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 months[6]

- **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

Only when both halves below are true. For transferred months, the 48-month cap you may see elsewhere does not apply: Chapter 35 with Chapters 33, 30 or 1606 may not exceed 81 months, so 36 and 36 both fit, one at a time, and with the older 45 months of Chapter 35 the pair can reach 81. Fry with DEA is different; see below.[6,11,12,14]

72 MONTHS MAX

For example

36 SHARED BY TWO

18 months | Chapter 35, up to 36 months

A parent's 36 months split between two children, 18 each: 18 and 36 make 54.[4]

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

Chapter 35 with two or more of Chapters 33, 30 and 1606: no more than 81 months in all. Those together still stop at 48.[11,12]

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

The Order Matters

College Tool

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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