

— FWD ASSIST HQ —

FIELD GUIDE

Intent to File, Lock Your Date

Lock your potential effective date with an Intent
to File.



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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.

Intent to File, Lock Your Date

Lock your potential effective date with an Intent to File.

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 an Intent to File on record, so your potential effective date is protected for one year while you build your claim.

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 name and Social Security number (or VA file number).
- ☐ The type of benefit you plan to claim (compensation, pension, or DIC).
- ☐ A VA.gov account, a phone, the paper form, or an accredited representative.
- ☐ A calendar where you can set a one-year reminder.

When to start: Start today. It takes minutes, it's free, and it can protect months of back pay. Do it before you gather a single record.

Start Here: The Basics

An Intent to File tells VA you plan to file a claim. If VA gets your complete claim within one year, VA treats the claim as filed on the Intent to File date. That date can become your effective date, the date your benefits could be paid from. It's free and doesn't commit you to anything. Two limits matter. It covers one complete claim for that benefit, so put every condition on that claim. And it's for a new claim, including a claim for an increase. A review of a decision VA already made is different. VA's website says an Intent to File can hold your date for a Supplemental Claim, but the regulation says its Intent to File rule doesn't apply to Supplemental Claims. Don't count on it. Send VA Form 20-0995 itself as soon as you can.

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

The Steps

STEP 1

Choose how you'll submit the Intent to File.

How. You can submit it online at va.gov/resources/your-intent-to-file-a-va-claim, call 1-800-827-1000 (Monday through Friday, 8:00 a.m. to 9:00 p.m. ET), mail VA Form 21-0966, Intent to File a Claim for Compensation and/or Pension, or Survivors Pension and/or D.I.C., or tell VA in person. An accredited representative can submit it for you once you've appointed them on VA Form 21-22 or 21-22a.

Decision point. If you have a verified VA.gov account and plan to file the disability claim online, then just start the online application. VA records your Intent to File automatically when you start it, so you don't need a separate one. If you don't, then submit online, call, or mail VA Form 21-0966.

Where this is written down: 38 CFR § 3.155(b)(1) and (b)(5).

Done when you've chosen your method.

STEP 2

Identify the benefit type you're protecting.

How. An Intent to File is for one benefit type: disability compensation, Veterans Pension, or Dependency and Indemnity Compensation (DIC) and Survivors Pension. It doesn't need to name your conditions.

Don't assume one Intent to File covers every benefit. If you plan to file for compensation and pension, you need one for each.

Decision point. If you want VA to look again at a decision it already made (a denial, or a rating you think was wrong when VA made it), then your clock is the one-year window to ask for a review of that decision. VA's website says an Intent to File can hold your date for a Supplemental Claim, but the regulation says its Intent to File rule doesn't apply to Supplemental Claims. Don't count on it. Send VA Form 20-0995 itself as soon as you can. Take the choice of review to a free accredited representative. If a condition VA already rates has gotten worse since then, a claim for an increase is a new claim, and an Intent to File does protect its date.

Where this is written down: 38 CFR § 3.155 (introductory text) and (b)(2); 38 CFR § 3.2500.

Done when you know which benefit type your Intent to File is for.

STEP 3

Submit the Intent to File.

How. Online, follow the steps on the Intent to File page. By phone, tell the VA agent you want to submit an Intent to File, and write down the date, time, and the agent's name. On paper, complete, sign, and date VA Form 21-0966 and mail it to the address in the form's instructions.

Don't file a second Intent to File for the same benefit while the first is still open. VA recognizes only one at a time, and a second one inside the year has no effect.

Where this is written down: 38 CFR § 3.155(b)(6).

Done when the Intent to File is submitted through your chosen method.

STEP 4

Save the confirmation and the date.

How. Save any confirmation screen, email, letter, or mailing receipt, and write down the date. VA usually confirms the Intent to File and sends you the application. The date VA received it is what counts.

Don't rely on memory for the date. If a question ever comes up about your effective date, your saved proof matters.

Where this is written down: 38 CFR § 3.155(b)(3); 38 CFR § 3.1(r).

Done when you have the date and the confirmation saved.

STEP 5

Calendar your one-year deadline.

How. VA has to receive the complete claim within one year from the date it received your Intent to File. Put the deadline on your calendar, with reminders at month 10 and month 11.

Where this is written down: 38 CFR § 3.155(b)(4).

Done when the one-year deadline and early reminders are on your calendar.

STEP 6

Build and file your complete claim within the year.

How. Use the time to gather evidence and file the full claim on VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits, before the year runs out. Put every condition you plan to claim on that one complete claim. Only the first complete claim filed after the Intent to File gets its date. A condition you leave for a later claim generally gets the later date.

Decision point. If the year is nearly up and your evidence isn't complete, then file the complete claim with what you have before the deadline, so it keeps the protected date. You generally have one year after VA's notice to send evidence it asks for, and you can keep uploading evidence while the claim is open.

Where this is written down: 38 CFR § 3.155(d)(1)(ii); 38 CFR § 3.159(b)(1).

Done when your complete claim, with every condition, is filed within one year of the Intent to File.

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

- ☐ Chose a method: online (or starting the claim online), phone, mail, in person, or representative.
- ☐ Identified the right benefit type, and checked whether this is a new claim or a review of a decision.
- ☐ Submitted one Intent to File (VA Form 21-0966 or its online or phone equivalent).
- ☐ Saved the date and the confirmation.
- ☐ Calendared the one-year deadline with early reminders.
- ☐ Planned to file the complete claim, with every condition, within one year.

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.