

FWD ASSIST HQ / CLAIM TOOLKIT / NO. 02

The VA Math Worksheet

Why your ratings do not add up, the mistakes that put the number in the wrong place, and a sheet you can fill in with your own figures.

Fifty and thirty and twenty is one hundred. Everybody does that math in the parking lot. Then the letter says seventy, and it feels like somebody is cheating you.

Nobody is cheating you. VA does not add ratings and never has. It uses a different method, written down in the regulations, and once you can run it yourself the number stops being an insult and starts being a fact you can check.

WHAT IS IN HERE

1. What VA actually does instead of adding
2. The mistakes that move your number
3. The worksheet, with your own ratings
4. A check before you argue with anybody

This is general education. It is not legal advice, medical advice, or a promise about any claim result. Nobody can promise you an outcome. A VA-accredited representative can help you with your claim at no cost. FWD Assist HQ is not affiliated with the Department of Veterans Affairs or any government agency.

What VA actually does

VA does not stack your ratings. It works on what is left of you.

The regulation treats you as a whole person who is one hundred percent efficient before any disability. Your biggest rating comes off first. The next rating does not come off the whole you. It comes off whatever is left after the first one. Then the next comes off what is left after that.

THE ONE LINE TO REMEMBER

VA never adds. It takes a bite out of what is left.

Every rating after the first one is worth less than its number, because there is less of you for it to work on.

That letter, step by step

Fifty for the PTSD, thirty for the back, twenty for everything else. Here is the actual arithmetic.

Step	What happens	Running total	Left of you
Start	Biggest rating first, 50	50	50
Add the 30	30% of the 50 left = 15	65	35
Add the 20	20% of the 35 left = 7	72	28
Round once	72 goes to the nearest ten	70	

Seventy. Not a mistake, not a scam. The same three numbers, run the way the regulation says to run them.

WHY IT GETS HARDER THE HIGHER YOU GO

At eighty percent there is only twenty percent of you left. A new ten percent rating takes ten percent of that twenty, which is two points. Eighty two rounds back down to eighty. That is why people with a long list of conditions stall in the eighties and nineties and cannot understand why the last few ratings changed nothing.

The other two mistakes

Thinking VA adds is the first one, and you just fixed it. These two survive even after somebody learns the method.

MISTAKE 2 / ROUNDING AS YOU GO

You round to the nearest ten after every step instead of once at the very end. It feels tidier and it inflates your number.

	Rounding early (wrong)	Rounding once (right)
50 with 30	65, rounded to 70	65, kept as 65
then the 20	$70 + 6 = 76$, rounded to 80	$65 + 7 = 72$
Final answer	80	70

Ten points of difference, and it errs high. That is the version where you walk in expecting eighty, get seventy, and think somebody made an error. Carry the exact numbers all the way through and round one time at the end.

Where to read your ratings off

Before any of this works you need the right list. Use the rating decision itself, the part that names each condition with its own percentage, rather than the summary paragraph in the letter or the number on your account page. Two things that are not ratings and should not go in your list: anything marked deferred, and anything described as proposed. Neither has been assigned yet.

A zero percent rating is a real decision and it belongs in your file, but it contributes nothing to the combination. Leave it out of the arithmetic.

The bilateral factor

MISTAKE 3 / MISSING THE BILATERAL FACTOR

You have a compensable rating on both arms or both legs and you combine them like any other pair. There is an extra step, and skipping it costs you.

When both of a paired set of limbs are rated at a compensable level, you combine those two, then add ten percent of that result. Added, not combined. The regulation says the bilateral factor is applied before other combinations are carried out, and that the result is then treated as one disability for ordering by severity and for all further combining.

That last part is where people go wrong. The bilateral figure is not your starting number. It becomes one disability that takes its place in the list by size. If it comes out at 48 and you have a separate 60, the 60 still goes first.

	Without the extra step	With the bilateral factor
30 leg with 20 leg	44	44
Add 10% of 44	skipped	$44 + 4.4 = 48.4$
Rounded	40	50

Ten points, in the other direction. This one is left on the table quietly, because nothing in the letter tells you it was supposed to happen.

TWO CASES THIS PAGE DOES NOT COVER

All four limbs: the regulation sets a different procedure. Combine all four in order of individual severity, then add 10 percent of that combined value. Not pair by pair.

And bilateral disabilities may be taken out of the bilateral calculation and combined separately where that is most favorable, so the extra step is not always the higher number. Hand both of these to an accredited representative.

Your worksheet

Fill this in with your own ratings. Print it, or copy it onto paper. Bring it with you when you talk to anybody about your decision.

Step 1. List every rating, biggest first.

If two are the same, order does not matter between them.

#	Condition	Rating
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Step 2. Bilateral check.

A compensable rating on BOTH arms, or on BOTH legs?

- ☐ No paired limbs rated on both sides. Skip to step 3.
- ☐ Yes. Combine those two, add 10 percent, and put that figure in the step 1 list by its size, not automatically at the top.
- ☐ All four limbs involved. Different procedure entirely. Ask somebody rather than using this worksheet.

Step 3. Run the combination.

Keep the exact numbers. Do not round until the last line.

Running total	Left of you	Next rating	That % of what is left	New total

Step 4. Round once.

Nearest ten. A value ending in 5 goes up.

Before you argue with anybody

Run this list. It takes two minutes and it settles most of it.

- ☐ I listed every rating in the decision, biggest first.
- ☐ I did not include any rating VA has not actually assigned.
- ☐ I did not include a zero percent rating as if it were worth points.
- ☐ I checked whether both arms or both legs are compensably rated.
- ☐ If so, I combined that pair, added ten percent, and then placed the result in the list by its size rather than starting from it.
- ☐ I carried exact numbers through every step and did not round in the middle.
- ☐ I rounded exactly once, at the end, to the nearest ten.
- ☐ My number matches the letter, or I have written down exactly where they split.

IF YOUR NUMBER DOES NOT MATCH THE LETTER

Check three things first. That you used every rating VA actually assigned and none it did not. That the bilateral factor genuinely applies. That you rounded exactly once. Most gaps close right there. If it still does not, take it to an accredited representative.

What this does not tell you

This gets you the combined percentage, not what it pays, and it does not cover special monthly compensation or unemployability. Payment amounts live on va.gov and change yearly. Do not take a dollar figure from any book, including ours.

NOBODY SHOULD CHARGE YOU TO FILE

Help from an accredited Veterans Service Officer is free. Always. Disabled American Veterans, the Veterans of Foreign Wars, the American Legion and your state or county veterans service office all have accredited representatives and none of them charges you. The search is at va.gov/get-help-from-accredited-representative/find-rep.

Nobody may charge you a fee for helping with your claim before VA issues its first decision on it. That rule is 38 USC 5904(c)(1). After the first decision an accredited agent or attorney may charge, and 38 CFR 14.636 sets the limits, measured against past-due benefits, which means the back pay owed for the stretch before the decision: a fee not over 20 percent of that is presumed reasonable if that person represented you through the date of the decision, and a fee over one third is presumed unreasonable. Only an accredited agent or attorney may charge you anything.

So if somebody who is not accredited offers to file for you, wants money up front, or wants a cut, walk away and report them to the VA Office of Inspector General at 1-800-488-8244.

Where this is written down

The combining method, the requirement to arrange your ratings biggest first, and the rule that you convert to the nearest ten only after everything is combined are all in 38 CFR 4.25. The bilateral factor, the ten percent added rather than combined, the requirement that both paired limbs be compensable, the instruction that the result is treated as one disability for ordering by severity and all further combining, the separate four-extremity procedure, paired skeletal muscles, and the provision allowing a separate combination where that is most favorable, are in 38 CFR 4.26.

Regulation text: [ecfr.gov](https://eCFR.gov), Title 38, Part 4, sections 4.25 and 4.26. Current payment rates: va.gov.

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Current as of October 2026. Regulations and rates change. Check for a newer version before you rely on this.

If working on this is bringing things up, the Veterans Crisis Line is 988 then press 1, or text 838255. Family members can call it too.