U.S. Department of Veterans Affairs

Restrictions on Enrollment

Briefed by: Education Service

Date: October 21, 2026

Disclaimer

The information in this presentation should be considered talking points for discussion and information sharing. More comprehensive information may be available through other VA resources. Information in this presentation was current and correct on the date given.

Annual Training Credit



This conference session qualifies for annual training credit.

As required by Section 305 of the Harry W. Colmery Veterans Educational Assistance Act of 2017, School Certifying Officials (SCOs) at Covered Educational Institutions must complete annual training administered by the Department of Veterans Affairs (VA).

A Covered Educational Institution is an educational institution, or group of associated campuses, enrolling 20 or more VA students using assistance under Title 10 or Title 38 United Stated Code during a calendar year.

One Email, One Record

Use one professional email address across all VA systems.

- ❑ SCO Training Portal
- ❑ WEAMS
- ❑ Enrollment Manager (EM)



Why it matters:
Mismatched emails create gaps in your compliance record, even if you've completed your training.

Check your profile today:
Log in to the SCO Training Portal → Your Profile to confirm your email matches EM and WEAMS

Certify for multiple schools?
Use one primary email going forward, not one per school.

Questions: edutraining.vbaco@va.gov

VET TEC 2.0 Programs

VET TEC 2.0 is referenced in this training as a VA benefit type. Students using it count toward the beneficiary and supported-student totals discussed today.

However, the specific rules and procedures for calculating and reporting 85/15 for VET TEC 2.0 programs are not covered in this session.

Guidance on 85/15 for VET TEC 2.0 will be addressed in the future.



Introduction



This training session is designed to arm you with information you need on the 85/15 rule, a key regulation you'll need to navigate successfully in your role as an SCO.

Learning Objectives

At the end of this presentation,
you will be able to…

01 Explain the purpose and impact of the 85/15 rule

02 Determine whether your programs are exempt

03 Explain the effect of the 35 Percent Exemption

04 Request the 35 Percent Exemption

05 Identify programs that are not exempt from 85/15

06 Calculate and submit 85/15 reports

07 Maintain compliance with the 85/15 rule

THE 85/15 RULE

The 85/15 Rule Defined

VA cannot pay benefits to newly enrolling students in a program where more than **85% of enrolled students** are having any portion of their tuition, fees, or other charges **paid by VA or the school**.

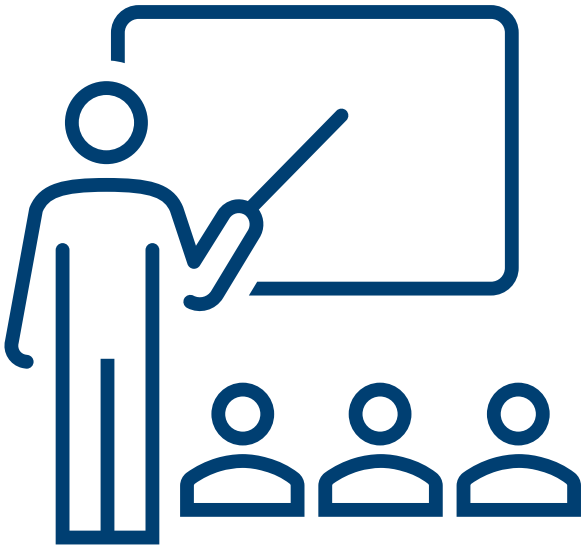
Why it exists: Congress created the rule to prevent fraud, waste, and abuse. It lets the free-market answer two questions:

1) Is this program worthwhile?
2) Is it valuable?

If 85% or more of students need VA or school funding to attend, the market isn't validating the program.

Impact of the 85/15 Rule

Applies to: Institutions of Higher Learning (IHLs), Non-college degree programs (NCDs), Vocational Flight Schools and Flight Training Centers



- Students maintaining **continuous enrollment** may continue to receive benefits even if the program later exceeds 85 percent supported students.
- **Chapter 31 or 35 students** may still newly enroll in programs that exceed 85% and receive benefits.

Campuses Required to Submit Reports

Any separately approved campus with both administrative capability **and** a facility code must complete and submit 85/15 reports unless its programs are exempt from the provisions of the 85/15 rule.



Though issued a facility code, extension campuses do not maintain administrative capability and are not approved separate of a parent campus.

The 35 Percent Exemption

Effect of the 35 Percent Exemption

Your school may qualify for the 35% exemption if **VA beneficiaries** make up 35% or less of your total enrolled students.

Must be requested

Expires every 24 months

Accreditation status	Effect of the 35% Exemption
Accredited /deemed approved	Fully exempt: no 85/15 calculations, no routine reports, 35% calculations may be confirmed during compliance survey
Nonaccredited	Exempt from routine reporting. Must continue to monitor 85/15. Must report noncompliant programs Reviewed during compliance survey

The 35% Exemption is the most common relief mechanism. Nonaccredited schools get reduced reporting, not zero obligation.

VA Beneficiaries

Any student receiving any amount of VA Education benefits under Title 38 or Title 10.

Chapter 30 Montgomery GI Bill Active Duty (MGIB-AD)	Chapter 31 Veteran Readiness and Employment	Chapter 33 Post 9/11 GI Bill, Fry Scholarship, & Transfer of Entitlement
Chapter 35 Survivors' Dependents' Educational Assistance	Chapter 1606 Montgomery GI Bill Selected Reserve (MGIB-SR)	Other VET TEC 2.0 & STEM Scholarship

Students using VA benefits for **housing only** (tuition waived by the school) are still counted as **supported**.

Calculating the 35 Percent Exemption

Calculations used to determine eligibility for the 35 percent exemption are based on the overall percentage of the total enrollment of students who are **receiving assistance under Title 38 and under Title 10**. These students combined are counted as "VA beneficiaries."

Unlike 85/15 calculations, the 35 percent exemption calculations are based on the actual number of students enrolled, not the full-time equivalency.

All VA beneficiaries enrolled ÷ All students enrolled = Percentage of VA beneficiaries

More information on how to perform this calculation are provided on the exemption request form.

How to Calculate the 35 Percent Exemption

Total students enrolled	790
VA beneficiaries enrolled	227
Calculation	227 ÷ 790 = 0.28734177215
Convert to percentile	28.734177215%
Round to the nearest hundredth for result	**28.73% — Qualifies for exemption ✓**

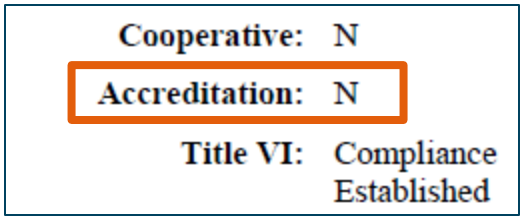
Remember to use actual headcount of VA beneficiary students and all other students enrolled when calculating for the 35 percent exemption.

Accredited, Deemed Approved, or Nonaccredited

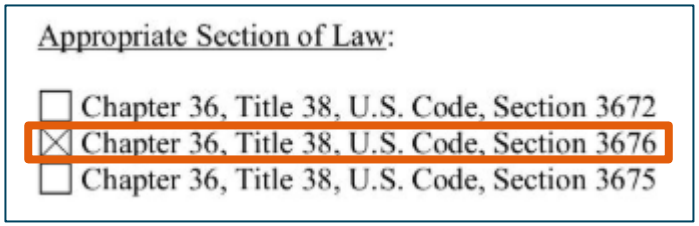
Your programs are approved by the **State Approving Agency (SAA)** as one of the following:

- ❑ Accredited
- ❑ Deemed approved (handled the same as accredited for 85/15), or
- ❑ Nonaccredited

How to find out: Check your WEAMS 1998 Report and or SAA-approval letter.



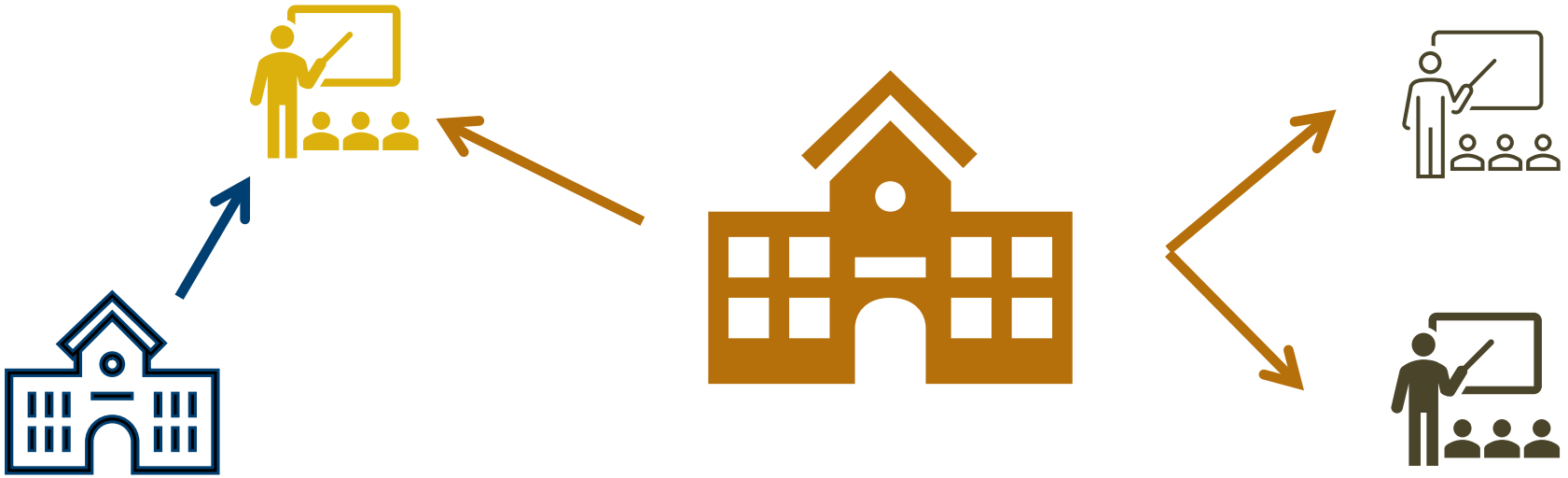
Still unsure?
Contact your SAA or your Education Approval Specialists (EAS).



Does the 35% Exemption Cover All Your Campuses?

A 35% exemption applies to a parent campus **and** any extension campuses (third-character in facility code is “X”) approved under it.

Any **separately approved** campus with its own administrative capability (third character in the facility code is NOT an “X”) must apply for its **own** 35% exemption.



Requesting the 35% Exemption

Submission Timeline

Program type	Deadline
Standard terms	No later than 30 days after the start of the term (excludes summer)
Non-standard terms	No later than 30 days after the start of non-standard term

Required Documents

Form	Purpose
VA Form 22-10216	Requesting the 35% exemption (all schools use this form to request the 35% exemption)
VA Form 22-10215 / 22-10215a	Reporting & documenting 85/15 calculations (nonaccredited schools and accredited schools without the 35% exemption)

- ✓ Submit all forms via the Education File Upload Portal.
- ✓ Keep copies of all documentation supporting your calculations.

Accredited Schools with the 35 Percent Exemption



If the SAA has approved your programs as "accredited" or "deemed approved," once granted no additional information is required for 24 months from the effective date of the 35 percent exemption.

VA will not ask for information on 85/15 calculations at your school for the entirety of the period covered by the 35 percent exemption.

VA reserves the right to request documentation substantiating the 35 percent exemption already granted.

Requirement to Monitor 85/15

Nonaccredited schools and accredited schools without the 35 percent exemption are required to monitor enrollment ratios and maintain compliance with 85/15.

Even with the 35 percent exemption, nonaccredited schools must submit routine reports to VA on any programs not in compliance with 85/15 via the Education File Upload Portal.

Reports may be requested at any time and will be reviewed on compliance.
All 85/15 calculations must be retained and provided using VA Form 22-10215, when requested by VA, SAA, and authorized Government representatives.



Reapplying for the 35 Percent Exemption

35 Percent Exemption Reapproval

The 35 percent exemption expires every 24 months. Schools desiring to reapply for the 35 percent exemption may do so:

- Not later than 30 days after the start of the enrollment period during which the current exemption expires; OR
- Not later than 30 days after the start of the next regular enrollment period during which the school wishes the exemption to take effect.

Summer terms at schools operating on a semester basis are excluded from provisions of 85/15. These schools should only submit 35 percent exemption requests not later than 30 days after the start of a regular standard term (Fall or Spring semester).

Visit our website for more information on the 35 Percent Exemption.

Example: Reapplying for the 35% Exemption

Fall term starts September 8, 2026. Your current 35% exemption expires November 30, 2026, in the middle of that term. You may submit:

- **Option A:** By October 8, 2026 (30 days after the start of Fall 2026, the term in which it expires)
- **Option B:** Within 30 days of the start of Spring 2027 (the next regular term). Be sure you apply not later than 30 days after the start.

The rule is to apply within 30 days of the start of the term in **which you wish the exemption to take effect**. Because you had an exemption at the beginning of the Fall semester, your programs are covered for the semester. You will need to reapply when your next regular term begins.

Semester schools: submit during Fall or Spring only, never summer.

Common Pitfalls With the 35% Exemption

- Assuming the exemption is automatic under 35%. You must request it.
- Using Fulltime Equivalency (FTE) instead of headcount for this calculation
- Nonaccredited schools assuming the exemption removes all reporting requirements
- Missing the 24-month renewal window
- Submitting during summer on a standard-term schedule
- Submitting outside the 30-day window after the start of the regular term

Can't locate your approval letter or WEAMS report? Contact your Education Approval Specialist (EAS).

SCHOOLS WITH PROGRAMS NOT EXEMPT FROM THE 85/15 RULE

Failure to Meet Requirements for the 35 Percent Exemption

Schools without a 35 Percent Exemption may qualify for either the Department of Defense (DoD) Exemption or the Education Service Waiver (for specific programs) and should review requirements for both on our website. Additionally, programs enrolling fewer than 10 supported students are exempt from the provisions of 85/15, but are still required to report to VA, if the school is not otherwise exempt from routine reporting. **Note: The fewer than 10 provision does not apply to VET TEC 2.0 programs.**



When a program is not otherwise exempted, the school must submit to VA all 85/15 calculations using VA Form 22-10215 on a routine basis – within 30 days of the beginning of each standard and non-standard length term.

For schools offering vocational flight programs, **VA will accept the reports in any format currently in use until such time as the VA format for this vocational flight program data collection (form) is approved**.

Visit our website for more information on reporting requirements.

Other Standalone Exemptions

DoD Exemption

- On/adjacent to a military installation
- Enrollment restricted to active-duty, dependents, civilian employees
- Fully exempt from all 85/15 provisions

Education Service Waiver

- Last resort: program meets or exceeds 85%, no other exemption fits
- Rarely granted; Director, Education Service approves
- Typically lasts one year

Fewer Than 10 Supported

- Exempt from the ratio requirement
- Effective for periods on/after Aug 26, 2022
- Still document on Form 22-10215 if nonaccredited or lacking a 35% exemption

85/15 Calculations & Reporting Requirements

Supported vs Nonsupported Students

When determining a student's support status for calculating 85/15, ask yourself one question: Where is the money coming from?

☑ Supported

- ✓ Receiving any VA education benefits (Ch. 30, 33, 35, etc.)
- ✓ Receiving VET TEC 2.0 (VT 2.0), STEM scholarship, or TOE benefits
- ✓ Receiving institutional aid or scholarships from the school
- ✓ Chapter 31 & 35 students are counted as supported but may still enroll even when a program exceeds 85%

☒ Nonsupported

- ❖ Paying full tuition out of pocket
- ❖ Receiving only employer tuition assistance
- ❖ Using private loans only
- ❖ All other students not receiving VA benefits and not receiving school aid

If a student has multiple funding sources and any source is from VA or from the school, the student is counted as supported.

How to Calculate the 85/15 Ratio

The 85/15 ratio is based on Full-Time Equivalent (FTE) students, not headcount. Part-time students must be converted first.

Step 1

Convert part-time students to FTE. Multiply number of part-time students by their Rate of Pursuit (Ch 33) or Individual Training Time (all others).

Step 2

Add FTE of supported students (VA beneficiaries + school aid recipients).

Step 3

Add FTE of all students enrolled in the program.

Step 4

Divide supported FTE by total FTE, then multiply by 100 to get the percentage.

Example Calculation

Supported Students (FTE)	**15**
Total Students (FTE)	**40**
Calculation	**15 ÷ 40 = .375**
Result	**37.5% - Program is compliant** ☑

Reporting Timelines & Changes in Enrollment

Reports are due to VA no later than 30 days after the start of each term or cohort (summer terms excluded for standard programs).

Term/Semester/Quarter Programs

Enrollment Period	Start Date	Report Due
Fall Term	September 14, 2026	October 14, 2026
Spring Term	January 18, 2027	February 17, 2027

Non-Standard / Cohort Programs

Enrollment Period	Start Date	Report Due
Cohort 1	September 14, 2026	October 14, 2026
Cohort 2	November 2, 2026	December 2, 2026

Note: Changes on or after the first day of term do NOT require amended calculations. Students who preregistered but never attended DO require an amended report.

Overlapping Cohorts

When cohorts overlap, report ALL students currently enrolled in the program at the start of **each cohort**, not just the new enrollees.

Cohort	Supported	Nonsupported	Start	End
Cohort 1	12	3	06/22/2026	09/22/2026
Cohort 2	11	4	07/27/2026	10/27/2026
Cohort 3 (new)	**12**	**3**	**08/31/2026**	**12/01/2026**

Calculation at start of Cohort 3 (08/31/2026)

	Current (as of 8/24)	New (Cohort 3)	Total
Supported FTE	23	12	35
Nonsupported FTE	7	3	10
Total FTE	30	15	45
85/15 Result		☑	**77.78%**

Remember that you must calculate at the beginning of every enrollment period. In this example, the school would have a different 85/15 calculation for each cohort and submit each not later than 30 days after the start of each cohort.

Required Forms

VA Form 22-10215

85/15 Reporting Form. Used by all schools with programs not exempt from 85/15 reporting.

VA Form 22-10215a

85/15 Reporting Continuation Sheet (auto-generated when using digital version of VA Form 22-10215). Used when additional program rows are needed.

VA Form 22-10216

35% Exemption Request. Used by schools with SAA-approved forms with fewer than 35% VA-beneficiaries enrolled. Not applicable for VT 2.0 only schools

Which form(s) to submit to the Education File Upload Portal?

85/15 Reporting Form with 35% Exemption Request
Nonaccredited schools with SAA-approved programs and fewer than 35% VA-beneficiary enrollment. Not available for VT 2.0 only schools.

85/15 Reporting Form Only
Any school with more than 35% VA-beneficiary enrollment.

35% Exemption Request Only
Accredited schools with SAA-approved programs and fewer than 35% VA-beneficiary enrollment. Not available for VT 2.0 only schools.

How to Submit: Education File Upload Portal

1. Prepare all files and documents for uploading
2. Navigate to the Education File Upload Portal on the VA Resources for Schools page
3. Review the landing page
4. Enter contact information
5. Select the appropriate Acceptable Document type
6. Upload documents
7. Screenshot the confirmation screen
8. Watch for a confirmation email from noreplysalesforce@va.gov. This may go to your junk or spam folder, or be blocked by your IT department

Compliance with the 85/15 Rule

Failure to Report 85/15

Schools with programs not exempt from 85/15 requirement must provide 85/15 information when requested or when routinely required.

Stage	Action	Window
1st Warning	VA emails all SCOs Copies SAA on correspondence	Day 1
2nd Warning	Second email Copies SAA on correspondence	+14 days
Suspension	WEAMS updated SCO notified by letter SAA copied on correspondence	+7 days
SAA Referral	VA refers school to SAA of jurisdiction for violation of 38 USC 3690 and 38 CFR 21,4209	+30 days

If the school submits the required 85/15 report at any point before the SAA referral, the process stops.

Non-Compliance: When a Program Exceeds 85%

VA will:

- ❑ Suspend payment for new enrollees effective the date the ratio was exceeded
- ❑ Notify the school by letter; instruct SCOs not to certify new VA students enrolling on/after the suspension date
- ❑ Send a copy of the letter to the SAA of jurisdiction

Schools must continue to submit certifications for already-enrolled, continuously enrolled students and all enrollment changes.

The restriction does NOT apply to Chapter 31 or 35 students.

Lifting the 85/15 Suspension

Once a program returns to at or below 85% supported students:

- Submit a report showing the compliant ratio
- VA lifts the suspension effective the date compliance was restored (date of calculation)
- Until the end of the term or calendar quarter, individually compute each new VA enrollment to avoid immediately re-exceeding 85%

Continuous enrollment during a non-compliant period is protected, including breaks beyond the student's control (e.g., serious illness).

Maintaining Compliance



Know your SAA-approval accreditation status: check 22-1998 Report or your SAA letter; ask your EAS if unclear



Track your 35% exemption renewal date (every 24 months)



Calendar your reporting deadlines (30 days after each term/enrollment period)



Retain all calculations and documentation: VA, SAA, and authorized government representatives may request them at any time



Payment suspension is a VA action, not an SAA action (VA does notify the SAA of jurisdiction)

Quick Questions for Discussion on the 85/15 Rule

Calculating 85/15

A non-exempt program has 8 full-time and 4 half-time supported students. It also has 20 full-time and 20 half-time non-supported students. What's the total FTE, the supported FTE, and the resulting ratio? Is the program compliant?

Calculating 85/15 - Solution

A non-exempt program has 8 full-time and 4 half-time supported students. It also has 20 full-time and 20 half-time non-supported students. What's the total FTE, the supported FTE, and the resulting ratio? Is the program compliant?

Supported FTE: (8 × 1.0) + (4 × 0.5) = 8 + 2 = 10.
Non-supported FTE: (20 × 1.0) + (20 × 0.5) = 20 + 10 = 30.
Total program FTE: 10 + 30 = 40.
Ratio: 10 ÷ 40 = 25%, well under 85% and compliant.

Calculating for the 35% Exemption

A nonaccredited school without a 35% exemption has a program with 8 VA-supported students. Does it need to calculate and report 85/15?

Calculating for the 35% Exemption - Answer

A nonaccredited school without a 35% exemption has a program with 8 VA-supported students. Does it need to calculate and report 85/15?

Yes. No calculation is required for the ratio itself (fewer than 10 supported students is exempt from the ratio requirement), but the school must still document this on VA Form 22-10215 since it's nonaccredited and lacks a 35% exemption.

85/15 Payment Restriction

A program is at 90% supported students and under an active payment suspension. A Chapter 35 student wants to newly enroll. Can the SCO certify the student for benefits?

85/15 Payment Restriction - Answer

A program is at 90% supported students and under an active payment suspension. A Chapter 35 student wants to newly enroll. Can the SCO certify the student for benefits?

Yes. The 85/15 payment restriction never applies to Chapter 31 or 35 students. They may newly enroll regardless of the program's ratio or suspension status.

85/15 Job Aids

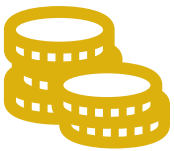
Your 85/15 Quick Reference

Charges tuition?	No → Not subject to 85/15
OJT / apprenticeship / farm co-op / aero club?	Yes → Exempt
DoD exemption applies (on/adjacent to military installation)?	Yes → Exempt
Fewer than 10 VA-supported students?	Yes → Exempt from ratio (document it)
VA enrollment ≤ 35% of total?	Yes → Apply for 35% Exemption (accredited = fully exempt; nonaccredited = monitor/report)
None of the above	Must calculate & report 85/15 each term

Is Your Program Subject to 85/15?

Does your program charge tuition and fees to any student?

YES



NO

Not subject to 85/15

Is it an OJT/Apprenticeship, farm co-op, or federally-approved Aero Club?



YES

Exempt, no further action needed

NO

Continue to the 35% Exemption

85/15 Rule – Quick Reference

Decision Tree — Is Your Program Subject to 85/15?

1. Charges tuition or fees?
   NO → Not subject to 85/15 YES → Continue to #2
2. Is it OJT/Apprenticeship, Farm Co-op, or a federally-approved Aero Club on a military installation?
   YES → Exempt, no action needed NO → Continue to #3
3. Does it qualify for a standalone exemption?
   - **DoD Exemption** — on/adjacent to base, DoD/DHS contract, SAA-approved, restricted enrollment. Automatic, no application.
   - **Fewer Than 10 Supported Students** — exempt from ratio calc (nonaccredited schools w/o 35% exemption still log on Form 22-10215).
   - **Education Service Waiver** — last resort; rarely granted; ~1 year; Director, Education Service approval only.

None apply → pursue the **35% Exemption** or proceed to the full 85/15 ratio calculation.

Are your programs fully exempt from the 85/15 rule?

Accredited/deemed approved AND hold a current 35% exemption: Your programs are fully exempt from 85/15; no calculations, no routine reports, for the life of the exemption (24 months)

Nonaccredited with a current 35% exemption: You still need to monitor, calculate 85/15, and submit reports to VA when a program exceeds 85% supported student enrollment.

Nonaccredited or accredited without a current 35% exemption: You still need to monitor, calculate 85/15, and submit reports to VA on a routine basis.

Calculation Formulas

35% Calculation (Headcount – not Fulltime Equivalency)
All VA education beneficiaries ÷ All students enrolled = VA beneficiaries
85/15 Ratio (Fulltime Equivalency)
Supported FTE ÷ Total FTE × 100 = % Supported Students
Ch 33 → Rate of Pursuit. All other VA students → Individual Training Time.

Calculation Formulas

Supported students	Nonsupported students
Any amount of VA educational benefit	Self-pay, employer paid, third party paid
Any amount of school support	Title IV, Pell grants

Students receiving support from multiple sources including VA or school funding are supported.
Example: Tuition waived and VA pays MHA to student = supported student

Reporting Timelines

Program Type	Schedule	Summer
Standard terms (semester / quarter)	30 days after the start of each term	Excluded
Non-standard / cohort	30 days after the start of each enrollment period	Included

35% Exemption Request/Renewal

- Request: within 30 days of start of first qualifying term (excl. summer for standard terms)
- Renews every 24 months; reapply within 30 days of start of expiring term OR next regular term

Amendments

- Drop after term starts → No amendment needed
- Preregistered but never attended → Amendment required

Forms

Form	Purpose	Who
22-10216	35% Exemption Request	All schools requesting this exemption
22-10215	Statement of Assurance of Compliance, 85% Ratio	All nonaccredited schools and any accredited schools without a 35% exemption
22-10215a	Continuation Sheet	Auto-generated to capture up to 99,999 programs

Summary

In conclusion
you should now
be able to…

01 Explain the purpose and impact of the 85/15 rule

02 Determine whether your programs are exempt

03 Explain the effect of the 35 Percent Exemption

04 Request the 35 Percent Exemption

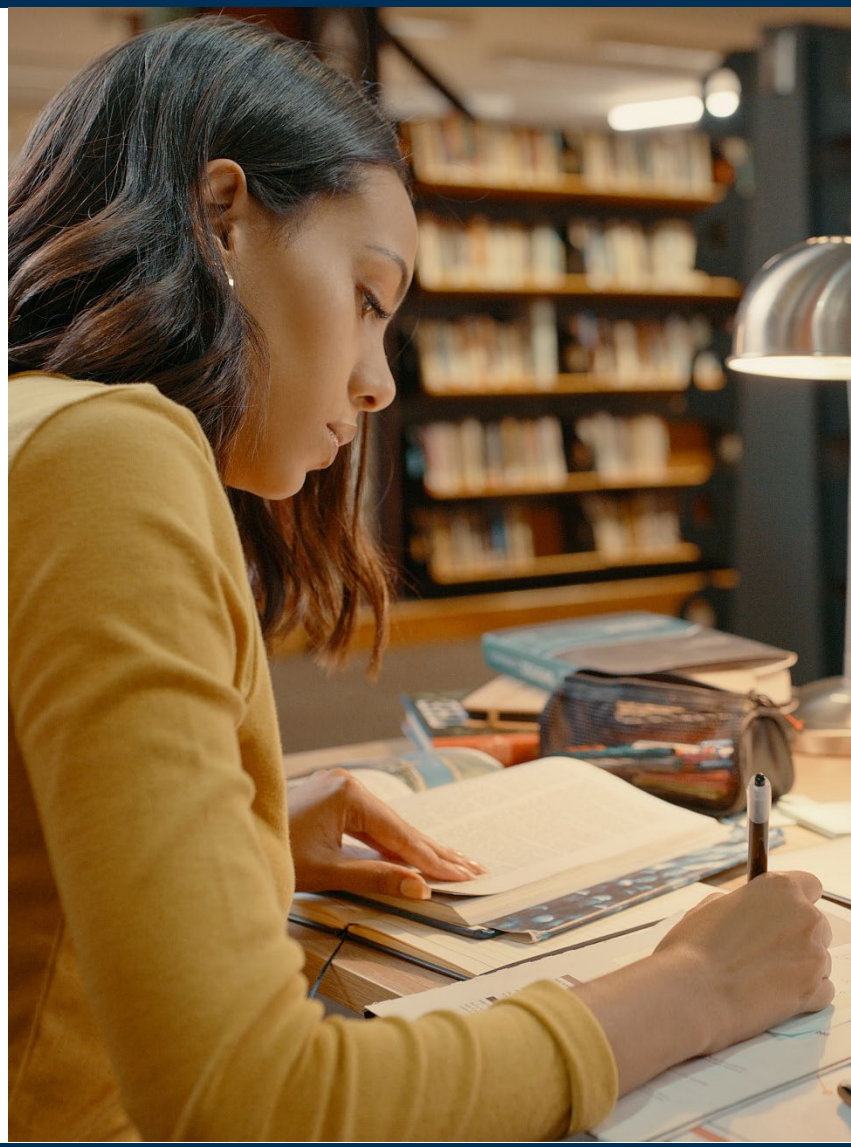
05 Identify programs that are not exempt from 85/15

06 Calculate and submit 85/15 reports

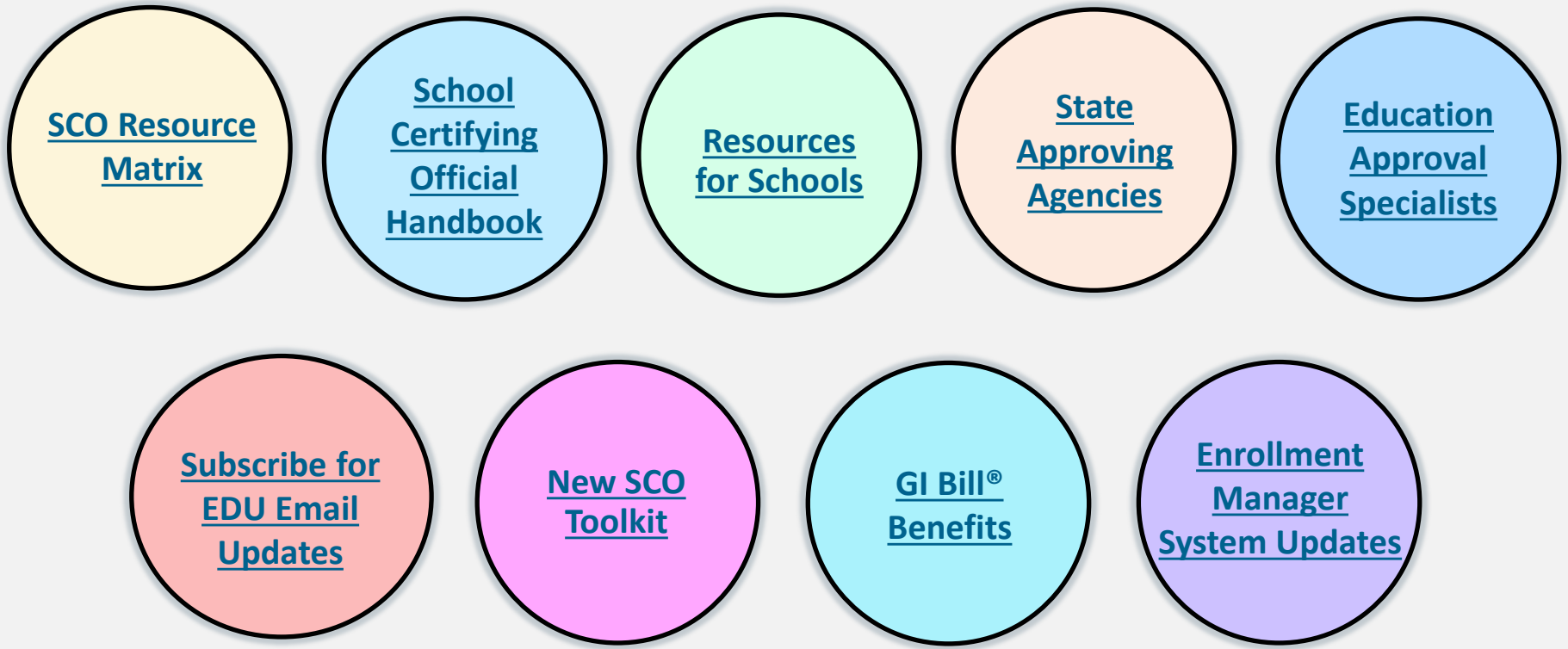
07 Maintain compliance with the 85/15 rule

Resources

- ❑ 38 U.S. Code §3680A
- ❑ 38 Code Of Federal Regulations §21.4201
- ❑ SCO Handbook
- ❑ The 85/15 Rule
- ❑ 85/15 Webpage Archives

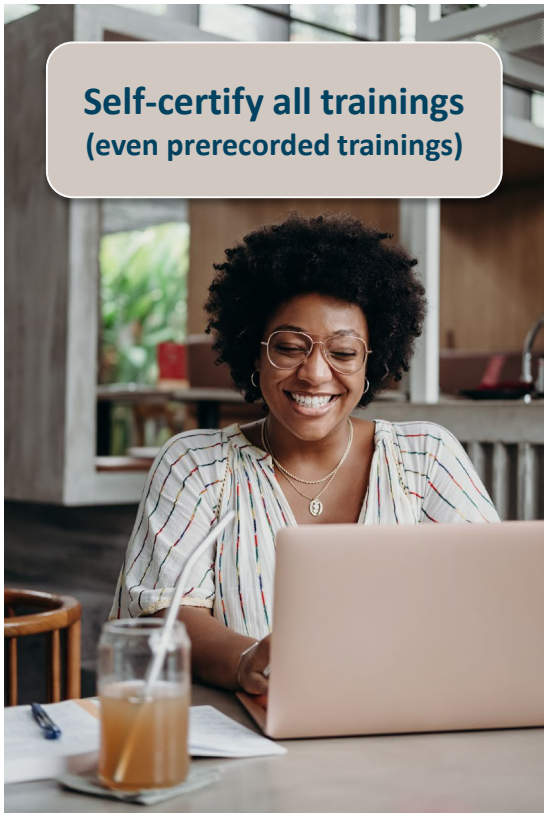


Additional Resources



Training Self-Certification Steps

1. Login to the SCO Annual Training Portal.
   Live Assessments
2. Select either Office Hours, Conference Sessions, or Supplemental Training
3. Locate the applicable session and click “Begin”
4. Verify you have selected the correct training session, then click “Continue”.
5. Click “Yes” to certify you have completed 100% of the training. Click “Submit”.
6. Enter the Date of Training, then click “Submit”.
7. Complete the survey, then click "Submit".
8. Download your results and keep the certificate for your records.




Questions?

Thank You

National Training Team | Schools