VETERAN RATINGS

THE ULTIMATE VETERAN BENEFITS GUIDE

70+ BENEFITS MOST VETERANS DON'T KNOW EXIST

www.veteranratings.com

Welcome!

If you’re here, chances are you’ve served—thank you.

Navigating veteran benefits can feel a lot like trying to read a map that’s missing half the labels. There’s a lot out there: education benefits, home loans, disability compensation, business support, tax advantages, and more. But figuring out what applies to you (and how to actually use it) isn’t always straightforward.

That’s exactly why this guide exists.

Think of this as your starting point—a clear, no-nonsense breakdown of the benefits you’ve earned and how to make the most of them. No jargon. No runaround. Just practical information to help you take the next step with confidence.

Whether you’re recently separated, have been out for years, or are helping a fellow veteran or family member, this guide is here to make things easier.

You’ve already done your part. Now let’s make sure you’re getting everything you earned.

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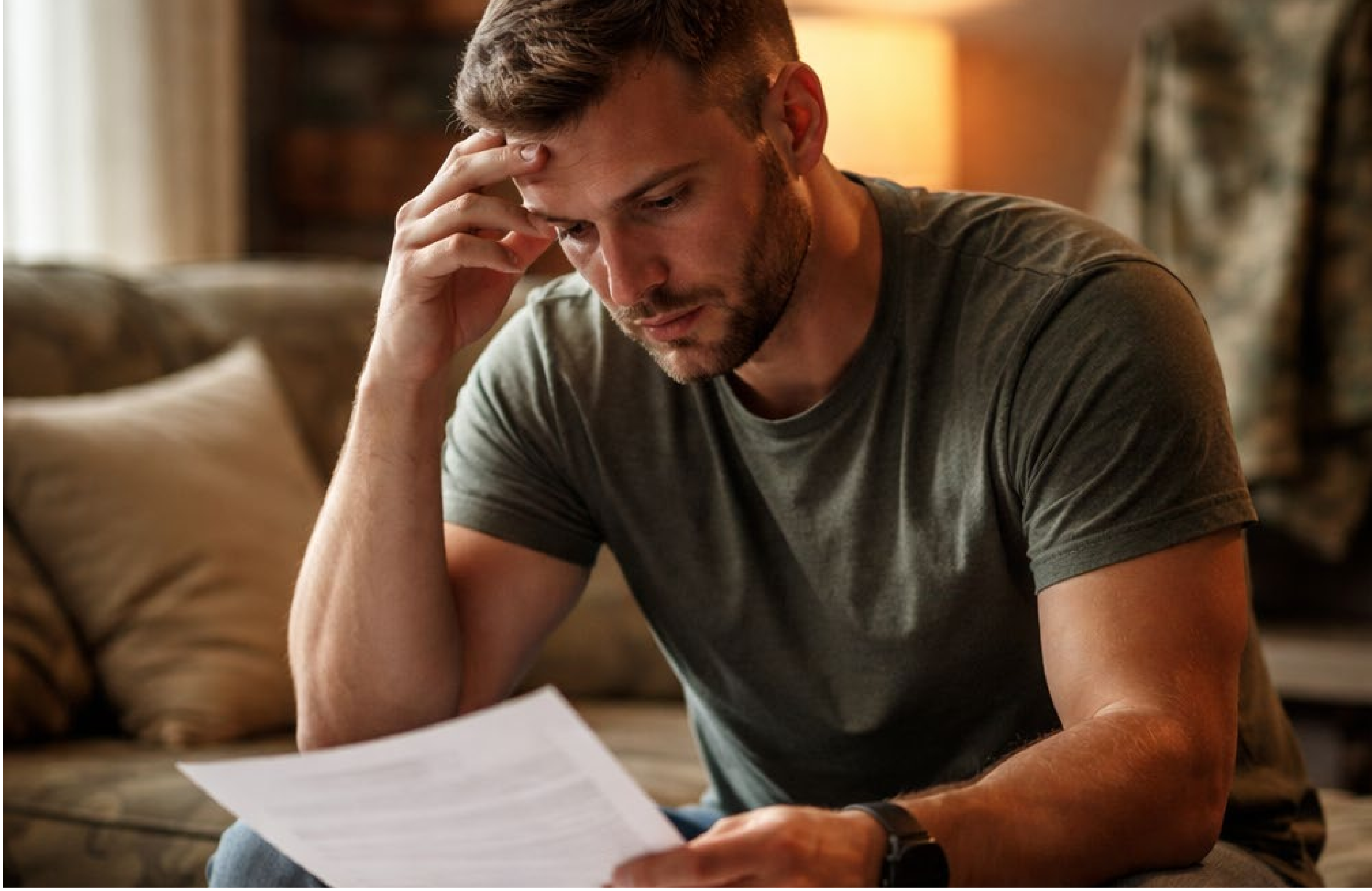
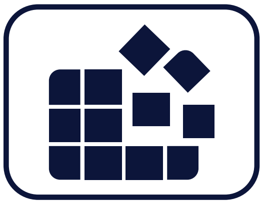


The Gap Most Veterans Don't See

Most veterans know about a few core benefits—healthcare, the GI Bill, maybe the VA home loan.

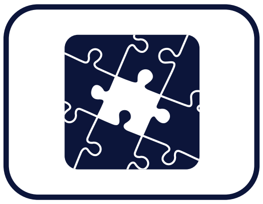
But beyond that, there's an entire layer of benefits that often go unused.

Not because veterans don't qualify—but because:



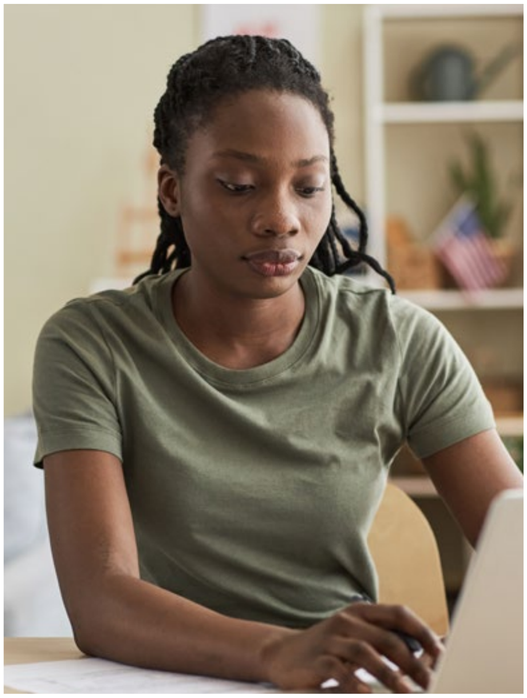
The information is fragmented

The details aren't clearly explained



No one connects how these benefits actually work together

This guide is built to fix that.



Section 1

Eligibility Breakdown

- Available starting at 0% service-connected (compensation begins at 10%)
- Additional programs (like SMC, Aid & Attendance, Auto Allowance) typically require severe conditions or 100% / TDIU
- Many benefits in this category are based on functional loss (mobility, vision, daily care needs) — not just your %

Disability & Compensation Benefits

Why This Matters

This category often sets the foundation for many other benefits. But it's also where the most confusion happens—especially around how conditions are evaluated in real life.

What Most People Miss

It's about how it shows up day to day. Frequency, severity, and impact on daily life are often the missing pieces.

✦✦ *Common misunderstanding "It's not just having a condition"*

VA Disability Compensation

Tax-free monthly payments for qualifying conditions connected to military service.

☛ **Apply:** https://www.va.gov/disability/

Special Monthly Compensation (SMC)

Additional compensation for more severe circumstances.

What Most People Miss

This is layered on top of standard compensation in certain situations—it's not always a separate program you apply for independently.

👉 **Learn more:** https://www.va.gov/disability/compensation-rates/special-monthly-compensation/

Aid & Attendance / Housebound

Why it matters:

This can significantly increase monthly support for veterans needing help with daily activities.

Real-world examples:

- Assistance with mobility
- Help with personal care
- Support for staying at home safely

👉 **Learn more:** https://www.va.gov/pension/aid-attendance-housebound/

Automobile Allowance & Adaptive Equipment

What Most People Miss

This isn't just about buying a vehicle—it can also cover modifications that make driving possible.

👉 **Learn more:** https://www.va.gov/disability/eligibility/special-claims/automobile-allowance/

Section 2

Eligibility Breakdown

- VR&E: Typically 10% (with serious employment handicap) or 20%+ standard eligibility
- Self-employment track requires significant employment limitations
- Federal hiring preference increases at 10%+ disability ratings

Careers, Training & Employment

Why This Matters

This is one of the highest-value sections in this entire guide—and one of the least understood.

<u>What Most People Miss</u>

Some programs don't just help you get a job—they can fund the tools, equipment, and setup required to perform that job.

Veteran Readiness & Employment (VR&E)

Why This Matters

This program can completely change a veteran's career trajectory.

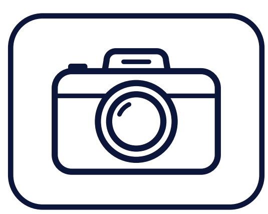
<u>What Most People Miss</u>

It can fund tools, equipment, and even workspace setup—not just training.

Veterans have used this program to receive:

Mechanic toolkits

Education expenses



Camera gear for photographers

Computers & software for tech roles

🏆 **Quick Win:** If you're entering a trade, tech field, or creative career—this may eliminate thousands in upfront costs.

☛ **Learn more:** https://www.va.gov/careers-employment/vocational-rehabilitation/

VR&E Self-Employment Track

Why This Matters

For veterans looking to start a business, this provides structure and support that most people try to figure out on their own.

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

Federal Hiring Preference

What Most People Miss

This can significantly increase your chances in federal hiring—but only if you understand how to leverage it in applications.

Apply: https://www.usajobs.gov/

Section 3

Eligibility Breakdown

- GI Bill & certification benefits: No disability rating required
- DEA (Dependents Education): Requires 100% Permanent & Total (P&T) or qualifying status
- Some additional education benefits may depend on service status, not disability %

Education Benefits

Why This Matters

Education benefits are often seen as “college-only,” but they apply to much more.

What Most People Miss

You can use these benefits for career-specific certifications and licenses, not just degrees.

✦✦ ***Common misunderstanding “Not just college”***

🏆 **Quick Win:** “Use for certifications”

Post-9/11 GI Bill

Why This Matters

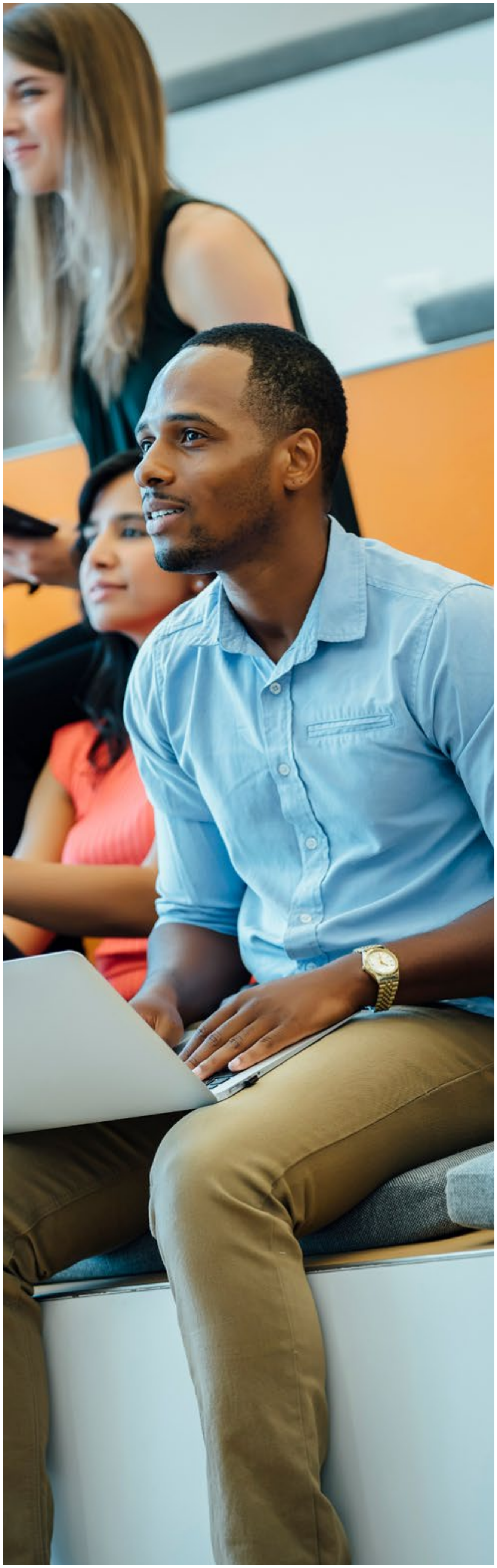
One of the most comprehensive education benefits available.
👈 **Learn more:** https://www.va.gov/education/about-gi-bill-benefits/post-9-11/

Yellow Ribbon Program: For You AND Your Family

What Most People Miss

This can bridge the gap for higher-cost schools that exceed GI Bill limits.

👈 **Learn more:** https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/



Survivors’ and Dependents’ Educational Assistance (DEA)

Why This Matters

Education assistance for survivors and dependents of those who have died, are captured or missing, or are permanently and totally disabled due to a service-connected disability

☛ **Learn more:** https://www.va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance/

Licensing & Certification Reimbursement

Real-world examples:

- Real estate license
- Commercial drivers license
- IT certifications
- Trades licensing

☛ **Learn more:** https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/test-fees/

Section 4

Eligibility Breakdown

- VA Home Loan: No disability rating required
- SAH / SHA Grants: Typically require severe service-connected disabilities (often aligned with 100% or loss of use conditions)
- Eligibility is based on specific impairments, not just your rating %

Housing Benefits

Why This Matters

This is one of the biggest long-term financial advantages available to veterans.

What Most People Miss

These benefits can impact wealth-building—not just housing access.

VA Home Loan

Why This Matters

- No down payment
- No Private Mortgage Insurance (PMI)
- Competitive rates

👉 **Learn more:** https://www.va.gov/housing-assistance/home-loans/

🏆 **Quick Win:** "VA loan = long-term wealth tool"

What Most People Miss

Not having to pay PMI makes homeownership more affordable and accessible—one of the most powerful financial benefits available to veterans.

Specially Adapted Housing (SAH) Grants

Real-world examples:

Wheelchair ramps

Roll-in showers

Widened doorways

👉 **Learn more:** https://www.va.gov/housing-assistance/disability-housing-grants/

Section 5

Eligibility Breakdown

- VA Healthcare: Available at 0%+, with priority groups improving at higher ratings (10%, 30%, 50%+)
- Lower ratings may still qualify but could include copays or limited priority access

Healthcare & Wellness

Why This Matters

Healthcare is more than access—it's consistency and long-term support.

<u>What Most People Miss</u>

There are additional programs tied to healthcare that reduce out-of-pocket costs.

VA Healthcare

☛ **Apply:** https://www.va.gov/health-care/

Mental Health Assistance

Why This Matters

Support for conditions like PTSD, depression, and anxiety.

☛ **Learn more:** https://www.va.gov/health-care/health-needs-conditions/mental-health/

Section 6

Eligibility Breakdown

- Caregiver Support Program: Typically 70%+ or severe functional impairment
- CHAMPVA: Requires 100% Permanent & Total (P&T) or qualifying dependent status
- Many benefits depend on level of care required, not just %

Family & Caregiver Benefits

Why This Matters

Benefits don’t just impact the veteran—they extend to family members and caregivers.

What Most People Miss

These programs can provide both financial and healthcare support to families.

Caregiver Support Program

Includes:

- Monthly stipends
- Training
- Healthcare support

☛ **Learn more:** https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers/

CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs)

☛ **Learn more:** https://www.va.gov/health-care/family-caregiver-benefits/champva/

Section 7

Eligibility Breakdown

- VA Pension: Based on income + wartime service, not disability %
- VGLI: Available regardless of rating
- Some financial benefits (like tax exemptions) may increase at higher disability levels (varies by state)

Financial & Insurance Benefits

Why This Matters

These benefits provide stability and long-term protection.

VA Pension

☛ **Learn more:** https://www.va.gov/pension/

Veterans Group Life Insurance (VGLI)

☛ **Learn more:** https://www.va.gov/life-insurance/

Section 8

Eligibility Breakdown

- Generally available to veterans with a 0%+ service-connected disability
- Expanded access also applies to Purple Heart recipients and certain other groups
- Benefits include tax-free shopping and discounted goods/services

Commissary, Exchange, And Morale, Welfare And Recreation (MWR) Benefits

Why This Matters

Commissary, Exchange, and MWR benefits give veterans ongoing access to discounted everyday goods, tax-free shopping, and affordable recreation—helping stretch income further while supporting quality of life long after service.

What Most People Miss

The Commissary benefit provides significant savings compared to commercial retailers.

👉 **Learn more:** https://www.commissaries.com

Section 9

Eligibility Breakdown

- National Parks Pass: Available to veterans with a service-connected disability (0%+)
- Space-A Flights: Typically limited to 100% disabled veterans, retirees, or specific categories
- Eligibility varies by program

Travel, Recreation & Lifestyle

Why This Matters

Not all benefits are financial—some are about quality of life.

National Parks Lifetime Pass

- **Apply:** https://www.nps.gov/planyourvisit/passes.htm

Space-Available Flights

- **Learn more:** https://www.amc.af.mil/AMC-Travel-Site/

Section 10

Eligibility Breakdown

- Varies by state
- Some states offer benefits regardless of rating, others are strictly tiered

State Benefits

Why This Matters

This is where many veterans leave money on the table.

🏆 **Quick Win:** Some states offer property tax exemptions that can save $5,000–$15,000+ yearly

<u>**What Most People Miss**</u>

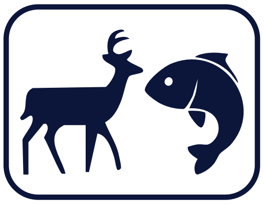
These benefits vary significantly by state—meaning where you live can directly impact your financial outcome. State-level benefits can sometimes be more valuable than federal ones depending on where you live.

Examples Include:

Property tax exemptions

Free college tuition

State park access



Hunting & fishing licenses

☛ **Directory:** https://www.military.com/benefits/veteran-state-benefits

Section 11

Eligibility Breakdown

- GI Bill & certification benefits: No disability rating required
- 0%–20%: Entry-level access (healthcare priority, some benefits)
- 30%–50%: Expanded access (dependents, increased compensation impact)
- 70%+: Access to major programs (caregiver support, expanded services)
- 100% / TDIU: Full access tier (CHAMPVA, dental, loan forgiveness, major state benefits)
- Some benefits (housing grants, auto allowance) require specific severe disabilities, not just %

For Veterans 10% - 100% Disabled

Why This Matters

These are often the most impactful—and the least talked about.

👉 **Directory:** https://nrd.gov/

Service Dogs

Programs include:

K9s for Warriors

Paws for Purple Hearts

Veteran Retreats

Examples:

- Boulder Crest
- Warrior PATHH

Student Loan Forgiveness

Apply: https://disabilitydischarge.com/

Final Thoughts

Most veterans don't miss out on benefits because they don't qualify.

They miss out because:

- They don't know what exists
- They don't know where to start
- Or they don't realize how much these benefits can stack

Quick Wins Most Veterans Can Act On Today

✓ **Check your state-level benefits**
✓ **Look into certification reimbursements**
✓ **Explore VR&E if changing careers**
✓ **Apply for National Parks Lifetime Pass**
✓ **Review eligibility for student loan forgiveness**

Next Step

If you're unsure what applies to you, the most valuable thing you can do is get clarity on your options. Because once you see the full picture, you can start making decisions that actually move things forward.

Helpful Links

- Veteran ID Card (VIC) you can use for civilian discounts at many stores, hotels, and restaurants. (Veterans Affairs)
- Free Military Lifetime Pass for national parks and other federal recreation sites. (National Park Service)
- Free Access Pass for veterans with a permanent disability, which can also include discounts on some amenities like camping. (National Park Service)
- Burial pre-need determination, so your family can confirm cemetery eligibility in advance. (Veterans Affairs)
- Burial in a VA national cemetery may be available for eligible veterans, spouses, and dependents. (Veterans Affairs)
- Government headstone or marker for an eligible veteran's grave. (Veterans Affairs)
- Government medallion for a private headstone if the family already bought a marker. (Veterans Affairs)
- Presidential Memorial Certificate for the family of a deceased veteran. (Veterans Affairs)
- Burial allowance that can help offset certain funeral, plot, or transportation costs. (Benefits)
- Help with discharge upgrades or corrections if your discharge is blocking benefits. (Veterans Affairs)
- Character-of-discharge review can sometimes open benefits even for some other-than-honorable cases. (Benefits)
- Travel reimbursement for VA-approved care, including mileage and sometimes meals, lodging, or other transportation costs. (Veterans Affairs)
- Foreign Medical Program (FMP) can cover care outside the U.S. for service-connected conditions. (Veterans Affairs)
- One-time free VA dental exam if you apply within 180 days of discharge and meet the separation requirements. (Veterans Affairs)
- VA Work-Study allowance if you are using certain education benefits and training at least three-quarter time. (Veterans Affairs)
- Edith Nourse Rogers STEM Scholarship for added GI Bill support in approved STEM and related high-demand fields. (Veterans Affairs)

- VR&E reemployment support if you want help returning to a former employer after service. (Veterans Affairs)
- VR&E rapid employment/job placement help for veterans who want to get back to work fast. (Veterans Affairs)
- VR&E self-employment track for veterans whose service-connected disabilities affect traditional employment. (Veterans Affairs)
- VR&E independent living track for veterans with severe disabilities who need help living more independently, even if work is not the immediate goal. (Veterans Affairs)
- SBA veteran contracting assistance for federal contracting opportunities. (SBA)
- SBA VOSB/SDVOSB certification pathways that can open set-aside and sole-source opportunities, especially with VA contracts. (Veteran Small Business Certification)
- Military exchange online shopping is available to many honorably discharged veterans. (Military OneSource)
- VA home-loan foreclosure avoidance help if you are behind on payments. (Veterans Affairs)
- Interest Rate Reduction Refinance Loan (IRRRL) to streamline refinancing an existing VA loan. (Benefits)
- Native American Direct Loan (NADL) for eligible Native American veterans or spouses on federal trust land. (Veterans Affairs)
- VA funding-fee exemption if you receive VA disability compensation or qualify under other exemption rules. (Veterans Affairs)
- VA disability compensation is generally tax-free at the federal level. (IRS)
- IRS veteran tax help and free tax-prep resources are available through IRS and partner programs. (IRS)
- Aid and Attendance or Housebound pension add-ons for qualifying veterans or survivors who need help with daily living or are substantially confined to home. (Veterans Affairs)
- Medical Foster Home care can be an alternative to a nursing home for some aging or disabled veterans who prefer a home setting. (Veterans Affairs)
- CHAMPVA for eligible spouses, dependents, and survivors of certain disabled or deceased veterans. (Veterans Affairs)

Especially Useful For Disabled Veterans

- Any needed VA dental care if you are rated 100% service-connected or paid at the 100% rate due to TDIU. (Veterans Affairs)
- VA Dental Insurance Program (VADIP) if you do not qualify for full VA dental but want discounted private dental insurance. (Veterans Affairs)
- Annual clothing allowance if a prosthetic, orthopedic device, or prescribed skin medication damages clothing. (Veterans Affairs)
- Recurring clothing-allowance renewals may happen without a new annual application in some unchanged cases. (Rehab VA)
- HISA home modification benefit for medically necessary changes like ramps, bathroom adaptations, and access improvements. (Prosthetics VA)

- Specially Adapted Housing (SAH) grant for certain severe service-connected disabilities. (Veterans Affairs)
- Special Home Adaptation (SHA) grant for certain qualifying disabilities such as loss of use of both hands or certain severe burns or respiratory injuries. (Veterans Affairs)
- Temporary Residence Adaptation (TRA) grant to modify a family member's home if you are living there temporarily. (Veterans Affairs)
- Veterans' Mortgage Life Insurance (VMLI) if you received an adapted-housing grant and have a qualifying mortgage. (Veterans Affairs)
- Automobile allowance for certain service-connected disabilities that affect driving or mobility. (Veterans Affairs)
- Adaptive equipment for vehicles such as hand controls or other approved modifications. (Veterans Affairs)
- Commissary privileges for veterans with a VA-documented service-connected disability. (Military OneSource)
- Exchange privileges for veterans with a VA-documented service-connected disability. (Military OneSource)
- MWR retail and recreation privileges for veterans with a VA-documented service-connected disability. (Military OneSource)
- MWR lodging access at some military recreation lodging locations for disabled veterans and Purple Heart recipients. (Military OneSource)
- VALife life insurance is available to many veterans with any VA service-connected disability rating, even 0%. (Veterans Affairs)
- Hearing aids and eyeglasses through VA may be available for certain eligible veterans, including many with compensable service-connected disabilities. (Veterans Affairs)
- Caregiver benefits for eligible family caregivers can include a monthly stipend, CHAMPVA access, mental health counseling, and some travel benefits. (Veterans Affairs)

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