



# Tip Sheet for Military and Veterans



Members of the military and veterans face unique opportunities and challenges in their quest to obtain a postsecondary education. This tip sheet is designed to help this population with some of the pressing questions they have while contemplating whether or not they can enroll or re-enroll in school and repaying federal student loans.

| Question  | Answer  |
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| 1. I was called to active duty during my second semester of college. Do I have to follow any special re-admissions procedures now that I am ready to re-enroll?             | Federal regulations prohibit schools from denying re-admission to a servicemember who wants to return. You can provide your school with either written or oral notice of your intent to return. Your school must re-admit you at the same academic status you had when you left for your service. The school must also charge you the same tuition and fees per term when you come back.  |
| 2. I'm currently serving on active duty. In addition to my regular pay, what military benefits do I need to report on the Free Application for Federal Student Aid (FAFSA)? | You should report the value of taxable combat pay and special combat pay in Question 43. You should also report the value of any military living allowance you receive in Question 44, except the value of on-base housing or the value of a basic housing allowance. If you receive any non-education veteran's benefits, you should include them in your response to Question 44, along with the value of Veteran Administration (VA) Educational Work-Study allowances.  |
| 3. Does the fact that I receive a basic housing allowance impact my eligibility for financial aid?  | Yes. The financial aid office determines your eligibility for aid in part on how much it will cost you to go to school. If you receive a basic housing allowance or live in on-base housing, your expenses or budget cannot include an allowance for housing.   |
| 4. I am eligible for Montgomery GI Bill benefits to pay for college. Will these benefits affect my eligibility for financial aid?   | Receiving federal veteran's education benefits will not impact your eligibility for financial aid such as Federal Pell Grants and Direct Subsidized Loans. Your benefits may impact your eligibility for campus-based aid, state aid, and aid from your school. It would be a good idea to make an appointment with someone in the financial aid office to discuss your eligibility for state and institutional aid.  |
| 5. My mom was a nurse who died in Afghanistan in 2004. Are there any scholarships for the children of servicemembers who died in the line of duty?                          | You may be eligible for the Marine Gunnery Sergeant John D. Fry Scholarship. It is available to the children of servicemembers killed in the line of duty after 9/11/01. The amount of the scholarship is equal to the base payment under the Post 9/11 VA benefit program plus a monthly living stipend and book allowance. Recipients may receive funds for up to 36 months while they are between the ages of 18 and 33.<br><br>For more information, visit <a href="http://www.gibill.va.gov/documents/factsheets/fry_scholarship.pdf">www.gibill.va.gov/documents/factsheets/fry_scholarship.pdf</a> |

| Question   | Answer   |
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| <p>6. I finished high school recently and will be starting college soon. My dad, an Army officer, died in Iraq in 2007. I just filed a FAFSA on the Web and my confirmation page says I'm not eligible for a Federal Pell Grant. Are there any financial aid programs for students like me?</p>      | <p>Yes. You may be eligible to receive an Iraq and Afghanistan Service Grant (IASG). You can receive an IASG if you were 23 or younger or enrolled in postsecondary education when your parent or guardian died as a result of military service in Iraq or Afghanistan after 9/11/01 while on military service. The amount of the IASG is the same as the maximum Federal Pell Grant. If you are eligible for an IASG, you will receive a special letter from the Department of Defense after your FAFSA is processed. You may also be eligible for the Marine Gunnery Sergeant John D. Fry Scholarship. For more information, visit <a href="http://www.gibill.va.gov/documents/factsheets/fry_scholarship.pdf">www.gibill.va.gov/documents/factsheets/fry_scholarship.pdf</a></p>        |
| <p>7. I have applied for financial aid and have been selected for verification. My parents are divorced and my dad provided his information on my FAFSA. He is deployed in Iraq and did not have time to file a tax return before he left. How do I get the information I need for verification?</p> | <p>Under the Higher Education Relief Opportunities for Students Act of 2003 (HEROES), the Department of Education (ED) has waived or modified various federal financial aid requirements for certain individuals. To verify your dad's income information, you should give your school a statement from your dad certifying he did not file a return and was not required to file an extension because he was called to active duty along with copies of all of his W-2 forms. For more information about waivers and modifications under the HEROES, please visit <a href="http://www.finaid.org/military/heroes.phtml">www.finaid.org/military/heroes.phtml</a></p>  |
| <p>8. I finished college a couple of years ago and taught science at a Title I school. I am a reservist and was called to active duty to serve in Afghanistan. How does my service affect my eligibility for teacher loan forgiveness? I have to teach for five consecutive years to qualify.</p>    | <p>Under HEROES, ED has waived the requirement that qualifying service for loan cancellation must be uninterrupted for a borrower called to active duty. The time that you are on active duty, plus a three-month transition period, is not considered an interruption in the amount of time you need to teach in order to qualify for loan cancellation. For more information about waivers and modifications under the HEROES, please visit <a href="http://www.finaid.org/military/heroes.phtml">www.finaid.org/military/heroes.phtml</a></p>   |
| <p>9. I may be eligible to receive veteran's education benefits from a couple of different programs. How can I compare the benefits offered by the various programs?</p>   | <p>The VA has a very good benefits comparison chart available at <a href="http://www.gibill.va.gov/GI_Bill_Info/CH33/Benefit_Comparison_Chart.htm">http://www.gibill.va.gov/GI_Bill_Info/CH33/Benefit_Comparison_Chart.htm</a></p>   |
| <p>10. I recently graduated from college. Can the military help me repay my student loans?</p>   | <p>The Army, Navy, and Air Force all offer a Student Loan Repayment Program (SLRP). The total loan amount eligible for repayment varies among the services, and a borrower may need to meet other conditions. Only federal student loans are eligible. For more information, please see:<br/> <a href="http://www.eustis.army.mil/Education_Center/loan_repayment_program.htm">www.eustis.army.mil/Education_Center/loan_repayment_program.htm</a> (Army)<br/> <a href="http://www.navy.com/navy/joining/education-opportunities.html?cid?=4&amp;pid=5">www.navy.com/navy/joining/education-opportunities.html?cid?=4&amp;pid=5</a> (Navy)<br/> <a href="http://www.airforce.com/opportunities/enlisted/education/">www.airforce.com/opportunities/enlisted/education/</a> (Air Force)</p> |

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| 11. Will the Post 9/11 benefit affect my other financial aid?  | A portion of Post 9/11 VA benefits are restricted to pay tuition and fees directly to the student's postsecondary institution. Tuition fee waivers/remissions from nonfederal sources will supersede Post 9/11 tuition payments unless other arrangements have been made by the source with the U.S. Department of Veterans Affairs.  |
| 12. I finished college several years ago and am repaying my Direct Loans. My National Guard unit has been called to active duty and will soon deploy to Afghanistan. Are there any deferments available for borrowers called to active duty? | <p>There are a couple of deferments available for borrowers who are or have served on active duty during a war, military operation, or national emergency. The first is the military service deferment, which is available to borrowers who are on active during the situations described above. If the borrower is on active duty on or after October 1, 2007, the deferment also includes an additional 180 days after the demobilization date for the qualifying service.</p> <p>The post-active duty deferment is available to borrowers called to active duty as a member of the National Guard and Armed Forces Reserves (including those who are retired) while enrolled at least half time or within six months of having been enrolled at least half time. This deferment is available for up to 13 months following the conclusion of active duty service or until the borrower re-enrolls at least half time.</p> <p>If a borrower qualifies for both the military service and post-active duty deferments, the deferments periods run concurrently.</p> |
| 13. Is there a good general source about veteran's education assistance and active military education financing options?   | You may want to check out <i>The Military Advantage, 2013 Edition</i> by Terry Howell, published by The Naval Institute Press.  |