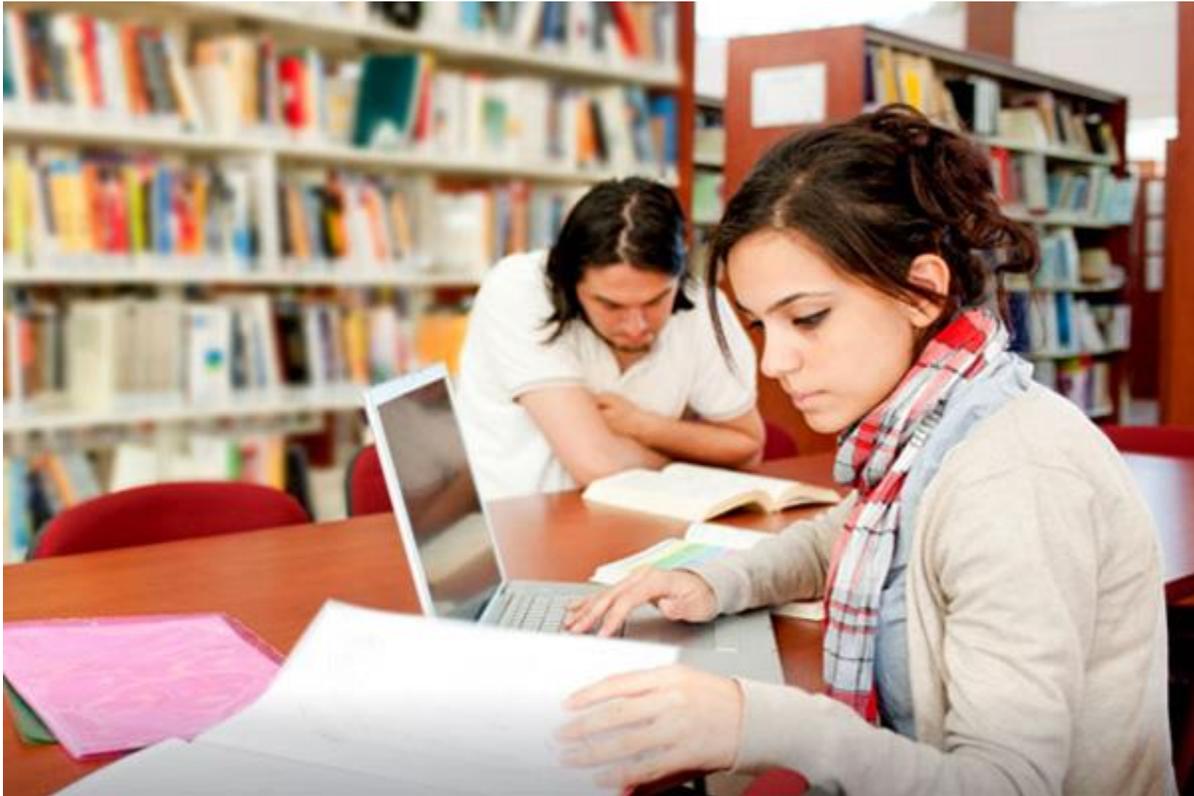


What Happens If You Drop a Class Using The GI Bill®



To understand what happens if you drop a class look at it this way: Uncle Sam is paying you money to go to school and take classes, if you don't show up for classes he's going to come to you looking for that money. If you remember anything from your military service, you remember that the government will get any money owed to them, and they will get it pretty fast.

So, with this in mind how can you drop that class you are failing and not end up owing money to the VA? It really isn't that difficult to avoid overpayment if you do drop a class and the VA will help you, even forgiving your first withdrawal. The most important thing to remember if you do drop a class is to notify your school's Veterans Certifying Official as soon as possible.

Overpayments involving the Post-9/11 GI Bill

Under the Post-9/11 GI Bill the VA pays you a monthly housing allowance and sends your tuition payment directly to the school. If you withdraw from a class and you change training time (based on the table below) you will have a debt with the VA for your housing allowance.

Your school will also notify the VA that you dropped a class. The VA will then bill you for the money it paid the school for the classes you dropped. You may be able to get a refund from the school, depending on their policies.

Overpayments involving all GI Bill Programs besides the Post-9/11 GI Bill or Fry Scholarship Program

If you are using any GI Bill® besides the Post-9/11 GI Bill® or Fry Scholarship, the VA bases your monthly payment on your training time.

This is how the VA determines training time at a traditional college (operated on a semester or quarter basis):

Number of Credit Hours	VA Training Time
12 or more	Full Time
9 - 11	3/4 Time
6 - 8	1/2 Time
5 or less	Less Than 1/2 Time

If your withdrawal moves you from one group to another you will have an overpayment with the VA that you must repay. We will discuss this later. If your withdrawal results in no training time change you can stop reading here, no problems.

Withdrawal During The School's Drop/Add Period

If you withdraw during the school's drop/add period (generally the first 30 days of a term) the VA will reduce your training time (and any payment as described above) on the date of your withdrawal. This may or may not result in an overpayment.

Withdrawal After The School's Drop/Add Period

If you withdraw after the school's drop/add period the VA will reduce your training time on the beginning date of the term. This will usually result in an overpayment which can be quite large.

For example: You are using the Post-9/11 GI Bill®, get \$1,500 a month housing allowance as a full-time student, and your classes cost \$300 per credit hour.

Three months into the term you drop 2 classes. This will change your training time from full-time to 1/2 time.

Under the Post-9/11 GI Bill you aren't entitled to the housing allowance as a 1/2 time student so you will owe the VA 3 months worth of housing allowance @ \$1,500/month = \$4,500

You will also owe the school 6 credit hours of tuition @ \$300/credit hour = \$1,800

Your total bill will be \$6,300. Not cheap!

The Six Credit Hour Exclusion

The VA realizes that sometimes you need to drop a class and for this reason they have something called "the six credit hour exclusion". Basically, your first withdrawal (up to six credit hours) is excused. The VA will adjust your training time on the date of withdrawal, not all the way back to the start of the term. This can only be used once, and you can't combine two 3 hour withdrawals to game the system. If you drop 3 hours and get the exclusion it is gone forever.

Mitigating Circumstances

Big word there - "*mitigating*" - what does it mean? Well you could just google it like you do most of your homework, but we will explain it here for you. The VA realizes that sometimes stuff happens that is beyond your control and causes you to miss classes or drop them totally. The VA calls these things "mitigating circumstances", in fact they list several on their website:

- 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.

When the VA is told of your withdrawal they will ask you if you have mitigating circumstances for your drop. Depending on your school's policy you can either notify your Veteran Certifying Official, who will notify the VA, or you can send a letter to the VA explaining things. Just remember, you will usually need proof of some kind to back up your story.

How To Avoid Overpayment

Well, the easy way is to go to all your classes and get straight A's, but if this isn't going to happen there is one trick to remember. If you are failing a class miserably, just keep taking it and finish it with a failing grade. The VA will pay you to take that class again, **if it is needed for graduation**. Sure, it will lower your GPA, but you might learn something that will help you get a better grade when you retake it.

The easy way to remember it is: if the class counts towards your GPA (no matter how bad the grade is) the VA will pay for it. You can take the class as many times as necessary and get paid each time. If however, you withdraw, the grade will not count towards your degree and in the eyes of the VA you aren't due any money for it. (What Happens If You Drop A Class Using The GI Bill, 2016)

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

Courtesy of www.military.com