



# Veteran's Handbook

2025 - 2026

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# Welcome to NUHS!

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*National University of Health Sciences (NUHS) is pleased that you have chosen us for training in your pursuit of your education goals. It is a true honor to serve those who have served us. Feel free to call our office for assistance at any time.*

*As a veteran, you are entitled to certain benefits and eligible to participate in certain programs to help further your college education. This Veteran Handbook will help you better understand the policies and procedures that affect your veteran's education benefits.*

*We hope that this booklet will answer any questions you may have.*

*Please feel free to contact us anytime for more information or assistance.*

## **Illinois Campus**

Izabela Dubak

630-889-6576

## **Florida Campus**

Pamela Jones

727-394-6217

## Getting Started

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Admission to NUHS is the first step to receiving your VA education benefits. Once you have applied for admission, have been accepted, and have declared a major, you can begin the process to receive benefits.

**Apply for Admission.** Go to [www.nuhs/admissions/apply-now](http://www.nuhs/admissions/apply-now) or visit the Admissions Office on the Lombard campus. For assistance, please call 1-800-826-6285.

Have all previous academic transcripts sent to the NUHS Admissions Office at 200 East Roosevelt Road, Lombard, IL 60148

To receive education benefits, you must be enrolled in a curriculum leading to a Certificate, Associate Degree, Master's Degree, or Doctoral Degree.

## Application Procedures

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If you are a veteran, reservist, or a guardsman who wishes to use your benefits, you must complete VA form 22-1990 or 22-1995. The application for VA benefits can also be completed online at [www.gibill.va.gov](http://www.gibill.va.gov).

Dependents of a veteran who is 100% permanently disabled from a service-related or injury, or dependents of veteran who dies as a result of his military injures or illness will need to complete form 22-5490 or 22-5495.

Service-related disabled veterans should contact the VA Vocational Rehabilitation representative or visit the web site address at <http://vba.va.gov/bln/vre/>.

### Previously Received VA Education Benefits

Students who have received VA education benefits (except Chapter 31 and 35) at another institution or who are returning to NUHS after a break of more than one calendar year need to complete the VA form 22-1995 (Change of Program or Place of Training). Chapter 35 recipients must complete VA form 22-5495 (Dependents' Request for Change of Program or Place of Training). Applicants for Chapter 31 benefits should contact their local veteran office to obtain the forms necessary to begin the process.

## **First Time Applicant for VA Education Benefits:**

Apply using VA Form 22-1990 or online at [www.gibill.va.gov](http://www.gibill.va.gov). Eligibility for these benefits is determined solely by the Department of Veteran Affairs.

Five easy steps for first time applying for VA education Benefits at NUHS:

1. Contact the VA School Official
2. Apply for VA education benefits online or by mail
3. Submit a copy of your application or application confirmation page to the Office of the Registrar
4. Submit a copy of your DD214 to the Office of the Registrar
5. Submit a copy of your Certificate of Eligibility to the Office of the Registrar

## **Transferring VA Benefits to Dependents**

Veterans who are currently serving on active duty or in the Selected Reserves can transfer benefits to eligible family members. Members may transfer up to the total months of unused Post 9-11 GI Bill® benefits remaining or the entire 36 months of unused by member.

### **Steps to transfer educational benefits:**

Go to the DoD transferability application website to determine if your dependents are eligible to receive the transfer of education benefits. This website is only available to military members: [www.dmdc.osd.mil/TEB/](http://www.dmdc.osd.mil/TEB/)

Upon approval, dependents may apply to use transferable education benefits with the VA by completing Form 22-1190E. This form should only be completed and submitted to the VA by the family member after DoD has approved the request for TEB. Do not use form 22-1990E to apply for TEB.

### **Certificate of Eligibility**

After the Veterans Administration Regional Processing Office (RPO) has received the application for benefits and the necessary supporting documentation, the claim will be processed and a claim number will be established. Eligible applicants will receive two Certificates of Eligibility. These certificates will indicate the claim number, type of benefit, number of months of

eligibility remaining and the date the eligibility expires. Students should submit one copy to the NUHS Office of the Registrar and keep the second copy for personal records.

If you need guidance on which GI Bill® would be best for you, please visit [www.gibill.va.gov](http://www.gibill.va.gov). If you're still unsure after visiting the site, please contact the VA toll free at 1-888-448-4551.

# Veterans Basic Eligibility Requirements

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## Montgomery GI Bill®- Chapter 30

You may be eligible for Chapter 30 benefits as a veteran or service member if one of the four following categories describes your active duty service.

### Category 1

- Entered active duty for the first time after June 30, 1985
- Had military pay reduced by \$100.00 a month for the first 12 months.
- Continuously served for 3 years, or, 2 continuous years of active duty if you first signed up for less than 3 years OR have an obligation to serve 4 years in the Selected Reserve and enter the selected Reserve within one year of release from active duty.

### Category 2

- Entered Active Duty before January 1, 1977
- Served at least 1 day between October 19, 1984 and June 30, 1985, and served on active duty for at least 3 continuous years beginning on July 1, 1985; or at least 2 continuous years active duty beginning on July 1, 1985, followed by a minimum of 4 years in the Selected Service beginning within 1 year of release from active duty.
- On December 31, 1989, you had entitlement left from Vietnam Era GI Bill®.

### Category 3

- Not eligible for MGIB under Category I or II
- On active duty on September 30, 1990 AND separated involuntarily after February 2, 1991
- Or involuntarily separated on or after November 30, 1993
- Or voluntarily separated under the Voluntary Separation Incentive or Special Separation Benefit program
- Before Separation, you had military pay reduced by \$1,200.00.

### Category 4

- Pm active duty on October 9, 1996 and you had money remaining on a VEAP account on that date and you elected MGIB by October 9, 1997.

- Or entered full time National Guard duty under Title 32, USC, Between July 1, 1985 and November 28, 1989 and you elected MGBI during the period October 9, 1996 through July 8, 1997
- Had military pay reduced by \$100 a month for 12 months or made a \$1200 lump sum contribution.

### **First time Chapter 30 Applicants**

If you are eligible for Chapter 30 benefits and wish to apply, please complete VA form 22-1990 or [www.gibill.va.gov](http://www.gibill.va.gov). Follow the links to apply online using VONAPP. Print your application after online submission and immediately bring it, along with DD214s for each period of active duty served, to the Office of the Registrar.

### **Previously Applied for Benefits**

Please complete VA form 22-1995 on [www.gibill.va.gov](http://www.gibill.va.gov). Follow the links to apply online using VONAPP. Print a copy of the application and bring it to the Office of the Registrar.

Come to the Office of the Registrar to request a Certification of Enrollment once payment arrangements have been made on your account. Tuition and fees have to either be paid in full, or by enrolling a payment plan. If you enroll in a payment plan to pay your fees, you do not have to have the balance paid in full before coming to our office to be certified.

Processing of Enrollment Certifications by VA takes approximately 30 days. Once processed, you will have to verify with VA that the status of your enrollment has not changed. To verify monthly enrollment, call 1-877-828-2378 on the last day of each month you are enrolled.



## Post 9/11 GI Bill®- Chapter 33

The post 9/11 GI Bill® is for individuals with at least 90 days of aggregate service on or after September 11, 2001, or for individuals discharged due to a service-connected disability after serving at least 30 days after September 11, 2001. You must have received an honorable discharge to be eligible for the Post 9/11 GI Bill®. The amount paid to the school and student is determined by the number of months the service member has served on active duty after September 11, 2001. Under the Post 9/11 GI Bill®:

- Tuition and Fees are paid directly to the school. This amount varies based on time served.
- Monthly Housing Allowance (MHA) is based on a E-5 with dependents for the zip code in which the school resides. The current MHA allowance in Lombard IL is \$2,175.00, and in St. Petersburg FL is \$2,660. This figure is for an individual with 100% entitlement.
- The book voucher is paid directly to the student in the amount \$41.67 per credit hour, not to exceed \$1,000 per year. Keep in mind that you will receive a lesser amount of you have not been awarded at the 100% level.
- This benefit provides up to 36 months of education benefits. Generally benefits are payable for 15 years following your release from active duty.

For those who served on active duty after September 10, 2001 the following chart applies:

Member Serves	Percentage of Maximum Benefit Payable
At least 36 months	100%
At least 30 continuous days on active duty and must be discharged due to service-connected disability	100%
At least 30 months, but less than 36 months	90%
At least 24 months, but less than 30 months	80%
At least 18 months, but less than 24 months	70%
At least 12 months, but less than 18 months	60%
At least 06 months, but less than 12 months	50%
At least 90 days, but less than 06 months	40%

## **Transfer of Post 9/11 GI Bill® Benefits to Dependents (TEB)**

The Post 9/11 GI Bill® may be transferable to dependents of eligible service members.

Any member of the Armed Forces (active duty or Selected Reserve, office or enlisted) who is eligible for the Post 9/11 GI Bill®, and:

- Has at least 6 years of service in the Armed Forces (active duty and/or Selected Reserve) on the date of approval and agrees to serve 4 additional years in the Armed Forces from the date of election.
- Has at least 10 years of service in the Armed Forces (active duty and/or Selected Reserve) on the date of approval, is precluded by either standard policy (Service of DOD) or statute from committing to 4 additional years, and agrees to serve for the maximum amount of time allowed by such statute.
- Is or becomes retirement eligible and agrees to serve an additional 4 years of service on or after August 1, 2012. A service member is considered to be retirement eligible if he or she has completed 20 years of active Federal service or 20 qualifying years as computed pursuant to section 12732 of title 10 U.S.C.
- Such transfer must be requested and approved while the member is in the Armed Forces.

## **First Time Applicants**

If you are eligible for the Post 9/11 GI Bill®, please complete VA Form 22-1990 on VONAPP.

If you have been admitted to the college, please print a copy of your VA application after online submission and immediately bring it, along with DD 214's for each period of active duty to either our Lombard or St. Petersburg campus.

If you have already applied for VA benefits and have received your Certificate of Eligibility (COE), just bring the COE to our office.

## **Previously Applied for Benefits**

Please complete VA Form 22-1995 on VONAPP. Print a copy of the application and bring it to the VA Office at either the Lombard or St. Petersburg campus after you have been officially admitted to the college.

## Yellow Ribbon Program

The Yellow Ribbon program is part of the Post-9/11 Veterans Educational Assistance Act of 2008, also called the New GI Bill®. The program allows institutions of higher learning, like National University of Health Sciences, to voluntarily enter into an agreement with the VA to fund tuition and fees that exceed the highest public in-state undergraduate tuition rate. The Yellow Ribbon program is available to veterans who are entitled to the maximum benefit rate, based on the service requirement. Specifically, those who have served at least 36 months on active duty or served at least 30 continual days and were discharged due to a serve-related injury after September 11, 2001. The benefit can be transferred to eligible family members.

The Yellow Ribbon program will cover additional tuition costs not covered by the Post-9/11 GI Bill®. National University of Health Sciences chose to provide funds in the amount of 50% of the excess tuition, with the U.S. Department of Veteran Affairs matching the contribution to cover the remaining 50% of the tuition and fees.

For the 2024-25 academic years (8/1/2025-7/31/2026), for private schools, the VA will reimburse up to \$29,920.95. Once the \$29,920.95 is deducted from net tuition and fees, NUHS and the VA will split the remaining balance (each contributing 50% of the remaining amount as a match).

***What does it mean to eligible Veterans? No outstanding tuition bill!***

## **Montgomery GI Bill® Selected Reserve – Chapter 1606**

You may be eligible for this program if you are a member of the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, or Air National Guard.

To qualify, you must meet the following requirements:

- Have a 6 year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation. For some types of training, it is necessary to have six year commitment that begins after September 30, 1990.
- Complete your initial active duty for training (IADT).
- Remain in good standing while serving in an active Selected Reserve until.

If your Reserve or National Guard unit was deactivated during the period 10/01/1991, through 09/30/1995, or you are involuntarily separated (e.g. reduction in force) from Reserve or National Guard service during this same period, you will retain eligibility for MGIB-SR benefits for the full 14 year eligibility period. You will also retain MGIB-SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

### **First Time Applicants**

If you meet the above eligibility requirements and would like to apply for Chapter 1606 Educational Assistance, please complete VA form 22-1990 on VONAPP.

If you have been admitted to the college, please print a copy of your VA application after online submission and immediately bring it, along with DD Form 2384 (Notice of Basic Eligibility/NOBE) to either our Lombard or St. Petersburg Campus.

### **Previously Applied for Benefits**

Please complete VA Form 22-1995 on VONAPP. Print a copy of the application and bring it to the VA Office at either the Beltline or Airport Campus after you have been officially admitted to the college.

## **Reserve Education Assistance Program/REAP- Chapter 1607**

Generally, a member of a Reserve component who serves on active duty on or after September 11, 2001 under title 10, U.S. Code for at least 90 consecutive days under a contingency operation, is eligible for REAP. There is no specific timeframe to use REAP; however, your eligibility generally ends when you leave the Selected Reserves.

National Guard members are eligible if their active service extends for 90 consecutive days or more and their service is:

- Authorized under section 502(f), title 32, U.S. Code
- Authorized by the President or Secretary of Defense for a national emergency, and supported by federal funds.

### **First Time Applicants**

If you are eligible for REAP, please complete VA form 22-1990 on VONAPP.

If you have been admitted to NUHS, please print a copy of your VA application after online submission and immediately bring it, along with DD 214's and orders of each period of active duty to either our Lombard or St. Petersburg campus.

If you have already applied for VA benefits and have received your certificate of eligibility (COE), just bring the COE to our office.

## Vocational Rehabilitation—Chapter 31

You may be entitled to vocational rehabilitation services and benefits if you meet all of the following conditions. Other eligibility requirements may apply in addition to the information noted below. Please call the Department of Veterans Affairs to discuss your eligibility for the program.

- ✓ You have at least a 20% service connected disability rating and your active duty service was no earlier than September 16, 1940.
- ✓ You were not discharged from active duty under dishonorable conditions.
- ✓ You need rehabilitation services because you have an employment handicap; and
- ✓ Your period of eligibility has not expired. The eligibility period is 12 years from the date VA notified you for your service connected disability.

If you would like to apply for Vocational Rehabilitation, please complete the application on VONAPP. You may contact the Department of Veterans Affairs at 1-800-827-1000 for more information about this program.

## **Survivors and Dependents Educational Assistance Program—Chapter 35**

You may be eligible for education benefits as a dependent or survivor if you meet the following criteria.

You must be the son, daughter, or spouse of a veteran or service member who:

- Died or is permanently and totally disabled as the result of a service-connected disability, The disability must arise out of active service in the Armed Forces. or
- Died from any cause while such service-connected disability was in existence. or
- Is missing in action or captured in the line of duty by a hostile force or
- Is forcibly detained or interned in the line of duty by a foreign government of power.

Children must be between the ages of 18-26 to qualify for Chapter 35 benefit.

### **First Time Applicants**

#### **Child**

If you are eligible for Chapter 35 benefits and wish to apply, please complete VA form 22-5490 on VONAPP.

If you have been admitted to NUHS, please print a copy of your VA application after online submission and immediately bring it, along with your birth certificate and the veteran's VA Rating letter, to either our Lombard or St. Petersburg campus.

If you have already applied for VA benefits and have received your Certificate of Eligibility (COE), just bring the COE to our office. We will not need a copy of your application or supporting documents.

#### **Spouse**

Please complete VA Form 22-5490 using VONAPP. Spouses do not need to supply additional documentation to accompany the application.

### **Previously Applied for Benefits**

Please complete VA Form 22-5495 on VONAPP.

Print a copy of the application and bring it to the VA Office at either the Lombard or St. Petersburg campus after you have been officially admitted to the college.

## **Additional Financial Assistance**

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There are several additional forms of financial aid you may be eligible for to supplement VA educational assistance. These include scholarships, grants, loans, and student employment. Many of these benefits can be used in conjunction with VA educational benefits. All veterans are encouraged to submit the Free Application for Federal Student Aid (FAFSA) as soon as the required tax information is available.

## **Academic Standards of Progress**

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If you are receiving veteran's educational benefits, you must make satisfactory academic progress by maintaining a 2.0 grade point average (GPA) each enrollment period. The academic standards of progress for students are listed on page 83 in the 2013-2014 Bulletin. Veteran students are ineligible for VA benefits beyond 2 consecutive terms on Academic Probation. Veteran students will be removed from VA benefits following the second term on Academic Probation. If a veteran is placed on Academic Suspension or dismissal the VA benefits will be terminated immediately. Students may be re-certified for veterans VA benefits only after attaining the minimum required cumulative GPA and submitting a VA form 22-1998 or 22-5495 (Chapter 35).

## **Dual Degrees**

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Students are not allowed to receive VA benefits for more than one program of study at a particular time. Benefits will not be authorized for courses taken to fulfill requirements outside of your enrolled program of study.

## **Course Load**

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For the purpose of paying educational benefits, the Department of Veteran Affairs, determines what constitutes full, three quarter, half, and less than half time training.



Determination of training time for College Credit courses is as follows:

- Full Time: 12 and above credits
- $\frac{3}{4}$  Time: 9-11 credit hours
- $\frac{1}{2}$  Time: 6-8 credit hours
- $\frac{1}{4}$  Time: 4-5 credit hours
- Less than  $\frac{1}{4}$  time: 3 or less credit hours

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## Student Call to Military Duty

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NUHS students called to active duty in the armed forces will, upon their request be given a 100% refund of tuition and fees for the current term in they prove the Office of the Registrar with a written request o be dropped from classes and a copy of their official orders for call to active duty.

If the call to active duty comes after mid-term the student may request to:

- Be withdrawn from classes at 100% refund
- Complete courses in progress after consulting with the instructors
- Request incomplete grease (I) after consulting with the instructors.

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## Course Withdrawals

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The law prohibits payments of VA education benefits for a course from which the student withdraws or completes and receives a grade that is not used in computing the grade point average (i.e. W).

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## VA Educational Overpayments

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Occasionally, VA students may be overplayed. Overpayment may result from students receiving grades that are not used in computing requirements for graduation (W, I). To avoid overpayment of benefits, students must report any changes in credit hours, withdrawal, or termination to the Office of the Registrar. All overpayments must be repaid to the VA. Interest and administrative fees may be assessed and added to the original amount of the debt until it is cleared. Failure to repay an overpayment will result in adverse credit rating. Debt collection may be turned over to the IRS or collection agency.

## Frequently Asked Questions

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### **Q: Who determines my benefit eligibility?**

**A:** Benefit eligibility is determined by the Department of Veterans Affairs. You must complete an application and send supportive documents to VA before your eligibility can be determined. You can call the VA Call Center at 1-888-442-4551 for answers to your questions regarding eligibility.

### **Q: Do I have to use my VA benefits by a certain date?**

**A:** Yes. Each educational program has a certain time period by which the VA benefit must be used before they expire. To find your deadline, visit the website [www.gibill.va.gov](http://www.gibill.va.gov) and find the details on your particular educational benefit.

### **Q: Can I receive scholarship funds while receiving VA benefits?**

**A:** Yes. There are many scholarships available for veterans.

### **Q: How is the Post 9/11 benefits paid?**

**A:** Remember that the Post-9/11 GI Bill® housing and books and supplies stipends are paid in “in arrears.” This means that your housing stipend for January won’t be received until February. Also, If you are starting school for the first time, your first payment may not be for a full month of housing because VA pays from the actual day you start school. So, if you start January 8th, your February payment will be for 3 days you attended in January.

### **Q: I am enrolled in school. When will I receive my first benefit from VA?**

**A:** Once your school submits your enrollment information, it must be entered into the system by VA. Because VA is generally overwhelmed with enrollments at the start of each semester, it could take up to 6 weeks to process an enrollment during those times.

If you are receiving benefits under MGIB-AD (Chapter 30) or MGIB-SR (Chapter 1606), you must also verify your enrollment at the end of each month in order to receive payment for that month. Benefits are paid after each month of school is completed.

### **Q: How do I know what type of veteran educational benefit I am entitled to?**

**A:** Eligibility depends on:

- whether you are the service person
- Or the dependent of a service person
- Or spouse of a serve person
- On the type and length of military service

And the service members’ monetary contribution at the time of service.

**Q: I have never used my benefits, how do I apply?**

**A:** Apply online using VONAPP (Veterans On-line Application Website)

<http://vabenefits.vba.va.gov/vonapp/main.asp>

For more information regarding VA Education Benefits view the website [www.gibill.va.gov](http://www.gibill.va.gov) or contact VA hotline at 1-888-442-4551.

**Q: When should I apply for benefits?**

**A:** VA processing can take up to 10-14 weeks for first time applicants. Benefits will not be paid until the process is complete.

**Q: Can I be eligible for more than one education benefit?**

**A:** Yes, you may be eligible for more than one VA education benefit program. However, you may only receive payments from one program at a time. You can receive a maximum of 48 months of benefits under any combination of VA education programs you qualify for.

*For Example: If you qualify for both MGIB-AD (Chapter 30) and MGIB-SR (Chapter 1606), you can receive 36 months of entitlement at your MGIB-AD payment rate, and then an additional 12 months of entitlement at your MGIB-SR payment rate, up to the maximum total of 48 months entitlement.*

If you are eligible for more than one benefit program you must notify us which program you intend to use before enrolling in training.

**Q: how do I verify my enrollment?**

**A:** If you're receiving the Active Duty or Reserve GI Bill®, REAP, or VRAP use the **Web Automated Verification of Enrollment (WAVE)** or call our toll free **Interactive Voice Response (IVR)** telephone line at 1-877-VA-ECERT (1-877-823-2378) to verify your attendance

*If you're receiving Post-9/11 GI Bill® benefits you don't need to verify your attendance.*

**Q: I served less than 90 days and got a medical discharge. Am I eligible for the Post-9/11 GI Bill?**

**A:** Veterans who served at least 30 continuous days of active duty service and were discharged due to a service connected disability qualify for the full 100% of the Post-9/11 GI Bill®.

**Q: What if I received a failing grade?**

If you fail a class you receive what is called a "punitive grade" for that class. A punitive grade is a grade that doesn't count as earned credit, but is used in determining a student's progress toward graduation requirements. This means that the grade you receive counts in your overall degree progress, albeit negatively. Since this grade counts towards your graduation progress

you are not required to repay any GI Bill® money you received for that class. You may take the class again in an attempt to receive credit towards graduation or raise your grade for it and you may receive GI Bill® payment for the retaking of the class.