

## How to Build a Schedule to Maximize Your Benefit Payment

This guide is for students using:

- Dependents' Educational Assistance (Chapter 35)
- Montgomery GI Bill® Selected Reserve (Chapter 1606)
- Montgomery GI Bill® Active Duty (Chapter 30)

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 Web site at <https://www.benefits.va.gov/gibill>.

Students using these benefits are issued a monthly payment based on their training time on each day of the previous month. Refer to the VA's [rate tables](#) for current payment rates. To maximize your monthly benefit payment, understand how the VA determines your training time by referring to the charts below.

**\*\*\*Note: While training time determines your monthly benefit payment, course format does NOT. Therefore, you can take classes in ANY format (face-to-face, hybrid, structured remote, asynchronous online).**

### 15-week Session

Credit Hours	Training Time
12+ credits	Full Time
9-11 credits	$\frac{3}{4}$ -time
6-8 credits	$\frac{1}{2}$ -time
4-5 credits	$<\frac{1}{2}$ -time
1-3 credits	$\frac{1}{4}$ -time or less

### 13-week Session

Credit Hours	15-week Credit Hour Equivalent	Training Time
3	4.15	$<\frac{1}{2}$ -time
4	5.5	$\frac{1}{2}$ -time
6	8.3	$\frac{1}{2}$ -time
9+	12.5+	Full time

### 10-week Session

Credit Hours	15-week Credit Hour Equivalent	Training Time
3	5.4	$<\frac{1}{2}$ -time
6	10.8	$\frac{3}{4}$ -time
7+	12.6+	Full time

**8-week Session**

<b>Credit Hours</b>	<b>15-week Credit Hour Equivalent</b>	<b>Training Time</b>
1	2.25	¼-time or less
3	6.75	½-time
4	9	¾-time
6+	13.5+	Full time

**7-1/2-week Session**

<b>Credit Hours</b>	<b>15-week Credit Hour Equivalent</b>	<b>Training Time</b>
1	2.4	¼-time or less
3	7.2	½-time
4	9.6	¾-time
6+	14.4+	Full Time

**5-week Session**

<b>Credit Hours</b>	<b>15-week Credit Hour Equivalent</b>	<b>Training Time</b>
1	3.6	<½-time
2	7.2	½-time
3	10.8	¾-time
4+	14.1+	Full Time

**3-week Session (January Session)**

<b>Credit Hours</b>	<b>15-week Credit Hour Equivalent</b>	<b>Training Time</b>
1	6	½-time
2+	12+	Full Time