

Post 9/11 GI Bill and Yellow Ribbon FAQ:

Q: What are Yellow Ribbon benefits?

A: The Post-9/11 GI Bill will pay up to an annual maximum per academic year for a private school. For the 2019-20 school year the maximum is \$24,476.79. Tuition and fees that exceed these benefits are referred to as Yellow Ribbon benefits. The Veterans Administration (VA) and the school split the cost of Yellow Ribbon benefits 50/50.

Q: How do I qualify for Yellow Ribbon benefits?

A: You must be a Veteran (or dependent under Transfer of Entitlement) at the **100% benefit level** to qualify. Active duty members and spouses thereof are not eligible for this program. Eligibility is determined by the Veterans Administration, and more information may be found at their website here: http://www.benefits.va.gov/gibill/yellow_ribbon.asp

Q: How much of Wheaton College's costs does the Yellow Ribbon program cover?

A: In most cases, the total of the Post-9/11 GI Bill and Yellow Ribbon benefits fully covers the Cost of Attendance at Wheaton College. For the 2019-20 tuition and fees benefit, \$24,476.79 is paid by the VA, \$6,612 in Wheaton Yellow Ribbon, and \$6,612 in VA Yellow Ribbon. This totals our full-time tuition cost of \$37,700. Students in the Conservatory of Music may receive up to an additional \$2,800 in Yellow Ribbon to cover course fees, for a total of \$40,500 annually. Students are also eligible for Basic Allowance for Housing (BAH) payments and book stipend payments. The BAH amount for Wheaton's zip code is \$2,058 per month for the 2019 calendar year. BAH rates are set annually by the Dept. of Defense. Over the school year, these monthly payments total significantly more than our average room and board costs, which are \$10,630. Remaining BAH dollars above Wheaton's room and board cost may be used to cover miscellaneous, personal, and travel costs. The book stipend pays up to \$1,000 annually. For more information, see Wheaton's Cost of Attendance, <http://www.wheaton.edu/Admissions-and-Aid/Financial-Aid/Disclosures>

Q: How do I enroll for GI Bill benefits and a Yellow Ribbon award at Wheaton College?

A: Students must first apply for the benefits with the VA. The VA will provide the student with a Certificate of Eligibility. Students should provide the Certificate of Eligibility to the Financial Aid Office in order to have benefits certified and receive a Yellow Ribbon award, if eligible. Wheaton does not have a cap on the maximum number of Yellow Ribbon awards given per year.

Q: May I receive other financial aid in addition to the GI Bill?

A: Students may apply for federal Title IV aid through the Free Application for Federal Student Aid (FAFSA). Federal grants, state grants, student loans, and parent loans are available to those who qualify in addition to the GI Bill. Students receiving a Yellow Ribbon award are not eligible for any other Wheaton College institutional scholarships or grants. Students who are 40%-90% eligible under Post

9/11 GI Bill are eligible for consideration of institutional scholarships or grants with a maximum total sum of awards equaling the cost of tuition.

In making every effort to distribute our financial aid funds as equitably as possible, Wheaton considers the potential eligibility of Post 9/11 GI Bill benefits as a financial resource that eliminates the student's financial need and his/her eligibility (as opposed to *transferred* eligibility) that he/she may receive Wheaton Grant funds. Should a family chose not to have the benefits transferred to its dependent, the student may receive his/her *merit* scholarships.

Q: How are the benefits paid? When do payments start?

A: The VA pays tuition and fee payments, including Yellow Ribbon, directly to Wheaton College. The Housing Allowance and Book Stipend are paid directly to the student. Fall semester tuition and fee payments are generally received the month of October and Spring semester tuition and fee payments in February or March. Housing and book stipends generally begin in October and are paid monthly thereafter. However, please note the VA is frequently backlogged and payments may begin late as a result.

Q: Which charges do I pay on my bill?

A: Since the housing and book stipends are paid directly to the student, generally students are responsible to pay all charges on the Wheaton bill other than the tuition charge, i.e. housing, meal plan, parking permit, etc. Wheaton bills separately for the Fall and Spring semesters. On the Fall semester bill, the VA will also pay eligible fees, such as orientation fees, lab fees, etc. Since 19-20 tuition and fee benefits are capped annually to \$37,700 for the College of Arts and Sciences, this can result in the Spring semester tuition charge being underpaid by a corresponding amount. Students in the Conservatory of Music may receive up to \$40,500 annually in tuition and fee benefits.

Q: When is my bill due?

A: Bills are due on the first Wednesday of each semester. Payment plans are also available. For more information, please see the Wheaton Payment Plan webpage <http://www.wheaton.edu/Admissions-and-Aid/Financial-Aid/Payment-Process/Payment-Plans>

Q: Does it matter how I register for A and B quad?

A: Yes, for the purposes of housing (BAH) payments. Wheaton College considers a student full time at 12 credit hours per semester or above. However, the VA also looks at full time status per quad. If your enrollment drops below the equivalent of 6 credit hours in a quad, then the VA will prorate your housing benefits. For this reason, it is important to plan your enrollment to maximize your housing benefits.

Q: Why does my financial aid award show a Yellow Ribbon amount lower than full time tuition?

A: The financial aid award will only show Yellow Ribbon benefits paid by Wheaton College. It will not show expected or pending payments from the VA. Note the Yellow Ribbon award does not pay until Spring semester, as Fall semester costs are still within the VA's maximum tuition benefit.