The following information is designed to help you anticipate and prepare for the disbursement of your Yellow Ribbon benefits to your Baylor student account during the 2021-2022 academic year.

**Request for Certification**
You must submit a Request for Certification after you register for classes each semester you intend to utilize your VA benefits. If you intend to use your benefits and have not already submitted this, please send as soon as possible to VA_Benefits@Baylor.edu.

**Private School Tuition & Fee Cap**
Each year, the VA places a cap on the amount paid under Chapter 33 for tuition and fees at private universities. The Private School Cap for the 2021-2022 academic year is $26,042.81. Non-required fees (room, board, parking, etc.) are not covered through Chapter 33 and students can expect to pay out of pocket for those charges.

Academic scholarships awarded at the time of admission (e.g., President’s, Provost’s, Dean’s, Founders’, Transfer) apply toward the VA Cap payment of tuition and fees.

An “All-Access Meal Plan” estimate (required for on campus freshmen) is $2,850.00/semester. An estimate for On-Campus Housing is $4,000.00/semester (rooms costs vary). Therefore, a good estimate for the first-year, costs are $13,700.00, plus any additional non-required charges.

**Yellow Ribbon Program Contributions**
Universities may participate in the Yellow Ribbon to cover the full cost of tuition and required fees for a designated number of students each year, and Baylor University is proud to participate in this program.

Under the Yellow Ribbon Program, Baylor and the VA make matching contributions each academic year to cover the amount of tuition and required fees which exceed the Private School Cap for that academic year. Like Chapter 33 benefits, non-required fees (room, board, parking, etc.) are not covered through the Yellow Ribbon Program.

**Housing & Book Stipends**
The Basic Allowance for Housing (BAH) and stipend for books and supplies are paid to you directly by the VA during the semester(s) that you use your benefits. The books and supplies stipend pays up to $1,000 per academic year. Monthly BAH payments can be calculated here at Basic Allowance for Housing (BAH).

**Need-Based Grants and Scholarships**
We encourage you to complete the FAFSA to apply for federal grants, loans, and work-study if needed. You may also be eligible for Baylor departmental scholarships and are encouraged to apply.

Students who use VA benefits at the 100% level are not eligible to receive a Baylor Need-Based Scholarship during the semester(s) they use their 100% level benefits. Some students may choose not to request certification of benefits in a given semester if benefits are limited or shared between beneficiaries. Need-based institutional or state awards may be available during semesters when Chapter 33 benefits are not utilized. If you have questions about eligibility or do not plan to use your Chapter 33
benefits, please contact Cindy_Palmer@baylor.edu in the Student Financial Aid Office so that your financial aid can be reviewed accordingly.

**Student Account Charges & Credits**
Tuition, fees, on-campus housing, meal plans, and other optional fees will be charged to your Baylor student account. VA Cap payments and Yellow Ribbon contributions will post as credits to your student account, as will any other scholarships, grants, or loans. Amounts credited will offset amounts charged. Resulting credit balances can be refunded; any remaining balance must be paid by the student.

**Direct Deposit**
A credit balance on your student can be refunded by Direct Deposit into the bank account of your choice. Students can sign up for Direct Deposit with the Cashier’s Office under the Student Account menu in BearWeb. If you sign up for Direct Deposit, any credit balance will be refunded at the request of the student. If you do not want a refund and instead want any credit balance to roll forward to offset balances owed in future terms, please do not sign up for Direct Deposit.

**Ineligible Programs**
Some academic programs may be ineligible to receive new students using Chapter 30, 33, or 1606 benefits. Before declaring your initial major, declaring your major after being “undecided”, or changing your major, please refer to the current list of majors that the VA considers to be ineligible for benefits at Baylor, which can be found online at www.baylor.edu/registrar/VAIneligiblePrograms. This list will be updated approximately 3 weeks into each fall and spring semester.

**Questions**
Please direct questions regarding the application of Yellow Ribbon Program benefits to your student account to Jamie_Dunlap@baylor.edu in the Cashier’s Office.

**Other Important Resources**
- VA Education Benefits Information
- Chapter 33 – Post 9/11 GI Bill information
- Yellow Ribbon Program information