



## Information for Veterans, per Principles of Excellence for Education

**Program Name:** Master Gunsmithing Program®

**Program Length:** This program is designed to be completed in 16 months (2496 total clock hours; predominately hands-on training).

**Program Cost:** This program will cost \$37,020 if completed within normal time. (\$28,080 for tuition + \$8940 {estimate} for tools = \$37,020). Costs for living expenses are not included in this estimate. These costs were accurate at the time of posting, but may have changed.

### **Diploma Requirements:**

Upon successfully completing all four (4) semesters of the program to include 2496 clock hours of instruction, with a 90% attendance record or better, passing each course with a minimum grade of 1.8, satisfactorily completing all program requirements with a minimum cumulative grade point average of 2.0 at the completion of each semester and at the end of the program, and satisfying all financial obligations to the school, the student will be awarded a diploma. Expected VA agency funding will be credited to the student's account.

Contact PGS for specific information on educational assistance for Veterans, including the VA's books, tools, supplies, etc. policy pertaining to VA Agency Funding, unsatisfactory progress policy for students using Veterans Educational Benefits, etc.

**Transfer of Credit Policy:** Staff feels strongly that it is in the best interest of the students to complete the entire 2496 clock hours at PGS. Although some training and experience may seem close enough to, the vast majority of skills learned at PGS are specific to Gunsmithing. However, the school will consider appropriate transfer of credit provided the student can present to the school a transcript or written recommendation concerning previous educational (any type of school) or industrial/work/military experience. The school reserves the right to evaluate what portion, if any, of the program may be waived. The student would then be required to take the written test for that course and would be interviewed by the instructor. In no case would any more than 25% of the program be waived.

**Student financial assistance:** Student financial assistance is funding which helps pay for education. Grants do not have to be repaid; loans do. To qualify, a student must be a U.S. citizen or eligible non-citizen, not be in default on a student loan or owe a refund on a grant, be registered with Selective Service if required, and for some types of aid, qualify for financial need (federal Pell grant, some state grants and subsidized student loan).

- Federal Pell Grant: Eligibility/amounts determined by the FAFSA (Free Application for Federal Student Aid). Maximum award of \$6495 per academic year (eight-month period at PGS). Those with a Bachelor's Degree are not eligible.
- Direct Student Loan: FAFSA data determines whether the \$3500 (first year) and \$4500 (second year) are subsidized (federal government pays interest during school) or is unsubsidized (interest accrues during this period). Interest rate is 3.73%.
- Additional Direct Student Loan: Dependent students are eligible for an additional \$2000 each academic year; Independent students (or dependent students whose parent is denied a federal PLUS loan), an additional \$6000 each academic year. Interest rate is 3.73%.
- If an independent student (as defined by the FAFSA) qualifies for and borrows the maximum student loan amount for the two-year program (\$20,000), the monthly payment under the standard (10-year) payment plan will be approximately \$206 per month. [\$3500 + \$4500 + \$6000 + \$6000 = \$20,000]

*Note: Student loan amounts and interest rates subject to change, depending on current federal regulations.*

PGS encourages students to minimize their borrowing to the extent possible so that repayment is manageable and allows for flexibility to move if necessary, upon graduation, for employment.

Budgeting, living minimally both before and during enrollment, saving as much as possible before entering PGS, working part time while in school, avoiding high interest credit cards, enlisting family help – these are all ways that students can and should prepare for entry into PGS.

- State Grants: FAFSA submission required for most states and also determines eligibility. Make sure you meet your state's deadline (available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)).
- Veteran's Benefits: Includes GI Chapters 30, 31, 33, 35, 1606/1607, EAP. Apply at <https://www.va.gov>. Also, contact the VA Education Center at 1-888-442-4551; consider all chapter benefits before making a decision on which benefit to apply for. You must also file the FAFSA to determine eligibility for federal loan and grant and state grant programs.
- OVR Benefits: Students retraining after an injury or illness could be eligible for assistance from their state Vocational Rehabilitation Office. Check with your state to see if you qualify.

### **How To Apply: Enrollment & Financial Aid**

1. Determine your eligibility. Visit <https://www.benefits.va.gov/gibill> for benefit comparison information. Or you can contact the VA by phone at 1-888-442-4551. Consider all chapter benefit options before making a decision on which benefit to apply for. If you are eligible for more than one chapter benefit, make sure you understand the implications of applying for one or the other. Your school Certifying Official (SCO) can provide basic benefit information but cannot make the decision for you. Follow the instructions below to complete the process.
2. Apply for Veterans Education Benefits. Forms can be completed on <https://www.va.gov>.
3. Complete the PGS application process. You will need to submit an application with the application fee, copy of your high school transcript or GED and your DD-214.
4. Notify the school when you have completed the application process. The SCO cannot certify your enrollment to the VA until you have been accepted by the school and assigned a start date.
5. Apply for financial aid using the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The PGS Federal School Code is 016508. All veterans and dependents should apply for financial aid. Veterans' education benefits are not considered when determining financial aid eligibility.
6. Currently, if a veteran is 100% eligible for Ch. 33 (Post 9/11) and has at least 16 months of eligibility remaining, tuition is covered in full. Tools, books, and supplies are NOT fully covered. Contact the school for details.
7. Unfortunately, we are not able to participate in the GoArmy education benefits program due to the nature and set-up of our training.

8. If you are receiving National Guard Education Assistance Program funds, notify your school Certifying Official each semester you receive an award letter.
9. Notify your school Certifying Official of **ALL** changes in your enrollment status ASAP. SCOs must report all enrollment changes to the VA.
10. When you receive a Certificate of Eligibility (COE) or a Benefits Award Letter from the VA, provide a copy to the school Certifying Official immediately. You do not need the COE to register for classes. Your school Certifying Official does not need the COE to certify your enrollment but they do need a copy when you receive it.
11. If you are not already signed up for an eBenefits account, we suggest you do so at <https://www.ebenefits.va.gov>. This is a great way to find out about all of your VA benefits and you can keep track of and print documentation of your education benefits.
12. You will be required to verify your enrollment monthly via text message.
13. Contact the VA with payment questions by calling 1-888-442-4551 or use "Ask A Question" on the GI Bill web site.
14. Keep your address current with your school Certifying Official. Keep your direct deposit information current with the VA. Update direct deposit information by calling 1-877-838-2778.

**If you need assistance from Pennsylvania Gunsmith School, please contact the School Certifying Official, Carrie Wilson at (412) 766-1812 or [c.wilson@pagunsmith.edu](mailto:c.wilson@pagunsmith.edu).**

#### **FAFSA Instructions:**

Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). As easy as 1-2-3 –

1. Apply for an FSA ID to electronically sign your FAFSA (click on **FSA ID** at top of FAFSA home page); print a worksheet to organize your information (available on the FAFSA website)
2. Complete the FAFSA (our school code is 016508) and sign with your FSA ID. Be sure to submit your FAFSA and print out a Confirmation Page.
3. Check the status of your processed FAFSA (now called a Student Aid Report) and make corrections if necessary.

With the submission of a FAFSA, you'll be completing the first step to obtain a federal Direct Student Loan. If eligible, our Financial Aid Department will assist you in the final steps, completing Entrance Counseling and a Master Promissory Note.