

Veteran Student Handbook



July 29, 2021

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COS Veterans Resource Center (VRC)

The Veterans Resource Center is committed to assisting student veterans in their transition to college by providing services that address their academic, social, and physical needs as well as supporting retention and student success. In addition, the VRC is committed to assisting active-duty personnel and dependents in reaching their educational goals.

All veteran students are urged to contact the veterans resource center to take advantage of the guidance and services available. You served your country honorably, now let us serve you! GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)

Services Offered in the VRC

- Educational Counseling for all military connected students
- GI Bill Benefits Processing and Information
- Computer lab with free printing
- Student lounge/study area
- Laptop/Textbook lending
- School Supplies Closet
- Workshops and celebratory events
- Assistance with navigating college and referrals to campus/community resources

Points of Contact

The VRC can serve as your point of contact throughout your enrollment at College of the Sequoias. We can provide referrals to on and off campus resources as well as assist you in accessing information regarding your veterans benefits.

Veterans Coordinator

Ashley Martinez
559.730.3854
ashleym@cos.edu

Veterans Counselor

Jennie Garcia
jennieg@cos.edu

VRC Front Desk

559.737.6248
vets@cos.edu

Financial Information

Estimated Cost of Attendance

The table below is for informational purposes only and may not reflect your true cost of attendance. Please note that not all costs will be relevant to your current situation and costs may increase or decrease based on factors outside of the colleges control. This estimate is for two years of attendance (60 Units of course work) which is the minimum requirement to earn an associate degree. If students take less than 15 units a semester, they may need to stay beyond the 2-year period which would increase the overall cost of attendance. In addition, students completing pre-requisites for Nursing, Physical Therapy Assistant or similar programs and then completing the program requirements may require additional years of attendance at College of the Sequoias which would increase the cost of attendance. All students with concerns regarding college costs and financial assistance are encouraged to speak with the Financial Aid office as well as participate in all programs available to assist with defraying the cost of attendance such as EOPS and the Scholarship program.

College Costs	2021-2022 Costs	2022-2023
Estimated Tuition and Fees	\$1,394+	\$1,394+
Estimated room and board charges	\$16,939+	\$16,939+
Estimated cost of books and supplies	\$1,200+	\$1,200+
Estimated other expenses (transportation, personal expenses, etc.	\$5,000+	\$5,000+
Estimated Total Cost of Attendance	\$24,533+	\$24,533+
Total Estimated Cost of Attendance: \$49,066		

What Fees are covered by the GI Bill

Each chapter of the GI Bill covers different fees associated with attending college. Below is a breakdown of fees that are generally covered by each Chapter of the GI Bill:

Chapter 30-Montgomery GI Bill

Under the Montgomery GI Bill students receive a monthly stipend that is sent directly to your bank account. This GI Bill does not cover any tuition costs paid directly to the school or books and supplies. Students are given the monthly stipend to help defray the cost of college attendance.

Chapter 31- Veterans Readiness and Employment (VR&E Formerly Vocational Rehab)

Students utilizing VR&E are entitled to have tuition costs covered by the VA for courses that are required for their program of study. Courses not required for the program of study will not be

covered without prior approval from your VR&E Counselor. VR&E will also cover the full cost of your books and certain school supplies to be purchased through the campus bookstore.

Chapter 33-Post 9/11 GI Bill

If you are eligible at the 100% rate for the Post 9/11 GI Bill the VA will pay 100% of your tuition and fees costs for courses that are required for your program of study. However, Math and English support courses will not be covered by the GI Bill, so you will need to pay those costs out of pocket or via financial aid. If you are eligible for the GI Bill at a lower percentage, the VA will pay tuition costs at whatever percent you are eligible at. For Example, if your tuition costs are \$650 the VA will pay \$390 ($650 \times .6$) leaving you with \$260 in fees that you will be responsible for paying to the College. You are entitled to a book stipend under this GI Bill that will also be paid at a rate proportional to your eligibility percentage. For students participating in programs that require special equipment (police academy, welding, fire academy, nursing etc.) the VA will cover section fees associated with these courses but will not cover costs such as uniforms and protective equipment.

Chapter 35

Under Chapter 35, students receive a monthly stipend that is sent directly to your bank account or via check. This chapter does not cover any tuition costs paid directly to the school. or books and supplies. Students are given the monthly stipend to help defray the cost of college attendance.

Chapter 1606-Montgomery Select Reserve

Under the Montgomery GI Bill students receive a monthly stipend that is sent directly to your bank account. This GI Bill does not cover any tuition costs paid directly to the school or books and supplies. Students are given the monthly stipend to help defray the cost of college attendance.

Financial Aid

[College Finance Plan \(formerly shopping sheet\)](#)

The College Financing Plan is a consumer tool that institutions use to notify students about their financial aid package **after** they have completed a FAFSA application. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school. Students can access their college finance plan by:

1. Logging into bannerweb
2. Selecting the financial aid tab
3. Clicking on Financial Aid Shopping Sheet
4. Select current aid year and click submit

Below is a sample of what the college finance plan looks like:

University of the United States (UUS)		MM / DD / YYYY
Undergraduate College Financing Plan		
Student Name, Identifier		
Total Cost of Attendance 2021-2022		
	On Campus Residence	Off Campus Residence
Tuition and fees		\$X,XXXX
Housing and meals	\$X,XXXX	\$X,XXXX
Books and supplies		\$X,XXXX
Transportation		\$X,XXXX
Other education costs		\$X,XXXX
Estimated Cost of Attendance	\$X,XXXX / yr	\$X,XXXX / yr
Expected Family Contribution		
Based on FAFSA As calculated by the institution using information reported on the FAFSA or to your institution.		X,XXXX / yr
Based on Institutional Methodology Used by most private institutions in addition to FAFSA.		X,XXXX / yr
Scholarship and Grant Options		
Scholarships and Grants are considered "Gift" aid - no repayment is needed.		
Scholarships	Grants	
Merit-Based Scholarships	Need-Based Grant Aid	
Scholarships from your school	Federal Pell Grants	\$X,XXXX
Scholarships from your state	Institutional Grants	\$X,XXXX
Other scholarships	State Grants	\$X,XXXX
Employer Paid Tuition Benefits	Other forms of grant aid	\$X,XXXX
Total Scholarships	Total Grants	\$X,XXXX / yr
College Costs You Will Be Required to Pay		
Net Price (Cost of attendance minus total grants and scholarships)		\$X,XXXX / yr
Loan and Work Options to Pay the Net Price to You		
You must repay loans, plus interest and fees.		
Loan Options*	Work Options	
Federal Direct Subsidized Loan (x.xx% interest rate)(x.xx% origination fee)	Work-study Hours Per Week (estimated)	\$X,XXXX / yr XX / wk
Federal Direct Unsubsidized Loan (x.xx% interest rate)(x.xx% origination fee)	Other Campus Job	\$X,XXXX / yr
Private Loan (check with your lender on interest and fees)	Total Work	\$X,XXXX / yr
Institutional Loan (x.xx% interest rate)(x.xx% origination fee)	For More Information University of the United States (UUS) Financial Aid Office 123 Main Street Anytown, ST 12345 Telephone: (123) 456-7890 E-mail: financialaid@uus.edu	
*Parents may also apply for the following:		
Parent Plus Federal Loan (x.xx% interest rate)(x.xx% origination fee)		
Total Loan Options	\$X,XXXX / yr	

Types of Financial aid offered at COS

California College Promise Grant (CCPG)

The California College Promise Grant (*formerly known as the Board of Governors Fee Waiver*) provides tuition/fee assistance for California residents who meet strict income eligibility criteria at California community colleges. Students apply to receive this grant by submitting a Free Application for Federal Student Aid (FAFSA) or by submitting the CCPG application directly to the College of the Sequoias' Financial Aid Office.

Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor's or a professional degree. Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and nonfederal sources might be added. Students apply for the Pell Grant by submitting the Free Application for Federal Student Aid (FAFSA).

You may only receive Pell Grant for six full-time equivalent years (600%). For example, if you received a Pell Grant at full-time status for four semesters and at 1/2 time status for one semester, you will have used 2 1/4 years or 225% of your eligibility. It is extremely important that you make good use of your eligibility and plan well so that you can achieve your academic goal before exhausting your Pell Grant eligibility.

Cal Grant

The Cal Grant is a California-specific financial aid allocation that does not need to be paid back. Cal Grant applicants must apply for the FAFSA or CADAA by the deadline and meet all eligibility, financial, and minimum GPA requirements of either program. Grants are for students attending University of California, California State University or California Community College, or qualifying independent and career colleges or technical schools in California. For more information regarding the Cal Grant program, please visit the California Student Aid Commission at www.csac.ca.gov

Scholarships

Scholarships are a source of money available to students who meet certain eligibility requirements that do not need to be paid back. You can complete one online scholarship application and be matched to all available scholarships through the COS Foundation. The application period opens each October, and all students are encouraged to apply. For more information on the types of scholarships available and application procedures you can visit: <https://www.cos.edu/en-us/administration/foundation/scholarships>

Loans

Direct Stafford Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education at a four-year college or university, community college, or trade, career, or technical school. Eligible students borrow directly from the U.S. Department of Education at participating schools. You must first complete a FAFSA, and your financial aid eligibility must be determined before applying for a loan. For more information you can visit <https://www.cos.edu/en-us/admissions/financial-aid/grants-loans>

CalVet Fee Waiver (Dependents of Veterans)

The College Fee Waiver for Veteran Dependents benefit waives mandatory system-wide tuition at any State of California Community College, California State University, or University of California campus. This program does not cover the expense of books, parking or room and board. It is important to note that this waiver only covers the per unit enrollment cost of attendance, so students are still responsible for other institutional fees and course fees. For a full listing of student fees please visit <https://www.cos.edu/en-us/admissions/financial-aid/fees-expenses>

Who is eligible?

The child of a Veteran who has a service-connected disability or had a service-connected disability at the time of death or died of service-related causes is eligible. The child's annual income, which includes the child's adjusted gross income, plus the value of support provided by a parent, may not exceed the annual income limit. The current academic year entitlement is based upon the previous calendar year's annual income. There are no age restrictions on this benefit. Children are the only dependents eligible under this plan. There is no prohibition against receiving concurrent VA Chapter 35 benefits. For more eligibility information and to download the most recent application please visit the CalVet website:

<https://www.calvet.ca.gov/VetServices/pages/college-fee-waiver.aspx>

Students should work with their local Veterans Service Organization to submit the application and supporting documents.

Kings County Veterans Service Office	Tulare County Veterans Service Office
1400 W Lacey Blvd.	3348 W Mineral King Ave
Hanford, CA 93230	Visalia, CA 93291
559.852.2699	559.713.2880
https://www.countyofkings.com/departments/general-services/veterans-services	https://tchhsa.org/eng/index.cfm/human-services/veterans-services-office-vso/

Laws Regarding Veterans Benefits

Isakson & Roe (PL 116-315)

On January 5, 2021, President Trump signed into law the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 (H.R. 7105), a comprehensive package focused on veteran education and healthcare. There are several provisions related to education benefits including provisions for [in state tuition](#), changes to enrollment verification for Post 9/11 students and additional oversight for educational institutions.

Effective June 15, 2021, colleges must have policies in place that prohibit the automatic renewal of a covered individual in courses and programs of education. Therefore, all students wanting to use benefits must submit a semester request form for each individual term they wish to be certified for. Please call the VRC front desk at 559.737.6248 to have a semester request form sent to you. Effective August 1, 2021, Colleges must also have in place a policy that grants students who are using Chapter 30, 31, 33, Transferred 33 benefits or the Marine Gunnery Sergeant John David Fry Scholarship [in state tuition](#). Schools are also required to have a policy in place that allows for [absences related to military service](#). Please read on for more information.

Effective August 1, 2021, students utilizing the Post 9/11 GI Bill will have to submit verification of enrollment each month they are enrolled in courses. The VA has not yet determined how this verification will take place for students pursuing degrees at Institutions of higher learning, such as College of the Sequoias.

Veterans Transitions Act (PL 115-407)

Effective August 1, 2019, any student using Ch. 31 (Vocational Rehabilitation and Employment benefits) or Ch. 33 (Post 9/11 GI Bill®) is protected from any penalties imposed by the College while waiting for the VA to make tuition and fee payments. Under this policy, the College:

- Cannot deny a student access to classrooms, libraries, or other institutional facilities

- Cannot make a student borrow money to cover costs while waiting for payment
- Cannot charge a student a late fee or penalty

Protection begins when the student provides the school with a Certificate of Eligibility (COE) or a Statement of Benefits. The College can require the student to submit: The COE or Statement of Benefits no later than the first day of the program written request to use the benefits or other necessary certifications. The coverage period ends when the VA makes payment or 90 days after the date the College certifies tuition and fees. For more information regarding this policy, contact your School Certifying Official (SCO).

Graduation Information

Programs with Additional Licensure/Certification

Some programs offered at College of the Sequoias require additional licensure to work in that field. Below is a listing of programs that require additional licensure.

- Registered Nursing (RN)-Must pass the NCLEX Licensing Exam to be a licensed nurse
- Physical Therapy Assistant (PTA)-Must pass the NPTE/PTA Licensing Exam
- Certified Nursing Assistant (CNA)-California Nurse Assistant Competency Exam
- Emergency Medical Technician (EMT)- National Registry of Emergency Medical Technician Exam
- Cosmetology-Board of Barbering and Cosmetology examination/licensure
- Spanish Interpreter- California Judicial Council/Administrative Office of the Courts Certified Interpreter Exams
- Child Development Teacher- Child Development Permit at Teacher Level
- Child Development Associate Teacher- Child Development Permit at Associate Teacher level.
- Child Development Assistant-Child Development Permit at Assistant Level

Local Associate Degrees

Local Associate Degrees are designed to provide entry level knowledge in a particular field of study, but additional schooling or certification may be needed to fulfill the needs of certain employers. Please refer to the college catalog and/or your counselor for more information on what additional education is needed for your area of study.

Associate Degrees for Transfer

An Associate Degree for transfer AD-T or other transfer associates (AA, AS) may also prepare you for entry level employment but are designed for students to transfer. AD-T are designed to assist students in transferring 4-year institutions specifically the CSU/UC to obtain the additional education necessary to work in your chosen field. Please refer to the college catalog and/or your counselor for more information on what additional education is needed for your area of study.

Graduation Rates

To see up to date graduation rates for students at College of the Sequoias please visit <https://scorecard.cccco.edu/scorecard.aspx> Select College of the Sequoias from the drop-down list and then click on the Degree/Transfer tab to see graduation rates.

Residency Requirements & In-State Tuition for Veterans (Military)

In certain situations, Active Duty, Veterans, and their dependents are eligible for in state classification for residency purposes.

Military Members and Dependents

A student who is the natural or adopted child, stepchild, or spouse of a member of the Armed Forces of the United States stationed in California on active duty shall be entitled to resident classification. If the active-duty member is transferred on military orders outside this state where the member continues to serve in the Armed Forces, or has retired as an active member, the student dependent shall not lose their residence classification. A student who is stationed in California on active duty is entitled to resident classification for purposes of determining the amount of tuition and fees for the duration of their attendance at a community college. If that member transfers on military orders to a place outside this state where the member continues to serve in the military, he or she shall not lose his or her resident classification so long as he or she remains continuously enrolled at that community college.

Veterans and other “Covered Individuals”

On January 5, 2021, President Trump signed into law the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 (H.R. 7105). Among many other improvements, this legislation changes the rules on eligibility for in-state tuition for students who are eligible for GI Bill benefits. The requirements of Section 1005 go into effect for terms beginning after August 1, 2021. Those considered to be covered individuals include:

- Those receiving Chapter 30 (Montgomery GI Bill) and Chapter 33 (Post-9/11 GI Bill) educational assistance; or
- A Veteran who is eligible for rehabilitation under 38U.S. code § 3102 pursuing a course of education with education assistance from the Training and Rehabilitation for Veterans with Service-Connected Disabilities (Chapter 31) education benefits program.
- Anyone using Chapter 33 - Transfer of Entitlement (TOE) benefits; or
- Surviving Spouses or Children under the Fry Scholarship; or
- Individuals who remain continuously enrolled after initially meeting the requirements and continue to use Chapter 30 or Chapter 33 benefits

Any student who is classified as an out of state student but meets the criteria for in state-tuition as listed above will need to complete an Military Residency reclassification form which can be found here: <https://www.cos.edu/en-us/admissions/forms> Completed forms along with supporting documents can be dropped off at the admissions office or emailed to Helen Aviles at helena@cos.edu

Credit for Prior Learning (Military Credits)

Students interested in Credit for Prior Learning based on their military service/training shall receive credit as recommended by the American Council on Education (ACE) Directory and approved by the appropriate discipline faculty of the college under the following circumstances: The student shall complete the External credit petition available by meeting with a Counselor. Official transcripts must be on file in Admissions & Records Office; these may include Joint Services Transcript (JST), Sailor/Marine American Council on Education Registry Transcript (SMART), Army and American Council on Education Registry Transcript Service (AARTS), Coast Guard Institute (CGI), DANTES/USAFI, DLIELC (Lackland) Defense Manpower Data Center (DMDC), verified copies of DD214 (member 2 or 4) or any approved transcripts issued by the Armed Forces of the United States. Credit course equivalency shall be determined by the faculty of the appropriate discipline.

Community College of the Airforce, Air University, Air Force Institute of Technology, The Defense Language Institute Foreign Language (DLIFLC) and all other regionally accredited schools associated with the Armed services will be evaluated per the guidance outlined in the catalog on Acceptance of Credit from other Institutions.

Veterans with an approved DD-214 or military transcript showing completion of basic training are exempt from the two units of Physical Activity courses and three units of Health and Wellness Subject Requirement for the Associate Degree. Students completing the CSU GE Pattern will be awarded area E Credit pursuant to CSU Executive Order 1036.

Military Withdrawal and Re-admissions Policy

A student who is a member of an active or reserve United States military service and receives orders compelling a withdrawal from courses shall be permitted to withdraw upon verification of such orders. The military withdrawal symbol assigned shall be an "MW." This symbol may be assigned at any time after the period established by the governing board during which no notation is made for withdrawals. Military withdrawals shall not be counted in determining registration priority, progress probation, and dismissal calculations. In no case will a military withdrawal be counted for the permitted number of withdrawals. A grade previously incurred, which meets the definition of "MW", may be changed to "MW" if the student submits a Request for Extenuating Circumstance Withdrawal Form with active duty orders attached to the Admissions and Records Office for processing.

Readmission of Service Members

A service member who has received a military leave of absence [will be readmitted with the same academic status as when the student last attended the college. The student would maintain catalog rights to specific degree and General Education requirements and remain eligible for continuing student priority registration upon returning to enroll in courses.

A student's readmission rights terminate in the case of a dishonorable or bad conduct discharge, general court-martial, federal or state prison sentence, or other reasons as described in 34 CFR 668.18 (c)(h).

Overpayments and Debts

An overpayment of benefits occurs when there are changes to a student's schedule that affects their rate of training or the amount of tuition and fees owed to the college.

Student Debt

Student debts are debts to the VA that you are responsible for paying back to the VA. Students debts typically occur when students make changes to their schedules that affect their training time such as dropping a course, being dropped from a course by the instructor or switching from full term to short term courses. Please note that if you drop a course or withdraw from all your courses after the drop period ends and you earn a "W" grade, the VA will reduce benefits effective to the first day of the term. For example, if you are using the Post 9/11 GI bill and the monthly full time BAH rate is \$1400 and you enrolled in 12 units but drop a 3-unit course with a "W" grade 2 months into the semester VA will now calculate your BAH at the 3/4th time rate which would be \$1050 ($\$1400 \times .75 = \1050). In this example the VA would have overpaid you by \$700 for BAH for those first 2 months of the semester. In addition, since you dropped the course, the VA may request all or some of the book stipend to be returned as well. You would owe this money back to the VA, unless there are mitigating circumstances. Mitigating circumstances are circumstances beyond the student's control that prevent the student from continuing in school or that cause the student to reduce credits.

Examples are:

- *An illness or injury afflicting the student during the enrollment period.*
- *An illness or death in the student's immediate family.*
- *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 him or her to suspend pursuit of the program of education to obtain employment.*
- *Discontinuance of the course by the school.*
- *Unanticipated active military service, including active duty for training.*
- *Unanticipated difficulties with childcare arrangements the student has made for the period during which he or she is attending classes.*

If the student has already been paid for the course or courses, VA will create an overpayment from the beginning of the term, quarter, or semester. Students who have a mitigating circumstance should speak with the Veterans Resource Center to see if you are eligible for an excused withdraw prior to dropping your courses.

Please note that dropping courses could also result in a debt to College of the Sequoias if the VA requests back the tuition and fees that they paid and it creates an outstanding debt with the college you will be responsible for the debt to College of the Sequoias. Debts to the college should be paid in a timely manner to avoid holds that prevent registration and/or the release of student records as well as possible referral to a collections agency. Students who cannot pay their debt in full have the option of setting up a payment plan through their bannerweb accounts.

School Debt

A school debt is created when the VA determines that is has overpaid the college for tuition and fees or when a student drops a course after the drop date, the VA will request a pro-rated amount of tuition and fees back from the college. Please note that a school debt can also result in a student debt to the College of the Sequoias.

Avoiding and/or mitigating VA Overpayments

The best way to avoid or mitigate overpayments with the VA is to notify the VRC of any drops or changes in your schedule (adding/dropping a class, course cancellations, selecting a different section of the same course) immediately. While you may not be able to avoid a debt completely, timely notification can mitigate the amount of overpayment you end up with.

It is also a good practice to meet with the Veterans Counselor prior to dropping a course so you can discuss the possible implications for your situation. Remember that dropping courses after the drop date and earning a W grade can not only affect your benefits, but it can also affect financial aid eligibility or admissions to certain programs. The counselor can also assess if there are any additional resources you can access to avoid dropping a course.

Utilizing GI Bill Benefits at College of the Sequoias

1. Contact the VRC to complete new student intake packet/schedule counseling appointment.
2. All enrolled students must provide official transcripts from all previous colleges attended as well as any AP credit. Students must also provide official military transcripts (JST, CCAF transcripts) as well as transcripts from all accredited military programs such as the Defense Language Institute and DLPT test scores.
3. Meet with the Veterans Counselor to set up student education plan. Any changes to degree plans must also be discussed with the Veterans Counselor.
4. Students must apply for GI Bill benefits by visiting www.va.gov and selecting apply for education benefits. If you have used benefits at another college, you will need to go on and make an update to your claim and add COS as your new school
5. Submit a semester request form for each term you wish to receive benefits.
6. Notify the Veterans Resource Center of all changes to your schedule including adds/drops, changes in section numbers or instructors
7. Students Utilizing **Chapter 30** benefits must verify their enrollment on the last day of each month electronically through the Web Automated Verification of Enrollment (WAVE) system or via phone at 1-877-823-2378. Students utilizing **Chapter 33** benefits will also be required to verify their enrollment monthly. This is a new change in the law and is not currently required for students attending College of the Sequoias. The Department of Veterans Affairs and the VRC will notify you how this verification will take place once the method has been determined.

Acknowledgement of Receipt of Handbook

I acknowledge receipt of the College of the Sequoias Veterans Resource Center Veteran Student Handbook. By signing this statement, I acknowledge that I have read this handbook and agree to abide by all the regulations, policies and procedures contained herein, including by reference or hyperlink, and any amendments that may occur from time to time.

I understand that the College will periodically review its policies and procedures in order to serve the needs of the College and to respond to mandates of the Legislature, the Community College Board of Governors, The COS Board of Trustees, the federal government, and other regulatory and accrediting agencies. College of the Sequoias reserves the right to change, rescind, or include additional regulations, policies and procedures in the Veteran Student Handbook. I understand that such changes may occur without notice and that I agree to periodically check the online version of the Veteran Student Handbook for the latest version.

Signature: _____ Date: _____