

# COMPREHENSIVE OUTLINE: VA BENEFITS AND PROGRAMS

Updated May 2026

---

## Module 1: Overview of VA Benefits and Programs

### I. Purpose of the VA Benefits System

#### *A. Mission*

- Administer benefits to veterans, dependents, and survivors as authorized by Title 38, United States Code (U.S.C.).
- Ensure fair compensation, care, and rehabilitation for service-related disabilities and needs.

#### *B. Key VA Benefit Categories*

1. Disability Compensation (service-connected)
2. Pension (non-service-connected, income-based)
3. Dependency and Indemnity Compensation (DIC)
4. Burial and Interment Benefits
5. Education and Training Benefits (GI Bill)
6. Veteran Readiness and Employment (VR&E)
7. Health Care Benefits
8. Home Loan Guaranty
9. Insurance and Miscellaneous Benefits

### II. Service-Connected Disability Compensation

#### *A. Authority*

- 38 U.S.C. §§ 1110–1155; 38 C.F.R. Part 3, Subpart A; Part 4 (VASRD).

#### *B. Eligibility*

- Disability incurred or aggravated during active service.
- Must show (1) current disability, (2) in-service event, and (3) nexus between the two.

### ***C. Features***

- Tax-free monthly payment.
- Effective date = later of claim date or entitlement date (§ 3.400).
- Special Monthly Compensation (SMC) for severe disabilities.
- Temporary 100% for hospitalization/convalescence (§ 4.29–4.30).

## **III. Non-Service-Connected Pension (Improved Pension Program)**

### ***A. Authority***

- 38 U.S.C. §§ 1501–1543; 38 C.F.R. §§ 3.1–3.275.

### ***B. Eligibility***

- Wartime service (≥90 days, one day during wartime).
- Age 65+ or permanently and totally disabled.
- Meets income and net-worth limits.

### ***C. Enhanced Pension***

<b>Type</b>	<b>Description</b>
Aid & Attendance (A&A)	Needs help with daily activities (§ 3.352).
Housebound	Substantially confined to home (§ 3.351).

### ***D. Key Forms***

- VA Form 21P-527EZ (Veteran’s Pension)
- VA Form 21P-8416 (Medical Expenses)

## **IV. Dependency and Indemnity Compensation (DIC)**

### ***A. Authority***

- 38 U.S.C. §§ 1301–1323; 38 C.F.R. § 3.5.

### ***B. Eligibility***

- Paid to eligible survivors of veterans who died:
  - From service-connected causes, or
  - While rated totally disabled for specific statutory periods.

### ***C. Eligible Claimants***

- Surviving spouse, children, or parents (§§ 3.50–3.57).

### ***D. Key Rules***

- Effective date = date of claim or veteran’s death (if filed within 1 year).
- Proof of relationship and service connection required.

## V. Burial, Funeral & Interment Benefits

### *A. Authority*

- 38 U.S.C. §§ 2302–2308; 38 C.F.R. §§ 3.1600–3.1610.

### *B. Benefits*

- Service-connected burial allowance – up to \$2,000 for eligible deaths on or after September 11, 2001.
- Non-service-connected burial and funeral allowance and plot/interment allowance may apply when eligibility rules are met.
- Plot allowance and transportation of remains if applicable.

### *C. Key Form*

- VA Form 21P-530EZ (Application for Burial Benefits)

## VI. Education and Training Benefits

### *A. Statutory Authority*

- 38 U.S.C. Chapters 30, 31, 33, 35; 38 C.F.R. Part 21.

### *B. Major Programs*

<b>Program</b>	<b>Who Qualifies</b>	<b>Description</b>
Chapter 30 – Montgomery GI Bill	Active duty after 1985	Education/training for 36 months
Chapter 33 – Post-9/11 GI Bill	90 days post-9/11 active duty	Covers tuition/fees, housing allowance, and books/supplies depending on eligibility tier
Chapter 35 – DEA	Dependents of veterans who died from service-connected causes, are rated permanent and total (P&T), died on duty, or meet another statutory category	Education benefits generally up to 36 months for training beginning on/after Aug. 1, 2018; up to 45 months for qualifying earlier use
Chapter 31 – VR&E	Veterans with qualifying service-connected disabilities	Employment, training, counseling, and independent-living services

## VII. VA Home Loan Guaranty

### *A. Authority*

- 38 U.S.C. Chapter 37; 38 C.F.R. Part 36.

### *B. Purpose*

- Help eligible veterans and certain surviving spouses obtain home loans with favorable terms (no down payment, competitive lender-set interest rates).

### ***C. Key Points***

- VA guarantees a portion of the loan, reducing lender risk.
- Eligibility depends on service duration and character of discharge.

## **VIII. VA Health Care System**

### ***A. Authority***

- 38 U.S.C. Chapter 17; 38 C.F.R. Part 17.

### ***B. Benefits***

- Preventive, inpatient, and outpatient care at VA facilities.
- Priority groups determine copays and eligibility.
- CHAMPVA – health coverage for certain dependents (§ 17.270–§ 17.278).

## **IX. Veteran Readiness and Employment (VR&E)**

### ***A. Authority***

- 38 U.S.C. Chapter 31; 38 C.F.R. Part 21, Subpart A.

### ***B. Eligibility***

- Service-connected disability rated  $\geq 10\%$  with employment handicap.

### ***C. Services***

- Career counseling, training, job placement, independent living assistance.

## **X. Insurance and Miscellaneous Benefits**

<b>Program</b>	<b>Authority</b>	<b>Description</b>
Veterans Affairs Life Insurance (VALife) / S-DVI legacy policies	§ 1922	Life insurance for service-disabled veterans
Veterans Mortgage Life Insurance (VMLI)	§ 2106	Protects SAH loan borrowers
Automobile Allowance & Adaptive Equipment	§ 3901; 38 C.F.R. § 3.808	Vehicle grant for mobility-impaired veterans
Clothing Allowance	§ 1162; 38 C.F.R. § 3.810	Annual payment for prosthetic wear-and-tear

## XI. Comparison of Key VA Benefits

Benefit	Eligibility Basis	Income- Tested	Service Connection Required	Survivor Eligible?
Compensation	Disability from service	✗	<input checked="" type="checkbox"/>	✗
Pension	Wartime + low income	<input checked="" type="checkbox"/>	✗	<input checked="" type="checkbox"/> (Death Pension)
DIC	Death from service- connected cause	✗	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
VR&E	Service-connected disability	✗	<input checked="" type="checkbox"/>	✗
GI Bill	Military service period	✗	✗	<input checked="" type="checkbox"/> (Ch. 35)
Home Loan	Military service	✗	✗	<input checked="" type="checkbox"/> (Spouse)

## XII. Common Exam Focus Areas

Topic	Test Concept	Reference
Compensation vs. Pension	Distinguish income vs. service connection	§ 3.3; § 3.4
Effective Dates	Later of claim or entitlement	§ 3.400
A&A vs. Housebound	Functional vs. physical confinement	§ 3.351–3.352
DIC Eligibility	Death must be service-related	§ 3.5
Presumptive Service Connection	Chronic/Exposure diseases	§ 3.307–3.309

### XIII. Key VA Forms Summary

<b>Benefit</b>	<b>VA Form</b>	<b>Purpose</b>
Disability Compensation	21-526EZ	Initial claim for compensation
Pension	21P-527EZ	Non-service-connected pension
DIC / Survivors Pension	21P-534EZ	Survivors benefits
Burial Benefits	21P-530EZ	Funeral/burial reimbursement
Education	22-1990 / 22-5490	GI Bill / Dependents Education
VR&E	28-1900	Vocational rehab application

### XIV. High-Yield Review Checklist

Identify each major benefit and its governing statute.

Distinguish between service-connected and income-based programs.

Know which VA forms correspond to each benefit.

Memorize the Aid & Attendance and Housebound rules.

Recognize effective date principles under § 3.400.

Understand DIC eligibility and survivor qualifications.

## **Module 2: Service-Connected Disability Compensation**

### I. Purpose and Scope

#### *A. Objective*

Understand how the VA determines entitlement to compensation for disabilities incurred or aggravated in active military service, and how those disabilities are rated, combined, and paid.

#### *B. Statutory & Regulatory Authority*

- 38 U.S.C. §§ 1110–1155 — Governing law for compensation.
- 38 C.F.R. Part 3, Subpart A (§§ 3.1–3.400) — Adjudicative regulations.
- 38 C.F.R. Part 4 (VASRD – Schedule for Rating Disabilities) — Rating criteria.

## II. Definition and Core Principles

### *A. Definition*

Service-connected disability compensation is a tax-free monetary benefit paid to veterans for disabilities resulting from disease or injury incurred or aggravated by active duty military service.

### *B. Fundamental Requirements (Three-Part Test)*

To establish service connection, three elements must be proven:

1. Current Disability – A diagnosed condition confirmed by medical evidence.
2. In-Service Event, Injury, or Disease – Must have occurred or been aggravated in service.
3. Nexus – A causal relationship between the in-service event and current disability (medical opinion or presumption).

## III. Types of Service Connection

Type	Description	Authority
Direct Service Connection	Disability directly incurred in or caused by military service.	§ 3.303(a)- (d)
Aggravation	Preexisting condition worsened during service beyond natural progression.	§ 3.306
Presumptive Service Connection	Certain chronic diseases presumed related to service if manifested within set time after discharge.	§ 3.307– 3.309
Secondary Service Connection	New disability proximately due to or aggravated by an established service-connected condition.	§ 3.310
Injury/Disability from VA Medical Treatment	“1151 claim” – compensation for injury as if service-connected.	§ 1151, § 3.361

## IV. Direct Service Connection (38 C.F.R. § 3.303)

### *A. Key Principles*

- Must show current disability linked to service by medical or lay evidence.
- Chronic diseases shown in service and still existing post-discharge are presumed service- connected.
- Continuity of symptoms can establish nexus where chronicity is not shown.

### *B. Evidence Considerations*

- STRs (Service Treatment Records)
- Post-service medical records
- Lay evidence (competent to describe symptoms, not diagnoses)

## V. Presumptive Service Connection (38 C.F.R. §§ 3.307–3.309)

### *A. Purpose*

Simplifies claims for certain chronic or exposure-related diseases by presuming service connection if they manifest to a compensable degree within a specified period.

### *B. Common Presumptive Categories*

Category	Examples	Timeframe
Chronic Diseases	Arthritis, diabetes mellitus, cardiovascular disease	Within 1 year post-service
Tropical Diseases	Malaria, dysentery	Within 1 year or as medically indicated
Prisoner of War (POW)	Psychosis, frostbite residuals	Any time after service
Herbicide (Agent Orange)	Diabetes II, ischemic heart disease, certain cancers	No time limit if exposed
Radiation Exposure	Leukemia, thyroid cancer	No time limit

### *C. Key Evidence*

- Proof of exposure or qualifying service location (e.g., Vietnam 1962–1975, Korea DMZ 1967–1971).
- Disease on VA's presumptive list (§ 3.309).

## VI. Secondary Service Connection (38 C.F.R. § 3.310)

### *A. Rule*

Disability caused or aggravated by another service-connected condition is also considered service-connected.

Example: A veteran with service-connected knee injury develops a back condition due to altered gait → secondary service connection.

### *B. Key Points*

- Medical nexus required showing causation or aggravation.
- Compensation applies only to degree of aggravation if condition preexisted or worsened due to primary disability.

## VII. Aggravation of Preexisting Conditions (38 C.F.R. § 3.306)

### *A. Principle*

If a condition existed before service and worsened during service, the increase in severity is presumed service-connected unless clearly due to natural progression.

### ***B. Exam Traps***

- Temporary flare-ups are not aggravation.
- Must show permanent worsening beyond baseline.

## **VIII. 38 U.S.C. § 1151 – Disability Resulting from VA Treatment**

### ***A. Purpose***

Provides compensation for disabilities resulting from VA medical care, training, or rehabilitation, treated “as if” service-connected.

### ***B. Requirements***

1. Additional disability or death occurred.
2. Caused by VA negligence, carelessness, or unforeseeable event.
3. Claimant not at fault or engaging in willful misconduct.

## **IX. Disability Ratings & Evaluation (38 C.F.R. Part 4 – VASRD)**

### ***A. Purpose***

Provides standardized system for evaluating average impairment of earning capacity.

### ***B. Components***

1. Diagnostic Codes (DCs): Each condition has a numerical code.
2. Percentage Ratings: 0%–100% in 10% increments.
3. Combined Ratings (§ 4.25): Use Combined Ratings Table (not additive).
4. Bilateral Factor (§ 4.26): Adds extra percentage when both limbs affected.

### ***C. Example***

- Left knee arthritis (20%) + Right knee arthritis (20%) → Combined = 36% → Rounded to 40%.

## **X. Effective Dates (38 C.F.R. § 3.400)**

- Generally the later of (1) date of claim or (2) date entitlement arose.
- Exceptions:
  - Claims filed within one year of discharge → effective date = day after separation.
  - Reopened claims → effective date = date of new claim.
  - Increase in rating → earliest date increase is factually ascertainable.

## XI. Payment and Special Compensation

<b>Benefit Type</b>	<b>Authority</b>	<b>Description</b>
Standard Compensation	§ 1110, § 1131	Monthly tax-free benefit
Special Monthly Compensation (SMC)	§ 1114; § 3.350	Extra pay for severe disabilities (loss of limbs, blindness, aid & attendance)
Temporary 100%	§ 4.29, § 4.30	Hospitalization or convalescence over 21 days

## XII. Evidence Standards

<b>Evidence Type</b>	<b>Purpose</b>
Service Treatment Records (STRs)	Primary evidence of in-service events
C&P Examinations	VA-provided medical opinions
Private Medical Opinions	Alternative nexus support
Lay Statements	Competent for observable symptoms
Benefit of the Doubt Rule	If evidence in equipoise → decision in veteran's favor (§ 3.102)

## XIII. Common VA Forms

<b>Form</b>	<b>Purpose</b>
VA Form 21-526EZ	Application for Disability Compensation
VA Form 21-4142 / 4142a	Authorization to Release Medical Records
VA Form 21-0958	Notice of Disagreement (Legacy Appeals)
VA Form 20-0995 / 20-0996	Supplemental Claim / Higher-Level Review

## XIV. Common Exam Traps & Key Tips

Topic	Trap	Correct Rule
“Service connection”	Requires current diagnosis only	Must show current disability + in-service event + nexus
“Presumptive”	Automatically applies	Only for qualifying service AND listed conditions
“Aggravation”	Temporary flare-up	Must show permanent worsening
“Effective date”	Always date of injury	Usually later of claim or entitlement
“Combined ratings”	Add together	Use Combined Ratings Table, not simple addition

## XV. High-Yield Review Summary

1. Three-part test – current disability, in-service event, nexus.
2. Direct, secondary, aggravation, and presumptive service connections.
3. 38 U.S.C. § 1151 – VA fault claims.
4. VASRD (Part 4) – rating schedule and combined ratings.
5. § 3.400 – effective date rules.
6. SMC and temporary total ratings.
7. Evidence rules and Benefit of Doubt (§ 3.102).

## **Module 3: Pension Benefits (Non-Service-Connected Pension)**

### I. Purpose of VA Pension Benefits

#### *A. Definition*

The VA Pension Program provides tax-free income-based benefits to wartime veterans (and certain survivors) who are permanently and totally disabled or age 65 or older, and who meet financial need criteria.

#### *B. Goal*

- To provide financial support to low-income wartime veterans and their dependents.
- Unlike compensation, pension benefits are not based on service-connected disabilities.

## II. Statutory and Regulatory Authority

- 38 U.S.C. §§ 1501–1543 — Governs basic, improved, and death pension programs.
- 38 C.F.R. Part 3, Subparts A & B (§§ 3.1–3.277) — Defines eligibility, income, and net worth rules.

## III. Types of VA Pension Programs

<b>Program Type</b>	<b>Eligible Person</b>	<b>Purpose / Key Features</b>
Veterans Pension	Wartime veterans	Based on age (65+) or permanent total disability
Survivors Pension (Death Pension)	Surviving spouse/child of wartime veteran	Provides income support to survivors of eligible veterans
Aid & Attendance (A&A)	Veterans/survivors requiring daily help	Increased pension rate
Housebound	Veterans/survivors substantially confined to home	Increased pension rate

## IV. Basic Eligibility Requirements for Veterans Pension

### *A. Service Criteria*

- Minimum Active Duty: At least 90 days, with one day during a period of war.
  - After September 7, 1980, must have 24 months continuous active service or full obligated service period.
- Character of Discharge: Other than dishonorable.

### *B. Wartime Service Periods (Recognized by VA)*

<b>War Period</b>	<b>Start Date</b>	<b>End Date</b>
World War II	Dec 7, 1941	Dec 31, 1946
Korean Conflict	Jun 27, 1950	Jan 31, 1955
Vietnam Era	Aug 5, 1964	May 7, 1975 (or Feb 28, 1961, for in-country service)
Persian Gulf War	Aug 2, 1990	Present (no end date yet set)

## V. Financial Eligibility

### *A. Income Test*

- The veteran's countable annual income must be below the Maximum Annual Pension Rate (MAPR).
- MAPR depends on:
  - Marital/dependent status
  - Pension type (basic, A&A, housebound)
- Certain expenses (medical, unreimbursed) may be deducted from income (§ 3.272).

### *B. Net Worth Test*

- 38 C.F.R. § 3.274 limits countable assets and net worth (currently \$159,240 for the period beginning Dec. 1, 2025, adjusted annually).
- Excludes: primary residence, vehicle, and personal effects.
- Includes: cash, investments, secondary property.

## VI. Determining Pension Rate and Payment

### *A. Formula*

Annual Pension = MAPR – (Countable Annual Income)

### *B. Payment*

- Paid in 12 equal monthly installments.
- Pension reduced dollar-for-dollar by countable income.
- Adjusted yearly for cost-of-living changes.

## VII. Special Pension Rates

Type	Eligibility Criteria	Authority
Aid & Attendance (A&A)	Requires daily help with personal functions (bathing, dressing, feeding, etc.) or is bedridden or in nursing home.	38 C.F.R. § 3.352(a)
Housebound	Substantially confined to home due to permanent disability.	38 C.F.R. § 3.351(d)

## VIII. Survivors Pension (Death Pension)

### *A. Authority*

- 38 U.S.C. §§ 1541–1543; 38 C.F.R. §§ 3.3, 3.23–3.275.

### ***B. Eligibility***

- Deceased veteran must have met wartime service and discharge criteria.
- Surviving spouse or child must meet income and net worth limits.
- Cannot be entitled to DIC at the same time.

### ***C. Key Forms***

- VA Form 21P-534EZ — Application for DIC, Death Pension, and Accrued Benefits.
- VA Form 21P-0969 — Income, Net Worth, and Asset Statement (if requested).

## **IX. Exclusions and Deductions from Income**

<b>Category</b>	<b>Example</b>
Medical expenses	Out-of-pocket costs exceeding 5% of MAPR.
Educational expenses	For dependents.
Unreimbursed expenses	Nursing home care, medication.
Public assistance	Certain benefits (e.g., Supplemental Security Income) excluded.

Authority: 38 C.F.R. § 3.272

## **X. Key Concepts and Definitions**

<b>Term</b>	<b>Meaning</b>
MAPR	Maximum Annual Pension Rate – income ceiling for eligibility.
Countable Income	Total household income after allowable exclusions.
Net Worth Limit	Total of assets and income expected to sustain claimant's life expectancy.
Permanent and Total Disability	Not necessarily service-related but prevents gainful employment.

## XI. Effective Dates (38 C.F.R. § 3.400(b)(1))

Type of Claim	Effective Date Rule
Original claim	Date VA receives claim or date entitlement arose, whichever is later.
Reopened claim	Date of new claim or date entitlement arose.
A&A/Housebound increase	Date entitlement arose if claim received within 1 year of medical evidence.

## XII. Common VA Forms (Pension)

Form Number	Purpose
VA Form 21P-527EZ	Veteran's Pension Application (Fully Developed Claim)
VA Form 21P-8416	Medical Expense Report
VA Form 21P-0969	Income, Net Worth, and Asset Statement
VA Form 21P-534EZ	Survivors Pension / DIC Application

## XIII. Common Exam Pitfalls

Topic	Trap	Correct Understanding
Service requirement	Any service qualifies	Must include 1 day during wartime period
Income test	Based on veteran only	Based on household income
Medical expenses	Deducted in full	Deduct only portion exceeding 5% of MAPR
A&A vs. Housebound	Same eligibility	A&A requires personal care help; Housebound = confined to home
Pension vs. Compensation	Both income- tested	Pension is income-based, compensation is service-based

## XIV. Quick Legal Reference

Topic	Citation
Pension entitlement	38 U.S.C. § 1521; 38 C.F.R. § 3.3
Income and net worth limits	38 C.F.R. §§ 3.271–3.274
Deductible expenses	38 C.F.R. § 3.272
Effective dates	38 C.F.R. § 3.400
Aid & Attendance / Housebound	38 C.F.R. §§ 3.351–3.352

## XV. High-Yield Review Checklist

- Memorize the service requirements (90 days, 1 wartime day).
- Know the income and net worth tests and what counts as income.
- Understand MAPR and how it affects eligibility.
- Differentiate Veterans Pension, Survivors Pension, and DIC.
- Learn A&A and Housebound qualifications.
- Identify key VA forms for pension claims.
- Apply effective date rules under § 3.400.

## **Module 4: Dependency and Indemnity Compensation (DIC)**

### I. Purpose and Definition

#### *A. Purpose*

Dependency and Indemnity Compensation (DIC) is a tax-free monthly benefit paid to eligible survivors of:

1. Service members who died on active duty, or
2. Veterans whose death resulted from service-connected conditions, or
3. Veterans who were totally disabled from service-connected causes for certain statutory periods before death.

#### *B. Objective*

To provide financial support to survivors (spouse, children, or parents) who lose income due to a veteran's service-connected death.

## II. Statutory and Regulatory Authority

- 38 U.S.C. §§ 1301–1323 — DIC statutory provisions
- 38 C.F.R. § 3.5 — Definition of DIC
- 38 C.F.R. §§ 3.50–3.57 — Definitions of eligible dependents
- 38 C.F.R. §§ 3.10–3.22 — Entitlement, rates, and duration

## III. Eligibility Categories

### *A. Eligible Survivors*

#### 1. Surviving Spouse

- Legally married to the veteran at time of death.
- Must have lived continuously with the veteran until death (exceptions for separations due to veteran's misconduct).
- May not have remarried before age 57 (exceptions apply).

#### 2. Surviving Children

- Unmarried, under age 18, or
- 18–23 and attending school, or
- Permanently incapable of self-support before 18.

#### 3. Surviving Parents (for Parents' DIC)

- Income-based benefit for dependent parents of a deceased veteran.

## IV. Conditions for DIC Entitlement

### *A. Service-Connected Death*

- The veteran's death must result from:
  1. A service-connected disability, or
  2. A condition aggravated by service, or
  3. A presumptive service-connected disease under 38 C.F.R. §§ 3.307–3.309.

### *B. Death Not Directly from Service*

DIC may also be payable if the veteran:

- Was continuously rated totally disabled for:
  - 10 years or more immediately preceding death, or
  - 5 years from discharge, or
  - 1 year for former POWs (38 U.S.C. § 1318).

This is often called “1318 DIC” (based on total disability rather than cause of death).

## V. Effective Dates (38 C.F.R. § 3.400(c)(2))

Type of Claim	Effective Date Rule
Filed within 1 year of death	Date of veteran's death
Filed after 1 year of death	Date of VA receipt of claim
1318 DIC claims	Date of claim or date entitlement arose, whichever later

## VI. DIC Payment Rates and Additions

### *A. Basic Monthly Rate*

- Set annually by Congress (COLA-adjusted).
- Base rate for surviving spouse (as of 2024): \$1,699.36 per month (subject to updates).

### *B. Add-on Amounts*

Condition	Additional Monthly Amount
Each dependent child	+\$421.00
Aid & Attendance (spouse)	+\$421.00
Housebound (spouse)	+\$197.22
8-year provision (veteran totally disabled 8 years + married 8 years)	+\$360.85

### *C. Parent's DIC*

- Income-based benefit under 38 U.S.C. § 1315.
- Amount depends on number of parents and annual income.

## VII. Key VA Forms

Form	Purpose
VA Form 21P-534EZ	Application for DIC, Survivors Pension, and Accrued Benefits (Fully Developed Claim)
VA Form 21P-0969	Income, Net Worth, and Asset Statement (if required)
VA Form 21-4138	Statement in Support of Claim (additional details)
VA Form 21-686c	Declaration of Status of Dependents

## VIII. Required Evidence for DIC Claims

### *A. For Service-Connected Death*

- Veteran's DD-214 or service record.
- Death certificate listing the service-connected disability as a cause or contributing factor.
- Medical nexus evidence if cause not clearly service-connected.
- VA or private treatment records showing link to service.

### *B. For 1318 Claims*

- Evidence of total disability rating (100%) for required statutory period prior to death.
- VA rating decision or combined rating proof.

## IX. Relationship and Marital Requirements

<b>Requirement</b>	<b>Rule</b>
Valid marriage	Must be recognized by the state where the couple resided
Duration	Married 1 year or more before death, or child born of the union
Remarriage	Before age 57 disqualifies DIC (unless remarriage ended by death/divorce)
Continuous cohabitation	Required unless separation due to veteran's misconduct

## X. Presumptive Conditions for DIC

- Certain causes of death are automatically presumed service-connected if the veteran served in qualifying circumstances (e.g., Agent Orange, radiation exposure, Gulf War).
- Common presumptive causes:
  - Ischemic heart disease
  - ALS (Lou Gehrig's Disease)
  - Certain cancers and chronic respiratory diseases

Authority: 38 C.F.R. §§ 3.307, 3.309

## XI. Key Distinctions

Program	Based On	Income- Tested?	Service-Connection Required?	Who May Receive?
DIC	Death from service- connected causes or total disability	✗	☑	Spouse, child, parent
Survivors Pension	Wartime service + low income	☑	✗	Spouse, child
Accrued Benefits	Unpaid VA benefits due at death	✗	✗	Spouse, child, parent

## XII. Common Exam Topics

Topic	Exam Focus	Regulation
Basic DIC eligibility	Death must result from service-connected cause	§ 3.5
1318 DIC	Veteran totally disabled $\geq 10$ years	§ 3.22
Spousal remarriage rule	Remarriage before 57 disqualifies	§ 3.55
Effective dates	Within 1 year $\rightarrow$ date of death	§ 3.400(c)(2)
DIC vs. Pension	DIC = service-related death; Pension = income- based	§ 3.3, § 3.5

### XIII. Common Exam Pitfalls

Area	Mistake	Correct Understanding
Eligibility	DIC requires wartime service	DIC requires service-connected death (wartime not required)
1318 claims	Apply to all veterans	Only to veterans rated totally disabled for required period
Remarriage	Always disqualifying	Allowed if remarriage ends or occurs after age 57
Death certificate	Not needed	Always required to verify cause of death
Benefit type	Confusing DIC and Pension	DIC is not income-based; Pension is

### XIV. Key Legal Citations

Subject	Authority
DIC definition	38 C.F.R. § 3.5
Service-connected death	38 U.S.C. § 1310
1318 DIC	38 U.S.C. § 1318; 38 C.F.R. § 3.22
Spouse/child eligibility	38 C.F.R. §§ 3.50–3.57
Effective dates	38 C.F.R. § 3.400(c)(2)
Parent's DIC	38 U.S.C. § 1315

### XV. High-Yield Review Checklist

- Know the difference between DIC, Pension, and Accrued Benefits.
- Memorize DIC eligibility for spouse, child, and parent.
- Understand service-connected death vs. 1318 DIC.
- Learn effective date rules (date of death if filed within 1 year).
- Identify remarriage rules and exceptions.
- Recognize Aid & Attendance and Housebound increases for DIC.
- Know all key VA forms: 21P-534EZ, 21P-0969, and 21-686c.

## **Module 5: Special Monthly Compensation (SMC)**

### **I. Purpose and Overview**

#### ***A. Definition***

Special Monthly Compensation (SMC) is a tax-free additional benefit paid to veterans, spouses, surviving spouses, or parents with severe service-connected disabilities or special circumstances requiring extra compensation.

#### ***B. Objective***

SMC recognizes disabilities that cause:

- Loss or loss of use of limbs, organs, or senses;
- Need for Aid & Attendance (A&A);
- Housebound status; or
- Multiple severe service-connected impairments.

### **II. Statutory and Regulatory Authority**

- 38 U.S.C. § 1114 – Establishes SMC levels (K–T).
- 38 C.F.R. §§ 3.350–3.352 – Implement SMC entitlement criteria.
- 38 U.S.C. § 1134 – Extends provisions to peacetime veterans.

### III. Categories and Levels of SMC

SMC levels are designated by letters (K through T) corresponding to the severity and nature of disability.

<b>SMC Level</b>	<b>Basis of Award</b>	<b>Monthly Benefit Range (approx., 2024)</b>
K	Loss or loss of use of a hand, foot, eye, or reproductive organ; or specific sensory loss	+\$139.87 (added to base compensation)
L	Need for Aid & Attendance (A&A) or anatomical loss of both feet, or blindness	\$4,900.83 for Veteran alone (SMC-L); varies by dependent status
L 1/2 – N 1/2	Incremental combinations of severe losses (e.g., blindness + limb loss)	\$5,154.00-\$6,152.64 for Veteran alone across L 1/2-N; varies by dependent status
O – R2	Highest levels for multiple losses, paraplegia, quadriplegia, or need for personal care	Up to \$11,271.67 for Veteran alone at R.2/T; varies by dependent status
S (Housebound)	Substantially confined to home	\$4,408.53 for Veteran alone at S; varies by dependent status
T	Traumatic Brain Injury (TBI) with need for special care	Determined case-by-case

SMC benefits are paid in addition to regular compensation, not instead of it.

### IV. Basic SMC Types

#### *A. SMC (K) – Anatomical Loss or Loss of Use*

Awarded for:

- Loss of one or more creative organs, foot, hand, or eye.
- Deafness of both ears (with absence of air and bone conduction).
- Complete organic aphonia (inability to speak above a whisper).
- Erectile dysfunction (loss of use of a creative organ).

Authority: 38 U.S.C. § 1114(k); 38 C.F.R. § 3.350(a).

### ***B. SMC (L) – Aid & Attendance or Equivalent***

Awarded for:

- Regular Aid & Attendance (A&A) need (requires daily help with activities such as bathing, dressing, feeding, toileting).
- Anatomical loss or loss of use of both feet, or one hand and one foot.
- Blindness with visual acuity of 5/200 or less in both eyes.

Authority: 38 C.F.R. § 3.350(b); § 3.352(a).

### ***C. SMC (S) – Housebound***

Awarded when:

- The veteran has a single disability rated 100% and an additional 60% disability separate from it; or
- The veteran is substantially confined to home due to service-connected conditions.

Authority: 38 U.S.C. § 1114(s); 38 C.F.R. § 3.350(i).

### ***D. SMC (R1 & R2) – Highest Levels (A&A on Steroids)***

- R1: Need for regular Aid & Attendance on top of another SMC level (L–O).
- R2: Need for higher-level care (e.g., skilled medical attention or supervision).
- Requires 24-hour daily personal health-care services.

Authority: 38 U.S.C. § 1114(r); 38 C.F.R. § 3.352(b).

### ***E. SMC (T) – Traumatic Brain Injury (TBI)***

Granted when a veteran requires specialized assistance due to the residual effects of severe TBI, such as:

- Inability to perform personal functions;
- Cognitive impairment;
- Need for protective supervision.

Authority: 38 U.S.C. § 1114(t).

### **V. Aid & Attendance (A&A) – Criteria (38 C.F.R. § 3.352(a))**

A&A is awarded when the veteran:

- Is blind or nearly blind;
- Is a patient in a nursing home; or
- Requires regular assistance for daily activities such as:
  - Dressing and undressing;
  - Feeding oneself;
  - Attending to the wants of nature;
  - Adjusting prosthetic devices;
  - Protection from daily environmental hazards.

Not all need total helplessness—only regular assistance.

## VI. Housebound Criteria (SMC-S)

### *A. Service-Connected Housebound Status*

- Must have one disability rated 100% and another separate disability rated at least 60%.

### *B. Permanent Housebound Status*

- Substantially confined to the dwelling and its immediate premises due to service-connected disabilities.

Authority: 38 C.F.R. § 3.350(i)(1)–(2).

## VII. Relationship Between SMC and Standard Ratings

- SMC is paid in addition to the regular VA disability compensation rate.
- Cannot receive multiple “same-level” SMCs for identical losses.
- Certain combinations (e.g., blindness + limb loss) can elevate the SMC level (e.g., from L to O).
- SMC may replace total ratings when the higher benefit is more advantageous.

## VIII. Evidence Required

- Medical evidence describing loss, paralysis, or need for aid.
- VA examination confirming criteria (e.g., functional limitations).
- Lay statements from caregivers or medical personnel.
- VA Form 21-2680 (Examination for Housebound Status or Permanent Need for Aid and Attendance).

## IX. Key VA Forms

Form Number	Purpose
VA Form 21-2680	Examination for Housebound or Aid & Attendance
VA Form 21-4138	Statement in Support of Claim
VA Form 21-526EZ	Application for Disability Compensation (used for SMC claims)
VA Form 21P-8416	Medical Expense Report (used for A&A evaluation in pension claims)

## X. Payment Structure and Increases

SMC Basis	Added to Basic Compensation?	Notes
K	<input checked="" type="checkbox"/> Add-on to base rate	Can be combined with other SMCs
L through O	Replaces base rate	Paid instead of regular rate
R1 & R2	<input checked="" type="checkbox"/> Add-on to prior SMC	Highest benefit levels
S (Housebound)	<input checked="" type="checkbox"/> Add-on	If criteria met under § 3.350(i)

## XI. Key Differences: SMC vs. Special Monthly Pension (SMP)

Feature	SMC	SMP (Pension)
Based on	Service-connected disabilities	Non-service-connected pension with A&A/Housebound
Income-tested	✗	<input checked="" type="checkbox"/>
Taxable?	✗	✗
Governing Authority	38 U.S.C. § 1114; 38 C.F.R. §§ 3.350–3.352	38 U.S.C. § 1521(d), (e); 38 C.F.R. §§ 3.351–3.352

## XII. Common Exam Pitfalls

Topic	Exam Trap	Correct Understanding
SMC vs. SMP	Both are the same	SMC is for service-connected conditions; SMP is income-based
Housebound criteria	All veterans with 100% ratings qualify	Must also have an additional 60% separate disability
A&A	Requires total helplessness	Requires regular assistance, not total care
SMC (K)	Only for limb loss	Includes loss of use of organs and senses
1318 DIC	Equivalent to SMC	DIC is a survivor benefit, not an SMC type

### XIII. Legal References and Authorities

Subject	Authority
SMC levels	38 U.S.C. § 1114 (K–T)
General entitlement	38 C.F.R. § 3.350
Aid & Attendance criteria	38 C.F.R. § 3.352(a)
Housebound	38 C.F.R. § 3.350(i)
High-level care	38 C.F.R. § 3.352(b)
Forms and procedures	VA Manual M21-1, IV.ii.2.H

### XIV. High-Yield Review Checklist

- Know all SMC levels (K–T) and their basic qualifications.
- Memorize Aid & Attendance and Housebound criteria.
- Distinguish between SMC (K) (add-on) and higher-level SMC (replacement).
- Understand evidence requirements and key forms (especially VA Form 21-2680).
- Review 38 C.F.R. §§ 3.350–3.352 thoroughly.
- Recognize differences between SMC and Special Monthly Pension (SMP).
- Be prepared for questions involving combinations of disabilities (e.g., blindness + limb loss).

# Module 6: Total Disability Based on Individual Unemployability (TDIU)

## I. Purpose and Overview

### *A. Definition*

Total Disability Based on Individual Unemployability (TDIU) allows the VA to pay 100% disability compensation to veterans who are unable to maintain substantially gainful employment due to service-connected disabilities, even though their combined rating is less than 100%.

### *B. Objective*

To ensure veterans who cannot work because of service-connected impairments receive compensation equivalent to a total (100%) disability rating.

### *C. Nature of Benefit*

- Not a separate claim—it's a component of a disability claim.
- It reflects the economic impact of disabilities on employability, not their medical severity alone.

## II. Statutory and Regulatory Authority

- 38 U.S.C. § 1155 — Authorizes the VA Schedule for Rating Disabilities.
- 38 C.F.R. § 4.16(a) — Scheduling TDIU requirements.
- 38 C.F.R. § 4.16(b) — Extraschedular TDIU (for those who don't meet percentage requirements).
- 38 C.F.R. §§ 3.340, 3.341 — Definitions and standards of total disability.

## III. Eligibility Criteria

### *A. General Standard*

Veteran must be unable to secure or follow a substantially gainful occupation because of service-connected disabilities.

### *B. Scheduling Requirements (38 C.F.R. § 4.16(a))*

To qualify on a scheduling basis: 1 One service-connected disability rated at 60% or more, or

2 Two or more service-connected disabilities with:

- One rated at 40% or more, and
- Combined rating of 70% or more.

Multiple disabilities from a common cause or affecting one body system can be combined and treated as one 60% disability for eligibility.

### *C. Extraschedular Consideration (§ 4.16(b))*

- If the veteran's ratings are below the thresholds but the evidence shows inability to work, the claim is referred to the Director of Compensation Service for extraschedular evaluation.

## IV. Definition of “Substantially Gainful Employment”

### *A. Meaning*

Employment that provides earnings above the poverty threshold and is not marginal or sheltered.

- Marginal employment is not considered “substantially gainful.”

### *B. Marginal Employment*

- Income below the U.S. Census poverty threshold for one person (adjusted annually).
- May include employment in a protected environment (family business, sheltered workshop).

### *C. Sheltered or Protected Employment*

- Job accommodations or reduced productivity tolerated due to the veteran’s disabilities (e.g., working for a friend or relative).

## V. Evaluation of TDIU Claims

### *A. Required Evidence*

- VA Form 21-8940 (Veteran’s Application for Increased Compensation Based on Unemployability).
- VA Form 21-4192 (Request for Employment Information in Connection with Claim for Benefits).
- Medical records showing the impact of service-connected disabilities on employability.
- Lay statements (from employers, coworkers, or the veteran).

### *B. Factors Considered*

1 Severity of service-connected conditions. 2 Education, training, and work history. 3 Age is not considered. 4 Non-service-connected disabilities cannot be used to justify unemployability.

### *C. VA’s Responsibility*

- VA must consider all evidence of record, including medical and vocational factors.
- If reasonable doubt exists, it is resolved in the veteran’s favor (38 C.F.R. § 3.102).

## VI. Common Scenarios for TDIU Entitlement

<b>Scenario</b>	<b>Likely Outcome</b>
Veteran rated 70% for PTSD and 40% for back injury	Meets schedular threshold ( $70 + 40 = 82 \rightarrow$ combined 80%). Eligible for TDIU if unable to work.
Veteran rated 50% for heart disease, 30% for diabetes	Does not meet threshold (needs 70 combined and one at 40%). May seek extraschedular referral.
Veteran works part-time at income below poverty line	Considered marginal employment, does not bar TDIU.

## VII. Key VA Forms

Form Number	Purpose
VA Form 21-8940	Application for Increased Compensation Based on Unemployability
VA Form 21-4192	Employer's statement verifying last employment
VA Form 21-526EZ	Original claim for compensation
VA Form 21-4138	Statement in Support of Claim

## VIII. Payment and Benefits

- Once approved, TDIU is paid at the 100% disability rate, even if the veteran's combined rating is lower.
- TDIU recipients may still be eligible for SMC (Special Monthly Compensation) if additional criteria are met (e.g., housebound).
- Tax-free monthly benefit: same as schedular 100% rate (approx. \$3,737.85 for 2024, veteran only).

## IX. Permanent vs. Temporary TDIU

Type	Definition	Example
Permanent TDIU	Veteran's disabilities are considered unlikely to improve; no future exams required.	Chronic PTSD and severe spinal injury.
Temporary TDIU	Granted during convalescence or hospitalization (> 21 days).	Post-surgery recovery period under § 4.29–§ 4.30.

## X. Combined Ratings and TDIU

- Combined ratings are determined using 38 C.F.R. § 4.25 (Combined Ratings Table).
- TDIU disregards combined value once inability to work is established.
- Example: 70% PTSD + 40% knee = 82% → Eligible for TDIU if unemployable.

## XI. Common Exam Pitfalls

Topic	Exam Trap	Correct Concept
Threshold misunderstanding	Must have 100% schedular rating	TDIU pays 100% rate without a 100% schedular rating
Age consideration	Age can be used to prove unemployability	Age cannot be considered in TDIU determinations
Non-service-connected factors	All disabilities count	Only service-connected disabilities are considered
Marginal employment	Disqualifies TDIU	Marginal employment is allowed
Part-time work	Always disqualifies	Not disqualifying if income < poverty threshold

## XII. High-Yield Review Checklist

- Know schedular requirements (60% single or 70/40 combination).
- Distinguish schedular vs. extraschedular TDIU.
- Remember age is not a factor.
- Understand what counts as substantially gainful employment.
- Be able to identify protected/marginal employment scenarios.
- Memorize VA Forms 21-8940 and 21-4192.
- Apply benefit-of-the-doubt (§ 3.102) when evidence is equal.

## **Module 7: Educational Benefits**

### I. Purpose and Overview

#### *A. Purpose*

VA Educational Benefits assist veterans, service members, and eligible dependents in achieving educational and career goals by providing tuition assistance, housing allowances, and other educational support.

#### *B. Objective*

To facilitate transition to civilian life, promote higher education, and support vocational training for service members and their families.

### ***C. Nature of Benefit***

- Not compensation-based; it’s an earned entitlement.
- Administered primarily by the VA’s Education Service under Title 38, U.S. Code.

### **II. Statutory and Regulatory Authority**

- 38 U.S.C. §§ 3001–3699 — Governs all VA education programs.
- 38 C.F.R. §§ 21.100–21.9635 — Implementing regulations.
- Administered by the Veterans Benefits Administration (VBA).

### **III. Major VA Education Programs**

<b>Program</b>	<b>Eligible Participants</b>	<b>Key Features / Duration</b>	<b>Authority</b>
Montgomery GI Bill – Active Duty (MGIB-AD, Chapter 30)	Active-duty veterans who contributed \$1,200 to the program	Up to 36 months of benefits; 10 years to use after separation	38 U.S.C. §§ 3001–3036
Montgomery GI Bill – Selected Reserve (MGIB-SR, Chapter 1606)	Members of the Selected Reserve or National Guard	36 months of benefits; must remain in good standing	10 U.S.C. § 16131; 38 U.S.C. §§ 3011, 3012
Post-9/11 GI Bill (Chapter 33)	Service after 9/10/2001; 90+ days active duty	Covers tuition, housing (BAH), and book stipend; transferable to dependents	38 U.S.C. §§ 3301–3325
Veteran Readiness and Employment (VR&E, Chapter 31)	Veterans with service-connected disabilities (10%+ with employment handicap)	Training, counseling, education, employment placement	38 U.S.C. §§ 3100–3121
Dependents’ Educational Assistance (DEA, Chapter 35)	Spouses/children of veterans who are 100% P&T or died from service-connected causes	Up to 36 months for training beginning on/after Aug. 1, 2018; up to 45 months for qualifying earlier use; may include correspondence or online learning	38 U.S.C. §§ 3500–3566
Veteran Readiness and Employment (VR&E, Chapter 31)	Provides rehabilitation services for employment	Personalized plan; may include degree, trade, or on-the-job training	38 U.S.C. § 3101

## IV. Eligibility Requirements (By Program)

### *A. Montgomery GI Bill (Chapter 30)*

- Must have contributed \$1,200 during first year of service.
- Honorable discharge required.
- Minimum service: 2–3 years active duty (depending on contract).
- 10-year delimiting period after separation.

### *B. Post-9/11 GI Bill (Chapter 33)*

- At least 90 days of active duty after Sept 10, 2001.
- Must be honorably discharged.
- Benefits tiered by service time (40–100%).
- Transfer of Entitlement (TOE) permitted to spouse or children while on active duty.

### *C. Dependents' Educational Assistance (DEA, Chapter 35)*

- Applies to dependents of veterans who:
  - Died on active duty,
  - Died from service-connected disability, or
  - Are rated 100% permanently and totally disabled.
- Spouses have 10 years to use benefits; children up to age 26.

### *D. VR&E (Chapter 31)*

- Veteran must have:
  - Service-connected disability (10%+);
  - Employment handicap verified by VA counselor.
- Provides rehabilitation, training, and placement assistance.

## V. Benefit Payments and Allowances

### *A. Tuition and Fees*

- Paid directly to the school (for Post-9/11 GI Bill).
- MGIB benefits are paid directly to the veteran monthly.

### *B. Housing Allowance*

- Post-9/11 GI Bill includes Monthly Housing Allowance (MHA) equal to E-5 with dependents BAH rate, based on school ZIP code.

### *C. Book and Supply Stipend*

- Post-9/11 GI Bill: Up to \$1,000 annually for books and supplies.

### *D. Tutorial Assistance*

- Up to \$100 per month, maximum \$1,200 total (for certain programs).

## VI. Key VA Forms

Form Number	Purpose
VA Form 22-1990	Application for Education Benefits (Ch. 30, 33, 32)
VA Form 22-1995	Request for Change of Program or Place of Training
VA Form 22-5490	Dependents' Educational Assistance Application (Ch. 35)
VA Form 28-1900	Application for Veteran Readiness and Employment (Ch. 31)
VA Form 22-1999	Enrollment Certification (submitted by schools)

## VII. Benefit Duration and Time Limits

Program	Duration of Benefits	Delimiting Period
MGIB-AD	36 months	10 years after discharge
Post-9/11 GI Bill	36 months	15 years (if discharged before 2013; none after Forever GI Bill)
DEA (Ch. 35)	45 months	10 years (spouse) / until age 26 (child)
VR&E (Ch. 31)	Based on training plan	Generally 12 years from date of notice of disability rating

## VIII. Comparison of Key Programs

Feature	MGIB (Ch. 30)	Post-9/11 (Ch. 33)	DEA (Ch. 35)	VR&E (Ch. 31)
Benefit Paid To	Veteran	School	Dependent	Vendor or school
Transferable	✗	☑	✗	✗
Housing Allowance	☑ (fixed)	☑ (BAH rate)	✗	☑
Books Stipend	✗	☑ (\$1,000 max)	✗	☑
Time Limit	10 years	15 years (pre-2013)	10 years / Age 26	12 years

## IX. Combining and Converting Benefits

- Benefit use limited to 48 months total (across all education programs).
- Conversions allowed:
  - From MGIB to Post-9/11 (irrevocable election).
  - Cannot use both simultaneously.
- Priority given to program most advantageous to veteran.

## X. Common Exam Pitfalls

Topic	Exam Trap	Correct Understanding
Eligibility	MGIB and Post-9/11 share identical eligibility	They have different eligibility dates and service requirements
Dependents benefits	DEA available to all dependents	Only to dependents of veterans who died or are 100% P&T
Duration	36 months for all programs	DEA provides up to 45 months
Transfer of benefits	Can transfer after separation	Transfer must occur while still on active duty
Income test	Benefits are need-based	Education benefits are not income-tested

## XI. Legal Citations and References

Subject	Authority
MGIB-AD	38 U.S.C. § 3001; 38 C.F.R. § 21.7020
Post-9/11 GI Bill	38 U.S.C. § 3301; 38 C.F.R. § 21.9500
DEA	38 U.S.C. § 3500; 38 C.F.R. § 21.3020
VR&E	38 U.S.C. § 3100; 38 C.F.R. § 21.1
Combined benefit limits	38 C.F.R. § 21.4020

## **XII. High-Yield Review Checklist**

- Understand major VA education programs (Ch. 30, 31, 33, 35, 1606).
- Memorize eligibility and time limits for each chapter.
- Know benefit differences (tuition, housing, book stipends).
- Identify correct VA forms and their purposes.
- Review transfer-of-entitlement (TOE) rules.
- Understand combined 48-month limit.
- Distinguish between education vs. vocational rehabilitation benefits.
- Know who qualifies as a dependent under DEA.

## **Module 8: Housing Assistance (VA Home Loan and Housing Benefits)**

### **I. Purpose and Overview**

#### ***A. Purpose***

VA Housing Assistance helps eligible veterans, service members, and certain surviving spouses to buy, build, refinance, or adapt homes. These programs are designed to promote homeownership stability, independent living, and accessibility for disabled veterans.

#### ***B. Objectives***

- Facilitate home ownership with favorable loan terms.
- Assist disabled veterans in modifying or acquiring accessible housing.
- Provide financial protection and guarantees to private lenders through the VA.

### **II. Statutory and Regulatory Authority**

- 38 U.S.C. Chapter 37 (§§ 3701–3775) — Veterans’ Housing Benefits.
- 38 C.F.R. Part 36 — Loan Guaranty regulations.
- Public Law 110-289 — Housing and Economic Recovery Act (modernized VA loan programs).
- Public Law 116-23 — Blue Water Navy Vietnam Veterans Act (expanded eligibility).

### **III. VA Home Loan Program Overview**

#### ***A. Program Administration***

- Managed by the Loan Guaranty Service of the Veterans Benefits Administration (VBA).
- The VA does not lend money directly (except in limited cases); it guarantees part of the loan.

### ***B. Core Concept: Loan Guaranty***

- The VA guarantees a portion of a veteran’s home loan made by approved lenders.
- This guaranty reduces lender risk and allows better loan terms for veterans:
  - No down payment (in most cases)
  - No private mortgage insurance (PMI)
  - Competitive interest rates
  - Limits on closing costs

## **IV. Eligibility Requirements**

### ***A. Eligible Applicants***

1. Veterans with qualifying active-duty service.
2. Active-duty service members (minimum 90 days).
3. National Guard and Reserve members with sufficient service.
4. Surviving spouses of veterans who died in service or from service-connected causes (if not remarried).

### ***B. Certificate of Eligibility (COE)***

- Confirms service qualification.
- Can be obtained via:
  - VA Form 26-1880, Request for Certificate of Eligibility,
  - The lender’s online WebLGY system, or
  - eBenefits portal.

## **V. Key Benefits of the VA Home Loan Program**

<b>Feature</b>	<b>Description</b>
No Down Payment	100% financing up to conforming limits.
No PMI	VA guaranty eliminates private mortgage insurance.
Competitive Interest Rates	Because of reduced lender risk.
Limits on Fees and Closing Costs	VA caps allowable lender fees.
Prepayment Penalty Protection	Veterans can pay off early without penalty.
Assumable Loans	VA loans can be assumed by another eligible borrower.

## VI. Types of VA-Backed Loans

Type	Purpose	Notes
Purchase Loan	Buy an existing home, condominium, or manufactured home.	May include funding fee.
Cash-Out Refinance Loan	Refinance an existing mortgage and take out equity.	Replaces existing loan with a new VA-backed one.
Interest Rate Reduction Refinance Loan (IRRRL)	Lower interest rate on existing VA loan.	Streamlined “VA-to-VA” refinance; minimal documentation.
Native American Direct Loan (NADL)	Direct VA loan for Native American veterans on trust lands.	VA acts as lender; lower fixed rates.
Construction Loan (limited)	Build a new home.	Often converted to permanent financing after construction.

## VII. Funding Fee

### *A. Purpose*

The VA funding fee helps sustain the program and reduce taxpayer cost.

### *B. Rates (Approximate 2024)*

- First-time use: 2.15 % (regular military); 2.4 % (Reserves/Guard).
- Subsequent use: 3.3 %.
- Refinance (IRRRL): 0.5 %.

### *C. Exemptions*

Funding fee is waived if the borrower:

- Receives VA compensation for a service-connected disability, or
- Is a surviving spouse of a veteran who died in service or from a service-connected cause.

## VIII. Loan Guaranty Limits

- As of 2020, loan limits were removed for eligible veterans with full entitlement.
- For those with partial entitlement, standard conforming loan limits (per FHFA) apply.

## IX. Housing Adaptation Grants (for Disabled Veterans)

<b>Program</b>	<b>Purpose</b>	<b>Max Amount (FY 2024)</b>	<b>Authority</b>
Specially Adapted Housing (SAH)	Build or modify a home to accommodate severe service- connected disabilities (e.g., loss of limbs, blindness).	~\$126,526	38 U.S.C. § 2101(a)
Special Housing Adaptation (SHA)	Adapt an existing home (for blindness or loss of use of hands).	~\$25,350	38 U.S.C. § 2101(b)
Temporary Residence Adaptation (TRA)	Modify a family member's home temporarily.	Up to ~\$47,130 (SAH) or \$8,415 (SHA)	38 U.S.C. § 2102A

Grant amounts adjust annually based on construction cost indexes.

## X. Occupancy and Property Requirements

- Veteran (or spouse/dependent) must personally occupy the property as the primary residence.
- Property must:
  - Meet VA Minimum Property Requirements (MPRs) (safety, sanitation, structural integrity).
  - Be approved by VA-registered appraiser.

## XI. Default Assistance and Foreclosure Avoidance

- The VA assists veterans facing hardship through loan servicing centers.
- Options include:
  - Loan modification or repayment plans.
  - Special forbearance or deed-in-lieu of foreclosure.
  - VA-sponsored financial counseling to prevent loss of home.

## XII. Key VA Forms

Form Number	Purpose
VA Form 26-1880	Request for Certificate of Eligibility (COE)
VA Form 26-4555	Application for Specially Adapted Housing (SAH or SHA)
VA Form 26-4555c	Application for Temporary Residence Adaptation (TRA)
VA Form 26-8923	Interest Rate Reduction Refinance Loan Worksheet

## XIII. Common Exam Pitfalls

Topic	Mistake	Correct Understanding
Funding Fee	Believed to apply to all borrowers	Veterans with qualifying service-connected disabilities and surviving spouses are exempt
Direct Loans	All VA loans are direct	Only NADL is direct; most are guaranteed
Loan Limit	Believed limits still apply universally	Loan limits removed for veterans with full entitlement
Property Use	Investment properties qualify	Only primary residences are eligible
SAH vs. SHA	Confusing the two	SAH = severe disabilities (limbs, mobility); SHA = hands/vision

## XIV. Key Legal References

Subject	Citation
VA Home Loan Program	38 U.S.C. Chapter 37; 38 C.F.R. Part 36
Funding Fee Exemptions	38 U.S.C. § 3729
SAH/SHA Grants	38 U.S.C. § 2101; 38 C.F.R. § 36.4400
COE Eligibility	38 U.S.C. § 3702
Loan Servicing	38 C.F.R. § 36.4300 et seq.

## XV. High-Yield Review Checklist

- Understand loan guaranty concept (VA guarantees, not lends).
- Memorize eligibility criteria (veterans, active duty, surviving spouses).
- Know funding fee rates and exemptions.
- Differentiate SAH, SHA, and TRA grants.
- Recall key VA forms (26-1880, 26-4555, 26-4555c).
- Recognize VA's foreclosure-avoidance services.
- Identify that properties must meet MPRs and be primary residences.

## **Module 9: Health Care Benefits**

### I. Purpose and Overview

#### *A. Purpose*

VA Health Care Benefits provide medical services and support to eligible veterans, ensuring access to quality health care in recognition of their military service.

#### *B. Objective*

To deliver comprehensive, equitable, and accessible health care to eligible veterans while prioritizing those with service-connected disabilities, low income, or special statuses (e.g., Medal of Honor recipients, Purple Heart recipients).

#### *C. Program Administrator*

The Veterans Health Administration (VHA) — one of the three main branches of the Department of Veterans Affairs, alongside VBA (benefits) and NCA (cemeteries).

### II. Statutory and Regulatory Authority

- 38 U.S.C. Chapter 17 (§§ 1701–1788) — Veterans' Medical Care.
- 38 C.F.R. Part 17 — Medical regulations.
- Public Law 104-262 (1996) — Veterans' Health Care Eligibility Reform Act.
- Mission Act of 2018 — Expanded community care access and caregiver support.

### III. VA Health Care System Overview

#### *A. Structure*

- Administered by the Veterans Health Administration (VHA).
- Divided into:
  - Veterans Integrated Service Networks (VISNs) – 18 regional networks.
  - VA Medical Centers (VAMCs), community-based outpatient clinics (CBOCs), and telehealth programs.

### ***B. Services Provided***

- Primary and specialty medical care.
- Mental health and substance abuse services.
- Prosthetics and rehabilitation.
- Long-term and palliative care.
- Women’s and LGBTQ+ veteran care.
- Emergency and community care (via the Mission Act).

## **IV. Eligibility for VA Health Care**

### ***A. Basic Eligibility***

A veteran must have:

1. Served in active military, naval, or air service,
2. Discharged under conditions other than dishonorable, and
3. Met minimum duty requirements (generally 24 months of continuous service for post- 1980 entrants).

### ***B. Priority Groups***

VA categorizes veterans into eight priority groups (PG 1–8) for enrollment and cost purposes.

<b>Priority Group</b>	<b>Description</b>
PG 1	Veterans with service-connected disabilities rated 50% or more, or unemployable.
PG 2	Veterans with service-connected disabilities rated 30–40%.
PG 3	Former POWs, Purple Heart or Medal of Honor recipients, or veterans rated 10–20% disabled.
PG 4	Veterans receiving Aid & Attendance or Housebound benefits.
PG 5	Veterans with low income or receiving VA Pension.
PG 6	Veterans of recent combat service (within 5 years of discharge).
PG 7	Veterans with income above VA limits, but below geographically adjusted limits.
PG 8	Veterans with higher income and no service-connected disabilities (may have copays).

## V. Cost and Copay Structure

Type of Care	Cost Responsibility
Service-connected care	No copay
Non-service-connected care (low income)	No or reduced copay
Non-service-connected, higher income	Copay required
Prescription drugs	May require copay unless exempt (SC rating $\geq 50\%$ )

## VI. Covered Services

### *A. Medical and Surgical Care*

- Primary, specialty, inpatient, and outpatient care.
- Emergency services (VA or community care).

### *B. Preventive and Mental Health Care*

- Immunizations, physicals, mental health counseling, PTSD, and substance use programs.

### *C. Prosthetics, Orthotics & Rehabilitation*

- Prosthetic limbs, adaptive equipment, and occupational therapy.

### *D. Dental Care*

Eligibility limited to certain categories:

- Service-connected dental conditions (Class I).
- Former POWs (Class IIC).
- Veterans with 100% P&T (Class IV).
- Recently discharged veterans (within 180 days) for one-time care (Class II).

### *E. Long-Term and Home Health Care*

- Includes nursing home, hospice, home-based primary care, and community living centers.

## VII. Community Care (Mission Act of 2018)

### *A. Purpose*

Allows eligible veterans to receive care from non-VA providers when VA cannot provide timely or accessible services.

### ***B. Eligibility Criteria***

Veteran may receive Community Care if:

1. VA cannot provide care within designated access standards (drive time or wait time),
2. The service is not available at a VA facility,
3. The veteran resides in a state without a full-service VA hospital, or
4. Continuity of care or provider preference applies.

### ***C. Examples***

- Urgent care through VA-approved community providers.
- Routine or specialized care referrals coordinated by the VA.

## **VIII. Special Programs**

<b>Program</b>	<b>Description</b>	<b>Authority</b>
Caregiver Support Program	Support, training, and stipends for family caregivers of eligible veterans.	38 U.S.C. § 1720G
Women Veterans Health Care	Comprehensive medical and reproductive care for women veterans.	38 U.S.C. § 1710
Mental Health & Suicide Prevention	Crisis hotline, outreach, and treatment programs.	38 U.S.C. § 1720F
Gulf War, Agent Orange, & Burn Pit Registries	Environmental exposure monitoring and screening.	38 U.S.C. §§ 1710, 1710E
Telehealth Services	Remote care and monitoring through secure VA systems.	38 C.F.R. § 17.199

## **IX. Enrollment Procedures**

1. Submit VA Form 10-10EZ, Application for Health Benefits.
2. Provide DD-214 (or equivalent proof of service).
3. VA determines priority group and eligibility.
4. Veteran receives VA Health Identification Card (VHIC).

## X. Key VA Forms

Form Number	Purpose
VA Form 10-10EZ	Application for Health Benefits
VA Form 10-10EZR	Renewal or update of Health Benefits
VA Form 10-10CG	Request for Hardship Determination (income-based relief)
VA Form 10-3542	Claim for Reimbursement of Travel Expenses

## XI. Additional Health-Related Benefits

- Emergency Care Coverage: Reimbursed under 38 U.S.C. § 1725 (non-service-connected) and § 1728 (service-connected).
- Foreign Medical Program (FMP): Provides health care reimbursement for service-connected disabilities while residing outside the U.S.
- CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs): For dependents/survivors who are ineligible for TRICARE.

## XII. Common Exam Pitfalls

Topic	Exam Trap	Correct Understanding
Eligibility	All veterans automatically qualify	Must meet minimum duty and discharge requirements
Copays	All veterans pay copays	Many veterans are copay-exempt based on service connection or income
Community Care	Replaces all VA care	It supplements VA care under specific conditions
Dental eligibility	Available to all veterans	Only certain classes (I–VI) qualify
CHAMPVA	Same as TRICARE	Administered by VA, for dependents/survivors only

### XIII. Legal Citations and References

Subject	Citation
General Health Care Authority	38 U.S.C. §§ 1701–1788; 38 C.F.R. Part 17
Eligibility & Enrollment	38 U.S.C. § 1710; 38 C.F.R. § 17.36
Priority Groups	38 C.F.R. § 17.36(b)
Community Care	38 U.S.C. § 1703; Mission Act (2018)
Caregiver Support	38 U.S.C. § 1720G
Dental Care Classes	38 C.F.R. § 17.161

### XIV. High-Yield Review Checklist

- Know eight VA Priority Groups and their hierarchy.
- Understand Mission Act (2018) and Community Care criteria.
- Identify eligibility requirements (minimum duty, discharge).
- Memorize key forms (10-10EZ, 10-10EZR).
- Understand copay exemptions for service-connected care.
- Recognize special programs (Caregiver, Women Veterans, Telehealth).
- Review dental eligibility classes.
- Distinguish CHAMPVA vs. TRICARE.
- Know foreign medical coverage rules under FMP.

## **Module 10: Burial and Memorial Benefits**

### I. Purpose and Overview

#### *A. Purpose*

VA Burial and Memorial Benefits honor deceased veterans and eligible family members by providing dignified burial options, memorial items, and financial assistance in recognition of their service.

#### *B. Objective*

To ensure that eligible veterans receive respectful and permanent recognition for their military service, including burial in national cemeteries and assistance with related expenses.

#### *C. Administered by*

The National Cemetery Administration (NCA) under the U.S. Department of Veterans Affairs.

## **II. Statutory and Regulatory Authority**

- 38 U.S.C. Chapters 23 & 24 (§§ 2301–2411) — Burial, Funeral, and Memorial Benefits.
- 38 C.F.R. Part 3, Subpart B & Part 38 — Implementation of burial allowances, plot interment, and memorial programs.
- Public Law 110-157 — Clarified eligibility and authorized burial in state veterans cemeteries.
- Public Law 112-260 — Expanded memorial headstone eligibility for spouses and dependents.

## **III. Burial and Funeral Benefits Overview**

### ***A. Types of Assistance***

1. Burial Allowance (Funeral Expense Reimbursement)
2. Plot or Interment Allowance
3. Transportation Allowance
4. Headstones, Markers, or Medallions
5. Presidential Memorial Certificates (PMC)
6. Burial in VA National Cemeteries

## **IV. Eligibility for Burial Benefits**

### ***A. Eligible Persons***

1. Veterans discharged under conditions other than dishonorable.
2. Active-duty service members who die while on duty.
3. Reservists and National Guard members entitled to retired pay.
4. Spouses, surviving spouses, and dependent children of eligible veterans (for burial in national cemeteries).

### ***B. Ineligible Persons***

- Veterans with dishonorable discharges.
- Individuals convicted of capital crimes or offenses resulting in life imprisonment.

## V. Burial Allowances (38 U.S.C. § 2307)

### *A. Purpose*

The burial allowance reimburses eligible survivors for funeral and burial expenses.

### *B. Payment Categories (2024 rates, approximate)*

Type of Death	Burial Allowance	Plot Allowance
Service-connected death	\$2,000 (up to full cost if hospitalized by VA)	N/A
Non-service-connected death (hospitalized by VA)	\$978	\$978
Non-service-connected death (not hospitalized by VA)	\$978	\$978

Amounts are adjusted periodically for inflation.

## VI. National Cemetery Interment Benefits

### *A. Burial Entitlement Includes*

- Gravesite in any open VA National Cemetery (space available).
- Opening and closing of the grave.
- Perpetual care of the burial site.
- Government-furnished headstone or marker.
- Burial flag and Presidential Memorial Certificate.
- No cost to the family for these services.

### *B. Private Cemetery Burials*

- Veterans buried in private cemeteries may still receive:
  - Government headstone or medallion.
  - Burial and plot allowances (if eligible).

## VII. Headstones, Markers, and Medallions

### *A. Provided by the VA*

- Headstones and markers are provided at no cost for eligible decedents buried in public or private cemeteries.
- Medallions can be affixed to privately purchased headstones to denote veteran status.

### *B. Inscriptions*

- Include name, rank, branch of service, dates of birth and death, and approved religious symbols.
- Optional: Valor awards or war service (e.g., “Korea,” “Vietnam”).

### ***C. VA Form***

- VA Form 40-1330 – Application for Standard Government Headstone or Marker.

## **VIII. Burial Flags (38 U.S.C. § 2301)**

- The U.S. flag is provided to drape the casket or accompany the urn.
- Eligible recipients include:
  - Next of kin,
  - Funeral directors, or
  - Authorized representatives.
- One flag per veteran; may later be presented as a keepsake.

Form:

- VA Form 27-2008 – Application for United States Flag for Burial Purposes.

## **IX. Presidential Memorial Certificate (PMC)**

- An engraved certificate bearing the President's signature, honoring the veteran's memory.
- Available to next of kin and friends upon request.
- VA Form 40-0247 – Application for Presidential Memorial Certificate.

## **X. Burial in State Veterans Cemeteries**

- Funded jointly by VA and state governments.
- Generally mirror national cemetery eligibility.
- May include spouse and dependent interment.
- No cost for the veteran; minimal cost (if any) for dependents.

## **XI. Burial at Sea and Cremation**

- Burial at sea conducted by the U.S. Navy or U.S. Coast Guard upon request.
- Cremated remains may be interred in VA cemeteries with full honors.
- VA provides markers for cremated remains as for traditional burials.

## **XII. Reimbursement and Claim Procedures**

### ***A. Who May Claim***

- Surviving spouse, child, or parent.
- Executor or administrator of the estate.

### **B. Required Documentation**

- Death certificate,
- Itemized funeral bill,
- DD Form 214 (discharge papers),
- Completed VA Form 21P-530EZ (Application for Burial Benefits).

### **XIII. Common Exam Pitfalls**

<b>Topic</b>	<b>Exam Trap</b>	<b>Correct Understanding</b>
Eligibility	All veterans qualify	Only those not dishonorably discharged
Cost	VA pays all funeral expenses	VA reimburses limited costs or provides benefits directly
Spouse burial	Not covered	Spouses and dependents can be buried in the same gravesite
Headstones	Only for national cemeteries	Available for private cemeteries as well
PMC eligibility	Only for family	May be requested by friends or associates too

### **XIV. Key VA Forms**

<b>Form Number</b>	<b>Purpose</b>
VA Form 21P-530EZ	Application for Burial Benefits
VA Form 40-1330	Application for Headstone or Marker
VA Form 27-2008	Request for Burial Flag
VA Form 40-0247	Application for Presidential Memorial Certificate
VA Form 40-10007	Application for Pre-Need Burial Eligibility Determination

### **XV. Pre-Need Eligibility Determination**

- Veterans and family members may apply in advance for determination of eligibility for burial in a VA national cemetery.
- Once approved, eligibility is guaranteed, even if circumstances change later.
- VA Form 40-10007 is used for this purpose.

## XVI. Legal References

Subject	Citation
Burial and Funeral Benefits	38 U.S.C. Chapter 23; 38 C.F.R. § 3.1700–3.1713
National Cemeteries	38 U.S.C. Chapter 24
Headstones and Markers	38 U.S.C. § 2306; 38 C.F.R. § 38.630
Burial Flags	38 U.S.C. § 2301
PMC Program	38 U.S.C. § 112

## XVII. High-Yield Review Checklist

- Know burial allowance types and rates (service-connected vs. non-service-connected).
- Understand eligibility for veterans, spouses, and dependents.
- Memorize key VA forms (21P-530, 40-1330, 27-2008, 40-0247).
- Recall VA-provided items (headstone, plot, flag, perpetual care).
- Distinguish between national and state veterans cemeteries.
- Understand pre-need eligibility determination.
- Review ineligibility for dishonorable discharge or capital crime.
- Know PMC and medallion eligibility for private burials.

## **Module 11: Family Member and Survivor Benefits**

### I. Purpose and Overview

#### *A. Purpose*

VA Family Member and Survivor Benefits exist to provide financial, educational, health, and burial support to the spouses, dependents, and survivors of eligible veterans, recognizing the sacrifices made by their families.

#### *B. Objectives*

- To ensure surviving dependents maintain financial stability and access to health care.
- To extend education, insurance, and memorial benefits to eligible family members.
- To honor the service and legacy of veterans through continuing family support.

#### *C. Administered by*

The Veterans Benefits Administration (VBA) in coordination with the Veterans Health Administration (VHA) and National Cemetery Administration (NCA), depending on benefit type.

## II. Statutory and Regulatory Authority

- 38 U.S.C. Chapters 13, 15, 17, 35, and 38 — Survivor and dependent benefits.
- 38 C.F.R. Parts 3, 17, and 21 — Implementation of compensation, health, and education benefits.
- Public Law 107-103 (2001) — Veterans Education and Benefits Expansion Act.
- Public Law 112-154 (2012) — Improved survivor access to benefits.

## III. Primary Family and Survivor Benefits

<b>Program / Benefit</b>	<b>Description</b>	<b>Authority</b>
Dependency and Indemnity Compensation (DIC)	Monthly tax-free payment to eligible survivors of veterans who died in service or from service-connected causes.	38 U.S.C. § 1310
Survivors Pension (Death Pension)	Needs-based benefit for low-income surviving spouses and children of wartime veterans.	38 U.S.C. § 1541
Accrued Benefits	Benefits due to a veteran at death but unpaid, payable to eligible survivors.	38 U.S.C. § 5121
Substitution of Claimant	Allows an eligible survivor to continue a pending VA claim after a veteran's death.	38 U.S.C. § 5121A
CHAMPVA Health Care	Health coverage for dependents/survivors not eligible for TRICARE.	38 U.S.C. § 1781
Dependents' Educational Assistance (DEA, Ch. 35)	Education/training benefits for dependents of 100% P&T or deceased service-connected veterans.	38 U.S.C. §§ 3500–3566
Home Loan Guaranty for Surviving Spouses	Allows eligible surviving spouses to obtain VA-backed home loans.	38 U.S.C. § 3701
Burial and Memorial Benefits	Burial in VA cemeteries and related memorial assistance for dependents.	38 U.S.C. §§ 2301–2411

## IV. Dependency and Indemnity Compensation (DIC)

### *A. Eligibility*

1. Surviving spouse of a veteran who:
  - Died on active duty, OR
  - Died from a service-connected disability, OR
  - Was rated 100% P&T for at least 10 years before death.
2. Children under age 18 (or 23 if in school) not married.
3. Dependent parents in limited cases.

### *B. Key Conditions*

- Marriage must have lasted at least one year, or the couple must have had a child together.
- Remarriage after age 57 does not terminate DIC entitlement.

### *C. Payment Example (Approx. 2024):*

- Base monthly rate: \$1,699.36 (surviving spouse).
- Additional amounts:
  - +\$387 for each dependent child.
  - +\$342 if housebound or in need of Aid & Attendance.

## V. Survivors Pension (Death Pension)

### *A. Purpose*

Provides income-based support for low-income surviving spouses and children of wartime veterans.

### *B. Eligibility*

- Veteran served at least 90 days of wartime service (or 24 months if post-1980).
- Discharge under other than dishonorable conditions.
- Survivor must have low net worth and limited income.

### *C. Annual Income Limit (MAPR – 2024 Example)*

- Surviving spouse, no dependents: \$11,102.
- Surviving spouse with one dependent: \$14,529.

Payments reduced dollar-for-dollar by countable income.

## VI. Accrued Benefits and Substitution

### *A. Accrued Benefits (38 U.S.C. § 5121)*

- Benefits due but unpaid at the veteran's death.
- Payable to surviving spouse, child, or dependent parent.

### ***B. Substitution of Claimant (38 U.S.C. § 5121A)***

- Permits a qualified survivor to continue a pending VA claim or appeal after the veteran's death.
- Must request within one year of death.

## **VII. CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs)**

### ***A. Purpose***

Provides comprehensive health insurance for eligible dependents and survivors.

### ***B. Eligibility***

- Spouse or child of a veteran who is:
  - Rated 100% permanently and totally disabled, or
  - Died from a service-connected condition, or
  - Died while rated 100% P&T.

### ***C. Key Features***

- Covers most medical services similar to TRICARE.
- Not available to those eligible for TRICARE.
- Administered by the VA Health Administration Center (Denver, CO).

## **VIII. Dependents' Educational Assistance (DEA, Chapter 35)**

### ***A. Eligibility***

- Spouse, child, or surviving dependent of:
  - Veteran rated 100% P&T due to service-connected conditions, OR
  - Veteran who died while service-connected or on active duty.

### ***B. Benefits***

- Up to 45 months of education or training.
- Covers college, vocational, and on-the-job training.
- Time limits:
  - Spouses: 10 years (20 years if death on active duty).
  - Children: Until age 26.

## **IX. Home Loan Guaranty for Surviving Spouses**

- Available to unremarried surviving spouses of veterans who:
  - Died in service, OR
  - Died from service-connected causes.
- May obtain VA-backed home loans with no down payment and no funding fee.
- Administered by the Loan Guaranty Service (VBA).

## X. Burial and Memorial Benefits for Survivors

- Eligible survivors may:
  - Request burial in a VA national cemetery.
  - Receive burial flags, Presidential Memorial Certificates, and government headstones.
- Benefits are identical to those available for veterans, where applicable.

## XI. Key VA Forms

Form Number	Purpose
VA Form 21P-534EZ	Application for DIC, Survivors Pension, and Accrued Benefits
VA Form 21P- 530	Application for Burial Benefits
VA Form 10-10d	Application for CHAMPVA Benefits
VA Form 22-5490	Dependents' Educational Assistance Application (Ch. 35)
VA Form 26-1817	Request for Determination of Loan Guaranty Eligibility – Unremarried Surviving Spouses

## XII. Common Exam Pitfalls

Topic	Exam Trap	Correct Understanding
DIC eligibility	All surviving spouses qualify	Must be married $\geq 1$ year or have a child with the veteran
DIC and remarriage	Always disqualifies the spouse	Remarriage after age 57 does not disqualify
Survivors Pension	Available to all survivors	Must meet wartime service and income limits
CHAMPVA	Same as TRICARE	Separate VA-administered program
DEA time limits	Unlimited	Spouse: 10 years; Child: to age 26

### XIII. Key Legal References

<b>Benefit</b>	<b>Authority</b>
DIC	38 U.S.C. § 1310; 38 C.F.R. § 3.5
Survivors Pension	38 U.S.C. § 1541; 38 C.F.R. § 3.23
CHAMPVA	38 U.S.C. § 1781; 38 C.F.R. § 17.270
DEA (Chapter 35)	38 U.S.C. §§ 3500–3566; 38 C.F.R. § 21.3020
Home Loan Guaranty (Spouses)	38 U.S.C. § 3701; 38 C.F.R. § 36.4300

### XIV. High-Yield Review Checklist

- Understand eligibility criteria for DIC and Survivors Pension.
- Know key distinctions between DIC, Accrued, and Substitution benefits.
- Memorize CHAMPVA vs. TRICARE differences.
- Review DEA (Chapter 35) time limits and eligible dependents.
- Know VA forms for each benefit program.
- Recall remarriage age rule (57) for DIC retention.
- Understand income limits and wartime service for Survivors Pension.
- Identify loan guaranty and burial benefits available to surviving spouses.