

— FWD ASSIST HQ —

FIELD GUIDE

File Online at VA.gov

File your VA disability claim online at VA.gov,
from sign-in to a saved confirmation number.



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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. 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.

File Online at VA.gov

File your VA disability claim online at VA.gov, from sign-in to a saved confirmation number.

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 completed the online disability application (VA Form 21-526EZ), uploaded your evidence, and submitted the claim with a saved confirmation.

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 verified VA.gov sign-in account: Login.gov, ID.me, or CLEAR.
- ☐ Your DD214 or separation documents for service dates and branches.
- ☐ Your list of conditions and the path for each (direct, secondary, presumptive).
- ☐ The evidence you have, saved as clearly named files, ready to upload.
- ☐ Your bank routing and account numbers if you're setting up direct deposit.

When to start: Start now, even if your evidence isn't all gathered. When you start the online application while signed in to a verified account, VA records your Intent to File automatically. You can save your work and finish within a year, and VA treats the start date as your date of claim.

Start Here: The Basics

Filing online at VA.gov is one of five ways to file a VA disability claim. The others are mail, fax, in person at a regional office, and through an accredited representative. Online, you sign in with a verified account, complete VA Form 21-526EZ on screen, and upload your evidence. The system saves your progress, gives you a confirmation, and lets you track the claim afterward. This guide walks the online filing from sign-in to submission.

Where this is written down: 38 CFR § 3.155(b)(1)(i).

The Steps

STEP 1

Sign in or create a verified VA.gov account.

How. Go to va.gov and sign in with Login.gov, ID.me, or CLEAR. If you don't have an account, create one and finish identity verification, which confirms who you are before you can file.

Don't sign in with someone else's account, and don't let anyone file under yours. An accredited representative uses their own access once you appoint them.

Done when you're signed in and can see your VA.gov dashboard.

STEP 2

Protect your effective date.

How. If you start the disability application online while signed in to a verified account, VA records your Intent to File automatically, so you don't need a separate one. You then have one year to submit the complete claim. If you'd rather lock the date before you start the form, submit an Intent to File at va.gov/resources/your-intent-to-file-a-va-claim or call 1-800-827-1000.

Decision point. If you already have an active Intent to File for compensation, then keep it. VA recognizes only one at a time for the same benefit, and the year runs from that date. If you don't, then start the application now and save it.

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

Done when you know your Intent to File date and have the one-year deadline on your calendar.

STEP 3

Start the disability compensation application (VA Form 21-526EZ).

How. Go to va.gov/disability/file-disability-claim-form-21-526ez and start the application. Let it fill in the account information it already has, and check that information as you go.

Done when the 21-526EZ application is open and started under your account.

STEP 4

Add each condition you're claiming.

How. Enter each condition by name. Say whether it's new or a rated condition that's gotten worse, and whether a service-connected condition caused it. Add every condition from your list. A condition you leave for a later claim generally gets a later effective date.

Decision point. If a condition may be presumptive, then answer the exposure and service-location questions carefully, with your dates. If a condition is secondary, then name the service-connected condition (or the one you're claiming now) that caused it or made it worse. If you're claiming a mental health condition, then you can answer the optional online questions about the in-service event. If you do, you don't also need VA Form 21-0781.

Where this is written down: 38 CFR § 3.155(d); 38 CFR § 3.310.

Done when every condition on your list is entered with the right type.

STEP 5

Enter your service history.

How. Confirm or add your branches, service dates, and any Reserve or Guard periods so they match your DD214 and orders.

Don't enter dates that don't match your discharge papers. A mismatch slows the claim while VA sorts it out.

Done when your service history on screen matches your papers.

STEP 6

Upload your evidence as clearly named files.

How. Upload what you have: service treatment records, private medical records, DBQs, medical opinions, and statements. Name each file so a rater can tell what it is, for example NexusLetter_Knee.pdf. If you don't have copies of federal records, such as your military records or VA treatment records, you can ask VA to request them. For private records you want VA to get, sign a release on VA Form 21-4142, Authorization to Disclose Information to the Department of Veterans Affairs (VA), which you can also submit online.

Done when every piece of evidence you have is uploaded and labeled, and anything VA should request is listed.

STEP 7

Decide between the Fully Developed Claim program and a standard claim.

How. In the Fully Developed Claim program you send all the evidence you have with the claim and certify there's nothing more VA needs to get. VA still requests federal records and still schedules any exam it needs. If you upload more later, or VA finds it needs non-federal records, VA moves the claim to the standard process. In a standard claim, VA takes more of the job of getting records, including private records you authorize.

Decision point. If every private record and statement you plan to use is uploaded, then the Fully Developed Claim program may fit. If you want VA to request private records for you, or more evidence is coming, then a standard claim fits better.

Where this is written down: VA Form 21-526EZ instructions (January 2026); 38 CFR § 3.159(c).

Done when you've made the choice with a clear reason.

STEP 8

Review every answer before you submit.

How. Read the review screen. Check the conditions, the service dates, the uploads, and the direct deposit details against your records.

Don't submit without reviewing. A missing condition or a wrong date is easier to fix now than after you submit.

Done when you've checked every section and it's accurate and complete.

STEP 9

Submit the claim and save the confirmation.

How. Submit the application. VA.gov shows a confirmation and sends a confirmation email. Save a screenshot and the email.

Done when the claim is submitted and the confirmation is saved.

STEP 10

Track the claim in your VA.gov account.

How. Follow the claim at va.gov/claim-or-appeal-status. You can upload more evidence there for up to one year from the date VA received the claim. If VA asks for something and you don't respond within 30 days, VA can decide sooner, but you still have the rest of the year to send more.

Decision point. If VA asks for more evidence or schedules an exam, then respond by the date in the notice and go to the exam. If anything in a notice is unclear, then take it to a free accredited representative.

Where this is written down: 38 CFR § 3.159(b)(1); 38 CFR § 3.655.

Done when you can see your claim status online and know where to check it.

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

- ☐ Signed in to a verified VA.gov account.
- ☐ Protected your effective date and marked the one-year deadline.
- ☐ Started the disability compensation application (VA Form 21-526EZ).
- ☐ Added every condition with the right type and basis.
- ☐ Entered service history that matches your papers.
- ☐ Uploaded evidence as clearly named files and listed what VA should request.
- ☐ Chose the Fully Developed Claim program or a standard claim with a clear reason.
- ☐ Reviewed every answer before submitting.
- ☐ Submitted and saved the confirmation.
- ☐ Confirmed you can track the claim online.

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 *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.