Welcome to Emory

We sincerely appreciate the service you or your loved ones have given to our country. We are honored by your decision to attend Emory University.

Our goal is to assist you with the use of your education benefits throughout your time here so you can focus on your personal success in your chosen field of study.

This guide has been prepared to assist you with the following items:

- Using your VA Education Benefits at Emory.
- Providing information about the certification process at Emory.
- Provide information about the Yellow Ribbon program at Emory.
- Provide helpful links to Emory and Department of Veterans Affairs resources.
- Provide answers to Frequently Asked Questions veterans and their beneficiaries have about:
  - Certification
  - Tuition & Housing Funds
  - Scholarships

Every effort has been made to assure that this guide provides information pertaining to the VA process, time frame, and funding questions you may have.

Please consult this guide before contacting the SCO as many of your questions are answered here. If you still need assistance, please email your inquiry to vacompliance@emory.edu.

Emory is committed to assisting you and your family members achieve your education goals.

<table>
<thead>
<tr>
<th>Department of Veterans Affairs (VA) Resources</th>
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</thead>
<tbody>
<tr>
<td><strong>Education Benefits Assistance Hotline</strong></td>
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<tr>
<td><strong>Crisis Hotline (press 1)</strong></td>
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<tr>
<td><strong>Veterans Health Administration</strong></td>
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</table>
GETTING STARTED

This portion of the guide will provide information on the requirements for applying for education benefits with the Department of Veterans Affairs (VA), and what you will need to do to use those benefits at Emory.

⚠️ If you need to apply with the VA for education benefits, or to transfer your existing education benefits to a qualified spouse or dependent begin with GS Step 1.

⚠️ If you've already applied for and received VA benefits or have successfully transferred your benefits to a qualified spouse or dependent and have a copy of your certificate of eligibility (Chapter 33, 35, 30, 1606) or have received an approval letter from your caseworker (Chapter 31) begin with GS Step 4.

Please Note: When completing applications with the VA for initial or transfer benefits please use the following school information where applicable:

| School Name and Address | Emory University  
|-------------------------|-----------------|  
|                         | 201 Dowman Dr.  
|                         | Atlanta, GA 30322 |
| VA Facility Code | 31904111 |
| Vendor ID (For Chapter 31 PO’s) | 580 566 256 12 |

GS Step 1. Determine Your Eligibility

The VA offers several types of education benefits under various chapters depending on your current/previous service. The website below will help you determine which programs you, and your spouse/dependents may qualify for. [https://www.va.gov/education/eligibility/](https://www.va.gov/education/eligibility/)

GS Step 2. Compare the Benefit Types

You or your spouse/dependents may qualify for more than one VA education benefit. Benefit programs vary by funding amounts, length of time, transferability, and other items. The website below will help you compare each of these variables as they are applied specifically to the institution you choose to attend. You can only use VA benefits from 1 program at any given time.  
[https://www.va.gov/gi-bill-comparison-tool](https://www.va.gov/gi-bill-comparison-tool)
GS Step 3. Apply For/Transfer Your Benefits

Once you have determined the best VA education benefit program for you or your qualified spouse/dependent use the websites below to apply for those benefits

Apply for your own benefits
https://www.va.gov/education/how-to-apply/

Transfer your benefits to a spouse/dependent
https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/

After completing the above steps, the VA can take up to thirty (30) days to make a determination. When the VA has made a determination of your eligibility or benefits transfer, you will receive a “Certificate of Eligibility” (COE) which will summarize your benefits (length, eligibility level, Yellow Ribbon qualification). Please keep this document as it is required to be submitted to Emory.

GS Step 4. Notify VA you will be attending Emory

⚠️ If you are using VA education benefits for the first time skip to GS Step 5.

If you have used VA benefits previously at a school other than Emory, use the link below to notify VA you will be attending Emory. This does NOT apply to transient or guest students who are attending another institution but taking classes at Emory.
https://www.va.gov/education/change-gi-bill-benefits/#:%5E:text=If%20you%27re%20a%20veteran,complete%20this%20form%20online%20now.
GS Step 5. Complete the Emory VA Benefits Enrollment Form

This final step in the getting started process needs to only be completed before your first use of VA benefits at Emory. You will NOT need to complete this step again for the duration of your time at Emory.

Go to the Emory VA Benefits main page and click the “Emory VA Benefits Enrollment Form” tile

Answer each question in the form and upload a copy of your Certificate of Eligibility (Chapter 33, 35, 30, 1606) or copy of your approval letter (Chapter 31 only).

Please Note the following:

- You will need to be logged into your Emory email to complete the form. If this is an issue, please reach out to vacompliance@emory.edu

- If you are using Chapter 35 (DEA) benefits you must include the information of the individual whose benefits you will be using in the appropriate field.
CERTIFICATION

⚠️ Students MUST complete the steps in this section at the beginning of each term for which they wish to use their VA benefits

Emory certifies students with the VA on a semester basis. To be certified for benefits with the VA for a semester a student must:

- Be registered for courses for the applicable semester
- Completed an “Emory VA Certification Request Form” for the applicable semester on the Emory VA Benefits main page

Certification Process

CS 1. Register for Courses

Students can log into OPUS or meet with their advisor to register for courses. This is how we determine you will be attending in the semester.

CS 2. Complete the “Emory VA Certification Request Form”

Students who wish to use their VA benefits must go to the Emory VA Benefits main page and click on the “Emory VA Certification Request Form” tile

Once you have completed these steps and received the confirmation message you have done all that is required. Emailing the SCO to confirm receipt of your form or to inquire about any additional requirements is not necessary and may delay the processing of your certification.

Emory University certifies students with the VA two (2) times during the term.

(a) The first time occurs during the first week of the regular session. This is when we notify the VA that you are attending, the number of credits you.
(b) are taking, and the start and end dates of all the sessions and terms you are taking courses.

Please Note: For this certification we input your tuition as $0.00; this is intentional so do not be alarmed. The purpose of the first certification is to notify VA of your attendance, and to make sure that any housing or book stipends you may qualify for get processed.

(b) The second certification occurs after the semester add/drop date. This is when your tuition and fee charges are sent to VA, as well as any required schedule adjustments (add/drop) you have made since the first certification.

At this point your certification has been submitted to the VA and your tuition and fee reimbursement, monthly housing allowance (if applicable), and book stipends (if applicable) are being processed. The VA will send a confirmation after both certifications to inform you they have been received. **Please allow 6-8 weeks for the VA to send your funds.**
You can contact the VA at 1-888-442-4551 during this time for more specific information about the status and delivery of your funding.
If you contact the VA before the second certification is completed, they will state that Emory has reported $0.00 for your tuition, again this is intentional (please see item CS 2(a)).

**Certification Additional Information**

**Sessions Within a Term**

Each term at Emory (Fall, Spring, Summer) is composed of different sessions. A student’s schedule may be composed of 1 or more sessions with various start dates, end dates, and durations. As such students may not always be attempting all courses at the same time, or for the same amount of time.
Emory will certify your courses according to the session model which they follow.
Sessions are composed of courses that have the same beginning date, end date, and duration. All 3 of these variables must be the same for each course for them to be included in a session. A difference in any variable is its own session.
The next section of the guide will illustrate the various session models and the corresponding certification that Emory would submit.
**Concurrent Sessions** – All courses in a term start, end, and occur for the same length of time.

- Emory would submit 1 certification as all courses begin and end on the same start and end dates and are for the same duration.
- *(Chapter 33 Post 9/11 GI Bill ® students only)* The student can expect to receive 1 tuition and fee payment from the VA for the term up to either the total mandatory tuition & fee charges for the term or maximum amount of tuition and fee benefits for which they qualify.

**Consecutive Sessions** - Course(s) begin and end in a sequence.

- Emory would submit 3 certifications for the term as each course has separate beginning and ending dates.
- *(Chapter 33 Post 9/11 GI Bill ® students only)* The student can expect to receive 3 tuition and fee payments from the VA for the term up to either the total mandatory tuition & fee charges for the term or the maximum amount of tuition and fee benefits for which they qualify.
**Overlapping Sessions** - Combination of concurrent and consecutive session courses.

- Emory would submit 3 certifications for the term
  - Cert 1 would include courses 1 & 2 which begin and end on the same dates and have the same duration.
  - Cert 2 would be for course 3 which has its own beginning and end date and duration.
  - Cert 3 would be for course 4 which has its own beginning and end date and duration.
- *(Chapter 33 Post 9/11 GI Bill® students only)* The student can expect to receive tuition and fee payments from the VA for the term up to either the total mandatory tuition & fee charges for the term or the maximum amount of tuition and fee benefits for which they qualify.
FINANCIAL PLANNING

Determining your total education costs for the year, including what portion the VA will cover, will assist you with estimating what portion of those costs will need to be met by other funding sources. Listed below are some things to consider when applying your VA funding to the total cost. This list does not include every variable required for a precise calculation, only those that apply to VA funding. For more specific financial planning advice, you should contact the Financial Aid office https://studentaid.emory.edu/

FP 1. Determining the amount of VA Tuition and Fee Reimbursement

Determining the amount of tuition and fee reimbursement funding you can expect for the year. The VA publishes a rate table which lists the total amount of money you can expect based on the specific chapter of VA funding you are receiving. https://www.benefits.va.gov/GIBILL/resources/benefits_resources/rate_tables.asp

There are several factors you must consider when determining this amount such as:

- The specific VA program from which you are drawing funds
- Military Status (Active Duty, Veteran, Spouse or Dependent)
- The date you will be starting your courses
- Your number of months/weeks/days of VA eligibility
- Your VA eligibility rate (percentage) [Chapter 33 students only]
  - The VA Rate table reflects the amount based on 100% eligibility. If your eligibility is lower, you can multiply your eligibility rate by the 100% eligibility rate amount to determine what you can expect.
  - Example: For the 2020-2021 academic year a 100% eligible Post 9/11 ® recipient could expect $25,162.14 for the year. If your eligibility rate is 60% you can expect $15,097.28 for the year ($25,162.14 x .60)

(Chapter 33 Post 9/11 GI Bill ® students only)

Please note you may not receive the entire amount listed on the table, VA pays only what you are charged in mandatory tuition and fees up to your maximum eligibility rate (0% - 100%).

Example:
For the 2020-2021 academic year a 100% eligible Post 9/11 ® recipient could expect $25,162.14 for the year.
• If the student's total mandatory tuition and fee costs were $20,100.00, they would only receive $20,100.00.
• If the student's total mandatory tuition and fee costs were $35,000.00, they would only receive $25,162.14.

*(Chapter 31 students only)*
The amount of tuition and fee reimbursement is based on your case worker's determination about which tuition and fee charges the VA will agree to pay. In most cases this does include all mandatory tuition and fee charges.

**FP 2. Estimating your mandatory tuition and fee costs**

"Mandatory tuition and fees" are those items that all students are required to pay to attend school.

Mandatory tuition and fees at Emory include (but are not limited to)
• Tuition
• Rec and Athletic Fees
• Program Fees
• Transcript Fee

Non-Mandatory fees at Emory include (but are not limited to)
• Housing
• Health Insurance
• Meal Plans
• Parking/Parking Tickets
• Late Registration Fees

**FP 3. Scholarships**

Scholarship funding can be used in conjunction with VA funding if the student chooses to do so. Accepting a scholarship or requesting to use VA funding does not disqualify a student from either, but scholarships can impact how much tuition and fee reimbursement a student can expect from the VA based on the type of scholarship. The two types are:
• **Tuition Restricted** - These are scholarships that can only be used towards a student's tuition. The amount of these scholarships is deducted from the tuition costs that will be certified with the VA.
- **Unrestricted** - These are scholarships that a student can use for any expenses related to their education such as books, a new computer, tuition, or living expenses. These types of scholarships are NOT deducted from the tuition costs that will be certified with the VA.

  **Example:** A student’s mandatory tuition and fee costs for the term are $20,100.00.

  - If this student was awarded a **tuition restricted** scholarship of $10,000.00, they should now only expect $10,100.00 from the VA. While the amount of funds expected from the VA has been reduced by the amount of the scholarship, they can still expect to receive a total of $20,100.00 in aid between each source.

  - If the student was awarded an **unrestricted** scholarship of $10,000.00, they can expect $20,100.00 from the VA as these scholarships do not reduce the amount of aid awarded from the VA. This student would receive a total of $30,100.00 in aid between each source.

**FP 4. VA Overpayment and Reimbursement**

*(Chapter 33 Post 9/11 GI Bill ® students)*

If a student withdraws from a course or program after the VA has paid the tuition and fee reimbursement for that course or program the student may incur a debt to VA for these funds. The VA will request that the school return the unearned portion of these funds which will be reflected as a charge to the student’s account.

The VA makes some exceptions for any “mitigating circumstances” that have caused the withdrawal.

The best way to avoid a debt is to plan your course schedule carefully so as to avoid withdrawals.

Should you withdraw from a course or program you MUST notify the School Certifying Official’s office of this change as soon as possible. You can email the SCO at vacompliance@emory.edu.
FP 5. Payment Notices

Once tuition charges for a semester are applied to your account you will begin receiving notices that a payment is required. Students who are receiving VA benefits through Chapter’s 35, 1606, and 30 are required to meet all payment deadlines.

Students who are receiving benefits through chapters 33 (Post 9/11 GI Bill ®) or Chapter 31 (Veteran Readiness and Employment) have the following exceptions per Title 38 United States Code Section 3679(e):

While waiting for your VA funds to arrive, the University will not:

- Prevent the student's enrollment in classes
- Assess a penalty fee (late fees, administrative fees) due to delayed disbursements from the Department of Veterans Affairs under Chapter 31 or Chapter 33
- Deny access to any school resources, classes, libraries, or other institutional facilities that are available to other paid students
- Require the student to borrow additional funds for the length of time these provisions are applicable

The university will require students to provide the following documents to be considered a "covered individual":

- An official "Certificate of Eligibility", or "Statement of Benefits" from the VA website or ebenefts [Chapter 33] or a VAF 28–1905 [Chapter 31] on or before the first day of class for the semester
- A completed "Emory VA Benefits Enrollment Form"
- Any additional documentation required to ensure proper certification of benefits

Having met all requirements, the Department of Veterans Affairs will provide the university with payment ending on the earlier of either:

- The date on which payment from VA is made to the institution
- Ninety (90) days after the date the institution certified tuition and fees

Any difference in the amount of the student’s financial obligation to the university and the amount the student is eligible to receive from the Department of Veterans Affairs may incur an additional fee, or payment/payment arrangement may be required to cover the difference.

Please note that all eligibility documents must be submitted to the School Certifying Official in the Office of the University Registrar.
FP. 7 Using Other Types of Funding with VA Funding

Your use of VA Benefits does not prohibit you from using other types of funding such as grants, loans, scholarships, etc. Title IV funds and “unrestricted scholarships” are not deducted from the amount of mandatory tuition and fees that are certified with the VA.
YELLOW RIBBON

The Yellow Ribbon program is an additional amount of funding for qualified Chapter 33 Post 9/11 GI Bill recipients which is used for any remaining mandatory tuition and fee costs once the annual maximum Chapter 33 Post 9/11 GI Bill funding has been exceeded. Emory University has a specific amount of Yellow Ribbon awards available by application on a first come, first serve basis.

YR.1 Yellow Ribbon qualifications

To qualify for Yellow Ribbon funding at Emory the student must complete/comply with all the following:

1. Meet the VA’s Yellow Ribbon qualification standards. VA standards are located at https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/ (see Am I Eligible for Yellow Ribbon section)
   To provide proof that this criterion is met the student must supply a COE which states they qualify for Yellow Ribbon.

2. Email an application with a copy of your COE to your school’s Yellow Ribbon Liaison.
   a. The Yellow Ribbon application can be downloaded from the link below
   b. The email addresses for all liaisons can be found at the link below.
      https://registrar.emory.edu/_includes/documents/sections/registration/participation-table.pdf

3. The school must have an available Yellow Ribbon award for the semester which you enter. Each school has a limited number of Yellow Ribbon awards, and each is filled on a first-come, first-served basis. Submission of an application does not guarantee approval.

   Upon receipt, review, and confirmation of the above if you are awarded Yellow Ribbon a liaison will contact you. Yellow Ribbon awards are posted between the first and second semester certification dates which are listed on the Emory VA Website.
YR.2 How Yellow Ribbon is calculated

When your tuition amount exceeds the maximum annual Chapter 33 Post 9/11 GI Bill ® tuition reimbursement amount the school AND the VA will each apply Yellow Ribbon funds towards the excess tuition up to the maximum award amount offered by your school.

Example 1:
• The maximum Chapter 33 Post 9/11 GI Bill benefit amount for the 2021-2022 academic year is $26,042.81.
• The maximum Yellow Ribbon award amount for Emory’s Undergraduate programs is $7,000.
• If the student’s annual mandatory tuition and fees are $31,000.00, $26,042.81 would come from the Chapter 33 Post 9/11 ® funds which would leave a balance of $4,958.00 (rounded)
• Emory would contribute $2,479.00 (rounded)
• The VA would contribute $2,479.00 (rounded)
The combination of both amounts would cover the tuition balance.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory Tuition and Fees</td>
<td>$31,000.00</td>
<td>$31,000.00</td>
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<tr>
<td>VA Post 9/11 Award</td>
<td>$26,042.81</td>
<td>$4,958.00 (rounded)</td>
</tr>
<tr>
<td>School YR contribution</td>
<td>$2,479.00</td>
<td>$2,479.00</td>
</tr>
<tr>
<td>VA YR Match</td>
<td>$2,479.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Example 2:
• If the student’s annual mandatory tuition and fees are $45,000.00, $26,042.81 would come from the Chapter 33 Post 9/11 funds which would leave a balance of $18,958.00 (rounded)
• Emory would in this case contribute $7,000.00 (the maximum YR award amount)
• The VA would contribute $7,000.00
After the application of all funds there would be a balance of $4,958.00 (rounded) which would be paid out of pocket or by other funding sources.

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<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Balance</th>
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<tbody>
<tr>
<td>Mandatory Tuition and Fees</td>
<td>$45,000.00</td>
<td>$45,000.00</td>
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<tr>
<td>VA Post 9/11 Award</td>
<td>$26,042.81</td>
<td>$18,958.00 (rounded)</td>
</tr>
<tr>
<td>School YR contribution</td>
<td>$7,000.00</td>
<td>$11,958.00</td>
</tr>
<tr>
<td>VA YR Match</td>
<td>$7,000.00</td>
<td>$4,958.00 (rounded)</td>
</tr>
</tbody>
</table>
YR.4 Transferring Between Schools at Emory

Yellow Ribbon awards are unique to and vary between schools at Emory. Each school has a specific number of available awards as well as a maximum amount for each award. Students who move from one school to another during their studies do not carry their Yellow Ribbon award amount and eligibility with them. Students must apply for Yellow Ribbon at each school they attend and are subject to the availability and amount of the school to which they are transferring.

Additional Considerations

- Yellow Ribbon funds are applied as needed, and at the amount needed (not to exceed the maximum amount of your school’s award).

- Emory charges tuition and fees per semester so:
  - you may or may not need to use Yellow Ribbon funds during your first semester
  - You may or may not need the entirety of the maximum Yellow Ribbon amount

- Once you are awarded Yellow Ribbon from your school you do not need to apply for it again. You will receive this funding as long as you still meet the VA qualifications.

- If you are using benefits transferred from a spouse and you exhaust your benefits during the term, the VA will NOT make a matching payment.

- If you fail to notify the SCO that you have exhausted your benefits and you are awarded Yellow Ribbon for a term which you do not qualify you will be required to return those funds to Emory.

- A total Yellow Ribbon award includes a school portion AND a VA matching portion.

<table>
<thead>
<tr>
<th>If the school contributes up to:</th>
<th>VA will match up to:</th>
<th>You can expect a total up to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,500.00</td>
<td>$3,500.00</td>
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<td>$7,000.00</td>
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</tr>
<tr>
<td>$22,500.00</td>
<td>$22,500.00</td>
<td>$45,000.00</td>
</tr>
</tbody>
</table>
MONTHLY HOUSING ALLOWANCE

Depending on the VA education benefit program a student is using they may or may not qualify for a monthly housing allowance (MHA). These payments are made directly to the student. These benefits are based on the Department of Defense’s BAH for an “E5 with dependents”

Please note the following important details pertaining to these funds:

MHA 1. When to expect payment

The monthly housing allowance is paid at the "beginning of the month for the previous month". VA does not define "beginning of the month" but if more than two (2) weeks has elapsed and you have not received a payment you can contact the VA at 1-888-442-4551 to inquire about the status of this payment.

MHA 2. How much to expect

There are several factors that are involved with estimating this amount which include but are not limited to:

- The VA program under which you are receiving benefits
  - Some programs do not pay an MHA at all
  - Some programs pay a total monthly sum of money which can be used for tuition costs, housing, and any other education related expenses
  - Some programs pay an MHA directly to the student (while tuition and fee costs are paid from the VA to the school) [this includes the Chapter 33 Post 9/11 GI Bill ® program]

- Your eligibility percentage (based on your length of service)
- Your service status (active/non-active)
- Whether you are a veteran or a beneficiary
- The zip code where a majority of your classes are taken. Emory zip codes are:
  - 30322 (Emory University)
  - 30054 (Oxford)
- Your Rate of Pursuit (ROP)
  - If your ROP is less than full time but greater than ½ time (50%) you will receive a prorated MHA.
  - If your ROP is less than half time you will not receive a monthly housing allowance
The percentage of total courses a student takes that are on-ground (residential) vs. completely online (distance)
  - A “residential” course is defined as a course that has a requirement for at least one (1) single physical meeting date for a duration of fifty (50) minutes between its start and end dates.
  - A “distance” course is defined as a course that has no requirement for a single physical meeting date between its start and end dates. A distance course is taken 100% online.
    - Students who are taking 100% of their courses online "may receive a monthly housing allowance equal to one-half the national average military Basic Allowance for Housing (BAH)"

🔗 To inquire about the amount of MHA you can expect visit the Gi Bill Comparison Tool® or contact the VA at 1-888-442-4551.
CHAPTER SPECIFIC ITEMS

Certain processes conducted by either Emory or the Department of Veteran’s Affairs differ between the various funding programs. This section will address the most common among these.

CSI 1. Tuition Payments/Deposits Required BEFORE the Start of Classes
Applicable To: Qualifying Chapter 33 Post 9/11 GI Bill ® Recipients
Chapter 31 Veterans Readiness & Employment Recipients

- Students using VA programs Chapter 35 (DEA), Chapter 1606, Chapter 30 receive this money directly from the VA, meaning it does NOT come to Emory; therefore, students receiving benefits from these programs are NOT exempt from payment requirements, deposits, and any assessed finance charges. Students on these programs should make all required payments to the school by the posted deadlines.

- Students using VA program Chapter 33 (Post 9/11 GI Bill ®), or Chapter 31 (Veterans Readiness & Employment) are afforded some exemptions to class cancellations, deposits, and payment deadlines because their tuition funds come from VA to the school. If you have completed the required Emory VA documentation (see GS Step 6) AND you have remaining VA Chapter 31 or Chapter 33 Post 9/11 eligibility you will not be required to make a tuition payment to secure your place in class or register for future courses. The entirety of this exemption is listed at the link below.

https://studentfinancials.emory.edu/veterans-affairs.aspx

- Emory’s current payment notification system sends emails to any student with a balance, including VA students with the exemptions listed above; if you are a qualified Chapter 31 or Chapter 33 student you will not be canceled from class for non-payment. The School Certifying Official notifies the Student Financial Services Department of exempted students.

CSI 2. Purchasing Books and Supplies
Applicable To: Chapter 31 Veterans Readiness & Employment Recipients

To pick up books you will need an authorization number (sometimes called a VR&E number). Your Voc Rehab counselor will supply this number. It’s available after the counselor creates the PO in the Tungsten system. This is separate from what’s created for Emory classes so any PO for Emory cannot be used at the bookstore.
If the counselor needs further information the bookstore has detailed instructions to assist in creating the PO.

Most books are already available in the store. However, sometimes the titles haven't been submitted for a class and in that case the store can order them.

Barnes & Noble @ Emory is located in the Village across from Zoe's at 1390 Oxford Road.

The primary contact for VA students at the store is Lang Thompson at TM757@bncollege.com or 404-727-6219. If he's not available, then Heather Le Fleur or Priscilla Velasquez can help.

Contact Lang in advance to be sure your account is ready. The authorization number cannot be used online but if you aren't able to go to the store then email him for assistance.