

## Make your Dollars STRETCH!

- 1) Secure an Affordable place to live
- 2) Determine your Transportation costs (consider a 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; Pell Grant, and NY state scholarships and grants TAP & VTA)



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ON FACEBOOK: [https://](https://www.facebook.com/JJCVeteransAffairs)

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### Office of Military and Veteran Services

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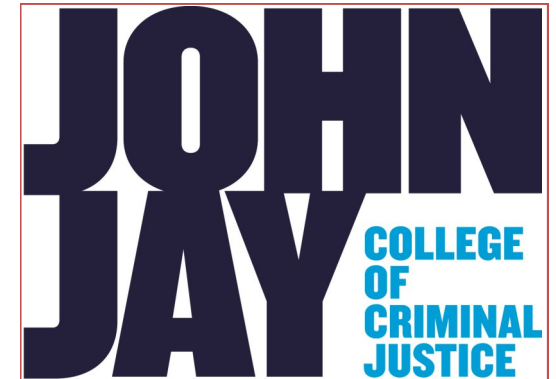
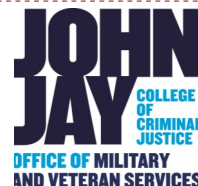
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## OFFICE OF MILITARY AND VETERAN SERVICES

*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](mailto:johnjayveterans@jjay.cuny.edu)

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

For a Post 9/11 GI Bill veteran who is 100% eligible see below example.

Housing Allowance:	\$3,636/ month
	\$120.20/day
Total GI BILL Benefits:	\$40,046
Paid to school:	\$6,359
Paid to You:	\$32,687
Out of Pocket Tuition:	\$0
Tuition & Fees Charged:	\$6,359
GI Bill Pays:	\$6,359
Book Stipend:	\$1,000

[http://www.benefits.va.gov/gibill/post911\\_gibill.asp](http://www.benefits.va.gov/gibill/post911_gibill.asp)

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

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

22 days x \$121.20/day = **\$2,666**

**Notice the \$1,000 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 (\$116/month unlimited MetroCard)
- Staten Island Ferry (free, but time consuming)
- Long Island Railroad (\$200-\$400/month in addition to the NYC MetroCard cost)
- New Jersey and Northern New York (\$175-\$400/month for MetroNorth pass in addition to the MetroCard cost)



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

Cars are expensive in NYC—Ride 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 semesters 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 **\$32,687/year = \$2,723/mo**

Typically 25%-35% is spent on your **housing, which is \$680-\$953/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

