

— FWD ASSIST HQ —

FIELD GUIDE

Applying for VA Pension (Wartime, Low Income)

File a complete Veterans Pension application
with your income and assets documented.



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A FWD Assist HQ Field Guide

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This guide is education, not representation. It explains how part of the VA system works so you can handle your own business with confidence. It is not legal or claims advice, and reading it does not create any representative relationship between you and the author. The author is not affiliated with the Department of Veterans Affairs, and nothing here is endorsed by the VA.

This guide prints no live VA dollar figures and no rating percentages on purpose, because they change. Before you make a decision based on any number, check the current figure at va.gov. No book can promise you a rating; the evidence in your file decides the result. Help from an accredited Veterans Service Officer is always free.

In crisis? Call the **Veterans Crisis Line**: dial **988**, then press **1**. You can also text **838255** or chat online at veteranscrisisline.net. It is free, confidential, and available 24/7.

Applying for VA Pension (Wartime, Low Income)

File a complete Veterans Pension application with your income and assets documented.

Companion to *Never Too Late*.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a benefit, an amount, or an outcome, and no one can. For help with your own situation, see a free accredited representative (see [the back of this guide](#)). Nothing here creates a representative relationship.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

THE BEST WAY TO USE THIS GUIDE

The strongest position is to be your own informed advocate and to work with a free accredited representative. An accredited Veterans Service Organization, such as the DAV, VFW, American Legion, or a county or state veterans office, helps at no charge. Accredited claims agents and attorneys can help too. They can't charge for work done before VA issues its initial decision on your claim, and after that they may charge a fee within the limits of 38 CFR 14.636. This guide is here so you understand your own situation and can work with them as a full partner instead of handing it over blind. If you'd rather handle this yourself, and you're comfortable doing that, the guide walks you through every step. Either way, you stay in control.

The Outcome and What You Need Before You Start

The outcome: By the end of this guide you'll have filed a complete Veterans Pension application on VA Form 21P-527EZ, with your wartime service, your age or disability category, and your household income and assets documented.

This guide prepares you for the task. It doesn't and can't promise pension, an amount, or an approval. Your wartime service, your age or disability status, and your household finances decide the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your DD-214 showing your active-duty dates and character of discharge.
- ☐ Proof that some of your active duty fell in a VA-recognized wartime period (the DD-214 usually shows it).
- ☐ Your date of birth, or proof of permanent and total disability, nursing-home care, or Social Security disability (SSDI or SSI).
- ☐ A plain accounting of household income for you and your spouse.
- ☐ A list of household assets, and a note of anything you gave away or sold for less than it was worth in the last three years.
- ☐ A list of your recurring, unreimbursed medical expenses.
- ☐ If you need daily help or are housebound, VA Form 21-2680 completed by a medical provider.

When to start: As soon as you meet the wartime service and age-or-disability rules and think your finances may be within VA's limits. Never having filed before doesn't rule you out.

Start Here: The Basics

Veterans Pension is a need-based monthly benefit for wartime veterans with limited income and net worth. It doesn't require a service-connected disability or a rating. Wartime service means active duty during a period VA recognizes as wartime; for most wartime periods you can qualify even if you served stateside. You also need to meet an age-or-disability rule and fall within VA's net worth limit and income rules. VA pays the greater of pension or compensation unless you choose otherwise, so pension matters most for veterans with no rating or a low one. This guide prints no dollar figures because the limits change every year. Check current figures at va.gov/pension.

The Steps

STEP 1

Confirm your wartime service and the basic service rules.

Check your DD-214. Generally you need 90 days of active duty during a wartime period, or 90 days in a row that began or ended during one. If you entered active duty as an enlisted person after September 7, 1980, you generally need 24 months or the full period you were called up for, with at least one day in wartime. Your discharge must be other than dishonorable. Combat isn't required.

If your dates clearly fit, **then** continue. **If** you're unsure, or your discharge wasn't honorable, **then** have a free accredited representative check your service first.

Where this is written down: 38 CFR § 3.3(a)(3); 38 U.S.C. § 1521(j), 5303A.

Done when you can point to active-duty dates that meet the rules.

STEP 2

Confirm you meet the age-or-disability rule.

You need one of these: you're 65 or older; you're permanently and totally disabled from any cause, service-connected or not; you're a patient in a nursing home for long-term care because of disability; or Social Security has found you disabled, for example for Social Security Disability Insurance or disability-based Supplemental Security Income.

If one applies, **then** continue. **If** none applies, **then** pension isn't available yet, whatever your financial need.

Where this is written down: 38 U.S.C. § 1502(a), 1513, 1521.

Done when you know which age or disability category you meet.

STEP 3

Gather your household financial picture.

VA compares your net worth, meaning your assets plus your yearly countable income, to a limit it sets each year. Your home and the lot it sits on (up to two acres in most cases) don't count as assets. Write down household income and assets for you and your spouse.

Do not give away assets or move them into a trust or annuity to get under the limit. VA looks back 36 months before it receives your claim and can impose a penalty period of up to five years with no pension. Anyone selling that kind of plan for a fee is a red flag.

Where this is written down: 38 CFR § 3.274, 3.275, 3.276.

Done when you have a written accounting of household income and assets, and any transfers in the last three years noted.

STEP 4

List your recurring unreimbursed medical expenses.

Out-of-pocket medical costs can lower the income VA counts for pension. List recurring items: health insurance premiums, prescriptions, in-home care, and nursing-home or assisted-living costs.

Where this is written down: 38 CFR § 3.272(g), 3.278.

Done when you have a written list of your recurring medical expenses.

STEP 5

Check whether pension or compensation is the right door.

VA won't pay pension and disability compensation for the same period. It pays the greater benefit unless you choose the lesser one. A veteran with a significant combined rating or individual unemployability usually gets more from compensation.

If you have no service-connected rating or a low one and real financial need, **then** pension is worth pursuing. **If** you already get significant compensation, **then** ask an accredited representative to compare the two first.

Where this is written down: 38 CFR § 3.151(a).

Done when you know pension is the higher-paying or only path for you.

STEP 6

If you need daily help or are housebound, add Aid and Attendance or Housebound.

Pension can be increased if you need regular help from another person with daily tasks or safety, or if you're permanently housebound. Have a medical provider complete VA Form 21-2680, Examination for Housebound Status or Permanent Need for Regular Aid and Attendance. If you live in a nursing home, the facility completes VA Form 21-0779.

Where this is written down: 38 CFR § 3.351(b) to (d), 3.352(a).

Done when the 21-2680 (and 21-0779, if it applies) is complete, or you've confirmed you aren't claiming the increase.

STEP 7

Complete VA Form 21P-527EZ, Application for Veterans Pension.

Fill every section that applies: service, marital and dependent information, income, net worth, and medical expenses. This is the application for a living veteran's pension.

Do not skip the medical-expense or dependent sections. They change the income VA counts and the rate it pays.

Done when the form is complete and signed.

STEP 8

Report the whole household's income and assets.

Report income and assets for you and your spouse together. VA counts the household, not just accounts in your name. If the 21P-527EZ or VA asks for more detail, use VA Form 21P-0969, Income and Asset Statement for Pension or Parents' DIC Claims.

Do not report only accounts in your own name. A married veteran's household income and assets count together.

Where this is written down: 38 CFR § 3.274(c), 3.271.

Done when your filing reflects the full household.

STEP 9

File everything together.

Apply online at va.gov/pension/how-to-apply, upload the PDF with QuickSubmit, file through a free accredited representative, take it to a VA regional office, or mail it to Department of Veterans Affairs, Pension Intake Center, PO Box 5365, Janesville, WI 53547-5365. Send the 21-2680 and any other forms in the same packet.

If you need time to gather records and you're filing on paper or with an unverified account, **then** submit an Intent to File (VA Form 21-0966) first. It holds your date for one year.

Where this is written down: 38 CFR § 3.155(b).

Done when you have proof of submission and the date you filed.

STEP 10

Track the claim and report changes.

Check status at va.gov. Report changes in income, assets, marriage, or dependents promptly, because they change your pension and an unreported change can turn into a debt.

If your rating, income, or assets change a lot, **then** ask an accredited representative to compare pension and compensation again; the better path can change.

Done when you have a confirmation and know how you'll report future changes.

Recap Checklist

- ☐ Confirmed wartime service dates, minimum service, and a qualifying discharge.
- ☐ Confirmed I meet the age-or-disability rule.
- ☐ Gathered household finances and noted any transfers in the last three years.
- ☐ Listed recurring unreimbursed medical expenses.
- ☐ Checked that pension, not compensation, is the right door.
- ☐ Added Aid and Attendance or Housebound with VA Form 21-2680 if needed.
- ☐ Completed VA Form 21P-527EZ in full.
- ☐ Reported the whole household's income and assets (21P-0969 if asked).
- ☐ Filed everything together and recorded the date.
- ☐ Set up to track the claim and report changes.

Reminder: rules and rates change. Check any current figure at va.gov. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. This guide prepared you for the task. The evidence in your file decides the result.

Get Free, Accredited Help

For anything about your own claim, talk to an accredited representative. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. Free help is available through Veterans Service Organizations such as the DAV, VFW, and American Legion, and through county and state veterans offices.

To find one near you, visit va.gov/get-help-from-accredited-representative. Representation begins only when you sign VA Form 21-22 (for a Veterans Service Organization) or 21-22a (for an individual agent or attorney). With one rare exception for a single unpaid case, only accredited people can represent you before the VA, and only an accredited agent or attorney can charge you a fee. Nothing in this guide creates that relationship.

A warning about claim sharks. Anyone who offers to file your initial claim for a fee, or who guarantees you a rating or a percentage, is selling something you shouldn't buy. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge only after VA issues its initial decision, within the limits of 38 CFR 14.636. Report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Keep Going: The Full Guide

This field guide is the short, do-this-now companion to the book *Never Too Late*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

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About the Author

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J. Erickson is a service-disabled Air Force veteran. He served as a military firefighter and as a veteran service officer, where he spent years walking veterans through the same claims process he writes about now. He holds an MBA and writes plain-language guides for veterans who want to understand the system without a translator.

He writes the For the Rest of Us series at fwdassisthq.com. This guide is published by FWD Assist HQ as a veteran education resource. It is not affiliated with or endorsed by the Department of Veterans Affairs.