VA Education Benefits
Student Guide

Bay State College
122 Commonwealth Avenue
Boston, MA  02116
About Bay State

Our students work and live at our campus in historic Back Bay, one of Boston’s most desirable neighborhoods in the city. It is near the center of Boston’s liveliest downtown area and all it offers.

This guide contains the resources you need to get started using your VA education benefits at Bay State College.

In a city full of colleges and universities, one school has been Boston’s best-kept secret for more than 70 years. In that time, Bay State College has built a reputation for offering a unique, high-quality curriculum for the serious student. Thanks to our small classes, individualized attention and a faculty of industry professionals who bring their experience to the classroom, our students are successfully able to pursue career-focused studies in today’s fastest growing industries.

In our commitment to their academic and professional advancement, our students are given the opportunity to intern at some of the best companies in the nation while networking with employers and alumni who can open doors to some of the Northeast’s best career opportunities.

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*all descriptions of education benefits are attributed to www.benefits.va.gov/gibill/
Welcome to Bay State College, A Message from our President:

On behalf of the Bay State College Community, I would like to welcome you, our Veteran and Active Duty Students, and extend our deepest gratitude for your Service to our Country. We are very honored that you have made the decision to join the Bay State College (BSC) Community and we are dedicated to your academic and career success.

We are humbled by the sacrifices you have made for our Country and continue to witness the commitment to service and excellence in our veteran students at BSC. Our veteran students are very active throughout the College holding leadership positions, serving as role models for their peers and are thoroughly engaged in their studies. We understand in order to succeed in this manner, individualized support is critical, especially as you take this significant step in pursuing your degree while at the same time, making the transition from a military to a civilian life. I am pleased to share that for over 70 years BSC has been known for the individualized support that students receive and this support does not end at graduation. As a BSC Alumni you will receive continued support and attention, specifically in working with BSC’s Career Services Department as they assist you in pursuing new job opportunities.

BSC has been recognized by a number of organizations as a military friendly college and we take great pride in the collaboration between the BSC Administration and our service men and women so that we can continue to improve our host of services. Our goal is to make your transition to student life as seamless, productive and enjoyable as possible so you are able to concentrate on your coursework and build on your credentials to better support your career success.

This Veteran Benefits Guide is one example of how we strive to ensure that you have all resources readily available to you. We hope you find this guide both informative and reassuring in that we have been able to demonstrate all of the assistance available to you through BSC and the Veteran’s Affairs Office. If you have additional questions that are not answered in this guide, please feel free to contact our Certifying Officials for personal assistance and they will be happy to help.

Once again, thank you for your dedicated service to our Country and welcome to Bay State College!

Stacy L. Sweeney, Ed.D.
President
Frequently Asked Questions

1. **Who qualifies for VA benefits?** -- Veterans, active duty military, spouses and dependents can all qualify for VA benefits. Benefits vary based on terms of service and other criteria established by the Veterans Administration.

2. **How do I know if I qualify for education benefits?** -- Only the VA can determine your eligibility for benefits. To get started, go to [http://www.gibill.com](http://www.gibill.com) to get in touch with a VA rep directly. Additionally, you can contact your school’s SCO (School Certifying Official) who can give you all the necessary information and forms needed to apply for benefits. But, again, only the VA can determine eligibility; however, your SCO can walk you through the process.

3. **How are my benefits administered?** -- Once your eligibility is determined your school’s SCO will verify your enrollment with the VA and the VA will send payment to you directly or to Bay State on your behalf to be applied directly to your student account. Payment methods will vary depending on type of benefit received.

4. **Can VA benefits be used with other types of Financial Aid?** -- Yes, it is highly recommended that you complete the FAFSA at the start of each academic year to see what additional types of aid you are eligible for.

5. **Does the VA offer any additional assistance other than tuition?** -- Yes, depending on the type of benefit you receive you may also be eligible to receive a stipend for books and supplies or housing. All benefits, including assistance beyond tuition, are regulated and paid out according to criteria determined by the VA.

6. **Do I have to be registered for a certain amount of credits to receive my benefits?** -- The VA may require that you carry a full-time credit load in order to receive some or all of your benefits. For example, the Housing Assistance is tied to your “rate of pursuit”; meaning that you will have to be registered for more than half-time (over 50%) in order to receive your housing stipend. You will learn about the necessary qualifications surrounding your benefit once the VA has determined that you qualify to receive the benefit.

7. **Can my benefits be applied retroactively?** -- Yes, in some cases, if benefits were not previously used or there was an eligibility appeal, funds can be applied to your tuition retroactively once the SCO verifies attendance for all semesters attended. This is approved by the VA and administered on a case-by-case basis.

8. **Do I have to maintain a certain GPA to receive my benefits?** -- The VA requires that you adhere to your institution’s “Standards of Progress”. If you fail to meet the school’s academic requirements to remain in the program, you will not be able to receive VA benefits.

9. **Are there any courses that will not be covered by my benefits?** -- Yes, VA education benefits will not cover courses or training that do not go towards the completion of your program. All courses must ultimately be a degree requirement. The VA will not provide assistance for unrelated coursework. There are exceptions for certain remedial courses, but only if the remedial course is required by the institution for you to enroll in the degree requirement.

10. **What happens if I am recalled to Active Duty while I am enrolled in a program?** -- The process for retaining and reenrolling to use your benefits once you return from Active Duty leave varies within the different benefit programs. If you are called back to Active Duty alert your SCO and they will assist in facilitating the leave and reentry process with the VA.

11. **What should I bring with me when I meet with the school’s School Certifying Officer?** -- Upon applying to the college, you will need to submit your letter of eligibility to the Admissions Representative who facilitates your application. When meeting with the SCO, make sure you bring a copy of your eligibility letter, any communications you’ve received from the VA and any questions you may have concerning your benefits and enrollment.
Education Benefits Offered by the Veteran’s Administration

Post-9/11 GI Bill (Chapter 33)

- For approved programs, the Post-9/11 GI Bill provides up to 36 months of education benefits, generally payable for 15 years after your release from active duty.
- A monthly housing allowance and books and supplies stipend may also be available under this benefit
- If you have at least 90 days of aggregate active duty service after 9/10/2001, and are still on active duty, or if you are an honorably discharged Veteran or were discharged with service-connected disability after 30 days, you may be eligible for this benefit.
- For a private school, at the 100% eligibility tier this benefit will pay up to the National Maximum rate of $21,970.46 per academic year for tuition and fees.
- The program has three specific components:

1-Yellow Ribbon Program: If your actual tuition and fees exceed the maximum funds provided by Chapter 33, the Yellow Ribbon Program can be used to supplement the cost overage. An institution must agree to participate in this program in order to receive this benefit. You may be eligible for this benefit if you meet the following criteria:
   - You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill
   - You must not be on active duty or a spouse using transferred entitlement
   - You served an aggregate period 36 months on active duty after 9/10/2001
   - You were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after 9/10/2001
   - You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on the service criteria outlined

2-Transfer of Entitlement Option: this option allows service members to transfer all or some of their unused benefits to their spouse or dependent children. The Department of Defense (DoD) determines whether or not you can transfer benefits to your family. Once DoD approves benefits for transfer, the new beneficiaries apply for them at the VA. Eligible service members may transfer up to 36 months or the portion of unused Post-9/11 GI Bill benefits. If you are eligible, you may transfer your benefits to the following individuals:
   - Your Spouse
   - One of more of your children
   - Any combination of spouse or child

*for more information on available benefits and eligibility under the Transfer of Entitlement see www.benefits.va.gov/gibill/post911_transfer.asp *

3-Marine Gunnery Sergeant John David Fry Scholarship: this amends the Post-9/11 GI Bill to include the children of service members who die in the line of duty after 9/10/2001. The benefit is effective as of 8/1/2009. Eligible children may receive:
   - Full tuition and fees paid directly to the school for all public in-state students. For those in private or foreign schools, tuition and fees are capped at a statutory maximum per academic year
   - A monthly housing allowance
   - A books and supplies stipend

*for more information on the Fry Scholarship and eligibility go to www.benefits.va.gov/gibill/docs/factsheets/fry_scholarship.pdf*
MGIB-AD (Montgomery GI Bill for Active Duty):

- For active duty members who enroll and pay $100 per month for 12 months and are then entitled to receive a monthly education benefit once they have completed a minimum service obligation.
- The MGIB-AD program—sometimes known as Chapter 30—provides education benefits to Veterans and Service members who have at least two years of active duty.
- Type of Assistance: Assistance may be used for College degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training (see www.benefits.va.gov/gibill/mgib_as.asp for full list).
- Eligibility: You may be eligible if you have an honorable discharge AND you have a high school diploma or GED or in some cases 12 hours of college credit AND meet the requirements of one of the following categories:

**Category I**
- entered active duty for the first time after 6/30/1985
- had military pay reduced by $100/month for first 12 months
- continuously served for 3 or 2 years, if that is what you first enlisted for or if you entered the Selected Reserve within a year of leaving active duty and served 4 years (the 2 by 4 program)

**Category II**
- served at least one day between 10/19/84 and 6/30/85, and stayed on active duty through 6/30/88 (or through 6/30/87 if entered into Selected Reserve within one year of leaving active duty and served 4 years)
- on 12/31/89, there was entitlement left from Vietnam-era GI Bill

**Category III**
- not eligible for MGIB under Category I or II
- on active duty on 9/30/90 AND separated involuntarily after 2/2/91
- OR involuntarily separated on or after 11/30/93
- OR voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit program (SSB)
- before separation had military pay reduced by $1,200

**Category IV**
- on active duty 10/9/96 AND money was remaining in a VEAP account on that date AND you elected MGIB by 10/9/97
- OR entered full-time National Guard duty under title 32, USC, between 7/1/85 and 11/28/89, AND you elected MGIB during the period 10/9/96-7/8/97
- had military pay reduced by $100 a month for 12 months or made a $1,200 lump-sum contribution

MGIB-SR (Montgomery GI Bill Selected Reserve):

- For Reservists with a 6-year obligation in the Selected Reserve who are actively drilling.
- Type of Assistance: Assistance may be used for College degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training (see www.benefits.va.gov/gibill/mgib_sr.asp for full list).
- May be entitled to receive up to 36 months of education benefits.
- To qualify, the following requirements must be met:

1-have a 6-year obligation to serve in the Selected Reserve singed after 6/30/1985. If an officer, must have agreed to serve 6 years in addition to original obligation. For some types of training, it is necessary to have a 6-year commitment that begins after 9/30/1990

2-complete initial active duty for training (IADT)
Education Benefits Offered by VA Continued...

3- meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. May not use 12 hours toward a college degree to meet this requirement.

4- remain in good standing while serving in an active Selected Reserve unit. MGIB-SR eligibility will be retained if discharged from the Selective Reserve Service due to disability that was not caused by misconduct. Eligibility period may be extended if you are ordered to active duty.

DEA Chapter 35 (Survivor and Dependent Assistance)

. The Dependents’ Educational Assistance Program (DEA) offers education and training opportunities to eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition or who died while on active duty or as a result of a service-related condition.
. Benefits may be used for degree and certificate programs, apprenticeships and on-the-job training. If you are a spouse, you may take a distance-learning course. Remedial deficiency and refresher courses may be approved under certain circumstances (see www.benefits.va.gov/gibill/survivor_dependent_assistance.asp).
. You may receive up to 45 months of education benefits. Effective 10/1/2013, some DEA beneficiaries may be eligible for up to 81 months of GI Bill benefits if they use the Survivors and Dependents Educational Assistance program in conjunction with an entitlement from other VA education programs.
. To be eligible you must be the son, daughter or spouse of:

1- A veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the armed forces.

2- A veteran who died from any cause while such permanent and total service-connected disability was in existence.

3- A service member forcibly detained or interned in line of duty by a foreign government or power.

4- A service member missing in action or captured in the line of duty by a hostile force.

5- A service member who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability (as of 12/23/2006).

REAP (Reverse Educational Assistance Program)

. REAP provides educational assistance to members of the Reserve components called or ordered to active duty in response to a war of national emergency declared by the president or congress.

. Reservists are eligible for education benefits or increased benefits to pursue college degrees and other training. (Get REAP pamphlet at www.benefits.va.gov/gibill/reap.asp for more information).
VEAP (Veterans Educational Assistance Program):

- VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. The government matches your contribution on a 2-for-1 basis.
- Types of training VEAP may apply to Assistance may be used for college degree and certificate, programs, technical or vocational courses, flight training, apprenticeships or on-the-job training (see [www.benefits.va.gov/gibill/veap.asp](http://www.benefits.va.gov/gibill/veap.asp) for full list).
- Benefit entitlement is for 1 to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use your VEAP benefits. If the entitlement is not used after the 10-year period, your portion of the remaining fund will be automatically refunded.

To be eligible, the following requirements must be met:

1. You entered service for first time between 1/1/1977, and 6/30/1985
2. You opened a contribution account before 4/1/1987
3. You voluntarily contributed from $25-$2700
4. You completed your first period of service and were discharged or released from service under conditions other than dishonorable
5. If you are currently on active duty and wish to receive VEAP benefits, you must have 3 months available.
Student Resources

**Veterans Administration**

Getting started: [http://www.benefits.va.gov/gibill/get_started.asp](http://www.benefits.va.gov/gibill/get_started.asp)

Apply for benefits: [http://www.benefits.va.gov/gibill/apply.asp](http://www.benefits.va.gov/gibill/apply.asp)

Comparison Tool/Payment Rates: [http://www.benefits.va.gov/gibill/comparison_tool.asp](http://www.benefits.va.gov/gibill/comparison_tool.asp)

Handouts and Forms: [http://www.benefits.va.gov/gibill/handouts_forms.asp](http://www.benefits.va.gov/gibill/handouts_forms.asp)

**Online Portals for Benefit Management:**

e-benefits: [https://www.ebenefits.va.gov/](https://www.ebenefits.va.gov/)


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**Bay State College Resources** ([http://www.baystate.edu](http://www.baystate.edu))

**Primary Certifying Officer:**

1. Juliann Kibby (Associate Registrar)
   
   Phone: 617-217-9041 / email: [jkibby@baystate.edu](mailto:jkibby@baystate.edu)

**Alternate Certifying Officers:**

1. Michael Gearan (Assistant Director of Financial Aid Planning)
   
   Phone: 617-217-9013 / email: [mgearan@baystate.edu](mailto:mgearan@baystate.edu)

2. Sarah Wood (Registrar)
   
   Phone: 617-217-9061 / email: [swood@baystate.edu](mailto:swood@baystate.edu)

3. Jeani Stella-Devani (Director of Student Financial Services and Compliance)
   
   Phone: 617-217-9003 / email: [jdevani@baystate.edu](mailto:jdevani@baystate.edu)

**Admissions:**

122 Comm Ave. / 617-217-9186 / [admissions@baystate.edu](mailto:admissions@baystate.edu) / [www.baystate.edu/admissions](http://www.baystate.edu/admissions/)

**Business Office (Registrar / Financial Aid / Student Accounts):**

122 Comm Ave. (garden level) / 617-217-9066 / [businessoffice@baystate.edu](mailto:businessoffice@baystate.edu)
Bay State College

122 Commonwealth Avenue
Boston, MA 02116

http://www.baystate.edu/