

— FWD ASSIST HQ —

FIELD GUIDE

Filing as You Leave Service

File your VA disability claim as you leave service,
organized and on time.



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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.

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.

Filing as You Leave Service

File your VA disability claim as you leave service, organized and on time.

Companion to *After the DD-214*.

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: You'll have your records in hand, your start date protected, and a complete, organized VA disability claim filed for every condition documented in your service.

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

WHAT YOU NEED BEFORE YOU START

- ☐ Your DD-214, or a request for it already in motion (if you're still in, your separation date).
- ☐ A copy of your complete service treatment records (STRs).
- ☐ A VA.gov login, or the claims line at 800-827-1000.
- ☐ A written list of every condition documented during your service.
- ☐ Contact information for a free VA-accredited representative.
- ☐ Any private medical records, diagnosis letters, and buddy statements you can gather.

When to start: As early as you can. If you're 180 to 90 days from your separation date, you can file through Benefits Delivery at Discharge (BDD) now. If you have fewer than 90 days left, you can still file a standard claim before you separate. If you're already out, file an intent to file today and build the rest. A claim VA receives within one year after separation can have an effective date of the day after separation.

Start Here: The Basics

Leaving service is one of the best times to file, because your records are fresh and your effective date can be protected early. If you're already out, an intent to file holds your date while you build the claim. Gather what you need before you lose access to your military medical and personnel offices.

The Steps

STEP 1

Get your DD-214 and check it.

Keep the copy you get at separation. If you've lost it, request it from the National Archives online through eVetRecs, by mail or fax with Standard Form 180, or through the Defense Department's milConnect site if you were discharged recently. When you apply for VA benefits, VA requests your DD-214 itself, so a missing copy shouldn't hold up your claim.

If your DD-214 is correct, keep a copy with your claim file. **If** it has errors, ask your service's personnel office how to correct it. Bigger changes go to your branch's Board for Correction of Military Records on DD Form 149.

Where this is written down: 10 U.S.C. § 1552.

Done when you hold a copy and have confirmed the details are right.

STEP 2

Get a copy of your complete service treatment records before your separation date.

Ask the records office at your military treatment facility for a full copy, and read every page. VA gets your STRs itself when you file a disability claim, and if you file a BDD claim online VA requests them for you. If you file BDD another way, you have to send a copy with the claim. Your own copy is what lets you find every entry.

Do not file from memory. A condition you can't point to in the record is harder to prove.

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

Done when you have the complete record in hand and have read all of it.

STEP 3

Pick your filing path and protect your start date.

Your path depends on how many days you have left. An intent to file can be sent online at va.gov, by phone at 800-827-1000, in person, or by mail on VA Form 21-0966. It needs no evidence, and it gives you one year to file the complete claim.

If you have 180 to 90 days left on active duty, **then** file through the Benefits Delivery at Discharge (BDD) program and be available for VA exams for 45 days after you file. **If** you have fewer than 90 days left, **then** you can still file a standard claim before you separate. **If** you're already out, **then** file an intent to file now and submit the full claim once your evidence is assembled.

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

Done when your BDD or standard claim is filed, or VA confirms your intent to file date is on record.

STEP 4

List every condition documented in your service, not just the obvious ones.

Read your STRs with a trained eye. Include hearing loss, tinnitus, sleep disturbance, knee and back conditions, scars, and mental health conditions short of full PTSD. Each documented condition is a potential claim.

Do not screen yourself out because you don't feel disabled enough. The rating schedule decides severity. Your job is to document and file.

Done when every condition documented in your record is on your list.

STEP 5

Build the three elements for each condition.

Most conditions need three things: a current diagnosis, an in-service event, injury, or illness, and a nexus that connects them. The in-service piece is often an entry in your STRs, but your own statement and statements from people who served with you count as evidence too. For a condition on a presumptive list, the law supplies the link, so you don't need a nexus opinion. If an element is missing, the claim can be denied or delayed for development.

Where this is written down: 38 CFR § 3.303(a); 38 CFR §§ 3.307 and 3.309.

Done when each condition on your list has all three elements identified.

STEP 6

Get a current diagnosis in writing, and a private medical opinion where the connection isn't obvious.

A letter from your doctor naming the diagnosis and describing how it limits you is useful evidence. A nexus opinion says the clinician reviewed your records and, with a reason, how likely it is the condition is linked to your service. VA also orders exams and medical opinions when the record needs one, so a private opinion helps most where the link isn't plain from your records.

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

Done when you have a written diagnosis for each condition and private opinions where they help.

STEP 7

Collect buddy statements and personal statements.

Ask people who saw the events, injuries, or changes in you to write what they saw, on VA Form 21-10210 (Lay/Witness Statement). Write your own on VA Form 21-4138 (Statement in Support of Claim). Specific dates, how often, and what it stopped you from doing give a statement weight.

Done when you have statements for the conditions where they add evidence.

STEP 8

Connect with a free accredited representative before you file.

Meet a VA-accredited Veterans Service Officer, verify accreditation at va.gov/get-help-from-accredited-representative, and appoint them by signing VA Form 21-22 (organization) or VA Form 21-22a (individual). They review your records, identify conditions, and submit the claim with you.

Do not pay anyone to file your initial claim. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge a fee only after VA issues its initial decision, within the limits of 38 CFR 14.636. Anyone charging an upfront fee to file an original claim is a claim shark.

Done when you have appointed an accredited representative who has reviewed your records.

STEP 9

File your full claim for all documented conditions together.

File VA Form 21-526EZ (Application for Disability Compensation and Related Compensation Benefits) online at va.gov, listing every documented condition on one claim. A BDD claim is this same form, filed while you're still on active duty, with the Separation Health Assessment Part A Self-Assessment attached. On paper, mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444.

Done when the 526EZ is submitted and you have a confirmation.

STEP 10

Prepare for the Compensation and Pension (C&P) examination.

Describe your symptoms as they really are, including how often bad days come and how long they last. Be specific about frequency, triggers, and what each condition keeps you from doing. Bring a short note listing symptoms and treatments you've tried.

Do not play your symptoms down to seem tough, and don't stretch them. The examiner records what you describe, and the report goes into your file.

Done when you have prepared notes for each condition and know your appointment details.

STEP 11

Respond if the exam or the decision is inadequate.

An exam that ignores documented evidence, or an opinion with no reasoning, can be challenged. After a decision you can pick a review lane: a Supplemental Claim (VA Form 20-0995) with new and relevant evidence, a Higher-Level Review (VA Form 20-0996) by a senior reviewer on the same evidence, or a Board Appeal (VA Form 10182). There's no required order. A Higher-Level Review or Board Appeal has to be filed within one year of the decision notice. A Supplemental Claim can be filed later, but filing it within that year keeps your original effective date.

If you have new and relevant evidence, **then** a Supplemental Claim is one option. **If** you think VA misread the evidence it had, or you can't tell which lane fits, **then** take the decision to your accredited representative before the year runs out.

Where this is written down: 38 CFR § 3.2500(a), (c), (h).

Done when you've filed a review inside the year, or you've decided with your representative to let the decision stand.

STEP 12

Track the one-year deadline.

If VA receives your claim within one year after separation, a directly connected condition can have an effective date of the day after separation, or the date entitlement arose if that's later. Payments start the first day of the next month. After that year, the effective date is generally the date VA receives the claim or the date entitlement arose, whichever is later. An intent to file counts as the date of the claim if the complete claim follows within a year of it.

Where this is written down: 38 CFR § 3.400(b)(2)(i); 38 CFR § 3.155(b).

Done when your claim, or at minimum your Intent to File, is on record within one year of your separation date.

Recap Checklist

- ☐ DD-214 in hand and checked; corrections requested if needed.
- ☐ Copy of complete service treatment records in hand and read.
- ☐ Filing path picked: BDD, standard claim, or intent to file confirmed.
- ☐ Every documented condition listed, not just the obvious ones.
- ☐ Three elements identified for each condition: diagnosis, in-service event, nexus.
- ☐ Written diagnosis and, where useful, private medical opinions gathered.
- ☐ Buddy and personal statements collected.
- ☐ Free accredited representative appointed with VA Form 21-22 or 21-22a.
- ☐ Full claim (VA Form 21-526EZ) filed for all conditions together.
- ☐ C&P exam prepared: symptoms as they really are, how often, and how long.
- ☐ Review lane chosen within one year if the decision is wrong.
- ☐ Claim on record within one year of separation.

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 *After the DD-214*. 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.

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