



Concordia
UNIVERSITY • SAINT PAUL

VETERAN SERVICES HANDBOOK

**For Student Veterans and
Family Members**



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Important VA Phone Numbers:

Student Education Call Center 888-442-4551, M-F, 07:00-18:00 CST
Direct Deposit Enrollment 877-838-2778
Debt Management Center 800-827-0648

Welcome to Concordia University! My name is Dawn Schuette and I will be your point of contact for your military benefit processing and financial aid while you attend Concordia. I am here to help you in any way I can. However you are responsible to read and understand the content of this manual. It was created to help you navigate your military benefits and financial aid while at Concordia. This manual is not all inclusive, and ultimately it is up to you to know your benefits and financial aid and how they work. If you are unsure of this content you should contact me so I can assist you. The use of your benefits at Concordia is voluntary. If you choose to use them while here, then by signing a receipt of this manual and the Concordia Military benefits SOU, you also agree to abide by the rules and regulations of the Concordia University catalog, the Veterans Administration and the Department of Defense.

When communicating with you via email, I only use your CSP email address. I will not send or respond to emails that come from your personal email (gmail, yahoo, hotmail). This is a university policy. You are responsible to check your CSP email regularly (I recommend daily) and respond in a timely manner to avoid any delays, or problems with financial aid. Emailing me the last week of the semester to reconcile an issue that has been ongoing throughout the semester may not be addressed in time to allow reconciliation of your funding issue.

I do not control the timing of government payments (including, but not limited to GI Bill, tuition assistance or federal loans). I suggest your budget accordingly in the case your payment is delayed for whatever reason. I will do my best to ensure accurate and timely submissions. It is your responsibility to turn in all required documentation on time, to ensure that I can submit it to the appropriate government entity in a timely manner.

If you have any questions please feel free to contact me at schuette@csp.edu. If you would like to schedule an appointment with me in person or virtually please use this link to do so.

<https://calendly.com/schuette-1>

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Military Intake Form Required

You must submit a Military Intake Form every semester. This form can be found on your financial aid requirements checklist, or on CSP Connect on the Veteran tile. You are required to email Dawn Schuette at schuette@csp.edu every time you make a schedule change. Failure to do so can seriously delay your payments and/or cause you to have VA or DoD debt. You will need to make this an automatic step. When you make any registration changes, email Dawn.

Active Duty Service-

Withdrawal due to active military service (Minnesota Statutes 2003, Chapter 192, 192.502 protections.

If you are on active duty orders and have to withdraw due to your service, please read carefully the Concordia University policy in the Academic Catalog. You are responsible to follow the correct steps in order to prevent undue charges or grade penalties.

<https://www.csp.edu/about/csp-policies/student-policies/>

If you have additional questions, please contact Dawn Schuette at schuette@csp.edu

Active Duty Tuition Rate

Concordia charges active duty service members \$250 a credit for online undergraduate credits and \$350 credit for graduate programs. See the Concordia Academic catalog for programs that are exempt from the active duty military rate.

<https://www.csp.edu/admissions/military-students/>

Book Stipend - (for students using the Post 9/11 GI Bill)

VA pays up to \$1000.00 per year at a rate of \$41.67 per hour up to 24 hours, for those eligible at the 100% rate. This money goes directly to the student and you will need to pay for books

charged to your school account. We have no access to when or how much you will be receiving. If you have not received a book stipend as expected, please call (1-888-442-4551) to inquire further.

Warning:

DO NOT wait for your book allowance to purchase textbooks. You need textbooks to succeed in your classes. When your book stipend comes in, save it for the next term.

Certification (VA benefits)

After completion of the military intake form, you will be certified through the VA for your classes. Please email a copy of your Certificate of Eligibility to Dawn Schuette at schuette@csp.edu. Certification will occur within 1-4 weeks prior to the start of class, or within one week of receipt of your military intake form, if in the case of late receipt of the intake form. Housing and book payments go to your bank account. Tuition and Yellow Ribbon payments are sent directly to Concordia.

Class Delivery Method

- Online/Web-based classes: If ALL of your classes are classified as online or web-based, VA will pay you at the online (distance) housing rate, which is approximately 1/3 of the Resident rate.
- Hybrid/Combination classes: If you are enrolled in “hybrid” courses, see the section on “hybrids” which addresses changes that have been made as to how VA designates these classes.
- Resident/On-campus classes: In order to receive the Resident/On-campus rate for housing, you must be taking a minimum of one resident (on campus) course. In other words, if your only on-campus class ends half-way through the semester, you would be paid the online (distance) housing rate for the rest of the semester.

eBenefits

If you have not already done so, please set up your eBenefits account. This will allow you to update your personal information with VA, track how much benefits you have remaining, download VA letters and personal documents, and view the current status of payments.

Full-Time Status

- Undergraduate: Full-time status at the undergraduate level is determined by VA.
- If all of your courses are 15- 16 week courses, and you are an undergraduate student, you must be enrolled in at least 12 credits to be considered full-time for VA purposes.
- If all of your courses are 8 week courses, you must be enrolled in at least 6 credits EACH 8 weeks. 12 total per semester. VA calculates full-time status for each term individually, NOT by semester.

- If you are taking a combination of 16-week and 8-week classes, contact the VA Benefits hotline at 1-888-442-4551, to get help calculating what is needed for full-time status.
- Graduate/Doctoral:
 - If your classes do not last ALL semester long, please contact the VA benefits hotline to assess how this will affect your full-time status.
 - Although Concoridia considers a graduate student to be a full-time student if enrolled in 6 or more hours per semester, VA looks at individual class dates, which means that they may not see you as being full-time for the whole semester. In general if you are a graduate student and enrolled in 6 credits total in a semester, (one class per part of term) you will be paid at full time rate. If you are enrolled in less than 6 credits in one semester you may not be paid at a full time rate.

Housing Allowance (for students using the Post 9/11 GI Bill)

- Monthly Housing Allowance (MHA) is paid per day which means that if your classes begin September 6th, you would only receive 24 days of housing at the end of September. Likewise, if your classes end December 15th, you will only get 15 days of housing allowance in December. Plan ahead.
- Housing Allowance is prorated by your Full-Time status/Rate of Pursuit. If you are full-time, you will be paid the full amount. If you are less than full time, you will be paid a prorated amount. **If you are ½ time or less, you will not get any housing allowance.**
- Housing Allowance is paid according to your Rate of Benefits percentage. If you are eligible at the 90% Rate of Benefit, you will receive 90% of the applicable full (100%) benefit.
- If you are on active duty orders and using the Post 9/11 GI Bill you will not receive MHA (from the GI Bill benefit).

Warning:

If you owe VA money, they may recoup by taking your housing allowance money without prior notice. ALWAYS read anything you get from VA.

Hybrid/Asynchronous Courses (only for students using the Post 9/11 GI Bill)

The number of sessions that you will need to attend depends on the following:

- 1) If you are taking a class that already meets on campus for a weekend or other predetermined, required class session(s) - There is no need to attend an additional on-campus session, but PLEASE let us know! Class schedules do not always reflect the on-campus components.
- 2) If you are enrolled in one class that lasts the entire semester and other classes that are

shorter in length - You would only need to attend one on-campus session for the class that lasts the entire semester.

- 3) If you are enrolled in classes that last for 8 weeks and then new classes that last the second 8 weeks - You would need to attend one on-campus session for each 8 weeks.
- 4) Research and Independent study-type classes are no longer automatically considered to be on-campus - You would need to either have predetermined, required class session(s) or attend an on-campus session per the guidelines in 1 - 3.

Courses and Withdrawals

Warning:

Please contact Dawn Schuette prior to dropping or withdrawing from classes. You do not want to end up owing VA money!

Please see the following regarding tuition refunds per school policy:

- For 100% refund of tuition, you must drop or withdraw from a course before the published drop date in the catalog. This is generally one week after the start of classes
- No refund will be given after the drop date.

<https://catalog.csp.edu/undergraduate/academic-information/#text>

MN BI Bill

The Minnesota GI Bill program provides assistance to eligible Minnesota Veterans, currently serving military, National Guard and Reserve members who served after September 11, 2001 and eligible spouses and children. The Program provides a maximum benefit of \$15,000. (new limits were announced to begin in the Fall of 2023). Eligible participants can use the benefit in Higher Education, On-the-job training (OJT)/Apprenticeship or License and Certification.

In order to be eligible, you must be a veteran who is serving or has served honorably in any branch or be a non veteran who has served honorably for a total of 5 credible years as a member of the MN National Guard or any other active or reserve component of the US armed forces, or be a surviving spouse or children who has served in the military at any time or be receiving Chapter 35 DEA benefits, and be a MN resident. Please refer to this link for further information, and to apply.

<https://mn.gov/mdva/resources/education/minnesotagibill/>

Rounding Out

This is no longer allowed except under very specific circumstances. This means the VA will only

pay for courses on your degree plan even if that means your final semester is less than full time and you have no other classes left on your degree plan. You cannot add unneeded electives to bring you up to full time.

Transfer Credit

Warning:

Do NOT take any class which you have previously taken and passed.

- Providing official documentation of all prior education and credits, if applicable, is a requirement of all students in order to enroll in an accredited college or university. It is specifically required and checked for those using Federal Tuition Assistance and/or GI Bill benefits; therefore, it is NOT optional and transcripts for ALL schools must be provided.
- Military transcripts are required of all who are currently or were previously in the military for any length of time. Members of the Air Force will need to request their CCAF (Community College of the Air Force) transcript. All others can easily request their JST (Joint Service Transcript) online and we will receive it within 24 hours.
- It is very important that service members, veterans, and dependents get these transcripts submitted and evaluated ASAP. If you enroll in any class which we later determine that you have previously taken and passed, VA/TA will require you to return all monies associated with that class. You need to be familiar with what you have taken and avoid any class that is questionable until your transfer credit evaluation is complete, official, and applied by your assigned advisor.
- While you may have a large number of transfer credits accepted, that does not necessarily mean that they will all apply to your current degree program or that you will have room for that many electives. See your advisor to get your degree plan correctly filled and your degree program filed.

Tuition Assistance

If you are utilizing tuition assistance from any branch of the military (Army, Navy, Air Force, USMC, Coast Guard) your classes must be put into the appropriate service portal **at least 7** days before the start of classes and no earlier than 60 days prior to the start of classes or you will not get TA for your classes. There are no exceptions. Please email your class voucher to Dawn Schuette (schuette@csp.edu) prior to the start of your class in order for your TA to be submitted accurately and on time. **If you have submitted for TA and drop your class prior to invoicing, and your TA is submitted and paid without you notifying Dawn, you will be billed from Concordia for the incorrect payment.**

Your payment request will be submitted to your appropriate service after 60% of your course is complete. This is due to the Department of Defense regulation on refunds. If you drop a class prior to the 60% time frame, your TA submitted for payment will be adjusted according to the following chart. The reason TA will not be submitted until 60% completion will avoid you owing

Concordia money due to drops before that time. For example: If you are enrolled in an 8 week course and you drop during week 3, I can still submit for 50% of your requested TA amount. If I were to submit for TA during week 2 and you drop on week 4, then we would have to bill you the difference. This policy is in place for your convenience.

8-week Course Withdraw submitted
Before or during week 1 100% return
During week 2 75% return
During weeks 3 50% return
During week 4 40% return (60% of course is completed)
During weeks 5-8 0% return

16-week Course Withdraw submitted
Before or during weeks 1-2 100% return
During weeks 3-4 90% return
During weeks 5-6 75% return
During weeks 7-8 50% return
During weeks 9 40% return (60% of course is completed)
During weeks 10-16 0% return

When your service branch pays TA to Concordia is unknown. It could take anywhere from 1-6 weeks and sometimes longer. Concordia does not charge late fees, but when tuition is due, AND your TA has paid to your account, you will be responsible for paying your balance on time. You will not receive any refunds until your balance at Concordia is in the negative. This means we will not refund you from federal or state grants, or loans, until TA is paid to your account, even if you are expecting payment in the future.

If you are using Army TA, I am allowed to invoice **one time** during the entire semester, therefore your TA will not be invoiced until 60% of the C2 classes are completed. This will cause a longer delay in payment for C1 classes. If your student balance is a result of unpaid TA, you will be allowed you to keep that amount on your student bill without penalty. You will be responsible to pay any other remaining balance by the university published due dates. The Army is also behind on payments, in some cases up to one year for previous fiscal years. The Army is behind on payments between anywhere from 4-6 months for the current fiscal year.

Tuition Assistance does not pay for grades of D, F or W for undergraduate courses or C, D, F or W for graduate courses. If this occurs, your service branch will recoup the paid TA/money from you. You must maintain a 2.0 GPA for undergraduate studies and a 3.0 for graduate studies to be eligible for TA.

Using Tuition Assistance and GI Bill at the same time

Be knowledgeable if you choose to use TA and the Federal GI Bill simultaneously. TA always pays first and the remaining tuition is then submitted to the VA. If you are active duty, I would caution against using TA and Federal GI Bill simultaneously because you will not receive MHA (monthly housing allowance) from your GI Bill (since you are already receiving BAH) and your tuition cost will be greatly reduced due to your active duty tuition rate, and you will end up using months of your GI Bill when ultimately it would/could be more beneficial to pay with alternate funding.

If you plan on using TA and GI Bill simultaneously, your tuition charge **minus TA** will be

submitted to the VA. Most likely the VA will pay first and TA payment will follow. If you have any questions or need assistance calculating the amount of money you can expect, please contact Dawn Schuette

VA (GI Bill) does NOT cover

- Classes that are not required by your degree plan
- Travel courses/fees, even if required for your degree
- Core competency credits
- **Classes failed because you stopped attending/submitting work prior to the end of the course. If you receive an F and did not attend until the end of the class, you will be required to pay back your tuition to the VA.**
- Courses being repeated that you have previously passed or made minimum standard.
- Penalty Fees (parking tickets, lost ID charge, room key charge, etc.)

Verification

Most students who are using GI Bill benefits will need to verify that they are still enrolled in school at the end of each month in order for VA to release the student's monthly stipend or housing allowance. Students using the Post 9/11 GI Bill will need to Opt In to text message verification and reply "YES" on the last day of the month to the automated text that will be sent out.

Yellow Ribbon (only for students using the Post 9/11 GI Bill)

To be eligible for the Yellow Ribbon Program you must:

- Be 100% Post-9/11 eligible, or a Fry Scholarship or Purple Heart recipient

The Yellow Ribbon G.I. Education Enhancement Program, hereafter "The Yellow Ribbon Program," is a component of the Post 9/11 G.I. Bill® which was launched on August 1, 2009. In order to be eligible for the Yellow Ribbon Program, a student must be eligible for the full, 100% Rate of Benefit based either on their own service in the military or the service of their spouse or parent who transferred benefits to them prior to leaving the military. The VA determines eligibility for the Post 9/11 G.I. Bill®. You must apply to VA to use your benefits and provide documentation to the school in order to participate in the Yellow Ribbon Program. (Certificate of Eligibility).

The school must also agree to participate in the Yellow Ribbon Program. Schools may choose to cover as many students as they wish, set limits on the amount of money they are willing to contribute, and determine which programs of study will be covered. At Concordia University, we have chosen to cover an unlimited number of students and we do not set a limit on how much money we are willing to contribute. Also, all of our degree programs have chosen to participate, including graduate and doctoral programs.

For private schools such as Concordia University, the law sets an annual limit on how much tuition and fees can be paid to that school. The Yellow Ribbon Program at Concordia kicks in once your annual limit has been reached. Any cost above that limit is then split 50/50 with VA. Because we are an unlimited/unlimited school, we do not have a separate application process. Once the limit is met for the year, the Yellow Ribbon Program automatically kicks in. There are

however some things you must do for this to happen:

- Submit all of the paperwork requested by the Veteran Services office; so, your file can be set up in our office.
- Provide us with proof of 100% Rate of Benefit and remaining entitlement. We reserve the right to require you to provide updated information if we believe that your benefits may be almost out or about to expire.
- Request certification for that semester using the military intake form.
- Maintain academic standards for financial aid as outlined in the school's catalog.

Warning:

Other Institutional Aid may be adjusted to prevent **institutional aid** (not federal aid such as Pell) from exceeding the need. If you have questions regarding Concordia institutional aid and GI Bill benefits, please contact Dawn Schuette at schuette@csp.edu

Refunds and Financial Aid

In order to receive federal financial aid in the form of grants and loans (Pell and MN State Grant), you must fill out a FAFSA each year. It is possible to be using the GI Bill and still qualify for need-based federal aid. Filling out the FAFSA is completely optional.

Once your financial aid award has been disbursed to your account, (typically about 2 weeks after the first day of the term) you will not receive a refund of federal grants or loans until any pending payments by the Veterans Administration (GI Bill), MN GI Bill, or Tuition Assistance has been paid to Concordia, thus generating a refund (positive balance on your account). Refunds will be sent by mail in the form of a check unless you have set up a direct deposit on your CSP Connect account. Refunds can take up to 2 weeks to process once funds have been disbursed to your account, and receiving a refund via check will further delay your refund.

The Veterans Administration pays tuition no earlier than 10 days before the start of classes. This includes C1 (first half term) and C2 (second half term). If you are receiving Pell, MN State Grant or other federal aid, please keep in mind that if you are enrolled in C2 classes, that tuition will not pay to your account until at least 10 days prior to the start date of classes. And this could affect your refund. If you are depending on loans or grants for living expenses (such as rent) you may reconsider your budget as Concordia has no control on when payors pay.

Edith Nourse Rogers STEM Scholarship

If you are an eligible veteran with the Post 9/11 GI Bill or a dependent using the Fry Scholarship, this scholarship provides up to an additional 9 months (or \$30,000) of benefits for training in high demand fields. Find out if you are eligible and to read about the requirements by going to this VA webpage.

<https://www.va.gov/education/other-va-education-benefits/stem-scholarship/>

Other Resources for Veterans and Military members at Concordia

General John W Vessey, Jr. Veterans Resource Center-Meyer Hall 118

The newly renovated General John W Vessey Jr. Veterans Resource Center is where veterans and dependants of veterans can receive assistance in learning and utilizing all the benefits afforded them at Concordia. The primary service of the Center is helping veterans with the paperwork process to receive financial aid at Concordia from the federal government. The Veteran Center is staffed by a Concordia student worker and a VA student worker. Their hours are posted on the door. These hours may change without notice, so if you need to meet with one of these people, please email the Veteran Center email box (see below) Military affiliated students can use their student ID to access the center and if you need access, go to security in Meyer Hall to gain access. The lounge has coffee, water, snacks and a full size refrigerator for your use. Please do not store personal items or food in the Veteran Center for long periods of time (a few days). Stop on down and take advantage of this wonderful space especially for you. Staffing of the center is ever changing, however if you need assistance, please contact Dawn Schuette in Financial Aid. Any abuse to the space or improper use will result in immediate removal of privileges. These include inappropriate use of the TV, sleeping on the couches, abuse to the furniture, abuse to the use of coffee, drinks and snacks. The student worker and security personnel have the final decision on revocation of privileges. Be respectful. Please email vetcenter@csp.edu to make an appointment or communicate with the student workers. They are very knowledgeable on benefits and the VA system.

We are always looking for available and enthusiastic students to work in the Veteran Center. If you would like to apply or need more information, please contact Dawn Schuette. You must be a student utilizing any VA benefit (1606, Chapter 33, Chapter 35, Chapter 31) and this position is 100% in person.

Concordia has a MDVA representative, Duane Bauer. He is a veteran. He is employed by the MDVA and is on campus every other Wednesday. He will be in the Veteran Center. His hours can change without notice so if you would like to meet with him, be sure to contact him for a specific time. His card with contact information is in the center for your reference. duane.bauer@state.mn.us. He is the expert on benefits, MN GI Bill, and VA policy. I would encourage you to reach out to Duane with benefit questions or community resources. He is also able to direct you to resources such as mental health services, and financial assistance programs in the community.

Please feel free to reach out to Dawn Schuette, schuette@csp.edu with any additional questions. Please keep in mind that I am not perfect and do my best when it comes to your military benefits and financial aid. Corrections can easily be made when necessary, and courteous emails always will be responded to in a timely manner. Rude emails or phone calls of any sort will not be tolerated.