



When Surviving Children Become Young Adults

December 2025

Benefits for Surviving children change as they enter their late teens and early 20's. Some benefits end, while others become available.

What Happens to My Child's ...

Educational Benefits



Federal Benefits for Survivors

The Department of Veterans Affairs (VA) offers Surviving children either Dependents Educational Assistance (DEA) or The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship), which awards GI Bill benefits to Surviving children and spouses. Benefits may be used for pursuit of associate, bachelor, or graduate degrees at colleges and universities; independent study; cooperative training; study abroad; certificate or diploma from business, technical, or vocational schools; apprenticeships; on-the-job training programs; farm cooperative courses; and preparatory courses for tests required or used for admission to an institution of higher learning or graduate school.

The application for these benefits is VA Form 22-5490, Dependents Application for VA Education Benefits (<https://www.va.gov/education/how-to-apply/>.) The application must be sent to the VA regional office with jurisdiction over the state where the student plans to receive education and/or training. (Locator: <https://www.va.gov/find-locations/>.) Please note that DEA eligibility for Surviving children ends at age 26. Fry Scholarship eligibility ends at age 33 if eligibility began before January 1, 2013. This limit is lifted if eligibility began after that date.

State Benefits for Survivors

Many state governments offer generous support to Surviving children, including free tuition at state colleges and universities.

Private and Institutional Scholarships

Veteran service organizations (VSOs) and other non-profits may have scholarship funds for Survivors. Your Navy Gold Star coordinator can help you identify national and state-level resources.

Prospective students should contact the financial aid office at schools where they apply to ask about institutional funds.



Tip: FAFSA

All prospective students should complete and submit the Free Application for Federal Student Aid (FAFSA; <https://studentaid.gov/h/apply-for-aid/fafsa>.) FAFSA is the key to work-study programs, federally subsidized loans, and state and institutional aid. Complete and submit the FAFSA as soon as possible. State aid programs often have deadlines that are much earlier than the June 30 federal deadline.

Tip: College Navigator

Prospective students should review schools of interest on the College Navigator site maintained by the U.S. Department of Education (<https://nces.ed.gov/collegenavigator/>.) Colleges and universities as well as trade and technical schools are included in the College Navigator listings. The "Guide Me" feature helps refine the search for the right schools. Sessions can be saved and search results exported to a spreadsheet. Each listing includes estimates of cost (tuition, room and board, books, etc.) and quality indicators like student/faculty ratio and retention and graduation rates.

more on next page

What Happens to My Child's ...



Medical Benefits

TRICARE eligibility ends at age 21.

Full-time college students can apply for an extension until age 23 or purchase TRICARE Young Adult which is available until age 26.

Young adults may qualify to purchase TRICARE Young Adult if unmarried, at least 21 but not yet 26 years old, not eligible to enroll in an employee-sponsored health plan based on their own employment, and not otherwise eligible for TRICARE.

Further information on TRICARE Young Adult is available at <https://tricare.mil/Plans/HealthPlans/TYA>



Financial Benefits

Survivor Benefit Program (SBP) payments for minors end at age 18. Payments can be extended to age 22 for full-time students. Full-time enrollment must be documented. For more information, contact the Defense Finance and Accounting Service (DFAS) at 800-321-1080.

Dependency and Indemnity Compensation (DIC) for minors ends at age 18. Payments can be extended until age 23 if still attending school, but will be relinquished upon the start of using VA education benefits. Go to <https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/> for more information.

Social Security benefits end at age 18, but can be extended to age 19 for full-time high school students. More information is available at <https://www.ssa.gov/survivor>

What if my child is disabled?

Dependents over the age of 14 with physical or mental disabilities that impair their ability to pursue an education may receive benefits for specialized training, including speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. DIC payments may continue beyond age 18 (or 23 for full-time students) if the child becomes incapable of self-support prior to age 18.

Did You Know ...?



If a parent transferred any months of unused Post-9/11 GI Bill® benefits to their child before their death, the benefit may be used if the parent died while serving on active duty or completed at least 10 years of service in the armed forces. Children may use the benefit if they have attained a secondary school diploma (or equivalency certificate) or reached 18 years of age. Children may not use the benefit after reaching 26 years of age. For more information, go to <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>