Understanding Your VA Benefits: Where Do You Start?

You've served your country. Take time to understand the benefits you've earned.



1st Force Reconnaissance Company, 6th Platoon, off the coast of Somalia, early 1990s. Mike is pictured in the center.

A Message From Mike

During my more than nine years in the United States Marine Corps, including deployments in support of Desert Storm and Somalia, I learned the importance of looking out for those serving alongside me. That commitment doesn't end when we leave military service.

Today, as a veteran living and working along the Grand Strand, I know that many veterans and their families may not fully understand the benefits available to them. There is a great deal of information, and knowing where to begin can be overwhelming.

That's why I created the Veteran's Bunker: to share reliable information, help veterans ask the right questions, and connect them with qualified resources.

1. VA Healthcare: Are You Eligible?

Depending on eligibility and enrollment, VA healthcare can include primary care, specialty services, mental healthcare, prescriptions, rehabilitation and certain long-term care services. Eligibility depends on factors such as service history, discharge status, disability, income and other circumstances.

Even if you have Medicare or private coverage, it may be worth exploring your VA options.

Start here: VA healthcare eligibility

2. VA Disability Compensation

Veterans with physical or mental health conditions connected to military service may qualify for tax-free monthly disability compensation. A condition does not necessarily have to result from combat, and some conditions may develop years after separation.

Free help is available from VA-accredited Veterans Service Organization representatives, including accredited DAV representatives. Accredited attorneys and claims agents may charge permitted fees in certain circumstances after an initial VA decision.

I am not a VA-accredited claims representative. I do not prepare, file or represent veterans in disability claims, but I am happy to introduce veterans to appropriate VA resources and accredited DAV representatives. I receive no compensation for these introductions.

Start here: VA disability benefits | Find accredited help

3. VA Home Loans

Eligible veterans, service members and certain surviving spouses may qualify for a VA-backed home loan. Potential advantages include no down payment in many cases, no monthly private mortgage insurance requirement and competitive financing options.

The VA generally guarantees part of a loan from a private lender. VA eligibility does not automatically mean mortgage approval; credit, income, property standards and lender requirements still apply.

My comprehensive Mike at the Beach VA Home Buyer Guidebook walks through the Certificate of Eligibility, financing, home search and closing process.

Start here: VA home loan benefits

4. Education, Training and Career Benefits

Depending on eligibility, programs such as the Post-9/11 GI Bill and Veteran Readiness and Employment may help with tuition, vocational training, apprenticeships, career counseling and employment preparation. Transfer of certain education benefits to dependents requires specific eligibility and approvals.

Start here: VA education benefits

5. Benefits for Families and Survivors

Certain spouses, dependents and surviving family members may qualify for Dependency and Indemnity Compensation, Survivors Pension, education assistance, healthcare programs, or burial and memorial benefits. Each program has different eligibility rules.

Learning about these programs before a family emergency can make an important difference.

Start here: VA family member benefits

6. Help Along the Grand Strand

Veterans in Myrtle Beach, Conway, North Myrtle Beach, Little River, Murrells Inlet and nearby communities can start with the South Carolina Department of Veterans' Affairs, county veterans affairs offices, VA facilities and accredited Veterans Service Organizations.

Visit scdva.sc.gov and dav.org. Confirm office hours, appointment requirements and accreditation before visiting.

Three Simple Steps to Begin

1. Gather your discharge documents (such as DD Form 214) and any relevant service or medical records.
2. Visit VA.gov to review the benefits that may apply to you.
3. Speak with a VA representative or VA-accredited Veterans Service Organization representative for guidance.

Continue to the next page for Thoughts From Mike, including contact information and a personal message to fellow veterans.

Thoughts From Mike

I served alongside some extraordinary Marines. One lesson I carried from that experience is that service, responsibility, and looking out for one another don't stop when we take off the uniform.

The Veteran's Bunker is my way of continuing that commitment — to help fellow veterans and their families find reliable information, understand the benefits they've earned, and connect with people who can help.

I'm not a VA-accredited claims representative and I don't prepare, file, or represent veterans in disability claims. However, I am happy to introduce fellow veterans to appropriate VA resources and accredited DAV representatives who provide free claims assistance. I receive no compensation for these introductions.

If you're a veteran or a family member trying to understand where to begin, I hope this resource makes that first step a little easier.

Semper Fi,

Mike Carpenter
United States Marine Corps Veteran
Mike at the Beach



LET'S STAY IN TOUCH

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Be curious. Become informed. Have confidence.

Mike at the Beach