

# Veterans Benefits Beyond Disability

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## A Practical Guide to Understanding Your Options

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Chris Burnette, Esq.  
VA-Accredited Attorney  
Law Office of D.C. Burnette, PLLC  
[www.dcburnettelaw.com](http://www.dcburnettelaw.com)

## Introduction

*Most veterans don't miss out on benefits because they aren't eligible—they miss out because no one has clearly explained what's available to them. This guide is designed to change that.*

Many veterans think VA benefits are only about disability compensation. While disability payments get a lot of attention, they're just one part of the picture.

VA benefits cover much more. For example, VA health care offers free or low-cost medical services, including prescriptions and mental health support. Housing assistance includes home loan programs that help you buy or refinance a home, and grants for adapting your house if needed. Education benefits, like the GI Bill, can pay for college, trade school, or apprenticeships. Employment programs connect you with job training and career counseling. Family benefits support your loved ones with insurance and survivor resources.

You don't need a disability rating to access most of these opportunities. They're designed to recognize and support everyone who has served, no matter your situation.

The real challenge is knowing what's out there, understanding how each benefit works, and figuring out where to start.

This guide is designed to make the system easier to understand and easier to navigate.

Whether you left service decades ago or just recently, this guide is built to help you identify options and take the next step.

### What This Guide Does

- Explains the major categories of benefits available to veterans
- Provides context so you understand why each benefit matters
- Gives you direct access points through trusted links
- Helps you identify where to start based on your situation

### Common Mistakes Veterans Make

- Assuming they don't qualify without checking
- Waiting too long to apply or file
- Trying to understand everything before taking action
- Relying on outdated or secondhand information

Most veterans don't struggle because benefits aren't available. They struggle because they engage too late or without clear guidance.

## Getting Started

### Quick Start Checklist (Start Here)

If you're not sure where to begin, start here. These steps reduce confusion, prevent delays, and put you in a position to act quickly when you decide to apply or follow up.

- Create or sign in to your **VA.gov** account and confirm you can access it.
- Apply for [VA health care](#) (even if you think you won't qualify) and keep your confirmation.
- Collect your **DD-214** and any separation paperwork.
- List your top **1-2 goals** (health care, education, housing, work, family benefits, disability claim help).
- Gather basic **medical records** (VA, private, and service treatment records if available).
- If you're stuck, reach out to **accredited help** (VSO, accredited agent, or VA-accredited attorney) before months pass. VA accreditation means the representative has been approved by the VA to assist veterans with claims and related matters.
- Do not sign up with a non-accredited company that promises anything. There are a lot of scams and predatory companies out there. VA-accredited attorneys generally cannot charge fees for representation before an initial decision on a claim and are limited in what they may charge for appeals and certain post-decision matters.

**If you only do three things:** (1) Set up VA.gov access, (2) apply for VA health care, and (3) get your DD-214 in hand.

### When to Ask for Help

Some situations are more manageable with experienced guidance early in the process. Many veterans can successfully handle parts of the process on their own. Others benefit from guidance early—especially when deadlines, appeals, multiple medical conditions, or prior denials are involved.

- you received a denial or a lower-than-expected rating,
- you are overwhelmed by paperwork, evidence requests, or deadlines,
- your medical conditions are complex, involve multiple issues, or require secondary connections, or
- you want clarity before moving forward.

Getting help does not mean giving up control of the process. In many cases, it simply helps veterans avoid delays, mistakes, and unnecessary frustration. If you do seek help, make sure the person or organization is VA-accredited (VSO, accredited agent, or VA-accredited attorney).

## Documents You'll Want (Get Organized First)

You can start without perfect paperwork, but having these items ready makes nearly every VA process easier (health care enrollment, education benefits, home loans, and disability claims).

- **Service and identity:** DD-214 (and any separation documents), a government-issued ID, and your Social Security number.
- **Medical:** service treatment records (if available), VA medical records, and private medical records related to conditions you may claim or treat.
- **Family and dependents:** marriage certificate, divorce decree(s), birth certificates (children), and adoption/guardianship documents (if applicable).
- **Financial:** direct-deposit information (bank routing/account numbers) and basic income/expense information when a program is needs-based.
- **Prior VA paperwork:** any VA decision letters, prior claim submissions, C&P exam letters, and appeal documents.

## Avoiding Scams and Predatory Companies

Most people helping veterans are acting in good faith. Unfortunately, some companies and individuals are not.

Veterans are increasingly targeted by businesses that:

- promise guaranteed ratings or outcomes,
- charge illegal upfront fees for initial claims,
- encourage veterans to exaggerate symptoms,
- or operate without VA accreditation.

Before working with anyone on a VA claim, verify whether they are accredited by the VA Office of General Counsel.

VA accreditation matters because accredited representatives are subject to professional standards, continuing education requirements, and oversight.

You can verify accreditation here:

<https://www.va.gov/ogc/apps/accreditation/index.asp>

A good representative should help you understand the process, explain realistic expectations, and support informed decisions, not pressure you or make promises.

# I. Department of Veterans Affairs (VA) Benefits

## Health Care Access

VA health care is one of the most valuable benefits available to veterans, and one of the most misunderstood. Veterans are placed into VA health care priority groups that help determine cost and access, based on factors such as disability rating, income, and service history.

Many veterans assume they are not eligible because they do not have a disability rating. That assumption is often incorrect.

Eligibility is based on a combination of factors, including your service history, discharge status, income level, and whether you were exposed to certain environments or hazards during service.

Once enrolled, the VA health care system can provide:

- Primary and preventive care
- Mental health services
- Prescription medications
- Specialty care
- Emergency services

For many veterans, VA health care becomes the central system through which they manage their long-term medical needs. It can also serve as an entry point into other VA programs.

Learn more: <https://www.va.gov/health-care/>

## VA Home Loan Program

The VA home loan program is one of the most practical and impactful benefits available to veterans.

It is designed to reduce the financial barriers to homeownership. In many cases, it allows veterans to purchase a home without a down payment and without private mortgage insurance, which can significantly reduce monthly costs.

This program can be used to:

- Purchase a home
- Build a home
- Refinance an existing mortgage

For veterans transitioning into civilian life or relocating for work or family, this benefit can play a major role in long-term financial stability.

Learn more: <https://www.va.gov/housing-assistance/home-loans/>

## Education and Training Benefits

Education benefits provide a pathway to long-term career growth and financial independence.

Programs like the Post-9/11 GI Bill and Montgomery GI Bill can cover tuition, provide housing allowances, and support other education-related expenses.

Practical distinction: the **GI Bill** is primarily an education benefit, while **VR&E** is an employment-focused program for veterans with qualifying service-connected disabilities that can also pay for training or education as part of a return-to-work plan.

These benefits are not limited to traditional college degrees. Many veterans use them for:

- Technical training
- Certifications
- Apprenticeships
- Career transitions into new industries

In some cases, education benefits can be transferred to dependents. For Post-9/11 GI Bill benefits, the Department of Defense decides transfer eligibility, and the transfer generally must be requested while you're still serving.

Learn more: <https://www.va.gov/education/>

Learn more (VR&E): <https://www.va.gov/careers-employment/vocational-rehabilitation/>

## Employment Assistance

Transitioning from military service to civilian employment can be more complex than expected.

Even highly skilled veterans may find that translating military experience into civilian job opportunities is not straightforward.

The VA and federal government provide tools to help bridge that gap, including:

- Career counseling
- Resume and interview assistance
- Job placement support
- Hiring preference for federal positions

Understanding how to use these tools can create opportunities that might otherwise be missed.

Learn more: <https://www.va.gov/careers-employment/>

Learn more (federal jobs): <https://www.usajobs.gov/>

## Burial and Memorial Benefits

Burial and memorial benefits ensure that a veteran's service is recognized and honored.

These benefits can include burial in a national cemetery, a government-furnished headstone or marker, and a burial flag. In some cases, financial assistance is also available to help offset funeral and burial costs.

While these benefits are often not considered until needed, they are an important part of the overall system and provide meaningful support to families.

Learn more: <https://www.va.gov/burials-memorials/>

## Additional VA Support Programs

Beyond the core benefits, the VA offers programs that support long-term stability for veterans and their families—especially in seasons of transition, fixed income, or increased care needs.

**VA life insurance** may be available after separation, including options that help veterans maintain coverage when leaving active duty or when health concerns make private coverage harder to obtain. The right program depends on your service history and eligibility category, so it is worth checking what applies before assuming you have no options.

**VA pension** is a needs-based benefit for certain wartime veterans who have limited income and meet other eligibility requirements. For qualifying veterans, pension can provide monthly financial support that helps cover basic living expenses—particularly for older veterans or those whose ability to work is limited.

**Aid and Attendance** is an increased monthly benefit that may be available for veterans (and in some cases surviving spouses) who need help with daily living—such as bathing, dressing, eating, medication management, or protection from hazards in the home. It often comes up when a veteran's care needs increase, whether at home, in assisted living, or in a nursing facility.

**Housing and homelessness prevention programs** can provide both practical support and structured services when housing becomes unstable. Depending on the program, this may include case management, help finding housing, and resources aimed at preventing a temporary crisis from turning into long-term homelessness.

Together, these programs reflect the broader mission of the VA: not just compensation, but sustained support over time.

Learn more (life insurance): <https://www.va.gov/life-insurance/>

Learn more (pension): <https://www.va.gov/pension/>

Learn more (Aid and Attendance): <https://www.va.gov/pension/aid-attendance-housebound/>

Learn more (housing and homelessness): <https://www.va.gov/homeless/>

## II. VA Disability Compensation

VA disability compensation is one of the most recognized benefits, but it is also one of the most misunderstood.

It provides tax-free monthly payments to veterans whose conditions are connected to their military service.

A condition may qualify if it is:

- Directly caused by service
- Aggravated by service
- Secondary to another service-connected condition

The process involves filing a claim, gathering evidence, attending medical examinations, and receiving a decision.

Many veterans find this process more difficult than expected. Delays, confusion, and denials are common. If a claim is denied or underrated, veterans may pursue a supplemental claim, request higher-level review, or file a formal appeal.

One important shift in thinking: this is not about whether you “deserve” benefits. It is about whether your service contributed to your condition.

Learn more: <https://www.va.gov/disability/>

Check status: <https://www.va.gov/claim-or-appeal-status/>

### **A Practical Way to Think About It**

The question is not whether you deserve it. The question is whether your service contributed to your condition.

### III. Additional VA Programs Often Overlooked

Some of the most useful benefits are also the least discussed.

#### Travel Reimbursement

Veterans who travel to VA medical appointments may be eligible for reimbursement.

This can include mileage, lodging, and specialized transportation, depending on eligibility.

Eligibility is based on specific criteria (for example, disability rating, income, pension status, or travel related to certain VA exams), so it is worth checking the VA's rules before assuming it applies.

For veterans who live far from VA facilities, this can significantly improve access to care.

Learn more: <https://www.va.gov/health-care/get-reimbursed-for-travel-pay/>

#### Caregiver Support

Many veterans rely on family members for ongoing care.

The VA provides programs that support caregivers through training and resources, and in limited cases a stipend may be available for caregivers who meet specific program eligibility requirements. The Program of Comprehensive Assistance for Family Caregivers (PCAFC) has strict eligibility criteria, and not all caregivers qualify for monthly stipends.

Because eligibility can be narrow and fact-specific, caregivers should review the current program requirements before relying on it.

This recognizes that care often extends beyond the individual veteran.

Learn more: <https://www.caregiver.va.gov/>

#### Dental Care

VA dental benefits are limited and often misunderstood. Many veterans assume routine dental care is included. In most cases, it is not unless specific eligibility criteria are met.

Full coverage is typically tied to specific eligibility categories, including certain service-connected dental conditions or higher disability ratings. The VA also places veterans into dental benefit "classes," and coverage varies by class.

Learn more: <https://www.va.gov/health-care/about-va-health-benefits/dental-care/>

## Clothing Allowance

Some medical devices and treatments can damage clothing over time.

The VA provides an annual allowance to offset these costs for qualifying veterans. Eligibility is generally tied to a service-connected condition and a qualifying appliance or prescribed medication that causes wear or damage.

Learn more: <https://www.va.gov/disability/eligibility/special-claims/clothing-allowance/>

## Adaptive Sports

Physical activity and community engagement are important parts of long-term well-being.

The VA supports adaptive sports programs that promote rehabilitation, connection, and overall health.

Learn more: <https://department.va.gov/veteran-sports/>

## IV. Federal Programs Outside the VA

Not all veteran benefits are administered by the VA. Many of these programs are designed to bridge the gap between active service and long-term stability, a period where veterans are often most vulnerable to falling through the cracks.

### Federal Employment

Veterans receive preference in federal hiring and may qualify for special hiring authorities. These pathways can provide access to federal careers that might otherwise be difficult to enter.

Learn more: <https://www.opm.gov/fedshirevets/>

### Small Business Support

Veterans interested in starting a business can access programs through the Small Business Administration. These programs provide training, mentorship, and access to contracting opportunities.

Learn more: <https://www.sba.gov/business-guide/grow-your-business/veteran-owned-businesses>

## Department of Labor Programs

Programs such as VETS and SkillBridge help veterans transition into civilian careers.

Learn more: <https://www.dol.gov/agencies/vets>

Learn more: <https://skillbridge.osd.mil/>

## Student Loan Relief

Veterans may qualify for loan forgiveness, discharge, or reduced repayment options under certain programs. For example, some borrowers qualify for a Total and Permanent Disability (TPD) discharge based on VA disability determinations, but eligibility depends on the specific program rules.

Learn more: <https://studentaid.gov/manage-loans/forgiveness-cancellation>

Veterans rated 100% disabled by the VA may qualify for automatic Total and Permanent Disability (TPD) discharge in many cases. Borrowers may opt out if they choose to retain their loans.

## V. State-Level Benefits

Each state offers its own set of benefits.

These can include tax relief, tuition assistance, recreational licenses, and vehicle-related programs. Because these vary widely, checking your state's veterans agency is essential.

Learn more: [https://www.va.gov/about\\_va/state-dva-offices.asp](https://www.va.gov/about_va/state-dva-offices.asp)

## VI. Private and Nonprofit Resources

Nonprofit organizations often provide faster and more flexible support than government programs. These organizations are often most useful when veterans need immediate help or more personalized support than large systems can provide. They tend to fill gaps by offering targeted assistance with employment, education, housing, or crisis support.

### Urgent Help (Crisis and Immediate Support)

If you or someone you care about needs immediate support, help is available 24/7.

- **Veterans Crisis Line:** Dial **988**, then press **1**.
- **Text:** 838255
- Family members and friends can use these options, too, if they are concerned about a veteran.

### Education

- Pat Tillman Foundation — <https://pattillmanfoundation.org/>
- Folds of Honor — <https://foldsofhonor.org/>
- Service to School — <https://service2school.org/>

### Career Support

- Hire Heroes USA — <https://www.hireheroesusa.org/>
- Team RWB — <https://www.teamrwb.org/>
- The Mission Continues — <https://www.missioncontinues.org/>

### Financial and Legal

- VeteransPlus — <https://www.veteransplus.org/>
- USA Cares — <https://usacares.org/>
- StatesideLegal — <https://www.statesidelegal.org/>

### Mental Health

- Give an Hour — <https://giveanhour.org/>
- Headstrong Project — <https://theheadstrongproject.org/>
- Cohen Veterans Network — <https://www.cohenveteransnetwork.org/>
- Vet Centers — <https://www.vetcenter.va.gov/>

## VII. Housing and Homelessness Prevention

Programs like SSVF and HUD-VASH provide both financial assistance and structured support.

Learn more: <https://www.va.gov/homeless/ssvf/>

Learn more: <https://www.va.gov/homeless/hud-vash.asp>

Learn more: <https://nchv.org/>

## VIII. Benefits for Families and Survivors

Military service affects families as well as individuals.

Programs may include Dependency and Indemnity Compensation (DIC), Survivors Pension, CHAMPVA health coverage for eligible family members, and education benefits such as Dependents' Educational Assistance (DEA, Chapter 35).

Learn more: <https://www.va.gov/family-and-caregiver-benefits/>

## IX. Online Tools and Digital Resources

Understanding benefits is one step. Accessing them is another.

Many delays and frustrations come from not using the right tool at the right time.

### VA.gov

The primary platform for managing benefits.

Learn more: <https://www.va.gov/>

### VA Mobile App

Provides day-to-day access to benefits and records.

Learn more: <https://mobile.va.gov/app/va-health-and-benefits-app>

#### Practical Tip

Use VA.gov for major actions.

Use the mobile app for tracking and day-to-day use.

## X. Where to Start

You do not need to have everything figured out before you begin.

Start with:

- Understanding what may apply to you
- Identifying one or two relevant programs
- Taking a single step forward
- The most common mistake is waiting until everything is clear. Clarity usually comes after the first step, not before it.

### Conclusion

Veterans benefits are real, but they are rarely one-size-fits-all. The best next step is usually not to “learn everything”—it is to identify the one or two programs that fit your situation and take the first clear action. Momentum matters more than perfection.

If you’re not sure what you qualify for, or you want help understanding how these programs apply to you, you are welcome to reach out to me. A short conversation is often enough to clarify where to start, what to prioritize, and what to avoid.

Chris Burnette, Esq.

[www.dcburnettelaw.com](http://www.dcburnettelaw.com)

### About the Author

Chris Burnette is a VA-accredited attorney, Air Force veteran, and former federal employee who focuses his practice on helping veterans, federal employees, and mission-driven organizations navigate complex federal systems.

Before launching the Law Office of D.C. Burnette, PLLC, he served in leadership roles within the Department of the Interior, including work with the National Park Service and Bureau of Land Management. His background includes public service, administrative systems, program management, and federal operations.

His approach to veterans advocacy is grounded in practical guidance, clear communication, and the belief that veterans deserve accurate information, steady support, and respectful treatment throughout the process.

Learn more at: [www.dcburnettelaw.com](http://www.dcburnettelaw.com)

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