

## Understanding Survivors' and Dependents' Educational Assistance



Survivors' and Dependents' Educational Assistance (DEA), also known as "Chapter 35 benefits," offers a monthly payment to eligible children and spouses of certain veterans that can be used to help pay for costs associated with education or job training.

DEA benefits are different from a GI Bill benefit that may have been transferred by a servicemember to a dependent. A dependent may be eligible for both DEA and GI Bill benefits but cannot use the benefits concurrently.

### Who is eligible for DEA?

The DEA program is open to children and spouses of veterans who died on active duty, were captured, are missing in action, or have a service-connected disability rated as 100%, permanent and total.

More specifically, for a child or spouse to be eligible for DEA benefits, their veteran must meet one of the following conditions:

- Died on active duty or as the result of a service-connected disability, *or*
- Is missing in action, was captured in the line of duty by a hostile force, or was detained in the line of duty by a foreign entity, *or*
- Is permanently and totally disabled (including for individual unemployability) as the result of a service-connected disability, *or*
- Is permanently and totally disabled, is in the hospital or receiving outpatient treatment for said service-connected disability, and is likely to be discharged as a result of that disability.

### What else do qualified children need to know?



Children of a qualifying servicemember or veteran are generally able to access benefits between the ages of 18 and 26 years old, unless they join the military themselves. Qualified children who join the military may be able to extend their eligibility until their 31st birthday.

Children who receive DEA benefits are unable to receive [Dependency and Indemnity Compensation](#) at the same time.

### **What else do qualified spouses need to know?**

Spousal DEA benefits last for different lengths of time depending on the condition(s) met by the veteran.

- A military spouse may access DEA benefits for 20 years if their spouse died on active duty. DEA benefits begin on the date of the servicemember's death.
- A military spouse may access DEA benefits for 10 years if their spouse is (or was) a veteran who meets one of the conditions above. DEA benefits begin on the date of the veteran's death or the date that the VA determines the spouse is qualified to receive benefits.

Unlike children, spouses who receive DEA benefits are able to concurrently receive [Dependency and Indemnity Compensation](#).

### **What do DEA benefits cover?**

Monthly payments can help cover the costs associated with education received at colleges and universities, trade and vocational schools, on-the-job training, apprenticeships, correspondence training (spouses only), and for special restorative training (children only). The amount of each monthly payment depends on what type of education the student is receiving and whether the program is considered to be full time. Payments are made directly to the student.

Special restorative training or special vocational training may be approved if a child of a qualifying veteran has a physical or mental disability that prevents them from working toward their educational goals.

DEA's current monthly maximum is \$1,401 (through September 30, 2023).

[View all rates on the VA website.](#)

Note that DEA benefits only apply to education that is obtained at a program approved for VA benefits. They do not apply retroactively to programs started before a child or spouse was approved for DEA benefits. Unlike GI Bill benefits, DEA benefits do not include a housing stipend.

### **How long do DEA benefits last?**

Benefit payments last for up to 36 or 48 months, depending on when payments were first received.

Individuals who began receiving DEA benefits and paying for education before August 1, 2018, may receive benefits for up to 48 months. Those who began receiving benefits on or after August 1, 2018, may receive benefits for up to 36 months.



## How do you apply for DEA?

You can apply for DEA in one of three ways.

1. **Online:** You can [apply online through the VA](#).
2. **By mail:** Submit a completed [VA Form 22-5490](#) to the VA Regional Processing Office for the region of either:
  - Your chosen school's physical address, or
  - If you have not selected a school, your home address.
3. **With help from a VSO representative:** Navy Mutual is an accredited Veterans Service Organization; our VSO representatives can help you apply for DEA and other VA benefits.

For additional information on Survivors' and Dependents' Education Assistance or other veterans or survivors benefits, or for help with an application or filing a claim, contact our [Education and Veterans Services Department](#) at [\(888\) 298-4442](tel:8882984442).