



***“Top 30 Ways to Get FREE
Money for Disabled Veterans!”
(The Insider’s Guide)***

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#1. Free VA Disability Compensation

- Perhaps the very best benefit available to disabled veterans is VA disability compensation pay.
- If you have a disability condition that was caused or made worse by your active-duty military service, you may be eligible to receive tax-free monthly compensation for life.
- Veterans can prepare and file their own VA disability compensation claim for **FREE** by opening a Notice of Intent to File on the [VA.gov website for a VA disability increase or first-time filer.](#)
- An “Intent to File” puts the VA on notice that you’re planning to file a VA claim, which is important because it sets an effective date for when you could start getting benefits while you prepare your disability claim and gather supporting documents (Note: Limited to 12-months of back pay from your Notice of Intent to File date, unless in an appeal situation).
- Click [HERE to view the 2023 VA disability pay chart](#)

Pro Tip: Nexus Letters

- A **Nexus Letter** is highly recommended to help you prove service connection.
- **Want EXPERT Help?** Join our premier education-based Coaching/Consulting program VA Claims Insider Elite, start **FREE** today, connect with a VA Claim Expert in minutes, and get high-quality Nexus Letters at reduced rates (if wanted/warranted by the evidence of record).



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#2. Free VA Healthcare and Prescription Medications

- This benefit includes free VA health care for disability conditions related to military service for veterans with a disability rating of at least 50% as well as for those who can't afford to pay for care.
- 100% disabled veterans receive completely free VA care, with services including but not limited to, emergency care, preventative care, primary care, specialty care, mental health services, home health care, dental and vision care, geriatrics and extended care, medical equipment, prosthetics, nursing home placement, medically related travel benefits, and [hearing aids](#).
- Veterans can [click here to learn more about how the VA determines healthcare costs and co-pays](#).

#3. Free Property Tax Exemptions

- One of the best free money benefits for disabled veterans is **PROPERTY TAX EXEMPTIONS!**
- While [many states](#) offer property tax exemptions for disabled veterans, did you know there are currently [18 states](#) with full property tax exemptions for 100% disabled veterans?
- While not all 50 states offer the same tax breaks for disabled veterans, and the criteria to qualify for a waiver differs from state to state, it's in your best interest to check with your state county tax assessor's office to see if you qualify.
- You may be eligible to save thousands of dollars each year with this incredible state benefit due to reduced or no property taxes owed on your primary residence.

#4. Free Dependents Educational Assistance (DEA)

- The [**VA Chapter 35 benefits program**](#), also called Dependents Educational Assistance (DEA), provides education benefits and/or special restorative training for eligible dependents (children and spouse) and survivors of certain veterans and service members.
- Eligible dependents can receive up to 36 or 45 months of full-time or equivalent benefits for any of the following: College, technical, or vocational degree programs, independent study, online distance learning, or correspondence courses, high school diploma or GED programs, educational and career counseling programs, apprenticeships, on-the-job training, and/or career training certificate courses.
- Generally, a disabled veteran must be 100% P&T due to a service-connected disability for dependents to qualify. Click [**HERE to find out if you're eligible for this incredible benefit**](#) for survivors and dependents of eligible disabled veterans.

#5. Free CHAMPVA Health Insurance

- The [Civilian Health and Medical Program of the Department of Veterans Affairs \(CHAMPVA\)](#) is a health insurance benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with eligible beneficiaries.
- Generally, CHAMPVA covers the cost of most healthcare services and supplies that are medically necessary for eligible beneficiaries. In a nutshell, if you're 100 percent permanently and totally disabled by the VA, your dependents qualify for completely **FREE** civilian healthcare!
- This is an amazing benefit for 100% P&T disabled veterans. You must [apply by mail](#), and it takes 12-16 weeks to process your application.
- Want to know [if CHAMPVA is any good? Click HERE to learn more.](#)

#6. Free Disabled Veteran Student Loan Forgiveness Program

- The Disabled Veteran Student Loan Forgiveness Program discharges the Federal Student Loan Debt of 100 percent disabled veterans.
- It's officially called the [Total and Permanent Disability \(TPD\) discharge program](#) and has been a huge success to date.
- And guess what else? A little-known fact is that if you're a veteran with a 100 percent scheduler VA disability rating (neither P&T nor TDIU status apply to you), you're also **eligible** for federal Disabled Veteran Student Loan Forgiveness! [Apply right now](#) if you qualify.

#7. Free Folds of Honor Educational Scholarships

- This benefit is a hidden gem for disabled veterans. It's literally free money for the dependents of disabled veterans with a VA rating of 10% or more.
- The non-profit Folds of Honor foundation offers two exceptional educational scholarship programs for the dependents of disabled veterans.
- The Children's Fund Scholarship (veteran must have a VA rating of 90% or 100%) serves K-12 students while the Higher Education Scholarship (must have a VA rating of 10% or higher) serves those seeking a first bachelor's degree or a certification at a post-secondary institution.
- Both types of the Folds of Honor academic scholarships are based on "unmet need" as determined by documentation submitted by the awardee and can be valued up to \$5,000 per dependent per school year. The funds can be used to cover tuition, fees, books, room and board, uniforms, etc. You must apply each year to receive the scholarship. Click [**HERE to learn more about Folds of Honor scholarship eligibility requirements.**](#)

#8. Free VA Aid and Attendance or Housebound Program

- The VA Aid and Attendance or Housebound program is a VA Pension Benefit that helps cover the costs of daily living for housebound veterans and/or those in nursing homes.
- Aid and Attendance benefits are a form of Special Monthly Compensation added to the amount of a monthly pension for qualified Veterans and survivors. If the Veteran requires help with daily activities or he/she is housebound, click [HERE now to learn more.](#)
- **Pro Tip:** You can't receive both Aid and Attendance and Housebound at the same time. You'll need to pick one or the other.

#9. Free Chapter 31 Vocational Rehabilitation and Employment Program (VR&E)

- The Chapter 31 Vocational Rehabilitation and Employment (VR&E) program, also known as “Voc Rehab,” is designed to assist veterans with service-connected disabilities to obtain suitable employment and/or achieve independent living goals.
- It consists of several application phases, involving tasks for both VR&E staff and Veterans to complete.
- A full [list of Voc Rehab coordinators can be found HERE.](#)
- Veterans can also get started with the VR&E process by contacting your local [VA Regional Office.](#)

#10. Free Special Monthly Compensation (SMC) Money

- VA Special Monthly Compensation, also known as [VA SMC benefits](#), is additional tax-free compensation that can be paid to disabled veterans, their spouses, surviving spouses, and parents.
- For disabled veterans, VA Special Monthly Compensation is a higher rate of compensation paid due to special circumstances, such as the need of aid and attendance by another person or by specific disability.
- For example, the loss or use of a creative organ SMC-K, which is Erectile Dysfunction (ED) for men and Female Sexual Arousal Disorder for women.
- **Pro Tip:** Yes, you can apply for SMC online at VA.gov! [Click HERE to view the 2023 VA SMC pay rates.](#)

#11. Free VA Dental Care Services

- VA dental care services depend on several factors, such as your VA disability rating, service-connected dental disabilities, current home/living situation, etc.
- Based upon these factors, the VA places veterans into a “Benefits Class” and you’ll get the specific VA dental benefits (and priority) assigned to that class. Generally, a disabled veteran must have a 100% disability rating (not temporary or IU) to qualify for completely **FREE** VA dental care.
- Click [HERE to learn more about FREE VA dental care](#) eligibility for disabled veterans.

#12. Free VA Home Loan Funding Fee Waiver

- Disabled Veterans with a VA disability rating of 10% or higher qualify for a waiver of the VA home loan funding fee.
- Effective January 1, 2020, VA home loan funding fees range from 1.4% to 3.6% of the total loan amount (less any down payment).
- For example, let's say a first-time veteran home buyer purchases a \$300,000 home and makes a down payment of \$15,000 (or 5% of the \$300,000 VA home loan). You'll pay a VA funding fee of \$4,702.50, or 1.65% of the \$285,000 loan amount. Note the funding fee applies **only** to the VA loan amount, **not** the purchase price of the home.
- So, if you're a disabled veteran with a service-connected disability rating of 10% or higher, you are exempt from the VA home loan funding fee! [Disabled veterans can check eligibility requirements HERE.](#)
- **Pro Tip:** Veterans can download their [VA Certificate of Eligibility form online](#), which shows the amount of benefit available to you. If you're looking to buy our refinance a home for less, click [HERE](#) to speak with an online mortgage expert for free.

#13. Free VA Travel Pay and Reimbursement

- [VA Travel Pay Reimbursement](#) is for regular transportation, such as, car or POV, plane, train, bus, taxi, or light rail.
- You may be eligible for this reimbursement if you're traveling for care at a VA health facility or for VA-approved care at a facility in your community, and at least one of the below descriptions is true for you.
- The current VA travel pay reimbursement rate is 41.5 cents (\$0.415) per mile for approved, health-related travel.
- **Pro Tip:** Veterans can now [file a travel pay claim and reimbursement online!](#)

#14. Free Special Restorative Training and Special Vocational Training

- The VA may approve **Special Restorative Training**, if needed, to help the dependents of Chapter 35 benefit recipients to overcome or lessen the effects of a physical or mental disability so you can work toward your educational or training goal.
- Alternatively, the VA may approve **Special Vocational Training** to help dependents overcome a physical or mental disability.

#15. Free VA Burial and Plot Allowances

- Surviving spouses and dependents may qualify for allowances to help pay for a veteran's burial and funeral costs.
- You may be able to get Veterans burial allowances if you're paying for the burial and funeral costs and you won't be reimbursed by any other organization, like another government agency or the Veteran's employer.
- If the Veteran died of a service-connected disability **ON** or **AFTER** September 11, 2001, the maximum [VA Burial Benefit Allowance](#) is \$2,000 or \$1,500 for a Veteran who died of a service-connected disability **BEFORE** September 11, 2001.

#16. Free Military Base Commissary Privileges

- [Commissaries](#), [Exchanges](#), and MWR facilities are now available in-person and online for disabled veterans with a service-connected VA rating between 0% and 100%, effective January 1, 2020.
- If you're wondering "Are all disabled veterans eligible for in-person and online commissary, exchange, and morale, welfare and recreation privileges on military installations?" The answer is **YES!**

#17. Free Disabled Veterans Life Insurance Program

- The Disabled Veterans Life Insurance program is a VA program that provides insurance for disabled veterans who have a service-connected disability rating from 0% to 100%.
- The basic program, commonly referred to as “RH Insurance”, insures eligible Veterans for up to \$10,000 of coverage.
- Totally disabled veterans who are unable to work may apply for additional coverage of up to \$30,000.
- Click [**HERE to review eligibility and application requirements.**](#)

#18. Free Tax Preparation

- The [Volunteer Income Tax Assistance \(VITA\) program](#) offers **FREE** tax help to disabled veterans who generally make \$56,000 per year or less.
- IRS-certified volunteers provide **FREE** basic income tax return preparation with electronic filing to qualified individuals.
- Intuit Turbo Tax offers its online IRS Free File Program if you're a disabled veteran with an Adjusted Gross Income (AGI) of \$36,000 or less OR you qualify for the Earned Income Tax Credit (EIC).
- Click [HERE to learn more about this free tax filing software for disabled veterans.](#)

#19. Free Space A Travel

- With the passage of the Disabled Veterans Access to Space-A Travel Act, disabled veterans with a service-connected 100% permanent and total disability rating can jump on any scheduled or unscheduled military flight within the continental United States under Category 6 operated by Air Mobility Command (AMC), subject to availability.
- Click [**HERE for the AMC official Space A travel page.**](#)

#20. Free Hunting and Fishing Licenses

- Many states offer **FREE** hunting and fishing licenses for disabled veterans.
- Typically, you must have a 50% VA rating or higher; however, each state has different requirements.
- Click [HERE to view the best VA benefits in your state.](#)

#21. Free Vehicle Registration and DV Plates

- Some states offer **FREE** motor vehicle registration and DV license plates for disabled veterans. Usually, you must have a VA rating of 50 percent or more; however, every state is different.
- [Click HERE to view veteran benefits by state.](#)

#22. Free Veterans Benefits Banking Program (VBBP)

- Effective December 20, 2019, disabled veterans and their beneficiaries may use the [**Veterans Benefits Banking Program \(VBBP\)**](#) to identify and apply to open an account at a participating bank or credit union.
- Participating banks and credit unions are available to help disabled veterans and their families make finding a financial institution easier.
- The VBBP can ensure you get paid faster, safer, and with fewer fees.

#23. Free Entrance to National Parks

- Disabled veterans with a 100% permanent and total VA rating are eligible to receive **FREE** lifetime access to more than 2,000 federal recreation areas, including national parks, wildlife refuges, and forests.
- The completely free Military Pass is a way to thank America's veterans, Gold Star Families, and current military and their dependents for their support of our country and to encourage them to explore recreational opportunities on their public lands and waters.
- Certain disabled veterans qualify for the Interagency Access Pass, which is a **lifetime** free pass for any veteran with a permanent disability.
- An Access Pass may also provide discounts for expanded amenities like camping, guided tours, etc. For more information visit [USGS Store – Access Pass](#).

#24. Free VA Dependency and Indemnity Compensation (DIC)

- If you're the surviving spouse, child, or parent of a service member who died in the line of duty, or the survivor of a Veteran who died from a service-related injury or illness, you may be able to get a tax-free monetary benefit called VA Dependency and Indemnity Compensation (VA DIC).
- Click [**HERE to find out if you're eligible for VA DIC benefits.**](#)

#25. Free VA Automobile Grant

- Eligible disabled veterans can get a one-time payment of not more than \$21,488.29 to help them buy a specially equipped vehicle.
- In some situations, one or more adaptive equipment grants may be available to help change a vehicle, so it has features like power steering, brakes, seats, windows, or lift equipment so you get into and out of the vehicle.
- Click [**HERE to find out if you're eligible for a VA Automobile Grant.**](#)

#26. Free VA Disability Housing Grants

- Disabled veterans may be able to get a Specially Adapted Housing (SAH) grant if you're using the grant money to buy, build, or change your permanent home (a home you plan to live in for a long time) and you meet eligibility requirements.
- If you qualify for an SAH grant, you can get up to \$101,754 for FY 2022. You may also qualify for a Special Home Adaptation (SHA) grant if you're using the grant money to buy, build, or change your permanent home (a home you plan to live in for a long time) and you meet eligibility requirements.
- If you qualify for an SHA grant, you can get up to \$20,387 for FY 2022. This is the current total maximum amount allowed for SHA grants. Finally, you may be able to get a Temporary Residence Adaptation (TRA) grant if you meet the requirements.
- If you qualify for an SHA grant, you can get up to \$40,983 through the TRA grant program for FY 2022. If you qualify for an SHA grant, you can get up to \$7,318 through the TRA grant program for FY 2022. Click [HERE to check eligibility for all VA Disability Housing Grants](#).

#27. Free VA Clothing Allowance

- Disabled veterans may be able to get a clothing allowance through the VA if your clothing has been damaged by your prosthetic or orthopedic device (such as a wheelchair) or by the medicine you're taking for a skin condition.
- If it has, you may be able to get money each year to help you buy new clothes.
- This is a disability compensation benefit known as an annual clothing allowance. Eligible disabled veterans can get a clothing allowance of up to \$891.00 per year.
- To [check your eligibility, click HERE now.](#)

#28. Free State Education Benefits

- Some states offer **FREE** college benefits to some veterans and the dependents of 100% disabled veterans.
- In Texas for example, the [Hazelwood Act](#) provides veterans, spouses, and dependent children with up to 150 hours of tuition free college at state schools.
- In the state of Florida, the [Congressman C.W. Bill Young Tuition Waiver Program](#) waives out-of-state tuition fees for all honorably discharged veterans who reside in the state and who are enrolled in Florida public, post-secondary institutions.
- Florida also provides scholarship opportunities for dependent children and spouses of veterans who died from a service-connected disability or who are rated 100% permanently and totally disabled by the VA.
- Click [HERE to see if your state offers free education for disabled veterans.](#)

#29. Free Small Business Grants

- Did you know there are free small business grants for veterans? You can get veteran business grants from government agencies and private organizations that support military families.
- Click [HERE](#) to see the 16 best small business grants for veterans.

#30. Free Emergency Financial Assistance Grants

- There are numerous federal, state, and nonprofit programs with emergency financial assistance grants for disabled veterans.
- Here's a list of [15 organizations](#) that offer financial assistance for veterans through grants and stipends that can be used for living expenses and medical treatments.

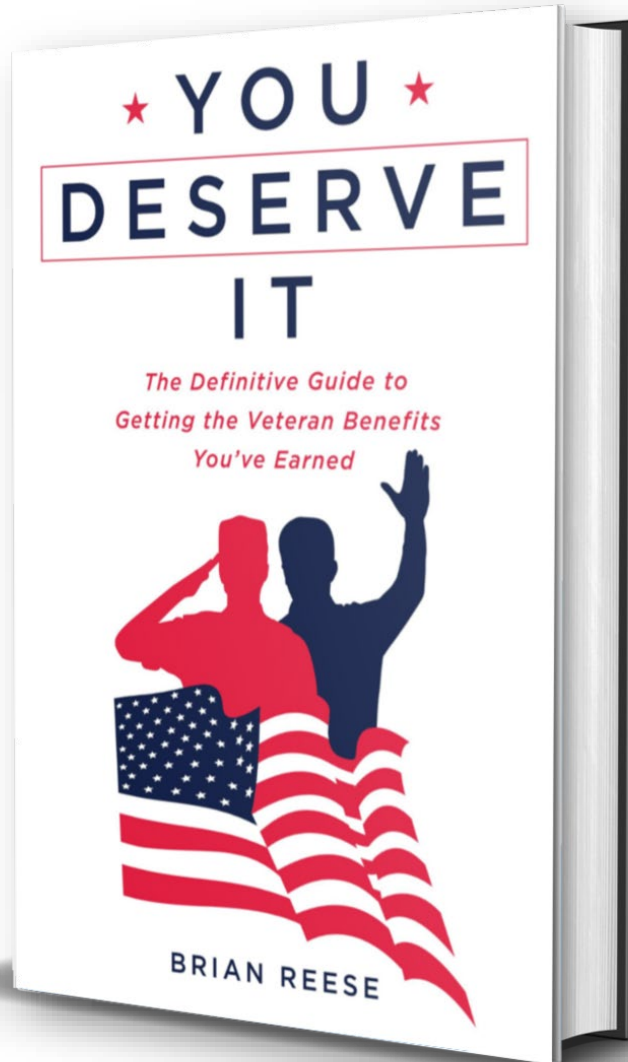
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