

# COLLEGE HANDBOOK FOR MISSOURI VETERANS

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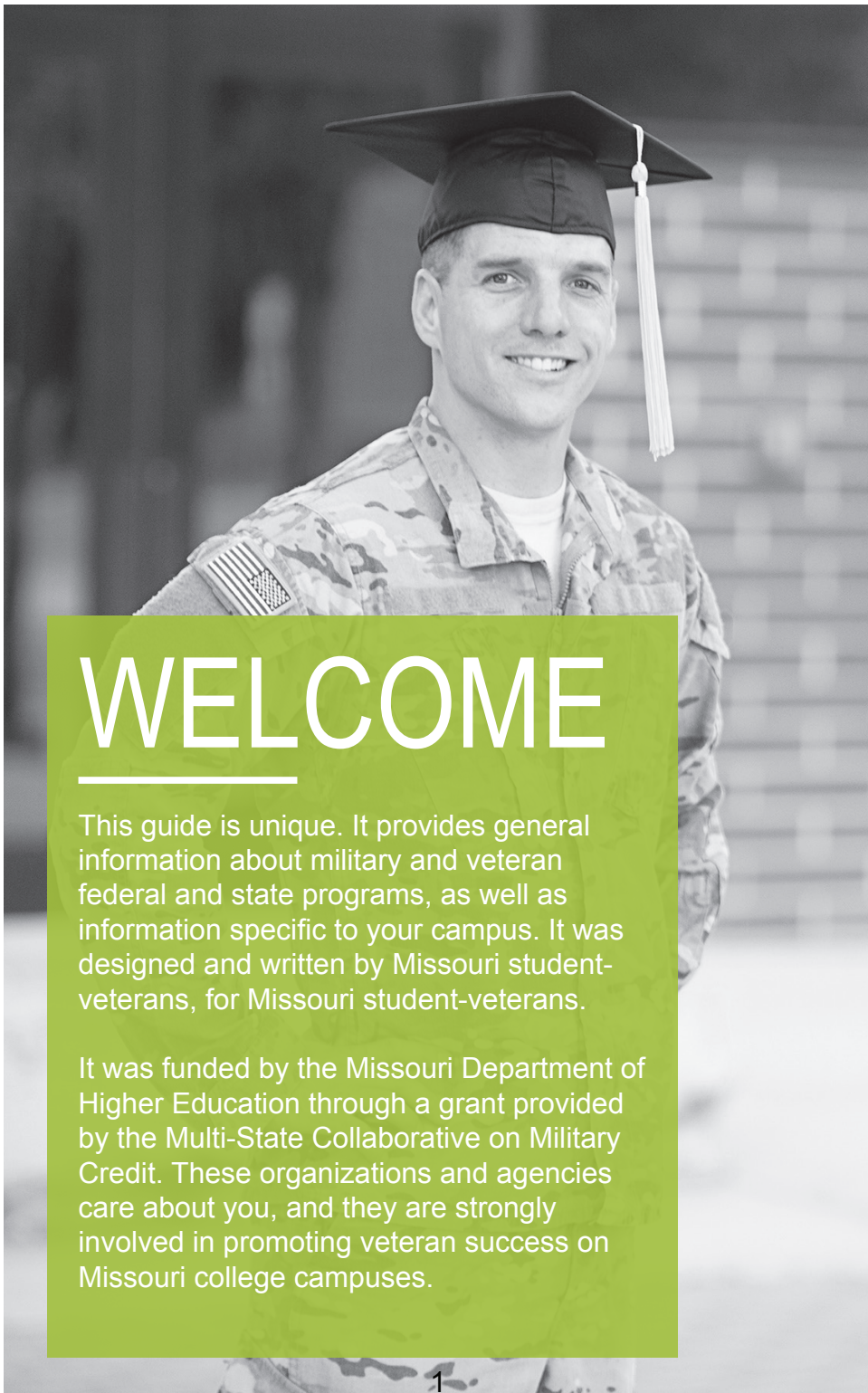
# COLLEGE HANDBOOK FOR MISSOURI VETERANS

Written by current student veterans,  
for new student veterans.

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# WELCOME

This guide is unique. It provides general information about military and veteran federal and state programs, as well as information specific to your campus. It was designed and written by Missouri student-veterans, for Missouri student-veterans.

It was funded by the Missouri Department of Higher Education through a grant provided by the Multi-State Collaborative on Military Credit. These organizations and agencies care about you, and they are strongly involved in promoting veteran success on Missouri college campuses.

## STUDENT VETERANS

Congratulations on your decision to continue your education. Higher education including vo-tech, community colleges, and universities, is the ticket to increased understanding of the world around us, improved financial stability, and better family outcomes. You made a good choice.

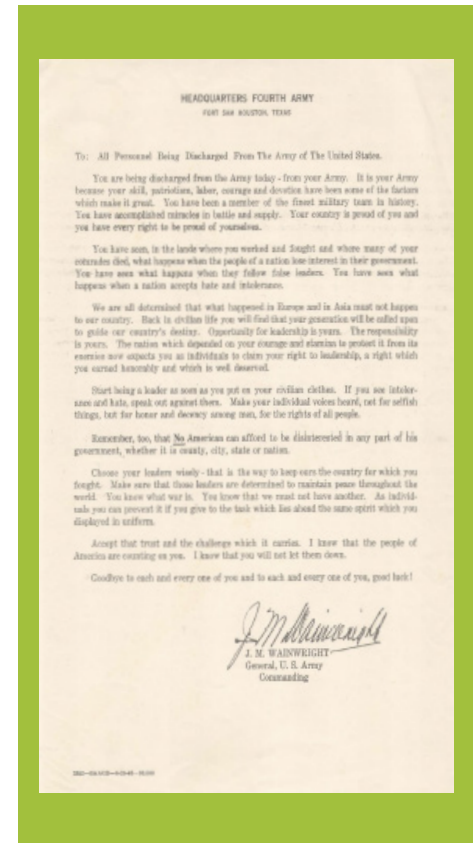
Whether you are coming to college immediately after service or many years later, you will find yourself in transition. Prepare for it.

Life on a college campus is not like the military. In general you will be older than your classroom peers. Your professors won't focus on how well your team performs; instead, they are concerned with how well you master the material. Your time will be unstructured - no weekly training calendar and no one "checking up" on you.

Adapting to these cultural shifts can be daunting, but it is doable. This booklet can help. You will transition from being a veteran-student, to being a student-veteran.

Then, with hard work and effort, you will become a graduate. Again, congratulations on your decision to pursue higher education; you can do this! See you at graduation.

-The editorial team



Letter from General J. Wainwright (MOH) to discharging Army soldiers, 1946. His advice is as relevant today as it was 60+ years ago.



## HOW TO GO TO COLLEGE

Veterans have been improving themselves and their place in society by attending college on Uncle Sam's dime since 1944. It is GI Bill veterans from the "greatest generation" who made this country an economic, cultural, political, and educational powerhouse. You are joining this vitally important group and it is up to you to continue that tradition.

The most important piece of context that I can give you today is this:

**HOW you go to college matters much more than WHERE you go to college.**

As a veteran you will probably be older than the other students and you may have a little more life experience than your classmates. You also may feel like you don't have time, energy, or resources to take advantage of college life.

Based on the feelings above, many veterans find themselves believing that the essence of college is the scramble to find and collect enough (and the correct) credits to equal a degree. They are wrong.

The most important thing you can do in college is not collect credits, it is to build relationships with those around you.

## ADVICE

*"You have survived deployment(s), you can survive college!! Your mission is to learn and adapt, get involved, ask for help and then graduate!! We have your back!!"*

Service: Army  
Major: Criminology

To do that, you need to enter into a peer relationship with your institution, not a consumer relationship. You don't need to be a super-star student to engage with your peers, your professors, and your chosen field; but you do need to be present.

When interviewed several years after college, a group of veterans (from across the academic spectrum) was asked to rank the importance of activities such as coursework, travel abroad, internships, relationships with classmates and professors, reading, sports, and more. To a person, they ranked personal and professional relationships as most important and the most helpful for their future success. Humans are social animals. Relationships – **CONNECTIONS**– are what fulfill us and what help us move forward.

You see, college is not only an opportunity to grow and learn academically, it is an opportunity to establish (or re-establish) your network.

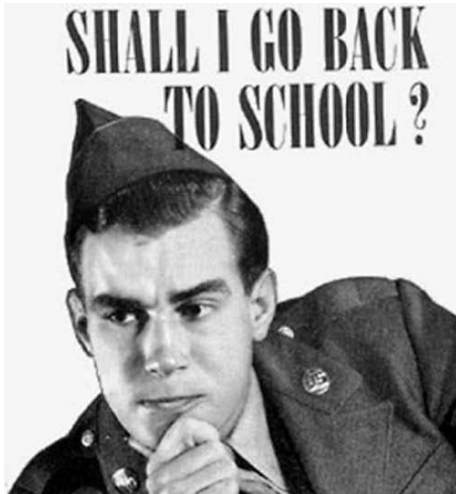
You may feel the pull to connect with people on campus whose demographics, veteran status or life experience matches with yours (in the Veterans Center, maybe?). There is nothing wrong with that. In fact a group of vets can provide support and understanding in a confusing place. BUT, taken too far Veterans Centers (or any similar "safe" spaces) are isolating and constraining. The world is diverse; you have to learn to deal in diversity of culture, opinion, experience and background. College is the place to practice those skills.

According to a massive Gallup study, the type, cost, or selectivity of a college has little connection to current satisfaction or future success. Instead, satisfaction and success are driven by things like, establishing deep connections with a mentor, taking on a sustained academic project, and playing a leadership role in a campus organization. The thread among all of these is engagement and commitment, a peer relationship with your college.

So, start your academic career in the Veterans Center, but fight the isolation that may emanate from that space. End your academic career deeply engaged in your chosen discipline having built relationships with the material, with professors, and with classmates. **HOW you go to college matters. Good Luck!**

# INTRODUCTION TO THE GI BILL

One of the most well-regarded benefits that service members earn during their time in the military is the educational components of the GI Bill. It is one of the most common ways veterans pay for college; over 51 percent of all eligible veterans will use this entitlement.



The benefit has many requirements and stipulations but do not fret. Simply put, if you have served for at least three years (on active duty), and were honorably discharged, you're eligible for 100% of the benefits. And, even if you don't fit within the three year stipulation, you may still be eligible for a significant benefit, especially if you have been deployed.

To determine your exact eligibility, and which chapter of the GI Bill is best for you. See the GI Bill comparison tool for some guidance:

▶ <https://www.va.gov/gi-bill-comparison-tool/>

## Applying for the GI Bill

Once you have determined which chapter of the GI Bill will work best for you, your next step is to apply for the benefit. You can do this by visiting:

▶ <https://www.benefits.va.gov/gibill/apply.asp>

After you've enrolled, the VA will send you a Certificate of Eligibility within 30 business days. You'll need to give this to your school's VA Certifying Official. (Make sure to keep a copy for yourself.)

Here is a brief overview of the two most commonly used chapters of the GI Bill: Chapter 30 -The Montgomery GI Bill, and Chapter 33 - The Post 9/11 GI Bill.

## Chapter 30 Montgomery GI Bill

▶ [https://www.benefits.va.gov/gibill/mgib\\_ad.asp](https://www.benefits.va.gov/gibill/mgib_ad.asp)

### Active Duty (MGIB-AD)

This benefit is for former (and current) active duty service members who paid the \$100 per month fee during their first year of service and elected to receive educational benefits. Eligible veterans can receive up to 36 months of benefits, plus the potential to utilize an additional 12 months of another educational benefit.

As of 2018, the Montgomery GI Bill will pay out \$1,994.00 (at 100 percent and full time status) per month while you are enrolled in classes.

▶ [https://www.benefits.va.gov/GIBILL/resources/benefits\\_resources/rates/ch30/ch30rates100118.asp](https://www.benefits.va.gov/GIBILL/resources/benefits_resources/rates/ch30/ch30rates100118.asp)

If you are using this benefit, keep in mind it will be your responsibility to verify your enrollment through the Web Automated Verification of Enrollment (W.A.V.E.) system:

▶ <https://www.gibill.va.gov/wave/index.do>

## Chapter 33 Post 9/11 GI Bill

The Post 9/11 GI Bill offers more comprehensive benefits, plus the ability to transfer those benefits to a spouse or dependent if the proper requirements are met.

With Chapter 33, your tuition is paid directly to your college at the full rate or any state college; the benefits paid to private schools are capped at a national rate. This benefit also pays a monthly housing allowance based off the Basic Allowance for Housing (BAH) rate of an E-5 with dependents. This is calculated by the zip code and area of the school and classes you are attending. Lastly, the benefit will also pay a yearly book stipend up to the amount of \$1000 to the veteran.

## ADVICE

*"Prepare to have your world view challenged. That said, it's good for you. Lots of diversity makes you smarter, stronger, and open-minded."*

Service: Army  
Major: Mechanical Engineer

## Steps Specific to Chapter 33

**01** Before any other actions, you must enroll through the VA and obtain your Certificate of Eligibility (COE) and give a copy to your school's VA Certifying Official.

**02** When you begin to enroll in classes you will need to fill out your school's proper paperwork that tells the Certifying Official that your classes are working towards your degree. This means that the student is responsible for meeting with their advisor when registering for their semester's classes.

**\*\*Note: The VA will not send payment to your school if your classes are not required for your degree. \*\***

If using Chapter 33 and you submitted your paperwork in a timely manner, you should receive your book stipend before classes start. Your housing allowance is released every month in arrears – meaning you will receive your monthly payment at the end of each month you are enrolled.

**\*\* Note that you will only receive these payments if your Certifying Official has been given all the proper documentation, if they have not received this information you will not get paid. \*\***

As a student using Chapter 33, **YOU** are responsible for your own campus account. If you see a hold or late fee on your account while the VA is processing your benefit, do not be overly worried. However, you are still responsible for your account, so keep your eye on any charges that seem odd or concerning. Feel free to call your colleges Cashier Office or your School Certifying Official to clear up what these charges may be.

## Chapter 35 Dependent Educational Assistance

This chapter is for dependent spouses or children– or the surviving spouse or child – of a veteran. The DEA chapter offers education and training to qualified dependents of veterans who are permanently and totally disabled because of a service-connected condition or who have died while on active duty. Chapter 35 provides a monthly payment to the student, as of 2018 the rate being \$1,224 for full-time students.

 <https://www.va.gov/education/survivor-dependent-benefits/>

 [https://www.benefits.va.gov/GIBILL/resources/benefits\\_resources/rates/ch35/ch35rates100115.asp](https://www.benefits.va.gov/GIBILL/resources/benefits_resources/rates/ch35/ch35rates100115.asp)

### Chapter 1606 Montgomery GI Bill

Selected Reserve (MGIB-SR)

Note that this chapter is not the same as Chapter 30 - The Montgomery GI Bill. The requirements are quite different.

This chapter is for Reservists with a 6-year obligation in the Selected Reserve who are actively drilling. This chapter pays directly to the student, the amount as of October 2018 being \$384 per month for full-time students.

The student, just like those using Chapter 30, are responsible for calling and verifying their enrollment to the VA.

 [https://www.benefits.va.gov/gibill/mgib\\_sr.asp](https://www.benefits.va.gov/gibill/mgib_sr.asp)

### Missouri Returning Heroes Act

This benefit is for Missouri residents and combat veterans only. If you are a veteran who enlisted in the military from the state of Missouri, the state offers a way for you to greatly lower your tuition costs. A student who is eligible to use this benefit can have their tuition dropped to \$50 a credit.

 [dhe.mo.gov/ppc/returningheroesact.php](https://dhe.mo.gov/ppc/returningheroesact.php)

## ADVICE

*“Starting college is a stressful experience and you’re going to be coming across many unfamiliar situations, but there are so many people who are willing to help! All you have to do is ask!”*

Service: Army  
Major: Biology



## ADVICE

*“The military taught me how to focus and motivate myself to achieve my goals. I’ve always wanted a college education, and after 20 years in the Army, I can do that now.”*

Service: Army  
Major: Secondary Education

## Chapter 31 Vocational Rehabilitation and Employment

This chapter of the GI Bill provides services to eligible service members and veterans with service-connected disabilities to help them prepare for, obtain, and maintain suitable employment or achieve independence in daily living. Very often this service includes funding for educational expenses.

**Eligibility**  
A veteran must have a VA service-connected disability rating of at least 20 percent with an employment handicap, or rated 10 percent with a serious employment handicap, and be discharged or released from military service under other than dishonorable conditions.

**Benefit**  
It is important to note that VocRehab is not an educational entitlement, it is a vocational program. That means the end goal of VocRehab is a worthwhile job and all processes, services, and funding are tied to that outcome. Veterans must apply for this benefit.

After application, a Vocational Rehabilitation Counselor (VRC) will interview the veteran to determine if an employment handicap exists. If a successful entitlement decision is made, the veteran and VRC work together to develop a rehabilitation plan. The rehabilitation plan outlines the rehabilitation services to be provided (which could include education funding).

**VocRehab**  
Because the goal of this program is gainful employment, higher education is a very normal route to that goal. On a campus, Chapter 31 students operate very similarly to Chapter 33 students: they often receive 100 percent educational funding, a book stipend, a housing stipend, and sometimes the program will even fund major educational needs.

VocRehab is among the most generous of all VA programs. But, because this program is not an entitlement, your progress toward gainful employment is regularly reviewed and your schooling can be stopped or re-oriented at the discretion of the VRC. To keep this from happening, maintain a good relationship with your VRC, take your classes seriously, and work hard towards your goal.

Behind the scenes processing of Chapter 31 is different for the school Certifying Official. Refer to your specific campus' procedures to make sure you know the difference.



# TRANSFERRING YOUR MILITARY TRAINING & EDUCATION

## Getting credit for your military experiences.

The good news is you may have college level experiences from your military service and Missouri state laws require public colleges to review your experiences and award educational credits where those credits meet institution standards (MO Revised Statute 173.1158).

The bad news is this process takes time and effort on your part. It is not automatic and often the process will require you to keep following up to ensure your credits are evaluated properly and in a timely manner.

## In general - how can I get a credit evaluation?

### Step 1:

Get a copy of your Joint Service Transcript (JST) by visiting the following site: <http://jst.doded.mil>, establishing an account and requesting a copy.

### Step 2:

If your institution offers an informal review, take (or send) a copy of your JST to the reviewing agency/office.

### Step 3:

Most institutions will require an official copy of your JST for formal review. You can send that official copy at no cost, from the same JST website listed above.

### Step 4:

After your JST is evaluated, if you are unsatisfied with a specific evaluation you can always request reevaluation of specific classes or experiences at the department level. To do that you will need to review campus procedures, then collect your course syllabi, learning objectives, assessments and maybe more. This can be a daunting task, but it will be worth it (especially if you have very specific technical competencies you gained from service). Sometimes departments better understand your experiences than transfer offices do.

## ADVICE

*“With enough passion and drive, you can do anything that you put your mind to. I thought I was stupid when I first started college. Now I am going to be an accountant at one of the Big 4 accounting firms.”*

Service: Coast Guard  
Major: Accounting

### Step 5:

Temper your expectations. Most veterans, even the most experienced and longest serving veterans, will earn less than 18-21 credits. Younger, one-term veterans will usually qualify for a few elective credits. Why? Because the military (as rigorous as it is) is not college. And that's okay.





## FINANCIAL AID

College can be expensive, and each of the GI Bill chapters offers a way to alleviate the financial burden that surrounds college. However, college has expenses outside of these benefits that you may need help with. It's very important to apply for financial aid through the Free Application for Federal Student Aid (FAFSA), and any scholarships, grants, or loans that you are eligible to receive. There are all types of scholarships available to students, however we strongly advise looking into private scholarships geared toward veterans alone.

There are plenty of options for student financial aid, you just have to work for it—that means that more than likely you will need to write an essay. Tough, yes, but it's worth it! Start writing.

## FAFSA

The FAFSA offers undergraduate and graduate students the opportunity to fill out a form to determine eligibility for federal and state financial aid and some institutional aid. The process uses tax information to determine your eligibility. The form determines your expected family contribution and is used to figure out what you can and cannot afford.



<https://studentaid.ed/gov/sa/fafsa>

There are state and institutional deadlines for the FAFSA, so it is best to file as soon as possible to ensure you can receive your financial aid in a timely manner.

\*\*Note: if you have separated from the military and are no longer making the amount from your reported tax documents, you can visit your financial aid office to apply for a special circumstance.

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## Scholarships

Scholarships provide students another opportunity for financial support. Each scholarship can be geared toward different aspects of one's life or educational goals. There are plenty of scholarships designed specifically for service members, veterans, even dependents. We highly encourage you to apply for as many scholarships as possible. Yes, for most scholarships you will be required to write an essay. But, this is free money we are talking about. You won't have to pay it back - so just write the essay!

Your school will also have targeted scholarships for different majors, as well as general scholarships. Seek advice on which scholarships may be best for you.



## Yellow Ribbon Program

The Yellow Ribbon Program works in conjunction with the Post 9/11 GI Bill. Its purpose is to help cover the tuition and fees from a private institution, where tuition and fees may exceed the Chapter 33 national maximums.

It is important to note that universities are NOT required to offer this program, and you must ensure that your school participates in the program yourself. You may also want to check on your university's limit to the Yellow Ribbon Programs—in some cases schools may only grant Yellow Ribbon Scholarships to a select number of students, and this number may be determined by seniority or other basis, rather than first-come, first-served.

The important thing to remember is that the Yellow Ribbon Program is meant to help cover tuition and fees at high cost/private institutions.

## Grants

Another FREE source of money is grants, the most popular and utilized being the Pell Grant. Your eligibility for the Pell Grant is determined through the FAFSA, so be sure to meet the deadlines and complete the form.

Make note that grants are very different from loans. Grants are FREE money, these are granted to you through the government, your school, or state. Take advantage of these and apply for as many as you can.

Be sure to check in with your financial aid office to ensure you have applied for all eligible grants.



## ADVICE

*“Fill out your FAFSA—even if you don’t think you’ll be eligible for financial aid. And utilize your veterans center! They may know about certain additional aid you’re eligible for.”*

Service: Navy  
Major: English

## Loans

Loans are a bit different from scholarships and grants; loans can be offered to you from the government (through your FAFSA), through banks, and your school. Loans are calculated, like your eligibility for free aid, and are based off what you can or cannot afford. However, this is NOT free money. If you accept a loan, you MUST pay it back, even if you do not complete your program of study.

**\*\*Before accepting loans, be sure to check other resources for financial aid first. Only borrow what you need.\*\***

## INFORMATION SPECIFIC TO YOUR CAMPUS

# Valuable Online Resources

- ▶ **MDHE Veterans Education Programs:**  
<https://dhe.mo.gov/ppc/veteransed.php>
- ▶ **MO Returning Heroes Act:**  
<https://dhe.mo.gov/ppc/returningheroesact.php>
- ▶ **VA St. Louis Regional Benefits Office:**  
<https://www.benefits.va.gov/stlouis/>
- ▶ **Free Application for Federal Student Aid:**  
<https://studentaid.ed/gov/sa/fafsa>
- ▶ **Reporting veteran and military circumstances on FAFSA:**  
<http://www.finaid.org/military/fafsa.phtml>
- ▶ **External Scholarship Links:**  
<https://www.umsl.edu/veterans/Financing-Your-Education/External-Scholarships.html>
- ▶ **Center for Online Education's Service Member's Guide to Academic Programs and Aid:**  
<https://www.onlinecolleges.net/for-students/college-guide-for-veterans/>
- ▶ **Journey to College Veteran's Resources**  
<https://www.onlinecolleges.net/for-students/college-guide-for-veterans/>

- ▶ **VA for Veterans - Jobs Program:**  
<https://www.vaforvets.va.gov/>
- ▶ **Troops to Teachers:**  
<https://www.proudtoserveagain.com/>
- ▶ **Veterans of Foreign Wars:**  
<https://www.vfw.org/>
- ▶ **The American Legion:**  
<https://www.legion.org/>
- ▶ **AmVets:**  
<http://amvets.org/>
- ▶ **The Mission Continues:**  
<https://missioncontinues.org/>
- ▶ **Team Red-White-Blue:**  
<https://www.teamrwb.org/>
- ▶ **Team Rubicon:**  
<https://teamrubiconusa.org/>
- ▶ **Missouri Department of Elementary & Secondary Education Veteran's Resources**  
<https://dese.mo.gov/adult-learning-rehabilitation-services/veterans-education>



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