



# PALMER

College of Chiropractic

## 2020-2021 Veterans Handbook



Last Revised: August 20, 2020

*The Trusted Leader in Chiropractic Education®*

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## **ACRONYM REFERENCE**

COE: Certificate of Eligibility

TOE: Transfer of Entitlement Application

VA: Department of Veterans Affairs

COP/P: Request for Change of Program/or Place of Training

PP: Packaging Policy Agreement (Chapter 33)

DEA: Survivors and Dependents' Educational Assistance Program

B&SS: Book and Supply Stipend

BAH: Basic Allowance for Housing

NOBE: Notice of Basic Eligibility

TA: Tuition Assistance

VEAP: Veterans Educational Assistance Program

DOD: Department of Defense

ESO: Educational Service Office

MTA: Military Tuition Assistance

TATU: Tuition Assistance Top-Up

IAVA: Iraq and Afghanistan Veterans of America

EDD: Educational Dollars for Duty

STEP: State Tuition Exemption Program

## **DEPARTMENT OF VETERAN AFFAIRS CONTACT NUMBERS**

VA Support: 800- 827-1000

GI Bill Hotline: 888-442-4551

## **RATE INFORMATION**

For rate information for all VA programs, please visit [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill) and select the rates and benefits table.



## WELCOME LETTER

Greetings,

Palmer College of Chiropractic would like to thank you for your service to our country. If you (or your dependent) are planning to use Veterans Affairs (VA) benefits while attending Palmer College of Chiropractic, please complete the following steps to begin the certification of your education benefits while enrolled at Palmer:

Go to the Official VA website ([www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill)) and apply online for your GI Bill of choice; follow the steps provided. *It is recommended that you apply as soon as possible as processing claims may take up to six weeks.*

Fax a copy of your Certification of Eligibility (COE) to the campus you're attending:

Palmer's Main campus: 563-884-5864

Palmer's Florida campus: 386-763-2635

Palmer's West campus: 408-994-6032

Verify your certifications, payment and eligibility by calling the Department of Veteran Affairs at 888-442-4551.

If you have misplaced documentation needed to initiate the process of applying for VA education benefits, you may request your record through the following website: [www.archives.gov/veterans/](http://www.archives.gov/veterans/).

Palmer's Student Administrative Services office is available to assist you with any questions you may have. Again, thank you for your service. We salute you and look forward to serving you.

Sincerely,

Palmer College of Chiropractic

Student Administrative Services

## **PALMER COLLEGE OF CHIROPRACTIC CONTACT INFORMATION**

Palmer College of Chiropractic  
Main campus  
1000 Brady Street  
Davenport, IA 52803  
Fax: 563-884-5864  
Phone: 563-884-5654  
[vet-rep.ia@palmer.edu](mailto:vet-rep.ia@palmer.edu)

Palmer College of Chiropractic  
Florida campus  
4777 City Center Parkway  
Port Orange, FL 32129  
Fax: 386-763-2635  
Phone: 386-763-2667  
[vet-rep.fl@palmer.edu](mailto:vet-rep.fl@palmer.edu)

Palmer College of Chiropractic  
West campus  
90 E. Tasman Drive  
San Jose, CA 95134  
Fax: 408-944-6032  
Phone: 408-944-6122  
[vet-rep.ca@palmer.edu](mailto:vet-rep.ca@palmer.edu)

## APPLYING FOR VETERANS GI BILL EDUCATION BENEFITS

To get started with the application process, visit [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill) and locate the “Apply for Benefits” section near the center of the screen.

- > It's recommended you complete the application process in one sitting. If you try to exit and save for later, you will have to start the application process over when you return. This will delay your processing.
- > Once you have submitted the application online, you'll need to either mail a copy of your Member 4 DD214 or attach a digital version of the DD214 to your application before submitting. Always retain your original Member 4 DD214. Mail the completed documentation to the regional office listed below based on the Palmer campus you're attending: \*
  - Main campus students submit forms to:  
The Department of Veterans Affairs  
Attention: VRPO 400 South 18th Street  
St. Louis, MO 63103
  - Florida campus students submit forms to:  
The Department of Veterans Affairs  
Attention: VRPO P-O Box 8888  
Muskogee, OK 74402-8888
  - West campus students submit forms to:  
The Department of Veterans Affairs  
Attention: VRPO PO Box 8888  
Muskogee, OK 74402-8888
- > Once the VA has determined your eligibility, you'll be mailed a copy of the Certificate of Eligibility (COE). This is your final confirmation that you're able to use your education benefits.
- > Print and send a copy of your COE to Palmer College of Chiropractic as soon as possible. Please see campus information in section II for mailing address and fax number.

It takes 60-120 days for the VA Regional Processing Office to handle these claims for benefits. The earlier you prepare and submit the paperwork, the more likely you are to receive your benefits in a timely manner. It will take 30-90 days after starting school for your VA payments to be processed and disbursed.

*\*Active Duty; contact your Command Educational Officer.*

For questions or concerns, contact your Student Administrative Services Office.

## POST-9/11 GI BILL (CHAPTER 33)

The Post-9/11 GI Bill is an education benefit program for individuals who served on active duty on or after September 11, 2001. These students are eligible for expanded benefits or the full cost of any public college. This benefit provides Basic Allowance for Housing (BAH) and a \$1,000-a-year stipend for books and supplies for students attending on-campus or hybrid programs.

### Benefits

Pays up to \$25,162.14 per year, at 100% eligibility as of August 1, 2019.

Per the COE, students must have 100% entitlement to receive Yellow Ribbon\* (those less than 100% entitlement are NOT eligible for Yellow Ribbon; this includes dependents using transfer benefits).

Students taking classes full-time and have 100% entitlement according to the COE will be entitled to Basic Allowance for Housing. Please use the benefits calculator on the [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill) website for details on housing allowance based on zip code. These students may also be eligible for the Books and Supplies Stipend (\$1,000 maximum at 100% eligibility).

*\*See Yellow Ribbon section on the next page.*

### Documents Palmer College of Chiropractic Needs from Student:

- > Copy of COE – Certification of Eligibility
- > Enrollment form from Palmer College of Chiropractic
- > Change of Program/Place of Training: VA Form 22-1995 (if applicable)

Send a completed copy of these forms to the campus where you are enrolled or applying. Address information is found in section II.

### Basic Eligibility

Only those veterans with active duty service performed after September 10, 2001 may be considered for determining eligibility for chapter 33 benefit. A service member or veteran must have served at least 90 aggregate days on active duty. However, individuals honorably discharged for a service-connected disability who served 30 days after September 10, 2001, may also establish eligibility. Active duty for training does not qualify as eligible active duty.

## Basic Benefits

The maximum basic benefit (100%) provided as follows:

- > Cost of tuition and fees, not to exceed the most expensive in-state undergraduate tuition at a public institution of higher learning in the state you are attending school;
- > Monthly housing allowance equal to the basic allowance for housing payable to an E-5 with dependents in the same zip code as the school; and
- > Yearly book and supplies stipend of up to \$1,000 per year.

The maximum basic benefit is earned after serving an aggregate of 36 months of active duty service or after 30 days of continuous service for those individuals who are discharged for a service-connected disability. Individuals serving between 90 days and 36 months of aggregate active-duty service will be eligible for a percentage of the maximum benefit.

Please visit [www.benefits.va.gov/gibill/post911\\_gibill.asp](http://www.benefits.va.gov/gibill/post911_gibill.asp) for more information.

## THE YELLOW RIBBON PROGRAM (CHAPTER 33)

This award applies to those students who are at the 100% tier rate of Chapter 33 GI Bill benefits (based on service requirements) and are enrolled in the Doctor of Chiropractic program. This program does not apply to any other degree program at Palmer. You may be eligible if:

- > You served an aggregate period of active duty after September 10, 2001 of at least 36 months;
- > You were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after September 10, 2001; or
- > You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a Veteran's service under the eligibility criteria listed above.
- > You are not currently active duty.

Enrollment in this program is limited. Please see your Student Administrative Services Office for a Yellow Ribbon Program application.

## Benefits

The Yellow Ribbon Program allows students to attend Palmer College at little or no cost to the student. The student must be at 100% benefit for chapter 33 to use this program. Yellow Ribbon benefits include payment from the VA of half of the difference between the cost of tuition and \$25,162.14 for Chapter 33, with Palmer College awarding the other half through a Yellow Ribbon scholarship. Example: If tuition is \$28,000 per year, Chapter 33 benefits will pay \$21,970.46, leaving a tuition balance of \$6,029.54. Yellow

Ribbon will pay \$3,014.77 of the remaining balance, Palmer College will award a Yellow Ribbon scholarship for the remaining \$3,014.77. For more details on the tuition matching amounts for each campus, please use the contact Student Administrative Services. Contact information is found in section II.

### Documents Palmer College of Chiropractic Needs from Student:

- > Copy of COE – Certification of Eligibility
- > Enrollment form from Palmer College of Chiropractic
- > Change of Program/Place of Training: VA Form 22-1995 (if applicable)

Send a completed copy of these forms to the campus where you are enrolled or applying. Address information is found in section II.

Under the new Forever GI Bill law, active duty service members may use the Yellow Ribbon program effective August 1, 2022.

## **MONTGOMERY GI BILL OVERVIEW – MGIB - (CHAPTER 30)**

The Chapter 30 version of the Montgomery GI Bill requires active-duty service members to contribute \$100 per month for the first 12 months of their enlistment. When using the benefit, they'll receive \$2,050\* monthly as a full-time student for the maximum of 36 months of education benefits. MGIB may be used while on active duty; however, each service has additional educational benefit programs for active-duty members. Most delay using MGIB benefits until after separation, discharge or retirement.

*\*Amount is reviewed annually by the Department of VA and is subject to change without notice.*

### **Buy-Up Option**

The Buy-Up option allows active-duty members to contribute up to \$600 more toward their MGIB. Visit [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill) for buy-up option details.

### **Time Limit/Eligibility**

MGIB benefits may be used up to 10 years from the date of last discharge or release from active duty. The 10-year period can be extended by the amount of time a service member was prevented from training during that period because of a disability or because he/she was held by a foreign government or power. The 10-year period may be extended if one re-enters active duty for 90 days or more after becoming eligible. The extension ends 10 years from the date of separation from the later period. Periods of active duty of less than 90 days qualify for extensions only if one was separated for one of the following:

- > Service-connected disability;
- > Medical condition existing before active duty; or
- > Hardship.

### **Documents Palmer College of Chiropractic Needs from Student:**

- > Copy of COE
- > Enrollment verification form from Palmer College of Chiropractic
- > Change of Program/Place of Training form 22-1999 (if applicable)

Visit [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill) for more information.

Send a completed copy of these forms to the campus where you're enrolled or applying. Address information is found in section II.

## VA VOCATIONAL REHABILITATION (VOC REHAB) & EMPLOYMENT (CHAPTER 31)

Chapter 31 is a vocational rehabilitation program that serves eligible active-duty service members and veterans with service-connected disability with a rating of 30% or greater, who apply for vocational rehabilitation services within 12 years of the separation of active duty, or from when the veteran was first notified of a service-connected disability. Those qualifying as veterans must have received, or eventually receive, an honorable or other-than-dishonorable discharge. Participants have 48 months of program entitlement to complete an individual vocational rehabilitation plan.

### Employment Handicap vs. Serious Employment Handicap

An Employment Handicap is an impairment of the individual's ability to prepare for, obtain or retain employment consistent with his or her abilities, aptitudes and interests. A Serious Employment Handicap is a significant impairment of the individual's ability to prepare for, obtain or retain employment consistent with his or her abilities, aptitudes, and interests.

### Procedure

- > Visit VONAPP website ([www.benefits.va.gov/VOCREHAB/VRE\\_Process.asp](http://www.benefits.va.gov/VOCREHAB/VRE_Process.asp)), fill out form VA Form 28-1900.
- > Take form 28-1900 to your Vocational Rehabilitation Office.
- > A certification form 28-1905 will be sent to Palmer College on your behalf.
- > Palmer will certify your attendance and invoice the VA for your tuition.

Under Vocational Rehabilitation, students are eligible for books, National Board examination fees and National Board review courses. In order to use this benefit, please follow the instructions below:

- > Books: A copy of your 28-1905 will be sent to your bookstore. This document will serve as your bookstore voucher.
- > National Board examination fees: Please submit a copy of your National Board application payment to your Student Administrative Services Office. Student Administrative Services will issue you a refund for the National Board testing. Please make sure to submit your information in a timely manner to avoid missing published application deadline dates.

## **VETERANS EDUCATIONAL ASSISTANCE – PRE-MONTGOMERY GI BILL (CHAPTER 32)**

The Veterans Educational Assistance Program (VEAP) applies to those who served during the Vietnam Era and entered active duty between January 1, 1977 and June 30, 1985. Veterans who qualify for VEAP would have contributed from their military pay to participate in this education benefit program.

### **Benefits**

Your contributions are matched on a \$2 for \$1 basis by the government. Benefit entitlement is one to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits.

### **Documents Palmer College of Chiropractic Needs from Student:**

- > Copy of COE
- > Enrollment verification form from Palmer College of Chiropractic
- > Change of Program/Place of Training form 22-1999 (if applicable)

Send a completed copy of these forms to the campus where you are enrolled or applying. Address information is found in section II.

## **SURVIVORS AND DEPENDENTS EDUCATION ASSISTANCE (CHAPTER 35)**

The Survivors' and Dependents' Educational Assistance Program (DEA) provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service-related condition.

### **Benefits**

Provides a monthly payment of \$1,265 paid directly to the student.\*

The veteran needs to be 100% disabled as determined by the VA, as benefits will be applied to the survivor/dependents.

Benefits max out at 45 months.

Death due to service-connected injuries/conditions.

*\*Amount is reviewed annually by the Department of VA and is subject to change without notice.*

### **Documents Palmer College of Chiropractic Needs from Student:**

- > VA File # (veterans social security number plus the suffix code assigned by the VA. VA assigns VA file number after processing the application)
- > Change of Program/Place of Training VA form 22-5495
- > COE-Certificate of Eligibility

Visit [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill) for more information.

Send a completed copy of these forms to the campus where you're enrolled or applying. Address information is found in section II.

The new Forever GI Bill law decreases the amount of entitlement that new eligible individuals will receive under the Survivors' and Dependents' Educational Assistance (DEA) program from 45 months to 36 months. This change applies to individuals who first enroll in programs of education on or after August 1, 2018. Individuals who first enrolled in a program of education prior to August 1, 2018 would still qualify for a maximum of 45 months of entitlement.

## **MONTGOMERY GI BILL (MGIB) RESERVISTS/NATIONAL GUARD (CHAPTER 1606)**

The Montgomery GI Bill – Selected Reserve (MGIB-SR) program may be available to members of the Selected Reserve, including all military branch reserve components, as well as the Army National Guard and Air National Guard.

### **Benefits**

Provides a monthly payment of \$397 paid directly to the student.

### **Documents Palmer College of Chiropractic Needs from Student:**

- > Copy of Notice of Basic Eligibility (N.O.B.E) forms 2384 or 2384-1, which you can get from your Command's Educational Officer
- > Copy of COE – Certificate of Eligibility
- > Change of Program/Place of Training, VA form 22-1995 (if applicable)

## **RESERVE EDUCATIONAL ASSISTANCE PROGRAM (REAP) (CHAPTER 1607)**

The National Defense Authorization Act of 2016 ended REAP on November 25, 2015. Some individuals will remain eligible. See [www.benefits.va.gov/gibill/reap.asp](http://www.benefits.va.gov/gibill/reap.asp) for more details.

Under the new Forever GI Bill, members of the Reserve who established eligibility to educational assistance under the Reserve Educational Assistance Program (REAP) before November 25, 2015 and lost it due to the sunset provision may elect to have that service credited towards the Post-9/11 GI Bill Program.

## ACADEMIC SUCCESS AND PSYCHOLOGICAL HEALTH

Palmer College offers all students access to personalized academic success coaching with an academic counselor upon request. Main campus students email [academicsupport.ia@palmer.edu](mailto:academicsupport.ia@palmer.edu), West campus students email [academicsupport.ca@palmer.edu](mailto:academicsupport.ca@palmer.edu), and Florida campus students email [academicsupport.fl@palmer.edu](mailto:academicsupport.fl@palmer.edu) to request an appointment. Various helpful brochures including Transitions: A Veteran's Guide to Campus Success are available from Student Academic Support and/or Student Services.

Palmer offers a self-referral option for personal counselling with an approved local provider. Students and immediate family members receive up to five sessions per academic year at no cost. Visit [www.palmer.edu/wellness](http://www.palmer.edu/wellness) to view the current provider list and review and instructions for setting up your first appointment.

If you have questions or would like a personalized recommendation, please contact:

Alex Margrave, D.C.  
Senior Director of Counseling  
Services  
Main campus  
Phone: 563-884-5408  
[alex.margrave@palmer.edu](mailto:alex.margrave@palmer.edu)

Michael Crump  
Student Services  
West campus  
Phone: 408-944-6122  
[michael.crump@palmer.edu](mailto:michael.crump@palmer.edu)

Jason Brewer  
Director of Student Services  
West campus  
Phone: 386-763-2781  
[jason.brewer@palmer.edu](mailto:jason.brewer@palmer.edu)

## EDUCATION DEBT REDUCTION PROGRAM (EDRP)

EDRP authorizes the VA to provide student loan reduction payments to employees with qualifying loans who are in health-care positions providing direct patient care services and are in positions that are considered hard to recruit or retain. The loan must be for the health professional's education that qualified the applicant for a specific position. Each Veterans Health Administration (VHA) facility determines which positions are hard to recruit and retain and when the facility will offer EDRP for these positions. EDRP is a recruitment and retention incentive only offered or approved for certain positions. Please visit [www.vacareers.va.gov](http://www.vacareers.va.gov) for more information about this program.

For Post 9/11 GI Bill® (Ch. 33) students and VA Vocational Rehabilitation and Employment (Ch. 31) students, our tuition policy complies with 38 USC 3679(e) which means Post 9/11 and Vocational Rehabilitation and Employment students will not be charged or otherwise penalized due to a delay in VA tuition and fee payments. For eligibility consideration, a Post 9/11 GI Bill student must submit a VA Certificate of Eligibility (COE) and a Vocational Rehabilitation Student must provide a VAF 28-1905 form.

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

## HELPFUL WEBSITES FOR REFERENCE

Transferring Chapter 33 Benefits

[www.benefits.va.gov/gibill/post911\\_transfer.asp](http://www.benefits.va.gov/gibill/post911_transfer.asp)

Submit benefits issues to the GI Bill website

[www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill)

John David Fry Scholarship

[www.benefits.va.gov/GIBILL/Fry\\_scholarship.asp](http://www.benefits.va.gov/GIBILL/Fry_scholarship.asp)

VA's GI Bill website

[www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill)

Application website

[www.va.gov](http://www.va.gov)

Wave website for verifying benefits (Chapter 30, Chapter 1606 and Chapter 1607 only)

[www.gibill.va.gov/wave/index.do](http://www.gibill.va.gov/wave/index.do)

MilitaryTA.com – military scholarship

[www.militaryta.com](http://www.militaryta.com)

College Scholarships.org – veteran scholarships

[www.collegescholarships.org](http://www.collegescholarships.org)

Military.com scholarship finder (*must be a member*)

[www.military.com/topics/college-scholarships](http://www.military.com/topics/college-scholarships)

Purple Hearts Association Scholarships

[www.purpleheartfoundation.org](http://www.purpleheartfoundation.org)

Department of Veteran Services

[www.va.gov](http://www.va.gov)

First Command Educational Foundation

[www.fcef.com](http://www.fcef.com)

Scholarships for Military Children

[www.militaryscholar.org](http://www.militaryscholar.org)