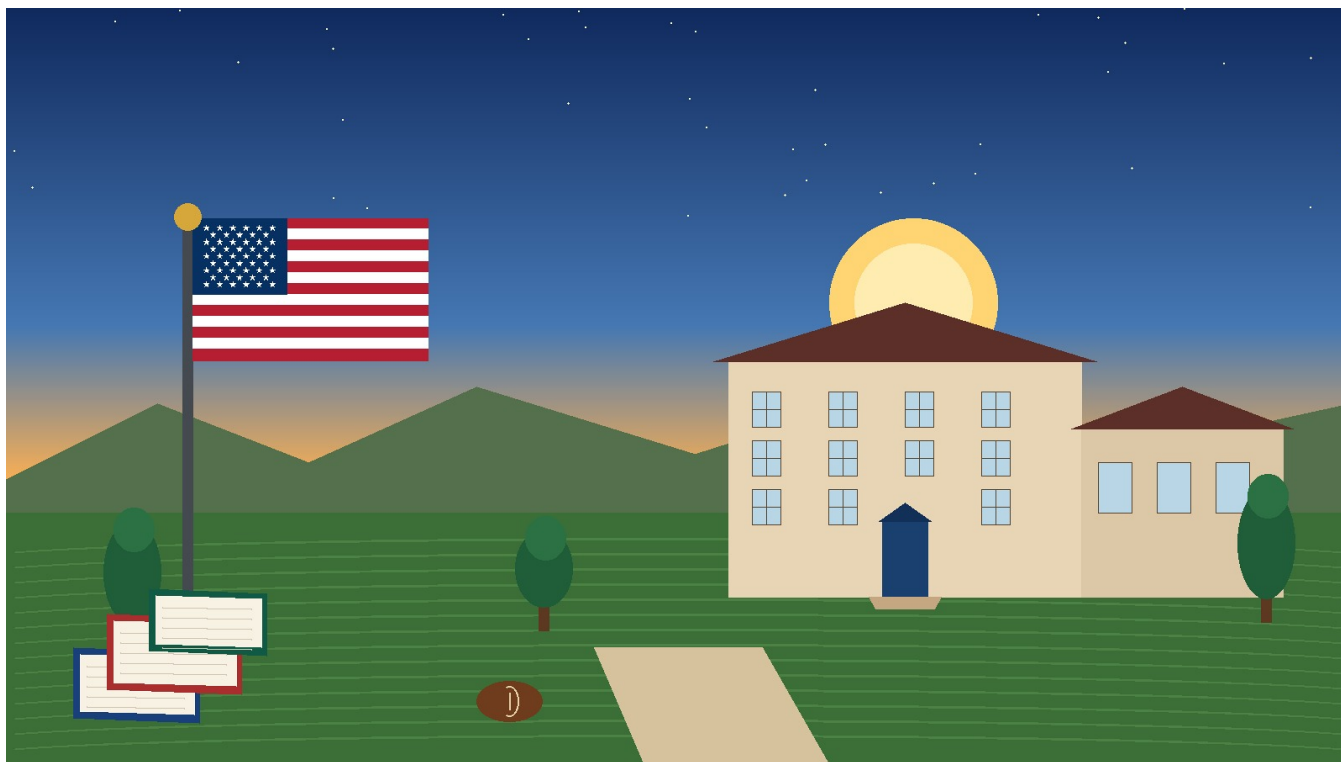




Game Day for GI Bill Benefits: How Veterans Start Education and Training Through Choose VA and VA.gov

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A plain-language kickoff checklist for GI Bill education benefits: what Choose VA is, what Post-9/11 (Chapter 33) covers at a high level, how to apply on VA.gov, and the 30-day average VA states for education claims.

Early October feels like kickoff weather. Classes are underway. Training programs are taking names. If you served, if you are still serving, or if you are an eligible family member, this is a good week to open the official door and see what education benefits you can use.

The Department of Veterans Affairs posted a short note to use GI Bill benefits to get back to school and to start at Choose VA. This paper is not that post. It is a public how-to. It uses only what VA pages say. It does not invent payment amounts, benefit percentages, wait times, or eligibility cutoffs.

The official start is <https://choose.va.gov>

What Choose VA is

Choose VA is VA's hub for exploring benefits. The page says VA offers benefits that can help Veterans buy, keep, or modify a home, earn a degree, start a career, stay healthy, and do more after military service.

The hub lists disability, education and training, careers and employment, health care, housing assistance, life insurance, burials and memorials, pensions, and family members. Education and training is the tile for school. VA says those benefits can help Veterans further their education and get career training.

Eligibility is wider than Veterans alone. Choose VA says benefits may also be available to active-duty service members, National Guard and Reserve members, and eligible family members, including spouses, children,

and survivors. The same page says character of discharge can matter. It tells readers to check the VA benefits booklet or contact the nearest VA facility. This paper does not restate discharge rules.

The address printed on Choose VA is U.S. Department of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420. The phone number printed there is 1-800-698-2411.

Choose VA also prints the Veterans Crisis Line: call 988 and press 1, text 838255, or start a confidential chat. For TTY, call 711, then 988. That line is for a crisis. It is not the education claims desk.

What the GI Bill covers, at a high level

VA's About GI Bill page says these benefits help you pay for school and cover expenses while you train for a job. Since 1944, the GI Bill has helped qualifying Veterans and their family members get money to cover all or some of the costs for school or training.

The page is the map: <https://www.va.gov/education/about-gi-bill-benefits/>

Three tools sit on that map.

If you already applied and were awarded Post-9/11 benefits, your GI Bill Statement of Benefits shows how much you have used and how much is left: <https://www.va.gov/education/check-remaining-benefits>

The GI Bill Comparison Tool helps you learn about education programs and compare benefits by school: <https://www.va.gov/education/gi-bill-comparison-tool/>

You apply on the how-to page: <https://www.va.gov/education/how-to-apply/>

Other programs are named on the About page. People who served at least 2 years on active duty are pointed to the Montgomery GI Bill Active Duty program (Chapter 30) to see if they qualify: <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty>

Members of the Army, Navy, Air Force, Marine Corps, or Coast Guard Reserve, or the Army National Guard or Air National Guard, are pointed to the Montgomery GI Bill Selected Reserve program (Chapter 1606): <https://www.va.gov/education/about-gi-bill-benefits/montgomery-selected-reserve>

Payment rates change. Use VA's rates pages, not a number from a social post: <https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates>

Post-9/11 GI Bill (Chapter 33)

Chapter 33 is the Post-9/11 GI Bill. VA says it helps you pay for school or cover expenses while you train for a job. If you served on active duty after September 10, 2001, you may qualify. "May" is the right word.

The page is <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>

VA says you may be eligible if at least one of these is true:

- You served at least 90 days on active duty, all at once or with breaks, on or after September 11, 2001, or
- You received a Purple Heart on or after September 11, 2001, and were honorably discharged after any amount of service, or
- You served at least 30 continuous days on or after September 11, 2001, and were honorably discharged with a service-connected disability, or
- You are a dependent child using benefits transferred by a qualifying Veteran or service member.

VA also notes that a Reserve member who lost education benefits when the Reserve Educational Assistance Program (REAP) ended in November 2015 may qualify for restored benefits under the Post-9/11 GI Bill.

Some service does not count. VA calls those periods non-qualifying. Examples on the page include time as a cadet or midshipman at a service academy, some ROTC scholarship service, and certain training or call-ups. The list is specific. Read it on the Post-9/11 page. Do not guess from this summary.

What VA says the benefit can include:

- Tuition and fees. If you qualify for the maximum benefit, VA says it covers the full cost of public, in-state tuition and fees. VA caps private and foreign schools and updates those caps each year. This paper does not print a cap. Use the rates page.
- Housing money if you are in school more than half time. VA bases the monthly housing allowance on the cost of living where the school is located. A 2011 law bars that allowance during breaks between semesters, quarters, and terms. If enrollment starts after the first of the month or ends before the last day, VA says the housing payment is prorated for the days you are enrolled.
- Money for books and supplies, up to a maximum stipend per school year. VA sets that maximum. This paper does not invent it.
- Tutorial help, national tests, certain licensing and certification tests and prep courses, and work-study while enrolled.
- A one-time rural payment VA describes on the same page: you live in a county with 6 or fewer people per square mile, and you are moving at least 500 miles to school, or you have no option but to fly.

VA says the benefit amount depends on the school, how much active-duty service you have had since September 10, 2001, and how many credits or training hours you take. Percentage tables stay on VA's site.

Ways VA says you can use Chapter 33 benefits include college degrees, Tuition Assistance Top-Up, vocational or technical training, non-college degrees, on-the-job training and apprenticeships, entrepreneurship training, flight training, licensing tests, co-op training, work-study, correspondence training, and independent or distance learning.

If you use Post-9/11 benefits, VA says you must verify enrollment every month to keep a monthly housing allowance or kicker payments: <https://www.va.gov/education/verify-school-enrollment/>

Expiration depends on your discharge date. If service ended before January 1, 2013, VA says benefits expire 15 years after your last separation from active service. If service ended on or after January 1, 2013, VA says benefits do not expire, under the Forever GI Bill (the Harry W. Colmery Veterans Educational Assistance Act).

If you are choosing between Post-9/11 and another GI Bill program, read the Post-9/11 page or ask an accredited representative. Switching can change what you can use later.

Schools in the Yellow Ribbon Program can help pay tuition the Post-9/11 GI Bill does not cover:

<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/> and

<https://www.va.gov/education/yellow-ribbon-participating-schools/>

How to apply

Before you start, VA says to check eligibility, gather documents, and use the Comparison Tool. Eligibility:

<https://www.va.gov/education/eligibility>

VA says you need your Social Security number, bank direct-deposit information, education and military history, and basic information about the school or training site you want or already attend.

For Chapter 33, Chapter 30, and Chapter 1606, apply online or change the benefit you are using:

<https://www.va.gov/education/apply-for-gi-bill-form-22-1990/>

Or mail VA Form 22-1990, Application for VA Education Benefits, to the regional processing office VA lists for you. Use the address on the current form page. Do not trust an old blog address.

VA says you cannot change the application after you send it. If VA asks for documents, upload them with QuickSubmit.

The education phone on the how-to-apply page and the download-letters page is 888-442-4551 (TTY 711). Hours on those pages: Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern Time (5:00 a.m. to 4:00 p.m. Pacific). Choose VA's main number remains 1-800-698-2411.

You can work with an accredited attorney, claims agent, or Veterans Service Organization representative: <https://www.va.gov/get-help-from-accredited-representative>

The Comparison Tool

The Comparison Tool is where you line a school up against the benefit before you apply. VA says it helps you explore options and compare benefits by school: <https://www.va.gov/education/gi-bill-comparison-tool/>

A practical order: read the eligibility page, look up the school in the tool, open the current rates page if you need numbers, then apply. The tool is not an approval. Approval is the decision letter.

If tuition is higher than Post-9/11 covers, check whether that school is on the Yellow Ribbon list. Participation is school by school.

What happens after you apply, and the 30-day average

VA's after-you-apply page says VA mails a decision letter. If you are approved, you may need to show that letter to the VA certifying official at your school. The letter is a Certificate of Eligibility, or COE. The certifying official is the school staff person who tells VA you are enrolled.

<https://www.va.gov/education/after-you-apply/>

How long is the decision? VA states the average time to process education claims as 30 days. That line is on both the how-to-apply page and the after-you-apply page. An average is not a promise for your file. If VA asks for papers, answer through QuickSubmit.

If you applied for Post-9/11 benefits on VA.gov, you may be able to download the decision letter: <https://www.va.gov/education/download-letters/>

That download is narrow. VA says both of these must be true: you are a Veteran who applied for Post-9/11 benefits on VA.gov, and the decision letter is dated on or after August 20, 2022. VA says family members and dependents cannot get their decision letters online at this time. They, and anyone with an older letter, should use Ask VA: <https://www.va.gov/contact-us/ask-va/>

If you disagree with a decision, VA says you can request a decision review: <https://www.va.gov/decision-reviews>

If you already have benefits and you change schools or programs, VA says you need proof of eligibility for the school. That note covers GI Bill benefits, Survivors' and Dependents' Educational Assistance (DEA), and transferred Post-9/11 benefits.

For a foreign school, VA says you can request an updated COE through Ask VA and should get a response within 7 business days. That note is not the 30-day claim average. Address changes:
<https://www.va.gov/change-address>

Family benefits, transfers, and the STEM Scholarship

Use the linked VA page for who qualifies. This section only repeats VA's high-level lines.

DEA. On the how-to-apply page, VA says a child or spouse of a Veteran or service member who has died, is captured or missing, or is permanently and totally disabled due to a service-connected disability may be eligible for Survivors' and Dependents' Educational Assistance. Form path: VA Form 22-5490,
<https://www.va.gov/family-and-caregiver-benefits/education-and-careers/apply-for-dea-fry-form-22-5490/>

Fry Scholarship. VA says a child or surviving spouse of a service member, or of a Selected Reserve member, who died on or after September 11, 2001, may qualify. Details:
<https://www.va.gov/family-and-caregiver-benefits/education-and-careers/fry-scholarship/>

Transferred Post-9/11 benefits. VA says a qualified service member may transfer all 36 months, or a portion, to a spouse or child. The Department of Defense approves the transfer. The family member then applies:
<https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/> and VA Form 22-1990e, <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/transferred-gi-bill-benefits/apply-form-22-1990e/>

STEM Scholarship. VA's how-to-apply page says that if it approves an eligible Veteran who has used all Post-9/11 entitlement, the Veteran gets up to 9 months of additional benefits, or \$30,000, whichever comes first. The same page states that same cap for an eligible dependent who has used all Fry Scholarship entitlement. Rules for "eligible": <https://www.va.gov/education/other-va-education-benefits/stem-scholarship/>

Where to get help

Use the VA page for your step, then a trained person if the form is confusing. Accredited attorneys, claims agents, and Veterans Service Organization representatives can help you apply:
<https://www.va.gov/get-help-from-accredited-representative>

Education phone on the how-to-apply and download-letters pages: 888-442-4551 (TTY 711), Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern Time. Main number on Choose VA: 1-800-698-2411. Questions and document uploads go through VA, not through a group chat. If VA asks for papers, use QuickSubmit.

If you are in crisis, use the Veterans Crisis Line printed on Choose VA: call 988 and press 1, text 838255, or chat. TTY users call 711, then 988.

This paper records public pages checked on October 3, 2026. If a VA page and this paper disagree, the VA page wins. Nothing here is a benefits decision.

Sources

Checked October 3, 2026. "Last updated" dates are VA's own labels.

- Choose VA: <https://choose.va.gov>

- About GI Bill benefits (last updated November 29, 2024): <https://www.va.gov/education/about-gi-bill-benefits/>

- Post-9/11 GI Bill, Chapter 33 (last updated July 23, 2026): <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>
- How to apply (last updated August 17, 2026): <https://www.va.gov/education/how-to-apply/>
- After you apply (last updated June 4, 2026): <https://www.va.gov/education/after-you-apply/>
- Download a decision letter (last updated November 29, 2024): <https://www.va.gov/education/download-letters/>
- GI Bill Comparison Tool: <https://www.va.gov/education/gi-bill-comparison-tool/>
- Post-9/11 benefit rates: <https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates>

Notes

- Primary sources: choose.va.gov and VA.gov education pages, checked October 3, 2026. If a VA page and this paper disagree, the VA page wins.

- Author: Ryan Standley / Record of Sale, LLC / Notice Nearby.

- Discussed on @NoticeNearYou: (pending — fill xPostUrl after live post).

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