

How to Build a Schedule to Maximize BAH

This guide is for students using:

- Post 9/11 GI Bill® (Chapter 33)
- Veteran Readiness & Employment (Chapter 31) who are also eligible for Post 9/11 GI Bill
- Fry Scholarship

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>.

To maximize your BAH, do the following:

1. **Pay attention to class format!** Choose at least one face-to-face or hybrid class that spans the length of the term. For example, if you are taking one 15-week class, one 13-week class, and two 7-1/2 classes, choose a 15-week class OR two back-to-back 7-1/2 classes that are face-to-face or hybrid. The rest can be online or structured remote if you so choose.
2. **Understand your rate-of-pursuit (ROP)** and make sure it is 100% if your schedule allows (this is a personal preference and does not work for everyone!). Note the following:
 - a. A student's ROP must be > 50% to receive any BAH
 - b. VA calculates your ROP based on your enrollment on each day of the session/term
 - c. VA prorates BAH payments according to your ROP

Use these ROP charts to help you calculate your ROP for the different academic sessions:

15-week Session

Credits	Rate of Pursuit	Eligible for BAH?
1-6	50% or less	No
7	60%	Yes
8	70%	Yes
9-10	80%	Yes
11	90%	Yes
12+	100%	Yes

13-week Session

Credits	Rate of Pursuit	Eligible for BAH?
1-3	30% or less	No
4	50%	No
6	70%	Yes
7	80%	Yes
8	90%	Yes
9+	100%	Yes

10-week Session

Credits	Rate of Pursuit	Eligible for BAH?
1-3	50% or less	No
4	60%	Yes
6	90%	Yes
7+	100%	Yes

8-week Session (Summer Session)

Credits	Rate of Pursuit	Eligible for BAH?
1 credit	19%	No
3	60%	Yes
4	80%	Yes
6+	100%	Yes

7-1/2 week Session

Credits	Rate of Pursuit	Eligible for BAH?
1-2	40% or less	No
3	60%	Yes
4	80%	Yes
5+	100%	Yes

5-week Session

Credits	Rate of Pursuit	Eligible for BAH?
1	30%	No
2	60%	Yes
3	90%	Yes
4+	100%	Yes

3-week Session (January Session)

Credits	Rate of Pursuit	Eligible for BAH?
1	50%	No
2+	100%	Yes