



FAQ: How COVID-19 Impacts Military-Affiliated Students

Q. Will my courses moving online impact my Monthly Housing Allowance?

Dozens of universities across the country have moved in-person courses to remote or online courses in the interest of public health. For GI Bill users, this change raises questions and concerns about the impact to GI Bill benefits and housing allowances (MHA) administered through the Department of Veterans Affairs (VA).

A [legislative fix](#) was signed into law on March 21st that allows VA to continue paying MHA to students whose courses have moved online.

Students will only continue to receive the same, uninterrupted MHA if they are registered for in-resident (in-seat) classes. The new law does not cover regular online courses (courses offered online regardless of coronavirus).

Students should contact their school's registrar's office if they have questions about original course format, upcoming terms and course offerings, and academic timelines. Students should contact their School Certifying Official (SCO) with questions and concerns about enrollment changes, certification, course changes, and payment of allowances.

Update: On October 1, 2020, President Trump signed a Continuing Resolution that extends these protections through December 21, 2021.

Q. How is my VA Work Study affected by COVID-19?

Student veterans employed in work-study programs depend on this program to meet unfulfilled financial needs. We must provide allowances for these students so they may continue to rely on this program during these uncertain times.

On April 28, 2020, President Trump signed the [Student Veterans Coronavirus Response Act of 2020](#), which authorizes VA to pay work study participants up to 25 hours a week even if they are unable to complete their contracted duties.

Update: On October 1, 2020, President Trump signed a Continuing Resolution that extends this relief through December 21, 2021.

Q. How is VA currently handling Work Study in light of COVID-19?

1. **Zero hour Requests.** The 30-day period for a zero hour request cannot be expanded but will match any extension of the term during which it was made. In other words, if a term was to end on 5/15/20, and a request was made until 6/15/20 before the term was extended to 6/20/20, the 30-day request window would follow and extend until 7/20/20. (A zero hour request is an extension of time to allow a student veteran to finish working their contracted hours from a previous contract.)
2. **Unemployment in lieu of Work Study.** It is currently unclear whether VA education beneficiaries can receive unemployment. Students should contact their local unemployment office for additional information.
3. **Continued Payment in Certain Cases.** 1) If VA processed a contract and the student requested advance payment and the agreement has been signed the student may still receive advance payment 2) If a school is closing temporarily the student may be able to switch Work-Study locations to allow them to

continue working and receiving payments 3) If a school offers a student the ability to conduct work offsite, remotely, that would satisfy the existing contract, a student may continue receiving payments.

4. **Work-Study Contracts during School Closures.** If a work-study contract was approved before a school closed, VA can continue to pay that student during closure for work performed for the length of the contract or 4 weeks, whichever comes first.

Q. What else does the *Student Veteran Coronavirus Response Act of 2020* do for military-affiliated students?

In short, it protects student veterans from the negative consequences of school closures beyond their control.

The bill does the following:

- Ensures that student veterans can receive up to four weeks of Monthly Housing Allowance (MHA) when schools close due to emergencies,
- Prevents such payments from being charged against entitlement,
- Extends the deadline to use education benefits by the amount of time a student is prevented from using benefits due to emergency situations,
- Restores entitlement benefits to those whose schools close due to emergency situations, and
- Extends Vocational Rehabilitation & Employment (VR&E) subsistence allowances for up to two months.

Update: On October 1, 2020, President Trump signed a Continuing Resolution that extends these protections through December 21, 2021.

Q. What is the CARES Act and what does it do for students?

On March 27, 2020, the President signed into law H.R.748, the "[Coronavirus Aid, Relief, and Economic Security](#)" or "[CARES Act](#)". This bill provides much needed relief for millions across the country, including students. While additional support will be needed, this legislation helps students now as they grapple with the effects of the COVID-19. Depending on a student's circumstances, they may expect direct cash payments, expanded unemployment insurance, additional financial aid, continued work study payments, and student loan relief. The bill's major provisions relevant to students are summarized below:

- **\$1,200 in Direct Cash Payment** – Provides a one-time \$1,200 check to most non-dependents making up to \$75,000 and \$2,400 to most people who file taxes jointly up to \$150,000.
- **Expands and Increases Unemployment Insurance for Workers** – Expands eligibility for employment insurance including to those who are freelancers, gig economy workers, self-employed, or furloughed. Increases unemployment compensation by \$600.
- **Millions of Dollars to Help Students and Schools** – Provides \$14.25 million to help students and schools address the immediate impacts of COVID-19.
- **Approved Leaves of Absence** – Authorizes schools to grant students approved leaves of absence due to a qualifying emergency.
- **Additional FSEOG Grants** – Allows schools to provide additional FSEOG financial aid to students affected by COVID-19.
- **Continued Federal Work Study Payments** – Authorizes schools to continue making Federal Work Study payments to students when students cannot satisfy work study obligations due to the Coronavirus. Please note: This does not extend to VA Work Study payments. SVA continues to advocate for similar payment protections for VA Work Study payments and will provide updates on the issue as it develops.
- **Student Loan and Pell Grant Protections** – If a student drops out due to COVID-19, that term will not count against their lifetime eligibility for subsidized loans or Pell Grants. If a student drops out because of COVID-19, the grades attributable to the drop-out will not jeopardize a student's compliance with federal academic requirements for continued receipt of student loans and Pell Grants. Students will not have to

return federal student loans or Pell Grants if they drop out due to the Coronavirus. These Pell Grants will not count toward students' overall cap on the use of those Pell Grants.

- **Student Loan Payment Suspension and Cancellation** – The Department of Education (ED) must suspend payments, principal, interest, and fees on Federal Direct Loans and FFEL Loans for six (6) months through September 30, 2020. These months will count toward Public Service Loan Forgiveness (PSLF), other federal student loan forgiveness programs, and for purposes of loan rehabilitation. Suspended payments will also count as payments for consumer reporting agency purposes. Involuntary collections (e.g., wage garnishment) on federal student loans will be suspended during this time. ED must cancel the portion of a student's loan obligation, for the relevant payment period, when that student withdraws due to the Coronavirus.
- **Increased Flexibility for International Distance Learning** – During the COVID-19 emergency, foreign schools can provide distance learning to U.S. students receiving federal financial aid and can enter into agreements with U.S. institutions to allow students of the foreign institution to take online classes with the U.S.-based institution.

Q. What do I need to know if I am a military-affiliated student with a pending VA debt, claim, or appeal?

The Department of Veterans Affairs (VA) announced, on April 3, several actions to provide Veterans with financial, benefits, and claims help amid VA's COVID-19 response. The financial relief actions include the following until further notice:

- If you are financially unable to pay your existing VA debt due to the COVID-19 crisis, you can request a temporary collection suspension, hardship refund of offsets, or an extended repayment plan. Call 1-800-827-0648 to receive information on these relief options and to let the VA Debt Management Center (DMC) know which option you prefer.
- If you have already made payment arrangements for your debt, and you would like those arrangements to remain in place, you do not need to contact DMC – your payment arrangement will continue.
- If you have a new VA debt, VA will temporarily stop debt collections. You don't have to act.
- DMC will not refer delinquent debts to credit reporting agencies during the crisis.
- DMC suspended all collection action on Veteran debts under the jurisdiction of the U.S. Department of Treasury during the crisis.

The benefits and claims relief actions include giving Veterans the option to submit their paperwork late for the following actions:

- perfecting claims,
- challenging adverse decisions,
- submitting Notices of Disagreement,
- submitting Substantive Appeals, and
- responding to Supplemental Statements of the Case

Veterans requesting claim extensions can simply submit them with any late-filed paperwork and Veterans do not have to proactively request an extension in advance. For added convenience, VA will also accept typed/digital signatures instead of wet signatures on its forms. Those with questions can call 1-800-827-1000.

For Veterans who have been diagnosed with COVID-19 and need immediate action on their appeals, as opposed to a filing extension, the [Board of Veterans' Appeals](#) will advance their appeal on Docket (AOD). [Click here](#) to find out how to file for AOD and what documentation is required.

For questions about your VA Benefits or the status of a claim, please call 1-888-442-4551. For benefit debts, contact the VA Debt Management Center at 1-800-827-0648 to make arrangements. For health care debts, Veterans can contact the Health Resource Center at 1-888-827-4817.

Additional information, including any future updates can be found at: <https://www.va.gov/debtman/>.

Update: Debt collection is slated to resume on Jan. 1, 2021.

- *No debts will be collected on this date, it simply marks the beginning of every veteran's due process.*
- *VA wants the process to be "caring, compassionate" and as small a shock for veterans as possible.*
- *Anyone who requested aid before or during COVID will need to reach back out and request assistance again.*
- *Veterans do not need to wait until Jan. 1, 2021 to request additional aid or assistance.*
- *There will be a new landing page for veterans to be able to see and interact with their debt. This will be announced when VA goes live with their debt collection restart information.*

Q. What can I do if I need emergency financial assistance?

COVID-19 is putting financial strain on many Americans. If you are a military-affiliated student struggling with financial insecurity for coronavirus-related reasons, please contact the veteran-serving organizations listed below:

Iraq and Afghanistan Veterans of America (IAVA) provides the following:

"[IAVA's Quick Reaction Force](#) (QRF), a Rapid Response Referral Program, provides confidential 24/7 peer to peer support, comprehensive care management and resource connections. To get connected to a Veteran Care Manager for immediate help anytime, day or night, please call 1-855-91-RAPID."

Veterans of Foreign Wars (VFW) provides the following:

"The VFW offers a [wide range of assistance programs](#) aimed at helping veterans of every generation. Whether that means providing free, professional help filing or appealing a VA claim, offering scholarships for post-secondary education or providing emergency financial relief when times get tough, the VFW is there for America's veterans."

Wounded Warrior Project (WWP) provides the following:

"Wounded Warrior Project® (WWP) is [committing \\$10 million](#) to help meet the immediate needs of warriors who are in urgent and significant financial crisis due to the loss of household income caused by the coronavirus pandemic. We are asking able companies and foundations to join the effort to support our nation's heroes by matching the \$10 million commitment.

WWP Warriors registered on or before April 8, 2020 are being asked to only apply for assistance if they absolutely need it because of financial hardships from COVID-19. It's important to note that not all warriors will qualify for this assistance, and others who do qualify, will not receive funds once funding is exhausted."

Institutional Emergency Aid:

Many schools are receiving funds from the federal government to provide [emergency cash grants](#) to their students during the pandemic. Each institution has their own guidelines and process for how these funds will be distributed. We encourage students to contact their school's financial aid office, student affairs office, or academic advisor for information on if and how you can apply for this emergency aid.

Q. What can I do if I'm struggling with food insecurity?

Food insecurity is a lack of access to enough food for a healthy lifestyle. Please visit [this page](#) for more information and support.

Q. Who can I talk to?

Students' primary point of contact should be their School Certifying Official (SCO), particularly with questions and concerns about enrollment changes, certification, course changes, and payment of allowances.



Students should contact their school's registrar's office if they have questions about how COVID-19 is impacting upcoming terms and course offerings, class formats, and academic timelines.

For questions about emergency financial aid, students should contact their school's financial aid office, student affairs office, or their academic advisor.

You can also contact VA's Education Call Center to speak with a VA representative at 1-888-442-4551 or contact Student Veterans of America's National Headquarters at policy@studentveterans.org.

Q. What can school certifying officials do?

School Certifying Officials should consult VA's latest [SCO guidance on COVID-19](#). SCO's can also contact SVA directly with concerns at policy@studentveterans.org.

