PAYMENT & FINANCIAL AID

Tuition for Credit Courses for 2021-22

Tuition and student fees are reviewed annually and set by the Board. Additionally, courses with high operating costs may include additional course fees. Note: the 2021-22 tuition, student fee, and course fee rates will go into effect beginning Summer term 2021; check the Tuition and Fees page for more information.

<table>
<thead>
<tr>
<th>Cost</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-district</td>
<td>$109 per credit hour</td>
</tr>
<tr>
<td>Non-resident veteran</td>
<td>$131 per credit hour</td>
</tr>
<tr>
<td>Out-of-district/in-state</td>
<td>$153 per credit hour</td>
</tr>
<tr>
<td>Border state (CA, ID, NV, and WA)</td>
<td>$153 per credit hour</td>
</tr>
<tr>
<td>Out-of-state</td>
<td>$318 per credit hour</td>
</tr>
<tr>
<td>International</td>
<td>$318 per credit hour</td>
</tr>
<tr>
<td>Audit</td>
<td>same as for credit</td>
</tr>
</tbody>
</table>

Check the credit class schedule for courses requiring additional fees. There are program fees in the following areas:

- Automotive
- Aviation
- Career planning
- Culinary
- Dental Assisting
- Emergency Medical Services
- Forestry
- Health and Human Performance
- Health Information Management
- Manufacturing
- Massage Therapy
- Medical Assisting
- Nursing
- Outdoor Leadership
- Pharmacy Technician
- Fire Science
- Veterinary Technician

Fees for Other Courses

<table>
<thead>
<tr>
<th>Cost</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>English Language Learning (ELL) classes</td>
<td>$30</td>
</tr>
<tr>
<td>Adult Basic Skills classes</td>
<td>$30</td>
</tr>
</tbody>
</table>

Tuition Waiver for Students Age 65 and Up

Students age 65 and up are eligible for a tuition waiver for credit classes based on the following conditions:

- The student must be an Oregon resident.
- The student must be age 65 and up at the beginning of the term in which the course is offered.
- A current application and application fee payment must be on file; for term specific application deadlines, see the academic calendar - important dates by term.
- The tuition waiver is valid for eight or fewer credits per term.
- The student is auditing the course(s).
- Space is available in the course(s). The student may add courses under this policy only during the first two weeks of the term; instructor permission is required.
- The student is responsible for all fees (application fee, student fees, course fees, etc.).
- No placement assessment is required for classes taken with the tuition waiver.
- Tuition waiver forms will not be accepted after the tuition due date of the term.

Students requesting a tuition waiver must complete a tuition waiver and registration form. At the time the form is submitted, students must show photo identification that includes date of birth and an Oregon address. All fees must be paid in full by the tuition deadline in order to avoid late payment fees.

Returned Checks

If a payment is made with a check that is returned to the College due to insufficient funds, the student’s account will be charged a $20 returned check fee. Additionally, the student will be prohibited from making payments using checks for one year.

Collections Policy

If a student fails to pay their tuition, fees, or other charges by the end of the term, the balance due amount may be turned over to the Oregon Department of Revenue (ODR) for collections. At that time, a collections fee will be applied to the student’s account, and the student may make payment(s) directly to the ODR or to the College. Once payment is received in full, the student will be allowed to register for courses and order official transcripts.
Tuition Refunds for Credit Courses
To qualify for a refund, the student is responsible for initiating a course drop in Admissions and Records by the published deadline; view the academic calendar for specific dates. Drop deadline dates are also posted on the student detail schedule, which is available in Bobcat Web Account. Any debt owed to the College will be processed against the refund first with the net balance remitted to the student within a reasonable processing period.

Students may select a refund method via the Bobcat Web Account. Students select direct deposit into an existing bank account or paper check sent through postal mail to the mailing address on file at Central Oregon Community College. If a student does not select a refund method the refund will be processed by paper check.

Short-Term Course Refunds
To receive a tuition refund for courses which span two weeks or less in a term, the class must be dropped before the first day of class in order to be eligible for a 100% refund.

For courses which span more than two weeks but not more than seven weeks in the term, the class must be dropped no later than three days after the class start date in order to be eligible for a 100% refund. Some specially priced courses do not follow this policy.

To qualify for a refund, the student must ensure that a drop is processed either online via their Bobcat Web Account or by visiting or calling the Enrollment Services office at any campus by the deadline. The drop must be submitted Monday through Friday, excluding holidays. See the short-term class refund and drop schedule in the online academic calendar - important dates by term.

Full-Term Course Refunds
Tuition is refundable up to 5 p.m. on Friday of the second week of the term (1 p.m. during Summer term). No portion of the tuition and fees is refundable after this date. Students who fail to drop a course by this deadline will be responsible for full payment.

Students with federal financial aid may owe a repayment if they completely withdraw from courses. See the Financial Aid section for details.

Petitions
In cases of extenuating circumstances, students can request an exception to a published academic policy by submitting the student petition form. Such policies may include, but are not limited to, late drop or withdrawal, late add, refund/waiver of tuition/fees after the published deadline, refund/waiver of late payment or late registration fees, changing to or from an audit and course substitution and/or transfer policies. Students must submit the form and include documentary evidence to support the request. Each case is decided upon its own merits and the decision of the petition committee is final and not subject to appeal unless there is information pertinent to the outcome which was not submitted at the time of the initial request. Convenience or lack of familiarity with published policy does not constitute sufficient justification for a petition. The student petition form, including instructions on how to complete it, can be found online. Please call 541-383-7500 for more information.

Tuition and fees are due by the second Friday of the term. Payment may be made online with Visa, Discover or MasterCard; or in person with cash, check, Visa, Discover, or Mastercard. Students who cannot meet this deadline should apply for a tuition payment plan through Admissions and Records by the tuition deadline. A tuition payment plan does not relieve the student of an obligation to meet registration and/or withdrawal (drop) deadlines for refund purposes.

Payment of the stipulated tuition and fees entitles all registered credit students, full-time or part-time, to all services maintained by the College. These services include use of the library, tutoring, laboratories and equipment in connection with courses for which the students are registered, access to the student newspaper, and admission to special events sponsored by the College. No reduction in tuition and fees is made for students who do not intend to use these services.

The College reserves the right to make changes in tuition and fees without notice; however, any changes made during a term will not become effective until the following term.

Tuition Payment Plan
A tuition payment plan is available in Admissions and Records for students registered in six or more credits. To initiate a payment plan, students must complete a contract and pay $30 plus one-third of tuition and fees by the tuition due date. The balance will be due by 5 p.m. on Friday of the seventh week of the term. A $50 late fee is charged for payments made after the deadline.

Central Oregon Community College makes every effort to ensure that students with financial need have access to its programs and courses. Students with general questions may find their answers on the Financial Aid page. For more specific questions, contact the Financial Aid office located in the Boyle Education Center. Students are encouraged to submit their Free Application for Federal Student Aid (FAFSA®) or Oregon Student Aid Application (ORSAA) as soon as possible to be considered for maximum eligibility. Students who are not eligible to complete the FAFSA® may apply for the ORSAA. A completed ORSAA is required for the Oregon Opportunity Grant, Oregon Promise Grant, and certain OSAC scholarships. Apply for the ORSAA each year beginning October 1. The federal school code for COCC is 003188.

Who May Be Considered for Financial Aid?
In order to comply with general federal eligibility provisions at the College, students must:

- be U.S. citizens or eligible non-citizens with appropriate documentation;
- have a high school diploma, a GED certificate, or complete a home school program at a secondary level;
- be enrolled in an eligible certificate or degree program with declared majors at COCC;
- maintain satisfactory academic progress;
- certify that they are not in default on a federal student loan and that they do not owe money on a federal student grant;
- and be registered with the Selective Service, if required.

In order to receive aid, students must complete application materials (including the FAFSA® or ORSAA) each year, be eligible according to applicable criteria, and be enrolled in and attend credit classes at the College.

How Student Aid Is Distributed
On the second Friday of each term, referred to as the census date, enrollment is frozen, and financial aid is applied to the student’s account.
Satisfactory Academic Progress

Financial Aid Academic Eligibility Standard

To maintain eligibility for financial aid, a student must comply with the following standards. Failure to meet any of the standard requirements may result in denial of federal financial aid at the College.

Financial aid applicants must have a cumulative GPA of 2.0 and a cumulative completion rate of 66.67 percent of their calculated credits at the end of each term. The term calculated credits is defined as credits for which a student has received a financial aid disbursement and/or attempted hours if the student did not receive financial aid. It also includes transfer credit hours that are submitted for evaluation. If a student fails to meet these eligibility standards, an automatic WARNING status (see below) is enforced. Grades of A, B, C, D and P only will be evidence of successful completion of coursework for purposes of calculating institutional percentage completion rates.

Aid eligibility is limited to 150 percent of a student’s program credit length (approximately 135 credits for two-year degree and 75 for one-year certificate) even if a certificate/degree is not earned. As soon as it is clear that students cannot graduate within this period, they become ineligible for aid. Change of major or program may not be sufficient reason to extend the credit limit. Students pursuing more than one program at COCC will need to submit an appeal and documentation of its necessity if the maximum limit is reached.

Measurement Point/Times Standard Applied

The financial aid academic eligibility standard will be evaluated at the end of each term for financial aid applicants. Eligibility for receipt of financial aid can be denied at any measurement point if the standard is not met.

Good Standing Status

Financial aid applicants who meet a cumulative GPA of 2.0 and a cumulative completion rate of 66.67 percent of their calculated credits at the time of evaluation are considered to be in GOOD STANDING and are otherwise eligible for aid.

Failed Status

A student in WARNING status who has failed to meet the cumulative minimum standards for another term, they become ineligible for aid.

Reinstatement of Aid Eligibility

A student may apply for a redetermination of eligibility through the APPEAL process. A student may submit an appeal for reinstatement on the basis of mitigating circumstances or after successfully rehabilitating the cumulative 2.0 GPA or better and completion rate of 66.67 percent.

Appeal Procedures

Appeals are made through the Financial Aid office on the official appeal form and require the following: an explanation and documentation regarding why the student failed to make satisfactory academic progress (SAP) and a statement and documentation as to what has changed in the student’s situation that would allow the student to meet SAP in future terms. Appeals are referred to an appeal committee. If an appeal is approved, aid eligibility will be restored beginning with the current term and not retroactively.

Current students will typically be allowed to petition for one program change. If approved, the student will be given 1.5 times the amount of remaining credits to finish the requirements for the new program.

Returning students who are seeking a new certificate or degree or who are continuing work on the original course of study will be reviewed on a case-by-case basis with consideration given to prior academic history.

Probation Status

Successful appeals will allow a student to be placed in PROBATION status. Students must meet the conditions outlined in the appeal decision. If a student is unable to meet these conditions, the student will be ineligible for aid until the cumulative GPA is at least 2.0 and the cumulative completion rate is at least 66.67 percent.

Transfer Student Requirements

Coursework taken at another institution will count toward the 150 percent maximum calculated credits as well as the cumulative completion rate. If the limit is exceeded, the student must submit an appeal to determine aid eligibility. GPAs from other schools are not considered in the College’s financial aid satisfactory progress policy. Only credits that apply toward the program will count toward maximum calculated credits in the appeal process.

Consortium Agreements

Students enrolled in more than one institution under consortium agreements are subject to the home institution’s SAP and Title IV return policies.

Repeat Coursework

Repeat coursework will be allowed for courses designed to be repeated according to institutional academic policy and procedures. All other course work will be limited to one-time payment for retaking previously passed coursework.

Developmental Coursework

Students will be allowed an additional 45 calculated credits of developmental coursework. Developmental coursework is defined as WR, MTH, and CIS courses under 100-level. However, developmental credits at or above the level that meet program requirements for which a student is currently seeking will not be excluded from attempted credits.

Withdrawal Penalty/Repayment Requirements

Students who receive federal financial aid and who:

• subsequently completely withdraw, stop attending, or are expelled or
• are enrolled in a combination of module and full-term classes and drop or stop attending all full-term classes

• drop or stop attending all full-term classes
may be subject to a repayment of unearned financial aid. A Title IV return calculation determines, based on withdrawal date, the amount of federal aid that the student has earned. The amount of federal aid earned, under the federal aid return policy, may be less than tuition and other charges. This means that upon withdrawal, a student may owe COCC tuition and other charges in excess of net student aid. The student is responsible for payment of charges not covered by student aid. Withdrawal from classes after the tuition due date may affect completion rates that are required for satisfactory academic progress.

At the time of complete withdrawal, students can request an estimated Title IV refund/repayment calculation from the Financial Aid office.

**Application Procedure**

The Free Application for Federal Student Aid (FAFSA®) at https://studentaid.gov or Oregon Student Aid Application (ORSAA) at https://oregonstudentaid.gov may be submitted as early as October 1 for the upcoming Summer, Fall, Winter and Spring award year. Students are encouraged to apply as soon as possible because some funding is limited. Students apply on the web at studentaid.gov. A paper FAFSA® is available in a PDF at the same website.

The Financial Aid office can provide additional detailed information about various financial aid processing requirements and programs. For further information, students should:

- go to the Financial Aid website;
- send an email to: coccfinaid@cocc.edu;
- send a letter to: COCC Financial Aid, 2600 NW College Way, Bend, OR 97703; or
- call 541-383-7260.

Students should include their name and COCC ID number in all correspondence to the Financial Aid office.

**What Types of Aid Are Available?**

Financial aid is money awarded to students to help them pay for tuition, fees, books, room and board, and transportation while they are working on a certificate or degree. There are four types of financial aid programs available: scholarships, grants, loans, and Work-Study. These funds come from various sources. Program details, including eligibility criteria and dollar amounts, may differ from the following descriptions if applicable laws or regulations governing such programs change after publication of this material.

**Scholarships**

The College has three primary types of scholarship programs. COCC Foundation scholarships are based on financial need and other criteria. Merit scholarships and private scholarships encourage academic excellence and personal achievement.

**Central Oregon Community College Foundation Scholarships**

The Central Oregon Community College Foundation is comprised of a board of directors, administrative staff members, and a group of interested and concerned private citizens from throughout the District who donate their time and money to help students and to improve college programs. Each year, the Foundation raises funds to finance a number of scholarships. A scholarship application is required. Applications are submitted online on the College’s website beginning in February for the upcoming academic year.

Eligibility is determined by the Scholarship Selection Committee and may be based on need, academic achievement, or other donor-specific criteria. The Foundation Scholarship is not available for Summer term.

**Merit Scholarships**

Merit scholarships are awarded on the basis of academic excellence to seniors graduating with a minimum 3.0 cumulative grade-point average from in-district high schools. This scholarship may be renewed at COCC for second-year students with a minimum 3.0 cumulative grade point average and completion of six credits per term, totaling 18 credits during their first year.

**Private Scholarships**

For a list of available scholarships and scholarship search engines visit the Financial Aid website or contact the Financial Aid office. High school seniors are encouraged to explore scholarship opportunities with the help of their high school counselors.

**Grants**

Grants are awarded on the basis of financial need. Grants do not have to be repaid and are another type of gift aid. Student financial aid packages include grant funds whenever student eligibility and funding levels permit. Funding for the grant programs administered at COCC comes from the Department of Education and the state of Oregon.

**Federal Pell Grant (Limited to 18 Quarters)**

The Federal Pell Grant was established to provide financial aid for eligible undergraduate students with financial need. Eligibility for other federal aid is determined after the Pell Grant is taken into consideration. Grant awards in 2021-2022 ranged from $672 to $6,495 annually depending on financial eligibility and enrollment. Students with a prior bachelor's degree are not eligible. Students may apply for the Pell Grant by completing the FAFSA®.

**Federal Supplemental Education Opportunity Grant (FSEOG)**

FSEOG awards are federally funded. The College is responsible for selecting eligible students and determining the amount of the award. The FSEOG is for undergraduates with exceptional financial need and gives priority to students who receive Pell Grants. Annual FSEOG awards were $600 in 2021-2022 depending on federal funding allocations. Students may apply for the FSEOG award by completing the FAFSA®.

**Oregon Opportunity Grant (OOG)**

The state of Oregon provides funds for this grant program. Eligibility is based on financial need as defined by the Oregon Student Access Commission using the FAFSA® information and is limited to 12 cumulative quarters. Students must have a minimum of one year legal residency in Oregon and be enrolled in at least six credit hours each term. Students with a prior bachelor’s degree are not eligible. Students enrolled in a course of study leading to a degree in theology, divinity, or religious education are not eligible. Oregon Opportunity Grant awards are set by the state of Oregon. The Oregon Opportunity Grant is not available for Summer term. Annual OOG awards were $2,778 in 2020-2021. Students may apply for the OOG by completing the FAFSA®.
Oregon Promise Grant
This award provides funding for students who graduated (or the equivalent) from an Oregon high school no more than six months prior to attending and pursuing a certificate or degree at one of Oregon’s 17 community colleges. The bill funds grants at a minimum of $1,000 for each full-time community college student awarded, and it is to be administered by the Office of Student Access and Completion under the Oregon Higher Education Coordinating Commission. Annual Oregon Promise maximum awards (pre-$50 per-term copay) for the 2020-2021 year were $4,005. Students may apply for the Oregon Promise by completing the application at oregonstudentaid.gov and submitting the FAFSA®.

Loans
Note: Students are encouraged to borrow only the amount needed to cover essential educational expenses. Loan entrance and exit counseling are required for student loan borrowers.

Federal Direct Loan Programs (DL)
To be eligible for a federal Direct Loan, students must be enrolled in at least six credit hours and must not be in default on a prior loan or owe a grant repayment. All loans must be repaid. Students must sign a promissory note (a legal agreement to repay) with the Department of Education before any loan money can be disbursed. The promissory note contains detailed information about loan terms, responsibilities, and repayment. Because students must repay educational loans, this kind of assistance is generally referred to as self-help aid. Federal Direct loans are accessed through the normal financial aid process. Please visit the Financial Aid website for more information.

Three specific types of Direct Loans are available:

• Federal Direct Subsidized Loan Program
  The Direct Subsidized Loan provides fixed interest (2020-21 year at 2.75%) federal loans through the Department of Education. Maximum annual loan limits are based on financial need but cannot exceed $3,500 for freshmen and students in certificate programs and $4,500 for sophomores. Effective July 1, 2013, new Direct Subsidized Loan borrowers are limited to borrowing up to 150 percent of the length of their current academic program. Loan repayment begins six months after a student ceases to be enrolled at least half time. Monthly payment amount and length of repayment depend on the cumulative amount borrowed but will be set up with an initial 10-year repayment.

• Federal Direct Unsubsidized Loan Program
  The Direct Unsubsidized Loan provides fixed interest (2020-21 year at 2.75%) loans through the Department of Education. The Direct Unsubsidized Loan is available to students who do not qualify for some or all of the need-based Direct Subsidized Loan. Awards cannot exceed $3,500 for freshmen and students in certificate programs and $4,500 for sophomores for an academic year. In addition, dependent students as defined by the Department of Education are eligible to borrow up to $2,000 in Direct Unsubsidized Loans and independent students, up to an additional $6,000. Student borrowers will be responsible for payment of the interest that accrues on these loans while they are in school and during periods of deferment. Loan repayment begins six months after a student ceases to be enrolled at least half time. Monthly payment amount and length of repayment depend on the cumulative amount borrowed, but will be set up with an initial 10-year repayment.

• Federal Direct PLUS Loan
  The Direct PLUS Loan is a non-need based loan to parents. Loans may range up to the published cost of attendance for the institution minus other student aid. A loan origination fee of 4.228% is deducted at the time of disbursement. The annual fixed interest rate for the 2020-2021 year was 5.30%. Parent borrowers will be evaluated for adverse credit history. For more information on the Direct PLUS Loan, visit studentaid.gov.

Work-Study and Student Employment
Many students help finance their education by securing part-time employment either on or off campus. Since students work in order to receive funds from employment, this kind of assistance is considered a form of self-help aid.

Career Services maintains a list of off-campus job opportunities for students seeking employment outside the Federal Work-Study program.

Federal Work-Study (FWS)
This program provides employment opportunities to students who apply for financial aid and are eligible for the Federal Work-Study program. Availability is based on federal fund limits. In addition to providing income, students may acquire work experience in jobs related to their academic interests. Annual FWS awards were $4,200 in 2021-2022.

Students cannot apply for a Work-Study position until they receive a financial aid award that includes Work-Study. Students will not receive any Federal Work-Study funds until they are actually hired and working in a Work-Study job. Due to the need to match job requirements with student skills, the College cannot guarantee employment to all eligible FWS recipients.

Work-Study jobs provide experience in a variety of fields including physical education, library work, the sciences, health service, and office work. Community service jobs are also available. Please visit the Financial Aid website for more information.

Veterans Education Benefits
Students who believe they may be eligible for veterans educational benefits, such as a veteran or a widow or dependent of a 100% disabled or deceased veteran, should contact a veterans certifying official at 541-383-7264.

All veteran students must meet the same academic standards as other students to remain in good standing. However, to remain eligible for educational benefits, veterans and other students eligible for these benefits must comply with the following additional requirements:

Notification of Enrollment Changes
It is the responsibility of the student using veteran education benefits to notify the veterans certifying official when any changes are made to their schedule (add, drop, or change classes). Failure to do so may result in incorrect payments to the student. Overpayments must be repaid.

Program of Study
To be eligible for veteran educational benefits, students must be enrolled in a degree or certificate program offered by the College and approved by the state approving agency. Only courses required for that degree or certificate program may be certified for benefit payment.
Transfer of Credits
Veterans who enter as transfer students or who have completed any college-level coursework are required to have all official transcripts forwarded to Admissions and Records for evaluation. Certification will not continue past the first term if transcripts from all other sources (including military transcripts) have not been received.

Credit Hour Requirements
To receive full-time pay, students must take a minimum of 12 credit hours per term; for three-quarter time pay, students must take nine to 11 credit hours per term; and to receive half-time pay, students must take six to eight credit hours per term. Chapter 33 students have different requirements and should contact a veteran's certifying official at 541-383-7264 for credit hour requirements.

Satisfactory Academic Progress
Students using VA educational benefits at the College must earn at least a 2.0 GPA each term to maintain good standing. Academic Warning Policy terms for all students, including those using VA educational benefits, are outlined in the catalog. If a student using VA educational benefits receives a Fourth Academic Warning, their benefits will be terminated at COCC, and they will not be eligible for reinstatement for one calendar year in accordance with the Academic Warning Policy.

Note: Students receiving federal financial aid are also bound by the satisfactory academic progress policy enforced by the Financial Aid office.

Institutional Responsibility
The College is responsible for reporting to the VA if students is no longer pursuing his or her educational objectives as certified.

Veteran Tuition Rates
In accordance with Section 702 of the Choice Act, Section 301 of Public Law 115-251, Section 417 of Public Law 114-315, and 38 U.S.C. 3679(c) as amended, the qualifying students shall be charged a non-resident veteran rate as outlined in the COCC Residency Policy. This rate complies with Oregon legislation and the U.S. Department of Veterans Affairs requirements of 38 U.S.C. 3679(c) as amended and Section 702 of the Choice Act and Section 301 of Public Law 115-251. Qualifying students include:

- A Veteran using educational assistance under either chapter 30 (Montgomery GI Bill® – Active Duty Program) or chapter 33 (Post-9/11 GI Bill®), of title 38, United States Code, who lives in Oregon while attending a school located in Oregon (regardless of his/her formal state of residence) and enrolls in the school within three years of discharge or release from a period of active duty service of 90 days or more.
- (GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). For more information see the GI Bill Trademark terms of use.)
- Anyone using transferred Post-9/11 GI Bill® benefits (38 U.S.C. § 3319) who lives in Oregon while attending a school located in Oregon (regardless of his/her formal state of residence) and enrolls in the school within three years of the transferor's discharge or release from a period of active duty service of 90 days or more.
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or release as described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.
- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b)(9)) who lives in Oregon while attending a school located in Oregon (regardless of his/her formal state of residence).
- Anyone using transferred Post-9/11 GI Bill® benefits (38 U.S.C. § 3319) who lives in Oregon while attending a school located in Oregon (regardless of his/her formal state of residence) and the transferor is a member of the uniformed service who is serving on active duty.
- Anyone who is eligible for and using educational assistance under chapter 35 (Dependents’ Educational Assistance Program benefit).
- Anyone who is eligible for and using educational assistance under chapter 31 (Veteran Readiness & Employment benefit).