



NVLSP
NATIONAL VETERANS LEGAL SERVICES PROGRAM

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Self-Help Manual: Applying for VA Benefits After a Discharge Upgrade

February 2024

DISCLAIMER

This manual provides general legal information only, not legal advice. For legal advice, you should consult with an expert representative or attorney who knows the particulars of your case. Any use you make of the information in this manual is at your own risk. We have made every effort to provide reliable and up-to-date information, but we do not guarantee its accuracy. The information in this manual is current as of February 2024.

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How This Benefits Manual Can Help You

Congratulations on receiving a discharge upgrade! Your discharge upgrade may help you qualify for veterans benefits through the U.S. Department of Veterans Affairs (the “VA”) which you previously could not access.

The National Veterans Legal Services Program (NVLSP) is a national nonprofit organization formed in 1981. We work to ensure that all veterans and active duty personnel receive the full range of disability benefits to which they are entitled. We achieve this goal through class action litigation, individual representation at the Court of Appeals for Veterans Claims (CAVC), training of veterans’ advocates, publication of training materials related to veterans’ benefits, and our Lawyers Serving Warriors® pro bono program.

The first section of this manual is an overview table that lists the categories of veterans benefits available from the VA and the discharge characterization required to qualify. The second section discusses each of these programs in detail and explains how to apply. The third section provides some guidance on the appeals process in the event that the VA denies a benefit application. Finally, the last section identifies other resources for veterans applying for VA benefits and/or challenging denials.

Before you dive into the details, here are a few key tips to keep in mind:

- Getting and staying in touch with a Veterans Service Officer (“VSO”) can help you navigate the process of applying for benefits. VSOs are trained individuals who work for state or county government agencies or national organizations, known as Veterans Services Organizations, to help veterans, dependents, and survivors apply for benefits. VSOs can be a valuable resource as they are trained and familiar with the benefits process. **VSOs also do not charge a fee for their services.** After getting in contact, you should remember to consistently check in with them, especially around important deadlines.
- Applying for benefits will require you to submit a number of documents related to your service and to the benefits you are seeking. Ensuring that you keep important documents safe and ready to go can speed up your application process and increase your chances of success when applying for benefits.
- You will also need your discharge document (DD-214) to prove your eligibility for various benefits. It is important that you obtain the revised DD-214 which contains your upgraded characterization as soon as possible and keep it safe and handy.
- VA and benefits requirements may change over time. Make sure to keep up with information from your local VA office throughout the application process.

Benefit Eligibility and Ways to Apply

I. Using a VSO to Apply for Benefits

For certain benefits, including health care, disability compensation, pension, education, and home loan, an accredited Veterans Service Officer (“VSO”) can help you file a claim or appeal a claim denial. Seeking this assistance is optional; you are free to prepare and file your own benefits claims with the VA. However, these individuals are professionals who are trained and certified to handle the VA claims and appeals process and can help you understand and apply for VA benefits. VSOs can also help you gather supporting documents, including doctor’s reports or medical records, or file a claim or appeal on your behalf.

To find an accredited VSO, you can visit [eBenefits](#) — an online directory of local representatives (including VSOs, attorneys, and claims agents) organized by state, zip code, or organization. In addition, you can search the [VA Office of the General Counsel’s list](#) to find VA-recognized organizations and VA-accredited individuals by name, city, state, or zip code.

Applying for benefits through the VA can be complicated. NVLSP recommends that veterans work with a VSO affiliated with their state veterans’ affairs agency in filing claims for VA benefits. These state agencies provide extensive training to their representatives, which helps them to effectively advocate on a veteran’s behalf. These representatives also have expert knowledge regarding the VA claims process and can be a helpful resource in navigating the complicated VA benefits and appeals system. Veterans can find their local agency’s contact information by visiting the agency’s website. VA has compiled a [directory](#) of all state agencies’ websites.¹

VSOs are prohibited from charging veterans and other VA claimants any fees for their work.

On the other hand, although VA-accredited attorneys and agents cannot legally charge a fee for helping you file your initial application for benefits, they may charge for other services or expenses after a decision is made about your original claim. If you choose to work with a VA-accredited attorney or agent, rather than a VSO, make sure that you ask up front whether any fees will be charged and assess whether you are comfortable paying those fees. You should also be sure to get a copy of any fee agreement in writing.

- After you have found a VSO and they have agreed to assist you, you should fill out and file [VA Form 21-22 - Appointment of Veterans Service Organization as Claimant’s Representative](#).
- If you would like to work with a claims agent or attorney, and you have identified one that has agreed to assist you, you should fill out and file [VA Form 21-22a - Appointment of Individual as Claimant’s Representative](#).
- Once you and your representative have filled out the appropriate form, it should be submitted to the VA, either online or by mail to the Evidence Intake Center.

Further information about accredited representatives, as well as information about other organizations that provide help with the benefits application process, is included in the [Where to Get Help Applying for Veterans Benefits](#) section of this manual.

¹ You should be cautious in finding an accredited representative to avoid being the victim of fraud. The VA has created a website for veterans to ensure they are working with a properly-accredited representative [here](#).

II. Benefit Overview Chart

Most VA benefits are available to any veteran whose discharge characterization is either “Honorable” or “General (Under Honorable Conditions),” as long as all other benefit requirements are met. The main exceptions are education benefits, which are available only with an “Honorable” discharge characterization. A veteran’s spouse or dependent child may also qualify for certain benefits, such as health care, life insurance, or education.

What matters to the VA is the character of discharge at the time that it receives a claim for benefits. It does not matter for benefits purposes whether the qualifying discharge characterization was obtained upon separation or after a discharge upgrade process.

The chart below contains an overview of each benefit, eligibility requirements, and ways to apply:

Benefit ²	Discharge Characterization & Other Requirements	Ways to Apply
<p><i>Health Care*</i></p>	<p>Honorable or General (Under Honorable Conditions), <i>and</i></p> <ul style="list-style-type: none"> Served in the active military, naval, or air service for 24 continuous months, or the full period you were called to active duty, <i>unless</i> you were discharged for a disability that was caused or made worse by your service, you were discharged for hardship, or you served prior to September 7, 1980. 	<p>[Online]</p> <p>[By Phone] (877) 222-8387</p> <p>[Mail] VA Form 10-10EZ to: Health Eligibility Center 2957 Clairmont Rd., Suite 200 Atlanta, GA 30329</p> <p>[In Person] VA medical center or clinic</p>

* Benefits with an asterisk represent benefits that an [accredited representative](#) can help you apply for.

<p><i>Disability Compensation*</i></p>	<p>Honorable or General (Under Honorable Conditions), <i>and</i></p> <ul style="list-style-type: none"> • Served on active duty, active duty for training, or inactive duty training <i>and</i> • Current physical or mental disability <i>and</i> <ul style="list-style-type: none"> ○ An injury or disease during service which caused your current disability; <i>or</i> ○ A disability that existed prior to service and became worse during service, <i>and</i> • A link between your current disability and the injury or disease in military service. 	<p>[Online]</p> <p>[Mail] VA Form 21-526EZ to: U.S. Department of Veterans Affairs Claims Intake Center PO Box 4444 Janesville, WI 53547-4444</p> <p>[Fax]: (844) 531-7818 (U.S.) (248) 524-4260 (abroad)</p> <p>[In Person] VA medical center or clinic</p>
<p><i>Veterans Pension*</i></p>	<p>Honorable or General (Under Honorable Conditions), <i>and</i></p> <ul style="list-style-type: none"> • Meet income and net worth limits set by Congress; <i>and</i> • Service meets one of the following scenarios: <ul style="list-style-type: none"> ○ You started active duty before September 8, 1980 and served at least 90 days with 1 day during wartime ○ You started active duty after September 7, 1980 and served at least 24 months, or the entire period you were ordered to active duty, with at least 1 day during wartime • At least one of the following applies: <ul style="list-style-type: none"> ○ Permanently and totally disabled ○ 65 years old or older ○ Patient in a nursing home because of a disability ○ Receiving Social Security Disability Insurance or Supplemental Security Income 	<p>[Online]</p> <p>[Mail] VA Form 21P-527EZ to: Department of Veterans Affairs Pension Intake Center PO Box 5365 Janesville, WI 53547-5365</p> <p>[In person] VA regional office</p>
<p><i>Education</i></p>	<p>Honorable, <i>and</i></p>	<p>[Online]</p>

<p><i>(through Montgomery GI Bill program or Post-9/11 GI Bill program)*</i></p>	<p><u>Post-9/11 GI Bill:</u></p> <ul style="list-style-type: none"> Served on active duty for at least 90 days (can be continuous or interrupted) after September 10, 2001. <p><u>Montgomery GI Bill Active Duty (MGIB-AD):</u></p> <ul style="list-style-type: none"> Served on active duty for at least two years, <i>and</i> High school diploma, GED, or 12 hours of college credit, <i>and</i> Meets requirements for active duty service and pay, depending on dates of service.³ 	<p>[Mail] Call 888-442-4551 to request a paper application, and then mail to the regional claims processing office closest to your school.</p> <p>[In person] <u>VA regional office</u></p>
<p><i>Survivors' and Dependents' Educational Assistance (DEA) Program</i></p>	<p>Honorable or General (Under Honorable Conditions) <i>and</i> the veteran or service member either:</p> <ul style="list-style-type: none"> Is permanently and totally disabled due to a service-connected disability, <i>or</i> Died while on active duty or as a result of a service-connected disability, <i>or</i> Is missing in action or was captured in the line of duty by a hostile force, <i>or</i> Was forcibly detained (held) or interned in the line of duty by a foreign entity, <i>or</i> 	<p><u>[Online]</u></p> <p>[Mail] <u>VA Form 22-5490</u> to: VA processing office for your state</p>

³ Each of the detailed requirements for MGIB-AD eligibility can be found at <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>.

	<ul style="list-style-type: none"> Is in the hospital or getting outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability (effective December 23, 2006). <p>Children of these veterans or service members qualify for DEA benefits if they are between 18 and 26 years old. They can be married or unmarried.</p> <p>Spouses of veterans or service members will receive DEA benefits for either 10 or 20 years after death or permanent disability, depending on the category the veteran or service member falls under.</p>	
<i>Veteran Readiness & Employment (VR&E)</i>	<p>Honorable or General (Under Honorable Conditions), <i>and</i></p> <ul style="list-style-type: none"> Service-connected disability rating of at least 10 percent from VA 	<p>[Online]</p> <p>[Mail] VA Form 28-1900 to: Department of Veterans Affairs VR&E Intake Center PO Box 5210 Janesville, WI 53547-5210</p> <p>[In person] VA regional office</p>
<i>Home Loan Benefits*</i>	<p>Honorable or General (Under Honorable Conditions), <i>and</i></p> <ul style="list-style-type: none"> Minimum active-duty requirement varies depending on dates of service period. 	<p>[Online]</p> <p>[Mail] VA Form 26-1880 to your Regional Loan Center</p> <p>[In person] With your lender</p>

<p><i>Veterans' Group Life Insurance*</i></p>	<p>No discharge characterization requirement</p> <ul style="list-style-type: none"> • You had part-time Service-members' Group Life Insurance (SGLI) as a member of the National Guard or Reserve, <i>and</i> you suffered an injury or disability (damage to your body or mind that makes it hard for you to do everyday tasks, including meaningful work) while on duty—including direct traveling to and from duty—that disqualified you for standard premium insurance rates, <i>or</i> • You had SGLI while you were in the military and you're within 1 year and 120 days of being released from an active-duty period of 31 or more days, <i>or</i> • You are within 1 year and 120 days of retiring or being released from the Ready Reserve or National Guard, <i>or</i> • You are within 1 year and 120 days of assignment to the Individual Ready Reserve (IRR) of a branch of service, or to the Inactive National Guard (ING) (including members of the United States Public Health Service Inactive Reserve Corps (IRC)), <i>or</i> • You are within 1 year and 120 days of placement on the Temporary Disability Retirement List (TDRL). 	<p>[Online]</p> <p>[Mail] VA Form SGLV 8714 to: OSGLI PO Box 41618 Philadelphia, PA 19176-9913</p>
<p><i>Veterans Mortgage Life Insurance</i></p>	<p>Honorable or General (Under Honorable Conditions)</p> <ul style="list-style-type: none"> • Severe disability that the VA has determined was caused or made worse by your service, <i>and</i> • Received a Specially Adapted Housing (SAH) grant to buy, build, or make changes (like 	<p><i>First:</i> Apply for a Specially Adapted Housing ("SAH") grant and then contact your loan guaranty agent for eligibility confirmation. Your agent can help you fill out and submit</p>

	<p>installing ramps or widening doorways) to a home so you can live more independently, <i>and</i></p> <ul style="list-style-type: none"> • Has the title of the home, <i>and</i> • Has a mortgage on the home, <i>and</i> • Under 70 years old. 	<p><u>VA Form 29-8636.</u></p> <p>[Mail] VA Insurance Center P.O. Box 7208 (VMLI) Philadelphia, PA 19101</p>
<p><i>Veterans Affairs Life Insurance (VALife)</i></p>	<p>Honorable or General (Under Honorable Conditions)</p> <ul style="list-style-type: none"> • Rated for a service-connected disability (even if only 0 percent), <i>and</i> 80 years old or younger. • If you are 81 or older, you must have applied for VA disability compensation before you turned 81 years old, <i>and</i> <ul style="list-style-type: none"> ○ Received your service-connected disability rating after you turned 81, <i>and</i> ○ Apply for VALife within two years of getting notification of your disability rating. 	<p><u>[Online]</u></p>

Benefit Program Details & Application Process

I. Health Care Benefits

Health care through the VA refers to the medical benefits package available to help each veteran treat illnesses and injuries, prevent future complications, and enhance quality of life. This includes services like health exams, health education, immunization, counseling on genetic diseases, surgeries, specialized care, and urgent and emergency care services. In addition, these benefits may be available to a veteran's spouse and dependent children. Signing up for VA health care also satisfies your Affordable Care Act ("ACA") "minimum essential health coverage" requirement including for your spouse or qualified dependents.

A. Am I Eligible for Health Care Through the VA?

To be eligible for VA health care, you must:

- Have served for 24 continuous months, or the full period for which you were called to active duty, *unless*
 - You were discharged for a disability that was caused or made worse by your active-duty service, *or*
 - You were discharged for an "early out" or hardship, *or*
 - You served prior to September 7, 1980.
- You may also qualify if you were called to active duty by a federal order as a member of the Reserves or National Guard and completed the full period for which you were called (but this does not include active-duty status for training purposes only).
- Finally, some Vietnam War era veterans may be eligible for VA healthcare, depending on when and where they served.

Health care benefit eligibility is unique in that your eligibility status can be enhanced if you meet certain requirements. Enhanced eligibility means that a veteran is placed in a higher priority group and is therefore more likely to get benefits. When veterans apply for VA health care, they are placed in a priority group, which allows the VA to prioritize care for those with more immediate concerns. These priority groups may determine how soon a veteran is signed up for health care benefits and how much (if anything) the veteran will have to pay out-of-pocket for the cost of care. The requirements for enhanced eligibility are listed in the table below. Only *one* of the following statements needs to be true to qualify for enhanced eligibility.

Requirement
<input type="checkbox"/> You receive financial compensation (payments) from VA for a service-connected disability
<input type="checkbox"/> You were discharged for a disability resulting from something that happened to you in the line of duty, or for a disability that got worse in the line of duty
<input type="checkbox"/> You are a combat veteran discharged or released on or after September 11, 2001
<input type="checkbox"/> You get a VA pension
<input type="checkbox"/> You are a former prisoner of war ("POW")
<input type="checkbox"/> You have received a Purple Heart
<input type="checkbox"/> You have received a Medal of Honor
<input type="checkbox"/> You get (or qualify for) Medicaid benefits

You served in Southwest Asia during the Gulf War between August 2, 1990, and November 11, 1998

You served at least 30 days at Camp Lejeune between August 1, 1953, and December 31, 1987

You served in any of these locations during the Vietnam War era:

- Any US or Royal Thai military base in Thailand from January 9, 1962, through June 30, 1976
- Laos from December 1, 1965, through September 30, 1969
- Cambodia at Mimot or Krek, Kampong Cham Province from April 16, 1969, through April 30, 1969
- Guam or American Samoa or in the territorial waters off Guam or American Samoa from January 9, 1962, through July 31, 1980
- Johnston Atoll or on a ship that called at Johnston Atoll from January 1, 1972, through September 30, 1977
- Republic of Vietnam from January 9, 1962 through May 7, 1975

B. How Do I Apply?

If you believe you are eligible for VA health care, you will need to gather your:

- Social Security number (including for your spouse or qualified dependents),
- Military discharge information, including a copy of your upgraded DD214 and other separation documents,
- Insurance cards,
- Your gross household income for last year, *and*
- Your deductible expenses for last year, including certain health care and education costs.

You can start your application [online](#), or by phone at (877) 222-8387.

You may also download the [VA Form 10-10EZ](#) and submit the completed and signed copy in person at your nearest [VA medical center or clinic](#), or by mail to:

Health Eligibility Center
2957 Clairmont Rd., Suite 200
Atlanta, GA 30329

II. Disability Compensation Benefits

Disability compensation benefits (often referred to as compensation benefits) are monthly, tax-free payments to veterans affected by a disability that is the result of an injury or disease incurred or aggravated during active military service. Payments through this program may also be made to surviving spouses, dependent children, and dependent parents of eligible veterans. The amount of the monthly payment depends on the degree of the disability, and is determined by the VA on a scale of 0 percent to 100 percent, in increments of 10 percent.

For veterans who were discharged multiple times (due to more than one period of military service), any of the discharge characterizations may be used to apply for benefits. However, disability compensation would be payable only for disabilities incurred during the period of service which led to a separation under honorable conditions.

All information on disability benefits is current as of the publication of this manual, but may change as regulations are amended. For the most up-to-date information, please reference Title 38 Code of Federal Regulations (CFR), Part 3 (Adjudication) and Part 4 (Schedule for Rating Disabilities) and Title 38 of the US Code. Updated disability compensation rates can be found at <https://www.va.gov/disability/compensation-rates>.

A. Am I Eligible for Disability Compensation?

To be eligible for VA disability compensation benefits, you must:

- Have a current disability that affects your mind or body, *and*
- Have served on active duty, active duty for training, or inactive duty training, *and*
- One of the following must apply to your disability:
 - You became sick or injured while serving in the military and can associate your current medical condition to your illness or injury, *or*
 - You had a medical condition before you joined the military, and serving made that condition worse, *or*
 - Your disability is related to your active-duty service, but did not appear until after your service ended, *or*
 - Some disabilities are automatically assumed to be related to your military service, such as chronic (long lasting) illnesses or disabilities, illnesses caused by contact with toxic chemicals or hazardous materials, or illnesses related to time spent as a prisoner of war. If you have a “presumed disability,” you do not need to prove a connection between your disability and your military service; you just need to meet certain service requirements. The comprehensive list of presumptive conditions changes frequently as new diseases are continuously added. For the most up-to-date version of the list, you should refer to www.va.gov/disability/eligibility.

C. How Do I Apply?

If you believe you are eligible for VA disability compensation benefits, you will need to file a claim for disability compensation and submit your supporting documents as evidence. The more information and supporting documents you are able to submit with your claim, the faster your claim is likely to be processed. *In general, you will want to gather any documents that will help the VA*

determine when you first became aware of the disability, whether and when you sought treatment, and who knows about your disability.

For the earliest start date (or “effective date”) on your benefits, you should consider filing an “Intent to File” with the VA. An “intent to file” sets a potential effective date for your benefits. Notifying the VA of your intent to file for benefits enables you to receive retroactive payments for the time between when you submitted your intent to file and when your claim is approved. To receive the earlier effective date, you must submit your full application for benefits within one year of submitting your intent to file. When you start a disability application online and save it, the VA will automatically be notified of your intent to file and reserve a potential start date for your benefits. There is no need to call or submit a separate intent to file form if you begin your application online. If you do not submit your application through the VA’s online portal, you can still download an intent to file form ([VA Form 21-0966](#)) and submit by bringing it to your nearest VA regional office, or by mailing to:

Department of Veterans Affairs
Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444

You may also call the VA at 800-827-1000 to notify them of your intent to file.⁴

To increase your chances of being approved quickly, you can also file a “fully developed claim.” You have one full year to complete your fully developed claim after the day that you start it. If your claim is approved, you will receive payment from the date that you started your claim. If your claim cannot be processed as a fully developed claim, the VA will process it as a standard claim, which will likely take longer to process.

To submit a fully developed claim, you will need to submit the following:

- Completed Application for Disability Compensation and Related Compensation Benefits (VA Form 21-526EZ), with the “FDC PROGRAM” box in question 1 checked, *and*
- All supporting documents or evidence you can provide for your claim (more detailed information on supporting documents and evidence below), *and*
- Certification that there is no additional evidence that might be needed to decide your claim. The VA, however, will obtain relevant Federal records that you identify and authorize the VA to obtain, and will provide you with a medical examination or medical opinion if necessary to decide your claim.

The following list includes supporting documents and evidence you should submit with your disability claim:

- Medical records related to the claimed condition
 - Private medical records from outside the VA may be submitted as medical evidence for your disability compensation claim. If you plan to submit private medical records as evidence, you should talk to your health care provider and explain that you are filing a claim for VA benefits. You will also need to obtain a release of information form that you submit with this evidence. This can be obtained *either* by:

⁴ An intent to file can also be used to set an effective date for other types of benefit claims.

- Asking your doctor to fill out their release of information form,
- Or, by completing:
 - [VA Form 21-4142](#) - Authorization to Disclose Information to the Department of Veterans Affairs (VA), *and*
 - [VA Form 21-4142a](#) - General Release for Medical Provider Information to the Department of Veterans Affairs (VA).
- Any available records of medical treatment related to your condition that you received while serving in the military (but the VA will also attempt to obtain these records directly from the military)
- Any military personnel records related to your condition (but the VA will also attempt to obtain these records directly from the military if relevant to your claim)
- Information about related health records that you don't have, but can be requested on your behalf

You can also submit additional records that may help speed up the processing of your claim, including letters from family members, friends, clergy, law enforcement, or individuals you served with who can speak to your condition, and how/when your injury or condition developed.

When you are ready to file your claim, you can do so online through the VA disability compensation [application](#) (equivalent to VA Form 21-526EZ). You can also file your claim by mailing the claim to the Claims Intake Center or bringing your application in person to your local VA regional office. You may also want to [contact a VSO](#) to help you fill out your claim form.

III. Veterans Pension Benefits

The Veterans Pension program grants monthly payments to veterans who served on active duty during wartime and meet certain age or disability and income requirements. The following periods count as wartime for the purposes of VA pension benefits:

- World War II (December 7, 1941, to December 31, 1946)
- Korean conflict (June 27, 1950, to January 31, 1955)
- Vietnam War era (November 1, 1955, to May 7, 1975, for veterans who served in the Republic of Vietnam during that period. August 5, 1964, to May 7, 1975, for veterans who served outside the Republic of Vietnam.)
- Gulf War (August 2, 1990, through a future date to be set by law or presidential proclamation.)

This benefit is needs-based, meaning that your annual family income and net worth must meet the criteria set forth in the current Maximum Annual Pension Rate (MAPR) based on relevant regulations.

A. Am I Eligible?

To be eligible for the Veterans Pension program, you must:

- Have an annual family income below the MAPR limit set by Congress and a net worth below the net worth limit set by the VA, *and*
- At least one of the following must be true about your service:
 - You started on active duty before September 8, 1980, and you served at least 90 days on active duty with at least 1 day during wartime, *or*
 - You started on active duty as an enlisted person after September 7, 1980, and served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions) with at least 1 day during wartime, *or*
 - You were an officer and started on active duty after October 16, 1981, and you hadn't previously served on active duty for at least 24 months.
- *And*, at least one of these must be true:
 - You are 65 years old or older, *or*
 - You have a permanent and total disability, *or*
 - You are a patient in a nursing home for long-term care because of a disability, *or*
 - You are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI).

Qualifying disabilities for pension do not need to be service-related, but you will not be eligible if your disability resulted from your own willful misconduct. If you are not sure whether your disability is permanent and total, you can apply with evidence demonstrating that you are unable to secure and maintain a gainful occupation due to your disabilities. You may also be examined by the VA to determine whether your disability makes you eligible for pension benefits.

B. How Do I Apply?

Before you apply, you will want to gather all documents that can help you fill out the VA pension benefit application. You will need to gather your:

- Social Security number or VA file number
- Military history
- Financial information, including income and net worth for yourself and your dependents
- Work history
- Bank account direct deposit information
- Medical information, including clinical findings, diagnosis of a chronic condition (including x-rays and laboratory testing)

Once you have gathered your documents, you can either apply using the VA's [online application](#), or by mailing a copy of a completed VA Form 21-0966 to:

Department of Veterans Affairs
Pension Intake Center
PO Box 5365
Janesville, WI 53547-5365

IV. Education Benefits

The VA's education benefits can be used by veterans and their qualified family members to obtain undergraduate and graduate degrees, and to train for a specific career, trade, or industry. Education benefits are primarily offered through two different types of GI Bills: Post-9/11 GI Bill, and Montgomery GI Bill.

Veterans are allowed to use only one of these education benefit programs for a period of service. Eligibility requirements are different for each GI Bill, but in general, to receive VA education benefits and services the veteran's character of discharge or service must be honorable.

A. Post-9/11 GI Bill Program

The Post-9/11 GI Bill is the most popular education benefit plan and covers in-state tuition rates at public schools at the veteran's eligibility percentage and tuition at private schools up to a certain amount, which is updated each year. This education benefit includes:

- Tuition and fees
- Monthly housing allowance
 - You must be in school more than half-time to receive this allowance.
 - This allowance is based on the cost of living where your school is located and is calculated by starting with the monthly military Basic Allowance for Housing for an E-5 with dependents. The allowance amount is then adjusted based on certain factors.
- Money for books and supplies
- Money to help you move from a rural area to go to school

Your Post-9/11 GI Bill benefits may expire depending on when your service ended. For veterans that were separated before January 1, 2013, your benefits will expire 15 years after your last separation date from active service. For veterans that were separated on or after January 1, 2013, there is no expiration date due to the Forever GI Bill.

1. Am I Eligible?

To be eligible for Post-9/11 GI Bill benefits, you must meet at least 1 of the following requirements:

- You served at least 90 days on active duty (either all at once or with breaks in service) on or after September 11, 2001
- You received a Purple Heart on or after September 11, 2001, and were honorably discharged after any amount of service
- You served for at least 30 continuous days (all at once, without a break in service) on or after September 11, 2001, and were honorably discharged with a service-connected disability
- You're a dependent child using benefits transferred by a qualifying veteran or service member

2. How Do I Apply?

Before you apply, you will want to gather all documents that can help you fill out the application for GI Bill benefits. You will need to gather your:

- Social Security number
- Bank account direct deposit information
- Education and military history
- Basic information about the school or training facility you are attending or would like to attend

Once you have gathered your documents, you can apply using the VA's [online application](#). You can also apply by mail⁵ or in person at a VA regional office. After submitting your application, the VA will send you a decision letter, usually within 30 days of filing the application.

B. Montgomery GI Bill

The Montgomery GI Bill ("MGIB") covers a wide variety of educational benefits, including degree training, non-college degree training, on-the-job and apprenticeship, flight training, correspondence courses, licensing and certification tests, national testing programs, work-study program, and tutorial assistance. There are two types, 1) Active Duty and 2) Selected Reserve.⁶ You will usually have 10 years to use your MGIB benefits.

1. MGIB-Active Duty

The amount of the education benefit you will receive depends on the following factors:

- Length of service
- Type of education or training program
- Eligibility category (I-IV, described below)
- Qualification for a college fund or kicker
- Participation in the \$600 Buy-Up Program

Current MGIB-Active Duty rates are available [here](#).

2. Am I Eligible?

You may be eligible for education benefits through this program if your discharge characterization was upgraded to Honorable, and you meet all of the requirements in *one* of the following categories:

Category I

- You have a high school diploma, GED, or 12 hours of college credit
- You entered active duty for the first time after June 30, 1985
- You had your military pay reduced by \$100 a month for the first 12 months of service

⁵ The VA will mail you an application. Call 888-442-4551 to request an application.

⁶ This manual does not cover the MGIB-Selected Reserve program. For more information on this program, you can visit <https://www.va.gov/education/about-gi-bill-benefits/montgomery-selected-reserve/>.

- *And you've served continuously for at least one of these time periods:*
 - Three years, *or*
 - Two years if that was your agreement when you enlisted, *or*
 - Four years if you entered the Selected Reserve within a year of leaving active duty (called the two-by-four program)

Category II

- You have a high school diploma, GED, or 12 hours of college credit
- You entered active duty before January 1, 1977 (or before January 2, 1978, under a delayed enlistment program contracted before January 1, 1977)
- You served at least 1 day between October 19, 1984, and June 30, 1985, and stayed on active duty through June 30, 1988 (or through June 30, 1987, if you entered the Selected Reserve within 1 year of leaving active duty and served 4 years)
- You had at least 1 day of entitlement left under the Vietnam Era GI Bill (Chapter 34) as of December 31, 1989

Category III

- You have a high school diploma, GED, or 12 hours of college credit
- You don't qualify for MGIB under categories I or II
- You had your military pay reduced by \$1,200 before separation
- *And one of these is true:*
 - You were on active duty on September 30, 1990, and involuntarily separated after February 2, 1991
 - You involuntarily separated on or after November 30, 1993
 - You chose to voluntarily separate under either the Voluntary Separation Incentive (VSI) program or the Special Separation Benefit (SSB) program

Category IV

- You have a high school diploma, GED, or 12 hours of college credit
- You had military pay reduced by \$100 a month for 12 months or made a \$1,200 lump-sum contribution
- *And one of these is true:*
 - You were on active duty on October 9, 1996, had money left in a Veterans Educational Assistance Program account on that date, and chose MGIB before October 9, 1997
 - You entered full-time National Guard duty under title 32, USC, between July 1, 1985, and November 28, 1989, and chose MGIB between October 9, 1996, and July 9, 1997

3. How Do I Apply?

Before you apply, you should confirm that your program is approved for VA education benefits. You can do this by contacting your school or using the VA's GI Bill Comparison Tool.

Once you have confirmed that your program is approved, you will want to gather all documents that can help you fill out the application for GI Bill benefits. You will need to gather your:

- Social Security number
- Bank account direct deposit information
- Military and education history
- Basic information about the school or training facility you are attending or would like to attend

Once you have gathered your documents, you can either apply using the VA's **online application**, or by mailing a copy of a completed **VA Form 22-1990**.⁷ You can also apply in person at a VA regional office. After submitting your application, the VA will send you a decision letter, usually within 30 days of filing the application.

C. Other Education Benefits

1. Survivors' and Dependents' Educational Assistance (DEA) Program

The DEA program allows for veterans' spouses and children to obtain tuition assistance or job training. Much like the GI Bills, spouses and children can receive help with college or graduate degree programs, career-training certificate courses, educational and career counseling, apprenticeships, and on-the-job training.

a) Is My Child or Spouse Eligible?

A child or spouse may be able for DEA if any one of the following items is true:

- The veteran or service member is permanently and totally disabled due to a service-connected disability.
- The veteran or service member died while on active duty or as a result of a service-connected disability.
- The veteran or service member is missing in action or was captured in the line of duty by a hostile force.
- The veteran or service member was forcibly detained or interned in the line of duty by a foreign entity.
- The veteran or service member is in the hospital or getting outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability (effective December 23, 2006).

Children of veterans or service members who meet the above requirements may receive DEA benefits if they are between the ages of 18 and 26, with certain exceptions. Children can receive these benefits regardless of if they are married or unmarried.

⁷ The VA will mail you an application. Call 888-442-4551 to request an application.

Spouses of veterans or service members who meet the above requirements may be able to receive DEA benefits for either 10 or 20 years, depending on the specific category of qualification.

b) How Do I Apply?

Before you apply, you should first ensure the VA has approved the child's or spouse's desired program of study by contacting your school's certifying official.

You can either apply using the VA's [online application](#), or by mailing a copy of a completed [VA Form 22-5490](#) to the regional processing office for your state. The address for the correct processing office will be listed on the last page of the form.

2. Veteran Readiness & Employment (VR&E)

Veteran Readiness & Employment (VR&E) benefits provide counseling, training, and apprenticeships for veterans with service-connected disabilities that limit their ability to work or prevent them from working. These are separate from GI Bill benefits, and using VR&E benefits does not impact your entitlement to GI Bill benefits. Depending on your needs and goals, services you may qualify for include:

- Evaluation of your abilities, skills, and interests for employment
- Professional or vocational counseling and rehabilitation planning for employment services
- Job training, resume development, and other work-readiness support
- Support in finding and maintaining a job
- On-the-job training (OJT), apprenticeships, and non-paid work experiences
- Post-secondary education and training at a college, vocational, technical, or business school
- Case management and counseling services
- Independent living services

a) Am I eligible?

You are eligible to apply for VR&E benefits and services if:

- You received an Honorable or General (Under Honorable Conditions) discharge, *and*
- You have a service-connected disability rating of at least 10 percent from the VA.

Once you submit your application, the VA will schedule an initial evaluation with you and a Vocational Rehabilitation Counselor (VRC), who will determine if you qualify for benefits and services.

If you were discharged from active duty prior to January 1, 2013, your eligibility period ends 12 years after either the date you received notice of your date of separation from active duty, *or* the date you received your first VA service-connected disability rating of at least 10 percent (whichever is later). Your VRC may extend your basic period of eligibility beyond 12 years if you are determined to have a serious employment handicap (SEH), meaning that your service-connected disability limits your ability to prepare for, obtain, and maintain suitable employment (a job that doesn't make your service-connected disability worse; is stable; and matches your abilities, aptitudes, and interests). If you were discharged from active duty on or after January 1, 2013, there is no time limit on your eligibility for VR&E benefits and services.

b) How do I apply?

You can apply for VR&E services and benefits using the VA's [online application](#), or by mailing a copy of a completed Veteran Readiness and Employment For Claimants with Service-Connected Disabilities ([VA Form 28-1900](#)) to:

Department of Veterans Affairs
VR&E Intake Center
PO Box 5210
Janesville, WI
53547-5210

If you are eligible, the VA will also invite you to an in-person orientation session at your nearest VA regional office.

V. Home Loan Benefits

The VA offers a variety of home loan types, including VA-guaranteed loans and a loan directly from the VA. These loans can be used to purchase, build, repair, or improve a home or to refinance a current home loan. You will still need to meet certain credit and income standards for the desired loan amount, but a VA home loan may offer better terms than a traditional loan from a private bank, mortgage company, or credit union. There are three VA-backed loans and one VA direct loan.

A. VA-backed Loans

VA-backed home loans are provided through private entities, such as banks or credit unions. Through a VA-backed loan, the VA guarantees a portion of the loan, which can provide you with more favorable terms, including no required down payment, lower interest rates, and no private mortgage insurance. Further, the VA home loan benefit can be used multiple times.

- Purchase Loan - VA-guaranteed purchase loans can be used to buy, build, or improve a home. Because of the VA guaranty, veterans are often able to obtain a competitive interest rate, avoid down payments and private mortgage insurance (PMI) or mortgage insurance premiums (MIP), and have fewer closing costs.
- Cash-out Refinance Loan - A VA-backed cash-out refinance loan lets you replace your current loan with a new one under different terms. These loans are good for situations where a veteran may want to take cash out of their existing home's equity to pay off debt, make home improvements, or use for other financial needs or refinance a non-VA loan into a VA-backed loan. Veterans will still need to pay for closing costs with a cash-out refinance loan.
- Interest Rate Reduction Refinance Loan ("IRRRL") - An IRRRL is used to replace a current VA-backed home loan with a new loan under different terms. Generally, this loan is used to obtain more favorable loan terms, such as a lower or fixed interest rate.

1. Am I Eligible for a VA-backed Loan?

You may be eligible for a VA-backed loan if you meet *all* of the following requirements:

- You qualify for a VA-backed home loan Certificate of Eligibility (COE). To qualify for a COE, a veteran must have an Honorable or General (Under Honorable Conditions) characterization of service and meet certain active duty requirements, depending on when they served. You can request a COE online [here](#).
- You meet the VA's and your lender's standards for credit, income, and any other requirements.
- You will live in the home you are buying or refinancing with the loan.
- If you are applying for an IRRRL loan, you must be using it to refinance an existing VA-backed home loan and certify that you currently live in or used to live in the home covered by the loan.

2. How Do I Apply?

You will need to:

- Request a COE. If you are applying for an IRRL Loan, you do not need a new COE.
- Find a lender, as the VA provides a guaranty, but is not the direct lender, *and*
- Provide the lender with all requested documents, such as pay stubs and tax returns.

B. VA Direct Loan: Native American Direct Loan (“NADL”)

If you, or your spouse, are Native American, a NADL can be used to buy, build, or improve a home on federal trust land, or can be used to refinance an existing NADL.

1. Am I Eligible for a NADL?

You may be eligible for an NADL if you’re a Native American veteran or a non–Native American veteran married to a Native American, and you meet all of the following requirements:

- Your tribal government has an agreement—or Memorandum of Understanding (MOU)—with the VA detailing how the program will work on its trust lands.
- You have a valid VA home loan COE.
- You meet the VA’s credit standards.
- You have proof that you make enough money to cover the mortgage payments and other costs of owning a home.
- You will live in the home you are using the NADL to buy, build, or improve.

An NADL has many of the same benefits as a VA-backed loan, such as no down payment, no requirement of private mortgage insurance (PMI), limited closing costs, and the ability to refinance for a lower interest. However, an NADL also provides a 30-year fixed mortgage with a low interest rate.

2. How Do I Apply?

Request a VA home loan COE and contact an NADL coordinator to start the NADL process. You can contact an NADL coordinator by email at NADL@va.gov or by phone at 888-349-7541, Monday through Friday, 8:00 a.m. to 6:00 p.m. ET.

VI. Veterans' Group Life Insurance ("VGLI")

Generally, there is no character of discharge bar to participating in Veterans' Group Life Insurance. However, for Service Disabled Veterans Insurance and Veterans' Mortgage Life Insurance benefits, the veteran's character of discharge must be other than dishonorable.

VGLI is term life insurance.⁸ You can get between \$10,000 and \$500,000 in term life insurance benefits. The amount you will get will be based on how much Servicemembers' Group Life Insurance (SGLI) coverage you had when you left the military. You can also increase your coverage by \$25,000 every 5 years—up to \$500,000—until you are 60 years old.

A. Am I Eligible?

To be eligible for VGLI, at least one of the following must be true:

- You had part-time Servicemembers' Group Life Insurance (SGLI) as a member of the National Guard or Reserve. And, you suffered an injury or disability (damage to your body or mind that makes it hard for you to do everyday tasks, including meaningful work) while on duty—including direct traveling to and from duty—that disqualified you for standard premium insurance rates.
- You had SGLI while you were in the military and you're within 1 year and 120 days of being released from an active-duty period of 31 or more days.
- You're within 1 year and 120 days of retiring or being released from the Ready Reserve or National Guard.
- You're within 1 year and 120 days of assignment to the Individual Ready Reserve (IRR) of a branch of service, or to the Inactive National Guard (ING). This includes members of the United States Public Health Service Inactive Reserve Corps (IRC).
- You're within 1 year and 120 days of being put on the Temporary Disability Retirement List (TDRL).

B. How Do I Apply?

You will need to apply for VGLI within 1 year and 120 days of leaving the military. If you sign up within 240 days of leaving the military, you will not need to prove you are in good health. If you sign up after the 240-day period, you will need to submit evidence that you are in good health.

You can apply for VGLI through the following ways:

- **Online application**, or
- Apply by mail or fax. You will need to complete the Application for Veterans' Group Life Insurance, form **SGLV 8714**.
 - Fax the form to 800-236-6142, or
 - Mail the form to OSGLI, PO Box 41618, Philadelphia, PA 19176-9913

⁸ For a description of term life insurance, see Comparing Veterans' Group Life Insurance (VGLI) to Whole Life Insurance Coverage, https://www.benefits.va.gov/INSURANCE/docs/VGLI_Flyer.pdf.

VII. Veterans' Mortgage Life Insurance ("VMLI")

VMLI offers mortgage protection insurance to a veteran's family if the veteran has severe service-connected disabilities and has adapted a home to accommodate his or her needs. This insurance protects only your primary residence. You can receive up to \$200,000 in mortgage life insurance that, in the event of your death while covered, will be paid directly to the bank or other lender that holds your mortgage. The amount of coverage will equal the amount you still owe on your mortgage, up to the maximum of \$200,000. If you pay off your mortgage, your VMLI coverage will end.

You will need to make premium payments for VMLI. Premium payments are based on your age, current balance of your mortgage, remaining mortgage payments, and the amount of VMLI needed. The VA provides a VMLI premium calculator [here](#).

A. Am I Eligible?

You may be eligible for VMLI if you meet all of the following requirements:

- You have a severe disability that the VA has concluded was caused—or made worse—by your service.
- You received a Specially Adapted Housing grant to buy, build, or make changes to a home so you can live more independently. You can find information on SAH eligibility requirements and how to apply for a SAH [here](#).
- You have the title of the home.
- You have a mortgage on the home.
- You are under 70 years old.

B. How Do I Apply?

The first step is to apply for an SAH grant. If you receive an SAH grant, your loan guaranty agent will then tell you if you qualify for VMLI. If you already have an SAH grant, you can ask your loan guaranty agent about VMLI.

Your agent will help you fill out a Veterans' Mortgage Life Insurance Statement, VA Form 29-8636. You can access this form [here](#).

VIII. Veterans Affairs Life Insurance

Veterans Affairs Life Insurance (“VALife”) provides low-cost life insurance coverage to veterans with service-connected disabilities. Benefits include up to \$40,000 in whole life insurance coverage, and cash value that starts to add up 2 years after your application is approved. VALife is guaranteed acceptance whole-life insurance, meaning if you meet the eligibility requirements, your application will be automatically approved. You can keep your VALife coverage for the rest of your life.

VALife insurance coverage starts 2 years after you apply, and you must pay the required premiums during those 2 years. Your premium depends on your age when you apply and the amount of coverage you want. Your premium rate will never increase as long as you keep your VALife policy. You can view current premium rates [here](#).

A. Am I Eligible?

Eligibility depends on your age. If you are age 80 or younger:

- You must have a VA service-connected disability rating (even if your rating is zero percent).
 - There is no time limit within which you have to apply after receiving your disability rating.

If you are age 81 or older, you may be eligible if you meet all of the following requirements:

- You applied for VA disability compensation before you turned 81 years old.
- You got your service-connected disability rating after you turned 81 years old.
- You apply for VALife within 2 years of being notified of your disability rating.

B. How Do I Apply?

You can check your eligibility and apply using the VA’s [online application](#). Note that when you apply, you will need to submit your first premium payment.

Appeals Process

After you apply for benefits through the VA, you will be issued a benefit determination letter (also called a “notice letter”) from a VA Regional Office. For determinations regarding disability compensation, pension, and some other types of benefits, a rating decision and standardized forms will be enclosed with the notice letter. This letter and its enclosures will contain the VA’s determination of the benefits you are entitled to, and will contain the following eight elements:

- Identification of the issues adjudicated;
- A summary of evidence considered;
- A summary of applicable laws and regulations;
- Identification of favorable findings;
- Identification of elements which were not satisfied, leading to a denial;
- An explanation of how to obtain evidence that was used in making the decision;
- Identification of the criteria that must be satisfied to either grant service connection or grant the next higher level of compensation;
- Notice of procedures on how to seek a new decision.

The VA benefit determination letters may contain legal language or be long and confusing. If you have any questions about your decision letter, you should speak with a VSO. If you still disagree with the rating decision after consulting your service officer, you may want to consider seeking review of or appealing the decision.

You have three options for pursuing a new decision for your benefit determination: (1) filing a supplemental claim; (2) requesting higher-level review; and (3) filing an appeal to the Board of Veterans’ Appeals. You and your service officer should discuss which of the three options is best for your individual case. **If you choose to pursue one of these three options, you will need to do so within one year of the date of your benefit determination letter.** If you are unsatisfied with the results of one of these options, you can try another option.

I. Supplemental Claim

Supplemental claims allow you to submit new and relevant evidence that may result in a more favorable rating decision from the VA. You have one year from the date of notice of the rating decision to file a supplemental claim to preserve your effective date. If you file a supplemental claim over a year after the date of notice of the rating decision, and that supplemental claim is granted, the VA will only pay benefits effective from the date you filed the supplemental claim.

II. Higher Level Review

Another way to get a new rating decision for your benefits claim is by requesting that your decision and evidentiary record be reviewed by a more senior VA employee. This can be done up to one year after the date that your VA rating decision was issued. This may be a good option if you believe that the VA made a mistake in their decision, and already has all of the evidence they need in order to render a more favorable decision.

III. Appeal to the Board of Veterans' Appeals

Finally, you may also file an appeal with the Board of Veterans' Appeals ("BVA") within a year of notice of your rating decision. The BVA is a body that reviews and decides appeals of VA benefit claims. Adjudicators at the BVA are Veterans Law Judges ("VLJ"), not Regional Office employees.

If you appeal your rating decision to the BVA, you will have the option of either submitting new evidence without a hearing; participating in a hearing and having the opportunity to submit new evidence; or having your existing record reviewed by the BVA, without any additional evidence or a hearing. You may submit written argument to the BVA regardless of the docket you choose.

To appeal to the BVA, you or your representative must file a Notice of Disagreement (VA Form 10182) and choose one of three "dockets:"

- Direct Review Docket - Applying to the direct review docket will allow a BVA judge to review your claims folder and render a new decision. You will not be allowed to submit any additional evidence, but you may submit written argument supporting your appeal.
- Evidence Only Docket - This docket will also allow a BVA judge to review your claims file and render a new rating decision, but allows you to submit new evidence within 90 days of filing the Notice of Disagreement. The BVA will not consider any evidence you submit between the date the VA issued the decision you are appealing and the date you file the Notice of Disagreement, or after the 90-day evidence submission window closes. You may, however, submit written argument any time before the BVA issues its decision.
- Hearing Docket - This option will result in a hearing or direct meeting with the BVA judge. If you choose to have a hearing, you may also submit new evidence at your hearing or within 90 days after your hearing (or within 90-days after the date the hearing is scheduled if you miss your hearing, or 90-days after you withdraw your request for a hearing). The BVA will not consider any evidence you submit between the date the VA issued the decision you are appealing and the date of your hearing (or date you withdraw your request for a hearing) or after the 90-day evidence submission window closes. You may, however, submit written argument any time before the BVA issues its decision.

Where to Get Help Applying for Veterans Benefits

Applying for benefits through the VA can be complicated. To help guide you through the process, we recommend that you work with your state veterans' affairs agency to apply for benefits. [A complete list of each state's veterans' affairs agency](#) is available through the VA.

Additional resources that can help provide information and assistance with the application process are included below:

- National Veterans Legal Services Program's [VA Benefit Identifier](#) is a free application designed for use by veterans and advocates to help veterans determine specific VA benefits to which they are likely entitled. The App is available for download through Google Play and Apple App store and the NVLSP website, <https://www.nvlsp.org/va-app/>
- Stateside Legal maintains a [national directory](#) of free and low-cost legal help from legal aid providers, state agencies, law school clinics, and other available resources. This directory is searchable by state or zip code and is available online at no charge.
- [LawHelp.org](#) is a free online resource that helps you find answers to specific legal questions. Their site also includes specific legal resources by state.
- [American Bar Association](#) provides news, information, and other tools to help you understand the laws and regulations for VA benefits. Their military page includes resources such as the Military Pro Bono Project.
- [VetLex](#) also provides additional information and referrals for benefits advocacy.
- Finally, you can always contact the VA Benefits Hotline at (800) 827-1000 for all questions related to the benefits process.