

HAZLEWOOD ACT

What is the Hazlewood Act?

The Hazlewood Act is a State of Texas benefit that provides qualified Veterans, spouses, and dependent children with an education benefit of **up to 150 hours of tuition exemption**, including most fee charges, at public institutions of higher education in Texas. This does NOT include living expenses, books, or supply fees.

HAZLEWOOD ACT

How Hazlewood applies

Hazlewood will cover necessary tuition and fees for all undergraduate and graduate level courses for 3 terms including the term of initial submission. The only mandatory fee not covered by the waiver is the Student Service Fee. The Texas Veterans Commission allots 150 hours of coverage to each Veteran who qualifies. The Veteran can use the benefits for themselves or transfer the hours to a dependent through the Legacy Act.

QUALIFICATIONS (VETERAN)

- At the time of entry into active duty of the U.S. Armed Forces, (DD Form 214 required) & (40 TAC §461.40)
 - designated Texas as Home of Record;
 - or entered the service in Texas;
 - or was a Texas resident;
- Have received an honorable discharge or separation or a general discharge under honorable conditions as indicated on the Veteran's Certificate of Release or Discharge from Active Duty,
- Served at least 181 days of active duty service (excluding training);
- Currently reside in Texas; (40 TAC §461.40) & (40 TAC §461.70)
- Have no federal Veteran's education benefits, or have no federal Veterans education benefits dedicated to the payment of tuition and fees only (such as Chapter 33 or 31; for term or semester enrolled that do not exceed the value of Hazlewood benefits;
- Not be in default on a student loan made or guaranteed by the State of Texas;
- Enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its cost), unless the college's governing board has ruled to let Veterans receive the benefit while taking non-funded courses; and
- Meet the GPA requirement of the institution's satisfactory academic progress policy in a degree or certificate program as determined by the institution's financial aid policy and, as an undergraduate student, not be considered to have attempted an excessive amount of credit hours.

QUALIFICATIONS (DEPENDENT)

- Be classified by the institution as a Texas resident; [\(40 TAC §461.70\)](#)
- Be the biological child, stepchild, adopted child, or claimed as a dependent in the current or previous tax year;
- Be 25 years old or younger on the first day of the semester or term for which the exemption is claimed (unless granted an extension due to a qualifying illness or debilitating condition); and
- Have no federal Veteran's education benefits, or have no federal Veterans education benefits dedicated to the payment of tuition and fees only (such as Chapter 33 or 31; for term or semester enrolled that do not exceed the value of Hazlewood benefits; [\(40 TAC §461.70\)](#) & [\(40 TAC §461.90\)](#))
- Not be in default on a student loan made or guaranteed by the State of Texas;
- Enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its cost), unless the college's governing board has ruled to let Veterans receive the benefit while taking non-funded courses; and
- Meet the GPA requirement of the institution's satisfactory academic progress policy in a degree or certificate program as determined by the institution's financial aid policy and, as an undergraduate student, not be considered to have attempted an excessive amount of credit hours.
- *Legacy recipients will receive an exemption for the number of degree certified hours reported by the institution for that term or semester. Maximum degree certified hours awarded to the Legacy recipient will be dependent upon the degree or certificate program in which the student is enrolled for that term or semester and shall be consistent with the program length as defined within the school catalog as approved by the regional accreditation commission. [\(40 TAC §461.30\)](#)*
- **If a child to whom hours have been delegated fails to use all of the assigned hours, a Veteran may re-assign the unused hours that are available to another child. Only one child will use Hazlewood Legacy benefits at a time.*

QUALIFICATIONS (SPOUSE/DEPENDENT)

- Be a spouse / child of a Veteran who, at the time of entry into the U.S. Armed Forces, ([DD Form 214](#) required) , ([40 TAC §461.50](#)) & ([40 TAC §461.60](#))
 - be classified by the institution as a Texas resident,
 - designated Texas as Home of Record,
 - or entered the service in Texas;
- Be a spouse / child of a Veteran of the U.S. Armed Forces or the Texas National Guard who died as a result of service-related injuries or;
 - 100% total and permanently service-connected disable as determined by VA with a current Summary of Benefits Letter as proof, or
 - Missing in action (MIA), or
 - Killed in action (KIA).
- Have no federal Veterans education benefits, or have no federal Veterans education benefits dedicated to the payment of tuition and fees only (such as Chapter 33 or 31) for term or semester enrolled that do not exceed the value of Hazlewood benefits;
- Be classified by the institution as a Texas resident; and
- Not be in default on a student loan made or guaranteed by the State of Texas;
- Enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its cost), unless the college's governing board has ruled to let Veterans receive the benefit while taking non-funded courses; and
- Meet the GPA requirement of the institution's satisfactory academic progress policy in a degree or certificate program as determined by the institution's financial aid policy and, as an undergraduate student, not be considered to have attempted an excessive amount of credit hours. This requirement does not apply to the spouse / child of a MIA, KIA, or service-connected deceased Veteran. , ([40 TAC §461.50](#)) & ([40 TAC §461.60](#))

REQUIRED DOCUMENTS

- Below is the list of required documents meant for the Hazlewood Waiver:
 - Hazlewood Application
 - Signed SAP Form
 - DD214 from the Veteran (make sure the version is not “Member 1” or “Service 1”)
 - Birth Certificate for the Student (Or supporting documentation showing relation to the Veteran)
 - Death Certificate for Veteran (if deceased)
 - A screenshot/picture of the Veteran’s hours from the TVC website
 - A screenshot/picture of the Student’s hours from the TVC website
 - VA paperwork showing disability status (if applicable)

HAZLEWOOD APPLICATION

- Upon initial use of the Hazlewood waiver, a submission of the application and other required documents is required **ONLY** once.

Texas Hazlewood Act Exemption Application	Texas Hazlewood Act Exemption Application
<p>For (Term) _____ (Year) _____ at (Institution) _____</p> <p>*Submit this application to your college or university, not to the Texas Veterans Commission*</p> <p>The Texas Hazlewood Act Exemption entitles eligible persons to an exemption of tuition and specified credit hours up to 150 semester credit hours at public institutions of higher education in Texas. Except for recipients who are the spouse or children of eligible Veterans killed in action, missing in action, or whose death resulted from a service-related injury or illness; all other Hazlewood recipients meet the grade point average and satisfactory academic progress requirements and other requirements of Texas Education Code §54.2001.</p> <p>I am applying as (check only one):</p> <p><input type="checkbox"/> a Veteran intending to use the Hazlewood Exemption (Complete Parts A, C, & D)</p> <p><input type="checkbox"/> a child intending to receive a Legacy transfer of benefits (Complete Parts A-E)</p> <p><input type="checkbox"/> a child of a totally disabled, service-related deceased, KIA, or MIA Veteran (Complete Parts A-E)</p> <p><input type="checkbox"/> a spouse of a totally disabled, service-related deceased, KIA, or MIA Veteran (Complete Parts A-E)</p> <p>I am (check only one):</p> <p><input type="checkbox"/> an applicant applying for the first time; or</p> <p><input type="checkbox"/> a previous Hazlewood recipient who has used _____ hours at _____ institution(s).</p> <p>Total prior hours used: Veteran _____ Legacy (transferred hrs) _____ Spouse _____ Child (w/own hrs) _____</p>	<p>Part D – Veteran, Child, and Spouse Certification and Consent</p> <p>The Texas Hazlewood Act Exemption entitles eligible persons to an exemption of tuition and specified credit hours up to 150 semester credit hours at public institutions of higher education in Texas. Except for recipients who are the spouse or children of eligible Veterans killed in action, missing in action, or whose death resulted from a service-related injury or illness; all other Hazlewood recipients meet the grade point average and satisfactory academic progress requirements and other requirements of Texas Education Code §54.2001.</p> <p>I grant permission to any institution I have enrolled in or intend to enroll in to release credit hour information pertaining to my enrollment to the Texas Veterans Commission and the Texas Higher Education Coordinating Board, and further grant permission to the Commission and Board to share such information with the institution that I might attend. I certify that the information I have provided is true and correct to the best of my knowledge. I further understand that if I have provided inaccurate, incomplete, or untrue information on this application, I may be required to reimburse the institution for tuition, fees, and penalties pertaining to the Hazlewood Exemption.</p> <p>Veteran's Signature: _____ Date: _____</p> <p><small>Veteran's signature is not required if the eligible Veteran is totally disabled, service-related deceased, MIA, or KIA.</small></p> <p>Child's/Spouse's Signature: _____ Date: _____</p> <p>*Submit this application to your college or university, not to the Texas Veterans Commission*</p>
<p>Part A – Veteran's Information</p> <p>Veteran's Name: _____</p> <p>Veteran's SSN: _____ Date of Birth: ____/____/____ (MM/DD/YY)</p> <p>Veteran's Student ID# (if applicable): _____</p> <p>Address: _____</p> <p>Phone Number: _____ Email address: _____</p>	<p>Part E – Legacy Child Certification and Consent</p> <p>The Texas Hazlewood Exemption allows eligible Veterans or a designee to transfer all unused hours of exemption, up to 150 semester credit hours, to a child who is 25 years old or younger on the first day of the term. Legacy recipients will receive an exemption for the number of degree certified hours associated with the specific degree or certificate program he or she is enrolled in consistent with the program length as defined in the school catalog as approved by the regional accreditation commission. Legacy recipients must meet the grade point average satisfactory academic progress requirements and other requirements of Texas Education Code §54.2001. Assigned hours may be revoked by the Veteran or the designee.</p> <p>(Veteran) _____ waives the right to all of the unused portion of my Hazlewood Exemption and grant permission to transfer those unused Hazlewood hours under Texas Education Code §54.341(k) (Legacy Act) to my eligible child, (child) _____. I agree to release my current term and historic credit hour information to the Texas Veterans Commission and the Texas Higher Education Coordinating Board to determine the balance of my unused hours. I grant permission to the Commission and Board to share such data with any institution that my eligible child might attend. Under the Legacy Act, that only one eligible person may use my hours for a particular term. I hereby certify the information provided is true and correct. I understand that if I fail to provide accurate information, I may be required to reimburse the institution and penalties may be imposed.</p> <p>Veteran's Signature: _____ Date: _____</p> <p><small>If the qualifying veteran is deceased, the veteran's designee (print name) _____ may sign above in veteran's place.</small></p> <p>Veteran's Child's Signature: _____ Date: _____</p> <p>*Submit this application to your college or university, not to the Texas Veterans Commission*</p>
<p>Part B – Other User Information</p> <p>Relationship to Veteran:</p> <p><input type="checkbox"/> Biological Child <input type="checkbox"/> Step-child <input type="checkbox"/> Adopted Child <input type="checkbox"/> IRS Dependent <input type="checkbox"/> Spouse</p> <p>Child's/Spouse's Name: _____</p> <p>Child's/Spouse's SSN: _____ Date of Birth: ____/____/____ (MM/DD/YY)</p> <p>Child's/Spouse's Student ID# (if applicable): _____</p> <p>Permanent Address: _____</p> <p>Phone Number: _____ Email address: _____</p>	<p>Part C – Loan Verification</p> <p>To qualify for the Hazlewood Exemption, the Veteran, child or spouse cannot be in default on a loan made or guaranteed by the state of Texas. State loans can be viewed at http://www.H1loans.com/.</p> <p>Does the Veteran, child or spouse have a loan through the Texas Higher Education Coordinating Board?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, is the loan in default status?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable</p>
<p>TEXAS VETERANS COMMISSION Phone: 1-877-686-3633 or 512-963-5188 TTY/TDD: 512-713-1111 Fax: 512-963-3932 E-Mail: Education@txvets.com Web: www.txvets.com An Equal Opportunity Employer</p>	<p>TEXAS VETERANS COMMISSION Phone: 1-877-686-3633 or 512-963-5188 TTY/TDD: 512-713-1111 Fax: 512-963-3932 E-Mail: Education@txvets.com Web: www.txvets.com An Equal Opportunity Employer</p>

UH POLICY FOR USE

- The University of Houston honors the use of the Hazlewood waiver for coverage of tuition and fees contingent on the student maintaining a 2.0 GPA for Undergraduate courses and a 3.0 for Graduate courses.

UNIVERSITY of
HOUSTON
A CHARITABLE-ORGANIZED TIER ONE
PUBLIC RESEARCH UNIVERSITY

Student Financial Services
Wilcoxon Center 553
Houston, Texas 77204-6033
Phone: 713-743-0018 option 6

Receipt of Waiver Eligibility
Effective fall 2014

All Texas public institutions of higher education must comply with new legislation passed by the Texas Legislature that has been added to the Texas Education Code Section 54.2001 Continued Receipt of Exemptions or Waivers. In order to continue receiving certain waivers and exemptions, graduate and undergraduate students must now meet the University's grade point average requirement for making satisfactory academic progress toward a degree or certificate, in accordance with the institution's policy regarding eligibility for financial aid. In addition, hours considered excessive under Texas Education Code, Section 54.014 Tuition for Repeated or Excessive Hours, may not be eligible for exemption.

In order to comply with the Texas Education Code 54.2001, the University of Houston will verify that students receiving waivers are meeting Satisfactory Academic Progress at the end of each term. If Satisfactory Academic Progress for a term is not being met, continued benefits under the waiver program will be denied. In addition, tuition and fees for courses or hours considered excessive by the Texas Education Code Section 54.014 will not be eligible for exemption.

I have read and acknowledge the above notification.

Name Student ID Signature Date

DOCUMENTATION REQUIRED

- The discharge paperwork every service member receives upon exiting their respective branch within the military is called a “DD-214”. This document will determine if a Veteran qualifies for the waiver by 3 categories:
 - Home of Record/Place of Entry must reflect within the State of TX (Indicated by Red)
 - Minimum of 181 days of Active Duty served (Indicated by Green)
 - Discharge status of “Honorable” or “General” (Indicated by Blue)

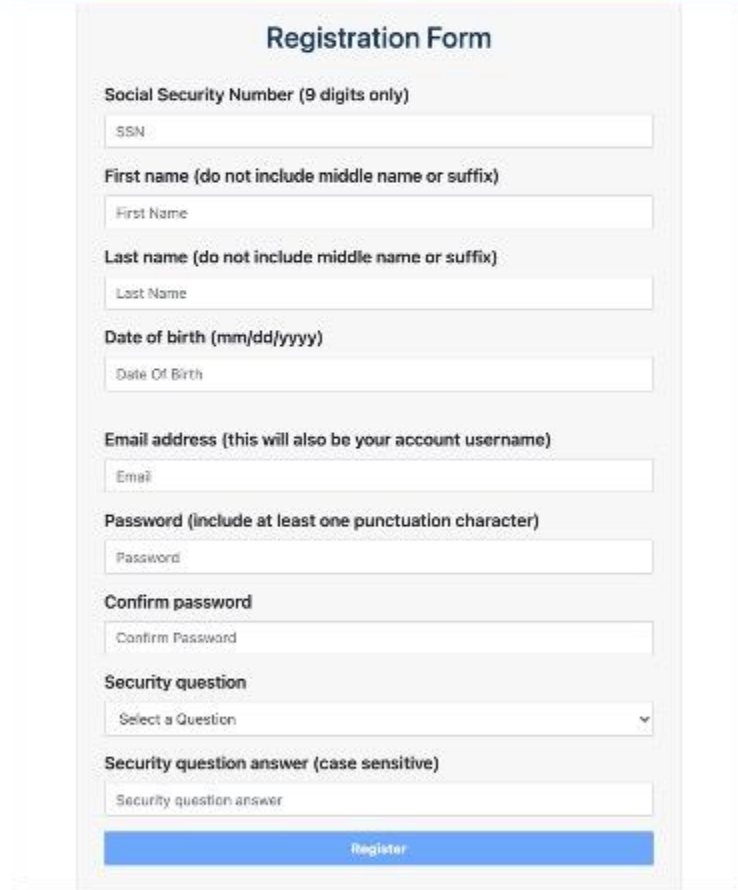
CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES. THIS IS AN IMPORTANT RECORD. SAFEGUARD IT. ANY ALTERATIONS IN SHARED AREAS RENDER FORM VOID.

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

1. NAME (Last, First, Middle)		2. DEPARTMENT, COMPONENT AND BRANCH (Army/2024)		3. SOCIAL SECURITY NUMBER																																				
4. GRADE, RATE OR RANK		5. PAY GRADE		6. RESERVE OBLIGATION TERMINATION DATE (YYMMDD)																																				
7a. PLACE OF ENTRY INTO ACTIVE DUTY		7b. HOME OF RECORD AT TIME OF ENTRY (City and state or complete address if foreign)																																						
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND (NCSERSP, HONOLULU, HI, 800 PC)		8b. STATION WHERE SEPARATED (FORT BENNING, GA 31405-5010)																																						
9. COMMAND TO WHICH TRANSFERRED (HEAD COM OF (RPT) 1 RESERVE WAY, ST LOUIS, MO 63132)		10. SOLI COVERAGE AMOUNT: \$400,000.00		11. HOME																																				
11. PRIMARY SPECIALTY (AR number, title and years and months in specialty. List additional specialty numbers and their starting periods of one or more years)		12. RECORD OF SERVICE																																						
11A. FIELD ARTILLERY, GSN - 1 YRS 0 MOS, NOTHING FOLLOWS		<table border="1"> <thead> <tr> <th>YEARS</th> <th>MONTHS</th> <th>DAYS</th> </tr> </thead> <tbody> <tr> <td>4. DATE ENTERED ON THIS PERIOD</td> <td>2007</td> <td>01</td> <td>18</td> </tr> <tr> <td>5. SEPARATION DATE THIS PERIOD</td> <td>2008</td> <td>02</td> <td>08</td> </tr> <tr> <td>6. NET ACTIVE SERVICE THIS PERIOD</td> <td>0001</td> <td>00</td> <td>25</td> </tr> <tr> <td>7. TOTAL PRIOR ACTIVE SERVICE</td> <td>0010</td> <td>08</td> <td>16</td> </tr> <tr> <td>8. TOTAL PRIOR INACTIVE SERVICE</td> <td>0017</td> <td>07</td> <td>01</td> </tr> <tr> <td>9. FOREIGN SERVICE</td> <td>0000</td> <td>10</td> <td>13</td> </tr> <tr> <td>10. SEA SERVICE</td> <td>0000</td> <td>00</td> <td>00</td> </tr> <tr> <td>11. EFFECTIVE DATE OF PAY GRADE</td> <td>1997</td> <td>07</td> <td>17</td> </tr> </tbody> </table>				YEARS	MONTHS	DAYS	4. DATE ENTERED ON THIS PERIOD	2007	01	18	5. SEPARATION DATE THIS PERIOD	2008	02	08	6. NET ACTIVE SERVICE THIS PERIOD	0001	00	25	7. TOTAL PRIOR ACTIVE SERVICE	0010	08	16	8. TOTAL PRIOR INACTIVE SERVICE	0017	07	01	9. FOREIGN SERVICE	0000	10	13	10. SEA SERVICE	0000	00	00	11. EFFECTIVE DATE OF PAY GRADE	1997	07	17
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13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (AR number of award) DEFENSE MERITORIOUS SERVICE MEDAL//ARMS COMMENDATION MEDAL//NATIONAL DEFENSE SERVICE MEDAL//2ND GRADE//ARCADETAS CARLETON MEDAL//GLOBAL WAR ON TERRORISM SERVICE MEDAL//ARMY SERVICE RIBBON//OVERSEAS SERVICE RIBBON//ARMED FORCES RESERVE MEDAL//R//N SERVICE//NATO MEDAL//NOTHING FOLLOWS		14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed) NONE//NOTHING FOLLOWS																																						
15a. MEMBER CONTRIBUTED TO POST-VIETNAM ERA VETERAN'S EDUCATIONAL ASSISTANCE PROGRAM		15b. HIGH SCHOOL GRADUATE OR EQUIVALENT		15c. YES X NO																																				
16. DATES ACCRUED LEAVE (FAD 0-5)		17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION																																						
18. REMARKS (SEPARATED FROM SERVICE ON TEMPORARY RESERVE AND RECLASSIFIED AFFIDAVIT//FO FORM 215 0112 05 ISSUED TO PROVIDE MISSING INFORMATION//SERVED IN A DESIGNATED EMERGENCY DANGERS PAY AREA//SERVICE IN AFGHANISTAN 20070319-20080203//ITEM 12C ABOVE DOES NOT ACCOUNT FOR ANNUAL AND/OR WEEKEND TRAINING THIS SOLDIER MAY HAVE ACCOMPLISHED PRIOR TO DATES ENTERED IN ITEM 12A//INDIVIDUAL COMPLETED PERIOD FOR WHICH ORDERED TO ACTIVE DUTY FOR PURPOSE OF POST SERVICE BENEFITS AND ENTITLEMENTS//ORDERED TO ACTIVE DUTY IN SUPPORT OF OPERATION ENDURING FREEDOM IAR 10 USC 11312//MEMBER HAS COMPLETED FIRST POLL TERM OF SERVICE//NOTHING FOLLOWS		19. YES X NO																																						
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for identification purposes and a response shall be made in accordance with the requirements of a Federal record system.																																								
20. MEMBER REQUESTS COPIES BE SENT TO		21. DIRECTOR OF VETERANS AFFAIRS																																						
22. SIGNATURE OF MEMBER BEING SEPARATED		23. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title and signature)																																						
24. CHARACTER OF SERVICE (Include upgrade)		25. SEPARATION CODE		26. REENTRY CODE																																				
27. TYPE OF SEPARATION (RELEASE FROM ACTIVE DUTY)		28. SEPARATION AUTHORITY (AR 600-8-24, PARA 2-25A)		29. CHARACTER OF SERVICE (Include upgrade)																																				

TEXAS VETERANS COMMISSION

- Every Veteran and Dependent must register on the Texas Veterans Commission website in order to start the use of hour coverage.



The image shows a screenshot of a web registration form titled "Registration Form". The form contains the following fields and labels:

- Social Security Number (9 digits only)**: Input field with "SSN" placeholder.
- First name (do not include middle name or suffix)**: Input field with "First Name" placeholder.
- Last name (do not include middle name or suffix)**: Input field with "Last Name" placeholder.
- Date of birth (mm/dd/yyyy)**: Input field with "Date Of Birth" placeholder.
- Email address (this will also be your account username)**: Input field with "Email" placeholder.
- Password (include at least one punctuation character)**: Input field with "Password" placeholder.
- Confirm password**: Input field with "Confirm Password" placeholder.
- Security question**: A dropdown menu with "Select a Question" as the selected option.
- Security question answer (case sensitive)**: Input field with "Security question answer" placeholder.
- A blue "Register" button at the bottom.

RENEWAL OF COVERAGE

- After the 3 terms of coverage has expired from the initial submission, a Continued Enrollment form is required for submission. The only information that is different from the original application is the “hours used” section, which is the amount of hours used from the previous terms of coverage.

 **Texas Hazlewood Act Exemption Application
For Continued Enrollment *** TVC-ED-2
08 June 2016
Page 1 of 1

For (Term) _____ (Year) _____ at (Institution) _____

Submit this application to your college or university, not to the Texas Veterans Commission

Student's Name: _____
Last Name First Name MI

Student's SSN: _____ Date of Birth: ____/____/____ (MM/DD/YYYY)

Student's School ID#: _____

Address: _____
Street City State Zip Code

Phone Number: _____ Email address: _____

I am applying as (check only one):
 a Veteran a Legacy Child a Child a Spouse

To qualify for the Hazlewood Exemption, the Veteran, child or spouse cannot be in default on a loan that is made or guaranteed by the state of Texas. State loans can be viewed at <http://www.tshs.com/>.

Does the Veteran, child, or spouse have a loan through the Texas Higher Education Coordinating Board?
 Yes No

If yes, is the loan in default status?
 Yes No Not Applicable

I am applying for continuation of the exemption from payment of tuition and fees under Texas Education Code §54.341, (The Hazlewood Act). I understand that I may be entitled, under the law, to this exemption for up to 150 semester credit hours at Texas public institutions of higher education. For the purpose of accounting for the total number of hours for which I receive this exemption, I grant permission to any institution in which I have enrolled or will enroll to release credit hour information to the Texas Veterans Commission and the Texas Higher Education Coordinating Board, and further grant permission to the Commission and Board to share such information with any institution that I might attend. I certify that I still meet the requirements in Part D or, if a Legacy Child, Parts D and E of my initial Texas Hazlewood Act Exemption Application (Form TVC-ED-1).

I have previously used _____ hours under the Texas Hazlewood Act Exemption.

Student's Signature: _____ Date: _____

Submit this application to your college or university, not to the Texas Veterans Commission

* This form will not be used for initial application for the Hazlewood Exemption, but may be used for enrollment of students subsequent to initial enrollment at the school in which the student is currently and consistently enrolled. If a break in enrollment or change of school occurs then the complete Hazlewood Exemption application must be completed.

TEXAS VETERANS COMMISSION

STACKING BENEFITS

Hazlewood can be stacked with the Chapter 33 Post 9/11 benefit **only if the beneficiary status is under 100%**. This is denoted by a Certificate of Eligibility (COE). For example, if the COE states that the beneficiary will receive 60% of the Post 9/11 to their account, then Hazlewood can manually post for the remaining 40% of value to meet 100%. For Veterans/students who are using both Post 9/11 and Hazlewood, a Continued Enrollment form is required for submission each term until they have exhausted their federal benefits and then move to 100% Hazlewood.

HAZLEWOOD & OTHER WAIVERS

For students receiving other waivers or aid that go towards tuition and fees, a notification must be given to the Hazlewood Representative in order to properly post the value of coverage. For example, if a student is receiving the 65+ waiver (which covers 6 hours of tuition) the value of the Hazlewood would need to be manually posted to cover the remaining tuition and fees on the account. If Hazlewood covered the entire balance, a false credit would remain, and the Veteran/student would be using more hour coverage required for the term.