NCSLS
SENIOR LIVING SALES CONSULTING

VA Aid and Attendance

A higher VA pension rate that may help eligible wartime veterans and surviving spouses pay for care.

- [ ] **Wartime active duty**

  Before Sept. 8, 1980: generally 90 days of active duty, including one day during a VA-recognized wartime period. Later enlistments generally require 24 months or the full call-up, including one wartime day. Exceptions and separate officer rules apply.

- [ ] **Discharge status**

  VA generally requires service under conditions other than dishonorable. Check the discharge listed on the DD214.

- [ ] **Pension eligibility**

  Veterans generally must be 65 or older or meet another VA qualifying criterion. Surviving spouses have separate eligibility rules.

- [ ] **Need for care**

  VA may consider help with bathing, dressing, or eating, substantial time in bed due to illness, disability-related nursing home care, or severe vision loss.

- [ ] **Income and assets**

  The VA net worth limit is **$163,699** through Nov. 30, 2026. Certain unreimbursed medical expenses may reduce countable income.

See VA service rules and wartime dates
See the rules for surviving spouses

Rates and how to apply

2026 pension maximums with Aid and Attendance

Household	Per year	About per month
Veteran, no dependents	$29,093	$2,424
Veteran, one dependent	$34,488	$2,874
Surviving spouse, no dependents	$18,697	$1,558

Rates apply Dec. 1, 2025 through Nov. 30, 2026. These are total pension ceilings. The VA generally subtracts countable income to determine the payment.

1. Gather your records. Start with discharge papers, income and asset records, and unreimbursed care expenses. Surviving spouses may also need marriage and death records.

2. Choose your forms. For a new pension claim, use the **veteran pension application** or the **survivor pension application**. Ask your medical provider to complete the **Aid and Attendance medical form**. If you live in a nursing home, check the **nursing home form**.

3. Get the packet ready. For guided paperwork, start with **AidandAttendance.com**, the site VeteransFinancial.com redirects to. The service offers software checks and specialist review. Ask about current pricing before enrolling.

VA filing instructions | **Official veteran rates** | **Official survivor rates**

Prepare your claim

Start with a guided application if you want help organizing the forms and supporting documents.

1. Start with guided paperwork. **See how AidandAttendance.com works**. Ask: “Can you walk me through the forms, tell me what to gather, and show me what’s included in the price?” The VA decides eligibility and controls processing time.

2. Ask about an Intent to File. If you’re still collecting documents, **VA Form 21-0966** may protect a potential effective date. Check whether you need it before you start your claim.

3. Bring proof of what you pay for care. Gather the care agreement, itemized bills, payment records, and any reimbursement details. Use the **VA Medical Expense Report (21P-8416)** and ask which provider worksheet applies to your in-home or residential care.

4. Review income, assets, and transfers together. The VA generally excludes the primary home from countable assets and looks back three years for certain transfers. Flag recent gifts or transfers before filing and get qualified advice before moving assets.

5. Save your confirmation and follow the claim. Keep a copy of everything you submit. **Check your claim status** and respond to VA requests. If you disagree with the decision, review the deadline in your letter and **see the VA’s review options**.

Before you submit: Check that names and dates agree across forms, required signatures are in place, and the supporting documents are included. Keep a copy of the packet.

Free help in North Carolina: **Find a state Veterans Service Officer** if you want to work with an accredited representative.