

## Isakson and Roe Act Section 1018

### Section 1018 of Public Law 116-315, Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020

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 satisfy the requirements of section 1018 by August 1, 2021.

VA announced the requirements of section 1018 in an email on April 1, 2021. The list below is a digested version of the requirements. Please refer to the exact wording of the statute ([here](#)) for the authoritative requirements.

### Section 1018 codifies in statute the following requirements:

#### Section 1:

- 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.
  - Estimated cost of living expenses.
  - Amount of costs above that are covered by VA Education Benefits.
  - Other types of Federal financial aid, not administered by VA that is offered by the institution, that the individual may be qualified to receive.
  - Estimated amount of student loan debt the individual would have upon graduation.
  - Information regarding graduation rates.
  - Information regarding job-placement rates for graduates, if available.
  - Information regarding the acceptance of transfer credits including military credits.
  - Any additional requirements including training, experience, or examinations that are required to obtain a license, certification, or approval for which the course of education prepares the individual.
  - Other information to facilitate comparison by the individual about aid packages offered by different educational institutions.
- Personalized shopping sheets must be provided within 15 days after tuition and fees are determined for the academic year if there is a change.
- 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.
  - Alert the individual of the potential eligibility for other federal financial aid before packaging or arranging student loans or alternative financing.
  - Prohibit automatic renewal of a covered individual in a course and/or programs.
  - Ensure each covered individual approves of the enrollment in a course.
  - 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
- Schools must provide covered individuals the requirements for graduation and a graduation timeline.
- Accredited educational institutions agree to obtain approval of the respective accrediting agency for each new course or program.

- 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.
  - Financial Counseling.
  - Disability Counseling.
  - Other information regarding completing a course of education at the education institution.

**Section 2:**

- State Approving Agency will take action when the education institution does any of the following:
  - Carries out deceptive or persistent recruiting techniques including on military institutions.
  - Misrepresents payment of incentive compensation.
  - During a 1-month period makes three or more unsolicited contacts to a covered individual via phone, email and/or in person.
  - Engages in same day recruitment and registration.
  - Provides a commission, bonus, or other incentive payment based directly or indirectly on success in securing enrollments or financial aid to any persons or entities engaged in any student recruiting or admission activities, or in making decisions regarding the award of student financial assistance. (Please Note: schools are already subject to this requirement under 38 U.S.C. § 3696(d)(1)).

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

The information is provided to assist students and families with financial planning. We include both direct costs (billed by HCU) and indirect costs (realistic allowances for things like transportation and personal expenses).

- Follow this link to access the HCU Cost of Attendance
  - [Undergraduate Student Cost of Attendance](#)
  - [Graduate Student Cost of Attendance](#)

Fee Structure	On Campus/ Undergraduate	On Campus/ Graduate	Off Campus/Commuter Undergraduate	Off Campus/Commuter Graduate
Tuition & Fees	\$11,632	\$5,112	\$11,632	\$5,112
Room & Board	\$6,540 (includes one-time \$300 dorm reservation fee)	\$6,540 (includes one-time \$300 dorm reservation fee)		
Books & supplies	\$1,000	\$ 600	\$1,000	\$600
Transportation	\$297	\$ 297		
Miscellaneous	\$2,268	\$2,268		
Total:	\$21,737	\$14,817	\$12,632	\$5,712

**Cost Covered by VA Education Benefits**

Amount of costs that are covered by VA Education Benefits (Chapter 30, 31, 33, 35 and 1606, amount dependent on the eligibility of the student) determined by the U.S. Department of Veterans Affairs (VA).

- GI Bill® Comparison Tool - <https://www.va.gov/education/gi-bill-comparison-tool/>

**Type and amount of Federal financial aid, not administered by VA, and financial aid offered by the institution, that the individual may be qualified to receive**

- [Financial Aid Options](#)
- [Scholarship Options](#)

**Information regarding Student Loans:**

<https://nces.ed.gov/collegenavigator/?q=heritage+christian+university&s=all&id=101453#finaid>- Provides estimated amount of student loan debt the individual would have upon graduation

**Information regarding graduation rates:**

<https://www.hcu.edu/about/hcu-student-outcomes/> - Provides graduation and retention rates by academic year for Heritage Christian University Students

**Job placement rates:**

<https://www.hcu.edu/about/hcu-student-outcomes/> - Provides post-grad statistics on student employment after graduation from Heritage Christian University by academic year.

**Transfer credit policy:**

<https://www.hcu.edu/consumer-information/> - Provides information on how to transfer credits to Heritage Christian University

The Joint Service Transcript (**JST**) is the official transcript for Army, Marine Corps, Navy and Coast Guard personnel. It validates and documents the American Council on Education (ACE) recommended college credits for professional military education, training courses and occupational experience of service members and veterans. Many military students receive HCU transfer credit from their JST. Community College of the Air Force (**CCAF**) transcripts show courses/training provided through the Air Force. Many courses from CCAF transfer to Heritage Christian University. Student may also receive college transfer credit for credits earned through exams like the College Level Examination Program (**CLEP**) general and subject examinations, as well as the Defense Activity for Non-Traditional Education Support (**DANTES**) Subject Standardized Tests (DSST exams).

**Enrollment Verification**

Starting in the 2021-2022 school year, all Post-9/11 GI Bill® students who receive Monthly Housing Allowance (MHA) and/or kicker payments are required to verify their enrollment to continue receiving their payments. Click the link below to learn more about what enrollment verification is and how to do it.

[https://benefits.va.gov/gibill/isaksonroe/verification\\_of\\_enrollment.asp](https://benefits.va.gov/gibill/isaksonroe/verification_of_enrollment.asp)

**Licensure requirements:**

No program of study at Heritage Christian University requires licensure.

**Point of contact for covered individuals and family members seeking assistance**

Veterans, dependents, and their families may contact the Heritage Christian University Veteran Benefit School Certifying Official as an initial Point of Contact. Students may be referred to other university offices as needed for specific issues:

Mechelle Thompson  
800-367-3565 x 303  
256-766-6610 x 303  
<mailto:mthompson@hcu.edu>

Address/location  
Heritage Christian University  
3625 Helton Drive  
Florence, AL 35630