We Got You 1776™

FOR MILITARY FAMILIES

VA EDUCATION BENEFITS

The Terms, Plainly

The words of the GI Bill® and Chapter 35 DEA, each in one plain line, with the law behind it in the sources below.

The benefits

Post-9/11 GI Bill
CHAPTER 33
Chapter 33 is the Post-9/11 GI Bill: tuition to the school, a housing allowance and book money.[1,2]

Transfer of Entitlement
TEB
Giving Post-9/11 GI Bill months to a spouse or children, the member's dependents in DEERS.[3,4]

Fry Scholarship
A VA education benefit for the children and surviving spouses of service members who died in the line of duty on or after September 11, 2001, paid at the Post-9/11 GI Bill's full rate.[5]

Chapter 35 DEA
SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE
A federal benefit for eligible dependents: a flat monthly stipend paid directly to the student.[6,7]

Yellow Ribbon Program
A voluntary agreement where a school and the VA split costs above what the Post-9/11 GI Bill covers, mostly at private and foreign schools.[8]

What it pays

Monthly Housing Allowance
MHA
The GI Bill's monthly housing payment, set by the campus ZIP code at the DoD BAH rate for an E-5 with dependents.[9]

Books stipend
The Post-9/11 GI Bill's payment for books and supplies: $41.67 a credit, up to $1,000 a year for 24 credits. DEA has none.[10]

Cost of Attendance
COA
A school's official estimate of a year's full cost.[11]

Foreign tuition cap
The annual maximum the GI Bill pays a foreign school. Tuition above it is the student's, unless Yellow Ribbon or another source fills the gap.[12]

Branch campus
An overseas campus of a U.S. university: the same school and degree, in another country.[13,14]

Course load and months

Full time, three-quarter time and half time
At most schools, 12 credits a semester. 9 to 11 is three-quarter time and 6 to 8 is half time.[15,2]

Rate of pursuit
How much of a full load you are carrying, as a percentage. Nine credits where 12 is full time is 75 percent.[16,17]

Entitlement
The months of a benefit you have to use. The Post-9/11 GI Bill gives up to 36.[18,19,20]

The 72-month planning cap
The planning number for a family that holds both programs: 36 months of DEA plus 36 months of Post-9/11 GI Bill.[18,19,21]

The 81-month ceiling
The outer limit in law for all Chapter 35 combinations, which leaves the 72-month plan a 9-month buffer.[21,22]

Getting started

Certificate of Eligibility
COE
VA's letter that a benefit is yours to use. A family member using transferred months gets one after applying to VA, online or with VA Form 22-1990e.[23]

School Certifying Official
SCO
The person at a school who certifies enrollment to the VA. The one to ask to review your plan in writing before you enroll.[24]

Remaining benefits
How many months you have left.[25]

FAFSA
The federal financial aid application. File it every year; it never reduces VA benefits.[26]

Military transition
The move from active duty to what comes next, for the member and the whole family.

OFFICIAL SOURCES, CHECKED 9 NOVEMBER 2026

1. 38 U.S.C. 3313. uscode.house.gov
2. 38 U.S.C. 3532. uscode.house.gov
3. 38 U.S.C. 3319(b) and (c). uscode.house.gov
4. 38 CFR 21.9571(b). ecfr.gov
5. 38 U.S.C. 3311(b)(8) to (10). uscode.house.gov
6. 38 U.S.C. 3501(a)(1). uscode.house.gov
7. 38 U.S.C. 3532(a). uscode.house.gov
8. 38 U.S.C. 3317(a). uscode.house.gov
9. 38 U.S.C. 3313(c)(1)(B). uscode.house.gov
10. 38 U.S.C. 3313(c)(1)(B)(iv). uscode.house.gov
11. 20 U.S.C. 1087ll(a). uscode.house.gov
12. 38 U.S.C. 3313(c)(1)(A)(ii). uscode.house.gov
13. 38 CFR 21.9640(b)(1). ecfr.gov
14. 38 U.S.C. 3313(c)(1)(B)(ii). uscode.house.gov
15. 38 CFR 21.4270. ecfr.gov
16. 38 U.S.C. 3313(c)(1)(B)(i). uscode.house.gov
17. 38 CFR 21.9641(c)(1). ecfr.gov
18. 38 U.S.C. 3312(a). uscode.house.gov
19. 38 U.S.C. 3511(a)(1). uscode.house.gov
20. 38 CFR 21.9561(a). ecfr.gov
21. 38 U.S.C. 3695(c). uscode.house.gov
22. 38 CFR 21.4020(c). ecfr.gov
23. 38 U.S.C. 3698A(a)(1). uscode.house.gov
24. 38 U.S.C. 3684(a)(1). uscode.house.gov
25. VA.gov, Check remaining GI Bill and other education benefits.
26. 20 U.S.C. 1090(a). 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 9 November 2026. Rules and rates change.

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