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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 Veteran Certifying Official (VCO) 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, or 1606 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 Veteran Certifying Officials (VCOs) for all Saint Leo locations can be located at the following link
https://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 Services at (800) 240-7658 or sfs@saintleo.edu

**Academic Calendars & Course Schedules**

Our University Campus offers traditional 16 week courses starting in the Fall, Spring, and Summer. Our Worldwide 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 https://saintleo.joinhandshake.com/login
You can also visit Career Services website here https://www.saintleo.edu/career-services

**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 https://www.va.gov/careers-employment/careerscope-skills-assessment/
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 Machele.nutt@saintleo.edu. “or call 352-588-TALK at any time 24 hours a day seven days a week.”

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 supports for students with disabilities. Any student with any condition that substantially limits one or more major life activity may contact the Office of Accessibility Services to discuss accommodation needs. Services may include a variety of supports such as test taking accommodations, alternatively formatted materials, note taking assistance, etc. For more information contact Accessibility Services via phone at 352-588-8464 or email at 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 VCO.) Should you exceed the allowable tuition amount, your VCO 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 VCO 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 (MAT003/ENG110) may not be approved for online training. To be covered by the VA, foundational courses must be taken in a traditional classroom. ENG110 can be certified online if elective credit requirement is available. This option is NOT available for MAT003 when taken online.

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 VCO. You can locate your VCO here www.saintleo.edu/military-veteran-benefits

Veteran Readiness & Employment benefit (VR&E -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 VCO, 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 VCO 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
Veterans Affairs Guide
for WorldWide Students

• Students must provide the VCO with:
  o School name and address
  o Name, fax number, and email address of school’s VCO
  o Course title, code, and term dates
  o 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 VCO. 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 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 VCOs, 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:
  o Student is terminated due to unsatisfactory progress
  o Student withdraws from a class
  o Student graduates
All Post-9/11 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) and Montgomery GI Selected Reserve (Chapter 1606 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)**
Visit the WAVE website at: [https://www.gibill.va.gov/wave/index.do](https://www.gibill.va.gov/wave/index.do)
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.
For more information, The WAVE user guide can be found here [https://benefits.va.gov/gibill/docs/WAVE_User_Guide_v2.0.pdf](https://benefits.va.gov/gibill/docs/WAVE_User_Guide_v2.0.pdf) or you can call 877 823 2378

Dependent students using Chapter 35 benefits do not verify on the WAVE system. The VA will automatically deposit monthly allotments into students’ bank accounts. Questions regarding payments should be directed to the VA at (888) 442 4552. Post-9/11 (Chapter 33) benefit users also do not verify on the WAVE system.

**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 (50% up to 100%) and the electronic 1999 form submitted by the student’s VCO 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.

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 (50% up to 100%). The online rate is approximately half the national average for E5 with dependents. MHA Rates for resident courses can be determined via the GI Bill Comparison tool [https://www.va.gov/gi-bill-comparison-tool](https://www.va.gov/gi-bill-comparison-tool)

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.

<table>
<thead>
<tr>
<th>Member Serves</th>
<th>Percentage of Maximum Benefit Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 36 months</td>
<td>100%</td>
</tr>
<tr>
<td>At least 30 continuous days on active duty and must be discharged due to service-connected disability or received a Purple Heart</td>
<td>100%</td>
</tr>
<tr>
<td>At least 30 months, but less than 36 months</td>
<td>90%</td>
</tr>
<tr>
<td>At least 24 months, but less than 30 months</td>
<td>80%</td>
</tr>
<tr>
<td>At least 18 months, but less than 24 months</td>
<td>70%</td>
</tr>
<tr>
<td>At least 6 months, but less than 18 months</td>
<td>60%</td>
</tr>
<tr>
<td>At least 90 days, but less than 6 months</td>
<td>50%</td>
</tr>
</tbody>
</table>
Direct questions or concerns regarding MHA payments to the VA at (888) 442-4551. Your VCO 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, after the add/drop period which is week 1 of the 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.

VCOs 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.

**Veteran Readiness & Employment (Chapter 31) Benefits**

**Veteran Readiness & Employment (Chapter 31) Book Vouchers**
Students participating in the Veteran Readiness & Employment (VR&E) program will receive book funds in the amount of $650 each term, plus $40 allocated for supplies. Supply purchases and special purchases exceeding $40 will require written permission from the case manager. Please contact Hilary.Bisaillon@saintleo.edu These funds are available in week 4 of the current term, for the following term. 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. The sponsor biller will, post the billed amount to your account, compile the invoice documents and send the invoice to the VA case manager via the Tungsten invoicing system. 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 weeks 4 - 6 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 VCO 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 VCO if you need Top-Up benefits.
TA and Reserves (Chapter 1606) 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)
- Christine.Bowles@saintleo.edu (US Air Force).
- Tami.Gildea@saintleo.edu (US Army/US Army Reserves/US Army National Guard)

You 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
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. The invoicing period on the GoArmyEd portal begins on the first of the month following the drop/add period, and after 19% of the class has been completed. Please wait until after the 5th week of class to inquire about your tuition assistance. You can monitor your eLion account for any updates or adjustments. Actual payment will be received from military branches 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 christine.bowles@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 VCO 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, use the following links.

- **Army/Marines/Navy/Coast Guard**
  - Joint Service Transcripts: https://jst.doded.mil

- **Air Force**
  - Free online option from CCAF. You must access this from a .MIL network. You can have the transcript mailed to your address of choice. You will need to login to the Air Force Virtual Education Center.
  - ACE transcripts: www.acenet.edu/militaryprograms/jst
  - DANTES transcript support: https://www.dantes.doded.mil

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 Operations 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/Adds

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 may 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.)

- University Campus – 100% tuition refund if course withdrawal occurs in week 1. No refund for any course withdrawal after week 1.
- WorldWide - Week 1 withdrawals (commonly referred to as “drops”) are entitled to a full refund of tuition charges.
- WorldWide - Week 2 withdrawals are entitled to a refund of 75% of tuition charges.
- WorldWide - 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 MHA and book stipend payment. On January 5, 2021, the President signed the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 into law (Public Law 116-315). The new law requires schools and training providers to be financially responsible, instead of the student, for benefits paid directly to an educational institution. This applies to tuition and fee payments and Yellow Ribbon program payments under the Post-9/11 GI Bill (including under the Edith Nourse Rogers STEM Scholarship).

This means the VA will calculate the amount of tuition overpayment and request the school return tuition funds to the VA. This will create a balance on your account for the term.
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 VCO 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.

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 (Punitive Grades)**
The VA will pay for Punitive Grades and 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.

**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](http://www.saintleo.edu/worldwide-club-membership-application). Do we want to take this out for now?

Visit the Military and Family Club Facebook page at [https://www.facebook.com/groups/226063150926365/](https://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 [https://teamrubiconusa.org/relief/] and Team Red, White and Blue ([https://www.teamrwb.org/]) are good starting points.

Helpful Resources

Financial Aid Advising
If you have questions about financial aid, call Student Financial Services 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 [https://www.saintleo.edu/private-loans]. For detailed financial aid information, visit [https://www.saintleo.edu/financial-aid]

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. [https://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

<table>
<thead>
<tr>
<th>Institution/Association</th>
<th>URL</th>
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<tbody>
<tr>
<td>Saint Leo University</td>
<td><a href="http://www.saintleo.academicworks.com">www.saintleo.academicworks.com</a></td>
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<tr>
<td>Army Scholarship Foundation</td>
<td><a href="http://www.armyscholarshipfoundation.org/">http://www.armyscholarshipfoundation.org/</a></td>
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<tr>
<td>Fallen Patriots</td>
<td><a href="https://www.fallenpatriots.org/">https://www.fallenpatriots.org/</a></td>
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<tr>
<td>VFW</td>
<td><a href="http://www.vfw.org/Scholarship">http://www.vfw.org/Scholarship</a></td>
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