

— FWD ASSIST HQ —

FIELD GUIDE

Filing a VA Character of Discharge Determination

Put a VA Character of Discharge determination in motion so VA decides your eligibility for VA benefits and care.



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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 an outcome; the evidence in your file and the law decide the result. Help from an accredited Veterans Service Officer is always free.

IF YOU ARE IN CRISIS

Help is free and confidential. Contact the Veterans Crisis Line: dial **988, then press 1**, text **838255**, or chat at veteranscrisisline.net. If you are in immediate danger, call 911.

Filing a VA Character of Discharge Determination

Put a VA Character of Discharge determination in motion so VA decides your eligibility for VA benefits and care.

Companion to *The Military Discharge Upgrade Manual*.

This is general education, not legal or claims advice, and not guidance for your specific situation. It cannot promise you an outcome, and no one can. For help with your own case, 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: You'll have applied for the VA benefit or care you want, with your service record and supporting evidence attached, so VA makes a Character of Discharge determination: whether your service was under conditions other than dishonorable for VA purposes.

This guide prepares you for the task. It does not and cannot promise a favorable determination, a rating, or an outcome. The law and the evidence in your file decide the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your DD-214, showing your character of service and the narrative reason for separation. A copy is fine.
- ☐ Any medical or mental health records tied to the time of the conduct, such as a PTSD, TBI, or military sexual trauma diagnosis.
- ☐ A short written statement in your own words explaining the circumstances of your service and separation.
- ☐ Any buddy statements from people who witnessed your service or the events involved.
- ☐ A way to access va.gov, or the phone number to reach VA: 1-800-827-1000.
- ☐ The name of a free accredited representative, or a plan to connect with one.

When to start: Start the day you decide you want VA care or benefits. You don't have to wait for a discharge upgrade from the military first. A Character of Discharge determination runs on VA's own timeline.

Start Here: The Basics

A Character of Discharge determination is VA's own decision about whether your service qualifies you for VA benefits and care. It is separate from a discharge upgrade, which is a Department of Defense process that changes your DD-214. VA makes the decision under its own rule, which VA rewrote in a final rule that took effect June 25, 2024. VA checks your discharge against a list of bars. Some come from statute, such as a general court-martial sentence, desertion, or 180 or more continuous days AWOL. Others come from the regulation, such as willful and persistent misconduct or an offense involving moral turpitude. For the long-AWOL bar and those two regulatory bars, VA must now weigh compelling circumstances. These include mental or cognitive impairment such as PTSD or TBI, physical health, combat hardship, sexual assault, and the quality of the rest of your service. A finding of insanity at the time of the offense removes any bar. A favorable determination can open VA health care and benefit eligibility. It doesn't change your DD-214.

Where this is written down: 38 CFR § 3.12(a), (b), (c), (d), (e).

The Steps

STEP 1

Connect with a free accredited representative before you file.

Find one at va.gov/get-help-from-accredited-representative, or through a Veterans Service Organization or your county or state veterans office. Character of Discharge cases turn on specific legal standards, so a rep who has read your file is worth the call. Help from a Veterans Service Organization rep is free.

Done when you have a rep engaged, or a scheduled appointment to get one.

STEP 2

Read your DD-214 and write down your characterization and narrative reason.

Copy your character of service and the narrative reason for separation word for word. These two lines are what VA will weigh, so you want them in front of you.

Done when you have your characterization and narrative reason written down.

STEP 3

Decide which door you actually need.

A Character of Discharge determination decides your VA eligibility now. A discharge upgrade changes your DD-214 itself. They are different processes with different deciders.

Choose your path. If you want VA health care or benefits as soon as possible, pursue the Character of Discharge determination in this guide. If you want the characterization on your DD-214 changed, that's a separate application to your service's Discharge Review Board or Board for Correction of Military Records. You can do both at once.

Done when you know whether you are pursuing the VA determination, a DoD upgrade, or both.

STEP 4

Apply for the VA benefit or care you want, which starts the determination.

There's no separate veteran-filed Character of Discharge form. VA opens the review when you apply. To seek VA health care, file VA Form 10-10EZ (Instructions and Enrollment Application for Health Benefits). To seek disability compensation, file VA Form 21-526EZ (Application for Disability Compensation and Related Compensation Benefits). VA staff then start the Character of Discharge review.

Which application. If your first goal is health care, file **VA Form 10-10EZ**. If your first goal is disability compensation, file **VA Form 21-526EZ**. Either one can trigger the determination; confirm the current forms at va.gov/find-forms.

Done when your application is submitted and you have a confirmation or a copy.

STEP 5

Write a statement about the circumstances, including any condition that affected the conduct.

In plain words, explain the circumstances and, if it applies, how a condition such as PTSD, TBI, or military sexual trauma affected the behavior behind your discharge. Describe the rest of your service too, and any hardship, duress, or family obligations at the time. Describe what happened; don't argue the military was wrong.

Do not stretch or leave out facts. VA weighs the whole record, and an honest statement that fits your records carries more weight than one that doesn't. You can write it on VA Form 21-4138 (Statement in Support of Claim).

Where this is written down: 38 CFR § 3.12(e).

Done when your statement is written and connects your circumstances to the conduct at issue.

STEP 6

Gather and attach your supporting evidence.

Collect medical and mental health records from the relevant period and any buddy statements. Submit them with your application or through va.gov, and keep a dated copy of everything you send.

Done when your evidence is submitted and you have kept a copy.

STEP 7

Know the timeline and what a favorable determination changes.

Your request goes to your VA Regional Office, which routes it for a Character of Discharge review. You will receive a written determination that explains the decision and the reason for it.

If the determination is favorable, **then** it opens VA health care and lets you pursue the benefits you otherwise qualify for. It doesn't change your DD-214, and some benefits, such as certain education programs, have their own discharge rules. **If** it's unfavorable, **then** you have one year from the decision letter to ask for a Higher-Level Review or a Board Appeal (a Supplemental Claim with new evidence can come later, but filing inside the year protects your date), and a free accredited representative can help you pick the lane. If your Other Than Honorable discharge came from an administrative separation and no statutory bar applies, VA still provides health care for a disability that began or got worse in the line of duty. **If** VA denied you before June 25, 2024, **then** you can ask for a new decision under the current rule; benefits from it can reach back no more than one year before VA gets your request.

Where this is written down: 38 CFR § 3.2500(a), (h); 38 CFR § 3.360; 38 CFR § 3.114(a)(3).

Done when you have the written determination in hand, or a confirmation it's in process, and you know your next step if it goes against you.

Recap Checklist

- ☐ I connected with a free accredited representative, or scheduled one.
- ☐ I read my DD-214 and wrote down my characterization and narrative reason.
- ☐ I decided whether I want the VA determination, a DoD upgrade, or both.
- ☐ I applied for VA health care (10-10EZ) or disability compensation (21-526EZ) to start the determination.
- ☐ I wrote an honest statement about my service, the circumstances, and any condition that affected the conduct.
- ☐ I gathered and submitted my medical records and buddy statements, and kept dated copies.
- ☐ I know what a favorable determination changes and what I can do within a year if it's unfavorable.

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 Military Discharge Upgrade Manual*. 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.