IMPORTANT INFORMATION FOR SERVICE MEMBERS CALLED TO ACTIVE DUTY

The Higher Education Act of 2009 protects service members from undue financial or academic penalties that might otherwise be imposed for early departure from college due to a call to active duty. Specifically, you are entitled to the same academic status in effect prior to your departure upon return. This includes the same rate of tuition and fees in place at the time of departure, if these costs are not covered by veteran’s benefits or other service member education benefits. In the unlikely event that degree requirements have changed since your last enrollment period, you may opt to use the old requirements upon readmission. Refund policies set forth by SUNY Campus Advisory committee state, “Students called to full-time duty or who enlist during a particular semester should not incur any tuition or fee liability for that semester.”

To ensure you receive these allowances, you must bring a copy of your orders to the Office of Veteran Services. We will work with you and other offices on campus to help you avoid academic and financial penalties.

Students called to active service during the course of a semester must choose one of the following options; any withdrawals (from courses or college) will be processed with a full refund of tuition and fees and prorated refund of room and board charges (if you are a dorm student).

- **Withdraw from all courses**/Request Tuition Reversal. Under this circumstance, courses will be deleted from your permanent record; no grades will be awarded.

- **Withdraw from some of your courses**/Request Tuition Reversal and elect to finish other courses after careful discussion with your instructors. If you elect to take an I grade, the time period allowed to satisfy the Incomplete contract can be extended beyond the one year rule if it is not reasonable for you to complete the work in that timeframe due to active duty service. To request an extension, please contact the NCCC Office of Veteran Services prior to the end of one year after withdrawal. If this is not possible, please make contact as soon as you are released from active duty.

- **Arrange with your instructors to finish course work.** Instructors are encouraged to make allowances for veterans but have a right to enforce class policies and to decide if sufficient work is done to warrant a passing grade.

CLASS ABSENCES DUE TO MILITARY SERVICE

Students are responsible for notifying faculty members of military obligations as far in advance as possible and for providing documentation to verify the absence to the Office of Veteran Services. Upon receipt of orders, the Office of Veteran Services will send an official notice to instructors verifying the absence and explaining that documentation has been received. In most cases, faculty members will provide reasonable accommodations or opportunities to make up exams or other course assignments that have an impact on the course grade. Students are encouraged to consult with the Coordinator of Veteran Services to further discuss academic options.

The following policy was approved by NCCC Faculty Senate 4/2010:

“Students shall not be penalized for class absences due to unavoidable or legitimate required military obligations not to exceed two (2) weeks or 15% of the course, unless special permission is granted by the instructor. Instructors must also consider the students’ overall attendance and progress when determining if sufficient attendance/work completed warrants a passing grade. Students are responsible for notifying faculty members of such circumstances as far in advance as possible and for providing documentation to verify the absence. Official notice will be sent to faculty members by the Office of Veteran Services upon receipt of documentation. Faculty members are responsible to provide reasonable accommodations or opportunities to make up exams or other course assignments.”

*Please refer to page 2 for information on deferring student loans due to military services.*
For students who are called to active military duty, need to withdraw from school, or return to school after military duty, the following scenarios detail how to handle your Federal Family Education Loan (FFEL). It is important to contact your school, lender, or guarantor when appropriate.

1. For those students who take out student loans, contact your lender. They will maintain your loans in an “in-school” status for up to three years while you are on active duty. This means your loan will not go into repayment.

2. Loans that are in the “grace period”: Contact your lender. The grace period for your student loan begins the day after you are no longer enrolled in school at least half time. You typically receive a 6-month grace period. Your grace period can be extended for up to three years during the time you are on active duty up until the time you re-enroll in classes.

3. Loans in repayment:
   - **Forbearance:** You or a member of your family, need to contact your lender. You are eligible for an initial 15-month forbearance due to a military mobilization. During a forbearance period, no payments need to be made on your student loan. Interest that accrues on your loan during this period will be capitalized (added to the principal of the loan) unless you make arrangements with your lender to make interest only payments.
   - **Deferment:** For those of you who took out your loans prior to July 1, 1993 or all of your loans were disbursed after July 1, 2001, you may be eligible to receive up to three years of a military deferment (cessation of payments). If you qualify for the military deferments, the government will pay the interest accrued on your subsidized loans. To apply for a deferment, contact your lender.

4. Loans in Default: You, or a member of your family, need to contact your guaranty agency. Collection activities will cease during your active duty service.