

— FWD ASSIST HQ —

FIELD GUIDE

Applying to the Caregiver Program (PCAFC)

Complete and file a strong PCAFC caregiver
program application.



J. Erickson

A FWD Assist HQ Field Guide

FIELD GUIDE

By J. Erickson | An FWD Assist HQ Field Guide | Publisher: FWD Assist HQ | First Edition, 2026

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.

Applying to the Caregiver Program (PCAFC)

Complete and file a strong PCAFC caregiver program application.

Companion to *The Caregiver's Playbook*.

BEFORE YOU READ ONE MORE LINE

If you are in a mental health crisis, stop and call the **Veterans Crisis Line: dial 988, then press 1**. You can also text 838255. It's free, confidential, and open 24 hours a day, and many of the people who answer are veterans.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a rating or an outcome, and no one can. For help with your own claim, 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 understand the PCAFC eligibility rules, complete and file VA Form 10-10CG honestly and completely with the veteran, and go into VA's assessment ready to show the real care picture.

This guide prepares you for the task. It doesn't and can't promise an approval, a stipend level, or an outcome. VA's clinical evaluation decides the result.

WHAT YOU NEED BEFORE YOU START

- ☐ The veteran's information, and the VA file number if you know it.
- ☐ The list of the veteran's service-connected conditions and the latest rating decision.
- ☐ A care log: a few lines a day about the personal care you actually provide.
- ☐ The current VA Form 10-10CG, or a plan to apply online at va.gov.
- ☐ The Caregiver Support Line number: 1-855-260-3274.
- ☐ A calm block of time with the veteran, who must sign the application with you.

When to start: Now. VA doesn't enroll caregivers on its own; the veteran and caregiver apply together. If the veteran isn't enrolled in VA health care yet, start that too, because the veteran needs it for this program.

Start Here: The Basics

The Program of Comprehensive Assistance for Family Caregivers, known as PCAFC, supports family members and others who care for eligible veterans with a serious service-connected disability. It can include a monthly stipend, training, respite care, and for some Primary Family Caregivers health coverage through CHAMPVA. It turns on the veteran's need for in-person personal care. Veterans of every era can now apply. This guide walks the joint application and the assessment VA uses. Eligibility rules and stipend amounts change, so confirm current details at va.gov.

The Steps

STEP 1

Confirm you're applying for PCAFC, not the general program.

Call the Caregiver Support Line at 1-855-260-3274 and confirm you're applying for PCAFC, the program that can pay a monthly stipend, and not the Program of General Caregiver Support Services, which offers support and training but no stipend.

If the veteran has a serious service-connected disability and needs in-person personal care, **then** apply for PCAFC. **If** the veteran doesn't meet that bar but you still need support, **then** the general program can help, and you can use it while a PCAFC application is pending.

Done when you can name the program you want in plain words.

STEP 2

Measure the veteran against the eligibility rules, one at a time.

Write the rules down the left side of a page and put your true facts next to each: a serious injury, meaning a single or combined service-connected rating at the level VA sets; a need for in-person personal care for at least six continuous months; participation in the veteran's best interest; the same care not regularly provided by someone else, such as a paid agency; care at home; ongoing care from a VA primary care team; and enrollment in VA health care.

Do not overstate the veteran's needs to make them fit. VA checks the facts, and false information can end the designation and lead to overpayments VA collects back.

Where this is written down: 38 CFR § 71.15, 71.20(a).

Done when every rule has a true answer written next to it.

STEP 3

Pin down the personal-care need: daily activities or safety.

The need can rest on an inability to perform an activity of daily living, meaning the veteran needs help every time with tasks like dressing, bathing, grooming, toileting, eating, or getting around. Or it can rest on a need for supervision, protection, or instruction, meaning a functional impairment that affects the veteran's ability to stay safe each day. That second path isn't limited to physical injuries; it can fit veterans with TBI, PTSD, or other conditions.

If the veteran can't complete daily activities without you, **then** describe the daily-activity need. **If** the veteran can move and talk but can't be left alone safely, **then** describe the supervision and safety need.

Where this is written down: 38 CFR § 71.15 (definitions).

Done when you know which path fits and can describe the concrete care behind it.

STEP 4

Confirm the rating level and whether legacy rules apply.

Check the current rating requirement on va.gov or with your Caregiver Support Coordinator rather than a number you remember. Most people applying today are new applicants, judged under the current rules.

If the veteran already had a Family Caregiver approved before October 1, 2020, or a joint application in before that date, **then** you may be a legacy participant or applicant. VA extended legacy eligibility to eight years from October 1, 2020. Ask your coordinator to confirm your status in writing before you file anything new, because a new joint application can change it.

Where this is written down: 38 CFR § 71.15 (legacy definitions), 71.20(b), (c).

Done when you've confirmed the current rating requirement and know whether you're a new applicant or legacy.

STEP 5

Start a care log before you touch the form.

For about two weeks, write a few lines a day about the personal care you provide: the tasks, how often, and what happens when you're not there. Note the wandering, the missed medications, the safety hazards, the episodes you talk the veteran through.

Done when you have a written record of real, specific care.

STEP 6

Decide who applies as the Primary Family Caregiver.

A veteran can have one Primary Family Caregiver and up to two Secondary Family Caregivers. Only the Primary can receive the monthly stipend. Each caregiver must be at least 18 and either a family member (spouse, son, daughter, parent, stepfamily or extended family) or someone who lives with the veteran full time or will if approved.

Do not treat the primary choice as casual. Settle it before you fill in the form, because adding or changing a caregiver later takes a new application.

Where this is written down: 38 CFR § 71.25(a)(1), (b).

Done when the family agrees on who applies as Primary and who, if anyone, as Secondary.

STEP 7

Get the current VA Form 10-10CG and gather your facts.

Apply online at va.gov or download the current VA Form 10-10CG, Application for Comprehensive Assistance for Family Caregivers Program (revised February 2025). Pull together the veteran's information, the list of service-connected conditions, and your care log.

Done when you have the current form or the online application open, and your facts in one place.

STEP 8

Complete the application with the veteran and get both signatures.

Sit down with the veteran on a calm day. Do the veteran's sections with them, not for them, as far as they can take part. It's a joint application: the veteran and each caregiver must sign, date, and answer every question for their role.

If someone is signing for the veteran as a legal representative, **then** check the 10-10CG page on va.gov for the papers that must go with it.

Done when every section is complete and the veteran and each caregiver have signed.

STEP 9

Describe the care honestly and specifically.

Wherever the application asks about the veteran's needs or your role, name the specific tasks, how often, and what would happen without them. If the basis is daily activities, name them. If it's supervision and safety, describe it concretely. "I help him with everything" tells VA nothing.

Done when your description is specific and matches your care log.

STEP 10

Submit the application and keep proof.

Apply online and save the confirmation, take it to the caregiver support team at your nearest VA medical center, or mail it to 10-10CG Evidence Intake Center, PO Box 5154, Janesville, WI 53547-5154, using a method that gives you a delivery record. Keep a dated copy of everything.

Do not send medical records with the application. VA's instructions say not to. VA gets what it needs through its own evaluation.

Done when the application is in and you hold proof of submission plus a dated copy.

STEP 11

Prepare for the evaluations and the home-care assessment.

After you apply, VA does eligibility evaluations, caregiver training, and an initial home-care assessment. You and the veteran have to finish your part of all three within 90 days after VA gets the application. If you don't, VA denies it and you have to apply again, unless the delay was only VA's doing. Ask your Caregiver Support Coordinator what's scheduled and when. Leave your real routines and safety supports where they are: the pill organizer, the reminder notes, the grab bars.

Do not hide the supports you really use. They're part of the care picture.

Where this is written down: 38 CFR § 71.25(a)(2).

Done when you know what's scheduled and your care log and filed application are ready to show.

STEP 12

At the assessment, give the full picture.

Bring your care log and a copy of the application so you can answer from records. Let the veteran take part as they're able. When asked about daily care, describe an average day and a hard day, and how often each happens. Step in where you really step in during daily life.

If you notice yourself saying "we manage fine" when that isn't the whole story, **then** stop and describe what the care actually takes. **If** VA denies the application or assigns a level you disagree with, **then** see the review options at va.gov/decision-reviews/family-caregiver-program-reviews and talk with your coordinator or a free accredited representative.

Done when the assessor has a complete, honest picture of the care you provide.

Recap Checklist

- ☐ Confirmed I'm applying for PCAFC, not the general program.
- ☐ Measured the veteran against every eligibility rule with true facts.
- ☐ Identified the personal-care path: daily activities, or supervision and safety.
- ☐ Confirmed the current rating requirement and new-applicant or legacy status.
- ☐ Kept a care log of specific, real care for about two weeks.
- ☐ Decided who applies as Primary and Secondary Family Caregiver.
- ☐ Got the current VA Form 10-10CG and gathered the facts.
- ☐ Completed the application with the veteran and got every signature.
- ☐ Described the care honestly and specifically, matching the care log.
- ☐ Submitted the application (no medical records) and kept proof and a dated copy.
- ☐ Prepared for the evaluations, training and home-care assessment, and finished our part within 90 days.
- ☐ Gave the full picture at the assessment, and know the review options if needed.

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 *The Caregiver's Playbook*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

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

About the Author

J. Erickson. Author, educator, former veteran service officer.

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.