

Make your Dollars STRETCH!

- 1) Secure an Affordable place to live
- 2) Determine your Transportation costs (consider public transit/ bike vs car)
- 3) Watch your food and entertainment budget
- 4) Consider Winter and Summer classes
- 5) SAVE money during full BAH months
- 6) Use VA Healthcare Benefits

Ways to Supplement your Income

- 1) Part-time job
- 2) Paid Internship
- 3) Work Study (either on campus or at the VA)
- 4) Financial Aid options (complete the FAFSA; for Pell Grant, NY state scholarships and grants TAP & VTA)

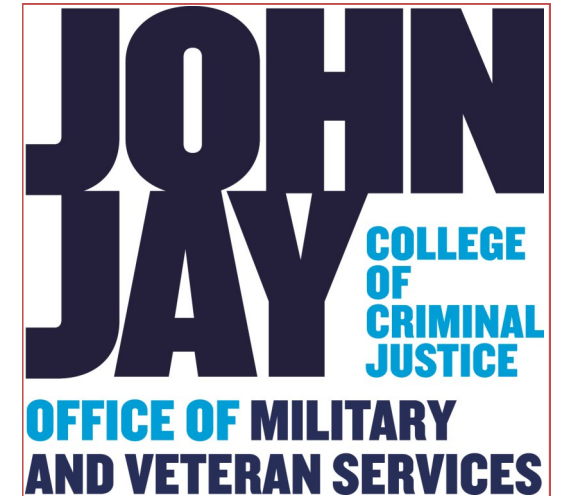
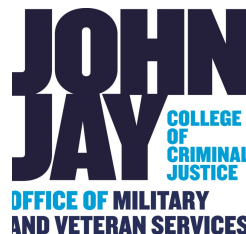


ON FACEBOOK: <https://www.facebook.com/JCVeteransAffairs>

Office of Military and Veteran
Services
John Jay College of Criminal
Justice
229 Haaren Hall
524 West 59th Street
New York, NY 10019
Phone: (212) 484-1329
Fax: (212) 621-4108

Military & Veteran Services
Manager:
Richard (Dick) Pusateri
Captain, US Navy retired
(212) 484-1329
rpusateri@jjay.cuny.edu

Veteran Certifying Official:
Chrissy Pacheco
BMW Building, 6th Floor, Suite 607
(212) 237-8153
cpacheco@jjay.cuny.edu



*Living in New York
City on a Post 9/11
GI Bill budget:
Where does the
money go?*

John Jay Veterans' Center
Haaren Hall rooms 228 and 229
(212) 484-1329

Johnjayveterans@jjay.cuny.edu

What do your VA benefits look like at John Jay College?

For a Post 9/11 GI Bill veteran For

Housing Allowance:	\$3,366 month \$112.20/day
Total GI BILL Benefits:	\$38,764
Paid to school:	\$7,470 (1 year)
Paid to You:	\$30,294*
Out of Pocket Tuition:	\$0
Tuition & Fees Charged:	\$7,470
GI Bill Pays:	\$7,470
Book Stipend:	\$1,000

For 100% eligibility, see below:

http://www.benefits.va.gov/gibill/post911_gibill.asp

*For 9 Months (2 semesters) of study

Payments are PRORATED, BAH is only paid for days when classes are in session!

Example: December may only have 22 payable days, because of the semester start and end dates, subsequently there is a BAH difference.

22 days x \$112.20/day = **\$2468.40**

Notice the \$900 difference.

Consider taking Winter and Summer classes to fill those gaps.

Save money during full BAH months.

Important details about your VA benefits

- Student must attend more than 1/2 time to receive the housing benefit, which will be prorated to the nearest 10%
- If you begin a term with only 1 day of entitlement remaining, the VA will extend your period of eligibility until the end of the term

Where should you live?

- John Jay Residence—*The New Yorker* (or other CUNY options)
- Boroughs accessible via NYC Transit: Manhattan, Brooklyn, Bronx, Queens (\$121/month unlimited MetroCard)
- Staten Island Ferry (free, but time consuming)
- Long Island Railroad (\$200-\$500/month in addition to the NYC MetroCard cost)
- New Jersey and Northern New York (\$175-\$500/month for NJT or MetroNorth pass in addition to the MetroCard cost)



<http://www.mta.info/>

Cars are expensive in NYC—Ride transit or a bike

Insurance, Gas and Parking average \$500-\$1,000/month (not including a car payment)

How much should you spend for your living expenses?

First, you need to assess your actual income. If you plan to use only your GI Bill benefits, and not work, then you must prepare for a fluctuating income based upon prorated BAH payments when the semester starts and ends.

Keep in mind that NYC has a higher cost of living than parts of the US.

Your largest expense may be your housing, therefore don't commit to something beyond your budget.

Based upon **\$30,294= \$2,524.50/month**

Typically 25%-35% is spent on your **housing, which is \$688-963/month.**

Other expenses to budget for may include: transportation, food (groceries and dining out), utilities, cell phone, entertainment, personal care (clothing), insurance, childcare costs, credit card bills, loan/s or car payments.

