

VA Isakson & Roe – Section 1018 Requirements

Section 1018 of Public Law 116-315, Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020, adds new requirements for educational institutions participating in the educational assistance programs of the Department of Veterans Affairs (VA). These new provisions became effective June 15, 2021 and will apply to Institutions of Higher Learning and Non-College Degree institutions beginning August 1, 2021. Many of the requirements are consistent with the requirements of the Principles of Excellence, currently in Executive Order 13607; however, there are requirements in addition to those embodied in the Principles of Excellence which schools must also satisfy to maintain approval for GI Bill® participation.

Schools must provide a covered individual (a student using benefits under chapter 30, 31, 32, 33, or 35 of title 38, U.S.C., or chapter 1606 of title 10, U.S.C.) with a personalized shopping sheet that contains:

Estimated total cost of the course that includes tuition, fees, books, supplies and any other additional costs.

For the estimated total cost of attendance at Urshan, please visit [here](#).

Amount of costs above that are covered by VA Education Benefits can be determined by applying the following information to the previous estimated cost grid:

Payments

Chapter 33:

- o Tuition paid to school
- o Monthly BAH paid to student
- o Books & supplies stipend paid to student at the beginning of the term

Chapters 30, 35, 1606, & 1607

- o Monthly benefits paid to student
- o DOES NOT pay tuition
- o DOES NOT pay books & supplies stipend

Other types of Federal financial aid, not administered by VA that is offered by the institution, that the individual may be qualified to receive.

To learn more about the student aid available at Urshan Graduate School of Theology, please [visit this page on our website](#).

Estimated amount of student loan debt the individual would have upon graduation.

The maximum amounts that students enrolled at UGST students can borrow their first and second academic years are as follows:

Annual Loan Limits for Dependent Students

Borrower's Academic Level	Base Amount (Sub + Unsub)	Additional (Unsub)	Total (Sub + Unsub)
First-Year Undergraduate	\$3,500	\$2,000	\$5,500
Second-Year Undergraduate	\$4,500	\$2,000	\$6,500

Loan Limits for Independent Students

Borrower's Academic Level	Base Amount (Sub + Unsub)	Additional (Unsub)	Total (Sub + Unsub)
First-Year Undergraduate	\$3,500	\$6,000	\$9,500
Second-Year Undergraduate	\$4,500	\$6,000	\$10,500

The actual amount a student is eligible for is determined by a number of individual factors including the student's SAI and program length. Students are required to do entrance counseling, sign a Master Promissory Note, and specify how much of the eligible amount they are requesting. Most students do not borrow up to their maximum amounts.

The [US Department of Education College Scorecard](#) for information regarding student loan debt
[College Navigator](#)

Information regarding graduation rates.

For information regarding graduation rates, please visit [here](#).

Information regarding the acceptance of transfer credits including military credits.

For information about our transfer credit policies, [please refer to our academic catalog](#).

Other information to facilitate comparison by the individual about aid packages offered by different educational institutions.

To learn about and compare your GI Bill benefits at various schools, [select this link](#).

Financial Aid Shopping Sheet

All information required in a Financial Aid Shopping Sheet can be accessed from [this page](#).

Schools must maintain policies that:

Inform an enrolled covered individual of the availability of federal financial aid, not administered by VA that is offered by the institution.

All students, regardless of their ability to pay, are highly encouraged to complete a FAFSA. Additionally, information about the types of aid available to UGST **students** is posted [on the Financial Aid page on our website](#).

Alert the individual of the potential eligibility for other federal financial aid before packaging or arranging student loans or alternative financing.

Federal Direct Student Loans (Unsubsidized)

These loans are not based upon financial need and the student borrower is responsible for interest accrued while in school and during deferment periods for this type of loan. The current (2024-25) interest rate is fixed at 8.08% and repayment of the principal loan amount begins six months after the student ceases to pursue at least six credit hours at an institution of higher education. Please note that graduate students can only receive unsubsidized loans with a \$20,500 annual limit.

Prohibit automatic renewal of a covered individual in a course and/or programs.

UGST requires students to apply to be admitted to a program. Once admitted, the student must enroll. Once enrolled, the student is continuously enrolled unless he/she requests to withdraw.

Allow enrolled members of the Armed Forces, including reserve components and National Guard to be readmitted if such members are temporarily unavailable or must suspend enrollment by reason of serving in the Armed Forces. Accommodate short absences for such services in the Armed Forces.

UGST allows students to suspend enrollment if they are serving in the Armed Forces. For more information, [please refer to the Academic Catalog](#)

Schools must provide covered individuals the requirements for graduation and a graduation timeline.

UGST student can find graduation requirements and timelines [at this link](#).

Accredited educational institutions agree to obtain approval of the respective accrediting agency for each new course or program.

UGST is regionally accredited through the Higher Learning Commission (HLC). The Commission is an independent organization responsible for accrediting degree-granting and post-secondary educational institutions. Accreditation by a regional accreditor is required to offer federal financial aid to students, to receive federal grants, and to provide students the ability to transfer credit between accredited institutions. For more information on HLC Accreditation, [go to this link](#).

Schools must designate an employee of the educational institution to serve as a point of contact for covered individuals and family members seeking assistance with:

- Academic Counseling: Academic advising is available to all on campus students in the [Academic Advisor's office](#).
- Financial Counseling: Information regarding Financial counseling can be found [at this link](#).

- Disability Counseling: For information concerning disability services, please contact the director of the Urshan Student Success Center at cbrainos@urshan.edu
- Other information regarding completing a course of education at the education institution: Any questions concerning a student's course of education can be directed to the registrar's office at registrar@urshan.edu