

FREE REFERENCE SHEETS

What your benefits could add up to

The posters from wegotyou1776.com/posters, set for a normal printer. The official sources are listed at the end of each section.

WHAT IS INSIDE

1. **For families.** Chapter 33 by transfer or the Fry Scholarship, Chapter 35, and how a family qualifies for both.
2. **For those who served.** Chapters 33, 30, 1606 and 31, and the combined limits when two or more are used together in sequence.
3. **The Order Matters.** The free plain-language guide, and why the order a family uses its benefits in matters.
4. **College Tool.** The app that plans it, what is free, and what the one-time purchase adds.

Each section starts on a new page, so you can print only the pages you need.

For a wall, the full-size posters are free at wegotyou1776.com/posters.

**Check it yourself**

VA.gov, the official source for VA education benefits.

va.gov/education

**The Order Matters**

The free guide that explains it in plain language.

wegotyou1776.com

**College Tool**

The app. Free to download and use.

App Store and Google Play

An independent, third-party reference, not an official source. These sheets summarize the official sources listed and cannot cover every case, so use them 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. These sheets are from We Got You 1776, LLC. Not affiliated with or endorsed by the U.S. Department of Veterans Affairs or the U.S. Department of Defense. Not financial, legal, tax, or benefits advice. GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at benefits.va.gov/gibill. © 2026 We Got You 1776, LLC. Free to print and share unchanged, not for resale or changes, under CC BY-NC-ND 4.0. Print the current version free at wegotyou1776.com/posters.

What your benefits **could** add up to

For a spouse or child whose benefits come through a service member or Veteran.

Post-9/11 GI Bill®

CHAPTER 33, BY TRANSFER
OR THE FRY SCHOLARSHIP

Up to 36 months¹

- **Tuition and fees.** At the maximum level, the full cost of public, in-state tuition and fees.¹
- **Housing.** A monthly housing allowance when in school more than half time.¹ A spouse using transferred months gets none while the service member is on active duty.⁴
- **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
- **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.** A monthly payment sent directly to the student.⁶
- **Who it is for.** The spouse or child of a Veteran or service member in one of the situations under How a family qualifies for both, on the next page.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

HOW THEY ADD UP

One benefit

ANY ONE

up to 36 months

Chapter 33 by transfer, Chapter 35, or the Fry Scholarship: up to 36 months each.^{1,5,6} Chapter 35 can reach 45 if school started before August 1, 2018.⁶

36
MONTHS
MAX

Two benefits

CHAPTERS
33 AND 35

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 the next page.^{6,7,8,10}

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).⁹ A School Certifying Official certifies your enrollment and can talk through your plan; VA decides your eligibility and months.

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. 38 CFR § 21.4020, Two or more programs, (a) to (c), as amended July 31, 2025, 90 FR 35965. ecfr.gov
8. 38 U.S.C. § 3695, limitation on assistance under two or more programs. uscode.house.gov
9. VA, education and training benefits, call center 888-GIBILL-1 (888-442-4551). va.gov/education
10. 38 U.S.C. § 3322, bar to duplication of educational assistance benefits. uscode.house.gov

**Check it yourself**

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The app. Free to download and use.
App Store and Google Play

What your benefits could add up to

For a service member or Veteran using benefits from their own service.

Post-9/11 GI Bill® CHAPTER 33 Up to 36 months^{1,8} Tuition and fees. At the maximum level, the full cost of public, in-state tuition and fees.¹ Housing. A monthly housing allowance when in school more than half time.¹ On active duty it pays no housing allowance.² 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, a service member can transfer up to 36 months to a spouse or child. DoD decides.⁴ <td> The other programs CHAPTERS 30, 1606 AND 31 Montgomery GI Bill Active Duty, Chapter 30. Up to 36 months, usually 10 years to use.^{5,8} 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.⁶ Veteran Readiness and Employment, Chapter 31. For service members and Veterans with service-connected disabilities that limit work. Up to 48 months.^{7,8} </td>	The other programs CHAPTERS 30, 1606 AND 31 Montgomery GI Bill Active Duty, Chapter 30. Up to 36 months, usually 10 years to use.^{5,8} 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.⁶ Veteran Readiness and Employment, Chapter 31. For service members and Veterans with service-connected disabilities that limit work. Up to 48 months.^{7,8}
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HOW THEY ADD UP

One benefit ANY ONE	up to 36 months	Chapter 33, 30 or 1606: up to 36 months each.^{1,8} Chapter 31 can run to 48.⁸	36 MONTHS MAX
Two or more CHAPTERS 33, 30, 1606	Chapters 33, 30, 1606: up to 48 months together	Two or more of these together may not exceed 48 months.^{8,9} Chapter 31 with them: 48, unless VA finds more are needed for rehabilitation.⁹	48 MONTHS MAX
With Chapter 35 AS A SPOUSE OR CHILD	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.^{9,10}	81 THE CEILING

This section 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 what you have?** Call VA at 888-GIBILL-1 (888-442-4551).¹¹

Serving or served. A benefit that comes from your own service.	Months. How much time in school a benefit can pay for, up to the limits in the chart.	Chapter 33. Covers tuition and fees, and can add money for housing and books.
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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, Montgomery GI Bill Active Duty (Chapter 30). va.gov/education/about-gi-bill-benefits/montgomery-active-duty
6. VA, Montgomery GI Bill Selected Reserve (Chapter 1606). va.gov/education/about-gi-bill-benefits/montgomery-selected-reserve
7. VA, Veteran Readiness and Employment (Chapter 31). va.gov/careers-employment/vocational-rehabilitation
8. VA, Compare VA education benefits. va.gov/resources/compare-va-education-benefits
9. 38 CFR § 21.4020, Two or more programs, (a) to (c), as amended July 31, 2025, 90 FR 35965. ecfr.gov
10. 38 U.S.C. § 3695, limitation on assistance under two or more programs. uscode.house.gov
11. VA, education and training benefits, call center 888-GIBILL-1 (888-442-4551). va.gov/education



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The free guide that explains it in plain language.

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College Tool

The app. Free to download and use.

App Store and Google Play

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

- 38 CFR § 21.4020(c), as amended July 31, 2025, 90 FR 35965. [ecfr.gov](https://www.ecfr.gov)
- 38 U.S.C. § 3695, limitation on assistance under two or more programs. [uscode.house.gov](https://www.uscode.house.gov)
- Federal Register 2025-14486, final rule amending 38 CFR § 21.4020. [federalregister.gov](https://www.federalregister.gov)
- VA, Survivors' and Dependents' Educational Assistance. va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance
- VA, Post-9/11 GI Bill (Chapter 33). va.gov/education/about-gi-bill-benefits/post-9-11
- 38 U.S.C. § 3322, bar to duplication of educational assistance benefits. [uscode.house.gov](https://www.uscode.house.gov)

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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

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

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

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

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

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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