

Newslines Pay and benefits

The new GI Bill

How much will you get for tuition?
How are housing allowances set?
How will it pay for private schools?

By Rick Maze

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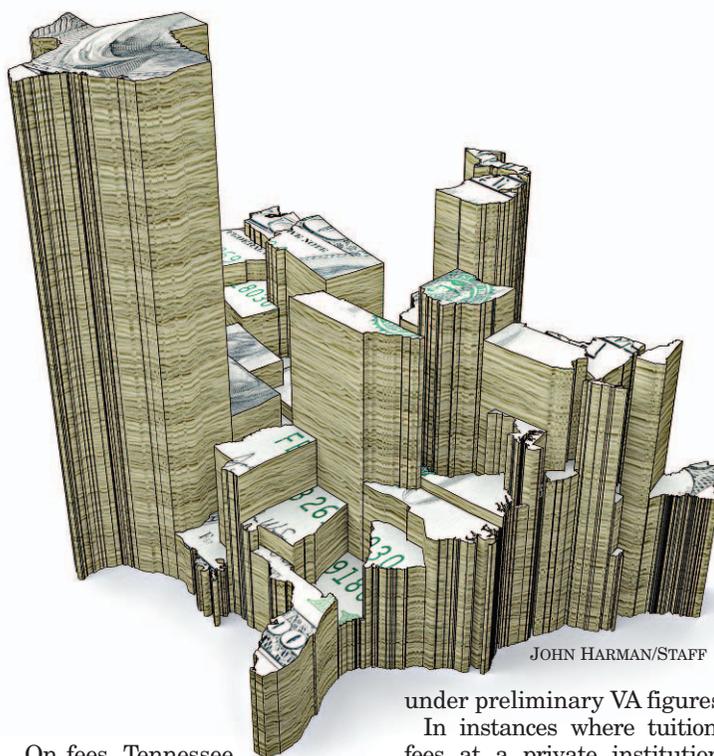
In preparation for the Aug. 1 launch of the Post-9/11 GI Bill, the Department of Veterans Affairs is giving service members and veterans an idea of how much money they can expect.

The program promises to cover full tuition and fees at the most expensive four-year public college or university in the state where a student attends school, plus a \$1,000 annual allowance for books and supplies and an additional living allowance, pegged to the military basic housing allowance for an E-5 with dependents.

MilitaryTimes.com

A battle is building over whether the Post-9/11 GI Bill's housing stipend should be paid to students attending online schools. Read more at militarytimes.com/benefits

Preliminary figures gathered by VA show that the highest tuition reimbursement rate could be in Texas, which has a maximum rate of \$1,333 per credit hour, while the lowest could be in Louisiana, a maximum of \$63 per credit hour.



JOHN HARMAN/STAFF

On fees, Tennessee tops the list, with a maximum of \$15,130 per school term; the District of Columbia and Nevada are at the other end of the scale, with maximum fees of \$310 and \$311 per term, respectively.

For people attending public institutions, the new benefits program promises full tuition reimbursement that will be paid directly to the college or university. But differences in maximum rates are important for people using GI Bill benefits to attend private schools where tuition is higher than the most expensive public institution.

They will receive the maximum in-state rates paid for public schools in that state — so someone at a private school in Texas could get more than \$65,000 in tuition and fees for a school year, while someone at a private school in Nevada would get no more than about \$4,627 for a year,

under preliminary VA figures.

In instances where tuition and fees at a private institution are greater than the maximum rate VA will pay in that state, students may be helped by a program — still taking shape — in which VA will pay \$1 more to a school for every \$1 cut the school makes in its tuition rate.

The Yellow Ribbon Program will require fee-sharing agreements between VA and individual schools. VA officials hope to announce in April which schools will participate for the fall semester.

The figures released by VA have already caught the eye of at least one lawmaker, who raised the issue at a Feb. 27 hearing on the status of VA's efforts to prepare for the launch of the new GI Bill program in August.

"I truly am surprised by some of the numbers," said Rep. Stephanie Herseth Sandlin, D-S.D., who chairs the House Veterans' Affairs economic opportunity subcommittee.

"For example, in Tennessee, the maximum fees that could be charged to an undergraduate student is over \$15,000 for semester. There are several other states where fees exceed \$10,000 per semester," she said.

"I understand VA is reviewing those numbers and is taking a second look at other state approving agencies in calculating and reporting the costs to be covered. But if those numbers hold true, we need to have a conversation with the higher education industry.

"I must remind everyone that those are state schools, not Ivy League," she said. "At a time when families are struggling just to keep the mortgages paid, the pursuit of higher education by everyone, not just veterans, may become problematic with those kinds of prices." □

Staff writer William H. McMichael contributed to this story.

MORE TOOLS

The new GI Bill's payments are limited to in-state rates, and each state has its own residency rules. VA recommends the non-profit College Board's online guide at <http://professionals.collegeboard.com/testing/international/state>.

The Pentagon has an online housing allowance calculator at <http://perdiem.hqda.pentagon.mil/perdiem/bah.html> that can be used to gauge the Post-9/11 GI Bill housing stipends. Set the rank to E-5 and enter the school's ZIP code; the resulting BAH "with dependents" rate would be the housing stipend for 2009.

VA official: Department will start to take applications May 1

By William H. McMichael

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The Post-9/11 GI Bill is on track for its scheduled Aug. 1 launch, and the Department of Veterans Affairs will begin accepting online applications for certificates of eligibility for the program May 1, a VA official recently told Congress.

In fact, the program news is almost all good, said Keith Wilson, VA's education service director. All 530 new claims processors are on board; all four claims processing facilities will be ready by June 1; and staff training is underway, he told the House Veterans' Affairs economic opportunity panel Feb. 27.

VA's goal will be to process

applications within 24 days, he said. Approved certificates of eligibility, including a calculation of the size of an applicant's benefits, will be issued to applicants, not schools.

The new benefits program will cover education costs up to the in-state rates for tuition and fees charged by the most expensive four-year public college or university in each state.

VA also will start soliciting agreements this spring for its Yellow Ribbon Program and expects to publish a list of participants "well before the June 30 timeframe," Wilson said.

Under that program, private schools may agree to cover tuition and fees for Post-9/11 GI Bill participants that exceed the highest

public in-state undergraduate rates. An institution can waive up to 50 percent of those expenses, which VA will match.

Down the road, VA expects to meet a December 2010 deadline for fully automating the Post-9/11 GI Bill process, Wilson said.

Several issues remain to be resolved, however. For instance, VA is planning for, but does not yet have, a system to generate monthly benefits payments automatically behind the scenes.

Stephen Warren, VA's principal deputy assistant secretary for information and technology, told lawmakers that if such a system is not ready by the time the new GI Bill program launches, VA's contingency plan is to hire about



Wilson

Warren

260 clerks to generate the checks.

"That would be a significant amount of work, obviously," Warren said.

VA also continues to grapple with a refund policy in instances when veterans enroll but, for various reasons, drop out of school — a concern expressed by Rep. John Boozman, R-Ark., ranking Republican

on the subcommittee.

"Do we try and recoup the fee from the veteran?" he asked. "Or do we eat that? Or have we even thought that far ahead?"

Wilson said VA has had a mechanism in place "for some time" to handle payments — and overpayments — under the current Montgomery GI Bill, in which VA deals directly with affected veterans.

But under the Post-9/11 GI Bill, tuition and fees will be paid directly to schools at the start of each semester or quarter. Refund policies for dropouts vary by school, Wilson said.

Rep. Stephanie Herseth Sandlin, D-S.D., who chairs the subcommittee, asked if VA has a position on whether a unified refund

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HOUSING STIPEND: A SAMPLING

Each Post-9/11 GI Bill recipient, regardless of rank or marital status, will receive a monthly housing stipend equal to the military's Basic Allowance for Housing for an E-5 with dependents in the ZIP code where the school is located. Here's what the housing stipend would be this year for students attending the largest public school, in terms of enrollment, in each state:

School	ZIP code	Stipend
Alabama		
Troy University	36082	\$806
Alaska		
University of Alaska at Anchorage	99508	\$1,862
Arizona		
Arizona State University at Tempe	85281	\$1,311
Arkansas		
University of Arkansas at Fayetteville	72701	\$856
California		
University of California Los Angeles	90095	\$2,152
Colorado		
University of Colorado at Boulder	80309	\$1,371
Connecticut		
University of Connecticut	06269	\$1,512
Delaware		
University of Delaware	19716	\$1,768
Washington, D.C.		
University of the District of Columbia	20008	\$1,917
Florida		
Miami Dade College	33132	\$1,798
Georgia		
University of Georgia	30602	\$983
Hawaii		
University of Hawaii at Manoa	96822	\$2,043
Idaho		
Boise State University	83725	\$869
Illinois		
University of Illinois at Urbana-Champaign	61801	\$1,045
Indiana		
Purdue University	47907	\$1,011
Iowa		
University of Iowa	52240	\$1,067
Kansas		
University of Kansas	66045	\$999
Kentucky		
University of Kentucky	40506	\$949
Louisiana		
Louisiana State University	70803	\$1,140
Maine		
University of Maine	04469	\$1,187
Maryland		
University of Maryland-College Park	20742	\$1,917
Massachusetts		
University of Massachusetts-Amherst	01003	\$1,416
Michigan		
Michigan State University	48824	\$1,104

policy should be created for the Post-9/11 GI Bill. "There's got to be a refund for the government in certain circumstances," she said.

"The administration has not taken a position on that question," Wilson replied.

While that issue remains to be ironed out, he said VA will ask veterans who drop out why they are doing so. Based on the responses, he said, "we would make a decision to either adjust the [benefit] award at the time of the reduction or ... from the beginning of the semester."

A family crisis, for example,

likely would qualify as a mitigating circumstance for which VA would reduce the individual's payment only from that point in the semester, rather than from the start of the semester, Wilson said.

Still, under the Post-9/11 GI Bill, any early withdrawal would result in potential overpayment to the school, and a veteran would be ineligible for additional benefits until the overpayment is recouped, Wilson said.

One difficulty in implementing the new program, Wilson said, is that the education system itself is continually evolving.

Minnesota		
University of Minnesota-Twin Cities	55455	\$1,447
Mississippi		
Mississippi State University	39762	\$891
Missouri		
University of Missouri-Columbia	65211	\$872
Montana		
University of Montana-Missoula	59812	\$1,043
Nebraska		
University of Nebraska at Lincoln	68588	\$1,084
Nevada		
University of Nevada-Las Vegas	89154	\$1,329
New Hampshire		
University of New Hampshire	03824	\$1,516
New Jersey		
Rutgers University	07102	\$2,033
New Mexico		
University of New Mexico	87131	\$1,160
New York		
University at Buffalo	14260	\$1,150
North Carolina		
North Carolina State University at Raleigh	27695	\$1,102
North Dakota		
University of North Dakota	58202	\$1,018
Ohio		
Ohio State University in Columbus	43210	\$1,000
Oklahoma		
University of Oklahoma-Norman Campus	73019	\$954
Oregon		
Portland State University	97207	\$1,298
Pennsylvania		
Pennsylvania State University	16802	\$1,106
Rhode Island		
University of Rhode Island	02881	\$1,674
South Carolina		
University of South Carolina-Columbia	29208	\$1,283
South Dakota		
South Dakota State University	57007	\$883
Tennessee		
University of Tennessee	37996	\$1,052
Texas		
University of Texas at Austin	78712	\$1,153
Utah		
University of Utah	84112	\$1,223
Vermont		
University of Vermont	05405	\$1,737
Virginia		
George Mason University	22030	\$1,917
Washington		
University of Washington-Seattle	98195	\$1,470
West Virginia		
West Virginia University	26506	\$1,239
Wisconsin		
University of Wisconsin-Madison	53706	\$1,239
Wyoming		
University of Wyoming	82071	\$1,076

Sources: Education-Portal.com, Defense Department

"Delivery, charging and receipt of education in the 21st century ... is complex," he said.

"It's not uncommon for our students to be taking classes at more than one school," he said. "They could be taking resident classes at two different brick-and-mortar schools. They could be taking brick-and-mortar classes as well as online classes. What we were charged with doing was coming up with a mechanism that could account for all of these variables.

"I believe we've come up with the mechanism that does that," he said. □

MAXIMUM PAYMENTS BY STATE

Based on the most expensive four-year public school in each state, here is how the maximum payments compare under the Post-9/11 GI Bill:

	Max. tuition charge per credit hour	Max. total fees per term	Maximum total tuition and fees GI Bill will cover for a two-semester, 30-credit school year
Alabama	\$279.00	\$3,004.00	\$14,378.00
Alaska	151.00	1,512.00	7,554.00
Arizona	490.14	5,056.00	24,816.20
Arkansas	167.00	629.46	6,268.92
California	254.00	4,806.00	17,232.00
Colorado	419.00	714.38	13,998.76
Connecticut	486.00	1,946.00	18,472.00
Delaware	590.00	1,290.00	20,280.00
D.C.	525.00	310.00	16,370.00
Florida	253.32	2,006.28	11,612.16
Guam	173.00	225.00	5,640.00
Georgia	203.00	630.00	7,350.00
Hawaii	248.00	1,163.70	9,767.40
Idaho	238.00	2,582.00	12,304.00
Illinois	558.08	1,432.00	19,606.40
Indiana	230.05*	2,231.52*	11,364.54
Iowa	618.00	581.00	19,702.00
Kansas	229.25	423.35	7,724.20
Kentucky	295.00	1,823.00	12,496.00
Louisiana	63.00*	2,541.70*	6,973.40
Maine	270.00	4,655.00	17,410.00
Maryland	436.34	7,090.00	27,270.20
Massachusetts	n/a**	n/a**	n/a**
Michigan	953.00	9,897.00	48,384.00
Minnesota	326.92*	4,359.28*	18,526.16
Mississippi	317.95	5,723.00	20,984.50
Missouri	253.00*	1,547.81*	10,685.62
Montana	205.40*	8,000.00*	22,162.00
Nebraska	227.75	1,574.25	9,981.00
Nevada	133.50	311.00	4,627.00
New Hampshire	859.00	4,768.00	35,306.00
New Jersey	400.00*	5,102.00*	22,204.00
New Mexico	201.40	2,416.80	10,875.60
New York	970.00*	2,373.00*	33,846.00
North Carolina	482.50	2,045.50	18,566.00
North Dakota	219.84*	2,638.00*	11,871.20
Ohio	477.00	12,715.00	39,740.00
Oklahoma	363.44	4,136.30	19,175.80
Oregon	407.00	1,836.24	15,882.48
Pennsylvania	700.00	7,203.00	35,406.00
Puerto Rico	85.00	525.00	3,600.00
Rhode Island	331.42	612.00	11,166.60
South Carolina	460.00	385.00	14,570.00
South Dakota	88.20	2,817.19	8,280.38
Tennessee	265.00*	15,130.00*	38,210.00
Texas	1,333.00	12,130.00	64,250.00
Utah	128.64	2,176.28	8,211.76
Vermont	460.00	1,358.00*	16,516.00
Virgin Islands	120.00	170.00	3,940.00
Virginia	225.00*	6,630.00*	20,010.00
Washington	336.00	4,080.00	18,240.00
West Virginia	256.00*	1,592.00*	10,864.00
Wisconsin	663.00*	4,202.00*	28,294.00
Wyoming	94.00*	400.63*	3,621.26

*Amount is being verified with the State Approving Agency **Data not available at press time
Source: Department of Veterans Affairs

CHRIS BROZ/STAFF