

— FWD ASSIST HQ —

FIELD GUIDE

Do You Even Have a Claim

Work through the eligibility basics and decide whether you have a VA disability claim to file.



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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. Copyright 2026 FWD Assist HQ. All rights reserved.

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.

Do You Even Have a Claim

Work through the eligibility basics and decide whether you have a VA disability claim to file.

Companion to *VA Disability Primer*.

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 [Get Free, Accredited Help](#) at the back). 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 worked through the eligibility basics. For each condition, you'll know whether you have a claim to file and which service-connection path fits.

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

- ☐ Your DD214 or other separation documents (Guard and Reserve: your orders or points records too).
- ☐ A list, even a rough one, of every injury, illness, or exposure from your service.
- ☐ Your character of discharge (honorable, general, and so on).
- ☐ Your rough service dates and the places you served.
- ☐ A notepad or document to sort conditions into ready, needs-work, and ask-a-rep.

When to start: Start now. This is the decision that comes before everything else, and you can do most of it at your kitchen table with your discharge paper and a notepad.

Start Here: The Basics

A VA disability claim asks VA to recognize that a current health condition is connected to your military service. That's called service connection. Most claims rest on three things: a current disability, something that happened in service, and a link between the two. For some conditions the law presumes the link. Eligibility also depends on qualifying service and a discharge that isn't a bar. This guide helps you decide, condition by condition, what you have before you spend time building a package.

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

The Steps

STEP 1

Confirm you have qualifying service.

How. Active duty counts. Guard and Reserve service counts in two more ways. Active duty for training counts when you were disabled by a disease or injury that started or got worse in the line of duty. Inactive duty training (drill weekends) counts for an injury, or for a heart attack, cardiac arrest, or stroke that happened during the training. Check your DD214, and for Guard or Reserve time, your orders and points records.

Decision point. If your service was active duty, then you clear this step. If it was Guard or Reserve, then write down which periods were active duty, active duty for training, or inactive duty training, because that decides which conditions can be claimed. Federal active duty orders (a mobilization, for example) count as active duty.

Where this is written down: 38 U.S.C. § 101(21) to (24); 38 CFR § 3.6.

Done when you can state your service type and the periods that count.

STEP 2

Check whether your discharge character is a bar.

How. Compensation is paid for service that ended under conditions other than dishonorable. An honorable or general (under honorable conditions) discharge is binding on VA. An other than honorable, bad conduct, or dishonorable discharge may block benefits, but not always.

Decision point. If your discharge is other than honorable, bad conduct, or dishonorable, then don't assume you're shut out. VA can make a character of discharge determination when it reviews a claim, and you can also apply to your branch for a discharge upgrade. Take it to a free accredited representative, and protect your date with an Intent to File while you sort it out.

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

Done when you know whether your discharge is clear or needs a determination.

STEP 3

List every condition you might claim.

How. Write down every physical and mental condition you believe service caused or made worse, no matter how minor or how long ago. Ringing ears, a bad knee, sleep problems, and mood changes all belong on the list.

Done when your list is complete and nothing is left off because it seems too small.

STEP 4

For each condition, check for current medical evidence.

How. The first leg of a claim is a current disability. A diagnosis in your medical records is the usual proof. You don't need a diagnosis before you file. If you report persistent or recurring symptoms, VA may examine you to find out what's going on. Some Gulf War veterans can claim certain undiagnosed illnesses by their symptoms.

Don't leave a real condition off the list because no one has diagnosed it yet. Mark it needs-diagnosis, get seen if you can, and keep it on the list.

Where this is written down: 38 CFR § 3.159(c)(4)(i)(A); 38 CFR § 3.317.

Done when each condition is marked either diagnosed or needs-diagnosis.

STEP 5

For each condition, identify the in-service event or exposure.

How. The second leg is something in service: an injury, an illness, an event, or an exposure. It may be in your records, or someone who served with you may have seen it. Your own account counts as evidence too, for things you saw and felt.

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

Done when each condition has an in-service event, injury, or exposure noted next to it.

STEP 6

Pick the service-connection path for each condition.

How. There are four common paths. Direct means service caused it. Secondary means a service-connected condition caused it or made it worse. Presumptive means the law presumes the link for certain conditions. Examples are some chronic diseases that show up within a year after discharge, exposure-related diseases, and certain conditions in former prisoners of war. Aggravation means a condition you had before service got worse during service.

Decision point. If a condition may be tied to an exposure such as Agent Orange or burn pits, then check the current lists and service requirements at va.gov/disability/eligibility. A presumption can remove the need for a medical link opinion. VA can still rebut it with evidence of another cause.

Where this is written down: 38 CFR § 3.303; 38 CFR § 3.306; 38 CFR § 3.307; 38 CFR § 3.309; 38 CFR § 3.310.

Done when each condition has a path written next to it.

STEP 7

Check the third leg, the link, or plan how to get it.

How. The third leg is a link between the in-service event and the current disability. For direct and secondary claims that's usually a medical opinion. VA gets one through its own exam when it needs one to decide the claim, and you can add a private opinion if you want. A presumptive claim supplies the link by rule.

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

Done when each condition has a link identified, or a plan: a private opinion, or VA's exam.

STEP 8

Sort your conditions and take the close calls to a free accredited representative.

How. Sort the list into three piles: ready to file, needs work, and unsure. For anything in the unsure pile, or any question about discharge or eligibility, talk to a free accredited representative before you decide.

Needs work isn't a reason to wait. An Intent to File holds your date for a year while you finish.

Don't pay anyone up front to tell you whether you have a claim. Accredited Veterans Service Organizations help at no charge. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision, and after that only within the limits of 38 CFR 14.636. Anyone charging an upfront fee to file your initial claim is a claim shark.

Where this is written down: 38 U.S.C. § 5904(c)(1); 38 CFR § 3.155(b).

Done when every condition sits in one of the three piles and you know your next move for each.

Recap Checklist

This is the page to photograph and keep with you. Tick each line as you finish it.

RUN THE WHOLE TASK FROM HERE

- ☐ Confirmed you have qualifying service and which periods count.
- ☐ Checked whether your discharge is a bar, or noted it needs a determination.
- ☐ Listed every condition you might claim, including the small ones.
- ☐ Marked each condition diagnosed or needs-diagnosis (leg one).
- ☐ Noted the in-service event or exposure for each (leg two).
- ☐ Picked a path for each: direct, secondary, presumptive, or aggravation.
- ☐ Identified the link, or a plan to get it (leg three).
- ☐ Sorted conditions into ready, needs-work, and unsure, and lined up free accredited help for the close calls.

Reminder: rules and rates change. Check any current figure at [va.gov](https://www.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 *VA Disability Primer*. 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.