

— FWD ASSIST HQ —

FIELD GUIDE

Get Your C-File

Request and receive your complete VA claims file
so you can see what the VA holds.



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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.

Get Your C-File

Request and receive your complete VA claims file so you can see what the VA holds.

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 requested your complete C-file, followed up, and received it, so you can see every document VA holds on your claims.

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 full name, date and place of birth, mailing address, and Social Security number or VA file number.
- ☐ A verified VA.gov account, or the ability to mail or fax a signed form.
- ☐ VA Form 20-10206 if you file on paper.
- ☐ Patience: the file can take weeks to months to arrive.
- ☐ A place to store and organize a large set of documents.

When to start: Start early. The C-file can take weeks to months to arrive, so request it as soon as you're working a claim or thinking about a review, not when a deadline is close. Don't let a slow file make you miss a deadline. A review request can be filed before the file arrives.

Start Here: The Basics

Your C-file, or claims file, is what VA has gathered on your benefit claims: your applications, decisions, exam reports, and the evidence in your record. Reading it shows you what VA had in front of it and where the gaps are. You ask for it with a Privacy Act request on VA Form 20-10206, Freedom of Information Act (FOIA) or Privacy Act (PA) Request. VA waives the copying fee for one complete set of your own benefit records. This guide walks you through getting it.

Where this is written down: 38 CFR § 1.577(a) and (f).

The Steps

STEP 1

Decide exactly what to request.

How. Ask for your complete claims file (C-file), the whole folder, rather than a single document. The form also has boxes for C&P exams, service treatment records, your DD214, and your military personnel file. Check the ones you want.

Decision point. If what you need is your VA health care records, then this isn't the form. VA Form 20-10206 covers military and VA benefit records only. Ask your VA health facility's medical records (Release of Information) office, on VA Form 10-5345a or by secure message.

Done when you've decided to request the complete C-file and any other boxes you need.

STEP 2

Choose how to submit the request.

How. You can submit the request online through va.gov/forms/20-10206, or fill out VA Form 20-10206 and mail or fax it. On paper, the form says all Privacy Act requests go to Department of Veterans Affairs, Evidence Intake Center, PO Box 4444, Janesville, WI 53547-4444, or by fax to 844-531-7818.

Decision point. If you have a verified VA.gov account, then the online request is simplest. If not, then complete, sign by hand, and mail or fax VA Form 20-10206.

Don't send a paper request to your regional office. The form directs Privacy Act requests for claims files to the Janesville address.

Done when you've chosen your submission method.

STEP 3

Ask specifically for the complete C-file.

How. Check the Claims File (C-File) box, and in the remarks write that you want your complete claims file, not just recent items or a single decision. If you want a specific C&P exam report, add its date.

Don't ask only for one document or a short date range. A narrow request can leave out the older records and exam reports you need most.

Done when your request clearly asks for the complete C-file.

STEP 4

Submit the request and note the date.

How. Submit online, by mail, or by fax, and record the date. Keep the confirmation, a fax receipt, or proof of mailing.

Done when the request is submitted and the date is saved.

STEP 5

Set a follow-up reminder.

How. These requests can take weeks or months. Set a reminder to check back in about 30 to 60 days.

Done when a follow-up reminder is on your calendar.

STEP 6

Follow up if you hear nothing.

How. If the file hasn't arrived by your reminder, call 1-800-827-1000 to check on your request.

Done when you've either received the file or confirmed the status of your request.

STEP 7

Read the file for favorable evidence and errors.

How. When it arrives, read it for evidence that helps you. Look for mistakes too, such as a missing document, a wrong date, or an exam that left something out. Note any favorable findings in past decisions. Those bind VA later unless they're shown to be clearly and unmistakably wrong.

Where this is written down: 38 CFR § 3.104(c).

Done when you've read the file and noted what helps you and what's wrong.

STEP 8

Organize the file for your claim or review.

How. Sort the documents so you can point to your current disability, your in-service event, and any medical link evidence, and flag the gaps to fill.

Decision point. If the file shows an error or a missing piece that affects a decision, then take it to a free accredited representative to plan your next move. Keep the deadline in view: you generally have one year from a decision notice to ask for a Higher-Level Review or a Board appeal.

Where this is written down: 38 CFR § 3.2500.

Done when the file is organized and you know which gaps to fill.

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

- ☐ Decided to request the complete C-file (and any C&P exams or other records you need).
- ☐ Chose a method: online, or VA Form 20-10206 by mail or fax to the Janesville address.
- ☐ Asked specifically for the complete C-file, not a narrow slice.
- ☐ Submitted the request and saved the date.
- ☐ Set a 30-to-60-day follow-up reminder.
- ☐ Followed up by phone (1-800-827-1000) if nothing arrived.
- ☐ Read the file for favorable evidence and errors.
- ☐ Organized the file, flagged gaps, and kept any review deadline in view.

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.

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.