

Life stages and relationships

Veterans deserve financial clarity: benefits, free help and next steps

Leaving the military brings a lot of new decisions. You don't have to sort out the money side alone.

6-minute read • Updated October 2026 • Checked against its sources



The short version

- ✓ VA disability compensation is a tax-free monthly payment for conditions caused or made worse by service, even ones that show up after you leave.
- ✓ The PACT Act added 20+ presumptive conditions for burn pits, Agent Orange and other toxic exposures. Denied before? You may be able to file again.
- ✓ Help from an accredited Veterans Service Organization representative is always free. Check that anyone helping with your claim is VA-accredited.

Rather talk it through?

A volunteer financial adviser can help with your situation, one-on-one, for free.



Point your phone's camera at the code, or go to:

go.advisersgiveback.org/start

From a nonprofit. Every volunteer adviser is a fiduciary, which means they must put your interests first. We never sell your information.

1

A lot changes at once

Leaving military life comes with pride, change and a whole lot of new decisions. Your pay, health care, housing and benefits can all shift at the same time. Sorting out the money side can feel heavier than it needs to.

It's easy to put off asking for help. It can feel like one more hurdle while you're still adjusting to everyday life. Good help makes things lighter, not heavier. It listens first, learns what you've been through and what you want next, and turns the fine print into a few clear steps.

You've carried so much. You shouldn't have to carry financial uncertainty alone.

2

Check your VA disability compensation

VA disability compensation is a tax-free monthly payment. It's for veterans who got sick or injured while serving, and for veterans whose service made an existing condition worse. It can cover physical conditions, like a chronic illness or injury, and mental health conditions, like PTSD. The condition can develop before, during or after service. ¹

6.6 million

veterans receive VA disability compensation

6,573,827 as of June 30, 2026, including 1,880,670 veterans compensated for PTSD.

Source: U.S. Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, VA Benefits and Health Care Utilization Pocket Card (Data as of June 30, 2026)

To qualify, you need a current illness or injury that affects your mind or body. You also need to have served on active duty, active duty for training or inactive duty training. Then at least one of these must be true: ³

- You got sick or injured while serving, and you can link your current condition to it.
- You had a condition before you joined, and serving made it worse.
- You have a disability tied to your active-duty service that didn't show up until after you left.

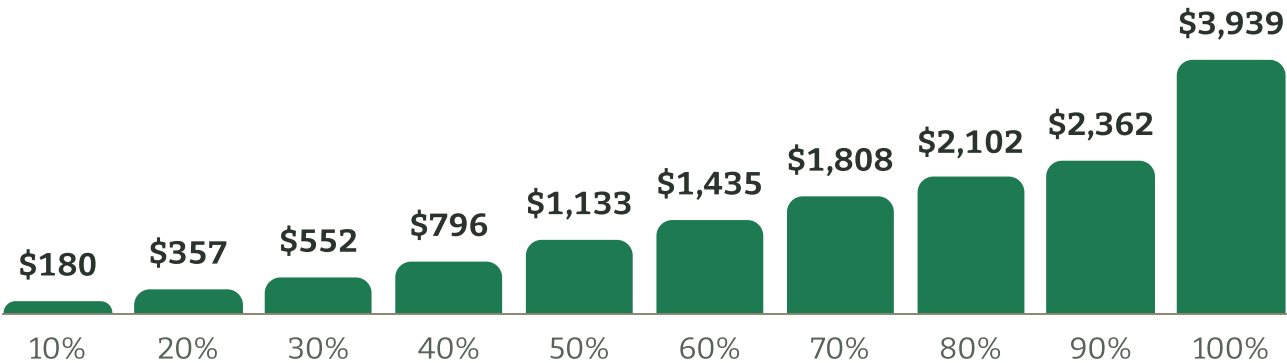
For some conditions, VA assumes your service caused them. These are called presumptive conditions. If you have one, you don't need to prove that link. You only need to meet the service requirements. ³

Your discharge matters too. With an other than honorable, bad conduct or dishonorable discharge, you may not be eligible. You can still try to qualify by applying for a discharge upgrade or asking VA for a Character of Discharge review. ³

Your monthly payment depends on your disability rating and your family. Here are the rates that took effect on December 1, 2025, for a veteran with no dependents. ⁴ You can find every rate on [VA's rate tables](#).

Your monthly payment rises with your disability rating

VA disability compensation per month for a veteran with no dependents, by disability rating, rates effective December 1, 2025



Rounded to the nearest dollar. At a rating of 30% or more, a spouse, children or dependent parents raise the payment. VA raises its rates by the same cost-of-living adjustment as Social Security.

Source: U.S. Department of Veterans Affairs, Current Veterans disability compensation rates (Rates effective December 1, 2025)

3 What the PACT Act changed

The PACT Act is a law that expands VA health care and benefits for veterans exposed to burn pits, Agent Orange and other toxic substances. Among other things, it: ⁵

- Expands VA health care for veterans with toxic exposures, and for veterans of the Vietnam, Gulf War and post-9/11 eras
- Adds more than 20 presumptive conditions for burn pits, Agent Orange and other toxic exposures
- Requires VA to provide a toxic exposure screening to every veteran enrolled in VA health care

2.5 million veterans and survivors have had a PACT Act-related claim completed since August 10, 2022

2,510,132 as of June 30, 2026: 2,464,318 veterans and 45,814 survivors.

Source: U.S. Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, VA Benefits and Health Care Utilization Pocket Card (Data as of June 30, 2026)

From August 10, 2022, through June 30, 2026, VA did 6.9 million toxic exposure screenings. In nearly half, the veteran reported at least one possible exposure. ² If you're enrolled in VA health care, ask about a screening at your next appointment, or contact your local VA health facility. If you're not enrolled but meet the requirements, you can enroll and get screened. ⁵

Were you turned down before? If VA denied your claim in the past and now treats your condition as presumptive, you can file a Supplemental Claim, and VA will review your case again. You don't have to wait for VA to contact you. Veterans and survivors can file for PACT Act benefits anytime, but the sooner you file, the sooner benefits can start. ⁵ Read more on [VA's PACT Act page](#).

**Not ready to file? Send an intent to file**

An intent to file sets a possible start date for your benefits. If VA approves your claim, you may get back pay from that date. After you send it, you have one year to file your claim. ⁶

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Get free, trusted help with your claim

You don't have to file alone. VA accredits three kinds of helpers: Veterans Service Organization (VSO) representatives, attorneys and claims agents. ⁷

- **VSO representatives** can help you gather evidence, file a claim or ask for a decision review. Their help on your claim is always free. ⁷
- **Accredited attorneys and claims agents** can charge you only after VA decides your first claim, and only with a signed fee agreement on file with VA. ⁷

Before you sign anything, make sure the person helping you is accredited. VA keeps a list of every accredited attorney, claims agent and VSO representative, and you can search it by name, state or ZIP code. ⁸ Start with [VA's tool to find a representative](#).

**Don't pay anyone to file your first claim**

VA warns about people and companies that try to charge veterans for help with a first claim. They may promise a faster decision or a higher rating, push you to sign a contract, or want a share of your award. Charging for that help is unlawful, so don't pay anyone to help you file a first claim. ⁹ To report someone, call VA's VSAFE line at 833-38V-SAFE (833-388-7233). ⁹

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Money help beyond your claim

Benefits are one part of the picture. Budgets, debt and savings are the rest, and there's free help for those too.

- **Financial counseling through VA.** VA's Veterans Benefits Banking Program offers free financial counseling to veterans, beneficiaries, caregivers and survivors, along with free financial education. ¹⁰ VA also offers free tools for managing money, like a budget worksheet and a monthly spending plan. ¹¹

- **Military OneSource in your first year out.** Military OneSource offers free financial counseling to service members and their families, by phone, by video and in person.¹² Recent veterans can use Military OneSource services for up to 365 days after they leave.¹³ If you were discharged rather than retired, that takes an honorable discharge.¹⁴ Call 800-342-9647 to ask which services, including financial counseling, are open to you.
- **The CFPB.** The Consumer Financial Protection Bureau helps service members, veterans and military families with the money challenges of service. It has [resources for veterans and military families](#), and you can send it a complaint about a financial company.¹⁵

**Direct deposit protects your benefits**

A debt collector can't take your VA benefits without suing you and winning in court first. Even then, if your benefits come by direct deposit, your bank must protect two months' worth of them. Benefits paid by check and then deposited don't get that automatic protection.¹⁶

6

Your next move

Start with a simple question: what support would make life feel lighter right now? Maybe it's knowing what you're eligible for, a plan for your debt, or a budget that fits your new pay. From there, the path gets clearer.

If money stress ever feels like too much, you don't have to wait. The Veterans Crisis Line offers free, confidential support 24/7 for veterans and the people who care about them. Dial 988, then press 1, or text 838255. You don't need to be enrolled in VA benefits or health care to reach out.¹⁷

**Try one step**

Pick one: log in to VA.gov and look over your benefits, ask for a toxic exposure screening, send an intent to file, or find an accredited VSO representative near you. One step is enough to start.

Questions to bring to your adviser

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

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