



VETERANS CLAIMS EDUCATION · FREE GUIDE

VR&E Chapter 31 Prep Guide

Veteran Readiness and Employment · Who qualifies · The new monthly rates · What VA will ask · Labor market evidence · Your rehabilitation plan · A completed example · If you're denied · 6 printable worksheets

Before you start: we are a free education resource. We are not VA, a VSO, an attorney or an accredited claims agent, and we don't assist with or file claims. Only VA decides. Examples are made up to show how the rules work. Describe your own experience truthfully; false statements to VA can have serious consequences.

Understand this **before you apply**

VR&E is an employment program. Training is a tool to get you to suitable, steady work that your service-connected disability won't undermine. Having a job doesn't disqualify you if the work aggravates your condition or you can't keep it up. VR&E doesn't use your GI Bill, offers up to 48 months of services, pays full tuition with no national cap, and covers the books, supplies, tools and equipment your plan requires, plus a monthly allowance on top of your disability pay.

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1 · THE PROGRAM ON ONE PAGE

Item	Detail
Official name	Veteran Readiness and Employment (VR&E), Chapter 31
Purpose	Suitable, steady employment despite a service-connected disability, or independent living when work isn't realistic yet
Who can apply	A discharge that isn't dishonorable and a service-connected rating of at least 10%
Who is entitled	20% or more: the counselor must find an employment handicap. 10%: a serious employment handicap.
Still serving	A 20%+ memorandum (pre-discharge) rating and leaving soon, or awaiting discharge for a serious illness or injury (including IDES)
Time limit	None if discharged on or after Jan. 1, 2013. Before that: 12 years, extendable with a serious employment handicap.
Entitlement	Generally up to 48 months; more can be approved when truly needed. Doesn't use GI Bill months.

Application	VA Form 28-1900 , free, online
Five tracks	Reemployment · Rapid Access to Employment · Self-Employment · Employment Through Long-Term Services (school, trade, apprenticeship, OJT) · Independent Living
What it pays for	Tuition and fees, books, supplies, tools, uniforms, required equipment like a computer, licensing and testing fees, tutoring, assistive technology, job placement, and a monthly subsistence allowance

Official sources: [VA: VR&E eligibility](#) · [38 U.S.C. § 3102](#) · [§ 3103](#) · [§ 3105](#) · [38 CFR § 21.40](#) · [§ 21.41](#)

2 · THE NEW MONTHLY RATES effective Oct. 1, 2026 · up 3%

School training	No dependents	1 dependent	2 dependents	Each additional
Full time	\$837.23	\$1,038.49	\$1,223.79	+\$89.18
3/4 time	\$629.08	\$780.00	\$914.97	+\$68.60
1/2 time	\$420.92	\$521.51	\$613.01	+\$45.75
1/4 time (extended evaluation only)	\$210.43	\$260.80	\$306.52	+\$22.82
Apprenticeship, paid OJT, farm co-op (full time)	\$731.99	\$885.21	\$1,020.18	+\$66.34

- ☐ Paid monthly, after the month (in arrears), on top of your disability pay. VA adjusts the rates every October 1.
- ☐ Paid OJT or apprenticeship: your wage plus the allowance can't be more than a fully trained worker earns in that job.
- ☐ Post-9/11 rate option: with at least 1 day of Post-9/11 GI Bill left (and within its eligibility period), you can elect the E-5 with-dependents housing rate for your school's ZIP code instead. It's usually higher and doesn't use GI Bill months. Online-only pays up to \$1,261 a month for Aug. 1, 2026 – July 31, 2027. You must train more than half time. Ask your counselor to elect it.
- ☐ Employment adjustment allowance: 2 more months at the full-time rate after you finish training and are job-ready.

Official sources: [VA: Chapter 31 rates](#) · [VA: Post-9/11 rates](#) · [38 U.S.C. § 3108](#) · [38 CFR § 21.260](#) · [§ 21.264](#) · [§ 21.268](#)

Step 1: Before you apply

- ☐ Confirm your rating and which standard applies: 10% (serious employment handicap) or 20%+ (employment handicap)
- ☐ List your service-connected conditions and real limits: standing, sitting, lifting, concentration, schedule, noise, driving, medication side effects (Worksheet 1)
- ☐ Write a full work history: employer, dates, duties, why you left, and what became impossible (Worksheet 1)
- ☐ Gather proof your current or last job isn't suitable: write-ups, attendance records, accommodation requests, employer statements, medical restrictions
- ☐ Write your own statement on how your disability affects work (Worksheet 3, or use the Statement Writer)
- ☐ Ask a supervisor or coworker for a statement (Worksheet 4)
- ☐ Request transcripts and copies of degrees, certificates and licenses
- ☐ Pull your rating decision letter and recent treatment records
- ☐ Make sure VA has your dependents on file; they raise your monthly rate
- ☐ File VA Form 28-1900 online and write down the date (Worksheet 5)

Need help writing it? Use our free Statement Writer at veteransclaimsedu.com/statement-writer to draft your statement or a buddy statement, then copy it onto the VA form.

4 · STEP 2: WHAT VA WILL ASK YOU

Question	What they want to see
1. Your work history	A pattern showing your disability closed off your past work
2. What you can't do anymore	Concrete limits, not just diagnoses
3. Why you can't keep your current job	Restrictions your employer can't accommodate, and proof you tried
4. The job you want	A specific job title, not a degree or a field
5. Why that job	It fits your limits, aptitudes, interests and the local job market
6. Why you need training	Postings that require the credential, not just prefer it
7. Do jobs exist nearby?	Current local postings and regional wage data
8. Is the wage livable?	Regional figures, not national averages
9. Can you finish the training?	A realistic plan, with any accommodations you need
10. Why not a shorter path?	Have an answer ready; counselors favor the fastest route to suitable work

Say it this way: *"I want to become a medical coder. My back keeps me from lifting over 20 pounds, so I can't go back to warehouse work. Here are eight local postings that require the certificate."*

Official sources: [38 CFR § 21.50](#) · [§ 21.51](#) · [§ 21.52](#) · [§ 21.53](#)

SECTION 5

Step 3: Build your labor market evidence

- ☐ Look up the job in the [Occupational Outlook Handbook](#) and [O*NET](#): duties, physical demands, entry requirements and outlook
- ☐ Pull regional wage data from [CareerOneStop](#) or your state labor market office
- ☐ Print 5–10 current postings within commuting distance for the exact job title (Worksheet 2)
- ☐ Highlight credential requirements in those postings
- ☐ Highlight physical and schedule demands and compare them to your limits
- ☐ Note local employers who hire for the job
- ☐ Check whether a local or public school offers the credential (counselors prefer this)
- ☐ Write one paragraph tying your limits to why this job works and your old job doesn't

EXAMPLE

Changing a goal that didn't fit

Sam wanted to be a firefighter, but his service-connected back limits heavy lifting.

The counselor found it unsuitable. Sam researched fire inspector jobs, a related career with light physical demands, and was approved.

Official sources: [38 CFR § 21.53](#) · [BLS OOH](#) · [O*NET](#) · [CareerOneStop](#)

6 · STEP 4: THE REHABILITATION PLAN

Your plan is a written agreement that you and your counselor both sign. Make sure it includes:

- ☐ A specific job goal (a job title)
- ☐ The services VA will provide: tuition, fees, books, supplies, tools, equipment, licensing fees, tutoring, assistive technology
- ☐ The school or provider, program name and length
- ☐ Your training time and monthly allowance (Chapter 31 or Post-9/11 rate)
- ☐ Your responsibilities: attendance, grades, reporting changes, staying in contact
- ☐ Interim goals and dates
- ☐ Job placement services after training
- ☐ A signed copy for you; keep it with Worksheet 5

Official sources: [38 CFR § 21.80](#) · [§ 21.84](#) · [§ 21.94 \(changing the plan\)](#)

A completed example

Item	Example
Veteran	60% combined: lumbar strain with radiculopathy (40%), PTSD (30%), tinnitus (10%)
Past work	11 years as a diesel mechanic, the last 3 part time; two written warnings for missed days
Limits	No lifting over 20 lbs, no bending or crawling, no standing over 20 minutes, no rotating shifts
Why the old job fails	Overhead and floor work, lifting, 10-hour shifts; employer couldn't offer a seated role
Evidence	Two absence write-ups, a denied accommodation request, a doctor's restriction note, spine and PTSD treatment records, his own statement and a former supervisor's statement
Job goal	Diesel service estimator / service writer
Why it fits	Seated, no lifting, predictable schedule, uses 11 years of expertise
Training requested	18-month associate degree in automotive service management at a community college, plus two industry certifications
Why this length	A 6-week certificate doesn't meet posted requirements; 3 of 5 local postings require the associate degree or equivalent experience
Labor market	Five postings within 30 miles at \$52,000–\$68,000; three require the credential; regional median from state data
Equipment	Laptop meeting program specs, printer, and estimating software required by two courses (syllabus attached)
Track	Employment Through Long-Term Services
Monthly allowance	Full time with two dependents: \$1,223.79 a month at the Chapter 31 rate. (If he had Post-9/11 GI Bill left, he could elect that rate instead.)
Outcome	Approved. Tuition paid directly to the college, equipment bought by VA, job placement scheduled for his final term

Why it worked: a named job, limits tied to the old job's real demands, employer paperwork, local postings proving the job and the credential requirement, and an answer ready for "why not a shorter path?"

SECTION 8

What's hard to get approved

Request	What helps
A second bachelor's degree	Show your disability rules out the first field, not that it's less appealing
Graduate school	Postings or licensing rules that require the master's to enter the job
Self-employment	A real business plan, market research and financial projections
A passion career with low demand	Regional wage and demand data showing it can support you
Out-of-state or private school	Proof no local or public school offers the same credential
Retraining while employed	Records showing your current job isn't suitable
Independent living	A higher bar; the law limits how many new programs start each year
More than 48 months	Proof the extra time is necessary, not just convenient
Equipment	Tie each item to a written program requirement. Don't buy it first.

Official sources: [38 CFR § 21.78](#) · [§ 21.210](#) · [§ 21.257](#) · [38 U.S.C. § 3120](#)

9 · RULES WHILE YOU'RE IN IT

- ☐ Follow the plan. Changing schools, majors or course load without approval can stop your benefits or leave you with the bill.
- ☐ Stay in contact with your counselor. Missed contact can put your case on hold ("interrupted") or close it ("discontinued").
- ☐ Report changes in enrollment, address, dependents, employment and health right away.
- ☐ Plan for the first month. The allowance is paid after each month, not before.
- ☐ Health getting in the way? Ask for a formal interruption in writing instead of just stopping.
- ☐ On TDIU? You can use VR&E. If you start working, TDIU generally isn't reduced unless you keep a substantially gainful job for 12 months in a row.
- ☐ Use the job placement services at the end, plus the 2-month employment adjustment allowance.

Official sources: [38 CFR § 21.197](#) · [§ 21.198](#) · [38 U.S.C. § 1163](#)

10 · IF YOU'RE DENIED

1. Find the finding that went against you: eligibility, entitlement (the employment handicap), or the specific plan.
2. If it was the plan: come back with labor market data, a shorter route or a different job. Often no appeal is needed.
3. If it was the employment handicap: build the medical and work record (Worksheets 1, 3 and 4).
4. If your rating doesn't reflect your condition: file for an increase ([VA Form 21-526EZ](#)).
5. Check the deadline in your letter and choose a decision review: Higher-Level Review, Supplemental Claim with new evidence, or the Board of Veterans' Appeals.
6. If the relationship broke down, ask in writing for a different counselor or to speak with the VR&E Officer.
7. Get free help from an accredited VSO representative.
8. Still not eligible? Free career counseling is available under Chapter 36.

Official sources: [VA: Decision reviews](#) · [38 CFR § 21.58](#) · [VA: Chapter 36 counseling](#) · [VA: Accredited representatives](#)

My limits and work history

The counselor wants concrete limits and a work pattern, not just diagnoses.

Service-connected condition	Rating	What it limits (lifting, standing, focus, schedule...)
<i>Lumbar strain with radiculopathy</i>	<i>40%</i>	<i>No lifting over 20 lbs; can't stand over 20 minutes; no bending</i>

Employer and job	Dates	Duties	Why it ended / what became impossible
<i>Ace Diesel, mechanic</i>	<i>2013–2024</i>	<i>Engine repair, floor work</i>	<i>Missed days from back pain; 2 warnings; no seated role</i>

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WORKSHEET 2

Job posting log

Collect 5–10 current postings within commuting distance for your exact job title.

Employer	Job title	Wage posted	Credential required?	Physical demands	Where I found it
Valley Truck Center	Service writer	\$58,000	Assoc. degree or 5 yrs	Seated, desk	State job site

Regional median wage and source: _____

Local or public school that offers the credential: _____



My statement: how my disability affects work

Give a signed copy to your counselor (you can also use VA Form 21-4138). Prefer to type it? Use our free Statement Writer at veteransclaimsedu.com/statement-writer.

I, _____, am rated _____ % for _____

My most recent job was _____ at _____ from _____ to _____.

The job requires _____

Because of my service-connected condition(s), I can no longer _____

This has caused _____ missed days, _____ warnings, and _____

I asked my employer for _____ and they _____

My doctor has restricted me to _____

I want to work as a _____ because it fits my limits by _____

I certify that these statements are true and correct to the best of my knowledge.

Signature _____ Date _____

Example: "I've been a diesel mechanic for 11 years. Since 2021 my back has kept me from floor and overhead work. I missed 14 days last year and received two written warnings. My doctor limited me to lifting 20 pounds, and my employer has no seated position."

Employer or coworker statement

For a supervisor or coworker who has seen how your condition affects your work. They can use the Statement Writer at veteransclaimsedu.com/statement-writer or VA Form 21-10210.

My name is _____. My phone or email is _____.

I am the veteran's _____ at _____ and have worked with them since _____.

Their job requires _____.

I have seen them _____.

We tried these accommodations: _____.

We could not offer _____ because _____.

I certify that these statements are true and correct to the best of my knowledge.

Signature _____ Date _____

Example: “As shop foreman, I’ve seen Mike need breaks after 20 minutes under a truck and leave early several times a month. We don’t have a seated position, so we couldn’t accommodate his restrictions.”



My tracking sheet

Keep this with your signed plan.

Date I applied (VA Form 28-1900): _____

Eligibility letter date: _____

Orientation date: _____

Counselor name and phone: _____

Initial evaluation date: _____

Entitlement decision and date: _____

Track chosen: _____

Job goal: _____

School or provider: _____

Plan signed date: _____

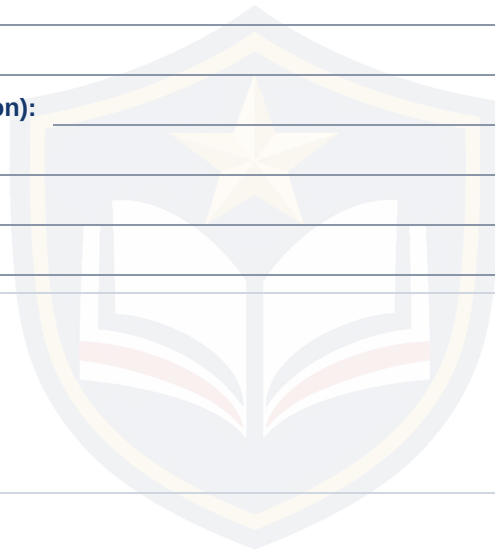
Rate: Chapter 31 or Post-9/11 (elected on): _____

Monthly allowance amount: _____

Dependents on file with VA: _____

Expected completion date: _____

Equipment and supplies approved:



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Contact log

Write down every call, email and meeting with VR&E.

Date	Who I spoke with	Call, email or meeting	What was decided	Next step
10/14	J. Ortiz, VRC	Meeting	Bring 5 local postings	Due 10/28



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Official sources

What	Where
VR&E program	va.gov: Veteran Readiness and Employment · Eligibility
Apply	VA Form 28-1900 (online) · How to apply
Monthly rates	Chapter 31 subsistence allowance rates · Post-9/11 GI Bill rates
Compare education benefits	va.gov: Compare VA education benefits
The law	38 U.S.C. Chapter 31 · § 3102 · § 3103 · § 3105 · § 3108 · § 1163
The regulations	38 CFR Part 21, Subpart A · § 21.51 · § 21.52 · § 21.53 · § 21.260 · § 21.264 · § 21.268
Job research	BLS Occupational Outlook Handbook · O*NET · CareerOneStop
Employer incentive	VA: Special Employer Incentive
Decision reviews	va.gov: Decision reviews
Increased rating	VA Form 21-526EZ
Free accredited help	va.gov: Accredited representatives
Career counseling (Chapter 36)	va.gov: Education and career counseling
VA benefits hotline	800-827-1000 (TTY: 711)
Our free tools	Statement Writer · VR&E Chapter 31 page · Adding Dependents · 100% vs. 100% P&T · Free Guides Library

Stressed or struggling? You don't have to wait for a crisis. Dial 988, then press 1 · Text 838255 · Free, confidential, 24/7.

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