

THE VETERAN ROADMAP



First Steps

for Surviving Spouses

A gentle, practical guide to VA survivor benefits

DIC · Survivors Pension · Burial Allowances
CHAMPVA · SBP & SGLI/VGLI · Education & Home Loan Benefits

WRITTEN BY A NAVY VETERAN & FORMER VA COMMUNITY CARE SPECIALIST

WELCOME

You Don't Have to Figure This Out Alone

If you're reading this, you've lost someone who served. I'm so sorry. Whatever you're feeling right now — numb, overwhelmed, exhausted, or all three at once — is allowed. There's no right way to grieve, and there's no deadline on your heart catching up to what's happened.

This guide exists because the paperwork doesn't pause for grief, and no one hands you a roadmap when you need it most. I spent years working inside the VA system helping veterans and their families navigate exactly this. What follows is the plain-language version of what I wish every surviving spouse had on hand in the first days and weeks: what to do first, what you may be entitled to, and who to call.

Take this at your own pace. Nothing here has to be done today.

IMMEDIATE STEPS (FIRST 1-2 WEEKS)

You do not need to apply for every benefit in this guide right away. Burial arrangements come first; compensation and pension claims can be filed in the weeks that follow.

- Request 10-15 certified copies of the death certificate (funeral homes can usually order these)
- Locate the veteran's DD214 (discharge papers) — you'll need this repeatedly
- Contact the funeral home about military honors eligibility (they often handle this request for you)
- Notify Social Security (funeral homes often do this automatically, but confirm)
- Update DEERS (Defense Enrollment Eligibility Reporting System) so TRICARE/CHAMPVA records reflect the change
- Locate the marriage certificate and, if applicable, veteran's VA claim/file number
- Decide on burial location — national cemetery, state veterans cemetery, or private cemetery each have different next steps

WHAT TO EXPECT

A Realistic Timeline

You don't have to do all of this at once. Here's roughly how it tends to unfold — use it to give yourself permission to go one step at a time.

Days 1-14: Burial/funeral arrangements, death certificates, military honors request, notify Social Security. File VA Form 21-0966 (Intent to File) as soon as you're able — this locks in your effective date even before your full application is ready.

Weeks 2-6: File for burial allowance (VA Form 21P-530EZ) if applicable. Begin gathering documents for DIC and/or Survivors Pension (VA Form 21P-534EZ). Apply for CHAMPVA if you need healthcare coverage.

Months 1-3: Submit your DIC/Pension claim. Processing typically takes several months — the VA will request additional evidence if needed. This is normal and not a sign of a problem.

Months 3+: Once approved, monthly payments begin (often retroactive to your effective date). This is also a good time to explore education benefits (if eligible) and the home loan benefit if you're planning a move.

A note on pacing: Give yourself permission to move through this at your own pace. The benefits described in this guide will still be available when you're ready — most have no application deadline, and the ones that do (noted throughout) still give you meaningful time.

MONTHLY COMPENSATION

Dependency and Indemnity Compensation (DIC)

DIC is a tax-free monthly benefit paid to eligible surviving spouses when a veteran's death was connected to their military service — or when the veteran was rated totally disabled for a qualifying period before death, even if the death itself wasn't service-connected.

2026 Monthly Rates (effective December 1, 2025)

Benefit	Added Monthly Amount
Base rate, surviving spouse	\$1,699.36
8-year provision (veteran rated 100%/TDIU for 8+ continuous years before death, spouse married throughout)	+\$360.85
Transitional benefit (1+ children under 18, first 2 years only)	+\$359.80
Each dependent child under 18	+\$421.00
Aid & Attendance (if you need help with daily living)	+\$421.00

Rates adjust annually with the Social Security COLA. Always confirm current amounts at va.gov before making financial plans.

Basic Eligibility

You generally qualify if you were married to the veteran for one year or more (or had a child together), didn't remarry before age 57 (age 55 for remarriages after Jan. 5, 2021), and the veteran's death was service-connected — or they met the 8-year totally-disabled provision above.

How to Apply

Form: 21P-534EZ (Application for DIC, Survivors Pension, and/or Accrued Benefits)

Submit with: death certificate, marriage certificate, veteran's DD214

Tip: File Form 21-0966 (Intent to File) first to lock in your effective date while you gather documents.

Survivors Pension

If the veteran's death wasn't service-connected, you may still qualify for Survivors Pension — a needs-based, tax-free benefit for surviving spouses of wartime veterans with limited income and net worth. You cannot receive both DIC and Survivors Pension; the VA pays whichever benefit is greater for your situation.

2026 Maximum Annual Pension Rates (MAPR)

Situation	Maximum Annual Rate
Surviving spouse, no dependents	\$11,699 (≈\$975/mo)
Surviving spouse, Housebound	\$14,296 (≈\$1,191/mo)
Surviving spouse, Aid & Attendance	\$18,697 (≈\$1,558/mo)

Your actual payment is the difference between the MAPR and your countable annual income, divided across 12 monthly payments. Unreimbursed medical expenses above 5% of the MAPR can be deducted from your countable income — this is often what tips a borderline case into eligibility.

Basic Eligibility

The veteran must have served during a wartime period with the required active-duty time, and you must not have remarried after the veteran's death (there's no age exception here, unlike DIC). Your net worth and income are both reviewed — your home, one vehicle, and basic furnishings don't count toward the net worth limit.

How to Apply

Form: 21P-534EZ (same form used for DIC — the VA determines which benefit you qualify for)

BURIAL & FINAL EXPENSES

Burial Allowances

These are one-time, partial reimbursements toward burial and funeral costs — they help, but they're not intended to cover the full cost.

Benefit	2026 Maximum Amount
Service-connected death	\$2,000
Non-service-connected death	\$1,002
Plot or interment allowance (burial outside a VA national cemetery)	\$1,002
Headstone or marker (if not VA-furnished)	\$441

Burial or interment in a VA national cemetery — including opening/closing of the grave, a government headstone, and a burial flag — is free for eligible veterans. Transportation reimbursement may also be available if burial is in a national cemetery.

Form: 21P-530EZ. Non-service-connected claims must be filed within 2 years of burial; the service-connected allowance has no filing deadline.

⚠ A Scam to Watch For

You may see ads, texts, or calls claiming you're owed a "\$25,000 VA burial benefit." This figure does not exist. It's a common and predatory scam that specifically targets grieving military spouses. The real maximum burial allowances are listed above. If you receive a suspicious offer, report it to the VA OIG Hotline at 1-800-488-8244 or vaohg.gov/hotline.

ADDITIONAL BENEFITS

Insurance, Health Care & More

SBP & SGLI/VGLI

If the veteran was enrolled in the Survivor Benefit Plan (SBP), you may receive a monthly annuity through DFAS in addition to DIC — note that DIC can reduce or offset SBP through the "SBP-DIC offset," so confirm your specific numbers with DFAS. If the veteran held SGLI (Servicemembers' Group Life Insurance) or VGLI, that death benefit is paid separately through the VA's insurance program and is not affected by DIC or Pension.

CHAMPVA (Health Coverage)

CHAMPVA shares the cost of covered health care services and supplies with eligible spouses and dependents. You generally qualify if you're not eligible for TRICARE and you're the surviving spouse of a veteran who died from a service-connected condition, or who was permanently and totally disabled from a service-connected condition at the time of death.

Form: 10-10d (Application for CHAMPVA Benefits), submitted with a copy of the veteran's death certificate and marriage certificate.

Education Benefits (Dependents' Educational Assistance)

Also known as Chapter 35, this benefit may provide monthly education or training payments if you're pursuing a degree, certificate, or approved training program. Eligibility generally runs for a set number of months and must be used within a defined window — check current limits at va.gov, as these are periodically updated.

VA Home Loan Benefit

Certain surviving spouses (particularly those receiving DIC) may be eligible for a VA-backed home loan with no down payment required, the same as veterans. You'll need a Certificate of Eligibility (COE), which you can request through va.gov or with help from a VA-approved lender.

QUICK REFERENCE

Key Forms & Contact Directory

Forms You'll Likely Use

Form	Purpose
21-0966	Intent to File (locks in your effective date)
21P-534EZ	DIC, Survivors Pension & Accrued Benefits
21P-530EZ	Burial Allowance / Burial Benefits
10-10d	CHAMPVA Application
22-5490	Dependents' Educational Assistance (Chapter 35)
26-1817	Request for Certificate of Eligibility (Home Loan)

Contact Directory

VA Benefits Hotline	1-800-827-1000
VA Survivor Benefits Line	1-800-827-1000
CHAMPVA	1-800-733-8387
DEERS / ID Card Office	1-800-538-9552
TRICARE	1-800-538-9552
Social Security Administration	1-800-772-1213
DFAS (SBP/military pay questions)	1-800-321-1080
VA Life Insurance (SGLI/VGLI)	1-800-419-1473
National Cemetery Scheduling Office	1-800-535-1117
Veterans Crisis Line	988, then press 1
VA OIG Fraud Hotline	1-800-488-8244
TAPS (grief support, 24/7)	1-800-959-8277

YOU DON'T HAVE TO CARRY THIS ALONE

Support Beyond the Paperwork

Benefits and forms are only part of what you're navigating right now. Grief after losing someone who served can carry its own weight — sometimes tangled with pride, sometimes with anger, sometimes with a kind of exhaustion that's hard to explain to people who haven't been through it.

TAPS — Tragedy Assistance Program for Survivors

A national organization specifically for military and veteran survivors, offering 24/7 peer support, grief counseling connections, and community events for spouses, children, and families. Free of charge.
1-800-959-8277 · taps.org

Gold Star Wives of America

A support and advocacy organization built specifically for surviving spouses, offering community, peer connection, and help navigating benefits from others who've walked this path.
goldstarwives.org

Give yourself permission to move through this at your own pace. The benefits in this guide will still be here when you're ready for them — your grief doesn't need to keep up with a checklist.

You Don't Have to Navigate This Alone

Whenever you're ready — today, next month, or next year — these resources will still be here for you.



Dependent & Survivor Benefits Guide

Want to go deeper than this free guide? The full Dependent & Survivor Benefits Guide covers DIC, Survivors Pension, and accrued benefits claims in much greater detail — including evidence tips and common denial reasons.

[View the Full Guide →](#)



The Veteran Roadmap: The Complete Guide to VA Benefits and Resources

If your spouse's claim is still open, or you're researching survivor benefits like DIC or accrued benefits, this walks through the full process step by step, in plain language.

[View the Guide →](#)



Veteran Benefits Toolkit

A DIC eligibility flowchart, VA combined ratings calculator, GI Bill vs. VR&E guide, and more — practical tools to help you understand ratings, eligibility, and next steps.

[View the Toolkit →](#)



The Veteran Roadmap

For ongoing guides, checklists, and resources — built by a fellow veteran, for veterans and the families who support them.

[Visit veteran-roadmap.com →](#)

This guide is meant to be a starting point, not a substitute for one-on-one help. A Veteran Service Officer (VSO) — free through organizations like the VFW, American Legion, or DAV — can help you file claims and answer questions specific to your situation at no cost.

Thank you for trusting this guide with something so personal. I hope it makes even a small part of this journey feel more manageable.

This guide is for general informational purposes and reflects VA benefit rates and rules current as of 2026. Benefit amounts, eligibility rules, and phone numbers can change — always confirm current details at va.gov or by calling the numbers above. This is not legal, financial, or VA-official advice, and this guide is independently created and not affiliated with or endorsed by the Department of Veterans Affairs.