Principles of Excellence

STUDENT FINANCIAL SERVICES GUIDE FOR THOSE USING MILITARY EDUCATION BENEFITS
The Art Institutes system of schools is committed to ensuring that military service members, veterans, and their families are aware of the financial investment they are making in their education and, in accordance with the Principles of Excellence (Principles) outlined in Executive Order 13607, has adopted the Financial Aid Shopping Sheet (Shopping Sheet) to assist in making an educated decision on where to attend a post-secondary educational institution. The Shopping Sheet, part of our commitment to increasing the quality of information for military students, will allow you to see simplified, personalized cost of attendance and financial aid information in a standardized format from all institutions of higher education that are adhering to the Principles.

The Shopping Sheet is being provided to new and reentry students who are expected to receive military benefits and who started courses on or after July 1, 2013. If you are a student receiving military benefits and started classes before July 1, 2013, please contact the school’s Student Financial Services Department to receive more information or for us to prepare a personalized Shopping Sheet.

In the case where military educational benefits will completely pay for the cost of all charged tuition and fees, it is not necessary to borrow student loans to pay for tuition and fees. All student loans, with interest and possibly other fees, need to be repaid to the lender by the student borrower.

The Shopping Sheet also provides performance data at the institution level and provides a comparison to national average performance data, including graduation and Federal loan repayment rates, as well as information regarding the median amount of Federal student loans borrowed by enrolled students.

Financial aid information is published online and in printed materials. In addition to the benefit options listed below, military students may also be eligible for various Federal, state, and institutional financial aid programs as described in The Art Institutes Financial Aid Brochure. Your financial aid officer can help you navigate through your options and the application process.

**U.S. MILITARY EDUCATION BENEFITS**

If you served on active duty, you may be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill® provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill®.

Active-duty service members and their spouses who are using transferred Post-9/11 GI Bill® benefits are not eligible to receive the Monthly Housing Allowance (MHA).

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the pay grades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member’s Post-9/11 GI Bill® benefits to you. For more information on these benefits, visit [http://www.gibill.va.gov/](http://www.gibill.va.gov/).

**All Veteran and Military Students:**

The Art Institutes system of schools is required to obtain and evaluate all previous post-secondary and military transcripts for students using Department of Veterans Affairs (VA) and Department of Defense (DoD) education benefits. For all students receiving military education benefits, it is the student’s responsibility to provide official transcripts from all post-secondary educational institutions and military training and experience.

**Veteran Students Attending Schools in the States of Florida, North Carolina, and South Carolina:**

For students attending on-campus schools located in the state of Florida, North Carolina, and South Carolina, the VA State Approving Agencies in these states require The Art Institutes to hold certification of enrollment to the VA for students who have failed to provide official transcripts.

For students attending schools located in the states of Florida, North Carolina, and South Carolina who fail to provide the transcripts by the completion of the second term, The Art Institutes cannot certify the student’s enrollment to the VA for a third term. This will result in a suspension of the student’s VA benefits, to include the monthly housing and book allowance. In addition, the student will still need to meet her or his financial obligation with The Art Institutes by meeting with Student Financial Services to be re-planned to make alternative payment arrangements, including cash payments and/or financial aid. Upon submission of official transcripts, The Art Institutes will certify the student’s enrollment to the VA effective from the start of the term.

To learn more about educational benefits for military personnel and veterans, please begin with our military pages at [https://www.theartinstitutes.edu/military-benefits](https://www.theartinstitutes.edu/military-benefits).

In acknowledgement of your service to our country, there are special benefits and repayment options for your Federal student loans offered by the U.S. Department of Education and the U.S. Department of Defense. Contact your student loan servicer for additional information on these options, including eligibility information and what documentation you should provide to receive the benefit. Please refer to this document for a summary of these special benefits and repayment options for your Federal student loans: [https://www.usac.org/assets/Military-Education-Benefits/Federal-Student-Loan-Programs-Military-Students.pdf](https://www.usac.org/assets/Military-Education-Benefits/Federal-Student-Loan-Programs-Military-Students.pdf).

The following is a brief summary of each of the major education benefits offered to service members, veterans, and, in some cases, their families.

### WHAT IS IT?

1. **Tuition Assistance**
   - The Art Institutes system of schools has signed the Memorandum of Understanding with the Department of Defense, which allows you to use Military Tuition Assistance (TA). The program is available to active duty, National Guard and Reserve Component service members. TA currently pays tuition and course-specific fees up to $166 per quarter hour for eligible students. Your service branch pays your tuition directly to the school. Prior to enrolling into an institution, service members need to first check with an education counselor or Educational Services Office (ESO), for the specifics involving TA by visiting their local installation education office, contacting your education counselor or ESO, or by going online to a virtual education center.

2. **Post 9/11 GI Bill®**
   - Provides additional funding to eligible service members and veterans for the following:
     - Tuition and Fees
     - Housing Stipend
     - Textbook Allowance
     - Yellow Ribbon Program

3. **Yellow Ribbon**
   - Provides additional funding to veterans and eligible dependents with one hundred percent (100%) eligibility of Chapter 33 Post 9/11 GI Bill® when the cost of tuition and fees exceeds the annual cap, as determined by the Department of Veteran Affairs. The Art Institutes have agreed to make additional funds available without an additional charge to the veteran's GI Bill® entitlement.

4. **Vocational Benefits**
   - The Veterans Affairs Rates Tables provide rates for education benefits.

---

### WHO IS ELIGIBLE?

1. **Tuition Assistance**
   - Each branch of the military determines eligibility requirements for tuition assistance. Students using TA must maintain a cumulative grade point average (GPA) of 2.0 or higher after completing 15 semester hours, or equivalent, in undergraduate studies, or a GPA of 3.0 or higher after completing 6 semester hours, or equivalent, in graduate studies, on a 4.0 grading scale. Reimbursement will be required from the service member if a successful course completion is not obtained. For the purpose of reimbursement, a successful course completion is defined as a grade of “C” or higher for undergraduate courses, a “B” or higher for graduate courses, and a “Pass” for “Pass/Fail” grades. Reimbursement will also be required from the Service member if he or she fails to make up a grade of “I” for incomplete within the time limits stipulated by the educational institution or 6 months after the completion of the class, whichever comes first.

2. **Post 9/11 GI Bill®**
   - Service members (Active Duty, Guard, and Reserve) and Veterans who have served at least 90 days on active duty since 9/10/2001 may be eligible for the Fry Scholarship program, which pays the same as a Post-9/11 GI Bill®.

3. **Yellow Ribbon**
   - Only Veterans entitled to the maximum benefit rate, as determined by service requirements, or their designated transferees may receive this funding. Active Duty Service members and their spouses are not eligible for this program. Child transferees of active-duty Service members may be eligible if the Service member is qualified at the one hundred percent (100%) rate.

### BENEFIT

1. **Tuition Assistance**
   - Covers up to 100% Tuition and Fees Not to exceed $250 per Quarter Credit Hour $166 per Quarter Credit Hour $4,500 @ Fiscal Year Note: Navy and Coast Guard not to exceed $4,400 per Quarter Fiscal Year. Navy and Army have a 16-quarter or 24-quarter credit hour annual limit.

2. **Post 9/11 GI Bill®**
   - Provides additional funding to eligible service members and veterans for College, Business, Technical or Vocational Courses, Correspondence Courses, Apprenticeships/Job Training, Flight Training, Licensing & Testing Programs.

3. **Yellow Ribbon**
   - Paid Tuition and Fees, Living (Housing) Stipend, and Book Stipend. Benefits are tiered based on number of days on active duty. Some limitations apply to those currently on active duty. Benefits can be transferred to spouse or family member.

### PROGRAM

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>WHAT IS IT?</th>
<th>WHO IS ELIGIBLE?</th>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition Assistance</strong></td>
<td>The Art Institutes system of schools has signed the Memorandum of Understanding with the Department of Defense, which allows you to use Military Tuition Assistance (TA). The program is available to active duty, National Guard and Reserve Component service members. TA currently pays tuition and course-specific fees up to $166 per quarter hour for eligible students. Your service branch pays your tuition directly to the school. Prior to enrolling into an institution, service members need to first check with an education counselor or Educational Services Office (ESO), for the specifics involving TA by visiting their local installation education office, contacting your education counselor or ESO, or by going online to a virtual education center. Each military branch has its own TA application form and procedures, and each determines the eligibility requirements and the amount of assistance available. The service member must apply for the program and receive approval before starting classes. Prior to your course enrollment, you may be required to develop an education plan or complete TA orientation. To find out how to get started, contact your ESO, visit your local installation education center, go online to a virtual education center or click on the following links for each service branch.</td>
<td>Service members (Active Duty, Guard, and Reserve) and Veterans who have served at least 90 days on active duty since 9/10/2001.</td>
<td>The Post 9/11 GI Bill® provides up to 36 months of education benefits to eligible service members and veterans for College, Business, Technical or Vocational Courses, Correspondence Courses, Apprenticeships/Job Training, Flight Training, Licensing &amp; Testing Programs.</td>
</tr>
<tr>
<td><strong>Post 9/11 GI Bill®</strong></td>
<td>The Post 9/11 GI Bill® provides up to 36 months of education benefits to eligible service members and veterans for College, Business, Technical or Vocational Courses, Correspondence Courses, Apprenticeships/Job Training, Flight Training, Licensing &amp; Testing Programs.</td>
<td>Service members (Active Duty, Guard, and Reserve) and Veterans who have served at least 90 days on active duty since 9/10/2001.</td>
<td>The Post 9/11 GI Bill® provides up to 36 months of education benefits to eligible service members and veterans for College, Business, Technical or Vocational Courses, Correspondence Courses, Apprenticeships/Job Training, Flight Training, Licensing &amp; Testing Programs.</td>
</tr>
<tr>
<td><strong>Yellow Ribbon</strong></td>
<td>Provides additional funding to veterans and eligible dependents with one hundred percent (100%) eligibility of Chapter 33 Post 9/11 GI Bill® when the cost of tuition and fees exceeds the annual cap, as determined by the Department of Veteran Affairs. The Art Institutes have agreed to make additional funds available without an additional charge to the veteran’s GI Bill® entitlement.</td>
<td>Only Veterans entitled to the maximum benefit rate, as determined by service requirements, or their designated transferees may receive this funding. Active Duty Service members and their spouses are not eligible for this program. Child transferees of active-duty Service members may be eligible if the Service member is qualified at the one hundred percent (100%) rate.</td>
<td>The Art Institutes entered into a Yellow Ribbon Agreement with VA and elected to contribute funds equal to 50% of the cost of tuition and fees that exceed the VA’s annual cap. VA will provide funding for the other half.</td>
</tr>
</tbody>
</table>

---

1. Reference chart and materials: [VA Benefits](http://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp)
2. Veterans Affairs Rates Tables: [VA Benefits](http://www.benefits.va.gov/gibill/resources/benefits_resources/military-tuition-assistance-program/)
<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>WHAT IS IT?</th>
<th>WHO IS ELIGIBLE?</th>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>MONTGOMERY GI BILL – ACTIVE DUTY &amp; VETERAN</td>
<td>MGIB provides up to 36 months (4 regular school years) of education benefits to eligible veterans for College, Business, Technical or Vocational Courses, Correspondence Courses, Apprenticeship/Job Training, Flight Training</td>
<td>Active-duty members who have served at least two years on active duty. Veterans - there are four categories of Veteran eligibility depending on when you enlisted and how long you served on active duty.</td>
<td>Payments are issued to the student each month and based on the level of enrollment. The VA evaluates rates on a yearly basis and updates are made effective each October 1. Rates for current and prior years can be found on the GI Bill® website.¹</td>
</tr>
<tr>
<td>MONTGOMERY GI BILL – SELECTED RESERVES</td>
<td>Same as MGIB-AD at reduced rates.</td>
<td>Six-year obligation to serve in the Selected Reserve. Officers must agree to serve six years in addition to their original obligation. High school diploma/GED®. Maintain Selected Reserve Status.</td>
<td>Payments are issued to the student each month and based on the level of enrollment. The VA evaluates rates on a yearly basis and updates are made effective each October 1. Rates for current and prior years can be found on the GI Bill® website.¹</td>
</tr>
<tr>
<td>RESERVE EDUCATION ASSISTANCE PROGRAM (REAP)</td>
<td>Same as MGIB-AD at reduced rates. Legislation was passed recently to eliminate the REAP (Reserve Education Assistance Program, Chapter 1607) benefit. Under the 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.</td>
<td>At least 90 days on active duty since 9/10/2001. The National Defense Authorization Act of 2016 ended REAP on November 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible for REAP benefits. For information on eligibility, please see <a href="http://www.benefits.va.gov/gibill/reap.asp">http://www.benefits.va.gov/gibill/reap.asp</a>.</td>
<td>40%, 60%, or 80% of the MGIB payment rate as determined by total length of active duty time.</td>
</tr>
<tr>
<td>TUITION ASSISTANCE “TOP-UP” PROGRAM</td>
<td>An additional benefit intended to supplement other tuition assistance programs such as the GI Bill®. The benefit is available for all courses that began on or after October 30, 2000. To be eligible for the Top-up benefit, the person must be approved for Federal Tuition Assistance by a military department and be eligible for MGIB-Active Duty benefits or Post-9/11 GI Bill® programs.</td>
<td>The amount of the benefit is limited to the amount that the person would receive for the same course if regular MGIB benefits were being paid. Regular MGIB benefits will be reduced.</td>
<td></td>
</tr>
<tr>
<td>VETERANS EDUCATIONAL ASSISTANCE PROGRAM (VEAP)</td>
<td>Available if you elected to make contributions from your military pay to participate. For degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. Remedial, deficiency, and refresher training may also be available.</td>
<td>Education and training opportunities to eligible dependents of certain veterans. May be used for degree and certificate programs, apprenticeship, and on-the-job training.</td>
<td>You must be the son, daughter, or spouse of a service member who died, is missing, or was permanently disabled while on duty or as a result of a service-related condition.</td>
</tr>
<tr>
<td>SURVIVORS’ AND DEPENDENTS’ EDUCATIONAL ASSISTANCE PROGRAM (DEA)</td>
<td></td>
<td></td>
<td>DEA reduces your tuition amount; you may pay three months’ instead of six months’ tuition, for example.</td>
</tr>
<tr>
<td>WORK-STUDY PROGRAM</td>
<td>If you are a full-time or 3/4-time student in a college degree program, or a vocational or professional program, you can “earn while you learn” with a VA work-study allowance.</td>
<td>The VA work-study allowance is available to persons training under one of the VA benefit programs. GI Bill®, Vocational Rehabilitation (for Veterans), VEAP, DEA. Dependents may also be eligible.</td>
<td>You will earn an hourly wage equal to the Federal minimum wage or your State minimum wage, whichever is greater.</td>
</tr>
<tr>
<td>TUTORIAL ASSISTANCE PROGRAM</td>
<td>Tutorial assistance for programs you may need additional assistance with. If you have questions on this program, please call the toll-free number 1-888-442-4551.</td>
<td>If you are receiving VA benefits at a half-time or more rate, you are eligible.</td>
<td>VA may provide you with a tutor or with information for finding one.</td>
</tr>
<tr>
<td>VOCATIONAL REHABILITATION AND EMPLOYMENT (VR&amp;E) – CHAPTER 31</td>
<td>VR&amp;E provides services to eligible Service members and Veterans with service-connected disabilities to help them prepare for, obtain, and maintain suitable employment or achieve independence in daily living. Visit <a href="http://www.vba.va.gov/vr&amp;E">http://www.vba.va.gov/vr&amp;E</a> for more information on how to apply and set up a meeting with a Vocational Rehabilitation Counselor (VRC). Veterans may be eligible if they • Have received, or will receive, a discharge that is other than dishonorable • Have a service-connected disability rating of at least 10%, or a memorandum rating of 20% or more from the Department of Veterans Affairs (VA) • Apply for Vocational Rehabilitation and Employment (VR&amp;E) services</td>
<td>A Vocational Rehabilitation Counselor (VRC) works with the veteran to determine if an employment handicap exists. An employment handicap exists if a veteran’s service-connected disability impairs his/her ability to prepare for, obtain, and maintain suitable career employment.</td>
<td></td>
</tr>
</tbody>
</table>
FINANCIAL AID CHANGES
Every year, many of the Federal aid policies, practices, and awards are up for review and approval by the Federal government. The government also maintains the right to modify all Federal aid policies at any time during the year should there be budgetary or regulation issues that need to be addressed immediately. The school’s Student Financial Services Department will be able to answer any specific questions regarding how these changes may or may not affect you and your financial aid award for the coming school year; we will also review information about the maximum annual and aggregate amounts of Federal aid that may be available to you. For additional information, please also refer to the Federal Student Aid office of the U.S. Department of Education website, http://studentaid.ed.gov/, or the U.S. Department of Education Guide to Federal Student Aid from this same website for a summary.

PRIVATE EDUCATION LOANS
Private loans may be available to students and their parents (if applicable) through private lending institutions. Lenders reserve the right to choose the schools and borrowers they will approve. Requirements vary, and all loans must be repaid. Federal loans should be sought first before applying for private loans. If you receive military education benefits, you may not need to borrow funds. For more information, please refer to The Art Institute’s Student Consumer Information page, https://www.artinstitutes.edu/student-consumer-information, or contact the Student Financial Services Department directly. When visiting this webpage you will need to select the location you plan on attending.

RESOURCES AND TOOLS AVAILABLE TO USE WHEN COMPARING SCHOOLS
The following are resources and tools provided by the Department of Education (ED) and Consumer Financial Protection Bureau (CFPB) to assist you in comparing institutions and making informed decisions about where to attend school. Please speak with your financial aid officer directly for additional guidance regarding usage of these tools.
1. The College Scorecard is a planning tool and resource to assist prospective students and their families as they evaluate options in selecting a school and is located at http://collegescorecard.ed.gov/scorecard/.
2. The College Navigator is a consumer tool that provides school information to include tuition and fees, retention and graduation rates, use of financial aid, and student loan default rates and features a cost calculator and school comparison tool. The College Navigator is located at http://nspaces.ed.gov/collegenavigator/.
3. The Financial Aid Shopping Sheet is a model aid award letter designed to simplify the information that prospective students receive about costs and financial aid so they can easily compare institutions and make informed decisions about where to attend school. The Shopping Sheet can be accessed at http://w2.ed.gov/plan/highered/aid-offer/index.html.
4. The “Paying for College” webpage can be used by prospective students to enter the names of up to three schools and receive an estimate of your GI Bill® benefits and some information about the school’s value and affordability. The Department of Veterans Affairs has designed the GI Bill® Comparison Tool to help you make informed decisions about how to make the most of your Veterans Education Benefits. You can access this tool at https://www.vets.gov/gi-bill-comparison-tool/.

GI BILL® COMPARISON TOOL
VA is making it easier to research colleges approved for the GI Bill®. Answer just a few questions about yourself and the school you are considering. You’ll receive an estimate of your GI Bill® benefits and some information about the school’s value and affordability. The Department of Veterans Affairs has designed the GI Bill® Comparison Tool to help you make informed decisions about how to make the most of your VA Education Benefits. You can access this tool at https://www.vets.gov/gi-bill-comparison-tool/.

REFUND POLICY FOR MILITARY DEPLOYED STUDENTS
The add/drop (schedule adjustment period) and withdrawal policies for any student, including veterans and those students receiving military benefits, are listed in the school’s catalog. The catalog is available on the Student Consumer Information web page which is on the school’s website, https://www.artinstitutes.edu/student-consumer-information, within the Academic Awareness section. When visiting this webpage you will need to select the location you plan on attending.

The refund policies are provided in the school’s catalog and enrollment agreement. The catalog is available on the Student Consumer Information web page which is on the school’s website, http://artinstitutes.edu/info, within the Academic Awareness section. When visiting Student Consumer Information on http://artinstitutes.edu/info, you will need to select the location you plan on attending. Our Admissions office will be able to provide the enrollment agreement.

For students who withdraw due to a qualified military deployment, any remaining balance that is owed for the term or course of withdrawal will be forgiven after the consideration of the refund calculation.

Upon re-entry into school to the same program, for the first academic year in which the student returns, the student will return with the same tuition and fee charges that the student was or would have been assessed for the academic year during which the student left school. If the student is admitted to a different program and for subsequent academic years for a student admitted to the same program, the school will assess no more than the tuition and fee charges that other students in the program are assessed for that academic year.

STUDENT WITHDRAWALS WHO ARE RECEIVING DEPARTMENT OF DEFENSE TUITION ASSISTANCE
For any student withdrawing from school who is receiving Tuition Assistance (TA) from the Department of Defense, the school will return any unearned TA funds on a proportional basis through the 60 percent portion of the period for which the funds were provided. TA funds will be earned proportionally during an enrollment period, with unearned funds being retained based upon when a student stops attending school.

TUITION AND FEES:
As a reminder to all of our students utilizing military education benefits, changes in your enrollment with the school, especially those changes occurring after the school’s schedule adjustment period, may cause an overpayment requiring the student to repay the U.S. Department of Veterans Affairs (VA) or the U.S. Department of Defense (DoD) some or all of the benefits paid.

If the student decreases his/her training time (e.g., drop a course(s), leave school, etc.) and the VA has already processed a payment for tuition and fees, an overpayment may occur. In addition, non-attendance of an individual course in accordance with the school’s course attendance policy may result in the VA being notified that the student ceased pursuing that course. The Art Institutes has a course attendance policy for all students. The course attendance policy may be found in the school’s catalog or on the school’s website. Non-attendance of a course for which the funds were provided may result in the VA ceasing to make payments for that course. This VA stipend may be reduced or stopped if the student fails to complete the coursework for which the benefits were approved.

If the student decreases his/her training time (e.g., drop a course(s), leave school, etc.) and the VA has already processed a payment for tuition and fees, an overpayment may occur. In addition, non-attendance of an individual course in accordance with the school’s course attendance policy may result in the VA being notified that the student ceased pursuing that course. The Art Institutes has a course attendance policy for all students. The course attendance policy may be found in the school’s catalog or on the school’s website. Non-attendance of a course for which the funds were provided may result in the VA ceasing to make payments for that course. This VA stipend may be reduced or stopped if the student fails to complete the coursework for which the benefits were approved.

When the School Certifying Official (SCO) notifies the VA of a change, a debt may be created against the student’s account. The school will issue any refunds in accordance with its internal policy, which may not fully cover the debt with the VA. If the amount refunded by the school does not satisfy the debt, the student is responsible for the remainder.

• If the school refunds money directly to the VA, the VA will clear the school’s debt and credit the student’s account any amount the detailed financial information on each one to and enter actual financial aid award information. The tool can be accessed at http://www.consumerfinance.gov/paying-for-college/.

• If the school refunds money directly to the student, s/he must clear the debt with the VA.

A decrease in credit hours by the student could also result in changes to his/her housing allowance and books and supplies stipend. If the VA has already issued the student a payment for the term, a debt may be created on his/her account.

The student is responsible for keeping track of his/her tuition and fee account balance and payments. The student should visit the school’s financial office or his or her The Art Institute’s student portal regularly to review his/her account and ensure the charges are correct and that payments and refunds are processed correctly. The student should contact the school’s SCO to ensure the certification information s/he sends to the VA matches the student’s schedule.

For students utilizing active-duty tuition assistance (TA), generally students who do not successfully complete a class will be required to repay the TA. While TA amounts or rules vary by branch and are administered by the Department of Defense, in general these agencies will not honor tuition assistance if the course(s) are not approved by the agency prior to the start of the term. Program requirements by branch may be found on the DoD website, http://www2.ed.gov/policy/highered/guid/aid-offer/index.html.

VA REMEDIAL COURSEWORK:
The total number of actual credits that a student is attempting at the school, based on the student’s schedule in a particular term, will be reported and certified to the VA by the school. Reported credits must be certified separately by the school into residence, distance, and remedial/deficiency courses, if applicable. Only residence, or on-ground, remedial courses can be certified for payment with the VA. Online remedial courses cannot be certified for payment in any circumstance.

• If the student decreases his/her training time (e.g., drop a course(s), leave school, etc.) and the VA has already processed a payment for tuition and fees, an overpayment may occur. In addition, non-attendance of an individual course in accordance with the school’s course attendance policy may result in the VA being notified that the student ceased pursuing that course. The Art Institutes has a course attendance policy for all students. The course attendance policy may be found in the school’s catalog or on the school’s website. Non-attendance of a course for which the funds were provided may result in the VA ceasing to make payments for that course. This VA stipend may be reduced or stopped if the student fails to complete the coursework for which the benefits were approved.

• If the student decreases his/her training time (e.g., drop a course(s), leave school, etc.) and the VA has already processed a payment for tuition and fees, an overpayment may occur. In addition, non-attendance of an individual course in accordance with the school’s course attendance policy may result in the VA being notified that the student ceased pursuing that course. The Art Institutes has a course attendance policy for all students. The course attendance policy may be found in the school’s catalog or on the school’s website. Non-attendance of a course for which the funds were provided may result in the VA ceasing to make payments for that course. This VA stipend may be reduced or stopped if the student fails to complete the coursework for which the benefits were approved.

The Art Institutes has a course attendance policy for all students. The course attendance policy may be found in the school’s catalog or on the school’s website. Non-attendance of a course for which the funds were provided may result in the VA ceasing to make payments for that course. This VA stipend may be reduced or stopped if the student fails to complete the coursework for which the benefits were approved.
VA HOUSING ALLOWANCE:
Per the new GI Bill®, effective August 1, 2011, the amount payable for the Monthly Housing Allowance (MHA)1 is based on housing costs in local civilian housing markets, and is payable when government quarters are not provided. Each year the BAH tables are released between geographic duty location, pay grade, and dependency status. The intent of BAH is to provide uniformed service members accurate and equitable housing compensation beginning on or after August 1, 2018, the MHA is based on the zip code of the school where the student physically attends the majority of classes. For students enrolling in a course, attend at least one on-ground course at the school, or attend an online course, the amount payable for the Monthly Housing Allowance (MHA) is:

- The MHA is based on the BAH for an E-5 with dependents within the nearest multiple of 10 to determine the MHA. Students must have a rate of pursuit greater than 50% to receive the MHA.
- Basic eligibility requirements for MHA benefits (e.g., veterans with a rate of pursuit > 50%) remain unchanged.
- The amount payable for the MHA for any academic year (beginning on August 1) will be based upon the BAH rates effective on January 1 of that year.
- The MHA is based on the BAH for an E-5 with dependents within the zip code that the school is located.

If qualified, veteran student housing benefits are only available to students when they are actively attending school and the student has been deemed to be eligible for it by the VA. Housing benefits are not paid for non-scheduled institutional breaks or periods when not attending a course. Housing benefits may be prorated, or eliminated, based on enrollment status and periods of non-attendance.

VA students attending on-ground courses must meet the VA requirements to be eligible for the full housing allowance. The VA determines if you are eligible for the full housing allowance received, either back to the day the student stopped attending the course(s), or all the way back to the beginning of the term, depending on the student’s circumstances. If the student will still be receiving the monthly housing allowance, it must be multiplied by the rate of pursuit rounded to the nearest multiple of 10 to determine the MHA. Students must attend at least one on-ground course at the school, or attend an alternate institution as a guest student, for the entire length of the term and be enrolled at least full time for the entire length of the term. The monthly housing allowance is not payable to individuals on active duty, their spouses, or those attending or enrolled at half-time enrollment status or less. The housing allowance is subject to proration based on the number of credits being taken and the number of months served on active duty.

VA HOUSING ALLOWANCE FOR SELF-PACED, MASTERY-BASED PROGRAMS:
Self-paced, mastery-based programs allow students to work at their own pace to complete the course. This model allows students to finish the material as soon as they are able, including finishing prior to the end of the term. Students will receive MHA only for the period of time they are pursuing the course. Upon completion of coursework, the school must report the last day of attendance (date of completion) to the VA.

STUDENTS RECEIVING VETERANS AFFAIRS (VA) CHAPTER 33 EDUCATIONAL BENEFITS:
At The Art Institutes, required Digital Textbooks, for courses using digital textbooks, are provided to students and charged to the student account. Effective July 1, 2016, the U.S. Department of Education requires that students be given the option to not purchase required textbooks from the school. Because students will be able to opt out, the school may no longer invoice the Department of Veterans Affairs (VA) for the amount of the Digital Textbook charge. In accordance with the VA School Certifying Official Handbook, the school may only certify for mandatory charges applied for pursuit of an approved program of education.

As a result of the changes, you will need to arrange for the payment of all textbooks charged to your student account. Please keep in mind that the VA provides Chapter 33 military educational beneficiaries an annual book and supply stipend intended to cover such expenses. If you require funding in excess of that provided by the VA, please discuss your options with your financial aid officer.

For additional information, please refer to the Provision for Books and Supplies section of the school’s catalog as well as the enrollment agreement. The catalog is available on the Student Consumer Information web page which is on the school’s website, www.artinstitutes.edu/info, within the Academic Awareness section. Note: On the website, you will need to select the actual location that you plan on attending. The Admissions department will be able to provide a copy of the enrollment agreement.

OTHER REMINDERS:
Students are responsible for monitoring their VA military educational benefit eligibility as well as assuring their completion of an on-time graduation. There are a fixed number of months that the student may receive these benefits. Not taking a sufficient number of courses (which may mean you must take more than a minimum full-time load), withdrawing from a course or courses, or failing a course or courses due to causing attendance in the course may negatively impact the student’s financial and academic situation.

If causing attendance from a course or courses will take the student down to half-time status, the student will have to pay back some of the monthly housing allowance received, either back to the day the student stopped attending the course(s), or all the way back to the beginning of the term, depending on the student’s circumstances. If the student will still be a full-time student after withdrawal of the course or courses, the withdrawal of course or courses may not affect the student’s MHA but may impact Satisfactory Academic Progress.

Students should contact their school’s SCD to ensure the certification information the school is providing to the VA matches with their schedule.

READMISSIONS FROM MILITARY DEPLOYMENT
The Art Institutes has a re-entry process for students wishing to return to school after an interruption of their studies based on military deployment. Upon return to school, the school will help you complete the necessary steps to be reintegrated into class and campus.

Any student who has left his or her Art Institutes school for any time period must go through the formal re-entry process. A readmissions student must follow the established procedures to ensure a smooth transition back to school. The first person the student should contact on re-admission is the Assistant Director of Readmissions. Please refer to your Art Institutes location at https://www.artinstitutes.edu/oncampus, and review the Readmission section on the Admissions web page, or contact the school’s Assistant Director of Readmissions directly.

INDIVIDUAL EDUCATION PLAN

Military students are encouraged to ask about academic support, financial aid advising, disability services, or career counseling that is made available by the school. Students should contact the Student Services department on campus for further guidance and information. Online students should request information from their Graduation Team.

ADVISING POINT OF CONTACT

Mathematical computations have been rounded, and amounts have been prorated to the nearest multiple of 10 to determine the MHA. Students enrolled at more than half-time but less than full-time will have their housing allowance prorated based on the number of classes they are taking (also called rate of pursuit). This amount will be rounded to the nearest tenth. For example, an individual at a rate of pursuit of 54 will receive 50% of the applicable BAH rate, while an individual at a rate of pursuit of 85 will receive 70%. An individual at rate of pursuit equal to or less than 50, or 50%, will not receive MHA.

1Monthly Housing Allowance (MHA) is generally the same as the military Basic Allowance for Housing (BAH) for an E-5 with dependents or an E-5 active duty service member with dependents for individuals utilizing GI Bill® educational benefits after January 1, 2018. For students enrolling in an education program for any term beginning on or after August 1, 2018, the MHA is based on the zip code of the school where the student physically attends the majority of classes. For students enrolling in an education program prior to August 1, 2018, the MHA is based on the zip code for your school of enrollment. The Department of Defense adjusts the military BAH rate every calendar year (or January 1) based on changes to housing costs across the country. Rates can either go up or down.

2Basic Allowance for Housing (BAH) is a United States military entitlement given to many military members. The Basic Allowance for Housing (BAH) is based on geographic duty location, pay grade, and dependency status. The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets, and is payable when government quarters are not provided. Each year the BAH tables are released between December 15 and January 1.
TRANSFER OF CREDIT EVALUATION

The Art Institutes recognizes and uses the ACE Guide to the Evaluation of Educational Experience in the Armed Services to determine the value of learning acquired in military service. We award credit for appropriate learning acquired in military service at levels consistent with ACE Guide recommendations when applicable to a Service member’s program. In addition, we utilize Joint Services Transcript or Community College of the Air Force in our processing of prior learning experiences for possible transfer credit.

For Joint Services Transcript (JST), refer to https://jst.doded.mil to request a uniform transcript of all military training and experiences to service members of all branches except the Air Force. For detailed instructions on how to request a Community College of the Air Force (ICCAF) transcript, visit http://www.au.af.mil/au/barnes/icaf/transcripts.asp.

Military personnel, veterans, and their families receiving military education benefits while attending The Art Institutes are required to submit transcripts for any previous education or training for evaluation, granting of prior credit, and possible shortening of the length of the program.

Transfer credit is evaluated on a case-by-case basis. The Art Institutes offer no guarantee that credit earned at another institution will be accepted into a program of study offered by the school.

SATISFACTORY ACADEMIC AND FINANCIAL AID PROGRESS

A student must demonstrate academic and financial aid progress by successfully completing courses that are being attempted. This requirement is referred to as satisfactory academic progress (SAP). For more information regarding the school’s SAP policy, please refer to its catalog or contact your location’s academic affairs representative directly. Please note, while the school has an existing policy in place to which our students must adhere, the Department of Veterans Affairs and the Department of Defense may require the achievement of other minimum standards in order to continue receiving these education benefits.

Minimum Academic Achievement Standards for Students Receiving Department of Defense Tuition Assistance:

The Department of Defense requires reimbursement from the Service member if a successful course completion is not obtained. For the purpose of reimbursement, a successful course completion is defined as a grade of “C” or higher for undergraduate courses, a “B” or higher for graduate courses, and a “Pass” for “Pass/Fail” grades. Reimbursement will also be required from the Service member if he or she fails to make up a grade of “I” for incomplete within the time limits stipulated by the educational institution or 6 months after the completion of the class, whichever comes first. The Secretary of the Military Department will establish recoupment processes for unsuccessful completion of courses.

Students using TA must maintain a cumulative grade point average (GPA) of 2.0 or higher after completing 15 semester hours, or equivalent, in undergraduate studies, or a GPA of 3.0 or higher after completing 6 semester hours, or equivalent, in graduate studies, on a 4.0 grading scale. If the GPA for TA-funded courses falls below these minimum GPA limits, TA will not be authorized and Service members will use alternative funding (such as financial aid or personal funds) to enroll in courses to raise the cumulative GPA to 2.0 for undergraduate studies or 3.0 for graduate studies.

OTHER IMPORTANT MATTERS

The Art Institutes system of schools is owned by Dream Center Education Holdings, LLC (DCEH), as a nonprofit proprietary postsecondary education institution with programs in the areas of the visual, creative, applied, and culinary arts operating at several locations and offers distance education.

Please note: When visiting any of the sites below, you will need to select the location you plan on attending.

For information and contact details regarding The Art Institutes’ institutional accreditation, state licensing, programmatic accreditation, and Veteran Affairs statements, please refer to our catalogs or visit our web pages at http://www.artinstitutes.edu/accreditation-and-licensing.aspx.

The Art Institutes participate in many financial aid resources, including programs under title IV of the Higher Education Act of 1965, available to help students who qualify for financial aid to meet the costs of their education. Every year many students and their families take advantage of one or more of these resources. For a comprehensive listing of the financial aid options available, please begin with our Financial Aid web pages and Financial Aid Guide which may be found on our Student Consumer Information web page at https://www.artinstitutes.edu/student-consumer-information, within the Financial Aid section. When visiting our Student Consumer Information webpage you will need to select the location you plan on attending. It is important to note that this information is subject to change at any time.

For information regarding The Art Institutes locations’ and online diploma and certificate academic programs’ disclaimers, tuition, fees, and other costs, median debt, salary data, alumni success, and other important information, please refer to the The Art Institutes’ Gainful Employment web page at http://www.artinstitutes.edu/programs-info. When visiting our Gainful Employment web page you will need to select the location you plan on attending.

For information regarding The Art Institutes’ Federal student loan cohort default rate and student retention rate as defined by the Higher Education Act of 1965, please refer to its Student Consumer Information, Student Success web page for your location at https://www.artinstitutes.edu/student-consumer-information. When visiting our Student Consumer Information web page you will need to select the location you plan on attending.

For information regarding The Art Institutes’ transfer of credit policies as well as total enrollment, please refer to the location’s Student Consumer Information, Academics Awareness web page at https://www.artinstitutes.edu/student-consumer-information.

When visiting our Student Consumer Information web page you will need to select the location you plan on attending. You may also find enrollment information for this institution at http://nces.ed.gov/cell/enrollment/

The Art Institutes provide students with academic support, career counseling, and job placement as well as other support services. For information regarding support services available to students, please refer to your Art Institute location at https://www.artinstitutes.edu/our-campuses, and review the Student Life web page.

Please note: This military brochure may be updated at any time; the most current version is maintained on the school’s website and is also available upon request.