

— FWD ASSIST HQ —

FIELD GUIDE

# Getting Your Veteran-Owned Business Verified

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Get your veteran-owned small business verified  
and registered through SBA VetCert.



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A FWD Assist HQ Field Guide

## FIELD GUIDE

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](https://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](https://veteranscrisisline.net). It is free, confidential, and available 24/7.

## Getting Your Veteran-Owned Business Verified

*Get your veteran-owned small business verified and registered through SBA VetCert.*

Companion to *The Veteran Entrepreneur Playbook*.

**This is general education, not legal or claims advice, and not guidance for your specific claim.** It cannot promise you a certification, a contract, 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 [sba.gov](https://sba.gov), and your VA rating record at [va.gov](https://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 prepared and submitted a complete Service-Disabled Veteran-Owned Small Business (SDVOSB) or Veteran-Owned Small Business (VOSB) certification

application to the SBA's Veteran Small Business Certification program (VetCert), with your entity documents and SAM.gov registration in order.

This guide prepares you for the task. It doesn't and can't promise a certification, a contract, or an outcome. Your documents and the way your business is owned and run decide the result.

#### WHAT YOU NEED BEFORE YOU START

- ☐ Your VA rating decision letter showing service connection (for SDVOSB).
- ☐ Your DD-214 or equivalent discharge document.
- ☐ Your business formation documents: articles of incorporation or articles of organization.
- ☐ Your operating agreement or bylaws.
- ☐ Ownership records: membership interest schedule or stock certificates, plus a cap table.
- ☐ Financial records: recent business tax returns, or a current balance sheet and income statement for a newer business.
- ☐ Your business license and any industry licenses.
- ☐ Your primary NAICS code and the SBA size standard for it.

**When to start:** Before you spend on the launch. Ownership and control choices made at formation cause most of the trouble, and fixing them later means amending documents and waiting longer. Start your SAM.gov registration at the same time.

## Start Here: The Basics

Veteran-owned and service-disabled veteran-owned small businesses can compete for federal set-aside and sole-source contracts, but only after the SBA certifies them. Since January 2023 the SBA runs this program, called VetCert; VA's old verification program moved to the SBA then. Certification confirms that one or more qualifying veterans own and control the business. Getting the ownership and control documents right the first time is what keeps the review moving. This guide walks how to get your business certified.

## The Steps

### STEP 1

#### Confirm you meet every eligibility requirement.

You need all of these: the business is small under the SBA size standard for at least one NAICS code in its SAM.gov profile; one or more qualifying veterans directly and unconditionally own at least 51 percent; those veterans control both long-term decisions and day-to-day operations; and the owners live in the United States. For SDVOSB, VA's records must show the owners as service-disabled veterans.

**If** VA has found you service-connected, **then** you can apply as an SDVOSB. **If** you're a veteran without a service-connected disability, **then** apply as a VOSB. **If** you're rated permanently and totally disabled and can't manage daily operations, **then** ask the SBA about the rule that lets a spouse or permanent caregiver fill that role.

Where this is written down: 13 CFR § 128.102, 128.200, 128.202, 128.203.

**Done when** you can check off each requirement, or you've named the one that needs fixing.

### STEP 2

#### Confirm your service-connected status for SDVOSB.

The rule looks at whether VA lists you as a service-disabled veteran, not at your compensation level, so a noncompensable rating can count. Pull your VA rating letter. If VA's records are wrong or incomplete, fix that with VA first, because the SBA relies on VA's records.

**Done when** you have a current VA rating letter on file showing service connection.

### STEP 3

#### Read your operating agreement or bylaws for control problems.

Look for: a clause that lets a non-veteran investor, co-founder, or manager override the veteran; supermajority votes on management or daily operations that the veteran can't meet alone; a quorum rule that lets non-veterans block action; a non-veteran, not the veteran, in the highest officer position; and non-veteran pay higher than the veteran's without a business reason. Also check that the veteran works in the business full time during normal hours, or can show full control anyway.

**Do not** file with an online template you haven't read for control issues. Many templates include voting or consent clauses that cause problems here.

Where this is written down: 13 CFR § 128.203(b), (e) to (i).

**Done when** you've read every clause that touches ownership, voting, officers, or decision authority and listed anything that could undercut the veteran's control.

### STEP 4

#### Have a business attorney review the agreement and fix any control problem before you file.

The veteran must control the business. If a clause undercuts that, amend the agreement. Some changes, such as amended articles, are filed with your state; an operating agreement or bylaws amendment is usually an internal signed document. Your attorney will know which applies.

**If** a non-veteran co-owner can veto or block management or daily-operations decisions, **then** amend the agreement to remove that power before you apply. **If** the veteran's control is already clear, **then** move on.

**Done when** the agreement has been reviewed and any problem clause has been amended and signed.

### STEP 5

#### Identify your NAICS codes and check the size standard for each.

Size standards vary by industry. List every NAICS code that fits your work and check each against the SBA size standards tool at [sba.gov/size-standards](https://sba.gov/size-standards). You must be small under at least one code in your SAM.gov profile to be certified, and small under the code assigned to any contract you bid on.

Where this is written down: 13 CFR § 128.200(a)(1), 128.401(a).

**Done when** you have your primary code, every other code that fits, and the size check for each.

## STEP 6

### Register in SAM.gov at the same time.

SAM.gov registration is separate from certification, and federal agencies generally require an active registration before they award a contract. Register at [sam.gov](https://sam.gov) and list every NAICS code that fits.

**Do not** wait for certification to start SAM.gov. Run both at once.

**Done when** your SAM.gov registration is active and lists all your NAICS codes.

## STEP 7

### Put together the full document package.

Gather your VA rating letter, DD-214, articles, the reviewed operating agreement or bylaws, ownership records, financial records, and licenses. Check the current required list in the SBA certification portal before you upload, because it changes.

**Done when** every document on the current list is collected, readable, and up to date.

## STEP 8

### Create your account and submit the application.

Apply through the SBA's certification portal. SBA's VetCert page points to MySBA Certifications at [certifications.sba.gov](https://certifications.sba.gov); confirm the current link on [sba.gov](https://sba.gov) before you start. Upload your package and submit it complete. Questions go to [certifications@sba.gov](mailto:certifications@sba.gov) or 866-722-4357.

**Do not** submit anything you can't back up. Knowingly false information gets an application denied and can lead to decertification and referral to the SBA Inspector General.

Where this is written down: 13 CFR § 128.300, 128.302(d), 128.310(d).

**Done when** your application is submitted and you have a confirmation on file.

## STEP 9

### Answer any SBA request quickly and completely.

The SBA can ask for clarification or more documents at any time, and a missing or incomplete answer is grounds for denial. If a reviewer flags a document or a control clause, send the exact fix asked for. Tell the SBA about any change in size, ownership, or control while the application is pending. A Veterans Business Outreach Center (VBOC) counselor or your attorney can help.

**If** the SBA denies the application, **then** the letter will give the reasons and your appeal rights to the SBA Office of Hearings and Appeals. You can also reapply 90 calendar days after the denial, once you've fixed every reason it gives.

Where this is written down: 13 CFR § 128.302(c), (e); 128.304; 128.305(a).

**Done when** every SBA request has a complete, documented answer.

## STEP 10

### Use the wait to prepare a capability statement.

Build a one-page capability statement listing your services, NAICS codes, and past performance, so it's ready the day you're certified. Look up certified businesses in your codes to see who else is competing.

**Done when** your capability statement is written and saved.

## STEP 11

### Calendar your recertification and change reporting the day you're certified.

Certification lasts three years. You can recertify in the 90 days before it ends. Report any change that could affect eligibility, such as ownership, structure, control, or outside employment, to the SBA within 30 calendar days.

**Do not** let it lapse. If you don't recertify, the SBA decertifies the business at the end of the period, and you can't bid on new set-asides until you're certified again.

Where this is written down: 13 CFR § 128.306, 128.307.

**Done when** your recertification window and a change-reporting reminder are on your calendar.

## Recap Checklist

- ☐ Confirmed every requirement: small size, 51 percent direct veteran ownership, veteran control, U.S. residence, and service connection for SDVOSB.
- ☐ Confirmed my service-connected status in VA's records.
- ☐ Read my operating agreement or bylaws for control problems.
- ☐ Had an attorney review it and fixed any control problem before filing.
- ☐ Identified my NAICS codes and checked the size standard for each.
- ☐ Registered in SAM.gov at the same time, with all my codes.
- ☐ Put together the full document package from the current list.
- ☐ Created my account and submitted the application.
- ☐ Answered every SBA request completely, and know my appeal rights.
- ☐ Prepared my capability statement while the application was pending.
- ☐ Calendared my three-year recertification and the 30-day change reporting.

**Reminder:** rules and rates change. Check any current figure at [va.gov](https://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

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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](https://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

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This field guide is the short, do-this-now companion to the book *The Veteran Entrepreneur Playbook*. See every FWD Assist HQ title that is out now at [fwdassisthq.com/books](https://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](https://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.