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
2. 38 U.S.C. § 3695, limitation on assistance under two or more programs. uscode.house.gov
3. Federal Register 2025-14486, final rule amending 38 CFR § 21.4020. 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

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.

The Order Matters is an independent guide 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.