

2014 SCHOLARSHIPS AND FINANCIAL AID SUPPLEMENT

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Paying for college is a challenge for most students and their families. Neumont University provides assistance through the Office of Financial Aid to help students formulate a plan to fund their education. Financial aid is available for those who qualify.

Scholarships for new students are announced every year, in the fall.

Sources of funding for a Neumont education include:

- Neumont scholarships, including merit-based, need-based, resident, transfer, and matching scholarships
- Federal grants: Federal Pell Grants, Federal Supplemental Education Opportunity Grants (FSEOG), Iraq & Afghanistan Service Grants (IASG), and Post-9/11 GI Bill grants, such as the Yellow Ribbon Program
- Federal loans: Federal Direct Subsidized Student Loans, Federal Direct Unsubsidized Student Loans, and Federal Direct PLUS Loans
- Private lending options
- Veterans assistance programs
- Alternative financing programs

Since the primary responsibility for the education of a student rests with the student and his or her family, it is presumed that the student and the family will make the maximum effort to provide for the expenses of an undergraduate education. Financial aid, regardless of the source, should always be considered a supplement to, not a substitute for, family financial support.

NEUMONT SCHOLARSHIPS

Neumont University has allocated \$2,500,000 in scholarships (financial aid awarded by the institution that does not have to be repaid by students) to reduce the cost of attendance for first-time, full-time students entering in the fall of 2014. This translates into an average tuition scholarship rate of 21%, though individual tuition scholarship rates vary by student, depending on academic achievement, need, and residency at the time of application.

APPLYING FOR SCHOLARSHIPS

To apply for scholarships, incoming students must complete the *Neumont University Application for Admission* and provide any additional information noted in the description of each scholarship. Any re-

quired additional materials must be received, in their entirety, by the Scholarship Committee before the published deadline. For scholarship application deadlines, contact the Office of Admissions or visit www.neumont.edu/scholarships. Send all additional materials to scholarship@neumont.edu.

Students are encouraged to submit their Application for Admission and any supplemental materials promptly, since Neumont scholarships are awarded on a first-come, first-served basis.

There are five types of Neumont scholarships:

- *Merit-based scholarships*, are available to undergraduate and graduate students who have demonstrated superior academic performance in high school or college, as determined by the Neumont Scholarship Committee.
- *Need-based scholarships*, are available to undergraduate students with demonstrated financial need, as determined by the student's Expected Family Contribution (EFC) derived from the Free Application for Federal Student Aid (FAFSA).
- *Utah resident scholarships*, are available to undergraduate students who meet specific Utah residency requirements.
- *Transfer scholarships*, are available to undergraduate students who have successfully completed an Associate's or Bachelor's degree at an accredited institution.
- *Matching scholarships*, are available to undergraduate students who have been awarded a scholarship by another organization, such as a philanthropic organization or foundation.

All Neumont scholarships are governed by the following rules:

- Scholarships are only available to full-time students making normal progress. Normal progress is defined as ten continuous quarters from the first date of attendance through graduation (twelve quarters for students enrolled in the BSGD program). Any student who drops below full-time status may forfeit his or her scholarship. Exceptions may be considered for students with unexpected family or health events, or students withdrawing or deferring enrollment for full-time humanitarian, community, military, or religious service.
- Any changes to the *Enrollment Agreement* between the student and Neumont University may result in the loss of a scholar-

ship award. However, students who transfer from the BSCS program to the BSTM, BSIS, BSWD, or BSGD programs will maintain their award at the time of enrollment until the end of the standard degree program duration

(10 quarters for the BSCS, BSIS, BSTM, and BSWD programs, or 12 quarters for the BSGD program).

- Scholarship awards expire at the end of the standard degree program duration. The clock for the standard enrollment period begins on a student's first day of class and expires at the conclusion of the 10th quarter for BSCS, BSIS, BSTM, and BSWD programs, and the 12th quarter for the BSGD program.
- Any changes to the *Enrollment Agreement* between the student and the University may result in the loss of a scholarship.
- The total dollars available to be applied to a student's account may not exceed, on a cumulative basis, more than 100% of charges for tuition. Scholarship awards to any student, for any quarter, are limited to the total amount of tuition due that quarter.
- Scholarships are awarded at the time of enrollment only. All decisions of the Scholarship Committee are final.
- Scholarships are subject to cancellation on delinquent accounts.

In addition to scholarship specific requirements, all scholarships are subject to forfeiture for:

- Poor academic performance
- Judicial infractions, including academic misconduct
- Delinquent student accounts
- Withdrawal from continuous enrollment
- Failure to meet cumulative Grade Point Average (cGPA) requirements

UNDERGRADUATE SCHOLARSHIPS

The following scholarships are offered to new students entering in the fall of 2014.

NEUMONT MERIT SCHOLARSHIPS

Merit-based scholarships are awarded to first-time, entering students who have demonstrated superior academic performance in high school or college. Prospective students who would like to be considered for any Neumont merit scholarship should:

- Complete Neumont's *Application for Admission*
- Submit high school transcripts
- Submit transcripts for any post-secondary education (if applicable)

- Submit an official standardized test score (ACT or SAT). Significant work experience may be counted in lieu of a standardized test score.

Merit scholarships are applied to quarterly tuition costs and awarded for each academic calendar year. An academic calendar year is defined as three quarters (nine months).

Merit scholarship recipients must maintain a cGPA of 3.25 or higher (3.5 for Presidential Scholarships.) Students whose cGPA drops below 3.25 in an academic year will forfeit their merit scholarship in the next academic year, as described in the Scholarship Probation and Reinstatement section.

In addition, merit scholarship recipients must maintain full-time enrollment and abide by student conduct standards, as outlined in the current edition of the *Student Handbook*.

There are three types of merit-based scholarships:

PRESIDENTIAL SCHOLARSHIP

Neumont reserves Presidential Scholarships for the most academically accomplished applicants who have submitted an application by the General Acceptance deadline.

Selected applicants are awarded either a 100% or 75% tuition scholarship for the entire program. Presidential Scholarship recipients may not receive any other Neumont scholarship (Achievement, Access, Utah Resident, Transfer, or Outside Scholarship Match).

ACHIEVEMENT SCHOLARSHIP

To encourage enrollment of highly-qualified students who demonstrate superior academic competency and skill, Neumont University grants merit-based scholarships of \$5,000 to \$12,500 for the entire program (up to \$1,250 per academic quarter) for the 10-quarter BSCS, BSIS, BSTM, and BSWD programs, or \$6,000 to \$15,000 for the entire program (up to \$1,250 per academic quarter) for the 12-quarter BSGD program.

INTERNATIONAL SCHOLARSHIP

To encourage the enrollment of highly qualified international students, Neumont University awards international students merit scholarships of \$5,000 to \$6,250 for the entire program (up to \$625 per academic quarter) for the 10-quarter BSCS, BSIS, BSTM, and BSWD programs, or \$6,000 to \$7,500 for the entire program (up to \$625 per academic quarter) for the 12-quarter BSGD program.

NEUMONT NEED-BASED SCHOLARSHIPS

Neumont's need-based scholarships are awarded to first-time, entering students who have demonstrated financial need. These scholarships are designed to assist students and their families.

ACCESS SCHOLARSHIP

Neumont's Financial Aid Department awards Access Scholarships of \$5,000 to \$10,000 for the entire program (up to \$1,000 per academic quarter) for the 10-quarter BSCS, BSIS, BSTM, and BSWD programs, or \$6,000 to \$12,000 (up to \$1,000 per academic quarter) for the 12-quarter BSGD program. Need is determined by the student's Expected Family Contribution (EFC) derived on the Free Application for Federal Student Aid (FAFSA). Access Scholarships are applied to quarterly tuition costs and awarded for each academic year. An academic year is defined as three quarters (nine months).

Annual renewal of Access Scholarships is not automatic. Students must reapply each academic year (every three quarters). Depending upon calculated need in subsequent years, Access Scholarship awards may vary from one academic year to the next. Factors that are used to determine the annual Access Scholarship award include family income, assets, household size, and number of family members in college, as declared on the FAFSA.

Prospective students who would like to be considered for need-based scholarships should:

- Complete Neumont's *Application for Admission*
- Complete the FAFSA
- Complete Neumont's *Financial Aid Application*

Access Scholarship recipients must maintain a cGPA of 2.50 or higher. Students who forfeit scholarship eligibility in an academic year due to inadequate cGPA will forfeit their Access Scholarship for the next academic year, as described in the *Scholarship Probation and Reinstatement* section of this Catalog. In addition, Access Scholarship recipients must maintain full-time enrollment status and abide by student conduct standards, as outlined in the current edition of the *Student Handbook*.

NEUMONT UTAH RESIDENT-BASED SCHOLARSHIPS

To encourage the enrollment of highly-qualified Utah students, Neumont awards Utah Resident Scholarships to first-time, full-time students who are residents of Utah. Awards are \$4,000 for the entire 10-quarter BSCS, BSIS, BSTM, and BSWD programs (\$400 per academic quarter) and \$4,800 for the entire 12-quarter BSGD program (\$400 per academic quarter).

TRANSFER SCHOLARSHIP

To encourage the enrollment of highly qualified transfer students, Neumont University awards transfer students who have earned an Associate's or Bachelor's degree from an accredited institution, with a cGPA of 2.50 or higher, a transfer scholarship of \$10,000 for the entire program (\$500 per academic quarter) for the 10-quarter BSCS, BSIS, BSTM, and BSWD programs, or \$12,000 for the entire program (\$500 per academic quarter) for the 12-quarter BSGD program.

Eligible students must meet the following qualifications:

- For 2014 (or later) high school graduates: who graduated from a Utah high school, as evidenced by the presentation of a diploma awarded by a Utah high school.
- For 2013 (or earlier) high school graduates: Utah residency for 12 months prior to the first day of classes, as evidenced by the presentation of a Utah driver's license or other government-issued identification, or other University-approved proof of residency.
- Utah high school graduates who did not live in the state of Utah in the 12 months prior to the first of day of classes are not eligible for this scholarship. Exceptions may include students who meet the qualifications to be considered Utah residents, but were living outside of Utah, as a result of full-time humanitarian, community, military, or religious service.
- Only first-time applicants meeting the residency requirements are eligible for the Utah scholarship.

While there are no cGPA requirements for the Neumont Utah Resident Scholarship, recipients must maintain full-time enrollment status and abide by student conduct standards, as outlined in the current edition of the *Student Handbook*.

NEUMONT OUTSIDE SCHOLARSHIP MATCH

To encourage the attendance of students who have been awarded a scholarship by a private sector company, a philanthropic organization, or a foundation, Neumont will match up to \$5,000 of the award in the first academic year (three quarters). Outside scholarships exclude any federal or state government scholarship or grant programs, such as the Pell Grant or Post-9/11 GI Bill grants, as well as any Neumont scholarships.

SCHOLARSHIP FORFEITURE

Students will forfeit their scholarship award in a given academic year for one or more of the following reasons:

- Their cGPA falls below the specified level for the scholarship and they have exhausted their scholarship probation period.
- They withdraw from full-time enrollment. Students may petition

the Dean of Students to maintain scholarships when exceptional circumstances require less than full-time enrollment. Any exceptions must be approved by the Dean of Students in writing.

- They have violated other Neumont University standards, as outlined in the current edition of the *Student Handbook* and other publications referenced in the handbook—such as *Housing Rules and Regulations*, *Acceptable Use Policy*, and course syllabi.
- Forfeiture of scholarship awards is at the discretion of the Student Conduct Administrator.
- Forfeiture of scholarship may occur as a consequence of a first or subsequent offense—depending on the severity and nature of the offense.
- The period of scholarship ineligibility may range from one quarter to the duration of a student's enrollment at Neumont.

UNDERGRADUATE SCHOLARSHIP GUIDELINES

- Students who forfeit their Achievement, Presidential, or Access scholarship due to an inadequate cGPA in a given quarter are granted a scholarship probationary period for the remaining quarters of the academic year (an academic year is three quarters). For example, if a student's cGPA falls below the requirement for a Neumont scholarship in the first quarter of the academic year, he/she will maintain that scholarship for the remaining two quarters of the academic year.
- If, at the end of the academic year, the student's cGPA remains below the scholarship requirement, the scholarship is lost for the following academic year.
- Students who forfeit a scholarship due to inadequate cGPA during their standard enrollment period may be eligible for scholarship reinstatement in the next academic year if they meet or exceed the minimum scholarship cGPA requirement by the start of the next academic year. Any student who has regained the required cGPA during an academic year may request a re-evaluation of his/her cGPA by the Registrar.
- Reinstated scholarships are awarded for subsequent quarters, but are not awarded retroactively.
- Presidential scholarship recipients who forfeit their scholarship may be eligible to receive an Achievement Scholarship (\$1,250 per academic quarter) if they have a cGPA of 3.25 or above and, if they are a Utah resident, a Utah Resident Scholarship (\$400 per academic quarter) during the forfeiture period. In addition, if they submit a FAFSA, they are qualified to receive the appropriate need-based scholarship, as outlined in the scholarship matrix.
- Scholarships lost due to a violation of University standards resume in the quarter after completion of a scholarship ineligibility period, as determined by the Student Conduct Administrator

GRADUATE SCHOLARSHIPS

To encourage enrollment of highly qualified students into our graduate programs, Neumont University grants scholarships of up to 25% of tuition costs to students who demonstrate superior academic competency and skills. Graduate students may defer a scholarship one time, for one quarter. Written requests for scholarship deferment should be submitted to the Office of Admissions.

MAINTAINING GRADUATE SCHOLARSHIP AWARDS

Scholarship recipients must maintain a minimum 3.50 cGPA for continued scholarship eligibility. Scholarship recipients whose cGPA drops below the 3.50 minimum are given one quarter to remediate their cGPA and meet the requirement. Failure to remediate one's cGPA in the allotted timeframe will result in scholarship ineligibility for the duration of the program.

Please note the following information regarding Neumont graduate scholarships:

- All decisions of the Neumont University Scholarship Committee are final.
- Scholarship awards to any student, for any quarter, are limited to the total amount of tuition due that quarter.
- Scholarships are subject to cancellation for:
 - Poor academic performance
 - Judicial infractions, including academic misconduct
 - Delinquent student accounts
 - Withdrawal from continuous enrollment
 - Failure to meet cGPA requirements

FEDERAL STUDENT AID PROGRAMS

All Title IV financial aid funds received by the University are credited to the student's account with the exception of requirements set forth in Section 682.604 of current federal regulations. The different types of financial aid programs available to those who qualify are discussed in detail below. Additional information may be obtained at www.fafsa.ed.gov.

SELECTION OF ELIGIBLE APPLICANTS

In accordance with Title 34 of the Code of Federal Regulations, Part 668.43(B)(3), the following procedures describe how aid recipients are selected from the pool of eligible applicants.

FEDERAL FINANCIAL AID ELIGIBILITY

To be eligible for federal student aid, you must:

- Enrolled as a regular student in an eligible program of study on at least a half-time basis;
- Have a high school diploma or the equivalent;
- A U.S. citizen, or an eligible non-citizen;

- Demonstrate financial need (for most programs);
- Maintain Satisfactory Academic Progress;
- Sign statements on the FAFSA that you are not in default on a federal student loan and do not owe money on a Federal student grant, and you will use Federal student aid only for educational purposes
- Register for the Selective Service, if a male born after December 31, 1959; and
- Have a valid Social Security number.

FEDERAL PELL GRANT

This grant is designed to assist students who desire to continue their education beyond high school. Federal Pell Grants are only awarded to undergraduate students who have not earned a Bachelor or professional degree. Each student is entitled to apply for a Federal Pell Grant. Eligibility is determined by the student's need, the cost of attendance, and the amount of money appropriated by Congress to fund the program. The amount of the grant is determined by a standard formula used by the U.S. Department of Education.

The amount of grant available to the student will depend on the Expected Family Contribution (EFC) and the Cost of Attendance (COA). See www.fafsa.gov for current amounts.

For many students, the Federal Pell Grant provides a "foundation" of financial aid to which other aid may be added to defray the cost of a college education. Students or prospective students may secure an application to participate in the Federal Pell Grant program from the Office of Financial Aid or from a high school counselor.

The application are transmitted electronically through a federally approved needs analysis system that will determine the applicant's EFC.

SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT

Supplemental Education Opportunity Grant (SEOG) is awarded to applicants with a zero (0) EFC as funds are available.

IRAQ AND AFGHANISTAN SERVICE GRANT

For students who are not Pell-eligible due only to having less financial need than is required to receive Pell funds; whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11; and who, at the time of the parent's or guardian's death, were less than 24 years old or were enrolled at least part-time at an institution of higher education. The maximum grant is the same as Pell maximum; payment adjusted for less-than-full-time study. Grants do not need to be repaid.

FEDERAL DIRECT LOANS

Eligible students and parents may borrow directly from the U.S. Department of Education to attend participating schools. Direct Loans include Direct Subsidized and Unsubsidized Direct Loans, Direct PLUS Loans, and Direct Consolidation Loans.

FEDERAL DIRECT SUBSIDIZED LOANS

Subsidized loans are available to undergraduate students with financial need. They may be deferred while the student is enrolled at least half time and for a period of six months beyond the student's last date of attendance (grace period). During this period the interest is paid by the U.S. Department of Education. The annual limit for Subsidized loans is as follows:

- \$3,500 if he or she is a first-year student enrolled in a program of study that is at least a full academic year.
- \$4,500 if he or she has completed the first year of study and the remainder of the program is at least a full academic year.
- \$5,500 a year if he or she has completed two years of study and the remainder of the program is at least a full academic year.

For periods of undergraduate study that are less than an academic year, the amounts the student can borrow are less than those previously listed. Contact the Office of Financial Aid for specific details and graduate student limits.

Any origination and insurance premium fees are deducted proportionately from each disbursement and paid to the federal government.

FEDERAL DIRECT UNSUBSIDIZED LOANS

Unsubsidized Direct loans are available to students without requiring demonstrated financial need. An unsubsidized Direct loan is not awarded based on need. The term "unsubsidized" means that interest is not paid by the U.S. Department of Education for the student during the "in-school" period.

If the student is an independent student or a dependent undergraduate student whose parents are unable to get a PLUS loan, he or she may borrow up to:

- \$9,500 if he or she is a first-year student enrolled in a program of study that is at least a full academic year. (No more than \$3,500 of this amount may be in subsidized loans.)
- \$10,500 if he or she completed one year of study and the remainder of the program is at least a full academic year. (No more than \$4,500 of this amount may be in subsidized loans.)
- \$12,500 a year if he or she completed two years of study and the remainder of the program is at least a full academic year. (No more than \$5,500 of this amount may be in subsidized loans.)

For periods of undergraduate study that are less than an academic year, the amounts the student can borrow are less than those previously listed.

The student is charged an origination fee/insurance premium on the amount of the unsubsidized loan. The fee is deducted proportionately from each disbursement and paid to the federal government.

DIRECT PLUS LOANS

The Federal PLUS Loan is available to parents of dependent students to help pay for the educational expenses of the student. PLUS loans are not based on need, but when combined with other resources, cannot exceed the student's cost of education.

Parents may borrow up to cost of attendance minus other aid per eligible dependent student. There is an origination fee on a PLUS loan and a fixed interest rate. The payment schedule is determined by the total amount borrowed. For information on federal student aid programs, visit: www.studentaid.gov.

ALTERNATIVE FINANCING PROGRAMS

Neumont University offers alternative financing arrangements to supplement Title IV financial aid. These loans are not guaranteed by the federal government and may be subject to credit approval. Some of these loan programs are funded by the University and are administered (collection of monthly payments, servicing of the loan, etc.) by an independent servicing company. The amount that a student may borrow under these alternative loan programs is limited by several factors, including the federal guidelines which establish the amount of financial aid for which the student is eligible, less the expected family contribution toward the educational costs and any other types of financial aid for which the student has qualified or may qualify. If a student has exhausted all other sources of financial aid, both federal and private, he or she may apply for a University-funded loan, which is serviced by Tuition Options. Application for this type of funding takes into consideration additional factors including the availability of funds and the academic qualifications of the applicant. More information about alternative loan programs may be obtained by visiting the Office of Financial Aid.

EDUCATION BENEFITS FOR VETERANS

Programs at Neumont University are approved for veterans training.

POST-9/11 GI BILL - CHAPTER 33

An individual who served a minimum of 90 days on active duty after September 10, 2001, may be eligible for educational assistance under the Post-9/11 GI Bill. Active duty served as a member of the Armed

Forces or as a result of a call or order to active duty from a reserve component under section 688, 12 301(a), 12301(d), 12303(g), 12302, or 12304 of Title 10 is qualifying active duty service.

In general an individual's eligibility to use Chapter 33 benefits expires 15 years from the date of the last discharge or release from active duty of at least 90 consecutive days. Individuals eligible under Chapter 33 are typically entitled to 36 months of educational assistance.

Individuals are limited to a maximum of 48 months of entitlement when using benefits under two or more programs.

Eligible students receive a percentage of the Chapter 33 benefit for tuition and fees, monthly housing allowance, and book stipend based on their length of service. The percentage is determined by the student's aggregate active duty service after September 10, 2001. All creditable active duty and qualifying call-up service are combined to determine the aggregate service.

The Department of Defense (DoD) offers members of the Armed Forces the opportunity to transfer Chapter 33 benefits to their spouse or dependent children. If a member of the Armed Forces (active duty or Selected Reserve) serves six years and reenlists for 4 more years or has at least 10 years of service, then transfer of entitlement (ToE) is possible.

For more information on the Chapter 33 benefits, visit http://www.gibill.va.gov/benefits/post_911_gibill/index.html.

YELLOW RIBBON PROGRAM

The Yellow Ribbon Program payment is paid directly to the school on behalf of the student when the school's enrollment certification is processed.

- Only individuals entitled at the 100% benefit level (or their dependents using transferred entitlement) may receive Yellow Ribbon funding
- Students who served at least 36 months or more on active duty, and,
- Students who served at least 30 continuous days on active duty, and were discharged due to service-connected disability

The following are not eligible for the Yellow Ribbon Program

- Active Duty personnel
- Spouses of Active Duty personnel using Transferred Entitlement
- Fry Scholarship recipients

The program allows schools to enter into an agreement with VA to fund the tuition and fees cost that exceeds the basic tuition and fees amount payable by VA. It can provide additional funding to students whose tuition and fees charge exceeds the in-state, undergraduate cap

(before August 1, 2011); or charges for out-of-state tuition, or charges in excess of the yearly cap for students enrolled in private institutions (after August 1, 2011).

VA will match each dollar the school contributes up to 50% of the difference between the basic tuition and fees amount payable by VA and the tuition and fee amount charged the student.

The combined school and VA contribution can't exceed the tuition and fee amount charged the student.

For more information on the Yellow Ribbon Program, visit http://www.gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html

FRY SCHOLARSHIP

Effective August 1, 2009, the Fry Scholarship provides benefit eligibility for children of active duty members of the Armed Forces who died in the line of duty after September 10, 2001.

Eligible children:

- May be married or over 23 and still be eligible
- Are entitled to 36 months of benefits at the 100% level
- Have 15 years to use the benefit beginning on their 18th birthday
- May use the benefit until their 33rd birthday
- Are not eligible for the Yellow Ribbon Program

For more information on the Fry Scholarship, visit http://www.gibill.va.gov/documents/factsheets/fry_scholarship.pdf.

MONTGOMERY GI BILL (MGIB) – CHAPTER 30

Chapter 30 benefits generally apply to Veterans who began active duty service for the first time after June 30, 1985, had their pay reduced \$100 a month for 12 months, and received an honorable discharge.

Chapter 30 benefits are paid on a monthly basis directly to the veteran.

For more information on Chapter 30 benefits, visit http://www.gibill.va.gov/benefits/montgomery_gibill/index.html.

DEPENDENTS EDUCATIONAL ASSISTANCE (DEA) – CHAPTER 35

Educational Assistance paid to dependents of Veterans who have a service connected permanent and total disability or died as a result of service connection. Persons who may be eligible are:

- A child (between ages 18 and 26, with some exceptions) of a veteran who is permanently and totally disabled due to a service-related condition; or who died in service; or who died of a service-connected disability; or who died while evaluated as having total and permanent service-connected disability; or who is listed as a POW or MIA.
- The surviving spouse of a veteran who died of a service-connected disability, or died in service, or died while evaluated as having

total and permanent disability resulting from a service-connected disability. Surviving spouses whose benefits stopped when they remarried can receive DEA benefits again if their remarriage ends by death or divorce, or they cease to live with the person to whom they presented themselves in public as married.

DEPENDENTS EDUCATIONAL ASSISTANCE (DEA) – CHAPTER 35 – CONTINUED

- A spouse of a veteran or serviceperson who has a total and permanent disability resulting from a service-connected disability; or who is listed as a POW or MIA.
- The spouse or child of a service member who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability and is likely to be discharged for that disability.

For more information on Chapter 35 benefits, visit http://www.gibill.va.gov/benefits/other_programs/dea.html.

MONTGOMERY GI BILL-SELECTED RESERVE (MGIB-SR) – CHAPTER 1606

Chapter 1606 is an educational program for members who are actively participating in the Selected Reserve. Selected Reserve components include the Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and Air National Guard.

The Department of Defense and the Department of Homeland Security (Coast Guard) determine who's eligible for Chapter 1606. The Department of Veterans Affairs administers the program and pays benefits.

Basic eligibility requires a 6-year obligation to serve in the Selected Reserve and satisfactory participation in required Selected Reserve training. Chapter 1606 benefits are paid on a monthly basis directly to the reservist.

For more information on Chapter 1606 benefits, visit http://www.gibill.va.gov/benefits/montgomery_gibill/selected_reserve.html.

RESERVE EDUCATIONAL ASSISTANCE PROGRAM (REAP) – CHAPTER 1607

This is an educational program for active members of the Selected Reserve called to active duty and members of the Individual Ready Reserve (Army IRR, Air Force IRR, Navy IRR and Marine Corps IRR) called to active duty in support of a contingency operation or a national emergency declared by the President or Congress. The Department of Defense and the Department of Homeland Security

The Chapter 1607 benefit pays a percentage of the Chapter 30 three-year or more rate based on the number of continuous service days on active duty: 90 days but less than 1 year pays 40%, 1 year but less than 2 years pays 60%, and service of two continuous years or of an aggregate of three years or more pays 80% payment of the three-year rate. The 80% rate can be paid for two continuous years or an aggregate call-up service of three years or more. Chapter 1607 benefits are paid on a monthly basis directly to the veteran.

For more information on Chapter 1607 benefits, visit http://www.gibill.va.gov/benefits/other_programs/reap.html.

VETERANS' EDUCATION ASSISTANCE PROGRAM (VEAP) – CHAPTER 32

VEAP is available if you first entered active duty between January 1, 1977 and June 30, 1985 and you elected to make contributions from your military pay to participate in this education benefit program.

For more information on Chapter 32 benefits, visit http://www.gibill.va.gov/benefits/other_programs/veap.html.

VOCATIONAL REHABILITATION – CHAPTER 31

A veteran may be eligible for Vocational Rehabilitation and Employment (VR&E) benefits if he or she:

- Has received, or will receive, a discharge that is other than dishonorable
- Has a service-connected disability rating of at least 10%, or a memorandum rating of 20% or more from the Department of Veteran Affairs (VA)
- Applies for Vocational Rehabilitation and Employment (VR&E) VetSuccess services

The basic period of eligibility in which VR&E's VetSuccess services may be used is 12 years from the latter of:

- The date of separation from active military service, or
- The date the veteran was first notified by VA of a service-connected disability rating

For more information on Vocational Rehabilitation benefits, visit <http://www.vba.va.gov/bln/vre/>.