



ALABAMA G.I. DEPENDENTS SCHOLARSHIP PROGRAM

May 2014

ALABAMA G.I. DEPENDENTS SCHOLARSHIP PROGRAM

This academic scholarship program is administrated by the State of Alabama, Department of Veterans Affairs, and applies to the dependents of Alabama's disabled veterans.

This pamphlet was prepared to give a brief summary of these benefits. If full and comprehensive treatment of the law is desired, it may be found in the Section 31-6-1, *et seq.*, Code of Alabama (1975).

Representatives of this Department, known as Veterans Service Officers are located in each county of our State. Their offices are normally located in the county courthouse or in the immediate vicinity. They will be happy to assist applicants with these educational benefits. Their services are entirely free.

For additional information about the services of our Department, please visit our website at www.va.alabama.gov

W. Clyde Marsh
Commissioner

Table of Contents

Eligibility Requirements	3
State Residency Requirements	3
Dependent	4
Entitlements	4
Number of Awards	5
Age Deadline	5
Unauthorized Courses	5
Supplies	5
Book Purchase	5
Eligibility Limitation and Termination	6
Application Assistance	6
Alabama State Supported Schools	7

ELIGIBILITY REQUIREMENTS

The veteran must meet the following qualifications to establish eligibility of his/her dependents:

MILITARY SERVICE

An honorable discharge or other proof of honorable termination of service of the veteran or serviceman in the armed forces for a period of at least 90 consecutive days of active duty service or service less than 90 consecutive days of active duty service if the veteran or serviceman was discharged or released by reason of service-connected disability.

DISABILITY REQUIREMENT

The veteran must meet one of the following service-connected disability conditions established by the U.S. Department of Veterans Affairs (formerly the Veterans Administration) or the appropriate military service department:

- a) be a former prisoner of war (POW); or
- b) declared missing in action (MIA); or
- c) died as the result of a service-connected disability; or
- d) died while on active military service in the line of duty; or
- e) rated 20% or more due to his/her service-connected disability(ies).

STATE RESIDENCY REQUIREMENTS

The veteran must have been a permanent civilian resident of the State of Alabama for at least one year immediately prior to the initial entry into active federal military service. If the veteran has any subsequent period of military service in which a break in service occurred, the one-year civilian permanent residency must have been established prior to reentry into active federal military service.

Permanently service-connected veterans rated at 100% who do not meet the above residency requirements may qualify after establishing proof that they have been a bona fide resident of this state for at least five years immediately prior to the filing of the application for this program or immediately prior to his/her death, if the veteran is deceased.

DEPENDENT

A dependent is defined under our program as a child, stepchild, spouse or un-remarried widow(er).

ENTITLEMENTS

As of Fall 2009, children and stepchildren of qualified veterans may receive five standard academic years (10 semesters) at any Alabama state-supported institution of higher learning or a prescribed course of study at any state-supported technical school without payment of any tuition, mandatory textbooks or instructional fees.

Additionally, eligible spouses and un-remarried widow(er)s of a qualified veteran rated as 100% permanently and totally disabled may also receive five standard academic years (10 semesters) at any Alabama state-supported institution of higher learning or a prescribed course of study at any state-supported technical school without payment of any tuition, mandatory textbooks or instructional fees.

Exception: As of Fall 2009, a spouse or un-remarried widow(er) of a veteran rated 20% to 90% disabled is entitled to three standard academic years (6 semesters) without payment of tuition, mandatory textbooks, and instructional fees or completion of the duration of one prescribed technical course not to exceed 18 months.

Participants in the program prior to Fall 2009 are eligible for four standard academic years (8 semesters) or two standard academic years (4 semesters), respectively.

Note: Applicants applying for benefits under the scholarship program beginning on or after August 1, 2014 (Fall Semester) will be eligible for benefits at the in-state and undergraduate tuition rate.

Note: Applicants who were previously denied benefits based solely on the veteran's peacetime status may re-apply and receive benefits under the scholarship program at the out-of-state and graduate rate if applicable. Applications for previously denied applicants must be resubmitted and received at ADVA Headquarters prior to August 1, 2015 in order to receive benefits at this capacity.

NUMBER OF AWARDS

There is no restriction on the number of eligible dependents under the veteran; however, each dependent may only receive the benefit once, regardless of changes in their future dependency status.

AGE DEADLINE

The child or stepchild must initiate training under our program prior to his/her 26th birthday. In certain situations, a child or stepchild may be eligible for our program up to the age of 30.

Note: This deadline may be extended for previously denied applicants who were denied based solely on the veteran's peacetime status. In order to receive this extension, applications must be resubmitted and received at ADVA Headquarters prior to August 1, 2015.

UNAUTHORIZED COURSES

Our program does not pay for noncredit courses, remedial courses, placement testing, GED preparation, continuing educational courses, pre-technical courses, or state board examinations.

SUPPLIES

Our scholarship program does not pay for supplies such as pens, paper, notebooks, tools, art supplies, uniforms, computer software products, etc.

BOOK PURCHASES

The G.I. Dependent Scholarship Program will only pay for those textbooks that are required for the courses in which the student is officially enrolled. Our program **does not** pay for the purchase of reference manuals, access codes, suggested reading materials, study guides, or recommended workbooks, etc. Reimbursement will not be made.

ELIGIBILITY LIMITATIONS AND TERMINATION

Dependents are eligible to participate in the program only as long as they remain the legal dependent of the veteran from which they derive their eligibility. In the event of a divorce action, the former spouse or stepchild will be ineligible to participate effective the date of the divorce. Any educational financial obligations entered into after the divorce date will be the responsibility of the former spouse or stepchild.

Widow(er) forfeits all entitlements upon remarriage without further consideration of reinstatement.

APPLICATION ASSISTANCE

Applications may be obtained at any Alabama Department of Veterans Affairs Office. Please contact the ADVA Veterans Service Office nearest you.

Out-of-state applicants may receive additional information by contacting:

Alabama Department of Veterans Affairs
Alabama G.I. Dependents Scholarship Program
P.O. Box 1509
Montgomery, AL 36102-1509

Phone: (334) 242-5077

ALABAMA STATE SUPPORTED SCHOOLS

- Alabama A & M University – Normal
- Alabama Southern Community College – Monroeville and Thomasville
- Alabama State University – Montgomery
- Athens State College – Athens
- Auburn University – Auburn, and Montgomery
- Beville State Community College – Fayette, Hamilton, Sumiton, and Jasper
- Bishop State Community College - Main, Carver, and Southwest
- Central Alabama Community College – Alexander City and Childersburg
- Chattahoochee Valley Community College – Phenix City
- Enterprise State Community College-Albertville, Andalusia, Decatur, Enterprise, Fort Rucker, Mobile, and Ozark
- Gadsden State Community College – Gadsden, Anniston, and Centre
- George C. Wallace Community College – Selma, Dothan, Sparks, and Hanceville
- J.F. Drake State Technical College - Huntsville
- Jacksonville State University – Jacksonville
- James H. Faulkner State Community College – Bay Minette, Fairhope, and Gulf Shores
- Jefferson Davis Community College – Brewton
- Jefferson State Community College – Birmingham, Pell City, and Clanton
- John C. Calhoun Community College – Decatur, and Huntsville
- Lawson State Community College – Birmingham and Bessemer
- Lurleen B. Wallace State Jr. College – Andalusia, Greenville, Luverne, and Opp
- Marion Military Institute- Marion
- Northeast Alabama State Jr. College – Rainsville
- Northwest Shoals Community College – Muscle Shoals and Phil Campbell
- Reid State Technical College - Evergreen
- Shelton State Community College – Tuscaloosa
- Snead State Jr. College – Boaz
- Southern Union Community College – Wadley and Opelika
- Trenholm State Technical College - Montgomery
- Troy University - Troy, Montgomery, Dothan, and Phenix City
- University of Alabama – Birmingham, Huntsville, and Tuscaloosa
- University of Montevallo – Montevallo
- University of North Alabama – Florence
- University of South Alabama – Mobile
- University of West Alabama – Livingston

*Online courses are covered under this program if offered through the schools listed above.

Student Veterans Visit Form

Name: _____ Student ID _____

Date: _____

Reason for Financial Aid visit, issues that were discussed:

Were the issues addressed to the satisfaction of the student?

Yes _____ No _____

If the answer is NO please explain

Student Signature _____

Financial Aid representative (print) _____

Signature _____

**FAULKNER STATE COMMUNITY COLLEGE
FINANCIAL AID OFFICE**

Code of Responsibility

The financial aid office has adopted the following policy pertaining to the Code of Responsibility for its employees. Any deviation in policy must meet with the approval of the director of financial aid.

For security and confidentiality of records and/or data files, the financial aid office has a policy of administering and maintaining student records in compliance with the Family Educational Rights and Privacy Act of 1974, as amended. Financial aid office employees hold positions of trust relative to maintaining the security and confidentiality of these records and must recognize the responsibility entrusted to them. Because conduct on or off the job may threaten the security and confidentiality of these records in any form, each employee of the financial aid office is expected to adhere to the following:

- 1) No one may make or permit unauthorized use of any information in files maintained, stored or processed by the financial aid office.
- 2) No one is permitted to seek personal benefit or allow others to benefit personally by knowledge of any confidential information which has come to them by virtue of work assignment.
- 3) No one is to exhibit or divulge the contents of any record or report to any person except in the conduct of a work assignment and in accordance with the financial aid office and institutional policies.
- 4) No one may knowingly include or cause to be included in any record or report a false, inaccurate or misleading entry.
- 5) No official record or report, or copy thereof, may be removed from the office where it is maintained except in the performance of a person's duties.
- 6) No one is to abet or act in conspiracy with another to violate any part of this code.
- 7) Any knowledge of a violation of this code must immediately be reported to a supervisor in the financial aid office.

Violation of this code will lead to a reprimand, suspension or dismissal consistent with the personnel policies of this institution. Additionally, judicial sanctions may be considered according to the student judicial policies of this institution.

I have read and will comply with the financial aid office's Code of Responsibility for security and confidentiality of records and/or data files.

Acknowledged by

Date

Faulkner State Community College (FS) Financial Aid Tips

- 1) Know your student ID number and use that on all correspondence with the Financial Aid Office. Social Security numbers should not be used. FS has also implemented an identity program for both walk-in customers and phone customers. These procedures are in place to help protect your identity.
- 2) File the FAFSA - Free Application for Federal Student Aid - <http://www.fafsa.ed.gov/>
 - a. Done once each year after January 1, good for Fall – Summer terms. Can be filed anytime. FS school code is 001060. New students will need to create a user ID, this allows users to electronically access personal information on the Federal Student Aid Web sites as well as sign the FAFSA electronically. Go to <https://fsaid.ed.gov/npas/index.htm> and follow the directions
 - b. Transfer your taxes from the IRS, select YES when asked. This saves time and if you are verified this saves you from having to get a TAX Transcript from the IRS
 - c. Sign your FAFSA electronically using the user ID's that are created
 - d. Review the confirmation page, it tells you your PELL grant eligibility, loan eligibility and if you are under verification
 - e. Once filed, it takes 3 -5 business days for results to come to FSCC, electronically.
- 3) Verification – if you are selected for verification, follow all the directions as outlined in your verification letter that you receive from FS.
 - a. If you did not transfer your tax information from the IRS you must provide a tax transcript from the IRS for you and your parents if you are a dependent - <http://www.irs.gov/> under TOOLS click on Order a return or account transcript, follow the prompts and order the RETURN TRANSCRIPT. This process takes 7 to 10 days to get the transcript to you then you need to send it to FS
 - b. Be sure to fill out all forms completely and accurately
 - c. Filing status – note if married the only filing status available to you is married filing jointly or married filing separately. If married filing separately FSCC will need copies of both individual's tax return transcripts. You can't file HEAD of HOUSEHOLD if you are married in most cases.
- 4) You can check your aid status as well as other student issues at <https://fsc.faulknerstate.edu/online.html> which is the gateway to your INTERACT account. You need to do this; it is your way of staying connected to FS. This is much easier than contacting the FA office by phone or in person and can be quicker for you.
- 5) Financial Aid is a process – FAFSA filing takes 3 to 5 business days to get results to FSCC, Verification - this process begins once FSCC receives all the required information which takes 5 to 7 business days (note this is AFTER you return all required materials, the longer it takes to get the information from you the longer the process) awarding comes after verification, this process takes another 5 to 7 business days. So if you file your FAFSA today, you are looking at 10 to 15 business days before you have any idea about aid.
- 6) Loans – <https://studentloans.gov> for all student and parent plus direct loans. Follow the prompts, first time borrowers must do entrance counseling (student), parent (for parent plus) must do a credit check. You will need your ID (PIN numbers (see step 2a.)
- 7) Please note Financial Aid will communicate with you by using your FAULKNER STATE CAMPUS email, this will be our official way of communication, so check it often, or you could miss out on your financial aid.

BAH and book allowance

Q: "When will I receive my book allowance?"

A: Faulkner State cannot estimate as to when you will receive any of your benefits. If there was no delay in this office certifying your coursework, generally the VA pays book allowance before the start of the term. If it is your first term on VA benefits this is usually delayed. You may call the VA Regional Office at 1-888-442-4551 to request an estimation as to when you should expect to receive your book allowance.

Alabama VA students will need to contact the bookstore to see if they are cleared to purchase books. If you are not cleared to purchase book get in touch with Faulkner State VA office at 251-580-2292

CH 31 Voc Rehab students will also need to contact the bookstore to see if they are cleared to purchase books and supplies. If you are not cleared to purchase book get in touch with Faulkner State VA office at 251-580-2292

Q: "How will I receive my book allowance?" (Post 911)

A: The Post 9/11 GI Bill pays the student a book allowance that will be sent via direct deposit to the bank account indicated by the student on the **VA-1990/E (Application for the Post 9/11 GI Bill)**. If you have questions concerning this account, or if you need to change this direct deposit account, you must contact the VA Regional office at 1-888-442-4551.

Q: "How is the amount of book money I receive determined?" (Post 911)

A: The Post 911 GI Bill pays a book stipend at the rate of \$41.67 per credit hour taken. This stipend has a maximum payable amount of \$1,000 per school year (Fall, Spring, and Summer). Therefore, if you are taking 12 hours in the Fall Semester you will receive approximately \$500.04 in book money for that semester if you are rated to receive 100% of GI Bill benefits. If you are rated at less than 100%, then you must multiply the dollar amount (\$500.04) times the percentage that you are rated.

Q: "Will my book allowance be enough to cover the cost of all of my books?" (Post 911)

A: This is a question that cannot be directly answered with a yes or no. Depending on the courses you are taking, the materials required by the teachers, and how much you are able to shop around will determine if your book allowance will cover the total cost. The best answer to this question is that sometimes it will be more than enough and sometimes it won't be enough, and that is why we encourage you to plan ahead when it comes to purchasing your textbooks and other required course materials.

Q: "Why is the amount I received for the Spring Semester less than the Fall Semester when I am taking the same amount of credit hours?" (Post 911)

A: The most likely answer to this question is that you have reached the maximum amount (\$1,000) of allowable book stipend for the school year. An example of this would be, if you take 15 credit hours in the Fall, you will receive approximately \$625 in book allowance for that term. Then, if you take 15 credit hours the following spring semester, instead of receiving \$625, you will only receive \$375 because of the \$1000 cap per school year.

Q: "Why did I not receive a book allowance for the Summer semester?" (Post 911)

A: The most likely answer to this question is the same as the answer to the previous question. If you have already been allotted \$1,000 in book allowance for the previous Fall and Spring semesters, then unfortunately you will not receive any book allowance for the summer terms. In this case, your \$1,000 per school year allowance would restart in the following fall term because the school year starts in the fall.

Q: "I'm on Active Duty... do I receive a book allowance?" (Post 911)

A: "Yes, as of August 1, 2011, all Active Duty personnel using the Post 9/11 GI Bill will receive the book allowance entitlement.

Q: "How much do I receive for my monthly housing allowance(BAH/MHA)?" (Post 911)

A: "All BAH/MHA rates are based off the current DoD rates for the Baldwin/Mobile area (zip 36507) at the E5 with dependent rate. Current DoD BAH rates can be found at: <https://www.defensetravel.dod.mil/site/bahCalc.cfm>

Undergraduate Course Loads: FULL TIME ≥ 12 hours

Total Hours	12	11	10	9	8	7	6
				75% Round up			
BAH/MHA Rate	100%	90%	80%	to 80%	70%	60%	0%

**Distance Learning students will receive national BAH average and will not be identified by their specific address of residence or Faulkner State address. This average is less than the E5 with dependent rate. Current DoD BAH rates can be found at: <https://www.defensetravel.dod.mil/site/bahCalc.cfm>

Tuition and Fees

Q: "Will the Post 9/11 GI Bill pay for my out-of-state tuition and fees?" (Post 911)

A: The Post 9/11 GI Bill only pays for in-state tuition and fees at Faulkner State. However, due to HB 424 and the Veteran Choice Act. We grant all military members, veterans and dependents in state tuition within five years of separation from military service.

Q: "I received a letter in the mail from the VA office that states, "Your school did not charge you tuition and fees." Does this mean the VA is not going to pay for my tuition and fees?" (Post 911)

A: This letter generated because we have only certified the students BAH and books to the VA. Our policy is to wait until after the **add/drop period** to certify tuition and fees with the VA. After this certification is sent to the VA then another letter will be sent to the student from the VA with the amount we certified for tuition and fees.

Q: "When will I get paid my tuition and fees?" (Post 911)

A: We do not certify the student's tuition and fees until after the add/drop period. Estimated arrival time of the tuition and fees is sometimes difficult to determine. The Regional VA office frequently experiences delays in processing certifications. These estimations can range from 2-5 weeks. Please prepare financially. If you would like to receive an estimation as to when your certification will be processed and paid to you please call the VA Regional Office at 1-888-442-4551. ****We do suggest you visit this office to request your certification ID number before you call the Regional Office to assist them in finding your certification.****

What does the Post 9/11 GI Bill cover?

Q: "Will the Post 9/11 pay for any class I want to take?"

A: No, the Post 9/11 only pays for classes that are required for your degree program!

Exception: In a student's graduating semester, as long as the student takes one class that is required for the student to graduate and receive their degree, the student can register for other classes of their choosing in order to register for 12hrs (full time). This is called "rounding out." The VA only allows this in a student's graduating term.

Q: "Does the Post 9/11 GI Bill pay for my Dining Plan?"

A: The Post 9/11 does not cover the required Dining plans at Faulkner State. The VA has determined that this is not a fee.

Grades

Q: "If I fail a class or if I receive a "D" in a class that requires a "C" or better, will the Post 9/11 GI Bill pay for me to retake it?"

A: Yes, if you fail a course or if you receive a "D" in a course that requires a grade of "C" or better, the Post 9/11 will cover the cost of retaking the course.

Q: "What if I fail a class because I did not attend the class?"

A: If you fail to attend a class and receive an "F" for that class you will not be required to pay the VA back for that class. Faulkner State currently does not have an attendance policy. Due to this fact we do not report class attendance to the VA. However, if you attend a college that does have an attendance policy then they will be required to report your last day of attendance to the VA and this will create a VA debt.

Scholarships, Pell Grants, Federal Loans, Graduate Teaching Assistant Waivers, STVA

Q: "How do Scholarships affect my Post 9/11 GI Bill?"

A: If the stipulations state the scholarship is to be allocated directly for tuition and fees (only for tuition and fees, solely for tuition and fees, the equivalent of tuition and fees, etc.) then the funds will be taken into consideration when determining the amount of tuition and fees to request from VA. The scholarship will be deducted from the VA eligible tuition and fees and we will request the remaining balance from the VA. **NOTE: If the Scholarship does not state what it is to be used for, then it is considered a General Scholarship and it will not affect the Post 9/11 GI Bill. Also note that the PACT program has just been identified by the VA to not count against your tuition and fees.**

Q: "How do University and/or Outside Waivers, Grants or Fellowships affect my Post 9/11 GI Bill?"

A: Any tuition/fee waivers or funds that are designated for tuition/fees will be considered when determining the amount of your tuition and fees that can be requested from the VA. Any tuition/fee designated waiver, grant or fellowship will be deducted from the VA eligible tuition and fees and the remaining balance will be requested from VA. ***Note*: Title IV aid (Pell grant, Stafford loans, etc.) do not affect GI Bill.**

Q: What is the Alabama Dependent Scholarship Program: (STVA)

A: This benefit is for spouses and children of a disabled veteran. The veteran has to have at least a 20 percent service-connected disability and must be a resident of the State of Alabama when they enlisted. If the veteran was not a resident of the State of Alabama at the time of enlistment, but they have lived in Alabama for five years or longer, they may qualify. State VA pays tuition and a portion of fees and books. State VA does not cover \$19 per credit hour of fees, nor do they cover remedial courses. Remaining balances can be paid for by cash or alternative methods of financial aid. If you cannot pay for the fees upfront then you can choose to do a 40 dollar deferment through the business office. Please make arrangement with the business office before the semester begins. Deferments cannot be applied for after the semester starts.

How to Apply:

You may apply for VA Educational Benefits at vabenefits.vba.va.gov Veterans Online Application System (VONAPP). Print or email a copy of your confirmation page to the. Also bring the Veteran Request for Certification of Enrollment form.

http://www.faulknerstate.edu/sites/www/Uploads/files/Form/Financial%20Aid/Veterans/Request_CertofEnrollment_2015.pdf

The VRCE is required every time you register or change your schedule.

- VA Form DD22-1990 - First time **veteran** using VA education benefits CH 33, CH 31, CH 1606, and CH 30
- VA Form DD22-1990 E- Dependents using CH 33 Post 911 Benefits.
- VA Form DD-22-5490 - First time **dependent of a veteran** using VA education benefits CH 35.

Veteran students transferring from another institution. You will need to complete these forms and either submit it to the VA or provide it to the Faulkner State VA Office. These forms can be filled out electronically at vabenefits.vba.va.gov

- Veterans - VA form DD22-1995
- Dependents - VA form DD22-5495

Transient students – taking a course(s) to transfer back to your home school, submit :

- Copy of approval letter for Faulkner State course from your home school
- http://www.faulknerstate.edu/sites/www/Uploads/files/Form/Financial%20Aid/Veterans/Request_CertofEnrollment_2015.pdf (Request for Certification of Enrollment Form)
- Verification that you are eligible for VA benefits

All students requesting to be certified for VA education benefits MUST complete a Request for Certification of Enrollment Form every time you register or make changes to your schedule.

STVA:

In order to apply for STVA you will need to contact your local Alabama Veteran Service Office. In order to find your local service office go to (www.va.state.al.us/vso.htm). You can also call Montgomery for assistance at 334-242-5077.

Contact Info:

VA Education Call Center: 1-888-GIBILL-1 (442-4551)

Faulkner State VA Office: Phone: 251-580-2292 FAX: 251-580-2278

Email: Veterans@faulknerstate.edu

Financial Aid Office: Phone: 251-580-2151 Email: financial_aid@faulknerstate.edu

Required Forms:

Q: What forms are required? (CH 30, CH 33, CH 35, CH 1606, CH 31)?

A: You will need to fill out the contact information on the Action Sheet, sign the Statement of Understanding, submit the Request for Certification of Enrollment, and provide your Certificate of Eligibility form from the VA. This form can also be access through ebenefits.va.gov. Go to manage then to education and click on Post 911 GI BILL ENROLLMENT STATUS. Print off the page that displays your Post 911 enrollment status and provide these documents to the VA Office.

Other forms that are required would be your High School, College and Military Transcripts. Please request these transcripts as soon as possible. They will need to go to Admissions. Military transcripts will need to be requested through JST Transcripts (<https://jst.doded.mil>). Air Force will request there transcripts through the Community College of the Air Force (<http://www.au.af.mil/au/barnes/ccaf/index.asp>)

Q: What forms are required for the Alabama Dependent Scholarship Program (STVA)?

A: The school needs to receive your Alabama Dependent Scholarship certificate. This certificate is mailed from Montgomery. Please contact the VA office to check your certificate status. You can also call the Montgomery VA Regional Office for application status at 334-242-5077.

Q: If I am transferring the Alabama Dependent Scholarship Program (STVA) what form do I use?

A: You will need to submit your ADVA-5s form to the Faulkner State VA Office. The VA office has copies of this form.

Q: When should I provide my packet to the VA Office?

A: Please provide a complete packet to the VA office once you are signed up for class. A complete packet will consist of:

1. Action Sheet
2. Statement of Understanding
3. Request for Certification of Enrollment
4. Certificate of Eligibility (VA letter)
5. Copy of Change of Place form if transferring to Faulkner (22-5495 Dependent) (22-1995 Veteran)
6. Class Schedule
7. Degree Plan

The Faulkner State Veteran Affairs webpage has the Action Sheet, Statement of Understanding and the Request for Certification of Enrollment Forms on the webpage.

(http://www.faulknerstate.edu/financial_aid/veteran_benefit_programs.aspx)