

— FWD ASSIST HQ —

FIELD GUIDE

Building a Complete VA Claim, Start to Decision

Build and file a complete, well-organized VA disability claim from start to decision.



J. Erickson

A FWD Assist HQ Field Guide

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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.

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.

Building a Complete VA Claim, Start to Decision

Build and file a complete, well-organized VA disability claim from start to decision.

Companion to *A VA Disability Claims Manual for the Rest of Us*.

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 have built a clean, labeled claim file that covers what VA needs for each condition. You'll have filed it on the right form, prepared for your C&P exam, and read your decision letter well enough to know your next move.

This guide prepares you for the task. It doesn't and can't promise a rating, a percentage, or an outcome. The evidence in your file decides the result.

WHAT YOU NEED BEFORE YOU START

- ☐ A VA.gov account with notifications turned on.
- ☐ Your DD214 and, if you can get them, your service treatment records.
- ☐ One binder or one digital folder per claim, so every document has a home.
- ☐ A list of the conditions you want to claim and any current diagnosis for each.
- ☐ A way to save proof: screenshots, confirmation numbers, and mailing receipts.
- ☐ The name and number of a free accredited representative you can call with questions.

When to start: Today. Your effective date is usually no earlier than the date VA gets your claim or your Intent to File. Protect it now while you build the rest.

Start Here: The Basics

A VA claim is a package that tells one story. Here's what you have now. Here's what happened in service. Here's why the two are linked. VA decides from the evidence in your file, including records it gathers and any exam it orders, so a complete, well-organized package makes the rater's job easier. This guide covers the whole arc, from protecting your effective date through the decision. It can't predict your result. The evidence decides that.

The Steps

STEP 1

Set up one claim file and treat it like a case you may have to defend.

Make one binder or one digital folder per claim. Build it the same way every time: service proof, medical proof, statements, and VA paperwork. Save every document in two places, such as a cloud folder and a local drive.

Done when you have one organized folder with labeled sections ready to hold each piece of evidence.

STEP 2

Check your character of discharge early.

Compensation is paid for service that ended under conditions other than dishonorable. Check the character of service on your DD214. An honorable or general (under honorable conditions) discharge is binding on VA.

If your discharge is honorable or general, **then** go on to Step 3. **If** it's other than honorable, bad conduct, or dishonorable, **then** you may not be eligible, but that isn't always the end. VA can make a character of discharge determination when it reviews a claim, and you can also apply to your branch's board for a discharge upgrade. Talk to a free accredited representative before you file. Don't let the question stop you from protecting your date with an Intent to File.

Where this is written down: 38 U.S.C. § 101(2); 38 U.S.C. § 5303; 38 CFR § 3.12.

Done when you know your discharge doesn't block your claim, or you have a plan to address it with a representative.

STEP 3

Protect your effective date with an Intent to File.

Submit an Intent to File online at va.gov/resources/your-intent-to-file-a-va-claim, by phone at 1-800-827-1000, on VA Form 21-0966, or through your representative. If you start the disability claim online while signed in to a verified account, VA records it automatically. It's free, and you then have one year to submit the complete claim.

Don't spend months gathering evidence without an Intent to File on record. If you file the full claim later with no Intent to File, your effective date is generally the later filing date, and you can lose months of back pay. An Intent to File covers only the first complete claim filed after it.

Where this is written down: 38 CFR § 3.155(b) and (d)(1)(ii).

Done when you've saved the confirmation screen, letter, or call note that proves your Intent to File date.

STEP 4

Name the three elements for each condition and find the gaps.

For every condition, write down where each element lives in your file: a current disability, an in-service event, injury, illness, or exposure, and a medical link between the two. A gap means more work, not a dead end. VA gathers federal records and may order an exam. For presumptive conditions, the law supplies the link if you have the diagnosis and the qualifying service.

Where this is written down: 38 CFR § 3.303; 38 CFR § 3.307; 38 CFR § 3.309.

Done when you can point to which element each condition already has and which one still has a gap.

STEP 5

Gather your records and request your C-file.

Pull your DD214, service treatment records, and VA and private medical records. If you've filed before, request your VA claims file (C-file) with VA Form 20-10206, Freedom of Information Act (FOIA) or Privacy Act (PA) Request, online or on paper. VA also has to try to get federal records you identify, and to make reasonable efforts for private records you authorize it to request.

If you have most of your records, **then** file with what you have and list where the rest are. **If** key records are missing, **then** get what you can yourself, tell VA where the rest may be, and use statements from people who were there to fill the gaps.

Where this is written down: 38 CFR § 3.159(c)(1) to (c)(3).

Done when your service proof and medical proof are in the folder and any missing records are identified.

STEP 6

Start a dated symptom and function log today.

Record the date, what happened, how long it lasted, how bad it was, what set it off, what you couldn't do, and what helped. Track work and home. A log that runs 60 to 90 days shows a pattern. It doesn't need to hold up your filing, because you can send it later while the claim is open.

Done when you have a running log that shows a clear pattern, not a single entry.

STEP 7

Write your statement and collect buddy statements.

Keep them specific, firsthand, and tied to function: what happened, what you saw, how often, and how it affects daily life. You can use VA Form 21-4138, Statement in Support of Claim, for your own statement and VA Form 21-10210, Lay/Witness Statement, for others. A signed statement on plain paper also works. Spell out duties, environment, hazards, and how often, to connect what you did to what you claim.

Where this is written down: 38 CFR § 3.159(a)(2).

Done when each statement is dated, signed, and describes when it started, how it continued, and the real-world impact.

STEP 8

Line up the medical link.

VA will usually order an exam or a medical opinion when it needs one to decide the claim. You can also ask a qualified provider of your own to review your records and give an opinion. A useful one says whether the condition is "at least as likely as not" related to service. It names the event, cites the records, and explains the reasoning, including the mechanism for a secondary condition.

If your provider will write an opinion, **then** give them the relevant records and ask for their reasoning in their own words. **If** no provider will, **then** you can still file. Treatment records that show continuity help, and VA's exam may supply the opinion. Ask a free accredited representative what else would help.

Where this is written down: 38 CFR § 3.159(c)(4); 38 CFR § 3.102.

Done when you have a written private opinion with reasoning, or a note that you'll rely on VA's exam.

STEP 9

Match your evidence to the rating criteria and build the packet.

Find each condition's diagnostic code in the rating schedule, for example DC 5237 (lumbosacral or cervical strain), DC 8100 (migraine), or DC 9411 (PTSD). Read what the criteria measure, and make sure your records describe how often, how bad, how long, and what it stops you from doing. Add a table of contents and numbered exhibits.

Don't exaggerate or invent symptoms to reach a higher level. That's fraud, and it can cost you the claim and more. Document only what your evidence honestly supports.

Where this is written down: 38 CFR Part 4 (§ 4.71a, § 4.124a, § 4.130).

Done when a rater could open your packet and find each element and each symptom without digging.

STEP 10

Use the right form and file.

File online at va.gov/disability/file-disability-claim-form-21-526ez, or on paper to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444. Upload clearly labeled PDFs so they stay with the claim. List every condition you can support on this one complete claim. A condition you leave for a later claim generally gets the later date.

If this is a new condition or an increase, **then** file on VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits. **If** VA denied the condition before and you have new and relevant evidence, **then** the form is VA Form 20-0995, Decision Review Request: Supplemental Claim.

Don't upload dozens of unlabeled PDFs in random order. Key evidence gets missed. Upload clean batches with a short cover note explaining each item.

Where this is written down: 38 CFR § 3.155(d); 38 CFR § 3.2501.

Done when the claim shows on VA.gov with the correct conditions and you've saved the submission confirmation.

STEP 11

Track the claim and confirm your evidence is in.

Check va.gov/claim-or-appeal-status every week. Confirm the evidence list matches what you sent. Keep your address and phone current so exam notices reach you. When VA asks for something, answer by the date in the letter. You generally have a year to send requested evidence, but VA can decide after 30 days if you haven't responded.

Don't hand your VA.gov login to anyone or let someone "log in for you." An accredited representative works through their own access once you appoint them. Report anyone who pressures you for your login or a fee to file to the VA OIG at 1-800-488-8244.

Where this is written down: 38 CFR § 3.159(b)(1).

Done when your evidence appears on the VA.gov evidence list and you have a weekly reminder set to recheck.

STEP 12

Prepare for and attend your C&P exam.

Bring a one-page summary of your main symptoms, triggers, how often they happen, and what they stop you from doing. Arrive early. Describe your typical days and your flare-ups honestly, including how often flare-ups come and what you can't do during them. Answer the question asked. Correct any factual error politely before you leave, and take notes afterward.

Don't skip the exam or downplay what you live with. If you miss an exam for an original claim without good cause, VA decides on the evidence it already has. For a claim for an increase, a missed exam without good cause means VA denies the claim. If you can't make it, call to reschedule right away.

Where this is written down: 38 CFR § 3.655(b).

Done when the exam is complete and you have written notes on what was tested and anything that seemed off.

STEP 13

Read the decision letter and request the codesheet.

Go past the percentage. Read the reasons for the decision, note any favorable findings, and compare the evidence list to what you sent. Ask VA for the codesheet (the rating decision's code sheet) to check the diagnostic codes, the combined rating math, and the effective dates. Your accredited representative can usually get it once you've appointed them on VA Form 21-22 or 21-22a.

If the decision and dates look right, **then** file your records and confirm your payments. **If** a code, the math, or a date looks wrong, or the denial names a gap, **then** take the letter and codesheet to a free accredited representative to choose a review option. You generally have one year from the decision notice to ask for a Higher-Level Review or a Board appeal. A Supplemental Claim filed inside that year also keeps your effective date.

Where this is written down: 38 CFR § 3.104(c); 38 CFR § 3.2500.

Done when you understand what VA decided, why, and what your next step and deadline are.

Recap Checklist

- ☐ Set up one organized claim file with sections for every kind of proof.
- ☐ Checked your character of discharge and got help if it's a question.
- ☐ Filed an Intent to File and saved proof of the date.
- ☐ Named the three elements for each condition and found the gaps.
- ☐ Gathered your records and, if you've filed before, requested your C-file on VA Form 20-10206.
- ☐ Started a dated symptom and function log.
- ☐ Wrote a specific statement and collected buddy statements.
- ☐ Lined up the medical link: a reasoned private opinion or VA's exam.
- ☐ Matched evidence to the rating criteria and labeled every exhibit.
- ☐ Filed every condition you can support on VA Form 21-526EZ (or 20-0995 after a denial).
- ☐ Tracked the claim weekly and confirmed your evidence is in.
- ☐ Prepared for and attended the C&P exam and described your symptoms honestly.
- ☐ Read the decision, requested the codesheet, and marked the one-year review deadline.

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 *A VA Disability Claims Manual for the Rest of Us*. 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.

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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.