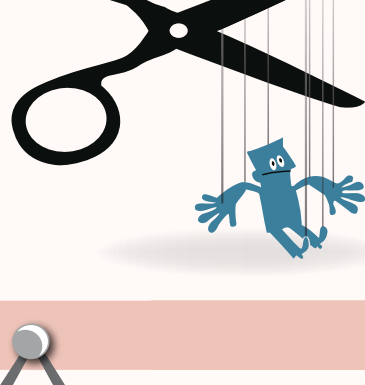


10 COSTLY

APPLICATION MISTAKES

THAT

DELAY VA IMPROVED PENSION WITH AID AND ATTENDANCE APPROVAL



As easy as it may appear on first sight through their online portal, applying for **VA Aid and Attendance** is not easy as sending the online form. Here are mistakes that will cost you when completing your application.

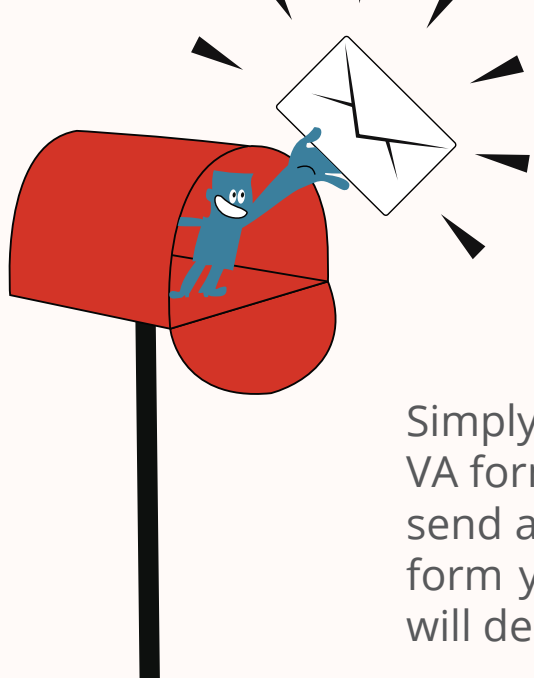
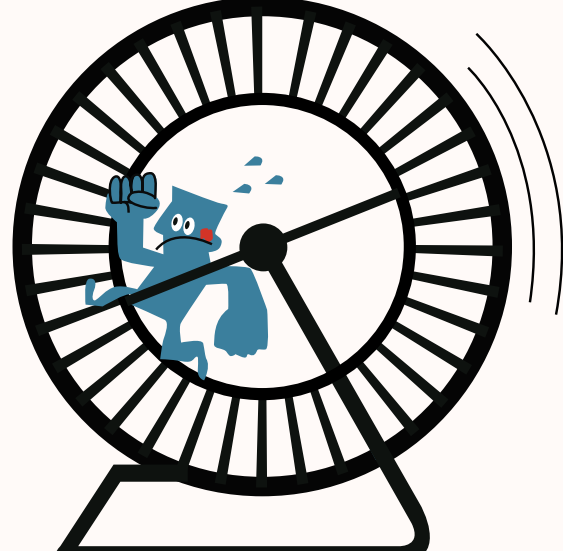


MISTAKE

1

YOU DON'T USE THE RIGHT FORMS

As simple as it may sound, you must use the correct form for the benefit you are applying for. For example, the form for a surviving spouse to claim aid and attendance is different from the form for the veteran to claim aid and attendance. You will get a reply from the VA with the correct forms, leading to delay.



YOU HAVEN'T USED ENOUGH FORMS

Simply using the primary application form is a mistake. Other VA forms are needed to apply for VA benefits. If you forget to send a form, then the VA will write you back and request the form you should have sent in the first place. This of course will delay a decision.

MISTAKE

2

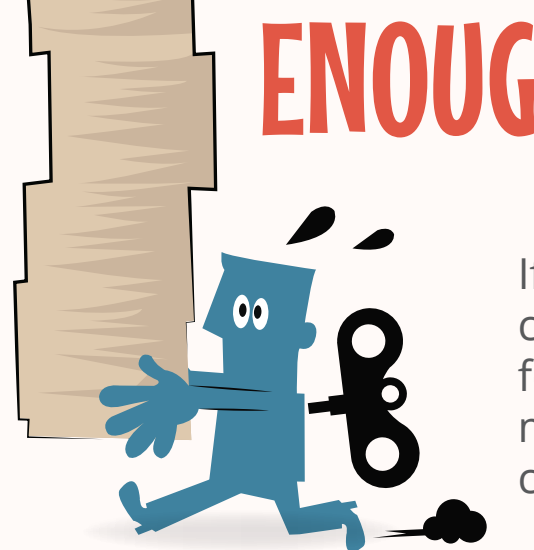
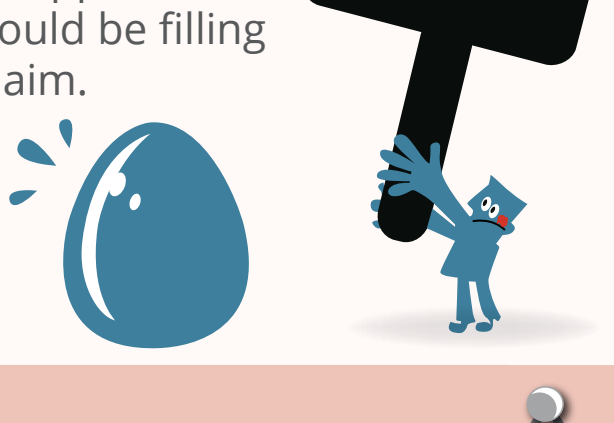
MISTAKE

3

YOU FILL OUT THE FORMS INCORRECTLY

Despite directions on the forms, it is possible to fill the forms out incorrectly. For example, when filling in income numbers, you put a "N/A" instead of a "\$0". I have heard of applications be rejected for that reason. Another mistake would be filling out information that is not applicable to your claim.

By doing so, you invite the VA caseworker to mistakenly believe you are applying for a benefit that you don't intend to apply for.



YOU DON'T PROVIDE ENOUGH INFORMATION

If you leave out information, you are inviting the VA caseworker to have to perform more work. If you force a caseworker to have to follow up, you invite mistakes on your part and procrastination on the caseworker's part.

MISTAKE

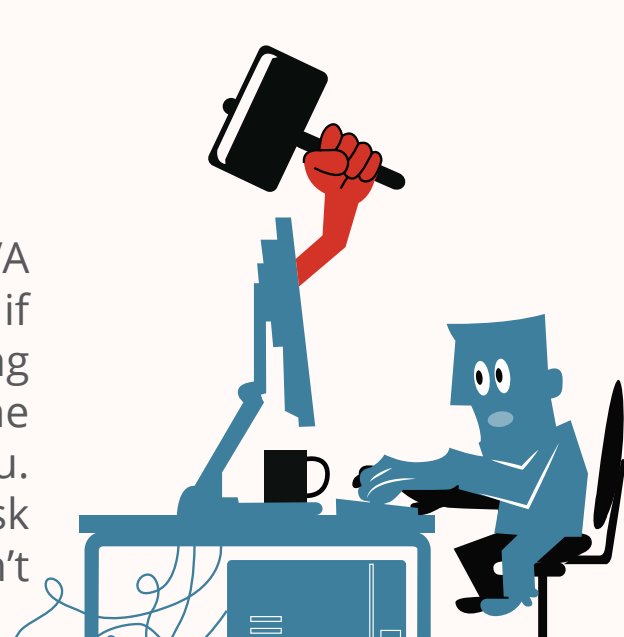
4

MISTAKE

5

YOU DON'T PROVIDE ENOUGH SUPPORTING DOCUMENTS

You can actually provide all the correct VA forms and follow the directions perfectly, but if you do not provide enough supporting documents you are inviting delay because the VA caseworker will have to follow up with you. You also invite further delay or denial risk because your supporting information won't match your application information.



YOU USE THE VA'S MEDICAL FORM



The VA actually accepts any medical information you provide. Ironically, the VA's own medical form for Aid and Attendance Examinations could lend itself to a mistake. There might not be enough room for a doctor to elaborate on your condition.

Also, the medical form does not provide much instruction to the doctor. Incomplete, illegible, or inaccurate medical forms will delay your aid and attendance application decision.

MISTAKE

6

MISTAKE

7

YOU DON'T HAVE ANY PROOF WHEN THE VA RECEIVED YOUR APPLICATION

The VA is notorious for losing information. Don't let your claim be a victim. If you send your application via express overnight with a signature requirement, you have a good chance your application's arrival will be known and you will have proof of the date the VA received your application.

A very important piece of evidence if your application is lost and you want benefits from the date you first applied. Important note, always make a copy of the exact documents you send to the VA so you can have the record if you need to reapply or you need to refer to it if the VA contacts you.



YOU SENT THE APPLICATION TO THE WRONG PLACE



You could send the application to any VA office, but ultimately your application will need to end up at the city where your type of claim is supposed to be evaluated. Transit time between VA offices will delay your claim.

MISTAKE

8

MISTAKE

9

YOU HAVEN'T MET THE REQUIREMENTS FOR AN AWARD & YOUR APPLICATION IS PREMATURE

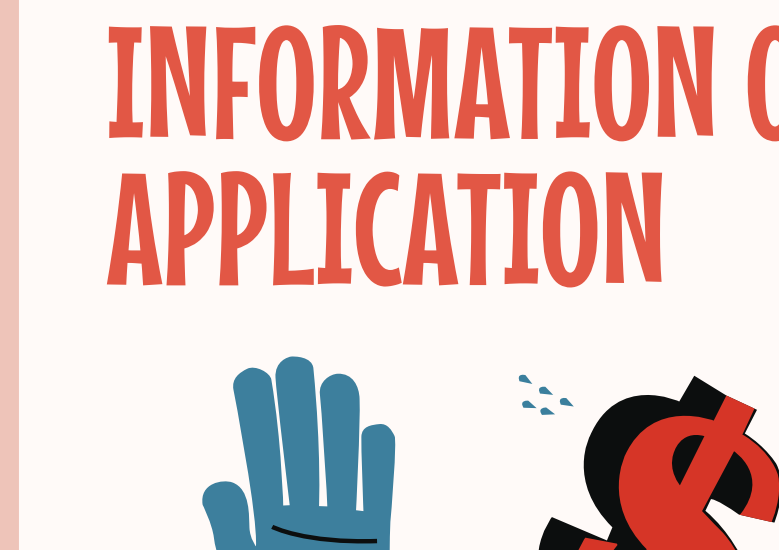
Don't apply for the VA Improved Pension benefits if you do not meet the 4 requirements. If, for example, you have too high assets, you are going to put yourself through all the bureaucratic headaches for nothing and then you will have to apply again once you do meet the requirements.



YOU PROVIDE INCORRECT INFORMATION ON THE APPLICATION

MISTAKE

10



The VA has the ability to cross reference IRS records and other government information about you.

If you put your income as one number & your tax return shows another, you risk benefit denials, demands for repayment, or prosecution.