How to Calculate Equivalent Credit Hours:

**Step 1: Determine the equivalent credit hours:**

For a semester hour school use: 18 x credits / weeks in session.

**NOTE:** for weeks in term the VA uses actual calendar days divided by 7. Round up for .5 or higher.

**EX:** If enrolled in 3 semester hours during a summer session from 6/12/13 to 7/15/13 (34 days) and 12 credits are full time over a standard term:

34 days / 7 = 4.85 or 5 weeks.
18 x 3 cr = 54
54 / 5 weeks = 10.8 equivalent credits (if this number is greater than 6 the student is entitled to BAH)

That means 3 semester hours over a 5 week session are equivalent to 10 credits over a standard term.

**Step 2: Determine the Rate of Pursuit by dividing the equivalent credit figure by the full time rate over a standard term:**

10 equivalent credits / 12 = .83 or the student will get 83% BAH.

**NOTE:** If sessions overlap the VA will add the equivalent credits together to determine the Rate of Pursuit during the overlapping period.

**TIP:** if a term length is equivalent to or shorter than the number of credits it is full time. For ex: 3 credits over a 3 week or shorter term is FT, and 4 credits over a 4 week term is FT.