

— FWD ASSIST HQ —

FIELD GUIDE

Filing Your First VA Disability Claim

File your first VA disability claim, complete and organized.



J. Erickson

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 Your First VA Disability Claim

File your first VA disability claim, complete and organized.

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 [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: By the end of this guide you'll have filed a complete, well-organized first claim on VA Form 21-526EZ. Your start date will be protected, and your evidence will line up behind the three things a service-connection claim needs.

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), plus your Social Security number and service dates.
- ☐ A list of every condition you believe service caused or made worse, no matter how minor.
- ☐ Your service treatment records, or a request for them already sent.
- ☐ Current medical records, or the names and dates of the providers who treat you.
- ☐ The names of people who saw what happened in service or see your symptoms now.
- ☐ A folder (digital or paper) to keep every document, dated and labeled.

When to start: Start today. Your start date (VA calls it the effective date) usually can't be earlier than the date VA gets your claim or your Intent to File. An Intent to File (Step 1) holds that date for a year while you build the rest, so there's no reason to wait until the evidence is perfect.

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. Some conditions skip the link because the law presumes it. Filing puts your conditions on record and sets your effective date, the date your benefits can be paid from. This guide walks a first claim end to end. What any rating pays is set by VA and changes over time, so check current figures at va.gov.

Where this is written down: 38 CFR § 3.303; 38 CFR § 3.400.

The Steps

STEP 1

File an Intent to File to protect your effective date.

You can do it three ways. Submit it online at va.gov/resources/your-intent-to-file-a-va-claim, call VA at 1-800-827-1000, or mail VA Form 21-0966, Intent to File a Claim for Compensation and/or Pension, or Survivors Pension and/or D.I.C. If you start the disability claim online while signed in to a verified account, VA records your Intent to File automatically, so you don't need a separate one. Either way, you then have one year to file the complete claim. If you do, VA treats the claim as filed on the Intent to File date. It covers only the first complete claim you file, so put every condition on that claim.

Don't wait until your evidence is complete before you do this. Without an Intent to File, your claim is generally dated the day VA receives the finished application. One exception: if VA gets your claim within a year after you leave active duty, benefits can start the day after separation.

Where this is written down: 38 CFR § 3.155(b) and (d)(1)(ii); 38 CFR § 3.400(b)(2)(i).

Done when you have proof your Intent to File was received (the online confirmation or a note of the call date) and you've marked the one-year deadline on your calendar.

STEP 2

List every condition and identify the path for each one.

For each condition, write down how it may connect to service. Direct means service caused it or made it worse. Secondary means a condition that's already service connected, or that you're claiming now, caused it or made it worse. Presumptive means the law assumes the link for certain conditions. Examples are some chronic diseases that show up within a year after discharge, certain exposure-related diseases, and certain conditions in former prisoners of war. You can use all three paths in one application.

If a condition might be presumptive (for example Agent Orange, Gulf War, or PACT Act exposure), **then** check the current lists and service requirements at va.gov/disability/eligibility. A presumption can remove the need for a medical link, but you still have to show the diagnosis and the qualifying service. **If** a condition is secondary to one you're claiming for the first time, **then** you can claim both on the same application. You don't have to wait for the first one to be granted, and waiting can cost you an earlier effective date. Talk the order through with an accredited representative if you're unsure.

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

Done when each condition on your list has a path written next to it: direct, secondary, or presumptive.

STEP 3

Get your service treatment records and read them before you file.

Request your military records from the National Archives online through eVetRecs or on Standard Form 180, Request Pertaining to Military Records. If you left the service in recent years, you may be able to pull your records through the Defense Department's milConnect website (see va.gov/records/get-military-service-records for the cutoff dates by branch). If you've filed a VA claim before, ask for your VA claims file (your C-file) with VA Form 20-10206, Freedom of Information Act (FOIA) or Privacy Act (PA) Request.

If your records won't arrive in time, **then** file anyway. VA requests your service treatment records and other federal records itself when you file. Reading your own copy first is still the best way to spot gaps you can fill.

Where this is written down: 38 CFR § 3.159(c)(2) and (c)(3).

Done when you have your records in hand, or a request in, and you've noted any gaps.

STEP 4

Document your current disability for each condition (Element 1).

Element 1 is a current disability. Gather recent records that show it: office notes, test results, imaging, and lab reports. A Disability Benefits Questionnaire (DBQ) is a VA form your own licensed provider can fill out. VA posts the public DBQs at benefits.va.gov/compensation/dbq_publicdbqs.asp. VA doesn't pay for a private DBQ, and in most cases VA will give you a claim exam at no cost.

If your provider is willing to complete a DBQ, **then** ask them to fill in every section that applies, and to explain any section they mark as not applicable. **If** they won't, **then** their regular treatment records still count, and VA may schedule its own exam.

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

Done when each claimed condition has current medical evidence on record, or you've listed where VA can get it.

STEP 5

Pin down your in-service event (Element 2).

Element 2 is an event, injury, illness, or exposure during service. Look for it in your service treatment records and personnel records: sick call notes, exams, profiles, line-of-duty reports, and deployment records. Mark the pages that mention the claimed condition.

If the event is in your records, **then** flag those exact pages for your package. **If** it isn't, **then** tell VA where other records may be. VA has to make reasonable efforts to get them. You can also send statements from people who saw what happened, on VA Form 21-10210, Lay/Witness Statement.

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

Done when each condition has an in-service event identified in the records, or supported by a witness statement, or listed for VA to find.

STEP 6

Line up the medical link between diagnosis and service (Element 3).

Element 3 is the link, often called a nexus. VA usually gets this through its own claim exam (the C&P exam) or a medical opinion when it needs one to decide the claim. You can also send a private opinion from a qualified provider. A useful private opinion says whether the condition is "at least as likely as not" connected to service, and it explains why, with reference to your records.

If your own provider is willing to write an opinion, **then** ask them to give their reasoning, not just a conclusion. **If** you can't get one, **then** you can still file. VA must provide an exam or opinion when the evidence meets the rule. **If** a company offers to sell you a nexus letter, **then** ask the price up front. A paid letter carries no promise about the result. Talk it over with a free accredited representative first. **If** the condition is presumptive, **then** you generally don't need a link opinion.

Don't rely on an opinion that only says "possibly," "may be," or "can't be ruled out." VA gives little weight to an opinion that only speculates.

Where this is written down: 38 CFR § 3.159(c)(4); 38 CFR § 3.102.

Done when each non-presumptive condition has either a private opinion with reasoning or a note that you'll rely on VA's exam.

STEP 7

Write your personal statement and gather buddy statements.

Write a personal statement describing your symptoms, how often they happen, how bad they get, how long they last, and how they affect work and daily life. You can write it on VA Form 21-4138, Statement in Support of Claim. Ask people who saw the in-service event or see your symptoms now to write buddy statements on VA Form 21-10210, Lay/Witness Statement. A signed statement on plain paper works too.

Don't exaggerate, and don't play anything down. VA weighs every statement against your records. Stick to what you know and what you've seen, and give dates where you can.

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

Done when you have a signed personal statement and any buddy statements, each specific and consistent with your records.

STEP 8

Organize and index your evidence package.

Put your records in date order and highlight every reference to a claimed condition. Make a short index that lists each document by date and what it shows, and point the rater to where each of the three elements lives (disability, in-service event, link). Name digital files clearly, for example "NexusLetter_Knee.pdf."

Done when a stranger could open your package and find all three elements for each condition without hunting.

STEP 9

Decide whether to use a free accredited representative.

Help from an accredited Veterans Service Organization representative is free. A representative can organize your evidence, catch errors before filing, and track VA deadlines. Find one at va.gov/get-help-from-accredited-representative/find-rep. If you appoint one, you sign VA Form 21-22 (for a Veterans Service Organization) or VA Form 21-22a (for an individual attorney or claims agent).

Don't pay anyone to file your initial claim. Accredited agents and attorneys can't charge for work done before VA decides it, so anyone charging up front for a first claim is a claim shark. Never sign a blank or unread form, and check the person's accreditation with the VA search tool first.

Where this is written down: 38 U.S.C. § 5904(c)(1); 38 CFR § 14.636.

Done when you've either appointed a verified accredited representative or made a clear choice to file on your own.

STEP 10

Decide: standard claim or Fully Developed Claim.

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 your federal records and still schedules any exam it needs. It's optional and, per VA, it doesn't change the benefits you can get. If you send more evidence later, or VA finds it needs non-federal records, VA simply moves the claim to the standard process. In a standard claim, VA takes more of the job of gathering records, including private records you authorize it to request.

If you've already gathered every private record and statement you plan to use, **then** the Fully Developed Claim program may fit. **If** you still want VA to request private records for you, or more evidence is on the way, **then** the 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 chosen standard or Fully Developed with a clear reason.

STEP 11

File your complete claim on VA Form 21-526EZ.

The form's full name is Application for Disability Compensation and Related Compensation Benefits. File it online at va.gov/disability/file-disability-claim-form-21-526ez, mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444, fax it, or bring it to a VA regional office. List each condition and, for presumptive conditions, give your service locations and dates. Upload or enclose your evidence as clearly named files: service records, medical evidence, DBQs, opinions, and statements.

Don't rush a late-night submission without a review. Answers that don't match your discharge papers, or missing uploads, slow the claim down. If you have a representative, let them check it first.

Done when the claim is submitted with your evidence attached and you have a confirmation (online) or proof of delivery (mail).

STEP 12

Save your confirmation and verify VA received the claim.

Save the confirmation number and email. Track the claim at va.gov/claim-or-appeal-status. If you mailed it, use a method with proof of delivery, and call VA at 1-800-827-1000 if it doesn't show up in your claim status after a few weeks.

If VA sends a letter asking for more evidence, **then** answer by the date in the letter. You generally have up to one year from VA's notice to send what it asks for, but VA can decide sooner if you don't respond within 30 days. **If** anything about the request or your next move is unclear, **then** take it to a free accredited representative. **If** VA schedules an exam, **then** go, or call to reschedule before the date.

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

Done when you've confirmed VA received your claim and you know where to check its status.

Recap Checklist

- ☐ Filed an Intent to File (online, by phone, or VA Form 21-0966) and marked the one-year deadline.
- ☐ Listed every condition and marked its path: direct, secondary, or presumptive.
- ☐ Got your service treatment records (and C-file, if you've filed before) and noted gaps.
- ☐ Gathered current medical evidence for each condition (Element 1).
- ☐ Identified the in-service event (Element 2) in records, witness statements, or records for VA to find.
- ☐ Lined up the medical link (Element 3): a reasoned private opinion or VA's exam.
- ☐ Wrote an accurate personal statement (VA Form 21-4138) and gathered buddy statements (VA Form 21-10210).
- ☐ Organized and indexed the package so all three elements are easy to find.
- ☐ Chose free accredited help, or chose to file alone, and avoided upfront-fee claim sharks.
- ☐ Decided standard versus Fully Developed Claim with a clear reason.
- ☐ Filed the complete claim on VA Form 21-526EZ with labeled evidence.
- ☐ Saved the confirmation and verified VA received the claim.

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.

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.

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.