909\\_New.xls](http://www.nacubo.org/Documents/government/GIBTFE040909_New.xls). There also are links to it from the GI Bill item on the [NACUBO site](#) and from the "Other Sources of Information" page on the NAICU [GI Bill mini-Web site](#).

**Q: Can we get a list of those in our area of have signed up?**

A: The VA plans to post a list of institutions participating in the Yellow Ribbon program on its Web site, beginning June 16. A Yellow Ribbon search filter will be available on the [portion of the site that lists approved programs](#).

In the meantime, NAICU is maintaining an [informal, unofficial listing](#) of private, non-profit colleges that have expressed interest in participating. We have compiled this list from campus sources and news articles for use only in offering information about general interest in the program. We will remove this informal list once the official VA list is available.

## **Other Educational Programs**

**Q: Is the Chapter 31 program still offered by VA?**

A: Yes.

**Q: How do Pell awards factor into calculations?**

A: *“I have questions about how financial aid programs relate to the school’s Yellow Ribbon contribution amount. Regulations require that schools not use federal funds for Yellow Ribbon,*

and that all contributions consist of funds within the school's control. Other questions about financial aid, Title IV funds, or any issues pertaining to whether you can decrease the amount of or withhold merit scholarships, etc. should be referred to school's Financial Aid Office. VA benefits, including benefits under the Yellow Ribbon Program, are entitlement and are not considered need-based." (*Yellow Ribbon FAQ #47.*)

**Q: Are we required as a participant of Yellow Ribbon to give these benefits to any student in any chapter of VA benefits such as Chapter 35 or only the new Post-9/11 VA Benefit?**

A: No. Yellow Ribbon program benefits are available only under the new Post-9/11 GI Bill program.

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## **Outreach**

**Q: How are you advertising this to veterans and their families? Is there any way for a college to reach out to veterans?**

A: NAICU is conducting media outreach to the national, education trade, and military trade – both traditional and new media – publicizing our unofficial list of participating institutions. Colleges that plan to participate but are not listed can contact us to be added (e-mail [tony@naicu.edu](mailto:tony@naicu.edu)).

If an institution has information on its Web site about its Yellow Ribbon involvement (e.g., a news release or a page targeted to veterans) let us know, and we will link to it. In addition, NAICU is developing a tip sheet for institutions on ways they can publicize their program to veterans.