Survivor Benefits & Services Guide

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Dependency and Indemnity Compensation (DIC)

DIC is a monthly benefit for surviving spouses, children, or parents of service members who died in the line of duty or from a service-connected condition.

Action: File as soon as possible — filing early protects your **effective date**, which determines how far back your payments go. **Don’t leave money on the table.**

Learn more: https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/

Notes

Survivors Pension

A needs-based monthly payment to low-income surviving spouses and unmarried children of wartime veterans. Many survivors confuse Pension with DIC — know the difference before filing.

Tip: Pension depends on income and net worth; DIC depends on service-connected cause of death.

Learn more:
https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/survivors-pension/

Notes

Education Benefits (DEA & Fry Scholarship)

Spouses and children may qualify for education support. One veteran's daughter used Chapter 35 to finish nursing school — it changed the family's finances.

Tip: Check both DEA and Fry eligibility — your situation may allow one or both options.

Learn more: https://www.va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance/

Notes

CHAMPVA Health Care

CHAMPVA shares the cost of covered health care services and supplies for eligible survivors who aren't eligible for TRICARE.

Warning: CHAMPVA applications often take months. File early and keep copies of every submission.

Learn more: https://www.va.gov/family-and-caregiver-benefits/health-and-disability/champva/

Notes

VA Home Loan for Surviving Spouses

Surviving spouses of certain veterans may be eligible for a VA-backed home loan with favorable terms.

Tip: Many surviving spouses are exempt from the funding fee — ask your lender.

Learn more: https://www.va.gov/family-and-caregiver-benefits/housing-assistance/surviving-spouse-home-loan/

Notes

Burial & Memorial Benefits

Apply in advance for VA National Cemetery eligibility using VA Form 40-10007. Families may also receive a Presidential Memorial Certificate.

Practical step: The pre-need application gives written confirmation of eligibility — it's straightforward and reduces stress later.

Learn more: https://www.va.gov/burials-memorials/pre-need-eligibility/

Notes

References & Resources

DIC: https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/

Survivors Pension:
https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/survivors-pension/

DEA: https://www.va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance/

Fry Scholarship:
https://www.va.gov/family-and-caregiver-benefits/education-and-careers/fry-scholarship/

CHAMPVA: https://www.va.gov/family-and-caregiver-benefits/health-and-disability/champva/

VA Home Loan: https://www.va.gov/family-and-caregiver-benefits/housing-assistance/surviving-spouse-home-loan/

Vet Center Locator: https://www.va.gov/find-locations/?facilityType=vet_center

Find a VSO: https://www.va.gov/get-help-from-accredited-representative/find-rep/