VETERAN BENEFITS INTELLIGENCE

NINE BENEFITS ALMOST NOBODY CLAIMS

2026
PREMIUM EDITION

MONEY | ACCESS | DEADLINES

THE BENEFITS YOU EARNED—BEFORE TIME RUNS OUT

FIELD GUIDE 09

VETERAN'S STRATEGIC SOLUTIONS LLC

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VETERAN GUIDES

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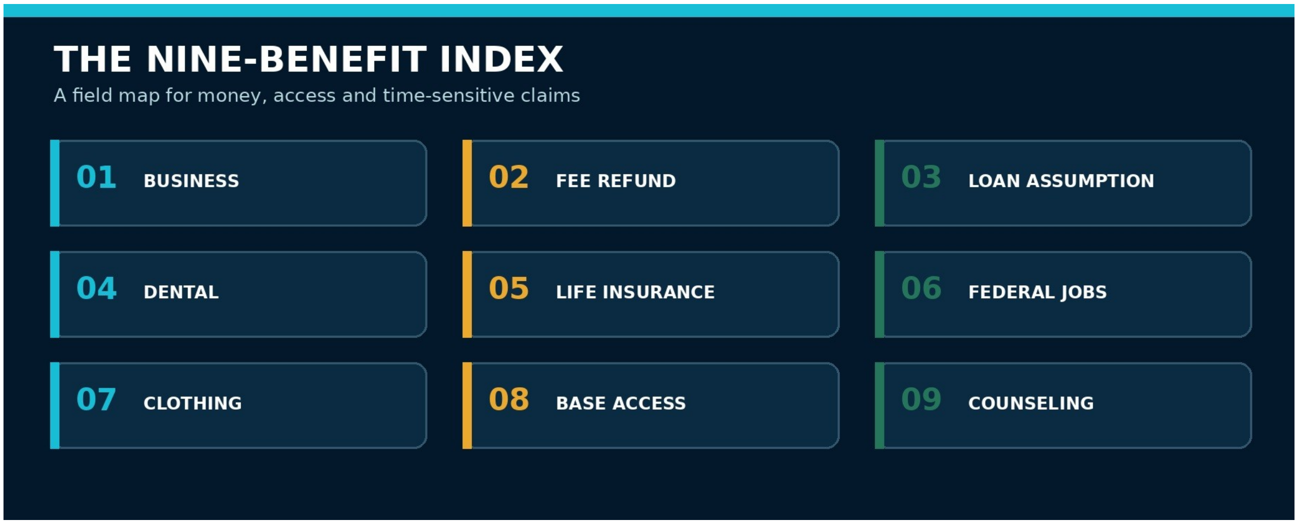
CLAIM WHAT YOU EARNED. PROTECT EVERY DEADLINE.

Checked 8 August 2026 against official sources. Every item below links to the agency's own page so you can verify it yourself. Rules change — check before you act.

Most benefit lists repeat the same ten things. This one does not. Every item here is real, currently operating, and routinely missed — usually because it has a deadline nobody mentions, or because it sits in a different agency from where people look.

READ THIS FIRST Four of the nine below have a hard deadline. Two of them cannot be recovered once missed — not by appeal, not by hardship, not ever. If you are separating soon, read items 4 and 5 today.



1 VA will fund your business — not just your schooling

VETERAN READINESS & EMPLOYMENT, CHAPTER 31 — SELF-EMPLOYMENT TRACK

Everyone knows the GI Bill pays for college. Almost nobody knows VA has a separate program that can pay for the tools, equipment, licenses, permits, required insurance and initial inventory to start a business — plus a monthly subsistence allowance while you train, and a professional business consultant arranged by your counselor.

- It does not touch your GI Bill. VR&E provides up to 48 months of its own.
- Plans under $25,000 are approved by the local VR&E Officer; larger plans go to VA Central Office.
- Coordination with an SBA Veterans Business Outreach Center is required by regulation.
- Active-duty members can apply before separating, using VA Form 28-0588, once a tentative IDES rating exists.

THE HONEST CATCH This is not “VA funds your startup if you want to be your own boss.” Under 38 CFR 21.257(a), self-employment is approved when a veteran's service-connected disabilities are so severe that self-employment is the only reasonably feasible vocational goal. Your counselor decides. Apply with VA Form 28-1900 for VR&E generally, then make the case for this track. And if you are receiving TDIU, talk to a VSO first — running a business can put that rating at risk.

Source: va.gov — VR&E Self-Employment track

2 The funding fee refund nobody tells you to ask for

VA HOME LOAN — RETROACTIVE DISABILITY RATING

You bought a house with a VA loan and paid the funding fee — typically a percentage of the loan running into thousands of dollars. Later, VA grants your disability claim with an effective date earlier than your closing date. You were exempt on closing day. The fee must be refunded.

- Since 1 July 2019 the refund is paid directly to the veteran, regardless of the loan balance.
- It applies to purchase loans, cash-out refinances and IRRRLs alike.
- The entire question is the EFFECTIVE DATE on your award letter, not the date the letter arrived.

NOBODY DOES THIS FOR YOU VA does not find these and pay them out automatically. You have to ask. Call your lender first, then the VA Regional Loan Center at 877-827-3702, with your rating decision letter and closing documents in hand.

IF YOU ARE BUYING NOW File your disability claim as early in the process as you can. If the rating lands before closing, you never pay the fee. If it lands after but is dated before, you get it back. Do not delay a home purchase waiting on VA — close, pay the fee, and claim the refund later.

Source: [va.gov — funding fee and closing costs]

3 Your VA loan is assumable — and that cuts both ways

VA HOME LOAN — ASSUMPTION AND ENTITLEMENT

A VA loan can be taken over by a buyer at your original interest rate. If you locked a low rate a few years ago, that is a genuine selling point in a higher-rate market, and the assumption costs a fraction of originating a new loan. Almost no seller markets it.

THE TRAP ON THE OTHER SIDE A buyer does NOT have to be a veteran to assume your VA loan — but if a non-veteran assumes it, your entitlement stays tied to that loan until it is paid off in full. You could be twenty-five years from using your VA benefit again on a house you no longer own. Only a veteran buyer who substitutes their own entitlement releases yours at closing.

- Always get a written Release of Liability. Without it you can still be pursued if the new owner defaults.

- The buyer must cover the gap between the sale price and the loan balance in cash or secondary financing — it cannot be rolled into the assumed loan.
- The assuming buyer must certify they will occupy the home.

Source: [va.gov — VA home loans]

4 One free course of dental care — 180 days, then gone forever

VA DENTAL, CLASS II

VA dental care is famously hard to qualify for. But there is a window right at separation that most people sleep through. If your DD-214 does not certify that you received a complete dental examination and all appropriate treatment before discharge, you may be entitled to a one-time course of dental treatment at no cost.

- You must APPLY within 180 days of discharge or release.
- Requires 90 or more days of active duty and a discharge under conditions other than dishonorable.
- Check block 17 of your DD-214 before you separate — that certification is what decides it.

THIS DEADLINE DOES NOT FORGIVE The 180-day clock runs whether or not anyone tells you about it. Miss it and Class II eligibility is permanently gone. For most veterans who are not rated 100%, this is the only shot at VA dental they will ever get.

Source: [va.gov — VA dental care eligibility]

5 240 days to lock in life insurance with no health questions

SGLI → VGLI CONVERSION, AND VALIFE

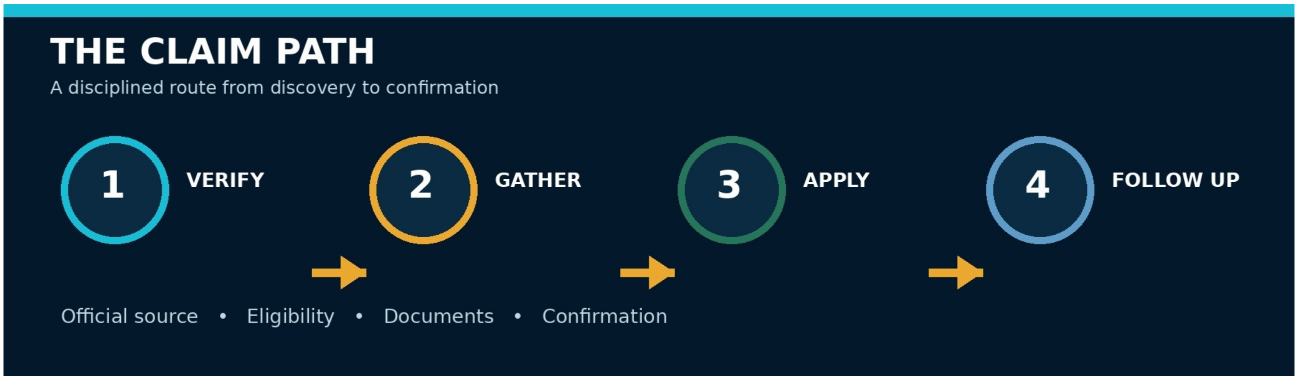
Your SGLI does not follow you out the door. It ends 120 days after separation. Converting it to VGLI keeps the coverage — and the timing decides whether your health matters.

- Apply within 240 days of separation: no health questions, guaranteed acceptance, whatever your medical history.
- After 240 days and up to 1 year and 120 days (485 days total): you must prove good health, and you can be declined.
- After 485 days: the door is closed permanently.

WHY THIS MATTERS MOST TO THE PEOPLE WHO NEED IT MOST The veterans most likely to be denied private life insurance — because of service-connected conditions — are exactly the ones for whom that first 240-day window is worth the most. Apply inside it even if you intend to shop around later. You can always drop it.

Separately, VALife is VA's guaranteed-acceptance whole life program open to any veteran with a service-connected rating from 0% to 100%, with no health questions at all. If you have received a new rating and do not have VALife, look at it.

Source: [benefits.va.gov — apply for VGLI]



6 A 30% rating can get you hired without competing

30% OR MORE DISABLED VETERAN APPOINTING AUTHORITY

Veterans' preference adds points to a competitive application. This is something else entirely: a federal agency can appoint you directly, without posting the job, without a competition, and without you beating anyone.

- No grade ceiling — it reaches every grade, unlike the Veterans Recruitment Appointment which caps at GS-11.
- No time limit. Eligibility does not expire while you hold the rating.
- Usable for permanent, term and temporary appointments, and an agency may convert a temporary appointment to permanent at any point.

HOW TO ACTUALLY USE IT Hiring managers cannot use an authority they do not know you hold. Say it plainly in your cover letter and your federal resume: state your rating percentage and name the authority. Many veterans qualify for this, VRA, VEOA and standard preference at the same time — list every one you hold.

Source: opm.gov — special hiring authorities for veterans

7 An annual payment for clothes your treatment ruins

VA ANNUAL CLOTHING ALLOWANCE

If a prescribed prosthetic or orthopedic appliance wears out your clothing, or a prescribed skin medication permanently stains it, VA pays an annual allowance. A knee brace, a back brace, orthopedic shoes, a prosthetic limb, or a steroid ointment for a service-connected skin condition can all qualify. Roughly 40,000 veterans were approved in a recent year — a fraction of those eligible.

- You can receive MORE than one allowance if you use more than one qualifying device or medication, or if it damages more than one type of garment.
- Since a 2022 change in law, veterans already receiving it no longer reapply every year unless something changes.
- Shirts, blouses, trousers, skirts and similar outer garments count. Shoes, hats, socks and underwear do not.

THE DATE THAT DECIDES YOUR YEAR Applications must be in by 1 AUGUST of the benefit year, on VA Form 10-8678, to your VA medical center's prosthetic representative. Applications are held until that closing date, then paid between 1 September and 31 October. Submit on 2 August and you have applied for next year.

Source: va.gov — clothing allowance

8 Any service-connected rating gets you back on post

COMMISSARY, EXCHANGE AND MWR ACCESS

This changed on 1 January 2020 and a remarkable number of veterans still believe you need a 100% rating or a retirement card. You do not. ANY VA-documented service-connected disability rating qualifies — 10% counts.

- Covers commissaries, exchanges, and MWR retail: golf, bowling, marinas, movie theaters, campgrounds, equipment rental, recreational lodging and American Forces Travel.
- Also extends to Purple Heart recipients, former prisoners of war, and primary family caregivers approved under VA's Program of Comprehensive Assistance for Family Caregivers.
- Separately, EVERY honorably discharged veteran can shop the exchanges online — no rating needed at all.

WHAT YOU NEED IN YOUR HAND A Veterans Health Identification Card showing your status. Without a VHIC you generally cannot get in-person access, so request one before you plan a trip. Expect a small card-processing surcharge at the commissary.

Source: news.va.gov — eligible veterans can shop at defense commissaries

9 Counseling with no rating, no enrollment, and no VA record

VET CENTERS — READJUSTMENT COUNSELING

Vet Centers are not VA hospitals and they do not work like them. They sit in ordinary neighborhoods, deliberately separate from VA medical facilities, and they are the least-used serious benefit in the system.

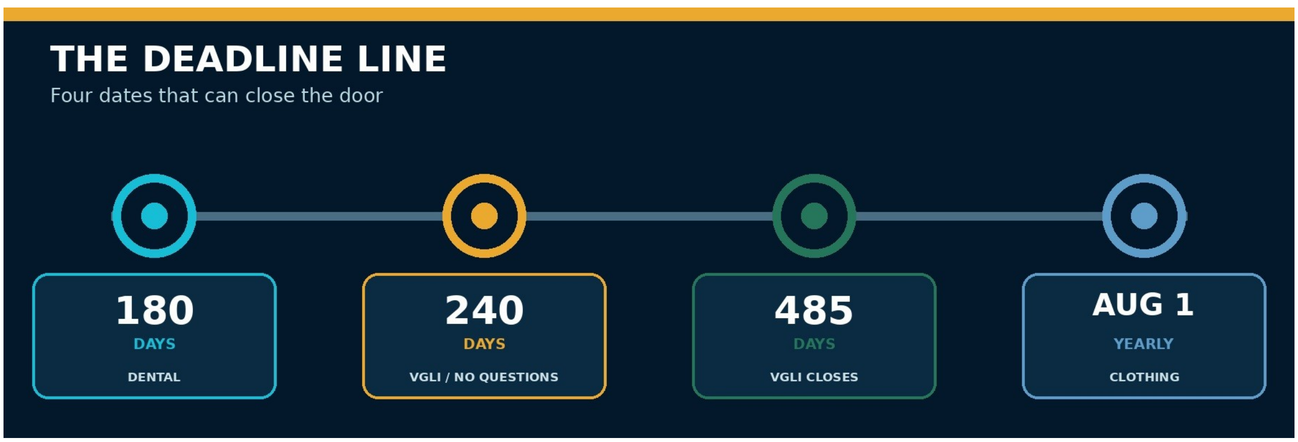
- No VA health care enrollment required.
- No disability rating or service connection required.
- No combat or war-zone service required.
- Free. Records are confidential and held separately from your VA medical file.
- FAMILY MEMBERS are eligible too — individual, marriage, family and bereavement counseling.
- Evening and non-traditional hours, because they exist to remove excuses.

IF YOU TAKE ONE THING FROM THIS PAGE For a soldier who will not walk into a VA hospital, or who fears a counseling note affecting a clearance or a claim, this is the door that is actually open. Call 877-927-8387 — answered around the clock.

Source: [vetcenter.va.gov — eligibility]

THE DEADLINES, IN ONE PLACE

Four of these end. Write them down.



- 180 days from discharge — Class II dental. Permanently lost after.
- 240 days from separation — VGLI with no health questions. Health proof required after.
- 485 days from separation — VGLI absolutely closes.
- 1 August each year — clothing allowance for that benefit year.

The other five have no deadline, and that is exactly why they get put off. The funding fee refund, the 30% hiring authority, commissary access and a Vet Center appointment will all still be there next year — which is how five years pass without claiming them.

FINE PRINT

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Rules, rates and deadlines change. Every item above links to the agency's own page — confirm there before you act.

For help filing a VA claim, use a VA-accredited representative: DAV, VFW, American Legion, AMVETS, or your county Veterans Service Officer. Never pay anyone to file your claim.

If you are in crisis, the Veterans Crisis Line is 988, then press 1, or text 838255. Available regardless of enrollment or discharge status.

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