

## VETERANS EDUCATIONAL BENEFITS

The California State Approving Agency for Veterans Education (CSAAVE) is part of the California Department of Veterans Affairs (CalVet) and operates under the authority of the US Department of Veterans Affairs (USDVA). For more information please visit [www.calvet.ca.gov](http://www.calvet.ca.gov).

Many benefits are available to advance the education and skills of Veterans and Service members. Spouses and family members may also be eligible for education and training assistance. Some might find they're eligible for more than one benefit or that one program is more suited to certain education and training goals than another.

### VA Educational Programs

**Post-9/11 GI Bill** - If you have at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if you are an honorably discharged Veteran or were discharged with a service-connected disability after 30 days, you may be eligible for this VA-administered program. Whether you want to apply your GI Bill benefits to college classes or an on-the-job training program, the [GI Bill Comparison Tool](#) will help you make the most of them. You can also review [the program pamphlet](#).

**Benefits and Eligibility** - For approved programs, the Post-9/11 GI Bill provides up to 36 months of education benefits, generally payable for 15 years following your release from active duty. The following payments may also be available:

- Monthly housing allowance
- Annual books and supplies stipend
- One-time rural benefit payment

To see the current payment rates for the Post-9/11 GI Bill click [here](#).

[http://www.benefits.va.gov/GIBILL/resources/benefits\\_resources/rate\\_tables.asp](http://www.benefits.va.gov/GIBILL/resources/benefits_resources/rate_tables.asp)

**Montgomery GI Bill** - The Montgomery GI Bill (MGIB) is available to those who enlist in the U.S. Armed Forces.

**Department of Defense Tuition Assistance** - 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 paygrades 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.

**Survivor Benefits** - 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.

Eligibility of Educational benefits is determined by VA. Please refer to [www.VA.gov](http://www.VA.gov) or call the VA Education Call Center at (888)-442-4551 to inquire about education benefits.

Apply for Veterans Education Benefits directly with the VA.

For more information please visit [www.benefits.va.gov](http://www.benefits.va.gov).

Educational program and graduation related requirements are articulated in the CBD College [Catalog](#).

### Applying for Financial Aid

The following programs are available at CBD College for those who qualify.

**CBD College** is currently approved to offer federal financial aid to our students. For those who qualify, Pell Grants or other forms of federal financial aid may be available to cover the cost of tuition and materials.

**Federal Pell Grants** - are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. There is a lifetime limit of 600% eligibility for these grants. The grant amount is determined based on financial need and is calculated based on EFC (This number results from the financial information you provide in your FAFSA).

**Federal Supplemental Education Opportunity Grant** - awarded to undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school.

Grant Type	Year	Amount
Federal Pell Grant	2018-2019 (July 1, 2018 to June 30, 2019)	Up to \$6,095.00
Federal Supplemental Educational Opportunity Grant	2018-2019 (July 1, 2018 to June 30, 2019)	Up to \$4,000.00

**Federal Work Study** - provides part-time jobs for undergraduate students with financial need, allowing them to earn money to help pay education expenses.

**To receive aid from federal programs the student must:**

- Demonstrate financial need
- Have a high school diploma or General Education Development (GED) certificate or state recognized equivalent
- Be enrolled as a regular student in an eligible program
- Be a U. S. citizen or eligible noncitizen
- Have a valid Social Security Number
- Maintain [Satisfactory academic progress](#)
- Not be in default on a financial aid loan nor owe a refund to a financial aid grant received at any college or institution
- Register with the Selective Service (males between ages 18-26)
- Provide required documentation for the verification process and determination of dependency status
- Not have borrowed in excess of the annual aggregate loan limits for the Title IV financial aid programs
- Not have exceeded the Lifetime Eligibility Limit (LEU) for Federal Pell Grant

The amount of student's award is determined based on their Expected Family Contribution (EFC), which is calculated based on the information reported on the FAFSA. All awards are also determined based on program length and the academic year the student is enrolled in.

**All** students considering borrowing student loans need to understand the differences between federal student loans and private student loans. The Borrowers must review and compare the terms, interest rates, associated fees and repayment options before accepting the loan. The terms and conditions of the Title IV, HEA program loans may be more favorable than the provisions of the private education loans.

**Direct Subsidized Loans** - awarded to undergraduate students who have financial need; U.S. Department of Education generally pays interest while student is in school and during certain other periods. Please visit <https://studentaid.ed.gov/sa/types/loans/interest-rates> for the latest information on interest rates. Borrowers may not receive this type of loan for more than 150 percent of the length of their program of study; the U.S. Department of Education may stop paying interest if the student who received Direct Subsidized Loans for the maximum period continues enrollment.

**Direct Unsubsidized Loans** - Financial need is not required; borrower is fully responsible for paying the interest regardless of the loan status. The Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. Please visit <https://studentaid.ed.gov/sa/types/loans/interest-rates> for the latest information on interest rates.

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate Annual Loan Limit	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans.

To learn more, contact our [Financial Aid Officers](#) today.

