

— FWD ASSIST HQ —

FIELD GUIDE

Your First Year After the DD-214

Run the first year after separation in order, so
you protect what you earned on time.



J. Erickson

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.

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.

Your First Year After the DD-214

Run the first year after separation in order, so you protect what you earned on time.

Companion to *After the DD-214*.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a benefit, an amount, or an outcome, and no one can. For help with your own situation, 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: You'll have a written, ordered plan for your first year out: your effective date protected, VA health care applied for, your records secured, free accredited help lined up, and the first-year deadlines on one tracker. And you'll have started the first steps.

This guide prepares you for the task. It does not and cannot promise you a rating, a benefit, or an outcome. It gives you the order of operations; the evidence and the paperwork you file decide the results.

WHAT YOU NEED BEFORE YOU START

- ☐ Your separation date.
- ☐ Your DD-214, or, if you haven't separated yet, your expected date and access to your service records.
- ☐ Your service treatment records, or a plan to request them.
- ☐ A secure folder, digital and paper, for your benefit documents.
- ☐ Your TAP or transition-class materials, if you have them.
- ☐ Contact information for a free accredited VSO.

When to start: Before you separate if you can, and no later than your first week out. The earliest steps protect deadlines that are easy to miss.

Start Here: The Basics

The military teaches you how to serve and almost nothing about how to leave. The day after your DD-214, the paperwork that protects what you earned becomes your job, and most of it runs on deadlines. The good news is that the first year has an order. Do the time-sensitive things first, protect your effective date, enroll in care, and secure your records, then move to the slower work of rebuilding a resume, an income plan, and a community. This guide gives you that sequence so you move on a plan instead of finding each step out too late.

The Steps

STEP 1

Before you separate, complete TAP and gather your documents.

Attend your Transition Assistance Program class, and collect your DD-214, your service treatment records, and your performance and award records into one secure folder, digital and paper.

Done when your core separation documents are in one place you can find.

STEP 2

Protect your effective date.

The most valuable first-year deadline is this one: if VA receives your disability claim within one year after separation, a condition connected to service can be paid from the day after you separated. After that year, the start date is generally the date VA receives the claim, or the date the condition arose if that's later. If you need time to build the claim, an intent to file holds your date for one year. You can submit one online at va.gov, by phone at 800-827-1000, in person, or by mail on VA Form 21-0966. Starting the online 21-526EZ while signed in with a verified account records one automatically.

Do not let the first year after separation slip by. A claim, or an intent to file followed by the claim, inside that year protects the earliest date the law allows.

Where this is written down: 38 CFR § 3.400(b)(2)(i); 38 CFR § 3.155(b).

Done when your claim is filed, or you have an intent to file confirmation with a date, inside your first year out.

STEP 3

Decide between a pre-discharge claim and filing after you separate.

If you're still in service, the Benefits Delivery at Discharge (BDD) program lets you file 180 to 90 days before separation, if you can attend VA exams for 45 days after you file. With fewer than 90 days left, you can still file a standard claim before you separate. After separation, you file a standard claim.

If you're 180 to 90 days from separation, **then** look at a BDD claim. **If** you have fewer than 90 days left, **then** file a standard pre-discharge claim. **If** you've already separated, **then** file a standard claim inside your first year, or hold the date with an intent to file.

Done when you know which filing path fits your timeline.

STEP 4

Pull and read your service treatment records.

Before you separate, ask your military treatment facility's records office for a full copy of your service treatment records. VA requests them itself when you file a disability claim, but your own copy lets you find every entry. Read them for documented injuries, exposures, and diagnoses that support a claim. Pull your personnel records through milConnect while you have access.

Done when you have your records and have noted the conditions they document.

STEP 5

Enroll in VA health care and read your priority group.

Apply on VA Form 10-10EZ (Application for Health Benefits) online at va.gov, by phone at 877-222-8387, by mail, or in person at a VA medical center. Enrollment isn't automatic. The care you get builds the medical record that supports claims, and your priority group mainly decides whether you can enroll and what copays you owe.

Do not wait for a rating to enroll. Waiting only delays your care.

Done when your enrollment application is submitted and you have the date.

STEP 6

Find free accredited help instead of paying for it.

Locate an accredited Veterans Service Officer through va.gov/get-help-from-accredited-representative. A representative from a Veterans Service Organization works your claim with you at no charge.

Do not pay a company an upfront fee to file an initial claim. No one may charge for help with a claim before VA's initial decision, and anyone who does should be reported to the VA OIG at 1-800-488-8244.

Done when you have identified or booked a free accredited representative.

STEP 7

Build a financial bridge for the gap in income.

Map your first several months of civilian income against your expenses, account for the timing gap between your last military pay and any benefits, and build a short cash buffer.

Done when you have a written month-by-month plan that covers the transition gap.

STEP 8

Rebuild your resume in civilian language.

Translate your job, your duties, and your awards into civilian terms and concrete results, and format it simply so applicant-screening software can read it.

Done when you have a civilian-readable resume that names concrete results.

STEP 9

Rebuild your identity and community on purpose.

Separate what you did, the role, from what you value, the purpose behind it, and choose one or two communities, veteran or civilian, to invest in. The structure the uniform provided is replaced deliberately, not left empty.

Done when you have named your values and picked at least one community to engage.

STEP 10

Track your deadlines and revisit the plan monthly.

Keep a single tracker of filing windows, appointment dates, and follow-ups, and review it on a set schedule through your first year. Put these first-year dates on it:

- One year after separation: file your disability claim to keep the day-after-separation start date.
- 180 days after discharge: apply for one-time VA dental care if your DD-214 doesn't show a complete dental exam and treatment before discharge.
- 240 days after leaving: apply for Veterans' Group Life Insurance without a health review. One year and 120 days is the last day to apply at all.
- One year from the date on any VA decision notice: the last day to ask for a Higher-Level Review or Board Appeal, or to file a Supplemental Claim that keeps your original date.

Where this is written down: 38 CFR § 3.400(b)(2)(i); 38 CFR § 17.161; 38 CFR § 3.2500(a), (h).

Done when you have one deadline tracker and a set day to check it.

Recap Checklist

- ☐ Completed TAP and gathered your separation documents.
- ☐ Protected your effective date with a claim or an intent to file inside the first year.
- ☐ Decided between a pre-discharge claim and filing after separation.
- ☐ Pulled and read your service treatment records.
- ☐ Enrolled in VA health care and read your priority group.
- ☐ Found free accredited help instead of paying for it.
- ☐ Built a financial bridge for the income gap.
- ☐ Rebuilt your resume in civilian language.
- ☐ Rebuilt your identity and community on purpose.
- ☐ Set up one deadline tracker and a schedule to review it.

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 *After the DD-214*. See every FWD Assist HQ title that is out now at 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. 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.