

— FWD ASSIST HQ —

FIELD GUIDE

The First Weeks as a Survivor

Take the first practical steps and inventory the
benefits you may be owed.



J. Erickson

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. 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.

The First Weeks as a Survivor

Take the first practical steps and inventory the benefits you may be owed.

Companion to *Left Standing*.

BEFORE YOU READ ONE MORE LINE

If you are in a mental health crisis, stop and call the **Veterans Crisis Line: dial 988, then press 1**. You can also text 838255. It's free, confidential, and open 24 hours a day, and many of the people who answer are veterans.

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 taken the first practical steps after your veteran's death: secured the key documents, reported the death to the agencies that need it, and built a written list of the survivor benefits to look into with a free accredited representative.

This guide prepares you for the task. It doesn't and can't promise an outcome. The evidence in your file decides the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your veteran's full name, service number or Social Security number, branch of service, and dates of service.
- ☐ A way to reach the certifying physician, medical examiner, or funeral home.
- ☐ Any VA letters and your veteran's most recent VA rating decision, if there is one.
- ☐ Your marriage certificate and your children's birth certificates, if you can find them.
- ☐ Your Social Security number and your children's Social Security numbers.
- ☐ A folder or box to keep every original document in one place.

When to start: In the days and weeks after the death. Start with the death certificate, because it's easiest to get right before it's filed. You don't have to make every call yourself; a family member, friend, or funeral director can make many of them for you.

Start Here: The Basics

The first weeks after losing a veteran are heavy, and the paperwork doesn't wait. This guide is a plain map of the early steps that have clocks on them: securing documents, notifying the right agencies, and starting survivor benefits. Take it one step at a time and use free accredited help. The [Veterans Crisis Line](#) serves family members too: dial 988, then press 1, or text 838255.

The Steps

STEP 1

Read the cause-of-death section of the death certificate.

The cause-of-death section has an immediate-cause line and "due to" lines that trace the chain back. Ask the physician or medical examiner who certifies the death whether it lists the full chain, including any conditions or medications that contributed. Only the certifier decides what's medically accurate.

If the certificate isn't filed yet, **then** ask the certifier now whether it reflects the full cause. **If** it's already filed and you believe it's incomplete or wrong, **then** ask the certifier about an amendment through your state vital records office. **If** the certifier says no, **then** an accredited representative can talk with you about a separate medical opinion for the VA claim.

Done when you've read the cause-of-death section and either you're satisfied it's complete or you've asked the certifier about it.

STEP 2

Order at least ten certified copies of the death certificate.

Your funeral director can usually order them. If not, order from the vital records office (or county clerk or recorder) where the death occurred. Ask for certified copies. VA, Social Security, DFAS, banks, insurers, schools, and state benefit offices may each want one.

If you can't make this call yourself, **then** ask a family member, a friend, or your funeral director to order them for you.

Do not order only one or two. Running out stalls insurance, banking and benefit filings while you wait for more.

Done when ten or more certified copies are ordered or in your hands.

STEP 3

Find your veteran's DD-214 discharge papers.

Check the filing cabinet, desk, safe, or safe deposit box. Some county recorders and state veterans offices hold a copy if your veteran registered it there.

If you can't find it, **then** request it from the National Personnel Records Center (NPRC) at archives.gov/veterans/military-service-records or by phone at 314-801-0800. A surviving spouse who hasn't remarried counts as next of kin and sends proof of death, such as the death certificate. Copies are generally free unless the discharge was more than 62 years ago. If you need it for a burial, use NPRC's burial and emergency request option.

Done when you have the DD-214 in hand or a dated request is in.

STEP 4

Report the death to VA and ask whether a claim was pending.

Call VA at 800-827-1000. Say your veteran has died, give the date, and ask: "Was any claim or appeal pending on my veteran's record?" Write down the answer, the date, and who you spoke with.

If a claim or appeal was pending, **then** you may be able to ask to take your veteran's place as a substitute, or claim accrued benefits. Both have a one-year deadline from the date of death, so take this to a free accredited representative right away.

Do not spend VA compensation or pension payments that arrive for months after the month of death. VA will take them back. A surviving spouse can generally keep the payment for the month of death.

Where this is written down: 38 CFR § 3.20(c), 3.500(g), 3.1000(c), 3.1010(b).

Done when the death is reported and you've written down whether a claim or appeal was pending.

STEP 5

Contact a free accredited representative and schedule a meeting.

Call your county or state veterans office, or a Veterans Service Organization such as the American Legion, VFW, DAV, or Vietnam Veterans of America. Say you're the surviving spouse of a veteran who recently died and you need help with survivor benefits. Ask for a meeting within about a week.

Do not sign with anyone who isn't accredited, and do not pay anyone to file your first survivor claims. Accredited Veterans Service Organizations help at no charge. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision; after that, they may charge a fee within the limits of 38 CFR 14.636. Check accreditation at va.gov/get-help-from-accredited-representative, and report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Done when a meeting with a free accredited representative is on the calendar.

STEP 6

Gather your core documents into one folder.

Pull together a certified death certificate, the DD-214, your marriage certificate, your children's birth certificates, your veteran's most recent VA rating decision, any VA medical records you can find, and the Social Security numbers for you and your children. Keep the originals together and scan a backup copy.

Do not throw away any VA letters, rating decisions, or medical records. A survivor claim can turn on an old one.

Done when these documents are in one place and ready to take to your representative.

STEP 7

Contact the Social Security Administration.

The funeral home usually reports the death to Social Security. You still need to apply for survivor benefits yourself, by phone at 1-800-772-1213 or at a local office; survivor benefits can't be applied for online. Ask about benefits for you, for your minor children, and the lump-sum death payment.

Social Security survivor benefits are separate from VA benefits, and children's payments can start while VA claims are still in process.

Done when you've applied or have an appointment, and you know what your family may be eligible for.

STEP 8

Notify DFAS if your veteran was a military retiree.

If your veteran drew military retired pay, call the Defense Finance and Accounting Service at 800-321-1080. Report the death and ask whether there was Survivor Benefit Plan (SBP) coverage and what you need to file.

Do not let retired pay keep depositing without reporting the death. Payments after the death are an overpayment DFAS will collect back.

Done when DFAS has the death on record and you know whether SBP applies.

STEP 9

Secure the financial accounts without closing what you need.

Contact each bank, credit union, and investment firm where your veteran held accounts. For joint accounts, ask how to remove your veteran's name while keeping your access. For accounts in your veteran's name only, give a certified death certificate and ask about named beneficiaries.

Do not close joint accounts or make major money moves right now. You need those accounts for household bills, and decisions that feel urgent in the first week usually aren't.

Done when each institution is notified and your access to household money is protected.

STEP 10

Build a written benefits list with your representative.

At your meeting, list each survivor benefit to look into: DIC, Survivors Pension, accrued benefits, CHAMPVA health care, education benefits for you or your children, home loan eligibility, life insurance, burial benefits, and state benefits. Next to each, write who files it, the form, and any deadline. One form, VA Form 21P-534EZ, covers DIC, Survivors Pension, and accrued benefits together.

If a benefit depends on your specific facts, an amount, or a deadline, **then** check the current details at [va.gov](https://www.va.gov) and work through it with your accredited representative.

Done when you have a written list of benefits to pursue, with who files each one and by when.

Recap Checklist

- ☐ Read the cause-of-death section and asked the certifier about it if it looked incomplete.
- ☐ Ten or more certified copies ordered.
- ☐ DD-214 found or requested from NPRC.
- ☐ Death reported to VA and pending-claim status written down.
- ☐ Meeting with a free accredited representative scheduled.
- ☐ Core documents gathered in one folder.
- ☐ Social Security contacted and survivor benefits applied for.
- ☐ DFAS notified if your veteran was a retiree.
- ☐ Financial accounts secured, joint accounts kept open.
- ☐ Written benefits list built with your 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 *Left Standing*. 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

J. Erickson. Author, educator, former veteran service officer.

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.