

What your benefits could add up to

One benefit, two, or three: how many months each could pay for, and the combined limits when they are used together in sequence.



Post-9/11 GI Bill®

CHAPTER 33

Up to 36 months^{1,10}

- **Tuition and fees.** At the maximum level, the full cost of public, in-state tuition and fees.¹
- **Housing.** Monthly, when in school more than half time.¹
- **Books and supplies.** Up to \$1,000 each academic year.²
- **Yellow Ribbon.** Can help with out-of-state, private, foreign or graduate tuition and fees the GI Bill does not cover, at the 100% level, where the school takes part.³
- **Transfer.** With 6 years served and 4 more agreed, up to 36 months can go to a spouse or child. DoD decides.⁴
- **Fry Scholarship.** Up to 36 months for the child or surviving spouse of a service member who died on or after September 11, 2001, in the circumstances VA lists.⁵



Survivors' and Dependents' Educational Assistance

CHAPTER 35 (DEA)

Up to 36 months⁶

- **36 or 45.** Up to 36 months if school started on or after August 1, 2018; up to 45 if it started before.⁶
- **How it pays.** Monthly, directly to the student.⁶
- **Who it is for.** A spouse or child, as in the box below.⁶
- **Age.** A child who became eligible, turned 18 or finished high school on or after August 1, 2023 can use it at any age.⁶



Serving now, or served

CHAPTERS 33, 30, 1606 AND 31

- **Post-9/11 GI Bill, Chapter 33.** Up to 36 months.¹⁰
- **Montgomery GI Bill Active Duty, Chapter 30.** Up to 36 months, usually 10 years to use.^{7,10}
- **Montgomery GI Bill Selected Reserve, Chapter 1606.** Reserve and Guard with a 6-year obligation. Up to 36 months; eligibility usually ends on leaving the Selected Reserve.⁸
- **Veteran Readiness and Employment, Chapter 31.** For service members and Veterans with service-connected disabilities that limit work. Up to 48 months.^{9,10}

What is different: on active duty, the Post-9/11 GI Bill pays no housing allowance,² and a spouse using transferred months gets none while the service member is on active duty.⁴

HOW THEY ADD UP

One benefit ANY ONE	up to 36 months	Chapter 33, 35, 30 or 1606, or the Fry Scholarship: up to 36 months each. ^{1,5,6,10} Chapter 31 can run to 48. ¹⁰	36 MONTHS MAX
Two benefits FAMILY	Chapter 33, up to 36 months	Chapter 35, up to 36 months	72 MONTHS MAX
<i>For example</i> 36 SHARED BY TWO	18 months	Chapter 35, up to 36 months	54 MONTHS

HOW A FAMILY QUALIFIES FOR BOTH

Chapter 33 months, one of these

- A parent transferred months to you while still on active duty: 6 years served, 4 more agreed, approved by DoD.⁴
- The Fry Scholarship: a parent who died on or after September 11, 2001, in the circumstances VA lists.⁵

Chapter 35 months, one of these

- A parent VA has found **permanently and totally** disabled by a service-connected disability. The finding decides it, not the rating alone.⁶
- A parent who died of a service-connected disability or in the line of duty.⁶
- Other, less common ways are on VA's DEA page.⁶

Fry and DEA after a death on or after August 1, 2011: a survivor chooses one, or uses both only if DEA comes from a different event, one at a time, and VA caps that pair at 48 months.^{5,6} This sheet shows the main ways to qualify and the usual month limits, not all of them. VA has other, less common ones, and VA decides what applies to you. **Not sure about either half?** Ask the parent, or call VA at 888-GIBILL-1 (888-442-4551).¹³ A School Certifying Official certifies your enrollment and can talk through your plan; VA decides your eligibility and months.

Two benefits SERVING OR SERVED	Chapters 33, 30, 1606: up to 48 months together	Two or more of these together may not exceed 48 months. ^{10,11} Chapter 31 with them: 48, unless VA finds more are needed for rehabilitation. ¹¹	48 MONTHS MAX
Three benefits CHAPTER 35 AND MORE	Chapter 35, up to 36 months	Others, up to 48 months together	81 MONTHS, THE CEILING



Family. A spouse or child using a benefit that comes through a service member or Veteran.



Chapter 33. Covers tuition and fees, and can add money for housing and books.



Serving or served. A benefit that comes from your own service.



Chapter 35. A payment to the student every month, for school.



Months. How much time in school a benefit can pay for, up to the limits in the chart.



Fry Scholarship. Chapter 33 for the families of service members who died.

OFFICIAL SOURCES, CHECKED 29 SEPTEMBER 2026

1. VA, Post-9/11 GI Bill (Chapter 33). [va.gov/education/about-gi-bill-benefits/post-9-11](#)

2. VA, Post-9/11 GI Bill rates, August 1, 2026 to July 31, 2027. [va.gov/education/benefit-rates/post-9-11-gi-bill-rates](#)

3. VA, Yellow Ribbon Program. [va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program](#)

4. VA, Transfer your Post-9/11 GI Bill benefits. [va.gov/education/transfer-post-9-11-gi-bill-benefits](#)

5. VA, Fry Scholarship. [va.gov/education/survivor-dependent-benefits/fry-scholarship](#)
6. VA, Survivors' and Dependents' Educational Assistance. [va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance](#)

7. VA, Montgomery GI Bill Active Duty (Chapter 30). [va.gov/education/about-gi-bill-benefits/montgomery-active-duty](#)

8. VA, Montgomery GI Bill Selected Reserve (Chapter 1606). [va.gov/education/about-gi-bill-benefits/montgomery-selected-reserve](#)

9. VA, Veteran Readiness and Employment (Chapter 31). [va.gov/careers-employment/vocational-rehabilitation](#)
10. VA, Compare VA education benefits. [va.gov/resources/compare-va-education-benefits](#)

11. 38 CFR § 21.4020, Two or more programs, (a) to (c), as amended July 31, 2025, 90 FR 35965. [ecfr.gov](#)

12. 38 U.S.C. § 3695, limitation on assistance under two or more programs. [uscode.house.gov](#)

13. VA, education and training benefits, call center 888-GIBILL-1 (888-442-4551). [va.gov/education](#)

14. 38 U.S.C. § 3322, bar to duplication of educational assistance benefits. [uscode.house.gov](#)

An independent, third-party reference, not an official source. It summarizes the official sources listed and cannot cover every case, so use it as a starting point for your plan. VA decides eligibility and benefits: confirm your plan with VA and your School Certifying Official, and read the sources that apply to you. Checked 29 September 2026. Rules and rates change.

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The Order Matters



College Tool

THE BOOK

The Order Matters

A Plain-Language Guide to VA Education Benefits for Military Families

How the Post-9/11 GI Bill®, Chapter 35, the Fry Scholarship, and the Yellow Ribbon Program actually fit together.

A PLANNING STRATEGY FROM THE BOOK, NOT A VA RULE

Use the weaker benefit first while tuition is already covered. **Save the stronger benefit for when it has to cover everything.**

Not true in all cases. Evaluate before committing.

FIRST

Chapter 35

While a scholarship or state award covers tuition, DEA pays the student every month,⁴ and no GI Bill months are spent.

THEN

Chapter 33

Saved for when it has to cover everything: tuition and fees, a monthly housing allowance, and money for books.⁵

BEFORE YOU ENROLL

Get it in writing

Talk the plan through with your School Certifying Official, and get your months from VA in writing.

72

MONTHS, UP TO 36 + 36

81

MONTHS, THE CEILING

Chapter 33 and Chapter 35 can both be used in full, one at a time.⁶ Chapter 35 with Chapters 33, 30 or 1606 may not exceed 81 months in all.^{1,2,3}



wegotyou1776.com/book

Free to read and download, with its sources listed so you can check them yourself.

OFFICIAL SOURCES, CHECKED 29 SEPTEMBER 2026

1. 38 CFR § 21.4020(c), as amended July 31, 2025, 90 FR 35965. [ecfr.gov](https://www.ecfr.gov)

2. 38 U.S.C. § 3695, limitation on assistance under two or more programs. [uscode.house.gov](https://www.uscode.house.gov)

3. Federal Register 2025-14486, final rule amending 38 CFR § 21.4020. [federalregister.gov](https://www.federalregister.gov)
4. VA, Survivors’ and Dependents’ Educational Assistance. va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance

5. VA, Post-9/11 GI Bill (Chapter 33). va.gov/education/about-gi-bill-benefits/post-9-11

6. 38 U.S.C. § 3322, bar to duplication of educational assistance benefits. [uscode.house.gov](https://www.uscode.house.gov)



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THE APP

College Tool

Plan around your education benefits

An app that makes the GI Bill®, Chapter 35, the Fry Scholarship, and the Yellow Ribbon Program navigable for military families, with the math in plain English.

- 

Housing allowance for each school, straight from VA’s own Comparison Tool data.³
- 

DEA, Post-9/11 GI Bill, Fry, and Yellow Ribbon math, including the foreign flat rate and the foreign tuition cap.^{1, 2, 4}
- 

The phase approach, year by year: a sequencing timeline for any GI Bill and Chapter 35 plan you build.^{5, 6}
- 

A cash-flow simulator showing monthly inflow, with a two-month buffer and a 20% savings target, our planning targets rather than VA rules.
- 

A printed plan with its official references, for your records and review.
- 

5,600+ VA-approved schools, refreshed every year.³

FREE

To start

Free to download and start, with no account. It is not a trial.

ONE PURCHASE

The full phase approach

Every remaining state, the top 50 overseas options, and Chapter 35 (DEA) benefits. One time, from version 1.2.0. Current price at wegotyou1776.com.

No account. No tracking. What you type stays on your phone unless you share it.



On the **App Store** and **Google Play**.

wegotyou1776.com

WHERE THE APP’S NUMBERS COME FROM, CHECKED 29 SEPTEMBER 2026

1. VA, Survivors’ and Dependents’ Educational Assistance rates. va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance/rates

2. VA, Post-9/11 GI Bill rates. va.gov/education/benefit-rates/post-9-11-gi-bill-rates

3. VA, GI Bill Comparison Tool. va.gov/education/gi-bill-comparison-tool

4. Federal Register 2025-12445, maximum tuition and fee amounts under the Post-9/11 GI Bill. federalregister.gov

5. 38 CFR § 21.4020, as amended July 31, 2025, 90 FR 35965. ecfr.gov

6. 38 U.S.C. § 3695. uscode.house.gov



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