BILL'S HOME TECH

Home & Small Business Tech Solutions

AN EXTENDED GUIDE · NO. 1958

Updated November 2026

VA Burial and Survivor Benefits — A Plain-English Guide

How to find and apply for them online, at your own pace, with free help

Tech Made Simple. Service Made Personal.

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Book a visit · billshometech.com/book

What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

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THE 60-SECOND VERSION

1 The 60-Second Version

The whole picture, if you only have a minute.

When a veteran passes away, the VA can help the family in two broad ways. First, with the burial itself: money toward funeral and plot costs, a place in a national cemetery, a government headstone or marker, a burial flag, and military funeral honors. Second, with ongoing support for survivors: a tax-free monthly payment for an eligible surviving spouse, child, or parent.

- Most of this can be applied for online at VA.gov, or by mail if you prefer paper.
- You sign in to VA.gov with a free Login.gov or ID.me account.
- The documents that matter most are the veteran's discharge papers (the DD-214) and the death certificate.
- Help filling out the forms is free from an accredited Veterans Service Organization — never pay someone for that.

GOOD TO KNOW

There is no need to do all of this in one sitting, or even in one week. Some benefits have no deadline at all. Take the time you need, and lean on the free help. Last verified: November 2026.

WATCH OUT

This guide is a friendly starting point, not legal advice. Rules and dollar amounts change, and every family's situation is a little different. Always confirm the current details on VA.gov or with an accredited representative.

THE TWO FAMILIES

2 Burial Benefits and Survivor Benefits

Two different kinds of help, often confused.

It helps to keep two groups of benefits separate in your mind, because they come from different parts of the VA and use different forms.

Burial benefits — about the funeral and the grave

- The burial allowance: money toward funeral, burial, and plot costs.
- A resting place in a VA national cemetery, at no cost for the grave.
- Memorial items: a government headstone or marker, a medallion, a burial flag, and a Presidential Memorial Certificate.
- Military funeral honors: the folding and presenting of the flag and the playing of Taps.

Survivor benefits — ongoing support for the living

- Dependency and Indemnity Compensation (DIC): a tax-free monthly payment when a veteran's death is tied to their service.
- Survivors Pension: a monthly payment for the survivor of a wartime veteran with modest income and savings.
- Accrued benefits: money the VA owed the veteran but had not yet paid at the time of death.

> *Think of it as two doors. One door helps you lay your loved one to rest with honor. The other helps you keep your feet under you in the months that follow. You are allowed to walk through both.*

HELP WITH COSTS

3 The Burial Allowance

Money toward the funeral, burial, and plot.

The burial allowance is a payment that helps cover some of the cost of a veteran's funeral, burial, and gravesite. You may be eligible if you paid those costs and you are the surviving spouse, a surviving child or parent, the executor of the estate, or even a friend who paid. The veteran must not have had a dishonorable discharge.

Roughly how much

The amount depends on how and when the veteran died. These are the maximum amounts as of late 2026 — always confirm the current figure on VA.gov, as they are adjusted each year.

Situation	Burial allowance
Death tied to service	Up to $2,000
Death not service related	$1,032 burial, $1,032 plot
Headstone or marker cost	Up to $420

GOOD TO KNOW

If you are the surviving spouse and you are already listed on the veteran's VA profile, you often do not need to file a claim for the plot or interment portion at all. When the VA is notified of the death, it pays an eligible surviving spouse a set amount automatically.

How to apply

Apply online at VA.gov, or fill out an Application for Burial Benefits (VA Form 21P-530EZ) and mail it to the VA Pension Intake Center, PO Box 5365, Janesville, WI 53547-5365. Include a copy of the death certificate; the veteran's DD-214 is strongly recommended.

WATCH OUT

For a death that was not tied to service, there is generally a 2-year deadline to file the burial allowance claim after the veteran's burial. If the death was service related, there is no time limit. More on deadlines later in this guide.

A RESTING PLACE

4 Burial in a National Cemetery

A dignified grave, at no cost for the plot.

Veterans who did not receive a dishonorable discharge are generally eligible for burial in a VA national cemetery. So, in most cases, are a veteran's spouse and minor children — even a spouse who later remarried, and even if the family member passes before the veteran. The grave, its opening and closing, a government headstone or marker, and perpetual care come at no cost to the family.

Planning ahead, before the time comes

You do not have to wait for a death to sort this out. A veteran can apply ahead of time for a pre-need eligibility determination, so the family has a decision on file and one less thing to worry about later. This is done with VA Form 40-10007, online or by mail.

At the time of need

1. Contact the funeral director, who usually coordinates with the VA National Cemetery Scheduling Office.
2. Have the veteran's discharge papers (DD-214) and the death certificate ready.
3. Choose the national cemetery; you can look up locations with the VA cemetery locator.
4. The scheduling office confirms eligibility and sets the date and time for the committal service.

> **TIP**
>
> You can call the National Cemetery Scheduling Office directly, or let the funeral home handle the call. Either way, keep a copy of the DD-214 somewhere safe now — it is the single document the VA asks for most often.

GOOD TO KNOW

Burial in a national cemetery is not the only choice. If the family prefers a private cemetery, the veteran is still eligible for a free government headstone or marker, a burial flag, and other honors — you simply request those separately.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

LASTING MARKERS

5 Headstones, Flags, and Certificates

The honors a veteran has earned.

Beyond the grave itself, the VA provides several lasting tributes. These are available whether the veteran rests in a national cemetery or a private one, though in a national cemetery some are provided automatically.

Headstones, markers, and medallions

- A government headstone or marker is furnished at no charge for an eligible veteran's grave, in a national or private cemetery.
- If the grave already has a privately purchased headstone, a bronze medallion can be affixed to it instead, to signify the veteran's service.
- These are requested with VA Form 40-1330 (headstone or marker) or VA Form 40-1330M (medallion).

Burial flag and Presidential Memorial Certificate

The VA provides a United States flag to drape the casket or accompany the urn, then given to the next of kin as a keepsake. You request it with VA Form 27-2008, and many U.S. Post Offices and VA offices can provide one. A Presidential Memorial Certificate is an engraved paper certificate, signed by the current president, honoring the veteran's service.

If the veteran is buried in a national cemetery, one is presented to the next of kin automatically. Otherwise a family member or friend can request one — online, or with VA Form 40-0247.

Military funeral honors

Eligible veterans are entitled to military funeral honors: at a minimum, the folding and presentation of the United States flag to the family and the playing of Taps, rendered by a detail of at least two uniformed service members. The funeral director arranges this at your request. Like the other honors here, it is free.

> *These are not favors and they are not charity. They were earned, in uniform, years ago. Asking for them is simply claiming what is owed to someone you love.*

MONTHLY SUPPORT

6 DIC — A Monthly Payment for Survivors

Tax-free support when a death is tied to service.

Dependency and Indemnity Compensation, usually just called DIC, is a tax-free monthly payment for the surviving spouse, child, or parent of a service member or veteran whose death is connected to their service. Unlike the pension described in the next chapter, DIC does not depend on the survivor's income.

Who may qualify

- A surviving spouse who lived with the veteran until their death (or was apart through no fault of their own), and who meets one of the marriage requirements.
- An unmarried surviving child under 18, or under 23 and in school.
- A surviving parent whose income is below a set limit.

When a death counts as service connected

DIC is generally payable if the service member died on active duty, or the veteran died from a service-connected illness or injury, or the veteran had a VA disability rated totally disabling for a required length of time before death. Survivors of veterans exposed to burn pits and other toxins may now qualify under the PACT Act, so it is worth applying even if a claim was denied in the past.

How to apply

Most survivors of a veteran use the Application for DIC, Survivors Pension, and/or Accrued Benefits (VA Form 21P-534EZ), online at VA.gov or by mail. If the service member died on active duty, a military casualty assistance officer helps with VA Form 21P-534a. A surviving parent uses VA Form 21P-535.

> **GOOD TO KNOW**
>
> A remarried surviving spouse can sometimes still receive DIC — for example, if the remarriage happened at or after age 57 (on or after December 16, 2003) or at or after age 55 (on or after January 5, 2021). If this might apply to you, ask an accredited rep rather than assuming you are ruled out.

WARTIME PENSION

7 Survivors Pension

Monthly help for the survivor of a wartime veteran.

Survivors Pension — once called the death pension — is a different monthly payment, for the surviving spouse or unmarried dependent child of a wartime veteran, when the family's income and savings are modest. The death does not need to be tied to service, but the veteran must have served during a recognized wartime period.

The basic conditions

- The veteran served the required active-duty time with at least one day during a covered wartime period, and did not have a dishonorable discharge.
- The surviving spouse did not remarry after the veteran's death.
- The family's yearly income and net worth are within the limits Congress sets (your home, your car, and most furnishings do not count toward net worth).

What counts as wartime

Recognized wartime periods include World War II, the Korean conflict, the Vietnam War era, and the Gulf War (which, under current law, is still open). The exact dates matter, so check them on VA.gov or with a representative if the veteran's service was near the edges of a period.

How to apply

Survivors Pension uses the same form as DIC — VA Form 21P-534EZ — online at VA.gov or by mail to the Pension Intake Center. You can be considered for both DIC and pension from the one application.

> **WATCH OUT**
>
> If you are not sure which one fits — DIC or pension — you do not have to guess. Apply, and let the VA sort out which you qualify for. An accredited rep can look at the veteran's service and your finances and point you the right way before you file.

GATHERING PAPERS

8 The Documents You'll Need

A short list, gathered calmly.

Almost everything the VA asks for comes down to a handful of documents. Gathering these first makes every application smoother. You will usually need copies, not originals — never mail an original you cannot replace.

- The veteran's DD-214 (discharge papers). This is the key document; if you cannot find it, you can request a copy from the VA or the National Archives.
- The death certificate, including the cause of death.
- Your marriage certificate, if you are the surviving spouse.
- Children's birth certificates, if you are claiming for or on behalf of children.
- For the burial allowance, itemized receipts for what you paid toward the funeral, burial, or transportation.

If you cannot find the DD-214

Do not let a missing DD-214 stop you. You can request the veteran's military service records from the VA's records page or from the National Archives. An accredited representative can help you track it down, and the VA can often locate service records on its own.

GOOD TO KNOW

Keep a single folder — paper or a folder on your computer — with scans of these documents. You will reach for the same few papers again and again across different benefits, and having them in one place saves a great deal of searching.

WATCH OUT

Be careful where you store and send these papers. A death certificate and discharge record contain exactly the details an identity thief wants. Share them only through VA.gov or with an accredited representative you contacted yourself.

SIGNING IN

9 Getting Into VA.gov

One free, secure sign-in opens everything.

To apply online and to check on a claim, you sign in to VA.gov. The VA no longer uses its own separate password; instead you sign in with one of two trusted, free accounts: Login.gov or ID.me. Either one works across VA.gov, and you only need one.

Setting up an account

1. Go to VA.gov and select Sign in, then choose Create an account with Login.gov (or ID.me).
2. Enter your email address and create a strong password.
3. Set up the extra security step (a code sent to your phone, or an authentication app) — this protects your information.
4. Verify your identity once, usually with a state ID or driver's license and some personal details.

5. After that, you simply sign in with your email, password, and the security code each time.

GOOD TO KNOW

The identity check in the middle is the part that trips people up. Have a driver's license or state ID and your Social Security number handy before you start, and do it when you are not rushed. Once it is done, it is done — you will not have to repeat it.

GOOD TO KNOW

These are the same Login.gov and ID.me accounts used by other government services, so you may already have one. If you do, use it — there is no need to create a second.

WATCH OUT

Only ever sign in from VA.gov itself — type it into your browser yourself rather than following a link from an email or text. The real VA site always ends in.gov. If a page ends in anything else, or asks you to pay to sign in, close it.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

APPLYING ONLINE

10

Filing the Forms on VA.gov

The same calm steps for each benefit.

Once you are signed in, applying online follows the same gentle pattern no matter which benefit you are claiming. The site saves your progress, so you can stop and come back.

1. Sign in to VA.gov and search for the benefit by name, such as 'burial allowance' or 'DIC.'
2. Read the eligibility page, then select the option to apply online.
3. Work through the questions a few at a time, uploading copies of your documents when asked.
4. Review your answers, then submit. Save or print the confirmation page.
5. Later, use the Check your claim status tool on VA.gov to follow its progress.

The main forms, at a glance

Benefit	VA Form
Burial allowance	21P-530EZ
DIC or Survivors Pension	21P-534EZ
Appoint a free VSO rep	21-22

GOOD TO KNOW

Before you file a full application, you can submit an intent to file. This can lock in an earlier start date for your payments while you take the time to gather documents. The next chapter explains why that small step can matter a great deal.

Prefer paper? Every one of these can be downloaded, printed, and mailed instead. Survivor and pension forms go to the VA Pension Intake Center in Janesville, Wisconsin; the address is printed on each form and on VA.gov.

FREE HELP

11 Free Help, and Avoiding Scams

Real help costs nothing. Be careful who you trust.

You do not have to figure any of this out alone, and you should not have to pay to get the forms filled out. The VA accredits three kinds of representatives: Veterans Service Organization (VSO) representatives, accredited attorneys, and accredited claims agents.

Start with a VSO — it is free

Accredited VSO representatives help with VA benefit claims at no charge, ever. Groups like the VFW, the American Legion, DAV, and your county Veterans Service Office have trained people who will sit with you, help you gather documents, and file the claim correctly. You can find and appoint one through the search tool on VA.gov, using VA Form 21-22.

Attorneys and claims agents

Accredited attorneys and claims agents are legitimate too, but unlike VSO representatives they are allowed to charge fees — usually for appeals, not for a first application. For most survivors, a free VSO representative is the right place to start.

WATCH OUT

Be very wary of anyone who charges a fee to 'help you get your VA benefits,' promises a guaranteed result, pressures you to act fast, or asks to be paid out of your benefit. Filing the claim is free through a VSO. Paying for that free help is the most common scam aimed at veterans' families.

GOOD TO KNOW

The honest tells of a scam: a fee for form-filling, a 'limited time' push, a request for your VA.gov password, or a demand for payment in gift cards or wire transfer. The real VA and a real VSO will never do any of these. When in doubt, hang up and call the VA yourself.

> *If someone wants to charge you to fill out a form the government fills out for free, that tells you everything you need to know about them. Walk away and call the VSO instead.*

TIME MATTERS

12

Deadlines and the Intent to File

A little timing can mean a lot of money.

Some of these benefits have deadlines and some do not, and a simple first step can protect your payments. Here is what to keep in mind so that waiting does not cost you.

Burial allowance deadlines

- If the veteran's death was tied to service, there is no time limit to file the burial allowance claim.
- If the death was not service related, you generally have 2 years from the date of burial to file.
- Claims for the plot, interment, or transportation portion, and claims after a discharge-status change, follow their own timelines — check the current rules if you are near a deadline.

Report the death early

Let the VA know of the veteran's death as soon as you reasonably can. This stops benefit payments that would otherwise keep arriving in the veteran's name — money the family would later have to pay back. Reporting the death promptly avoids that debt and starts the survivor benefits moving.

The intent to file

For DIC and Survivors Pension, you can file an intent to file before your full application. This marks the date you began, so that when your claim is approved, your payments can be backdated to that earlier date rather than the day you finally finished the paperwork. It can mean months of additional payments.

TIP

If you are overwhelmed and cannot gather everything right away, do this one small thing first: submit the intent to file for survivor benefits. It buys you time to collect documents without losing money, and it takes only a few minutes online.

COMMON QUESTIONS

13

Common Questions

The things families ask most.

Do I have to apply online?

No. Online is often fastest, but every benefit here can also be handled by mail, in person at a VA regional office, or with a VSO representative who files for you. Use whatever feels comfortable.

Can I get more than one of these benefits?

Often, yes. The burial benefits and the survivor benefits are separate, and many families are entitled to help from both groups. Applying for one does not use up another.

What if the veteran's discharge was not fully honorable?

It depends on the exact discharge. A dishonorable discharge usually rules out these benefits, but other less-than-honorable discharges are reviewed case by case, and a discharge can sometimes be upgraded. A VSO or accredited rep can tell you where you stand.

How long will a claim take?

It varies with how complex the claim is and how busy the VA is. This is another reason to file the intent to file early and to apply as soon as you are able, rather than waiting for the 'perfect' moment.

GOOD TO KNOW

If you only remember one thing: the DD-214 and the death certificate open almost every door here, and a free VSO representative can walk you through the rest. You do not have to memorize the forms.

YOU'RE NOT ALONE

14 You Don't Have to Do This Alone

A calm path through a hard time.

None of this has to happen in a single afternoon, and none of it has to happen perfectly. The VA built these benefits precisely so that a veteran's family is cared for, and there are people whose whole job is to help you claim them without charge.

- Start by putting the DD-214 and death certificate in one safe folder.
- Set up a Login.gov or ID.me account when you have a quiet moment.
- Contact a free VSO representative — the VFW, American Legion, DAV, or your county Veterans Service Office.
- File an intent to file for survivor benefits to protect your start date.
- Then work through the applications one at a time, with help.

Grief and paperwork do not mix well, and no one expects you to be an expert. Ask for the free help, take it slowly, and let the people who do this every day carry some of the weight.

GOOD TO KNOW

If the online side of this is what feels daunting — creating the sign-in, scanning a document, uploading a file — that is exactly the kind of thing I am glad to sit down and help with, patiently, so the technology never becomes one more thing standing between you and the benefits your family has earned.

> *The forms will wait. Take care of yourself and your family first, lean on the free help, and handle it one small, calm step at a time.*

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to…	Do this…
Help with funeral costs	Burial allowance — VA Form 21P-530EZ, apply on VA.gov
A resting place	Burial in a VA national cemetery — check eligibility first
A monthly payment (service death)	DIC for a spouse or child — VA Form 21P-534EZ
A wartime pension	Survivors Pension, if income is modest — VA Form 21P-534EZ
Get free help	An accredited VSO rep files with you at no charge
Sign in to VA.gov	Use a Login.gov or ID.me account
Get help	Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

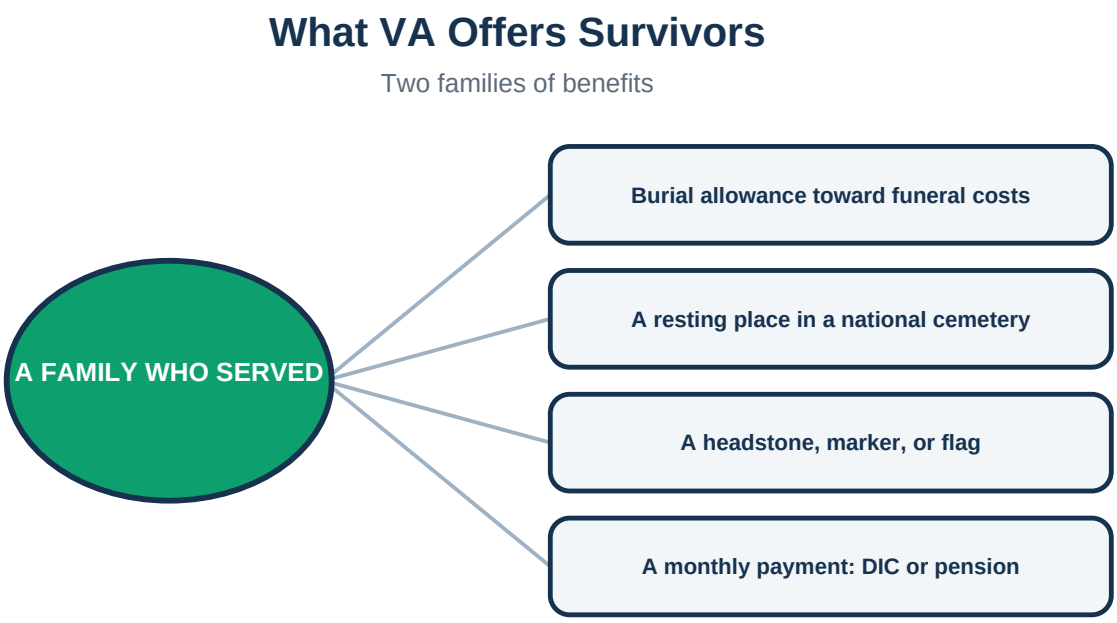


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

Applying Online, Step by Step

At your own pace, with free help

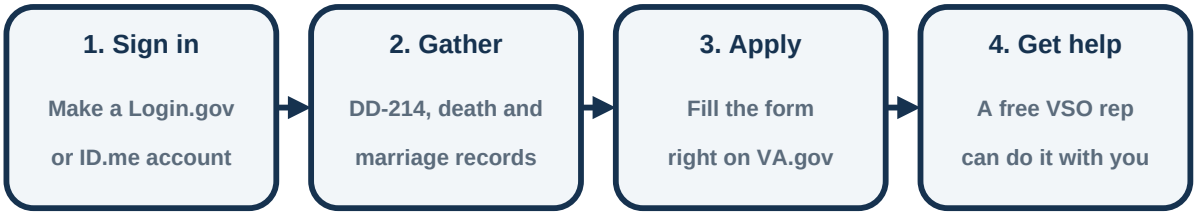


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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