The Department of Veterans Affairs (VA) is providing this toolkit to equip schools, Veterans Service Organizations (VSOs), and stakeholders with messaging to support the implementation of Sections 107 and 501 of the Harry W. Colmery Veterans Educational Assistance Act, also known as the “Forever GI Bill.”

VA is currently working to update the IT systems that process educational claims to pay students according to Sections 107 and 501. This toolkit provides guidance for corresponding with students, including high-level messaging, web and print-ready materials.

As we near the December 1, 2019 implementation reset date, we will provide additional updates and direction around messaging.

Charmain Boque
Executive Director, Education Service
What is the Forever GI Bill?

The Harry W. Colmery Veterans Education Assistance Act, also known as the “Forever GI Bill,” was signed into law on August 16, 2017. This legislation brings significant updates to VA education benefits. Sections 107 and 501 change how VA calculates Post-9/11 GI Bill® Monthly Housing Allowance (MHA) payments.

WHAT IS A MONTHLY HOUSING ALLOWANCE?

The MHA payments you receive for the Post-9/11 GI Bill are based on the military’s Basic Allowance for Housing (BAH) rates for an E-5 with dependents. The Department of Defense adjusts the military BAH rate every calendar year (January 1) based on changes to housing costs across the country. Rates can either go up or down. Your MHA is based on the ZIP code for your school. MHA rate changes are effective August (the beginning date of the academic year).

WHAT IS SECTION 501 (MONTHLY HOUSING ALLOWANCE RATE)?

Effective January 1, 2018, the Post-9/11 GI Bill MHA rate will be the same as the Department of Defense’s (DoD) E-5 with dependents Basic Allowance Housing (BAH) rate.

- Students will receive this rate if they first used their Post-9/11 GI Bill benefits on or after January 1, 2018.
- If the student started using their Post-9/11 GI Bill before January 1, 2018, they will continue receiving payments based on the slightly higher VA rate eliminated by this change.

WHAT IS SECTION 107 (LOCATION-BASED HOUSING ALLOWANCE)?

Previously, GI Bill beneficiaries were paid MHA based on the main or branch campus of the school where enrolled. If a student attended classes at more than one location, they were paid the rate that was most advantageous.

Now, MHA is based on the campus location where the student physically attends the majority of his or her classes.

WHAT HAPPENS BEFORE DECEMBER 1, 2019?

VA will continue to pay MHA rates at current 2019 rates. For some students, this means they will continue to be overpaid.

Frequently Asked Questions

This question-and-answer section provides an overview of Sections 107 and 501, plus answers to some of the most frequently asked questions pertaining to these sections. The messaging can be used for one-on-one discussions with students or as part of a general announcement.

Main Campus: A location where the primary teaching facilities of an educational institution are located. For WCU, this is the Cullowhee Campus.

Branch Campus: A location of an educational institution that is geographically apart from and operationally independent of the main campus of the educational institution. WCU does not have a branch location.

Extension Campus: A location that is geographically apart from the main or branch campus but is operationally dependent on that campus for the performance of administrative tasks. For WCU, this is the Biltmore Park location.

WHAT HAPPENS BEFORE DECEMBER 1, 2019?

VA will continue to pay MHA rates at current 2019 rates. For some students, this means they will continue to be overpaid.
WHAT HAPPENS ON DECEMBER 1, 2019?
On December 1, updates will go live in VA's education processing systems, and all claims will be processed in accordance with Sections 107 and 501.

WHAT HAPPENS AFTER DECEMBER 1, 2019?
Section 501: VA will identify students whose MHA should have been the same rate as the DoD E-5 with dependents BAH rate, but instead received MHA payments based on the slightly higher VA rate.
- All students will receive a letter informing them of whether they were underpaid, overpaid, or not impacted. All, students’ MHA will be calculated and paid according to Section 501 going forward.

Section 107: Once the IT system has been updated, VA will need additional information from schools in order to identify students who were not paid the housing rate of the location where they physically attended the majority of classes.
- Schools will be required to re-submit enrollments of students who took courses outside the main or branch campus location from August 1, 2018 to December 1, 2019. Once schools have resubmitted the enrollment information, claims will be processed in accordance with Section 107, and VA will be able to identify students who were impacted. VA will provide additional information on this process.
- All students will receive a letter informing them of whether they were overpaid, underpaid, or not impacted.

Starting in December, students may see their rates change depending on how they are impacted by Section 107 and/or Section 501.

IF I WAS UNDERPAID, WHEN AM I GOING TO BE PAID?
Students who were underpaid because they took a majority of their classes away from the main or branch campus as previously reported to VA, will be issued retroactive payments in 2020. This process will take place over a series of months and the timeframe of payments will vary from school to school.

WILL I HAVE TO APPLY OR APPEAL TO RECEIVE MY CORRECTED PAYMENT?
For Section 501, VA will identify whether a student was overpaid, underpaid or not impacted.

For Section 107, VA will need schools to provide additional information for those impacted by a change in campus for enrollments from August 1, 2018 to December 1, 2019.

WHY IS MY MHA RATE GOING DOWN?
In 2015, DoD began capping the amount it paid for basic allowance for housing (BAH). Post-9/11 GI Bill housing payments were exempt from this cap, which meant that VA paid housing at a higher rate than DoD. Section 501 aligned MHA with DoD E-5 with dependents BAH rate for those who first started using the Post-9/11 GI Bill on or after January 1, 2018.

VA did not have the capability to make the rate change immediately, so VA is paying students at the slightly higher VA housing rate and will continue to do so until the IT solution is in place on December 1, 2019.

HOW DO I FIND OUT WHAT MY NEW MHA PAYMENT WILL BE?
The best way to determine your MHA rate is to check the GI Bill Comparison Tool at VA.gov/gi-bill-comparison-tool/. This tool provides MHA rates for main and branch campuses. If your courses are not taken at a main or branch campus, enter the zip code of the location where you take the majority of your classes. If you take courses in more than one location, you will be paid the rate for the location where most of your classes are taken.
The Harry W. Colmery Veterans Education Assistance Act, also known as the “Forever GI Bill,” was signed into law on August 16, 2017. This legislation brings significant updates to VA education benefits. Here’s what you need to know about Section 107.

**Section 107—Campus Based Housing Allowance**

Effective August 1, 2018, the Post-9/11 GI Bill® Monthly Housing Allowance (MHA) is calculated based on the location of the campus where you physically attend the majority of your classes, rather than the location of the main campus of the school where you are enrolled.

- **Main Campus:** A location where the primary teaching facilities of an educational institution are located.
- **Branch Campus:** A location of an educational institution that is geographically apart from and operationally independent of the main campus of the educational institution.
- **Extension Campus:** A location that is geographically apart from the main or branch campus but is operationally dependent on that campus for the performance of administrative tasks.

VA is in the process of implementing Section 107. These changes were set to be in place on August 1, 2018. However, VA delayed implementation and changes are now set to go into effect on December 1, 2019. With implementation quickly approaching, your MHA rate might change.

For students who took classes between August 2018 and Fall 2019, here is how you might be impacted by this change:

- If you took all of your courses at the main campus, then you are not impacted.
- If you took all of your courses at a branch campus, then you are not impacted.
- If you took classes at both the main campus and the branch campus, you might have been paid based on the rate that was most favorable instead of where you attended the majority of your classes. If you were underpaid, you will be reimbursed. If you were overpaid, VA will automatically review your claim for waiver of the debt.
- If you took a class outside of the main or branch campus at a location that did not have its own administration, you may be affected. This may be considered an “extension campus.” Therefore, some students were paid based on the location of the main campus but were taking the majority of their classes at an extension campus. If this is you, your school will resubmit your certification enrollment to VA to ensure that your monthly housing is corrected.

Use the GI Bill Comparison Tool at [VA.gov/gi-bill-comparison-tool](https://VA.gov/gi-bill-comparison-tool) to learn more about your MHA rate.
The Harry W. Colmery Veterans Education Assistance Act, also known as the “Forever GI Bill,” was signed into law on August 16, 2017. This legislation brings significant updates to VA education benefits. Here’s what you need to know about Section 501.

Section 501—Monthly Housing Allowance Rate

Section 501 aligned the VA housing rate to the Department of Defense’s (DoD) E-5 with dependents Basic Allowance for Housing (BAH) rate effective August 1, 2018. VA did not have the capability to make the rate change immediately, so VA is paying students at the slightly higher VA housing rate until the IT solution is in place on December 1, 2019. After December 1, your rate may be updated to the DoD BAH rate. Students who received the wrong rate may have been underpaid or overpaid.

- If you started using your Post-9/11 GI Bill® before January 1, 2018 your MHA will be based on the slightly higher VA rate eliminated by this change.
- If you started using your Post-9/11 GI Bill on or after August 1, 2018, your MHA will be based on the DoD rate.

Students will receive a letter in December letting them know if they were impacted. If underpaid, you will be reimbursed. If overpaid, the debt will be automatically reviewed by VA for a waiver, and VA will provide additional information on this process.

Use the GI Bill Comparison Tool at VA.gov/gi-bill-comparison-tool to learn more about your MHA rate.
Timeline For Students Impacted By The Forever GI Bill

August 16, 2017
The Harry W. Colmery Veterans Education Assistance Act, also known as the "Forever GI Bill," was signed into law on August 16, 2017. This legislation brings significant updates to VA education benefits.

November 2018
Secretary Wilkie announced an implementation reset for Sections 107 and 501 of the Forever GI Bill.
- Section 107: Monthly Housing Allowance (MHA) is based on the campus location where the student physically attends the majority of his or her classes.
- Section 501: Post-9/11 GI Bill MHA is based on the Department of Defense’s (DoD) E-5 with dependents Basic Allowance for Housing (BAH) rate.

December 1, 2019
On December 1, updates will go live in VA's education processing systems, and future MHA payments will be made in accordance with the law.

December 2019
VA will identify students whose MHA should have been the same rate as the DoD BAH rate but continued receiving MHA payments based on the slightly higher VA rate. Following, VA will send students a letter letting them know their status—underpaid, overpaid, or not impacted.

2020
For students underpaid, VA will issue retroactive payments in 2020. This process will take place over several months and the timeframe of payments will vary from school to school.

For students overpaid, VA will automatically review the overpayment for waiver of debt and provide additional information on this process.

Visit benefits.VA.gov/gibill for more information.
The Harry W. Colmery Veterans Educational Assistance Act of 2017, known as the “Forever GI Bill,” enhances education benefits for service members, Veterans, and dependents. Two sections of the bill, 107 and 501, change how the Monthly Housing Allowance (MHA) is calculated. These were set to go into effect on August 1, 2018. However, VA’s computer system was not able to make the updates. Therefore, you may have been paid incorrectly since August 1, 2018. VA is fixing the system and the changes will go into effect on December 1, 2019.

Post-9/11 GI Bill® beneficiaries who received a MHA between August 1, 2018 and December 1, 2019.

You may have been paid incorrectly based on where you took the majority of your classes.

Section 107 requires that students be paid the housing rate of the location where they physically attend the majority of classes. Some enrollments, since August 1, 2018, are associated with the wrong location.

- For students underpaid, VA will issue retroactive payments in 2020. This process will take place over several months and the timeframe of payments will vary from school to school.
- For students overpaid, VA will automatically review the overpayment for waiver of debt and provide additional information on this process.

Your payment may have been based on the wrong rate.

Section 501 aligned the VA housing rate to the Department of Defense’s (DoD) E-5 with dependents Basic Allowance for Housing (BAH) rate effective August 1, 2018. VA did not have the capability to make the rate change immediately, so VA is paying students at the slightly higher VA housing rate until the IT solution is in place on December 1, 2019. After December 1, your rate may be updated to the DoD BAH rate. Students who received the wrong rate may have been underpaid or overpaid.

- If you started using your Post-9/11 GI Bill before January 1, 2018 your MHA will be based on the slightly higher VA rate eliminated by this change.
- If you started using your Post-9/11 GI Bill on or after August 1, 2018, your MHA will be based on the DoD rate.

Students will receive a letter in December letting them know if they were impacted. If underpaid, you will be reimbursed. If overpaid, the debt will be automatically reviewed by VA for a waiver, and VA will provide additional information on this process.

Visit benefits.va.gov/gibill to learn more and check the GI Bill Comparison Tool at VA.gov/gi-bill-comparison-tool/ to look up your rate.
# Additional Resources

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<td>Submit a Question</td>
<td>gibill.custhelp.VA.gov/app/utils/login_form/redirect/ask</td>
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<td>Education Call Center</td>
<td>1-888-GI-BILL-1 (1-888-442-4551) (inside the U.S) 001-918-781-5678 (outside the U.S)</td>
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<td>Veterans Crisis Line</td>
<td>1-800-273-8255 and press 1</td>
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<td>VA Regional Office Location</td>
<td>VA.gov/find-locations</td>
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<tr>
<td>GI Bill® Comparison Tool: This tool allows you to get information on a school’s value and affordability; and to compare estimated benefits by school.</td>
<td>VA.gov/gi-bill-comparison-tool</td>
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*Have additional questions?* Email the Forever GI Bill inbox at forevergibill.vbavaco@VA.gov and we’ll put you in touch with the right person to answer your question.

Western Carolina Military Student Services  
138 Cordelia Camp Building  
Cullowhee, NC 28723  
Kasia Podosek- kpodosek@wcu.edu  828-227-2135  
Briana Ford- blford@wcu.edu  828.227.3074