What your course load changes

VA measures a course load as full time, three-quarter time or half time. The step decides the Post-9/11 GI Bill®'s housing, how fast its months are used, and what Chapter 35 DEA pays. Shown where 12 credits a semester is full time, as at most schools.[1]

CREDITS a semester	VA CALLS IT training time	POST-9/11 GI BILL HOUSING share of the full monthly rate	CHAPTER 35 DEA a month, from Oct. 1, 2026
12 or more	Full time[1]	100%	$1,621[7,9]
11	Three-quarter time[1]	90%[2,3]	$1,281[7,9]
10		80%	
9		80%	
8	Half time[1]	70%	$939[7,9]
7		60%	
6		None[2,3]	
Under 6	Less than half time	None	Tuition and fees only, up to a cap[8]

Summer is different. A summer or other short session is measured by its length: credits times 18, or 12 for quarter hours, divided by the weeks in the session. Breaks of 7 days or more are left out, and 4 or more leftover days count as a week. Six credits in 8 weeks works out to 13.5: full time. Three credits in 9 weeks works out to 6: half time. Ask your School Certifying Official what your schedule counts as before you register.[10,11]

Graduate school sets its own full time. Full time at our school: _____ credits. Where a school sets 9 as full time, 6 credits is 67 percent of full time, and the GI Bill pays housing at 70 percent.[1,3,11]

Housing is paid only above half time. At exactly half time, 6 credits where 12 is full time, it pays nothing. Above that it is paid at the rate of pursuit, rounded to the nearest 10 percent.[2,3,4]

The months go at the same pace. GI Bill months are charged at the rate of pursuit, so 9 credits of 12 uses three-quarters of a month for each month enrolled.[5]

The final term. A Post-9/11 student enrolled more than half time in the final term gets the full housing allowance, for terms starting on or after January 1, 2025.[6]

Chapter 35 DEA pays in steps. Full time, three-quarter time and half time each have their own monthly rate. Below half time it pays tuition and fees only, up to a cap.[7,8,9]

Check it yourself

va.gov/education

The Order Matters

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College Tool

App Store and Google Play

OFFICIAL SOURCES, CHECKED 9 NOVEMBER 2026

1. 38 CFR § 21.4270, measurement of courses: full, three-quarter and half time. ecfr.gov
2. 38 U.S.C. § 3313, what the Post-9/11 GI Bill pays, housing by rate of pursuit. govinfo.gov
3. 38 CFR § 21.9641, Post-9/11 GI Bill rates of payment. ecfr.gov
4. VA, Post-9/11 GI Bill rates, August 1, 2026 to July 31, 2027. va.gov/education
5. 38 CFR § 21.9561, months charged at the rate of pursuit. ecfr.gov
6. Public Law 118-210, the Elizabeth Dole Act: final-term housing. govinfo.gov
7. 38 U.S.C. § 3532, Chapter 35 (DEA): the monthly payment. govinfo.gov
8. 38 CFR § 21.3131, DEA rates of payment, including less than half time. ecfr.gov
9. VA, Chapter 35 (DEA) rates, effective October 1, 2026. va.gov/family-and-caregiver-benefits
10. 38 CFR § 21.4272, collegiate course measurement, including summer and other short terms. ecfr.gov
11. VA, School Certifying Official Handbook. benefits.va.gov/gibill

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 9 November 2026. Rules and rates change.
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