Does Chapter 35 Pay the Student or the School

Chapter 35 generally pays the eligible student directly. For college enrollment, Survivors' and Dependents' Educational Assistance (DEA) provides an education payment based on enrollment and the applicable VA rate. The student remains responsible for the school's tuition and fees. [1, 3]

Disclosure: AI assisted in drafting this article. Official VA sources were checked on November 9, 2026. This article provides general education; it does not determine anyone's eligibility or payment amount.

The discussion below concerns college and university enrollment. DEA also covers other approved education and training, and those categories have their own payment rules. Eligibility depends on both the beneficiary's circumstances and the qualifying veteran or service member. [1, 2]

How the Chapter 35 payment works

VA describes the DEA college benefit as a payment to the student. The school has a separate role: its certifying official reports enrollment information to VA. A school's certification supports the benefit-payment process, while the student's tuition account remains with the school. [1, 3]

That structure differs from the Post-9/11 GI Bill under Chapter 33. Under Chapter 33, VA can pay covered tuition and fees directly to the school and make separate payments to the student for other benefits, subject to that program's rules. [3]

A DEA monthly payment does not guarantee coverage of every college charge. The published DEA college rate is tied to the applicable enrollment category and period of attendance. [2, 3]

The current college rates

For October 1, 2026, through September 30, 2027, VA lists these rates for a full month of enrollment at a college or university. These are the published amounts for each category, rather than percentages calculated from the full-time dollar amount. [2]

Enrollment category	Published full month rate
Full time	$1,621.00
Three quarter time	$1,281.00
Half time	$939.00

For enrollment below half time, the college payment rules include a tuition-and-fee limit. VA lists a ceiling of $939.00 per full month for less than half time but more than quarter time, and $405.25 for quarter time or less. In these categories, the payment cannot exceed the applicable tuition and fees. VA's rate page also explains when a term payment may be issued as a lump sum. [2]

The Claim Brief's enrollment rates guide discusses the categories in more detail. The official VA rate page remains the reference for the period covered by a particular payment.

Read the Chapter 35 enrollment rates guide

Why a first payment can be smaller

The monthly figures above assume a full month of enrollment. When enrollment covers only part of a month, VA prorates the payment based on the enrolled days. A smaller payment near the beginning or end of a term can therefore reflect a partial month. The full-month rate alone does not establish the amount due for every calendar month. [2]

VA's education payment information describes Chapter 35 stipends as paid in arrears, meaning for the previous month, after enrollment verification. This timing is separate from the school's billing calendar. The published monthly rate is not a guarantee that money will arrive before a school's payment deadline. [3, 4]

A fictional college example

Alex is a fictional eligible DEA student. Assume VA has established Alex's eligibility and the applicable certified enrollment covers a full month at the full-time college rate during the October 2026 through September 2027 rate period. The published payment for that full month is $1,621. [2]

Alex also receives a tuition bill from the college. The DEA payment goes to Alex, and the tuition bill remains part of Alex's account with the school. Seeing an outstanding college balance does not, by itself, mean VA sent the Chapter 35 payment to the wrong recipient. [3]

If Alex's enrollment instead covers part of the month, VA uses the enrolled days in the calculation. Enrollment below half time also brings the tuition-and-fee limitation into the calculation. These facts can change a payment; the example does not predict an individual award. [2]

School certification and student verification

School certification and monthly enrollment verification serve different purposes. The school certifies enrollment information to VA. The student separately verifies continued enrollment each month. VA's current enrollment verification page includes DEA and identifies credit or clock hours and enrollment dates as information used in verification. [3, 4]

A school's initial certification and a student's later monthly verification are therefore separate parts of the payment process. VA and the school's certifying official are sources of information about payment administration and enrollment records. [1, 3, 4]

This content provides general education and does not provide guidance on an individual VA claim. Each case is unique. For advice about your own VA benefits, you can seek help from a VA-accredited Veterans Service Organization (VSO) representative, claims agent, or attorney.

Find a VA-accredited representative

Official sources

[1] VA Chapter 35 program overview

[2] VA Chapter 35 rates for October 2026 through September 2027

[3] VA education payment information for school certifying officials

[4] VA school enrollment verification