

Rated, Now What

money guidance for disabled veterans, after the rating

You got the rating. Now what?

A free, no-catch starting point for the money side.

- 1. File your property-tax exemption.** Most states cut, and some erase, the property tax on a disabled veteran's home; how much depends on your state and your rating. One call: ask your county assessor's office what the disabled-veteran exemption is and what to bring. It is often thousands of dollars a year you already earned. Renting? Skip to 2.
- 2. Retirees: you may be owed both checks in full.** If you draw a military pension and are rated 50% or higher, or have any rating from a combat injury, the law may let you keep your full pension AND your full VA pay (DFAS calls it CRDP or CRSC). Check your Retiree Account Statement at mypay.dfas.mil, call DFAS at 800-321-1080, and ask your VSO if the numbers look off.
- 3. Your tax-free check is worth more than it looks.** A tax-free \$3,000 a month spends like roughly a \$3,600 paycheck, because nothing is taken out. Comparing VA pay to a job offer or a pension? Use the bigger number.
- 4. Get claims help for FREE.** Your county Veteran Service Office and accredited VSOs (DAV, VFW, American Legion) file claims at no cost. No one may lawfully charge you to file an initial claim; only VA-accredited attorneys or agents can ever charge a fee, and only after VA's first decision. Questions? Call VA free: 800-698-2411.
- 5. Spot the people circling your check.** Before you trust anyone selling you something, ask three questions: How do you get paid? Are you required to put my interests first, and will you put that in writing? Are you VA-accredited? Fuzzy answers mean walk away. This goes double the month your back pay lands: park the lump sum in savings and give it 30 days before any big decision.

Stick this on the fridge. Cross each one off as you do it.

Get the rest, free.

Open your phone's camera and point it at the square, or type ratednowwhat.com/start-here. Plain-English money guidance every week or two. No spam, no pitch, no sales calls.



Scan with your phone
camera

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