

## VA Aid and Attendance Fact Sheet 2024-2025

### Helping Veterans & Surviving Spouses Access Benefits

War-time veterans and their surviving spouses may be eligible for a **tax-free pension** to help cover costs for **home health care, assisted living, or nursing home care**. This benefit provides critical financial support to those who qualify.

### Veterans Pension Benefits (December 1, 2024 – November 30, 2025)

- **Single Veteran:** \$2,358 per month
- **Married Veteran:** \$2,796 per month
- **Spouse of a Living Veteran:** \$1,851 per month
- **Dual Veterans (Husband & Wife both veterans):** \$3,473 per month
- **Surviving Spouse of Veteran:** \$1,516 per month

### The 3 Ms of Veterans Pension Qualification

#### M1: Military Service

- The Veteran must have served **at least one day during wartime** with **90 days of active duty**.
- **No combat service is required**, but the discharge must be **honorable or general**.

#### Eligible Wartime Periods:

- **World War II:** Dec. 7, 1941 – Dec. 31, 1946 (or July 25, 1947, if continuous active duty)
- **Korean Conflict:** June 27, 1950 – Jan. 31, 1955
- **Vietnam War:** Aug. 5, 1964 – May 7, 1975 (or Feb. 28, 1961, if served in Vietnam)
- **Gulf War:** Aug. 2, 1990 – Present (additional eligibility rules apply)

#### M2: Medical Qualification

- Must require **assistance with at least two Activities of Daily Living (ADLs)**, including:
  - Bathing, dressing, eating, toileting, transferring, or walking.

- The VA also considers **medication management and Instrumental Activities of Daily Living (IADLs)** when determining eligibility.

### **M3: Money – Income & Assets**

- **No strict income limit**, but unreimbursed medical expenses are deducted from total income to calculate net income.
- **2024 VA net worth limit: \$155,355**
- **Partial benefits** may be available if net income is above zero.
- Legal strategies exist to **convert countable assets into non-countable assets** to help qualify.