

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}



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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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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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