



Saint Leo University Veterans Affairs Guide

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About this Guide

Welcome to Saint Leo University! We appreciate your commitment and service to our country and commend your dedication to furthering your education.

We are here to advise, motivate, and inspire you to achieve your goals while upholding Saint Leo's commitment to its core values - excellence, community, respect, personal development, responsible stewardship, and integrity.

We hope this guide will be informative and useful. It is in no way complete, as it covers only those areas which raise the most questions for our Veteran Affairs students.

Student Responsibilities

- Provide appropriate forms to the school. (This includes VA applications, Certificate of Eligibility Letters, Tuition Assistance forms, etc.)
- Provide change of address and direct deposit information to the VA office. (Any changes of address should also be shared with Saint Leo University.)
- Notify your School Certifying Official (SCO) of changes made to your course schedule (e.g. adding classes, dropping classes, or changing degree programs)
- Completing monthly verifications of enrollment via WAVE (if using Chapter 30, 1606, or 1607 benefits)
- Students are strongly encouraged to register and utilize eBenefits at www.ebenefits.va.gov. (Note – students must be enrolled in the Defense Enrollment Eligibility Reporting System, DEERS, in order to create an eBenefits account.) Students can do the following in eBenefits:
 - Obtain up to date information on their educational entitlements
 - Update direct deposit and personal contact information
 - Download VA letters and personal documents
 - View current status of their payments (education and disability)

Helpful Contacts

Veterans Affairs School Certifying Officials (SCOs) for all Saint Leo locations can be located at the following link www.saintleo.edu/military-veteran-benefits

Office of Military Affairs & Services

352 588 8234

352 588 8853

militaryservices@saintleo.edu



If you have questions about your financial aid, contact Student Financial Support at (800) 240-7658 or sfs@saintleo.edu.

Academic Calendars & Course Schedules

Our online programs have six convenient start dates throughout the year, allowing you to enroll at any time and begin studies as soon as you are ready. Visit the webpages below to view Saint Leo University course schedules and academic calendars.

Course Schedules:

<https://uts.saintleo.edu/schedule>

Academic Calendars:

<http://saintleo.catalog.acalog.com/content.php?catoid=26&navoid=3622>

Career Services

The Career Services staff at Saint Leo University will help you sharpen the skills and strategies you need to continue advancing your career and transitioning to the civilian workforce. Career advisors hold informative webinars and encourage military and veteran students to contact them for resume writing assistance, as well as strategies for job search and networking outside of the military. Feel free to call Career Services at 352/588-8346 or email careerservices@saintleo.edu. As a current Saint Leo University student or alumni, you also have access to our career management platform called Handshake, a one-stop shop for searching employers, jobs, internships, events and scheduling appointments with a career advisor. Learn more at www.saintleo.edu/career-services-handshake.

CareerScope

In addition to career counseling, the Department of Veterans Affairs provides the interest and aptitude assessment tool known as CareerScope at no cost to eligible benefit recipients. CareerScope is used frequently by veterans to determine the best career path for transitioning into civilian life. Visit www.benefits.va.gov/gibill/careerscope.asp

Counseling Services

Everyone can benefit from talking with a professional. Saint Leo counselors are bound by confidentiality. If you are feeling overwhelmed, depressed, having trouble transitioning, or just need to talk, contact our Senior Coordinator Machele Nutt at (352) 588-8199 or email her at Machele.nutt@saintleo.edu.



Furthermore, Pasco County, Florida residents can contact the Circle of Veterans at (866) 410-3774 or the Pasco County Vet Center at (727) 372-1854. Both organizations offer confidential counseling free of charge.

Office of Accessibility Services

The Office of Accessibility Services provides information and supportive services to assist students in achieving educational success. A student with any condition that substantially limits one or more major life activity may contact the Office of Accessibility Services to discuss accommodations, and to request that instructors be formally notified each term. Services may include (but are not limited to) extended time for tests and assignments, enlarged written materials, taped lectures, books on tape, etc. Call 352-588-8464 or email ADAOffice@saintleo.edu.

Yellow Ribbon Program

Currently, Saint Leo University participates in the Yellow Ribbon Program. The program is a contractual agreement between the VA and schools. It assures that Post-9/11 veterans (at 100% eligibility) and Fry Scholarship participants have assistance covering their tuition when the Post 9/11 cap is met. (If you meet the criteria, you are automatically considered part of the Yellow Ribbon Program, and your yearly tuition costs are monitored by your SCO.) Should you exceed the allowable tuition amount, your SCO will determine the amount needed to be covered and will include it on the claim to the VA.

Saint Leo University is a private institution of higher learning and therefore, tuition payments received from the VA are capped according to the rates annually set by the VA. Your SCO can provide you the current cap. The VA allowable academic tuition runs from August 1 through July 31. The university will cover up to \$2,500 of any tuition cost that exceeds the yearly cap. Under the agreement, the VA will match that amount.

The following are not eligible for the Yellow Ribbon Program:

- Veterans receiving Post-9/11 benefits at a rate of 90% or less
- Active duty personnel
- Spouses of active duty personnel

Veteran Affairs (VA) Benefits

Foundational Classes

Under Title38 CFR 21.4267(g), only college undergraduate and graduate courses may be approved for online training. Note: foundational courses (ENG002/ MAT003) may not be approved for online training. To be covered by the VA, foundational courses must be taken in a traditional classroom.

Degree Programs

The VA will cover only those classes which lead toward a student's degree. Students should check their class selections against their current degree program before registering. If a student changes his or her degree, VA form 22-1995 must be completed, signed, and turned in to the student's VA SCO. Vocational Rehabilitation and Employment benefit (VRE -Chapter 31) recipients should not change degrees until speaking with his or her case manager.

Please note: Until a new VA authorization is created by the case manager and sent to the SCO, any and all future classes will not be submitted for payment to the VA.

Concurrent Enrollments

A student may take courses that apply to his or her degree at more than one school. The school that will grant the degree is the "primary school" or parent school. All other schools are secondary schools.

If a student is simultaneously enrolled at the parent school and at the secondary school as a guest student (concurrent enrollment), the VA will pay for the combined credit, taking overlapping enrollment dates into account. The parent school will provide a letter (often called Parent or Transient Letter) to the SCO at the secondary school. It is the student's responsibility to provide the necessary information for the generation of the letter. It is also the student's responsibility to request that transcripts be sent to the parent school for evaluation upon completion of the courses.

Below are Parent (or Transient) Letter requirements:

- The secondary school should be regionally accredited
- Requests must be made before the start of classes
- Students must provide the SCO with:
 - School name and address
 - Name, fax number, and email address of school's SCO
 - Course title, code, and term dates
 - Catalog description of the course

Approval will be requested from the Registrar's Office. A Parent Letter will be issued afterwards.

Upon completion of the course, the grade should be reported to the SCO. It is the student's responsibility to have the official transcript sent to the Registrar's Office for transfer of credit.

Grade Point Average (GPA)

In order to receive VA benefits and to continue in good standing, a student must maintain a minimum grade point average of 2.0.

Veterans utilizing educational benefits can repeat a class in which a required passing grade was not received. (This includes F's and also C-'s or D's for classes that require a C as a minimum passing grade). If an FA (failure for non-attendance) is received, the last date of academic progress will be reported to the VA, which may cause a VA debt.

A list of veteran students placed on academic probation is required to be sent to the VA at the end of each term. Academic progress will be monitored and educational benefits may be discontinued if a student ceases to make satisfactory progress toward completion of his or her training objective.

VA Claim Submissions

Once proper VA documentation is provided to the SCOs, claims will be filed for each registered term electronically via VA ONCE.

The 22-1999 claim provides details as to term dates, number of class hours, on-ground or online status, and tuition/fees amount being requested from the VA. VA compliance regulations require that claims be submitted no later than 30 days from the end of the drop/add week. Once an initial claim is submitted, any increases or decreases to class hours are reported after the drop/add week.

The VA requires that Saint Leo University report and monitor the following:

- Enrollment certifications (VA form 22-1999)
- Notice of change in student status (VA form 22-1999b)
- Monitor the classes pursued by a student to certify that credits apply to the student's program
- Monitor student's grades to ensure the student is making satisfactory progress and to report when:
 - Student is terminated due to unsatisfactory progress
 - Student withdraws from a class
 - Student receives FA grade at the end of the term
 - Student is placed on probation
 - Student graduates

All Post-9/11 and VR&E (Chapter 31) tuition charges are submitted after the drop/add week. Withdrawals are reported within 30 days from occurrence.

VA Claim Payments

The VA can take up to 45 or more days to process, approve, and pay a first-time applicant's claim. Continuing students' claims take 5 to 14 days (on average). The school does not have control as to when the VA pays and certain times of the year are busier than others

The VA pays in arrears (approximately 30 days after the start of each term) for Montgomery GI Bill (Chapter 30 benefits), Montgomery GI Selected Reserve (Chapter 1606 benefits), and REAP (Chapter 1607 benefits). The VA requires students to verify monthly attendance via WAVE (Web Automated Verification of Enrollment).

How to use Web Automated Verification of Enrollment (WAVE)

- Call the VA at (888) 442-4551 for information
- Visit the WAVE website at: www.benefits.va.gov/gibill
(Look for the box on the right hand side that says "Verify School Attendance")

After WAVE verification is completed, funds should be electronically transferred to students' private banking institution within 3-5 business days. To receive help with the WAVE system or to inquire on payments, call the Department of Veterans Affairs at (888) 442-4551.

Dependent students using Chapter 35 benefits do not verify on the WAVE system. The VA will automatically deposit monthly allotments into students' bank accounts. Post-9/11 (Chapter 33) benefit users also do not verify on the WAVE system.

For more information, call the Department of Veterans Affairs Education Certification System at (877) 823-2378 or visit www.gibill.va.gov/wave/index.do.

Post-9/11 (Chapter 33) Benefits

Post-9/11 (Chapter 33) Book Stipend & Basic Allowance for Housing

Book stipends are based on student eligibility rating (40% up to 100%) and the electronic 1999 form submitted by the student's SCO reporting the number of classes for the specific term.

Post-9/11 benefits allow for an annual stipend based on 24 credits per year for books. The fiscal year runs August 1 to July 31.



The VA will deposit \$125 per class (based on 100% eligibility level) in students' account for each registered term. Students are eligible for up to \$1000 annually for books and supplies.

Service Requirements (total aggregate active duty after 9/10/2001)	Percent of Maximum Benefit Payable
At least 36 months	100%
At least 30 continuous days on active duty (Student must be discharged due to service-connected disability.)	100%
At least 30 months, but less than 36 months	90%
At least 24 months, but less than 30 months	80%
At least 18 months, but less than 24 months	70%
At least 12 months, but less than 18 months	60%
At least 6 months, but less than 12 months	50%
At least 90 days, but less than 6 months	40%

Remember, the school has no control over how quickly the VA will process student claims. It is advisable that students treat their book stipends as book reimbursements.

Monthly Allowance for Housing (MHA) payments will be based on eligibility ratings (40% up to 100%). The online rate is approximately half the national average for E5 with dependents.

MHA is paid in arrears (approximately 30 days after the start of each term) and is deposited into students' banking accounts.

How Monthly Housing Allowance is Determined

The law requires the monthly housing allowance (MHA) under the Post-9/11 GI Bill program to be calculated based on the zip code of the campus where the student physically attends the majority of classes, rather than the location of the institution of higher learning where the student is enrolled. This applies to the first enrollment in an educational program on or after August 1, 2018.

You can determine your expected MHA by using the GI Bill Comparison tool at www.vets.gov/gi-bill-comparison-tool.

Direct questions or concerns regarding MHA payments to the VA at (888) 442-4551. Your SCO can only provide limited information, such as when the claim was submitted and the amount of hours reported.

Post-9/11 (Chapter 33) Tuition Payments

The VA claim processing time is normally 2 to 4 weeks. Tuition charges are submitted to the VA during week 2 and 3 of each new term. This means payment may not reach student accounts until week 5 or later.

The VA wires lump-sum payments to the school's banking institution. The payment information containing students' names, tuition amounts, and coverage dates is then provided to the finance department to be posted on student accounts. This process can take up to 10 business days.

Note: Until the VA payment has been posted to your account, you may experience delays in receiving refund disbursements from financial aid, scholarships, or tuition remissions.

SCOs allow a 30-day processing timeframe from the date billed. Generally, around week 5 of the term, the school creates a list of unpaid accounts and makes follow-up phone calls to the VA. If problems occur, students are notified. Monthly statements are then generated to those students showing balances on their accounts.

Any tuition assistance (TA) paid to the school by your place of employment that is tuition specific will be deducted from the amount billed to Post-9/11 benefit recipients. The VA is the net payer.

Vocational Rehabilitation & Employment (Chapter 31) Benefits

Vocational Rehabilitation & Employment (Chapter 31) Book Vouchers

Students participating in the Vocational Rehabilitation & Employment (VR&E) program will receive book funds in the amount of \$650 each term. Students will be notified via their Saint Leo email address that the funds are available for use at the Follett bookstore. The voucher is to be used for the upcoming term only. Visit the Saint Leo University bookstore online at www.bkstr.com/saintleoworldwidestore.

VR&E (Chapter 31) Tuition Billing

Billing for the VR&E program is handled by our Sponsor Billing Department and in some cases, your SCO. After the drop/add week, the 28-1905 form is completed by the SCO and sent to the Sponsor Billing

Department. The sponsor biller will compile the invoice, post to your account, and send the invoice to the VA case manager who will process the payment. Financial aid refunds will not be disbursed until the Sponsor Billing Department has posted the billed amounts to your account. This usually takes place during week 4 or 5 of each term.

Military Tuition Assistance (TA)

If a student is eligible to receive educational benefits from the VA and is receiving TA benefits from the military, duplication of benefits may be an issue depending on VA, Department of Defense, and military branch specific regulations.

TA is the primary payer over Post-9/11 benefits, meaning that the SCO will subtract the amount of TA from the tuition reported to the VA. The VA will deduct full educational benefits from your monthly allotment and only pay you a book stipend (and MHA if you are a drilling reservist). If TA is not paying 100% of your tuition, Post-9/11 benefits will pay the balance. (The balance will be pro-rated to the nearest percent of a student's eligibility).

TA is the primary payer over MGIB (Chapter 30) benefits. If TA is not paying 100% of your tuition, Top-Up benefits may be utilized. Notify your SCO if you need Top-Up benefits. As of September 4, 2015 TA requests are to be submitted by a school's electronic 1999 form claim.

TA and Reserves (Chapter 1606) or REAP (Chapter 1607) benefits may not be used in conjunction for the same classes.

Submitting TA Requests

To verify your eligibility and assess resources available, please contact your military education office. Once eligibility has been confirmed, fax your approved TA form to (352) 433-1903 or email the document to Jennifer.Werme@saintleo.edu (US Navy/Marine Corps/ Coast Guard) or Christine.Bowles@saintleo.edu (US Air Force). US Army/US Army Reserves/US Army National Guard do not need to submit TA forms, Saint Leo University will download the eligibility list from the respective website.

Please see branch and armed services specific policies below:

- U.S. Army / U.S. Reserves: www.goarmyed.com
- U.S. Air Force: www.my.af.mil
- U.S. Navy / U.S. Marine Corps / U.S. Coast Guard:
 - WebTA: <https://sas.ncdc.navy.mil/login>

- NAVY Shared Authentication Service Website: www.navycollege.navy.mil
- Florida National Guard (Air NG & Army NG): www.goarmyed.com and www.my.af.mil

How are TA Payments Posted to Accounts?

Tuition assistance is processed manually. Invoicing the appropriate military branches begins in the 3rd or 4th week after the drop/add period. GoArmy invoicing begins on the first of the month following the drop/add period. Please wait until after the 4th week of classes to inquire about your tuition assistance. When the appropriate branch has sponsored the term, the account will be posted as paid. You can monitor your eLion account for any updates or adjustments. Actual payment will be received at the end of the term once grades have been reported.

Note: Until the TA payment has been posted to your account, delays may occur in receiving refund disbursements from financial aid, scholarships, or tuition remissions.

Payment Issues

Monthly statements are generated to those students showing balances on their accounts. As long as your approved TA form has been submitted prior to the end of the drop/add period, these statements may be considered for informational purposes only.

MyCAA (Spouse Career Advancement)

MyCAA is a career development and employment assistance program sponsored by the Department of Defense (DoD). MyCAA helps military spouses pursue licenses, certificates, certifications, or associate degrees necessary for gainful employment in high demand, high growth portable career fields and occupations. (MyCAA does not cover tuition geared towards general studies, liberal arts, or interdisciplinary studies that do not have a concentration.)

MYCAA covers \$2,000 a year in educational benefits towards an associate degree at Saint Leo to qualifying spouses. It is renewable for one additional year (for a two-year amount of \$4,000). Participants must supply a form of approved classes each term to gena.freese@saintleo.edu. Interested applicants should visit <https://mycaa.militaryonesource.mil/mycaa/> for more information.

Financial Aid

Book Allocations

A financial aid package must exceed a student's tuition cost in order for the student to receive book allocation funds code. It should be noted that Post-9/11 benefits book stipends are sent directly to the student by the VA (not Saint Leo University).

Disbursements

Financial aid is disbursed directly to a student's eLion account. The funds are used to pay tuition and required fees if the VA payment has not been received first. Once all funds have been posted, any remaining credit balance is issued to the student on his or her BankMobile account.

Non-Title IV Funds

Non-Title IV funds include:

- All federal funds such as ROTC, MYCAA, HPSP, GETA
- State and federal TA
- All school tuition discounts, scholarships, grants, and aid or assistance that is designated to be used solely towards tuition and fees. (Florida EASE and Georgia HOPE are not Title IV funds.)

Note: Non-Title IV funds can affect your Post-9/11 or VR&E benefits. The VA is the net payer, meaning any non-Title IV payment must be deducted from the amount billed to the VA.

Effective Access to Student Education Grant (EASE)

The Effective Access to Student Education Grant (EASE) is available to most Florida residents who attend full time at a private university within the state. Full-time status constitutes attending 12 or more credit hours over the course of a semester or attending 12 or more credit hours over the course of two consecutive 8-week terms. EASE does not pay out over the summer. (EASE only pays towards FA1 and FA2 terms, and SP1 and SP2 terms).

If your full time status is split between two 8-week terms, your EASE award will not be applied to your account until your full time status is reached during the second term. At this time, your EASE award will disburse into your account for both terms (FA1 and FA2 or SP1 and SP2). This may mean that the FA1 or SP1 term will show a balance owed. In these situations, the university is unable to consider any other aid or VA payments as credit towards the student's account. If a zero balance is shown on the account at the time of EASE disbursement, a refund will be issued.

Students receiving Chapter 33, Chapter 31, and other certain tuition assistance (TA) should note that these benefits only cover tuition and specific fees not covered by other sources of financial support. The Effective Access to Student Education Grant (EASE) is a tuition specific award granted by the state. Recipients of EASE and Chapter 33, Chapter 31 and other TA should expect their payment for Chapter 33, 31, and TA sources to be reduced by the amount of the EASE award received. For example, a student receiving 100% benefits under Chapter 33 benefits with \$1740 in tuition charges and an EASE award of \$750 would be eligible for a payment of \$990 from Chapter 33 benefits for tuition. If the student received 50% benefits, the student would only be eligible for a \$495 payment from Chapter 33 benefits. Students should consult with their SCO to determine if they want to accept or decline the EASE award. Note that the EASE award amount changes annually – this example may not reflect the current EASE award amount

How to Order Transcripts

To order military transcripts, email the appropriate contact below.

Joint Service Transcripts:	https://jst.doded.mil
Army JST:	usarmy.knox.hrc.mbx.tagd-jst@mail.mil
Marine JST:	jst@doded.mil
Navy JST:	vec@navy.mil
Coast Guard JST:	CGI-PF-ed_transcripts@uscg.mil
ACE transcripts:	www.acenet.edu/militaryprograms/jst
DANTES transcript support:	www.jointservicetranscript.com

As part of the admission process, transcripts are required from all regionally accredited schools. A student will be allowed two terms to provide any transcript(s) required by the Admissions Office.

If a person plans on using VA educational benefits, all transcripts from accredited and non-accredited schools should be provided for review. The VA does not require a school to accept all prior education and training, but merely to review all prior training. A student's desire not to have some or all prior credit transferred is not considered relevant by the VA. Non-regionally accredited coursework may be considered on a case-by-case basis.

Class Withdraws and Drop/Add

Saint Leo University Policy on Drops and Withdrawals

According to the Federal Title IV regulations, federal financial aid is earned based upon the length of time a student is enrolled. When a student withdraws from their classes before 60% of the semester has been

completed, a portion of any federal loans or grants will be refunded to the federal aid program. This applies to students who withdraw, officially or unofficially, from all of their classes.

Students are responsible for knowing the rules and regulations pertaining to dropping or withdrawing from classes. The university recognizes that serious, uncontrollable events arise and, in exceptional cases, is prepared to assist students. Requests are handled on a case-by-case basis upholding fairness and equity for all students. Failure to manage academic priorities will not be accepted as reasons for granting exceptions. Contact your student advisor for procedures to request assistance with extenuating circumstances.

Official Withdrawals (Non-Punitive)

Students may withdraw from a class for any reason during week 1 through week 7 by submitting an official withdrawal form. (Be sure to check the appropriate TA/VA boxes on the form.)

- Week 1 withdrawals (commonly referred to as “drops”) are entitled to a full refund of tuition charges.
- Week 2 withdrawals are entitled to a refund of 75% of tuition charges.
- For withdrawals made during weeks 3 through 7, full tuition is charged to the student’s account. Exceptions apply to certain states.

The Effect of Class Withdrawal on VA Benefits

If you are using Post 9/11 benefits you may incur a debt with the VA for your BAH and for the money paid to the school for tuition. Refunds from Saint Leo are issued according to our academic policy regarding Refunds of Tuition and Fees.

If you are using all other GI Bill programs:

- You may incur a debt with the VA for any monthly payments you may have received based on your training time.
- Your withdrawal may fall under the *Six Credit Hour Exclusion Rule*. Your first withdrawal up to 6 credit hours is excused by the VA and you will not incur a debt. This is a one-time occurrence. All other withdrawals will fall under the above conditions.
- Mitigating circumstances are circumstances beyond the student’s control that prevent the student from continuing in school or that cause the student to reduce their class load. These circumstances may include:
 - an illness or death in the immediate family
 - an illness or injury afflicting the student during the enrollment period
 - an unavoidable change in the student’s conditions of employment
 - an unavoidable geographical transfer resulting from the student’s employment

- immediate family or financial obligations beyond the control of the claimant that require suspended pursuit of the educational program to obtain employment
- unanticipated active military service, including active duty for training
- unanticipated difficulties with childcare arrangements made for the period during which the student is attending

When a student terminates or reduces credits after the drop period and a non-punitive grade is assigned, mitigating circumstances are an issue. If adequate evidence of mitigating circumstances is not received, the VA will not pay for the course(s). If the student has already been paid for the course(s), the VA will create an overpayment from the beginning of the term. The VA will require the student to provide evidence of mitigating circumstances.

Students should promptly notify their SCO if there is any change in their enrollment. Generally, the VA cannot pay for courses students do not attend and/or courses from which students withdraw.

Students are responsible for all debts resulting from reductions or terminations of enrollment, even if the payment was submitted directly to the school on behalf of the student.

It should be noted that the VA considers enrollment of 6 or more credit hours in an 8-week term as full-time status.

Unofficial Withdrawals

If a student does not check in (attend) any time from the official start date of the term (Monday) through the end of the first week (Sunday), the student will be removed from the class. In such circumstances, the student will not be charged tuition. The VA will be notified of non-attendance via an electronic termination of the school's claim.

End of Term "F" and "FA" Grades

FA grades (failure to attend) are given when students fail to complete the term. Last date of academic activity and/or attendance is noted and reported to the VA as an unofficial withdrawal by the student. A debt owed to the VA may be incurred for an FA grade.

F grades are reviewed to determine if the student simply stopped all attempts at completing assignments or attending. Depending upon the amount of work completed, a grade change to FA may occur. The VA will pay for F grades as long as the student has shown academic work throughout the entire term. The VA will also pay for the student to repeat the class.

Academic Progress

The law requires that educational benefits to veterans be discontinued when the student ceases to make satisfactory progress toward completion of his or her training objective. Unsatisfactory progress (academic suspension) is reported to the VA as a termination of the last claim submitted.

VA Debt

A debt is established for tuition and/or fees when the student withdrew after the first day of the term, and/or the student reduced hours before or during the term. The VA will consider it a school debt if the student withdrew before or on the first day of the term. The school will return to the VA any funds received.

If the student withdraws during the first week and the VA pays all or any pro-rated amount, the school will refund the tuition to the student (unless the student withdrew on the first day of the term). If the student withdraws during weeks 2 through 7 and the VA has paid the tuition, the school will apply the tuition payment according to the academic policy on Withdrawal Tuition Remissions. (For example, after week 2, full tuition payment is retained by the school and the VA will recover any unpaid debt from the student.)

FA grades are punitive grades and are reported to the VA at the end of each term. FA grades may cause a student debt to be incurred. A debt letter will be sent from the VA, and it will be the student's responsibility to settle with the VA.

Getting Involved

Military & Family Club

Student clubs and associations can be an essential element to establishing relationships with fellow students. As an online student, you do not have to miss out on these opportunities. Online clubs and associations allow you to meet other professionals with similar interests. The Military & Family Club meets on the 2nd Wednesday of the month at 6:30pm ET. If interested, fill out a Membership Application found at www.saintleo.edu/worldwide-club-membership-application.

Visit the Military and Family Club Facebook page at www.facebook.com/groups/226063150926365/

Student Veterans of America (SVA)

SVA is a coalition of student veterans' groups on college campuses. These groups help veterans transition into and succeed in the academic world. The SVA at Saint Leo became the 1,000th chapter. Online veterans are encouraged to become a member. For more information, call (352) 588-8853.

Community Service Organizations

Are you missing the comradery of your military unit? Do you feel that all your military training is being wasted now that you are out of the service? Do you feel you possess special talents that can be put to good use? There are several organizations formed by veterans, helping veterans, and looking for veterans seeking involvement. Nationally organized ones like Team Rubicon (www.teanrubinconusa.org) and Team Red, White and Blue (www.teamrwb.org) are good starting points.

Helpful Resources

Financial Aid Advising

If you have questions about financial aid, call Student Financial Support toll-free at (800) 240-7658 to speak with a Student Financial Advisor for personal counseling. If you are considering private loans to fund your education, please visit Saint Leo University's FAST Choice web tool for loan counseling and basic information about borrowing – www.saintleo.edu/privateloans. For detailed financial aid information, visit www.saintleo.edu/finaid.

Financial Aid Shopping Sheet

The Financial Aid Shopping Sheet is an award letter designed to simplify the information that prospective students receive about costs and financial aid. The Shopping Sheet can be accessed through your student account via eLion at <https://elion.saintleo.edu/>.

College Navigator

College Navigator is a consumer tool featuring a cost calculator and school comparison application, in addition to providing school information on tuition, fees, retention and graduation rates, use of financial aid, and student loan default rates. <http://nces.ed.gov/collegenavigator/>

Military Academic Excellence Fund

Administered through the Office of Veteran Student Services, this emergency fund provides limited financial assistance to enrolled student veterans facing unforeseen hardships that could have a negative impact on their educational status. To request assistance contact militaryservices@saintleo.edu.

Types of expenses that may be covered:

- Costs related to medical care such as prescriptions/medications
- Emergency assistance with rent, mortgage, and utilities
- Child or adult care expenses that could cause the student to drop classes



Scholarship Resources

Saint Leo University:	www.saintleo.edu/privatescholarships
Army Scholarship Foundation:	www.armyscholarshipfoundation.org
Fallen Patriots	www.fallenpatriots.org
National Military Family Association:	www.militaryfamily.org
VFW:	www.vfw.org/Scholarship
Student Veterans:	www.studentveterans.org