



# Post 9/11 GI Bill® Benefits Summary

## Mission of MVSS

The Office of Military Veteran Student Services supports our military-affiliated students during their transition into the Loyola community and beyond graduation. One key responsibility of MVSS is accurate and timely enrollment certification to Veterans Affairs (VA). Along with our campus partners, we provide access to resources and services that enhance the holistic wellness of our military-affiliated students as they navigate and thrive during their Loyola experience.

### Office of Military Veteran Student Services

#### Contact Information

6443 N. Sheridan Rd  
Phone: 773.508.7755  
Email: Veterans@luc.edu

## Steps for using GI Bill

<b>1 Apply for Benefits: <a href="http://ebenefits.va.gov">ebenefits.va.gov</a></b>	<b>2 Certificate of Eligibility (COE)</b>	<b>3 Term Enrollment &amp; Certification</b>
<ul style="list-style-type: none"> <li>• VA determines eligibility &amp; rating</li> <li>• Dependent/spouse students: Service- member must transfer benefits <b>prior</b> to you applying to use benefits.</li> </ul>	<ul style="list-style-type: none"> <li>• In 4-6 weeks student receives hard copy in the mail.</li> <li>• Scan and submit copy to <a href="http://forms.luc.edu/faoupload/login.htm">forms.luc.edu/faoupload/login.htm</a> (must have UVID and Password)</li> </ul>	<ul style="list-style-type: none"> <li>• Two-step certification by MVSS</li> <li>• Student must complete Veterans Affairs Request for Enrollment Certification (VAREC) form.</li> </ul>

## Benefit Components- based on 100% eligibility

### Annual Award for Tuition & Mandatory Fees (paid to LUC)

AY 24-25 \$28,937.09

(subject to change annually [benefits.va.gov/gibill](http://benefits.va.gov/gibill))

### GI BILL Hotline

1-888-442-4551

- Status of Application
- Status of Payments
- Status of Debts
- Remaining Eligibility

### Books & Supplies (paid to student)

\$41.67 per credit, up to 12 credits a semester or \$1,000 annually

(Payment is rolled into first month housing stipend)

### No Cap on Yellow Ribbon Payments (with the exception of Medical School\*)

Med School \$3,000 (\$6,000 w/ VA)

\*limited to 5 medical students

\*first come, first serve basis

### Monthly Housing Allowance (paid to student)

If eligible: Based on E5 w/ dependents  
([defensetravel.dod.mil](http://defensetravel.dod.mil))

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## Yellow Ribbon Program Notes

Must be  
100%  
eligible for  
Post 9/11

### **An agreement between Veteran Affairs and LUC**

- ☐ Dollar for dollar contribution to cover tuition and fees above the annual award
- ☐ No additional application is needed. MVSS automatically applies to student account
- ☐ Active duty & spouses of active duty are NOT eligible. COE with separation date required

## Monthly Housing Allowance (MHA) Notes

va.gov/  
gi-bill  
comparison  
tool

- **Prorated based on eligibility rating**  
*Ie. fulltime student with 80% GI Bill eligibility, may receive 80% E-5 with dependents while attending courses on campus.*
- **Student must be enrolled above halftime**  
*to be eligible to receive an MHA*
- **If a student's enrollment is 100% online**  
*student is eligible for only 50% on the national MHA average.*
- **Rate of pursuit (full vs. part time) rounded**  
*Ie. 9 Credits=3/4 time or 75% would receive 80% MHA*

## FAQs

- **What happens if I have scholarships?** *All tuition-restricted scholarships must be applied to tuition and fees before the GI Bill or Yellow Ribbon are applied.*
- **When is the Yellow Ribbon applied?** *After the GI Bill annual award is exhausted.*
- **Can the GI Bill or Yellow Ribbon be used for housing?** *No. They are only authorized for tuition and mandatory fees.*
- **What are the mandatory fees?** *Please visit [luc.edu/Bursar](http://luc.edu/Bursar) for the current tuition and fees.*
- **What if the eligibility is less than 100%?** *Student is eligible for the given % of the annual award, monthly housing allowance and book/supply stipend.*
- **Will I see the GI Bill or Yellow Ribbon on my award letter?** *No. It will be added during the certification process.*

## FAFSA Funding

- Student may qualify for additional non-VA funding.
- Complete a FAFSA: [studentaid.gov](http://studentaid.gov)

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## Things to consider

### Benefits as time vs money

- Fall/Spring Semester= approximately 4.5 months (17weeks each)
- 36 months of benefits= approximately 8 (4 Fall, 4 Spring) semesters
- Bachelors degree=120 credits/8 semesters= 15 credits hours/semester

### Summer Certifications

- Summer terms are accelerated, therefore VA uses credit hour equivalents to determine rate of pursuit (fulltime/halftime/etc.)
- Credits X 18 / length of term in weeks= equivalent credit hours
- 3 credits X 18 / 6 weeks= 9 equivalent credit hours
- Taking a 3-credit hour course during a 6-week summer session is equivalent to 9 credit hours during a traditional Fall or Spring semester
- 9 equivalent credit hours/ 12 credit hours= 3/4 time or 75% rounded up
- Student would receive 80% the MHA

### Dorm & Meal Plans

- MHA is paid directly to the student, therefore room/board & meals are student responsibility and due at beginning of semester
- Please visit: [luc.edu/bursar/iPlan](http://luc.edu/bursar/iPlan) for payment options

### Changes in Enrollment

- Students must notify the MVSS of changes in their enrollment.
- Failure to notify can lead to delayed processing, lost of benefit time or creation of debt

### Satisfactory Academic Progress

- SAP requirements must be met in order to be eligible to use their benefits
- Please visit: [luc.edu/finaid/aid-process/responsibilities/academic-progress/](http://luc.edu/finaid/aid-process/responsibilities/academic-progress/)

### Initial Certification

- Begins up to 30 days before classes begin
- Only # Credit hours are reported to VA
- Allows VA to begin MHA processing

### Secondary Certification

- Occurs after Add/Drop Deadline
- Confirmation of credit hours, tuition and fees reported to VA.
- Allows student to change schedule without adverse impact to benefit
- VA submits payment directly to LUC

### Veteran Crisis Line

- 1-800-273-8225 or TTY 1-800-799-4889
- Or sent a text message to 8388255
- Connect with a qualified responder

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## Putting it all together

From first class to graduation

### Transfer

(credit from previous college, equivalence exams, JST)

### Freshman

(Student is only concerned with fulltime status)

### Freshman

(Student wants level course load through degree path)

Year  
1

Fall- 15 Credits  
Spring- 15 Credits  
Summer- 0  
Total=45 Credits  
(15 credits transferred)

Fall- 12 Credits  
Spring- 12 Credits  
Summer- 12 Credits  
Total=36 Credits  
(12 months of benefits used)

Fall- 15 Credits  
Spring- 15 Credits  
Summer- 0  
Total=30 Credits  
(9 months of benefits used)

Year  
2

Fall- 15 Credits  
Spring- 15 Credits  
Summer- 0  
Total=75 Credits  
(18 months of benefits used)

Fall- 12 Credits  
Spring- 12 Credits  
Summer- 12 Credits  
Total=72 Credits  
(24 months of benefits used)

Fall- 15 Credits  
Spring- 15 Credits  
Summer- 0  
Total=60 Credits  
(18 months of benefits used)

Year  
3

Fall- 15 Credits  
Spring- 15 Credits  
Summer- 0  
Total=105 Credits  
(27 months of benefits used)

Fall- 12 Credits  
Spring- 12 Credits  
Summer- 12 Credits  
Total=108 Credits  
(36 months of benefits used)

Fall- 15 Credits  
Spring- 15 Credits  
Summer- 0  
Total=90 Credits  
(27 months of benefits used)

Year  
4

Fall- 15 Credits &  
Graduates  
Total=120 Credits  
(32 months of benefits used)

**Benefits exhausted.**  
**Student needs to secure additional funding for remaining credits.**

Fall- 15 Credits  
Spring- 15 Credits &  
Graduates  
Total=120 Credits  
(36 months of benefits used)

While the above illustrates three examples of how a student can use their GI Bill benefits, students should consider their own situation and work with an academic advisor in developing the optimal degree pathway.