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GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at www.benefits.va.gov/gibill.
Introduction

This Guide to Veterans Benefits provides you with explanations for how your veterans benefits will work relative to the SANS graduate and certificate programs. This guide is divided into two parts.

- First, we provide background information for understanding how our programs are structured and how veterans benefits apply to our programs. Much of this discussion highlights how various payments may be calculated by the VA, relative to our program.
- Second, we provide various step-by-step guides for managing your benefits as you apply to the institution, enroll in courses, and progress through graduation.

In addition to this guide, we recommend that students review STI’s institutional Catalog, which contains additional academic and student conduct policies.

Background information on Veterans Benefits and the SANS Technology Institute

The SANS Technology Institute programs are delivered in a format that differs from the ‘standard’ graduate school experience. Because we serve full-time working professionals, our programs are designed to maximize the flexibility by which a student can engage in the coursework required to complete the graduate program. Rather than engage in courses taken on-campus during fixed semesters, our programs are delivered through a series of courses taken via a mix of modalities (primarily at a student’s option) with non-standardized start dates. Students enrolled in the same program will need to satisfy the same requirements, but the timing of their progression may differ according to their individual schedules and the availability of courses.

<table>
<thead>
<tr>
<th>Program Characteristic</th>
<th>‘Standard’ Graduate School</th>
<th>SANS Technology Institute Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Period</td>
<td>Typical semesters</td>
<td>Open-enrollment program and course start dates will differ for each student.</td>
</tr>
<tr>
<td>Standard Terms</td>
<td>15-19 weeks</td>
<td>Varying course-term lengths, no preset course-term start dates.</td>
</tr>
<tr>
<td>Course Modality</td>
<td>Either a) on-campus, in-person classroom instruction or b) 100% online</td>
<td>Mix of in-person and at-a-distance modalities, at the student’s option.</td>
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</tbody>
</table>

The structure of the SANS programs – the flexibility afforded by our open enrollment structure, the mix of in-classroom and at-a-distance options, and the varying terms for courses and their associated credit hours and calculated pace of progress – impacts how payment benefits are calculated, and therefore will cause significant fluctuations in the payments you may receive in any given month or associated period. This is not to suggest that total available benefits are enhanced or diminished, but simply that our structure may cause a variability in payments at different times as you enroll in courses, experience gaps between courses, and engage in different instructional modalities, and the resulting payments will
be different and less consistent than they would be if you were to attend a traditional, brick-and-mortar graduate school with fixed semester terms and standard credit hour assignments per course.

At this point in time the SANS Technology Institute is approved and eligible to receive veterans benefits only in the State of Maryland. Because of this, veterans may apply their benefits only to courses where the instruction element is delivered live at an approved location in Maryland, or delivered at-a-distance. In person course offerings in Maryland vary each year, however, we expect at least two learning events per year, with additional events being offered depending upon need. Students will work with an advisor before starting the program to plan out their course of study at STI.

There are multiple chapters related to veterans educational benefits, and each applies to our programs differently.

- Chapter 33 (typically referred to as the Post 9/11 GI Bill®) pays tuition and fees directly to the SANS Technology Institute, up to an individualized, fixed annual amount, while veterans using this benefit receive separate and additional payments based on their activities, such as a monthly housing allowance and stipend for books and fees.
- Other chapters, like Chapter 30 (typically referred to as the Montgomery GI Bill®), make payments directly to the student and not to the school, typically per month and calculated per time period, regardless of the actual tuition, fees or other costs incurred by the veteran. All students are responsible for full payment of tuition and fees, but payment due dates will be delayed for those students using veterans benefits. Veterans may also be eligible for benefits under Chapters 32, 35, 1606, or 1607.
- Because the rules and processes associated with these educational benefits are complex, a full description is beyond the scope of this guide. However, we will generally distinguish between GI Bill® and other Chapters in this discussion, and will seek to point out where and how payment amounts you receive are determined by the courses you might be taking at the time.

Chapter 33 – “Post 9/11 GI Bill®” Benefits at STI

We focus our commentary below on the payments of tuition and fees (and their impact on your total entitlement), and the monthly housing allowance. For any questions regarding the payment of your books and supplies stipend or rural benefit payment, please inquire of the VA.

Depending on the student’s eligibility, Chapter 33 benefits can include:

- payment of tuition and fees,
- a monthly housing allowance,
- a stipend for books and supplies, and
- a rural benefit payment.

Tuition Payments

Graduate students in a master’s program at the SANS Technology Institute are generally expected to earn 12 credits per year based on a 3-year degree plan. Current tuition is set at $1,250 per credit hour,
so a full-time student taking 12 credits per year would typically be responsible for tuition of $15,000 per year, for three years.

Tuition for each course taken as part of a graduate certificate program is set at $5,000 per course, regardless of the credit hours earned for that course.

When a student is granted a waiver for an element of a graduate course, the tuition charged for that course will be reduced to reflect only the remaining experiences required to complete the course for credit.

Because the current (through August 1, 2015) maximum annual benefit under Chapter 33 for tuition and fees in an educational program is $20,235.02 per year, veterans who qualify for at least 80% of this benefit with at least three years of total benefit would be able to fund the entirety of the tuition of their SANS graduate program.

- Any additional benefits (including housing or books stipends) would be paid in addition to these amounts.

**Housing Allowance**

The Basic Allowance for Housing (also referred to as the ‘BAH’, or the Monthly Housing Stipend) is paid directly to the student at the beginning of each month, based on calculations related to the previous month. This payment is affected by multiple interdependent variables, including the modality of the course in which the student is enrolled, the student’s length of service percentage, and the student’s rate of pursuit. Payments will be calculated by the VA each month, the calculation of these payments can be complex, and may cause payments to be very different during the year and, over time, greater or less than the payments you might receive if you were to earn a similar number of graduate credits at a more traditional institution.

The calculation of the Housing Allowance is impacted by the following considerations, among others:

1. **Course Modality**
   a. The modality of the course sets the rate that is used for further calculations, below.
   b. Students who take a course in-person from an instructor will be paid according to the calculation determined by the BAH for an “E-5 with Dependents” using the ZIP code of the SANS Technology Institute, 20814. Until August 1, 2015, the maximum benefit amount is set at $2,175.00 per month, prorated for the portion of a month in which the student is enrolled.
   c. Students who take a distance education course will be paid a housing stipend set at one-half the national average. Until August 1, 2015, this amount is $754.50 per month, prorated for the portion of a month in which the student is enrolled.

2. **The ‘Rate of Pursuit’**
   a. A Housing Allowance will be paid:
      i. for periods when a graduate student is enrolled in at least one course, and
      ii. the student is earning credit hours at a ‘rate of pursuit’ that is calculated to be at least half that considered ‘full-time’ engagement in the program, and
      iii. the student is not on active duty.
Rate of pursuit determines whether a student receives or doesn’t receive the housing allowance. A student receives the housing allowance if the rate of pursuit is more than 50%. If the rate of pursuit is 50% or less, then the student doesn’t receive the housing allowance.

b. Important calculations:
   i. Graduate students, including those enrolled in certificate programs, are expected to complete a 36 credit hour master’s program in three years, and are given no longer than five years for completion. “Full-time” engagement is set by the SANS Technology Institute as 12 credit hours earned per year.
   ii. The ‘rate of pursuit’ is driven by the rate at which credits are being earned during an enrollment period.
   iii. Therefore, a ‘full-time’ ‘rate of pursuit’ during any given enrollment period for a graduate program of the SANS Technology Institute is considered the rate of pursuit equivalent to earning 12 credits per year, and a half-time rate of pursuit would be considered the equivalent of 6 graduate credit hours per year.
   iv. When calculated and paid, the monthly housing allowance amounts are prorated based on a student’s benefit level and may be further reduced based on the rate of pursuit rounded to the nearest multiple of 10.

c. Table 1 lists all graduate courses and their equivalent rate of pursuit, given the credits that are earned and the expected timeframe for completion of the course. It also notes for each course whether the student may take the course live in-person or at-a-distance. This table assumes that a graduate student is enrolled in only one course at a time. The calculations related to being enrolled in more than one course simultaneously would require additional inputs and calculations.
   i. Courses that earn one-half credit and take 45 days do not qualify as exceeding one-half time rate of pursuit, and therefore they do not qualify for the housing allowance if you are enrolled solely in that course at a given time. These courses are shaded “grey” in Table 1.
   ii. All other graduate courses in the SANS master’s and graduate certificate programs encompass a rate of pursuit that exceeds one-half the full-time equivalent, and hence qualify the veteran-student to receive a calculated housing allowance.

3. The VA is solely responsible for calculating the monthly housing allowance payment. The SANS Technology Institute certifies the credits earned and the associated enrollment period.

4. The times assigned for completion of a graduate course were set by the faculty solely for their educational merit, within the assumptions made for the time available for a working professional. Graduate students may complete coursework and earn credit for a course earlier than the targeted timeframe, in which case the SANS Technology Institute will recertify the time required by the student to earn the credit for the course. Any recertification may impact the calculation of the housing stipend the month in which the recertification occurs.

5. We believe the above calculations are accurate reflections of the inputs that the VA will use when calculating your housing stipend. Please note that courses associated with 2.5 credit hours (cumulative) are associated with rates of pursuit that, by themselves, will not result in the payment of a housing stipend.
Books and Fees Stipend

The books and supplies stipend is a lump sum paid directly to the student for each enrollment certification processed, up to a maximum amount. The books and supplies stipend pays $41.67 per credit certified, up to 24 credits for the academic year (08/01/YY-07/31/YY, an unlikely event for a graduate student), but is prorated by your length of service percentage. The start date of an enrollment period determines the academic year the enrollment period belongs to.

Other Chapters, including Chapter 30 – Montgomery GI Bill®

The primary distinction between Chapter 33 (‘Post-9/11 GI Bill®’) and the other Chapters is that the Post-9/11 GI Bill® process makes payments of tuition and fees directly to the school, while the other Chapters make payments solely to the veteran, who must pay the school for tuition and fees. Students who are certified to receive benefits under Chapters other than Chapter 33 will be required to pay their tuition on normal terms, and will receive payments from the VA according to the VA’s normal process.

Yellow Ribbon Program

The SANS Technology Institute does not participate in the Yellow Ribbon Program at this time.
Stepping Stones for Using VA Benefits at the SANS Technology Institute

Applying to the SANS Technology Institute

We have outlined the following steps for students wishing to use GI Bill® benefits at STI. Students seeking to use GI Bill® benefits must take these steps in order to use benefits. Admission requirements are the same for all applicants, however, students seeking to use GI Bill® benefits will need to provide additional documentation further detailed below.

1. Choose the optimal benefit Chapter based on your status, requirements, and goals
   If you meet the eligibility requirements for the Post-9/11 GI Bill®, or other GI Bill® benefits such as the Montgomery GI Bill®, you will be required to choose which benefit you wish to receive. For some individuals, your choice may be irrevocable. The Post-9/11 GI Bill® may provide a better benefits package in terms of eligibility criteria, period of eligibility, and financial value in comparison to existing educational benefit programs that remain in effect. However, the best program for you, if you are eligible for multiple educational benefit programs, will depend on your individual circumstances. For more information, please visit the VA’s GI Bill® Website.

2. Complete the Veterans Online Application, or VONAPP, for VA Educational Benefits
   The U.S. Department of Veterans Affairs VONAPP enables you to apply for veterans education benefits. You can submit applications for educational benefits online at www.benefits.va.gov/gibill.
   • VA Form 22-1990 – If you are a veteran/service member who has never claimed benefits before or are changing chapters.
     o If you are on Active Duty you will need to have your Education Service Officer or Command representative complete and sign Section II of the VA Form 22-1990.
   • VA Form 22-5490 – If you are a dependent of a veteran who has never claimed benefits before under the chapter you are requesting, including Fry Scholarship
   • VA Form 22-1990E, Application for Family member to use Transferred Benefits. You’ll need a letter of approval from DoD.
   Processing times for first-time applicants can take six to eight weeks. Keep in mind that it is not uncommon to get a letter from the VA requesting more information. You will have to answer VAs requests to be determined eligible and complete the process. We recommend applying for benefits before applying for admission to one of our programs.

3. Apply to a SANS Technology Institute graduate program.
   Please follow the standard application process for your intended graduate program outlined on our website.

4. Submit the following forms to admissions@sans.edu for our review with your application materials.
   a. A completed “STI Application for VA Benefits Form”
   b. Signed “Statement of Understanding: Veterans Benefits at STI”
5. Due to personally identifiable information, please mail the following additional documents:

   a. Official transcripts from all institutions attended or training received (if applicable). Please note we will accept transcripts electronically if they are sent directly from your institution.
   b. Copies of most recent Award (Benefit) Letter / Certificate of Eligibility from the VA.
   c. A copy of your DD 214 Discharge Paperwork
      *(If you do not have a copy of your DD214, you may order it at:*
   d. If you are a member of the Selective Reserve please include a copy of DD Form 2384-1, Notice of Basic Eligibility which was given to you by your unit when you became eligible for the MGIB-SR.

   Please submit the above documents to:
   Master's Program Admissions
   SANS Technology Institute
   PO Box 124575
   San Diego, CA 92112

If you receive an invitation to matriculate:
1. Admitted students work with an appointed student advisor to complete a Course of Study Plan and Funding Discussion.
2. Submit a signed Offer of Admission & Course of Study Plan.
3. Register and pay for at least three credit hours within the first sixty days of enrollment.

**Registering and Paying for Courses**

1) Once you are ready to begin taking courses please follow the registration instructions provided to you. Course registration sites may be found via the SANS Technology Institute’s [Course Registration webpage](#).
2) Submit a Course Certification Request Form to VAbenefits@sans.edu.
3) STI will submit VA form 22-1999 (Enrollment Certification) on the first day of class for courses taken in-classroom or via our vLive or Simulcast modalities, and on the pre-determined start date of the enrollment period for OnDemand courses. **Please note refunds are not given after classes begin in-person/vLive courses and after date of registration for OnDemand courses.**
4) SANS Technology Institute will mark your course registration as “Invoiced” and will wait to receive payment for the course in 2-6 weeks after submitting the enrollment certification. Once payment is received we will update the student’s account, setting the registration to “Paid”.
5) Chapter 30 (Montgomery Bill) students have up until the end of the course to pay tuition.

Please note the following:
- The VA will pay veterans only for the courses listed in the catalog that are required for a degree and for programs that have been approved for study by the VA.
- If students take courses in addition to those listed for their approved program, they will not be entitled to receive VA benefits for them.
 Students who do not complete a course that has been certified by the VA, or do not submit adequate evidence for a mitigating circumstance, may have to pay back tuition and fees to the VA.

Students are expected to maintain satisfactory academic progress as outlined in STI’s Institutional Catalog.

VA Requirements of the SANS Technology Institute

1. **Monitor Course and Program Progress**
   STI will monitor your course activity to ensure that you are progressing appropriately. Additionally, you will be required to follow the Satisfactory Academic Progress policy as mandated by the SANS Technology Institute to remain in good standing with the institution.

2. **Certify Enrollments (VA Form 22-1999)**
   STI will submit, and maintain, enrollment certifications (VA form 22-1999) on or after the first day of the enrollment period for any course. We certify to the Department of Veterans Affairs:
   - The approved degree program you are pursuing as shown on our records.
   - The enrollment period (first class day or course start date through course end date/course completion date) for each course.
   - The number of credit hours that count toward the program for each course.
   - Enrollment status or the number of hours considered to be full-time for that course.
   - Tuition and mandatory fees when applicable.

3. **Report Enrollment Information**
   STI is required to report any changes in your enrollment status to the VA. Enrollment changes could include withdrawals, change course date, change delivery modality, etc. These changes could affect your rate of pursuit which could impact your stipend and/or benefits payments. We also report academic progress (including academic probation or dismissal), and certify graduation/program completion.

4. **Review of School Records by VA and Maryland State Approving Agent**
   By law, STI is required to maintain and make available student records (such as enrollment periods, grade information, student application, etc.) to authorized representatives of the government. STI will retain your records for a minimum of 3 years following the termination of your enrollment.

The Department of Veteran Affairs will:

1. Mail an award (benefit) letter to you showing we certified you and indicating the amounts you will receive during the course enrollment period/term.
2. For MGIB-AD, MGIB-SR, DEA, and REAP: Send check to the address you provided on the questionnaire or deposit money directly into the bank account you have provided to them;
3. For Post-9/11 BI Bill (Chapter 33): Send funds for tuition and fees to the SANS Technology Institute, and mail check or deposit funds for the stipends to you.

VA Resources and Contact Information
While STI will make every effort to help you navigate your benefits, it is ultimately your responsibility to understand your benefits. We cannot advise students on eligibility of benefits, as we do not represent the Department of Veterans Affairs. Any questions should be directed to 1-888-GIBILL-1 (1-888-442-4551). The following resources are available to help you find the information you need:

VA GI Bill Official Web Site: http://www.benefits.va.gov/gibill/
VA VONAPP-Veterans Online Application: https://vabenefits.vba.va.gov/vonapp/default.asp
VA Education Forms hard copies: http://www.benefits.va.gov/gibill/handouts_forms.asp
VA GI Bill FAQ: https://gibill.custhelp.com/app/answers/list
Payment Rates and Comparison Tool: http://www.benefits.va.gov/gibill/comparison_tool.asp
VA Post-9/11 GI Bill Summary: http://www.benefits.va.gov/gibill/post911_gibill.asp

Contact Information For the VA (Buffalo Regional Office)

Education Benefits Phone Number: 1-888-GIBILL-1 (1-888-442-4551)
Table 1: Courses and Rate of Pursuit

<table>
<thead>
<tr>
<th>Required Courses (MSISE Program)</th>
<th>Credits</th>
<th>Days</th>
<th>Rate of Pursuit</th>
<th>Modality (Live or Dist)</th>
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<tr>
<td>ISE 5000 Research &amp; Communications Methods</td>
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<td>45</td>
<td>40%</td>
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<th>Rate of Pursuit</th>
<th>Modality (Live or Dist)</th>
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