

Federal VA INFORMATION  
(12/01/22)

First, we would like to thank all of our veterans and their families for the sacrifices made in service to our great country.

It is our goal to assist the students receiving Federal VA benefits as much as possible. However, because we are not employees of the VA our access to the VA system is limited to the certification process. We are not involved in any way with the processing and/or approving a student's application for educational benefits nor resolving any issues concerning student's debts with the VA. We can inform the student of the eligibility requirements of the different educational programs offered by the VA and instruct them in the application process. However, it is the student's responsibility to submit the appropriate application to the VA.

Before a student can be certified for VA benefits his/her AUM VA file must be completed. The student is required to complete an AUM VA Certification Request Form and ensure AUM's Office of Veteran Services has a copy of his/her Certificate of Eligibility and Plan of Study provided by their academic advisor.

This office will communicate with the student by email (AUM email) if there is an issue with their benefits or to pass along information. It is the **student's responsibility** to read these emails and if they have any questions pertaining to the email they should contact this office by return email or call (334) 244-3368. To provide better service, when emailing AUM's Veteran Services office please include your name and student ID number.

Students should visit our web page at <https://www.aum.edu/admissions/scholarships-and-financial-aid/military-financial-aid/> prior to their first term at AUM and periodically thereafter.

**Types of U.S. VA Benefits:**

**Chapter 1606 – Montgomery GI Bill – Selected Reserve:** Students who are actively participating in the Selected Reserve, to include, the Reserve components of the Air Force, Army, Coast Guard, Marine Corps, and Navy as well as the Army and Air National Guard may be eligible for Chapter 1606 benefits. Students receiving these benefits will receive a monthly stipend based on the number of hours certified in the term and number of days in the month. This stipend is intended to assist with the cost of the student's education in the way they determine. The school does not receive any funds from the VA for Chapter 1606. The student may also be eligible for a Kicker. Eligibility for Kickers are determined by the student's unit and branch of service and if approved will receive the Kicker with his/her monthly stipend. AUM's VA office has no responsibility with the determination and payment of Kickers. Any issues with Kickers should be discussed with the student's unit and/or branch of service.

**Chapter 30 – Montgomery GI Bill – Active Duty:** Students who are veterans, entered active duty after June 30, 1985, and contributed \$100.00 per month for 12 months may be eligible for Chapter 30 benefits. If eligible for Chapter 30 benefits the student will receive a monthly stipend based on the number of hours certified during a term and number of days in the month. If the student is on active duty they will receive tuition and fees in lieu of a monthly stipend. This stipend is intended to assist with the cost of the student's education in the way they determine. The school does not receive any funds from the VA for Chapter 30. Students receiving Chapter 30 benefits may be eligible for a Kicker. A Kicker

is usually a part of the enlistment contract or the result of making additional Chapter 30 contributions. AUM's VA office has no responsibility with the determination and payment of Kickers. Any issues with Kickers should be discussed with the VA, 1-888-442-4551.

**Chapter 31 – Vocational Rehabilitation Employment Service:** Veterans may apply for Chapter 31 benefits by contacting their local VA office. If approved for Chapter 31 the student's case manager will issue a PO Number electronically which gives AUM authorization to certify the student for benefits under Chapter 31. Benefits for Chapter 31 includes all tuition and applicable fees for required courses, a housing allowance, books, and supplies. AUM's Veteran Services office is responsible for certifying the number of hours a student is enrolled in each term. The Office of Student Accounts is responsible for invoicing the VA for tuition, fees, and books. Any issues with the payment of tuition, fees, and books should be discussed with the Office of Student Accounts, (334) 244-3117.

**Chapter 33 – Post 9/11:** The student using Chapter 33 benefits could have earned these benefits through active military service or the benefits could have been transferred to the veteran's dependent children and/or spouse. Chapter 33 benefits includes tuition and applicable fees for required courses, book stipend, and housing allowance which is based on the number of hours certified and number of days in the month. **The amount to be paid is determined by the awarded percentage which is determined by the total active military service of the veteran.** Dispute over the awarded percentage based on the veteran's active military time must be resolved between the veteran and the VA. The VA can be contacted at 888-442-4551. Tuition and fees are paid directly to the school while the book stipend and the monthly housing allowance (MHA) is paid directly to the student by check or deposited into their designated bank account. The tuition and fees will be reported to the VA later in the term. Any scholarships and/or institutional funds specifically for tuition and fees must be subtracted from the total cost of tuition and applicable fees. (See note below) According to AUM's policy, students receiving Chapter 33 benefits are **not** eligible for **AUM's Military and Dependent scholarship**. The housing allowance is paid in the rear and usually the first week of the month. The book stipend is usually paid within two weeks of initial certification; however, depending on the workload at the VA processing center it may take longer. For this is the reason it is **highly recommended a student not wait until they receive their book stipend before purchasing their text books**. The VA will pay a book stipend for the number of hours certified in a term at the rate of approximately \$41.50 per hour (prorated if benefits are not 100%) up to 24 semester hours per academic year (8/1 – 7/31). To ensure the student receives his/her book stipend and housing allowance as quickly as possible the initial certification for the number of hours enrolled will be submitted within two weeks of the start of the term when possible; but, may take longer depending on the workload and if all required documentation has been submitted. **In accordance with Public Law 116-315, Section 1010 and VA policies schools are required to utilize "Dual Certification". Dual certification requires the school to certify the number of hours for required courses the student is enrolled in not later than 30 days after the term starts. The initial certification will be without tuition and fees. The second certification which will include the tuition and fees, in accordance with school policy will be submitted not later than 30 days after the school's drop-add period.** The VA normally pays within 30 days after the tuition and fees are reported.

The amount of MHA that a Chapter 33 recipient will receive is determined by the student's length of active duty service (service of the veteran if the benefits are transferred), rate of pursuit (see below), and if the courses enrolled are residence (classroom) or distance (online). If the student is on active duty or a spouse of an active duty member they are not eligible for MHA.

NOTE: When reporting the tuition and fees to the VA the amount reported will be minus the scholarship. At times, scholarships are not posted to the student's account until after the tuition and fees have been reported to the VA. When the omission is discovered the difference has to be reported to the VA thus resulting in a school debt with the VA. Therefore, the student's account will be adjusted accordingly. To ensure the correct amount of tuition and fees is initially reported to the VA, it is the student's responsibility to report scholarships to AUM's Office of Veteran's Services.

**Chapter 35 – Dependents' Educational Assistance:** These benefits are awarded to the dependents of a veteran who has been determined by the Veterans Administration to have a service connected permanent and total disability or have died as a result of a service connected disability. The benefits of Chapter 35 is a monthly stipend paid in the rear, normally the first week of the following month, based on the number of days in a month and the number of hours certified during a term. This stipend is intended to assist with the cost of the student's education in the way they determine. The school does not receive any funds from the VA for Chapter 35.

It is our goal to have all students certified by the beginning of the term; however, that may not be possible due to missing documentation, late registration, or work load. In accordance with VA's policies we have up to 30 days after the term has started to certify a student if all required documentation is in the student's AUM VA file.

**NOTE:** Of the benefits above, Chapters 31 and 33 are the only ones that the VA will pay the school directly for tuition and fees. For all other chapters the student will receive their benefits directly which will be based on the number of hours certified and number of days in the month. It is the student's responsibility to determine how their funds received from the VA will be used to pay for their educational expenses.

#### **Applying for Federal VA Benefits:**

If the student has not previously applied for their benefits he/she should do so immediately by submitting the appropriate application to the VA.

Only Chapters 33 and 35 can be awarded to dependents. Chapter 33 transferred entitlements are the result of the veteran transferring partial or all of their Chapter 33 benefits to their dependent(s) while serving in the military. This transfer must be accomplished between the veteran and their branch of service. The transfer of the benefits does not automatically award them to the dependent. **The dependent must submit an application to the VA, VA Form 22-1990E for Chapter 33. For Chapter 35, the application is a VA Form 22-5490. For veterans applying for benefits, except Chapter 31, the appropriate form is a VA Form 22-1990. To apply for Chapter 31 the veteran should contact their local VA Office.**

The appropriate application form can be obtained from a local VA office, AUM's Veteran Services Office or online at [https://www.va.gov/vaforms/form\\_detail.asp](https://www.va.gov/vaforms/form_detail.asp), enter the appropriate form number in the "Search" box at top of the page. Complete the form, print, and mail it to the appropriate VA Regional Office. Applications can also be submitted online at <https://www.vets.gov/education/apply/#modal>, or <https://www.ebenefits.va.gov/ebenefits/homepage>. Under "Apply" select "Educational Benefits". **This is the VA's preferred and recommend method of submitting applications.** Questions pertaining to the completion or status of the application should be directed to the VA at 1-888-442-4551.

Once a student's application has been received, processed, and approved by the VA, the VA will send the student a Certificate of Eligibility (COE) letter. The student is required to provide AUM's Office of Veteran Services with a copy of his/her COE.

Depending on the time of the year it could take the VA up to 45 days or more to process and approve the application after receipt. Therefore, if the application has not been submitted the student is encouraged to do so immediately.

### **For All Federal VA Benefits**

**Enrollment Verification:** Enrollment verification serves as documentation that a student is currently enrolled at the university. This is frequently request for prove of enrollment for health insurance, to include CHAMPVA/Tricare, housing agencies, employers, etc. **The Registrar's Office is responsible for providing this service**, they can be contacted at <https://www.aum.edu/current-students/records-registrars-office/>, or (334) 244-3793.

**Declaring a Major:** To receive Federal VA benefits the student must be enrolled in a declared major. The VA does not recognize "Undeclared" as a major at AUM. Therefore, students who enrolls as "Undeclared" or "General Curriculum" will not be eligible for VA benefits.

**Certification of Enrollment:** Once a student's initial certification is submitted AUM's system is updated to reflect they have VA benefits for that semester. Therefore, the student should not receive a notification of being removed from courses due to non-payment. If the student should receive such notification they should immediately contact the Office of Student Accounts at (334) 244-3286 or [studentaccounts@aum.edu](mailto:studentaccounts@aum.edu) and inform them that they have VA benefits. If the student have any questions about charges on their account or payments should also be directed to the Office of Student Accounts.

**Applicable Courses:** **Only courses required for a student's degree and/or minor**, according to their plan of study on file, can be certified for VA benefits. The VA **will not pay** for courses repeated for the purpose of **improving the grade of a previously passed courses**, to **improve one's GPA**, or for the purpose of **obtaining full time status**. The exception to this is during the student's last semester (graduating); at this time the student can request "Rounding Out". The VA will allow students who are about to graduate to take courses that are not mandatory for their degree, but the course(s) must be in the area of their major, i.e. if the student's major is Psychology than only other Psychology courses can be used for "Rounding Out". If a student is interested in "Rounding Out" they must notify the Office of Veteran Services by email at [veterans@aum.edu](mailto:veterans@aum.edu) at the time of enrollment for their last semester.

**Remedial Courses:** The VA will pay for remedial courses only if the student has a verifiable need that has been documented by test scores such as ACT and/or AUM's Placement Test. **The VA will not pay for remedial courses that are offered online.**

To view the VA's Rate Table visit the following web page at [https://www.benefits.va.gov/GIBILL/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/GIBILL/resources/benefits_resources/rate_tables.asp).

**Rate of Pursuit vs. Training Time and Full Times Status (Monthly Stipend):** The VA determines the amount of the monthly stipend based on the number of hours certified and number of weeks in a term. For Chapter 33 this is referred to as the Rate of Pursuit, and other it is referred to training time.

Normally, for undergraduate the VA would consider 12 hours certified as being fulltime in a typical 15 week term (Fall and Spring), less than that the time will be prorated. During the summer semester 6 hours for the 8 week term is considered fulltime and 3 hours for each 4 week term. For graduate programs the VA considers 6 hours as full time in a typical 15 week semester (fall and spring). During the summer semester 3 hours for each term as full time. At AUM a student can enroll in the full semester term and/or one or both half semester terms. Certifications are submitted by the actual term(s) a student is enrolled. While they may be considered as fulltime by AUM, the VA may not consider them fulltime for the entire semester. For example, if a student is enrolled in 15 certified undergraduate hours, six hour for the entire semester term, six hours for the first half semester term, and three hours for the second half semester term, AUM would consider them as fulltime. However, the VA would only consider them fulltime until the end of the first half semester term (six hours + six hours) and three quarter time during the second half semester term (six hours + three hours). In this example the student's stipend will be reduced at the end of the first half semester term.

### **Alabama GI Dependent Scholarship**

The above funded VA benefits should not be confused with the **Alabama GI Dependents Scholarship program** which is a State of Alabama VA funded program. Any questions or issues pertaining to the Alabama GI Dependents Scholarship program should be directed to the Office of Student Accounts (334) 244-3117. **If the student receives Chapter 33 benefits the Office of Student Accounts is required by law to deduct the amount of tuition and fees paid by the VA to the school from the amount reported for the Alabama GI Dependent Scholarship.**

### **Dropping a Course(s) or Withdrawing**

After being certified if a student decides to drop a course and their total hours for the term falls below what the VA considers full time they will receive less funds than they had been receiving for the term in question. Also, they could possibly have a **student debt** with the VA. Because their stipend is paid in the rear the date they drop a course or withdraw and how soon the adjustment is made and processed by the VA will be a factor in determining if there will be a student debt.

How soon the VA processes the adjustment or termination depends on the workload they are experiencing at the time. Also, at times the VA will process certification actions manually, which will delay the processing.

If the student is receiving Chapter 33 or Chapter 31 benefits their tuition and fees will be prorated by the VA based on the effective date of the change; this includes adding courses. A **student debt** for the book stipend and the housing allowance could be established. For Chapter 33 recipients, if there is an adjustment for tuition and fees the VA will establish a school debt for the tuition and fees. However, the amount of the debt will be passed onto the student and added to their account. The amount of the student and school debt, if any, will be determined by the VA at the time the processing of the adjustment/termination is completed.

At times students have to drop courses or withdraw for reasons beyond their control; but, they are encouraged to carefully consider the consequences and if possible remain in the courses originally certified. They will have to make that final decision. If the reason they have to drop a course or withdraw are for mitigating circumstances they can present this information to the VA upon notification of a debt for their consideration.

An AUM approved medical withdraw will not necessarily eliminate a student debt with the VA. The effective date of the withdrawal and if the VA paid any benefits to the student and/or school will be determining factors if there will be a debt.

### **Receiving Grades of “F”, “FA”, or “FAN”**

A student debt with the VA may occur for students who receives a failing grade based on attendance. When a student receives a failing grade for attendance in accordance with Federal law this has to be reported to the VA along with the last date attended. At times the instructor may award a grade of “F” even though the student quit attending classes before end of the term. In this situation the last date of attendance as reported by the instructor will be provided to the VA and could result in a student debt. For online courses the last date of participation is considered as the last date of attendance. If a student **receives all** “failing grades and/or “Ws” this also has to be reported to the VA and could result in a student debt with the VA. If the student has mitigating circumstances for non-attendance they can present this information to the VA for their consideration at the time of the debt notification. Issues and questions pertaining to a VA student debt should be addressed to the VA at 1-888-442-4551.

### **Military Benefits:**

**Tuition Assistance** - The student currently serving on active duty, in the Reserves, or the National Guard may be eligible for tuition assistance (TA). To determine eligibility the student should contact his/her Education Support Office. The approval for TA should be submitted to the Office of Student Accounts. Any questions or issues with TA after the approved documentation has been submitted to the Office of Student Accounts should be address to that office at (334) 244-3117. TA and Chapter 1606 can be used during the same term. TA can be used with Chapter 33; however, the amount of TA paid will have to be deducted from the total tuition and fees submitted to the VA. For students using Chapter 30 and on active duty the TA has to be subtracted from the tuition and fees reported to the VA. **It is the student’s responsibility to notify the Office of Veteran Services at the time of enrollment of what courses they are going to request TA for.**

**Alabama National Guard Education Assistance Program (ANGEAP)** - Students serving in the AL National Guard may be eligible for ANGEAP. In accordance with State law ANGEAP will only pay for tuition and instructional fees of courses required for the student’s degree and/or minor; therefore, an ANGEAP Request can only be submitted for courses required based on the student’s plan of study on file. ANGEAP will only pay for the student’s first degree for a maximum of 120 semester hours. If eligible, the student must submit an application each semester. The State of Alabama requires students using ANGEAP to submit a Free Application for Federal Student Aid (FAFSA) each academic year; as well as all requested documents and the completion of all required verification. **If the student fails to submit the required FAFSA, provide requested documents, or to complete all required verification their ANGEAP Application cannot be processed.** To determine eligibility the student should contact his/her unit or Education Support Office. To allow sufficient time for processing, the application should be submitted to AUM’s Office of Veteran Services within two weeks of the start of each semester. As part of the process the student’s application is provided to the appropriate HQs for their review and determination if the student is eligible for ANGEAP. The state will not pay ANGEAP benefits until the end of the appropriate semester. Students receiving ANGEAP are **not** eligible **for AUM’s Military and Family scholarships**. Other funds received by the student for tuition and fees, to include but not limited to, scholarships, Chapter 33 tuition and fees, TA, State Grants, Pell Grant, etc. must be subtracted from

the amount reported to the state. ANGEAP does not pay for housing, meals, books, parking fees, or fines. ANGEAP applications can be obtained from the student's unit, AUM's Veteran Services Office, or online at [https://www.alasu.edu/sites/default/files/inline-files/ANGEAP-Appl-2022-2023\\_0.pdf](https://www.alasu.edu/sites/default/files/inline-files/ANGEAP-Appl-2022-2023_0.pdf). The application for the upcoming academic year is usually not released until 7/31 or later.

**Verification of Enrollment:**

Students receiving Chapter 1606 and 30 benefits are required to verify their enrollment at the end of each month they are enrolled. This can be accomplished online at [www.gibill.va.gov/wave/index.do](http://www.gibill.va.gov/wave/index.do) or by calling 877-823-2378. The **VA will not pay** the monthly stipend until enrollment verification has been completed.

Students receiving Chapter 33 benefits are required to verify their enrollment to continue receiving their monthly housing allowance and kickers if applicable. **Failure to do so could result in their housing allowance being placed on hold.** Questions should be directed to the VA at 1-888-442-4551. The following links provided by the VA can be visited for information and instructions.

[https://benefits.va.gov/gibill/docs/isaksonroe/1010\\_ihl\\_process.pdf](https://benefits.va.gov/gibill/docs/isaksonroe/1010_ihl_process.pdf)

<https://www.youtube.com/watch?v=MKq-reD01ZA>

**Change of Address and Banking Information:** It is the student's responsibility to notify the VA of any changes to their address and/or banking information. This can be accomplished by calling 877-838-2778 and through eBenefits.

**Academic Progress:**

We are required to report to the VA those students receiving VA benefits who are suspended for any reason.

When a student drops a course or withdraws after being certified this has to be reported to the VA and **could result in a student debt with the VA.**

When a student receives a failing grade based on attendance this has to be reported to the VA and **could result in a student debt with the VA.** It is to the student's advantage both financially and academically to officially drop a course rather than quit attending.

If the VA has paid the student's tuition and fees (Chapter 31 and 33) and there is a change in the student's enrollment/certification the VA will establish a school debt for tuition and fees paid. **However, once this debt has been paid by the school the amount paid will be reversed from the student's school account and may result in a balance.**

The VA will only pay for required courses according to the student's Plan of Study on file. Therefore, it is imperative that if a student changes his/her major or receives a new plan of study a copy be provided to Veteran Service Office.

### **In State Tuition:**

In accordance with Federal law, regardless of their residence status, students receiving Chapter 33 and 35 benefits must be charged in state tuition. If you receive either of these benefits and being charged out state tuition immediately contact AUM's Veteran Services at (334) 244-3368 or veterans@aum.edu.

### **Official Transcripts:**

Students receiving VA benefits are required by Federal law to request official transcripts from all previous colleges or universities they have attended to be provided to AUM. In addition, if the student is currently serving in the military or is a veteran he/she is required to request an **official military transcript be provided to AUM**. Failure to comply with this requirement could result in VA benefits being withheld.

Military transcripts can be requested at the following sites:

Air Force – <https://www.airuniversity.af.edu/Barnes/CCAF/Display/Article/803247/community-college-of-the-air-force-transcripts/>

Army, Coast Guard, Marine Corps, and Navy – <https://jst.doded.mil/>. As a result of the security restriction it may be best to use the Firefox browser.

### **Discussing VA Benefits:**

We nor the VA can discuss specifics of a student's VA benefits with any person other than the individual student. However, the student can identify a third party to whom we can discuss their benefits. To accomplish this the student must complete a VA Form 21-0845. This form can be obtained from a local VA office, AUM's Veteran's Service Office or online at [https://www.va.gov/vaforms/form\\_detail.asp](https://www.va.gov/vaforms/form_detail.asp), enter the appropriate form number in the "Search" box at top of the page. The student should provide the completed form to AUM's Veterans Service Office; a copy will be placed in their AUM VA file and the original will be forwarded to the VA on the student's behalf.

### **Request for Non-Certification:**

Once a student submits an AUM VA Certification Request form to the Office of Veteran Services and they chose not to use their VA benefits for a particular semester they are required to notify the office by email at [veterans@aum.edu](mailto:veterans@aum.edu). This should be accomplished at the time of enrollment.

### **Notification to AUM's VA Office:**

The student must notify the school's certifying official when there is a:

- Change in program or major
- Change of dates of attendance
- Change in course load (reduction or increase)
- Grade changes, including Grade Forgiveness \*
- Any withdrawals
- Receipt of any scholarships and/or any other tuition and fees resources
- Attendance at any other school as a guest or transient student



\* When a grade forgiveness has been approved and the student repeats the course(s) in question the VA will pay for failed courses to be repeated. The student must have received benefits at the time and the course(s) must be required for their degree. However, if the course(s) that are forgiven are not retaken an adjustment will be made for the appropriate term which could result in a debt owed by the student to the VA.

### **Guest/Transient Student:**

If an AUM student plans on attending another school as a transient student and wishes to use their Federal VA benefits at that school they must provide the Office of Veteran Services with a copy of their approved AUM Transient Student form. Upon receipt a request will be sent to the secondary school to certify the student for the approved courses. Any issues or questions concerning certification at the secondary school must be addressed with that school.

If a student attending AUM as a Guest/Transient student their primary school's certifying official must send a request to AUM's Office of Veteran Services that the student be certified for courses enrolled in at AUM. Only courses listed on the request will be certified.

### **VA Education and Training Programs:**

We strongly encourage each student be aware of all the current policies and future changes to the VA's programs for education and training which can be reviewed at [www.benefits.va.gov/gibill/education\\_programs.asp](http://www.benefits.va.gov/gibill/education_programs.asp).

### **AUM's Veteran Services Web Page:**

Students should periodically review AUM's policies and procedures concerning U.S. Veteran educational benefits by visiting our web page at <https://www.aum.edu/admissions/scholarships-and-financial-aid/military-financial-aid/>.

### **Important Contact Information:**

AUM's VA Office – (334) 244-3288/3368, Fax – (334) 244-3913, email – [veterans@aum.edu](mailto:veterans@aum.edu).

We are located in the Taylor Center in the Financial Aid Office. Office hours for students are as follows:

Monday/Tuesday – 1:00 PM to 4:30 PM

Wednesday/Thursday – 8:00 AM to 11:30 AM

VA's Student Line – (888) 442-4551

### **VA Work-Study Program:**

Students receiving VA educational benefits and are certified at three quarter time or full time rate may be eligible for VA work study. The student must apply for a position at an approved VA work site which may include, but is not limited to: VA Regional Offices, VA Medical Centers, Vet Centers, VA Outpatient Clinics, National Cemeteries, and local education institutions.

AUM has two approved work sites; Office of Veteran Services (334) 244-3368 and the AUM Veteran and Military Resources Center (334) 244-3304. Prior to submitting an application for either of these offices please call the appropriate number to determine if there is an opening at the current time.

Complete information on the VA's work study program go to <https://www.benefits.va.gov/gibill/workstudy.asp>.

### **85/15 Policy:**

In accordance with Federal law, when a particular program of study at a school has 85 percent or more of its students receiving institutional aid and/or Federal VA benefits than a new student added to that program of study will **not** be eligible for VA benefits. If a student is already enrolled in the program when it reaches 85 percent they **will continue** to be eligible for VA benefits. However, if a student **sits out** a term (excluding summer) for VA purposes they **will** be treated as if they were a new student upon their return. This also applies to **changing major and or concentration**; for example if a student is majoring in Nursing and change their major to Business Administration Accounting and if Business Administration Accounting is **85 percent** or higher the student will **not** be eligible for VA benefits.

### **Getting the Most out of VA Benefits:**

Unfortunately the increase of VA educational benefits has not kept up with the cost of education. Therefore, more than ever it is important for students to make wise decisions in managing the use of their educational benefits. The following are suggestions for students to get the most out of their VA educational benefits:

1. Rent textbooks or purchase used text books when possible, and if available consider online book vendors.
2. If living on campus, do not select the most expensive dormitory.
3. When enrolling in a course if at all possible complete the course. Remember, after the start of the term and a certification has been submitted, if a student drops a course his/her certification must be adjusted accordingly. This could result in the student incurring a debt with the VA and delay the payment of entitled benefits. Also, when a student using VA educational benefits receives a failing grade based on attendance this has to be reported to the VA and could result in a student debt with the VA.
4. It may take up to 45 or more days after an application is submitted before it is approved. This is especially so during the fall semester which is the busiest time for the year for the VA.

**Therefore, students should plan accordingly.**