

— FWD ASSIST HQ —

FIELD GUIDE

Read and Understand Your Decision Letter

Read your VA decision letter, understand what it says, and know your options.



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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.

Read and Understand Your Decision Letter

Read your VA decision letter, understand what it says, and know your options.

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 read your VA decision letter, understood what was granted or denied and why, put your review deadline on the calendar, and identified your options.

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 decision notice letter and the rating decision that comes with it.
- ☐ Your claims file (C-file), if you've requested and received it with VA Form 20-10206.
- ☐ A calendar to record your deadline.
- ☐ A highlighter or a way to mark up the letter.

When to start: The day the letter arrives. The one-year window for a review runs from the date VA issued the notice of the decision, so reading it promptly protects your options.

Start Here: The Basics

When VA decides your claim it sends a notice letter, usually with a rating decision. By rule, the notice has to name the issues decided, summarize the evidence VA considered and the laws that apply, list any findings in your favor, say which requirements weren't met on a denial, say what it takes to grant service connection or the next higher evaluation where that applies, explain how to get the evidence used, and lay out your review options. If you disagree, you generally have one year from the date of the notice to choose a review lane. This guide walks you through reading the letter and finding your options.

Where this is written down: 38 CFR § 3.103(f); 38 CFR § 3.2500(a).

The Steps

STEP 1

Find the summary of decisions.

How. Find the page that lists each claimed condition and says whether it was granted or denied. That page is your map to the rest of the letter.

Done when you can see, condition by condition, what was granted and what was denied.

STEP 2

For each granted condition, note the evaluation and effective date.

How. The rating decision states the evaluation and the effective date for each granted condition. The effective date is the date the award runs from; payment generally starts the first day of the next month. What any rating pays changes over time, so check current figures at [va.gov](https://www.va.gov).

Do not confuse the effective date with the date of the notice letter. The effective date is when the award begins; the notice date starts your one-year review clock.

Where this is written down: 38 CFR § 3.31; 38 CFR § 3.400.

Done when you've written down the evaluation and effective date for each granted condition.

STEP 3

Read the reasons for each decision, and list the findings in your favor.

How. Read the part that explains the reasons for each decision (current rating decisions call it "Reasons for Decision"). On a denial, it names the requirement VA found wasn't met. For service connection that's often the current condition, the in-service event, or the link, but it can be something else. Also find the list of favorable findings. A finding in your favor binds later VA reviewers unless someone shows clear and unmistakable error.

Where this is written down: 38 CFR § 3.103(f)(4) and (f)(5); 38 CFR § 3.104(c).

Done when you can write, in one plain sentence per denial, why it was denied, and you've listed every favorable finding.

STEP 4

Note the notice date and calendar your one-year deadline.

How. Your review window runs one year from the date VA issued the notice of the decision; that's the date on the notice letter, which can differ from the date on the rating decision. A Higher-Level Review or Supplemental Claim has to reach VA by the deadline, not just be mailed. A mailed Board Appeal counts if it's postmarked before the deadline. Don't cut it close. Put the deadline on your calendar with a reminder 30 days before.

Where this is written down: 38 CFR § 3.2500(a); 38 CFR § 3.2601(d); 38 CFR § 20.203(b); 38 CFR § 20.110.

Done when the one-year deadline and a 30-day reminder are on your calendar.

STEP 5

Check the decision for errors.

How. Compare the letter to your evidence. Look for a wrong effective date, a condition VA left out, evidence VA doesn't list as considered, or a favorable finding that the decision then ignores.

Done when you've marked any error or omission you find.

STEP 6

Match any disagreement to a review lane.

How. There are three lanes after a claim decision: a Supplemental Claim with new and relevant evidence (VA Form 20-0995), a Higher-Level Review where a more senior reviewer looks again at the same evidence (VA Form 20-0996), and a Board Appeal to a Veterans Law Judge (VA Form 10182). You can use only one lane at a time for the same issue, and there's no required order.

Decision point. If the denial was for missing evidence and you have new and relevant evidence, **then** a Supplemental Claim fits. If you think VA got it wrong on the evidence it already had, **then** Higher-Level Review fits. If you want a Veterans Law Judge to decide, with or without new evidence or a hearing, **then** a Board Appeal fits.

Where this is written down: 38 CFR § 3.2500(a) and (b).

Done when you've matched each disagreement to one lane, or decided you agree with the decision.

STEP 7

Take claim-specific questions to a free accredited representative.

How. For anything about your own situation or which lane to choose, talk to a free accredited representative before you file.

Do not let the deadline pass while you decide. If time is short, file in your chosen lane on time to keep your start date protected, then keep building. A Supplemental Claim filed after the year is still allowed, but its start date is generally later.

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

Done when you know your next step and it fits within your one-year deadline.

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

- ☐ Found the summary of decisions and saw what was granted and denied.
- ☐ Noted the evaluation and effective date for each granted condition.
- ☐ Read the reasons for each decision and listed the favorable findings.
- ☐ Calendared the one-year deadline from the notice date, with a 30-day reminder.
- ☐ Checked the decision for errors and omissions.
- ☐ Matched any disagreement to a lane: Supplemental Claim (20-0995), Higher-Level Review (20-0996), or Board Appeal (10182).
- ☐ Took claim-specific questions to a free accredited representative.

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