

DIY Checklist for Filing Your VA Disability Claim

A step-by-step guide created by a veteran spouse, refined for varatingassistant.com

This checklist walks you through filing a VA disability claim from Intent to File through final decision (and what to do if you are denied). Print it, save it, share it. Tick each box as you go. Free tools at varatingassistant.com can help with the calculator, letter generation, and C&P exam prep at every step.

Phase 1 - Prepare

Lock in your filing date and gather the paper trail.

■ 1. File an Intent to File (ITF)

FORM: [VA Form 21-0966](#)

Submit an Intent to File on VA.gov (or VA Form 21-0966 on paper) to lock in today as your potential effective date. You have 12 months from that date to file the actual claim. Any back pay is calculated from this date, not the day you file.

■ 2. Request your Service Treatment Records (STRs)

FORM: [SF-180](#)

Request military medical records from the National Personnel Records Center at archives.gov/veterans (online eVetRecs) or by mailing/faxing a completed Standard Form 180 (SF-180). Plan for 30-90 days. STRs are required for first-time claims and any claim involving service connection.

■ 3. Find a VA-accredited representative (optional, free)

FORM: [Search VA.gov/ogc](#)

Search the official VA Office of General Counsel accreditation list at va.gov/ogc/apps/accreditation. Accredited representatives include VSOs (VFW, American Legion, DAV, AMVETS, PVA, IAVA, Wounded Warrior Project), claims agents, and attorneys. Most VSO help is FREE. Attorneys can only charge after a decision has been issued.

■ 4. Gather civilian medical records

FORM: [VA Form 21-4142](#)

Pull records from any private doctor who treated a condition you intend to claim. Either request copies yourself OR submit VA Form 21-4142 (Authorization to Disclose Information) to let the VA pull them. Self-gathering is usually faster.

Phase 2 - Document

Build the evidence story for every condition.

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■ 5. List every diagnosis since Day 1 of basic training

Make one master list covering everything diagnosed during service AND after separation. Pull your VA records by logging into My HealtheVet (myhealth.va.gov) and using "Download My Data" (formerly the Blue Button). Include dates, providers, and ICD codes when available.

■ 6. Track ongoing symptoms

Start a symptom journal for migraines, mental health, sleep, and chronic pain. Free apps: Migraine Buddy, Bearable, or any Pain Tracker. Most generate exportable PDF reports that can be attached directly to your claim file.

■ 7. Estimate your claim value

Use the VA Rating Assistant calculator at varatingassistant.com/va-rating-calculator to estimate your combined rating BEFORE filing. The official VA combined ratings table uses fuzzy math ($10 + 10 \neq 20$). Knowing the target tells you which conditions are worth fighting for.

■ 8. Get diagnoses for anything undiagnosed

Schedule a primary care appointment for every condition you plan to claim that does not already have a current diagnosis. "Current" usually means within the past 12 months. No diagnosis = no rating, full stop.

■ 9. Pull recent appointment records

A few days after each appointment, log into your provider's patient portal and download the visit summary, lab results, and imaging reports. Save the PDFs locally - portals occasionally lose access after a few years.

■ 10. Download all VA medical records

Log into [VA.gov](https://va.gov), go to "My Health" -> "Medical Records", and download the complete set. The blue Health Summary PDF is the most useful single file. Save by year so you can reference specific dates fast.

■ 11. Organize everything by condition

Make one folder per condition (Back, Knees, Tinnitus, etc). Each folder gets the medical records, your personal statement, the Nexus letter if needed, and any DBQs. Naming pattern: "[Condition] - [Form#] - [Date].pdf" (e.g. "Back - 21-4138 - 2026-05-27.pdf").

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■ 12. Write personal statements

FORM: [VA Form 21-4138](#)

Submit a Statement in Support of Claim (VA Form 21-4138) for EACH condition. Tell when it started in service, how it has progressed, and how it limits your work and daily life today. Use the VA Rating Assistant letter generator at varatingassistant.com/va-letter-generator to draft.

■ 13. Collect buddy/lay statements

FORM: [VA Form 21-4138](#)

Ask people who served with you (or family who saw the change after service) to fill out VA Form 21-4138 too. Buddy statements are gold for in-service events that did not get documented at the time. Draft at varatingassistant.com/va-letter-generator/buddy-statement.

Phase 3 - Strengthen

Add the connective tissue: Nexus letters and DBQs.

■ 14. Get a Nexus letter when needed

FORM: [Doctor letter](#)

Required for secondary claims (e.g., "sleep apnea secondary to service-connected PTSD") and helpful for any contested claim. The doctor must use the magic phrase: "at least as likely as not" caused by service. Many providers want a draft to sign. Generate one at varatingassistant.com/va-letter-generator/nexus-letter. Cost varies widely: \$0 from a friendly VSO doctor up to \$1,500+ from a specialist evaluation service.

■ 15. Pull relevant DBQs

FORM: [DBQ forms](#)

Disability Benefits Questionnaires (DBQs) are the same forms C&P examiners use to score your condition. Download the DBQs matching your conditions at va.gov/find-forms (search "DBQ"). If your private doctor will fill one out, attach it to your claim - it sometimes removes the need for a C&P exam entirely.

■ 16. File the claim

FORM: [VA Form 21-526EZ](#)

Submit VA Form 21-526EZ (Application for Disability Compensation) through [VA.gov](https://va.gov). Upload every PDF: STRs, personal statements, buddy statements, Nexus letters, DBQs, civilian records, symptom journals. Use the "Fully Developed Claim" option if you have everything ready - it moves faster.

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Phase 4 - Exam & Decision

Show up, advocate hard, then wait.

■ 17. Prepare for your C&P exam

Once the VA schedules a Compensation & Pension exam, re-read your personal statements and symptom journal the night before. Bring a printed copy of your worst-day description. Get there 15 minutes early.

■ 18. Be assertive on exam day

Advocate for yourself. Do not push through the pain to look tough - the examiner is measuring your worst day, not your best one. Describe how the condition limits you on the WORST days, how often those happen, and the activities you have given up. Bring someone if it helps.

■ 19. Follow up after the exam (optional)

A few days after the exam, you can call the exam location to ask whether the report has been finalized. Some veterans request a copy via FOIA / VA Form 20-10206; results vary by region.

■ 20. Wait for the decision

Average decision time is 3-6 months, sometimes longer for complex claims. You will get a notification on VA.gov and a decision letter in the mail. The letter lists every condition, the rating granted (or denial reason), and the effective date for back pay.

■ 21. Pay it forward

Share what worked. Mentor the next veteran. The system is easier when you know what to expect - and the only people who can teach that are the ones who already walked the path.

Phase 5 - If Denied

Three review options. Pick the right one.

■ 22. Supplemental Claim (new evidence)

FORM: VA Form 20-0995

Use when you have NEW AND RELEVANT evidence that was not in the original file (e.g., a Nexus letter you got later, a new DBQ, a new diagnosis). Typical decision time: ~125 days. File within 1 year of the original decision to keep the effective date.

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■ 23. Higher-Level Review (same evidence, fresh reviewer)

FORM: [VA Form 20-0996](#)

Use when you believe the original reviewer made a clear error of law or fact. No new evidence allowed. A more senior reviewer looks at the same file. Typical decision time: ~125 days. You can request an informal conference with the reviewer.

■ 24. Board Appeal (Notice of Disagreement)

FORM: [VA Form 10182](#)

Sends the case to a Veterans Law Judge at the Board of Veterans' Appeals. Three lanes: Direct Review (no new evidence, ~365 days), Evidence Submission (new evidence allowed, ~550 days), Hearing (testimony before a judge, ~1-3 years). Pick Direct Review if you have a strong legal argument and a clean file.

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VA Form Reference

Every form you might touch during a claim. Download official copies at va.gov/find-forms.

Form	Purpose
VA Form 21-0966	Intent to File
VA Form 21-526EZ	Application for Disability Compensation
VA Form 21-4138	Statement in Support of Claim (personal + buddy)
VA Form 21-4142	Authorization to Disclose Information
VA Form 10-5345	Request for and Authorization to Release Medical Records
VA Form 20-0995	Supplemental Claim (decision review)
VA Form 20-0996	Higher-Level Review (decision review)
VA Form 10182	Decision Review Request: Board Appeal
VA Form 20-10206	Privacy Act / FOIA Request
SF-180	Request Pertaining to Military Records

Important Notes

Already rated and want a raise?

You do NOT need to re-request military medical records. You DO need current medical evidence for every condition you want bumped up. Schedule appointments, get fresh imaging, and document how things have worsened.

First-time filer?

You DO need your full military medical records (STRs) plus current diagnoses. A current diagnosis with documented worsening since service is the strongest possible combination.

Filing a secondary claim?

You need a CURRENT DIAGNOSIS plus a NEXUS LETTER stating the secondary condition is "at least as likely as not" caused by the already-service-connected condition. No Nexus = no secondary.

Doctor reluctant to sign a Nexus letter?

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Bring a draft for them to review. Attach 1-2 recent medical articles linking the two conditions. The provider who treated the original service-connected issue is usually the most willing to sign.

A note from the creator

This checklist started as a personal worksheet kept by a veteran's spouse who walked her husband through the entire process - including a four-year wait for his day in court. It is shared here with her permission. Be patient. The system is slow but the process is winnable. If a step ever feels stuck, ask another veteran. The community pays it forward.