



# Filing Without a Coach: A Veteran's Step-by-Step VA Claim Guide

A step-by-step walkthrough for Veterans filing claims on their own.

**Filing a VA claim can feel overwhelming.**

**The system is structured, but not always intuitive.**

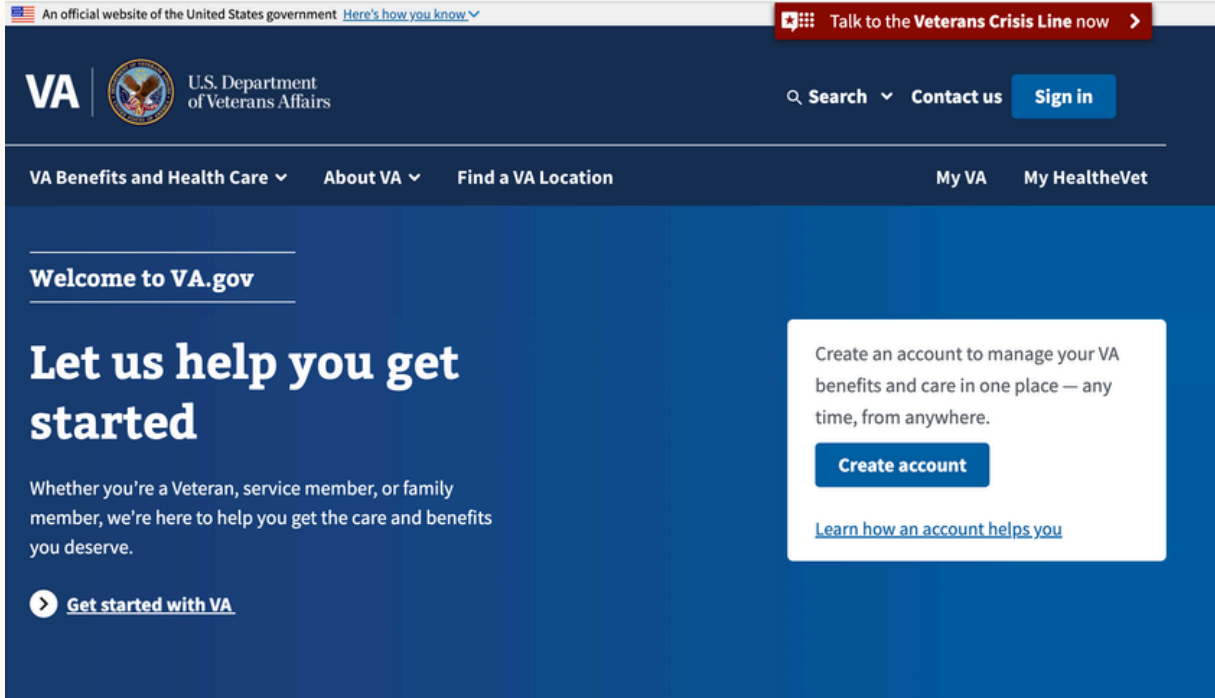
**This guide walks you through:**

- **Creating your VA.gov account**
- **Submitting an Intent to File**
- **Filing your claim**
- **Requesting a rating increase**

**Take this one step at a time. You do not have to complete everything in one sitting.**

This guide does not replace medical or legal advice. It is an educational resource to help you navigate VA.gov with clarity.

# Step 1: Create (or Log Into) Your VA.gov Account



## What You'll Need:

- SSN
- Email address
- Phone number
- Access to ID.me or Login.gov

## Step-by-Step:

- Go to VA.gov
- Click "Sign In" or "Create Account"
- Choose Login.gov or ID.me to
- Verify identity
- Confirm contact information
- Access your dashboard

## Common Mistakes to Avoid:

- Using an outdated email
- Not completing identity verification fully
- Creating duplicate accounts

Once your account is active, the next step is protecting your effective date with an Intent to File.



# Step 2: Submit an Intent to File (ITF)

## Should I submit an intent to file form?

If you plan to file for disability compensation using a paper form, you may want to submit an intent to file form first. This can give you the time you need to gather your evidence while avoiding a later potential start date (also called an effective date). When you notify us of your intent to file, you may be able to get retroactive payments (compensation that starts at a point in the past).

**Note:** If you file for disability compensation online, then you don't need to notify us of your intent to file. This is because your effective date gets set automatically when you start filling out the form online—before you submit it.

## What Is an Intent to File?

An Intent to File tells the VA you plan to submit a claim and preserves your effective date for up to 12 months.

## Why It Matters

If approved, your back pay can be calculated from the ITF date, not the date you finish your full claim.

## Step-by-Step:

- Navigate to “File a Disability Claim”
- Select “Start a new claim”
- Choose Intent to File option
- Submit confirmation
- Download/save confirmation screen

**Pro Tip:** Screenshot or download confirmation immediately.

## Claims you can file after filling out this form

After you complete this form, we'll direct you to one or more of these benefit applications for you to complete:

- [Disability compensation claim \(VA Form 21-526EZ\)](#). **Note:** If you start your disability claim online now, you don't need to fill out this intent to file form. When you start your disability application or Supplemental Claim online, it notifies us automatically of your intent to file.



# Step 3: Prepare Before Submitting Your Claim

**Before you click “Submit Claim,” make sure you have:**

- ✓ Diagnosis
- ✓ Nexus letter (if needed)
- ✓ Service connection explanation
- ✓ Supporting medical records
- ✓ Personal statement (if applicable)

**Reminder:** The VA does not automatically connect the dots. Your job is to clearly show:

- A current condition
- An in-service event or exposure
- A medical link between the two

Award Letter examples:

 DEPARTMENT OF VETERANS AFFAIRS 810 Vermont Ave NW Washington, D.C. 20420	 DEPARTMENT OF VETERANS AFFAIRS 810 Vermont Ave NW Washington, D.C. 20420												
July 1, 2021	July 1, 2021												
John Michael Doe 5445 Honor Drive Hope, AR 71802	John Michael Doe 5445 Honor Drive Hope, AR 71802												
In Reply Refer to: xxx-xx-4321 27/eBenefits	In Reply Refer to: xxx-xx-4321 27/eBenefits												
Dear Mr. Doe,	Dear Mr. Doe,												
This letter is a summary of benefits you currently receive from the Department of Veterans Affairs (VA). We are providing this letter to disabled Veterans to use in applying for benefits such as state or local property or vehicle tax relief, civil service preference, to obtain housing entitlements, free or reduced state park annual memberships, or any other program or entitlement in which verification of VA benefits is required. Please safeguard this important document. This letter is considered an official record of your VA entitlement.	This letter certifies that John Michael Doe is receiving service-connected disability compensation from the Department of Veterans Affairs.												
Our records contain the following information:	The current benefit paid is as follows:												
<b>Personal Claim Information</b> Your VA claim number is: xxx-xx-4321 You are the Veteran.	<b>Gross Benefit Amount</b> \$4268.39 <b>Net Amount Paid</b> \$4268.39 <b>Effective Date</b> January 1, 2021 <b>Combined Evaluation</b> 100 percent												
<b>Military Information</b> Your most recent, verified periods of service (up to three) include:	<b>How You Can Contact Us</b>												
<table border="0"><tr><td><b>Branch of Service</b></td><td><b>Character of Service</b></td><td><b>Entered Active Duty</b></td><td><b>Released/Discharged</b></td></tr><tr><td>Army</td><td>Honorable</td><td>September 17, 1990</td><td>June 22, 1996</td></tr><tr><td>Army</td><td>Honorable</td><td>June 23, 1999</td><td>May 5, 2005</td></tr></table> <p>(There may be additional periods of service not listed above.)</p>	<b>Branch of Service</b>	<b>Character of Service</b>	<b>Entered Active Duty</b>	<b>Released/Discharged</b>	Army	Honorable	September 17, 1990	June 22, 1996	Army	Honorable	June 23, 1999	May 5, 2005	<ul style="list-style-type: none"><li>• If you need general information about benefits and eligibility, please visit us at <a href="https://www.ebenefits.va.gov">https://www.ebenefits.va.gov</a> or <a href="https://www.va.gov">https://www.va.gov</a>.</li><li>• Call us at 1-800-827-1000. If you use a Telecommunications Device for the Deaf (TDD), the number is 1-800-829-4833.</li><li>• Ask a question on the Internet at <a href="https://iris.custhelp.va.gov">https://iris.custhelp.va.gov</a>.</li></ul>
<b>Branch of Service</b>	<b>Character of Service</b>	<b>Entered Active Duty</b>	<b>Released/Discharged</b>										
Army	Honorable	September 17, 1990	June 22, 1996										
Army	Honorable	June 23, 1999	May 5, 2005										
<b>VA Benefit Information</b>	Sincerely,  Cheryl J Rawls Assistant Deputy Under Secretary for Field Operations Office of Outreach and Stakeholder Engagement												
<table border="0"><tr><td>You have one or more service-connected disabilities:</td><td>Yes</td></tr><tr><td>Your combined service-connected evaluation is:</td><td>100%</td></tr><tr><td>Your current monthly award amount is:</td><td>\$4268.39</td></tr><tr><td>The effective date of the last change to your current award was:</td><td>January 1, 2021</td></tr><tr><td>You are considered to be totally and permanently disabled due solely to your service-connected disabilities:</td><td>Yes</td></tr><tr><td>The effective date of when you became totally and permanently disabled due to your service-connected disabilities:</td><td>December 15, 2004</td></tr></table>	You have one or more service-connected disabilities:	Yes	Your combined service-connected evaluation is:	100%	Your current monthly award amount is:	\$4268.39	The effective date of the last change to your current award was:	January 1, 2021	You are considered to be totally and permanently disabled due solely to your service-connected disabilities:	Yes	The effective date of when you became totally and permanently disabled due to your service-connected disabilities:	December 15, 2004	
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# Step 4: Submit Your Disability Claim on VA.gov (Step-by-Step)

## **Before you start...**

1. Put all your documents in one folder on your computer/phone.
2. Rename files so they're easy to identify (examples):
  - PTSD\_NexusLetter\_DrSmith\_2026.pdf
  - Migraines\_MedicalRecords\_2022-2025.pdf
  - BuddyStatement\_SgtJones.pdf
3. Keep files in accepted formats and under size limits if possible (VA claim status tool accepts PDF, GIF, JPEG, BMP, TXT and max 25 MB per file).

## **A) Start the online application**

1. Go to VA.gov and Sign in (Login.gov or ID.me)
2. Navigate to the Disability section.
3. Choose the option to File for disability compensation (the online application is tied to VA Form 21-526EZ).
4. Click Start your application / File a claim online.

If you don't have everything ready: you can save and come back later. Even if you do not complete an "Intent to File," the VA recognizes the date you started as your date of claim as long as you complete within 365 days.



# Step 4: Submit Your Disability Claim on VA.gov (Step-by-Step, Continued)

## **B) Work through the application sections**

### **Veteran information**

- Confirm your personal info (name, DOB, contact info)
- Confirm/update your mailing address, phone, and email

### **Service details**

- Confirm branch, dates of service, and discharge status (as prompted)
- If asked about National Guard/Reserve or deployments, answer as accurately as you can

### **Claim type/what you're filing**

- You may see options like:
  - New condition (original/new claim)
  - Secondary condition (caused/worsened by another service-connected condition)
  - Increase (for a condition already rated)
- Select what applies and, if you're unsure, choose the option closest to your situation and explain clearly in your statements

### **Add your conditions (THE BIG ONE!!!)**

- Click Add a new condition
- Enter the condition name (example: "migraines," "PTSD," "knee pain/strain," etc.)
- Repeat until you've listed everything you intend to claim

Tip: If you have multiple conditions, add them all in one session if possible. It's easier than trying to "patch" it later.

### **Treatment information**

- You may be asked where you've received care (VA, private providers, hospitals)
- Enter provider names, locations, and approximate dates if you have them
- If you don't remember exact dates, use best estimates

### **Direct deposit**

Enter or confirm bank routing/account numbers (if prompted)  
Double-check this carefully



# Step 4: Submit Your Disability Claim on VA.gov (Step-by-Step, Continued)

## **C) Upload your evidence (documents)**

1. When you reach the evidence upload section, click Add files/Upload documents
2. Upload documents one at a time (or in batches if the system allows)
3. For each upload, choose the best matching document type/category if VA.gov asks you to label it
4. Confirm each upload shows as successfully added before continuing

If a file won't upload:

- Convert it to PDF if it isn't already
- Reduce file size (25MB/file is a common limit in VA upload tools).
- Try uploading fewer files at once

## **D) Review and submit**

1. Use the Review page to confirm:
  - All conditions are listed correctly
  - Evidence is attached
  - Contact info is correct
2. Check the certification/attestation boxes (truthfulness statement)
3. Click Submit

## **E) After submission (do these immediately)**

1. Save your confirmation page (download, screenshot, or print)
2. Check that your claim shows in the Claim status tool
3. If you need to add more evidence later, you can usually upload additional evidence through the claim status tool under the Files tab ("Additional evidence" → Add Files)



## Self-Filer Checklist:

- VA.gov account created**
  
- Identity verified**
  
- Intent to File submitted**
  
- ITF confirmation saved**
  
- Diagnosis confirmed**
  
- Nexus letter secured**
  
- Medical records organized**
  
- Claim submitted**
  
- Confirmation saved**



# If You Need Support

You Don't Have to Navigate This Alone

Filing alone is possible. Filing strategically requires documentation.

If:

- Your claim was denied
- You're unsure about your nexus letter
- You're preparing for an increase
- You want professional review before submitting

**Essential Veteran Services can help.**



Created by Essential Veteran Services