

EASTERN  
INTERNATIONAL  
COLLEGE

**Financial Aid  
for  
Military Students**



Congratulations! You have been accepted into a program of study at Eastern International College and are ready to begin applying for financial aid. As a student veteran, you may be eligible for Veteran's Affairs GI Bill funds to cover part or all of your semester's Cost of Attendance. In order to begin the Financial Aid application process, bring the following documents (in addition to those listed on the *Student Checklist*) to your enrollment appointment:

- *Current Certificate of Eligibility*
- *DD-214*

### **If you are unable to locate your Certificate of Eligibility ....**

*CHAPTERS 30, 1606, AND 1607:* Navigate to your WAVE account and obtain this information from the Benefits Status page. Print a copy.

*CHAPTER 33:* Log on to your eBenefits account, then click "Manage" and "Post 9/11 GI Bill Enrollment Status." You will be presented with your original and remaining entitlement. Print a copy.

### **If you are unable to locate your DD-214 ...**

*ONLINE:* Submit an online request to the National Archives. You will need to print and sign, then fax or mail your request.

*MAIL:* Send a completed SF-180 Standard Form Request for Military Records request to the National Archives. You can print a SF-180, then complete and mail it to the given office.

### **Important Links**

*eBenefits:* <https://www.ebenefits.va.gov/ebenefits/homepage>

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

*VA Records Archive:* <https://www.archives.gov/veterans/>

*Printable SF-180:* <http://www.archives.gov/research/order/standard-form-180.pdf>



### Applying for VA Educational Benefits at EIC:

1. Veterans should complete the US Dept of Veterans Affairs' Veterans On-Line Application (VONAPP). The student will receive a ***Certificate of Eligibility*** (COE), which is a written notification from the US Dept of Veterans Affairs regarding his or her eligibility for veteran education benefits. Students should then submit a copy of the ***Certificate of Eligibility*** and their ***Certificate of Release or Discharge from Active Duty (DD-214)*** to the enrolling campus' Financial Aid Office.
2. Upon enrollment, the School Certifying Official will send electronic enrollment notification to the Dept of Veterans Affairs. Cost of Attendance is certified ONLY after conclusion after the semesters' Add/Drop period.
3. Veterans will receive an award letter from the US Dept of Veterans Affairs once their eligibility has been certified.

**JERSEY CITY CAMPUS:**

*684 Newark Avenue*

*Jersey City, NJ 07306*

*FAX: (201) 533-1027*

*financial-aidjc@icollege.edu*

*SCO: Crystal Manuel*

**BELLEVILLE CAMPUS:**

*251 Washington Avenue*

*Belleville, NJ 07109*

*FAX: (973) 751-9126*

*financial-aidbe@icollege.edu*

*SCO: Ashley Kende*

## Statement of Benefits

Current Post-9/11 GI Bill beneficiaries will be able to download a "Post-9/11 GI Bill Statement of Benefits" through [Vets.gov](https://www.va.gov).

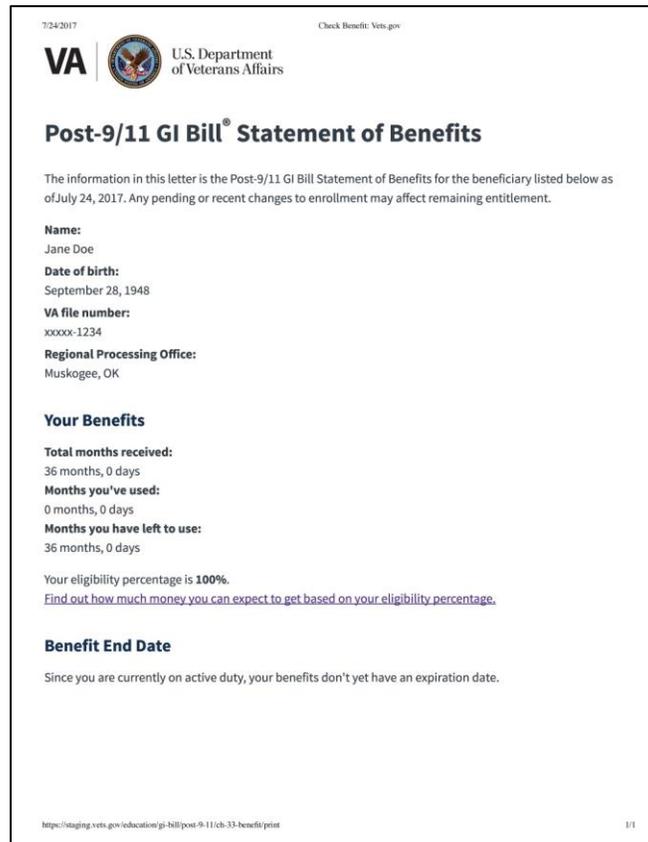
The Post-9/11 GI Bill Statement of Benefits is a document generated through the [Vets.gov](https://www.va.gov) portal that provides details on remaining entitlement, eligibility percentage, and benefit end date for beneficiaries who have already applied for the Post-9/11 GI Bill. We at the College can accept this document in lieu of a *Certificate of Eligibility (COE)* to verify entitlement and eligibility for Post 9/11 GI Bill benefits. The information is real-time data pulled from the same system used by VA education benefit processors.

This downloadable statement will help reduce wait times associated with requesting a new *COE* and free up our Call Center resources to assist more callers. New applicants will still be required to apply on [Vets.gov](https://www.va.gov), and will receive their initial *COE* in the mail after processing.

Beneficiaries who have applied for education benefits and received a decision must create a [Vets.gov](https://www.va.gov) account to access the Statement of Benefits. With a username and password, beneficiaries can access the Statement of Benefits by completing the following steps:

1. Log in to [Vets.gov](https://www.va.gov)
2. Select "Your Account"
3. Choose "Get your Post-9/11 GI Bill Statement of Benefits"
4. Click "Print Statement of Benefits"

An example of the *Post-9/11 Statement of Benefits* is shown below.



7/24/2017 Check Benefit: Vets.gov

**VA**  U.S. Department  
of Veterans Affairs

### Post-9/11 GI Bill® Statement of Benefits

The information in this letter is the Post-9/11 GI Bill Statement of Benefits for the beneficiary listed below as of July 24, 2017. Any pending or recent changes to enrollment may affect remaining entitlement.

**Name:**  
Jane Doe

**Date of birth:**  
September 28, 1948

**VA file number:**  
xxxxxx-1234

**Regional Processing Office:**  
Muskogee, OK

#### Your Benefits

**Total months received:**  
36 months, 0 days

**Months you've used:**  
0 months, 0 days

**Months you have left to use:**  
36 months, 0 days

Your eligibility percentage is **100%**.  
[Find out how much money you can expect to get based on your eligibility percentage.](#)

#### Benefit End Date

Since you are currently on active duty, your benefits don't yet have an expiration date.

<https://staging.vets.gov/education/gi-bill/post-9-11/eb-33-benefit/print> 1/1



# Tip Sheet for Military and Veterans



Members of the military and veterans face unique opportunities and challenges in their quest to obtain a postsecondary education. This tip sheet is designed to help this population with some of the pressing questions they have while contemplating whether or not they can enroll or re-enroll in school and repaying federal student loans.

Question	Answer
1. I was called to active duty during my second semester of college. Do I have to follow any special re-admissions procedures now that I am ready to re-enroll?	Federal regulations prohibit schools from denying re-admission to a servicemember who wants to return. You can provide your school with either written or oral notice of your intent to return. Your school must re-admit you at the same academic status you had when you left for your service. The school must also charge you the same tuition and fees per term when you come back.
2. I'm currently serving on active duty. In addition to my regular pay, what military benefits do I need to report on the Free Application for Federal Student Aid (FAFSA®)?	You should report the value of taxable combat pay and special combat pay in Question 43. You should also report the value of any military living allowance you receive in Question 44, except the value of on-base housing or the value of a basic housing allowance. If you receive any non-education veteran's benefits, you should include them in your response to Question 44, along with the value of Veteran Administration (VA) Educational Work-Study allowances.
3. Does the fact that I receive a basic housing allowance impact my eligibility for financial aid?	Yes. The financial aid office determines your eligibility for aid in part on how much it will cost you to go to school. If you receive a basic housing allowance or live in on-base housing, your expenses or budget cannot include an allowance for housing.
4. I am eligible for Montgomery GI Bill benefits to pay for college. Will these benefits affect my eligibility for financial aid?	Receiving federal veteran's education benefits will not impact your eligibility for financial aid such as Federal Pell Grants and Direct Subsidized Loans. Your benefits may impact your eligibility for campus-based aid, state aid, and aid from your school. It would be a good idea to make an appointment with someone in the financial aid office to discuss your eligibility for state and institutional aid.
5. My mom was a nurse who died in Afghanistan in 2004. Are there any scholarships for the children of servicemembers who died in the line of duty?	You may be eligible for the Marine Gunnery Sergeant John D. Fry Scholarship. It is available to the children of servicemembers killed in the line of duty after 9/11/01. The amount of the scholarship is equal to the base payment under the Post 9/11 VA benefit program plus a monthly living stipend and book allowance. Recipients may receive funds for up to 36 months while they are between the ages of 18 and 33.  For more information, visit <a href="https://gibill.custhelp.com/app/answers/detail/a_id/1411/related/1">https://gibill.custhelp.com/app/answers/detail/a_id/1411/related/1</a>

Question	Answer
<p>6. I finished high school recently and will be starting college soon. My dad, an Army officer, died in Iraq in 2007. I just filed a FAFSA® on the Web and my confirmation page says I'm not eligible for a Federal Pell Grant. Are there any financial aid programs for students like me?</p>	<p>Yes. You may be eligible to receive an Iraq and Afghanistan Service Grant (IASG). You can receive an IASG if you were 23 or younger or enrolled in postsecondary education when your parent or guardian died as a result of military service in Iraq or Afghanistan after 9/11/01 while on military service. The amount of the IASG is the same as the maximum Federal Pell Grant. If you are eligible for an IASG, you will receive a special letter from the Department of Defense after your FAFSA® is processed. You may also be eligible for the Marine Gunnery Sergeant John D. Fry Scholarship.</p> <p>For more information, visit <a href="https://gibill.custhelp.com/app/answers/detail/a_id/1411/related/1">https://gibill.custhelp.com/app/answers/detail/a_id/1411/related/1</a></p>
<p>7. I have applied for financial aid and have been selected for verification. My parents are divorced and my dad provided his information on my FAFSA®. He is deployed in Iraq and did not have time to file a tax return before he left. How do I get the information I need for verification?</p>	<p>Under the Higher Education Relief Opportunities for Students Act of 2003 (HEROES), the Department of Education (ED) has waived or modified various federal financial aid requirements for certain individuals. To verify your dad's income information, you should give your school a statement from your dad certifying he did not file a return and was not required to file an extension because he was called to active duty along with copies of all of his W-2 forms.</p> <p>For more information about waivers and modifications under the HEROES, please visit <a href="http://www.finaid.org/military/heroes.phtml">www.finaid.org/military/heroes.phtml</a></p>
<p>8. I finished college a couple of years ago and taught science at a Title I school. I am a reservist and was called to active duty to serve in Afghanistan. How does my service affect my eligibility for teacher loan forgiveness? I have to teach for five consecutive years to qualify.</p>	<p>Under HEROES, ED has waived the requirement that qualifying service for loan cancellation must be uninterrupted for a borrower called to active duty. The time that you are on active duty, plus a three-month transition period, is not considered an interruption in the amount of time you need to teach in order to qualify for loan cancellation.</p> <p>For more information about waivers and modifications under the HEROES, please visit <a href="http://www.finaid.org/military/heroes.phtml">www.finaid.org/military/heroes.phtml</a></p>
<p>9. I may be eligible to receive veteran's education benefits from a couple of different programs. How can I compare the benefits offered by the various programs?</p>	<p>The VA has a very good benefits comparison chart available at <a href="http://www.benefits.va.gov/gibill/">http://www.benefits.va.gov/gibill/</a></p>
<p>10. I recently graduated from college. Can the military help me repay my student loans?</p>	<p>The Army, Navy, and Air Force all offer a Student Loan Repayment Program (SLRP). The total loan amount eligible for repayment varies among the services, and a borrower may need to meet other conditions. Only federal student loans are eligible. For more information, please see:</p> <p><a href="https://www.goarmy.com/public/public_money_for_college_loan_repayment_program.aspx#eligibility">https://www.goarmy.com/public/public_money_for_college_loan_repayment_program.aspx#eligibility</a> (Army)</p> <p><a href="http://www.navy.com/navy/joining/education-opportunities.html?cid?=4&amp;pid=5">www.navy.com/navy/joining/education-opportunities.html?cid?=4&amp;pid=5</a> (Navy)</p> <p><a href="http://www.airforce.com/opportunities/enlisted/education/">www.airforce.com/opportunities/enlisted/education/</a> (Air Force)</p>

Question	Answer
11. Will the Post 9/11 benefit affect my other financial aid?	A portion of Post 9/11 VA benefits are restricted to pay tuition and fees directly to the student's postsecondary institution. Tuition fee waivers/remissions from nonfederal sources will supersede Post 9/11 tuition payments unless other arrangements have been made by the source with the U.S. Department of Veterans Affairs.
12. I finished college several years ago and am repaying my Direct Loans. My National Guard unit has been called to active duty and will soon deploy to Afghanistan. Are there any deferments available for borrowers called to active duty?	<p>There are a couple of deferments available for borrowers who are or have served on active duty during a war, military operation, or national emergency. The first is the military service deferment, which is available to borrowers who are on active during the situations described above. If the borrower is on active duty on or after October 1, 2007, the deferment also includes an additional 180 days after the demobilization date for the qualifying service.</p> <p>The post-active duty deferment is available to borrowers called to active duty as a member of the National Guard and Armed Forces Reserves (including those who are retired) while enrolled at least half time or within six months of having been enrolled at least half time. This deferment is available for up to 13 months following the conclusion of active duty service or until the borrower re-enrolls at least half time.</p> <p>If a borrower qualifies for both the military service and post-active duty deferments, the deferments periods run concurrently.</p>
13. Is there a good general source about veteran's education assistance and active military education financing options?	You may want to check out <i>The Military Advantage, 2013 Edition</i> by Terry Howell, published by The Naval Institute Press.

# Scholarships for Military Families

---

## Reserve Officers' Training Corps (ROTC) Scholarships

These scholarships are awarded on the basis of merit rather than financial need.

### Army ROTC

Army ROTC scholarships are offered at hundreds of colleges. Application packets, information about eligibility, and the telephone number of an ROTC advisor in your area are available from

#### College Army ROTC

Telephone: 1-888-550-ARMY (1-888-550-2769)

Website: [www.goarmy.com/rotc](http://www.goarmy.com/rotc)

### Air Force ROTC

The Air Force ROTC (AFROTC) college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted. Information about AFROTC scholarships is available from

#### College Scholarship Section

Telephone: 1-866-4-AFROTC (1-866-423-7682)

Website: [www.afrotc.com](http://www.afrotc.com)

### Navy ROTC

Navy ROTC offers both four-year and partial scholarships. For information and applications, contact

#### Scholarship Office

Telephone: 1-800-NAV-ROTC (1-800-628-7682), ext. 29395

Website: <https://www.nrotc.navy.mil>

## Veterans Service Organization Scholarships

The following organizations offer scholarships primarily to active duty military, veterans, and/or their families. Further information is at the websites listed.

### American Legion

[www.legion.org/scholarships](http://www.legion.org/scholarships)

### AMVETS

[www.amvets.org/programs/scholarships.html](http://www.amvets.org/programs/scholarships.html)

### Disabled American Veterans

[www.dav.org/volunteers/scholarship.aspx](http://www.dav.org/volunteers/scholarship.aspx)

### Paralyzed Veterans of America

[www.pva.org/scholarships](http://www.pva.org/scholarships)

### Veterans of Foreign Wars

[www.vfw.org/community/programs](http://www.vfw.org/community/programs)

### Vietnam Veterans of America

[www.vva.org/scholarship.html](http://www.vva.org/scholarship.html)

## U.S. Department of Education Grants

The U.S. Department of Education makes grant funds available to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11.

At the time of the parent's or guardian's death, the student must have been younger than 24 years old and/or enrolled at least part-time at an institution of higher education. Before a student can receive such grant funds, he or she must fill out the *Free Application for Federal Student Aid* (FAFSA<sup>SM</sup>) at [www.fafsa.gov](http://www.fafsa.gov). Additional information about the FAFSA and finding money for college is at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).





# For Members of the U.S. Armed Forces



What you need to know about your federal student loan benefits

# Thank you for your service

As America's servicemen and servicewomen, you've always been there for us when we needed you. The Department of Education and your student loan servicers appreciate the sacrifices you make for our country and we want to be there for you, too. Our teams of dedicated customer care representatives can help you access benefits available on your loans, review repayment options, and help you create a plan to manage your student loans while you are far from home.

## Student Loan Benefits for Members of the Armed Forces

In acknowledgement of your service to our country, there are special student loan benefits and repayment options available from the U.S. Department of Education (ED) and the U.S. Department of Defense (DOD). This brochure provides an overview of these benefits and options. Contact your student loan servicer for additional information, including eligibility information and required documentation.

Benefit	Description	Loan and Service Eligibility	Documentation Requirements
<b>Servicemembers Civil Relief Act (SCRA) Interest Rate Cap</b>	Interest on student loans obtained prior to your military service is capped at 6% during periods of active duty.	<ul style="list-style-type: none"> <li>Federal and private loans.</li> <li>Loans disbursed prior to active duty start date.</li> <li>For federal loans, the earliest benefit effective date is August 14, 2008, and active duty periods that fall on or after that date may qualify.</li> <li>If you consolidate your federal loans after your active duty start date, your consolidation loan may not be eligible for the benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Your student loan servicer will proactively check an authorized military database*, and if you are listed as being in active duty status the servicer will automatically apply the benefit to eligible loan(s). If your military orders indicate a different active duty start date, you may submit a copy, and the benefit start date will reflect the earlier active duty start date.</li> <li>You also may initiate the benefit by submitting a copy of your orders.</li> </ul>
<b>Military Service Deferment</b>	You can postpone loan repayment during certain periods of active duty and immediately following active duty.	<ul style="list-style-type: none"> <li>Federal and some private loans.</li> <li>Generally offered for active duty military service during a war, other military operation, or national emergency.</li> <li>Assigned to a duty station other than your normal station.</li> <li>Generally, periods of training or attending service school are not eligible for deferment.</li> </ul>	<ul style="list-style-type: none"> <li>Completed Military Service and Post-Active Duty Student Deferment Request form; or</li> <li>Written statement from commanding/ personnel officer along with completed borrower section of deferment form; or</li> <li>Copy of military orders along with completed borrower section of deferment form; or</li> <li>Verbal request from you or your representative if documentation cannot be submitted, for the initial twelve-month period for federal loans.</li> </ul>
<b>Deferments After Active Duty</b>	You can postpone repayment while you prepare to return to school following your active duty.	<ul style="list-style-type: none"> <li>Federal and some private loans.</li> <li>Following service during a war, other military operation, or national emergency.</li> </ul>	<ul style="list-style-type: none"> <li>Military Service and Post-Active Duty Student Deferment Request form; or</li> <li>Written statement from commanding/ personnel officer along with completed borrower section of deferment form; or</li> <li>Copy of military orders.</li> </ul>
<b>Public Service Loan Forgiveness</b>	You may qualify for forgiveness of the remaining balance of your Federal Direct Loans.	<ul style="list-style-type: none"> <li>Federal Direct Loans only.</li> <li>Employed full-time at a qualifying government or nonprofit public service organization, including military service.</li> <li>Make 120 on-time qualifying payments after October 1, 2007 while in a qualifying income driven or 10 year standard repayment plan.</li> </ul>	<ul style="list-style-type: none"> <li>Submit an Employment Certification Form to determine eligibility.</li> </ul>

\* Federal loan servicers and many private loan servicers complete this proactive match. Contact your loan servicer for eligibility questions or for more information.

Benefit	Description	Loan and Service Eligibility	Documentation Requirements
<b>0% Interest</b>	While you are serving in a hostile area that qualifies you for special pay, you do not have to pay interest for up to 60 months.	<ul style="list-style-type: none"> <li>Federal Direct Loans made on or after October 1, 2008.</li> <li>The portion of a Direct Consolidation Loan that represents loans made on or after October 1, 2008.</li> </ul>	<p>Proof of deployment in a hostile area, including:</p> <ul style="list-style-type: none"> <li>A certifying official's statement and signature; or</li> <li>Military orders showing you're serving in a hostile area; or</li> <li>A Leave and Earnings Statement showing you're receiving hostile or imminent danger pay.</li> </ul>
<b>Income-Driven Repayment Plans</b>	Repayment plans that base your monthly payment on your income are available for federal student loans. Under these plans, you may qualify for a low or zero payment amount with the possibility of forgiveness of the remaining balance in 20-25 years.	<ul style="list-style-type: none"> <li>Eligibility is based on your income and varies with the loan type and date the loan was made. Contact your student loan servicer to determine your eligibility.</li> <li>Private loans are not eligible for these plans; contact your loan servicer for available options.</li> </ul>	<ul style="list-style-type: none"> <li>Income-Driven Repayment Plan Request form and documentation of income.</li> </ul>
<b>HEROES Act Waiver</b>	While you are on active duty, ED waives many of the documentation requirements attached to federal student loan benefits. For example, if you are on an income-driven repayment plan and military service prevents you from providing updated information on your family size and income, you can request to have your monthly payment amount maintained.	<ul style="list-style-type: none"> <li>Federal loans.</li> <li>Active duty military service during a war, other military operation, or national emergency.</li> </ul>	<ul style="list-style-type: none"> <li>Military orders.</li> <li>Your student loan servicer will proactively apply a waiver if they have information that you are actively serving in the military and qualify for the waiver.</li> </ul>
<b>Department of Defense (DOD) Repayment of Your Loans</b>	In certain circumstances, as determined by the DOD, all or a portion of your student loans may be repaid by the DOD.	<ul style="list-style-type: none"> <li>Varies based on branch of military.</li> </ul>	<ul style="list-style-type: none"> <li>Contact your designated Military Personnel Officer or representative for application process details.</li> </ul>
<b>Veterans Total and Permanent Disability Discharge</b>	If you have a service-connected disability, you may qualify for discharge of your student loans.	<ul style="list-style-type: none"> <li>Federal and some private loans.</li> </ul>	<ul style="list-style-type: none"> <li>Documentation from the U.S. Department of Veterans Affairs verifying that you have a service-connected disability; and</li> <li>Total and Permanent Disability Request form.</li> </ul>

## Helpful tips for active duty or if you are deployed

1. Consider granting power of attorney to an individual you trust to allow him or her to manage your financial matters, including your student loans. The person to whom you give power of attorney can sign documents and act on your behalf. The legal assistance office on your military base can assist with establishing a power of attorney. As an alternative, you can provide your servicer with the name of the person you approve to receive information about your loan.
2. Establish an account on your servicer's website, which will allow you to view information about your student loan and make payments online.
3. Provide your servicer with your current contact information, including an e-mail address, to ease communication.
4. Make interest payments, even if you have military deferment available to you. This will keep your balance from increasing and could save you money in the long run.
5. Review your repayment options. Repayment plans based on your income may provide a better outcome for federal student loans, as you may qualify for a low payment and loan forgiveness.
6. Sign up for automatic payments to help keep your loan in good standing.
7. Place an active duty alert on your credit report to reduce the risk that you'll become a victim of identity theft. When a business sees an active duty alert on your credit report, it must verify your identity before issuing credit. You may designate a personal representative (a spouse or another trusted person) who can act on your behalf to verify your identity or remove your active duty alert if needed.

## Useful student loan resources

Resource	Description
<b>Federal Student Aid</b> <a href="https://studentaid.gov/military">StudentAid.gov/military</a> <a href="https://studentaid.gov">StudentAid.gov</a> 1-800-4-FED-AID	Learn more about government and nonprofit organizations that offer money for college to veterans, future military personnel, active duty personnel, or those related to veterans or active duty personnel. If you have federal student loans, you can learn about repayment plans, deferment and forbearance, and other options to help you repay your loans.
<b>National Student Loan Data System (NSLDS®)</b> <a href="https://nslds.ed.gov">NSLDS.ed.gov</a>	Find out who is servicing your federal loans with NSLDS's comprehensive database.
<b>DOD and VA Military Information Programs</b> <a href="https://militaryonesource.mil/">MilitaryOneSource.mil/</a> <a href="https://todaysmilitary.com/living/paying-for-college">TodaysMilitary.com/living/paying-for-college</a> <a href="https://benefits.va.gov/gibill/">Benefits.va.gov/gibill/</a>	Information and resources for servicemembers and their families including information on veterans benefits and paying for college.
<b>Servicemembers Civil Relief Act (SCRA)</b> <a href="https://dmdc.osd.mil/appj/scra/">DMDC.osd.mil/appj/scra/</a>	Get more information about the benefits available through SCRA.
<b>Equifax</b> - <a href="https://equifax.com">Equifax.com</a> <b>Experian</b> - <a href="https://experian.com">Experian.com</a> <b>TransUnion</b> - <a href="https://transunion.com">Transunion.com</a>	These are nationwide consumer reporting agencies where you can place an active duty alert on your credit report. Simply enter "active duty alert" in the website search box for forms and contact information.
<b>Veterans Disability Discharge Program</b> <a href="https://disabilitydischarge.com">DisabilityDischarge.com</a>	Get more information on loan discharge for disabled veterans.