

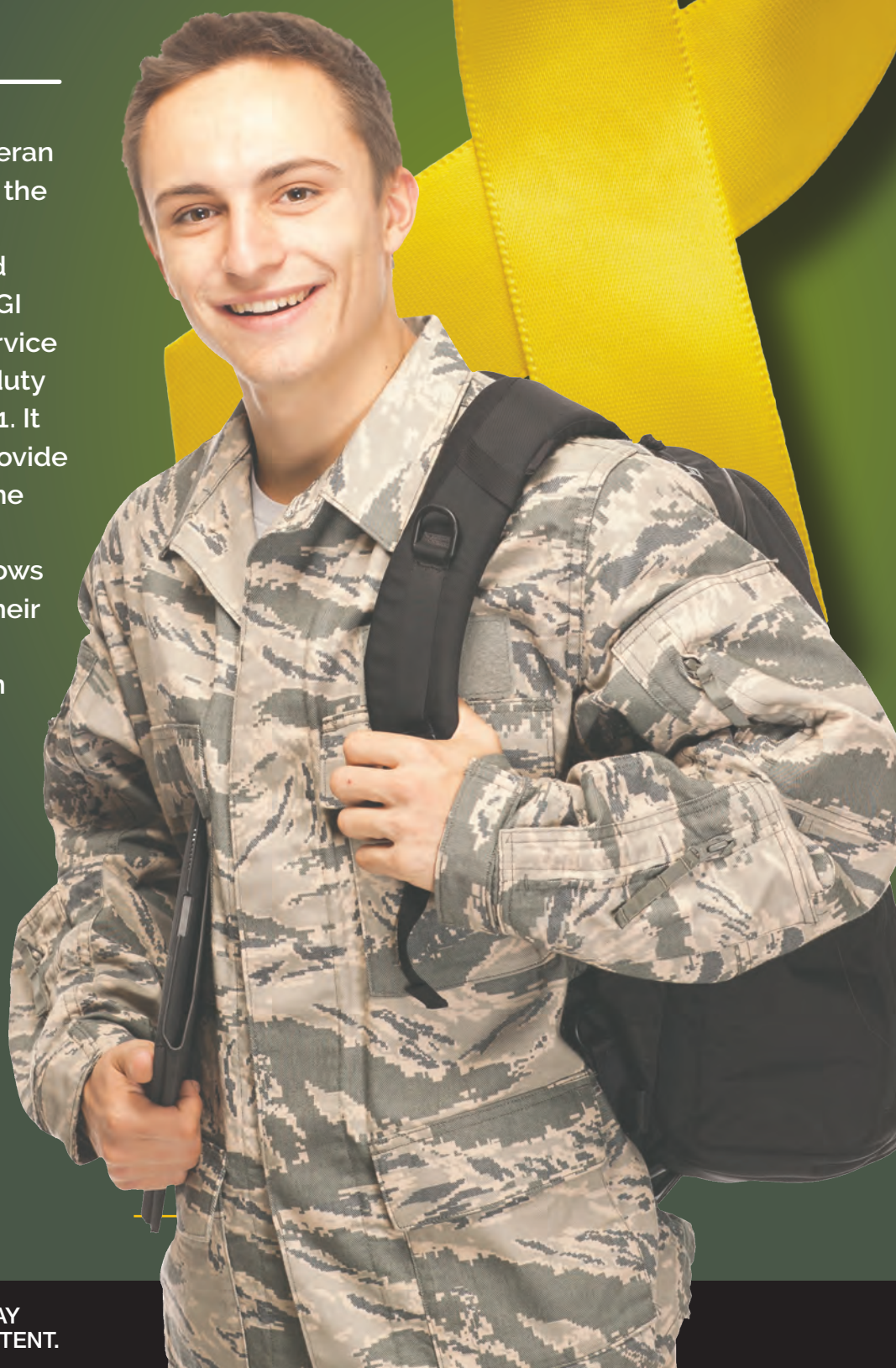


SPECIAL ADVERTISING FEATURE

Yellow Ribbon

Educational Program for Veterans

This November, we celebrate both veteran and active-duty service members and the GI Bill and Yellow Ribbon GI Education Enhancement Programs that help fund their further education. The Post 9/11 GI Bill provides education benefits for service members who have served on active duty for 90 or more days since Sept. 10, 2011. It can pay full tuition and school fees, provide a monthly housing allowance during the school year, and offer up to \$1,000 per year for books and supplies. It also allows eligible service members to transfer their unused benefits to family members. There are currently more than 1 million veterans taking advantage of the education benefit from the Veterans Administration.



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Yellow Ribbon Program

Military personnel have sacrificed a lot for their country, with many postponing their education to serve in the armed forces. The Post-9/11 GI Bill was created to help returning and active service personnel pursue a higher education. The bill covers educational costs, including undergraduate and graduate degrees, vocational and technical programs, career counseling and more. As a part of this bill, the Yellow Ribbon Program was created to provide additional financial support that the bill did not cover, giving veterans the chance to pick up where they left off and begin their next career path.



Yellow Ribbon FAQs

Q: WHAT IS THE YELLOW RIBBON PROGRAM?

A: The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 GI Bill that allows veterans to attend private schools and graduate programs costing more than the state tuition cap. Under the program, participating colleges and universities must offer a veterans-only scholarship, which the VA will then match up to the full cost of tuition and fees.

Q: WHAT IS THE FOREVER GI BILL?

In August 2018, the U.S. Department of Veterans Affairs removed the 15-year

time limit for veterans to use their GI Bill benefits for those discharged on or after Jan. 1, 2013, and/or surviving dependents. The bill also included greater inclusion for National Guard and Reserve members, restoration of benefits for veteran students who may have lost credits if their school was closed or lost accreditation, and an increase in Dependents Education Assistance (DEA) payments, among others. Visit benefits.va.gov/gibill.

Q: ARE ANY SCHOOLS PARTICIPATING IN THE YELLOW RIBBON PROGRAM?

A: Yes, so far more than 1,000 schools are participating in the Yellow Ribbon Program. Check out New York State schools or visit benefits.va.gov for a complete list of participating schools.



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Q: DID COVID-19 HAVE AN IMPACT ON THE GI BILL?

A: During the COVID-19 pandemic, federal legislation was passed to extend benefits for returning and active military personnel under the GI Bill. This included assistance for housing for those whose schools have remained virtual and aid for those who may have been prevented from attending school due to the healthcare crisis. Veterans also may receive help from the Department of Veterans Affairs' Debt Management Center for any financial hardship as a result of the pandemic.

**Other Awards
Veterans Tuition Awards**

VTAs are awards for full- and part-time study for eligible veterans matriculated at an undergraduate or graduate degree-granting institution or in an approved vocation-training program in New York State.

In addition to the VA's educational and vocational counseling services, veterans can contact local Vet Centers. Vet Centers provide readjustment counseling and outreach services at no cost to all veterans who served in any combat zone and provide additional support during a veteran's return to school.

Going to school and earning a degree after finishing military service can have a number of benefits, including increased job opportunities and training for a new field. You can use the maturity, responsibility, problem-solving and stress management skills you've learned on active duty to enjoy a productive academic life after service. Many schools today specifically tailor their programs to veterans, and attending classes, joining study groups and finding peers can help ease the transition back into civilian life.



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5 Tips for Veterans Returning to School



According to writers such as [Wes Creel](#), the founder of [Abound.com](#), and blogger [Kayla Matthews](#), here are five things to consider as a veteran returning to school:

1. CHOOSE A SCHOOL THAT'S MILITARY FRIENDLY

Some schools are better for military veterans than others. With that said, seek out a few schools that have a reputation for being extra helpful to active-duty soldiers and veterans. Military friendly schools (see [vistacollege.edu](#) for a complete list)

will make it no secret that they offer additional benefits, flexibility and special programs for current military personnel or recent veterans. Another benefit is that you'll have quite a bit in common with lots of other students.

2. EASE BACK INTO SCHOOL SLOWLY

One mistake often made is jumping into a full credit-load of classes too soon. The reason why this could cause you trouble is simply because enrolling in a new school is a massive change.

Even most civilians have issues adapting to the increased workload, the new schedule and the expectations that come with higher education.

If you're just getting back into the swing of things here at home, then the shift can quickly become overwhelming. It's not necessarily that the workload and schedule are harder in college ... the

issue is that it's different. You'll get into the rhythm soon enough, but it's alright to take it easy for your first semester or two.

3. GET TO KNOW YOUR VA

The VA should be able to provide you with tips, tricks, pointers and access to whatever resources you'll need to get started, especially when it comes to figuring out the right programs for you, pinning down a military friendly school and even receiving benefits. Also, when you set foot on campus for the first time, it would be a good idea to track down the campus VA as well.

4. LINE UP YOUR GI MONEY AND FINANCIAL AID ... BECAUSE YOU EARNED IT

Speaking of benefits, higher education is expensive these days, so don't forget

your GI Bill funding programs. It's there for a reason: because you earned it. There are quite a few programs, and it's not always easy to tell which ones you might qualify for, but that's where your VA comes in.

For remaining tuition balances, you may be able to qualify for government financial aid and student loan assistance (FAFSA). This tends to be a stellar option, especially since the interest rates on these programs are routinely lower than that of private student loans.

5. GET THOSE APPLICATIONS OUT

Once you've got your paperwork lined up, you've connected with your local VA, you know how you're going to pay for school, and you've tracked down the school(s) that's right for you, then get those applications out.

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