

FWD ASSIST HQ / CLAIM TOOLKIT / NO. 21

Check It Yourself

These tools are useful and they are confidently wrong in a specific way. A made-up citation in your file is worse than no citation, because it is the one thing a reader can check.

It writes a clean paragraph, cites a regulation, and sounds more certain than anybody at the regional office ever has. That is the problem. Fluent and correct feel identical from the outside.

Used one way these tools save you hours. Used another way they put a sentence in your file that a rater can look up in thirty seconds and find does not exist. The difference is entirely in what you do after it hands you the text.

WHAT IS IN HERE

1. What these tools are good at, and what they are not
2. The three things to never let one do
3. The verification sheet
4. A check before anything goes in your file

This is general education. It is not legal advice, medical advice, or a promise about any claim result. Nobody can promise you an outcome. A VA-accredited representative can help you with your claim at no cost. FWD Assist HQ is not affiliated with the Department of Veterans Affairs or any government agency.

What they are actually good at

Sorting, drafting, and explaining. Not knowing.

Good use	Bad use
Turning your rambling account of a bad week into three clear paragraphs you then correct.	Asking it what your rating should be.
Explaining a sentence from a decision letter in plainer words so you can go look up the real one.	Trusting its summary of the letter instead of reading the letter.
Making a list of questions to ask an accredited representative.	Using it instead of an accredited representative.
Organizing what documents you have and what is missing.	Letting it tell you what a regulation says and putting that in your file.
Drafting a first version of your own statement in your own words.	Letting it invent details you do not remember, to fill a gap.

THE ONE LINE TO REMEMBER

Use it to shape what you already know. Never to supply what you do not.

The moment you are relying on it for a fact you cannot check yourself, you have crossed from a useful tool into a liability with your name signed at the bottom.

Three things to never let one do

1 / NEVER LET IT CITE ANYTHING YOU HAVE NOT OPENED

These tools generate citations that look exactly like real ones and sometimes are not. Wrong section numbers, real sections that say something else, cases that do not exist. A citation is the easiest thing in your entire file for somebody to check, which makes a fabricated one the most expensive mistake available to you.

The rule: if you did not open the regulation and read the sentence yourself, it does not go in.

2 / NEVER LET IT WRITE A DETAIL YOU DO NOT REMEMBER

Ask one to help with a statement and it will smooth the gaps for you, because that is what fluent writing does. It will supply a month, a place, a sequence. Then you sign it. Now there is a specific claim in your file that you cannot support and did not knowingly make.

Approximate and honest beats specific and invented, every time. I do not remember the month is a complete answer.

3 / NEVER LET IT STAND IN FOR AN ACCREDITED REPRESENTATIVE

Who may prepare, present, and prosecute a claim is governed by law, and no software is on that list. An accredited representative can also see the whole file, knows the local office, and is accountable. That help is free. There is no version of this where a chatbot is the better deal.

ONE MORE, ABOUT WHAT YOU PASTE IN

Your claim file contains your medical history, your address, your service number, and often your family's information. Before you paste anything into a service you do not control, take out what the task does not need: your name, Social Security number, VA file number, date of birth, home address, and other people's names. A tool can help you rewrite a paragraph without knowing who you are.

The verification sheet

One line for every factual claim that came out of a tool and is headed for your file. If you cannot fill in the last two columns, it does not go in.

NAME		DATE	
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The claim it made	Where I checked	Confirmed?
<i>Ex: "38 CFR 3.159 says a lay statement is weaker if it names a diagnosis"</i>	<i>ecfr.gov, 38 CFR 3.159, read it 4 Mar</i>	<i>No. Not in the text</i>

How to read a citation, so you can go find it

Take 38 CFR 3.159. The 38 is the title, meaning the subject area, and Title 38 is veterans benefits. CFR means Code of Federal Regulations. The 3.159 is the section number, and the digits before the dot tell you it sits in Part 3. So you are looking for Title 38, Part 3, section 3.159.

Go to ecfr.gov, use the search box, and type the section number. You should land on a page headed with that number and a title. If nothing comes up with that number, that is your answer. For a statute like 38 USC 5107, use uscode.house.gov the same way.

Where to check, for the three things it gets wrong most

Regulations: ecfr.gov. Statutes: uscode.house.gov. Dollar figures, form numbers, form version dates, and current program rules: va.gov, every time, no exceptions. If a tool gives you a rate, it is guessing from old training data even when it sounds certain.

The two-minute test

Open the actual source. Find the actual sentence. Read it yourself. If you cannot find it in two minutes, that is your answer, and the answer is that it does not go in your file.

Before anything goes in your file

- ☐ Every citation in this document, I opened and read myself.
- ☐ Every dollar figure came from va.gov, not from a tool.
- ☐ Every form number and version date came from va.gov.
- ☐ Every fact about my own life is one I actually remember.
- ☐ Nothing was smoothed into a specific date or place that I am not sure of.
- ☐ The writing sounds like me, because a rater who has read my other statements will notice if it does not.
- ☐ I did not paste in more personal information than the task needed.
- ☐ An accredited representative has seen it, and that help is free.

THE HONEST SUMMARY

These tools are genuinely good at the part most veterans find hardest, which is turning a messy true story into clear paragraphs. That is worth having. The failure mode is narrow and specific: they will hand you a confident sentence about the outside world with nothing behind it. Keep them on your side of that line and they help. Cross it and they cost you credibility you cannot buy back.

If something is already in your file

YOU ARE NOT STUCK WITH IT

Some people read this after the fact. If a tool wrote something into a statement you already sent, you are not stuck with it. You can submit a short statement in your own words correcting the record: say plainly which part was wrong and what the truth is. Doing it yourself, before somebody else finds it, is much better than the reverse. Tell an accredited representative so it gets handled properly.

NOBODY SHOULD CHARGE YOU TO FILE

Help from an accredited Veterans Service Officer is free. Always. Disabled American Veterans, the Veterans of Foreign Wars, the American Legion and your state or county veterans service office all have accredited representatives and none of them charges you. The search is at va.gov/get-help-from-accredited-representative/find-rep.

Nobody may charge you a fee for helping with your claim before VA issues its first decision on it. That rule is 38 USC 5904(c)(1). After the first decision an accredited agent or attorney may charge, and 38 CFR 14.636 sets the limits, measured against past-due benefits, which means the back pay owed for the stretch before the decision: a fee not over 20 percent of that is presumed reasonable if that person represented you through the date of the decision, and a fee over one third is presumed unreasonable. Only an accredited agent or attorney may charge you anything.

So if somebody who is not accredited offers to file for you, wants money up front, or wants a cut, walk away and report them to the VA Office of Inspector General at 1-800-488-8244.

Where this is written down

Who may lawfully assist with a claim, and the rules on recognition and accreditation, are in 38 USC 5901 and 5904, and in the accreditation sections of 38 CFR Part 14. Nothing in those provisions contemplates software acting as a representative.

Statute: uscode.house.gov, Title 38. Regulation text: ecfr.gov, Title 38, Part 14. Confirm before you rely on this.

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Current as of October 2026. Regulations change, and these tools change faster. Check for a newer version before you rely on this.

If working on this is bringing things up, the Veterans Crisis Line is 988 then press 1, or text 838255. Family members can call it too.