



# IRAQ *and* AFGHANISTAN VETERANS *of* AMERICA

## **POST 9/11 GI BILL CHECKLIST**

- Brainstorm & research potential colleges and/or programs

- \* Zip code of school?
- \* Tuition Costs?
- \* Fees Costs?
- \* Is the school exclusively online?
- \* Does the college grant degrees (AA, BA, etc)
- \* What course load is considered full time?

Here is a [good resource](#) if your school's website does not clearly answer these questions.

- [Calculate GI Bill Benefits](#) for each school & determine if the Post 9/11 GI bill or your old GI Bill benefits are better for you.
  - For about 10% of veterans the old GI bill will be worth more, especially online students and students living in lost cost regions (with a low BAH).
  - If you have only a few months of Chap 30 (MGIB) benefits remaining please consider that finishing the all your MGIB benefits means you will get an addition 12 months of the new Post 9/11 GI bill. If you do not finish
- Enroll in the new GI Bill (or old one) through [VONAPP](#) (click "Start VONAPP"). You will need the following to complete the application:
  - Create username/password
  - Fill out VA Form 22-1990
  - Have ready electronic DD-214 and if applicable kicker contract and/or proof of \$600 buy-up
  - Bank Information (Name of Bank, Routing Number & Account Number)
  - If known, School Address, Educational Objective (degree or certificate), Date planning on enrolling
  - Former College information (degree, address & dates)
  - Non-military job information (type, length of time & any licensing)
  - ROTC/Service Academy/Student Loan Repayment Program information
- Receive Certificate of Eligibility (CoE) in the mail from the VA.
  - The CoE will tell you what percentage of benefits you qualify for and how many months of benefits you have left.
  - If your benefits are wrong do not be afraid to appeal the decision to the VA. They are processing claims so quickly that errors are being made on a regular basis.

- Identify & Contact the VA Certifying Official(s) on your campus
  - Don't wait for your VA Certificate of Eligibility to start this process.
  - VA Certifying Officials process your paperwork proving to the VA you are enrolled in school so that you can get paid your GI Bill benefits. They get next to nothing from the VA for this job, but they are very important in the process. So it pays to be NICE.
  - Most colleges have veterans info on their website, if not check [VA's site](#) to see the name and contact information of your local Certifying Official.
  - Fill out any paperwork the Certifying Official gives you.
  - Be sure to tell your Certifying Official which GI Bill you are using. If they incorrectly enter your information into the VA system your payments may be delayed.
  
- Confirm that your school Certifying Official submitted your paperwork to the VA.
  - GI Bill payments cannot be processed until your school submits your enrollment certification to the VA.
  - Early submission of this paperwork is essential to timely payment.
  - The Certifying Official does [NOT need to wait to see your Certificate of Eligibility \(CoE\)](#) from the VA to submit your paperwork.
  - This process can be done online. It can only be completed by your school Certifying Official.
  
- Ask about delaying billing of tuition/fees charges till VA cuts a check
  - Although most schools will defer tuition/fee charges, a school is allowed to bill you before you can enroll or attend classes, regardless of whether the VA will pay be paying for the full cost of your education. That means in these few instances you will need to convince school officials to delay billing you. The Certificate of Eligibility you received from the VA will state what benefits you are entitled to and will be your best ammunition in this fight.
  - Talk to the VA Certifying Official, registrar, bursar or billing department of your school and appeal to their patriotic sense of duty. Feel free to show them page 5 of a [brochure published by the American Council of Education \(ACE\)](#) discussing the need to defer charges for our veterans and remember that this type of deferment is already done with federal financial aid.
  - If all else fails you can apply for financial aid, ask the financial aid office for a temporary loan (some schools provide this) or front the money yourself.
  
- Tell the VA if you changed schools or need to update your direct deposit information.
  - If you changed schools after starting to use the GI Bill please, complete and submit a "Request for Change of Program or Place of Training," (VA Form 22-1995) through the VA's online benefits program, called [VONAPP](#).
  - Direct deposit information can be updated by calling (877) 838-2778 (direct deposit only) or mailing in the following [VA form](#). You will need to provide an: 1) account number, 2) 9 digit bank routing number and 3) type of account (checking or savings).

- Apply for Federal Financial Aid by filling out a [FAFSA form](#)
  - Many veterans will be entitled to free federal education grants, such as Pell grants. This grant could be worth up to \$5,330/yr. and is essentially “free money,” making the time spent filling out the FAFSA form well worth the hassle.
  - Keep in mind that GI Bill benefits are NOT considered income on the form, but they will ask what you benefit you will be receiving.
  
- Expect your first living allowance check to be deposited in your account at the end of your first month of school or as soon as your claim is processed.
  - Checks to the school for tuition and fees should be cut late September or early October and sent directly to the school for processing.
  
- Get college credit for your military Service
  - The American Council on Education will create a college transcript based on your military experience that you can take to your school and possibly get free college credits right away. Take 5 minutes and maybe you can skip an entire quarter/semester. Visit [ACE's Military programs site](#) and click on “Military Guide Online.”
  
- Find other veterans on campus
  - Join your local student veterans group or start your own.