**Benefit payments as they relate to Nonstandard Terms**

VA benefits are paid based on training time. In a standard semester, VA measures training time as follows:

- 12 credits are full-time
- 9-11 credits are ¾ time
- 6-8 credits are ½ time
- 4-5 credits are less than ½ time
- 1-3 credits are ¼ time or less

**Equivalent credit hours calculation**

Nonstandard terms – VA converts credit earned during nonstandard semesters to equivalent credit hours. The formula for converting semesters to credit equivalents is:

\[
\text{Credit x 18 ÷ weeks = credit hour equivalents.}
\]

>> Four semester credits earned in 4 weeks is the equivalent of 18 credits earned during a standard semester and will pay full-time for 4 weeks (when that class is in session).

VA pays education benefits for nonstandard enrollment periods based on credit equivalents. When enrollment periods overlap, credit hour equivalents for the period of overlap are combined.

The following is an example of VA payments for a student with nonstandard terms.

Jane has:

A. 4 credits spanning 8/26/13 – 12/17/13
B. 6 credits spanning 8/26/13 – 10/18/13

Jane’s credit equivalency is:

A. 4 credits X 18 weeks ÷ 16 weeks = 4.5 credits
B. 6 credits X 18 weeks ÷ 8 weeks = 13.5 credits

<table>
<thead>
<tr>
<th></th>
<th>8/26</th>
<th>10/18</th>
<th>12/17</th>
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</thead>
<tbody>
<tr>
<td>A</td>
<td></td>
<td>4.5 credits</td>
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<tr>
<td>B</td>
<td>13.5 credits</td>
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From 8/26/13 – 10/18/13 the VA will issue payments at full time rate (18 credits)

After 10/18/13 the VA will only issue payments at the less than ½ time rate (4.5 credits). Remember that BAH is not paid for less than 51% pursuit, which is generally 7 credits.