

# Military Pay & Entitlements Series Introduction



The profession of arms is unlike any other with unique requirements, a distinctive culture, and a work environment like no other. Because of the armed force's need for exceptional skills and knowledge, its pay and benefits must take these factors in mind in order to attract and maintain qualified personnel.

It is important that both the military members and their family members understand how military pay and allowances work so I am going to begin a series of articles to familiarize both the military members and their family members of what they get paid and why. We'll begin with the most basic of entitlements and then expand into some of the ones that are less common.

The military compensation package is a complex system made up of about 40 different pay and allowance items and can be very confusing to the uninitiated. Not every member is entitled to every pay and allowance. There are many factors that determine which ones a member is entitled including, grade, time in service, marital status, duty location, duty status, military specialty, as well as numerous other requirements.

Military entitlements are established by law and are subject to change. Military pay and allowances policy and guidance is established in the DoD Financial Management Regulation (DODFMR), Volume 7A, Military Pay Policy – Active Duty and Reserve Pay, [DODFMR Vol 7A Military Pay](#). Some entitlements are established in the Joint Federal Travel Regulations, [Joint Travel Regulations](#).

The information is current but may not be 100% complete or inclusive. All military pay and allowances are based on satisfying a variety of requirements, so if you think you are entitled to an item covered, we encourage you to check with your local Finance or Personnel Office to determine any requirements for your specific situation.

## Military Pay & Entitlements Series Overview

1. Introduction
2. Basic Pay
3. Basic Allowance for Subsistence (BAS) - Food Allowance
4. Basic Allowance for Quarters (BAH) - Housing Allowance
5. Common Deductions
6. How to Read Your Leave and Earnings Statement (LES)
7. Uniform and Clothing Allowances
8. Cost of Living Allowance (COLA)
9. Special and Incentive Pays
10. Additional Special and Incentive Pays
11. Overseas or Station Allowance
12. PCS and Travel
13. Special Situations



Military Pay & Entitlements Series provided by [My Military Lifestyle](#), and was written by Charlie Marlow.

# Military Pay and Entitlements - Basic Pay



## Basic Pay

### Basic Pay

Every member in the military is entitled to basic pay, or base pay, as it is often called. Chapter 1 of the DODFMR [Volume 7A, Chapter 1](#) covers the entitlement of basic pay. This entitlement is the equivalent to a civilian salary and is determined by a member's pay grade, the date entered service, and the years of service. Basic pay rates typically increase for time in service with rates established for 2 years or less, and over 2, over 3, over 4, and for each additional 2-year period through over 30 years. These are referred to as longevity increases. Not every pay amount increases in each two-year period. For example, an E1 will receive one amount for the first four months with an increase in the fifth month and both an E1 and E2 have no increase for longevity. Other grades have no longevity increases after the over 4 or over 6-year marks.

To read a basic pay chart you find the grade in the left-hand column and then the longevity period across the top, and the intersection of the two is the basic pay for that grade/longevity combination.

FY24 NDAA 5.2% Increase

### MONTHLY BASIC PAY TABLE EFFECTIVE 1 JANUARY 2024

PAY GRADE	YEARS OF SERVICE																					
	<2	2	3	4	6	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40
COMMISSIONED OFFICERS																						
O-10	-	-	-	-	-	-	-	-	-	-	-	-	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70
O-9	-	-	-	-	-	-	-	-	-	-	-	-	18,096.00	18,357.30	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70	18,491.70
O-8	12,803.70	13,223.70	13,501.80	13,579.20	13,926.90	14,506.50	14,641.80	15,192.60	15,351.30	15,825.90	16,512.90	17,145.60	17,568.60	17,568.60	17,568.60	17,568.60	18,008.40	18,008.40	18,458.10	18,458.10	18,458.10	18,458.10
O-7	10,638.90	11,133.00	11,361.90	11,544.00	11,872.80	12,198.30	12,574.20	12,948.90	13,325.40	14,506.50	15,504.30	15,504.30	15,504.30	15,504.30	15,584.10	15,584.10	15,895.80	15,895.80	15,895.80	15,895.80	15,895.80	15,895.80
O-6	8,067.90	8,863.20	9,444.90	9,444.90	9,481.20	9,887.40	9,941.40	9,941.40	10,506.30	11,505.00	12,091.20	12,677.10	13,010.70	13,348.50	14,002.80	14,002.80	14,282.40	14,282.40	14,282.40	14,282.40	14,282.40	14,282.40
O-5	6,725.70	7,576.50	8,100.90	8,199.60	8,527.20	8,722.50	9,153.00	9,469.80	9,876.10	10,501.80	10,799.10	11,093.10	11,426.70	11,426.70	11,426.70	11,426.70	11,426.70	11,426.70	11,426.70	11,426.70	11,426.70	11,426.70
O-4	5,803.20	6,717.30	7,166.40	7,265.40	7,681.50	8,127.90	8,584.10	9,115.10	9,416.70	9,569.50	9,689.10	9,689.10	9,689.10	9,689.10	9,689.10	9,689.10	9,689.10	9,689.10	9,689.10	9,689.10	9,689.10	9,689.10
O-3	5,102.10	5,783.70	6,241.80	6,806.10	7,132.80	7,498.70	7,721.70	8,102.10	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00	8,301.00
O-2	4,408.50	5,020.80	5,782.80	5,978.10	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80	6,100.80
O-1	3,826.20	3,982.80	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70	4,814.70
COMMISSIONED OFFICERS WITH OVER 4 YEARS ACTIVE DUTY SERVICE AS AN ENLISTED MEMBER OR WARRANT OFFICER																						
O-3E	0.00	0.00	0.00	6,806.10	7,132.80	7,498.70	7,721.70	8,102.10	8,423.40	8,807.90	8,859.00	8,859.00	8,859.00	8,859.00	8,859.00	8,859.00	8,859.00	8,859.00	8,859.00	8,859.00	8,859.00	8,859.00
O-2E	0.00	0.00	0.00	5,978.10	6,100.80	6,294.90	6,622.80	6,876.60	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00	7,065.00
O-1E	0.00	0.00	0.00	4,814.70	5,141.10	5,331.30	5,525.70	5,716.50	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10	5,978.10
WARRANT OFFICERS																						
W-5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,375.60	9,851.10	10,205.70	10,597.20	10,597.20	11,128.20	11,128.20	11,683.50	11,683.50	12,269.10	12,269.10
W-4	5,273.10	5,671.50	5,834.40	5,994.60	6,270.60	6,543.60	6,820.20	7,235.40	7,599.90	7,946.70	8,231.10	8,508.30	8,914.50	9,248.70	9,629.70	9,629.70	9,821.70	9,821.70	9,821.70	9,821.70	9,821.70	9,821.70
W-3	4,815.60	5,015.70	5,222.10	5,289.00	5,504.40	5,928.90	6,370.80	6,579.00	6,819.90	7,067.40	7,513.80	7,814.70	7,984.70	8,186.10	8,447.10	8,447.10	8,447.10	8,447.10	8,447.10	8,447.10	8,447.10	8,447.10
W-2	4,260.90	4,663.80	4,787.70	4,873.20	5,149.20	5,578.50	5,791.80	6,001.20	6,257.40	6,457.80	6,639.00	6,856.20	6,998.70	7,111.80	7,111.80	7,111.80	7,111.80	7,111.80	7,111.80	7,111.80	7,111.80	7,111.80
W-1	3,739.80	4,143.00	4,250.70	4,479.60	4,749.90	5,148.30	5,334.30	5,595.30	5,850.90	6,052.20	6,237.60	6,462.90	6,462.90	6,462.90	6,462.90	6,462.90	6,462.90	6,462.90	6,462.90	6,462.90	6,462.90	6,462.90
ENLISTED MEMBERS																						
E-9	-	-	-	-	-	-	6,370.50	6,514.80	6,696.60	6,910.50	7,127.10	7,472.10	7,785.20	8,072.70	8,544.00	8,544.00	8,970.30	8,970.30	9,419.40	9,419.40	9,891.30	9,891.30
E-8	-	-	-	-	-	5,214.90	5,445.80	5,588.40	5,759.40	5,944.50	6,279.30	6,449.10	6,737.40	6,897.30	7,291.20	7,291.20	7,437.30	7,437.30	7,437.30	7,437.30	7,437.30	7,437.30
E-7	3,624.90	3,966.40	4,108.20	4,308.30	4,465.50	4,734.60	4,886.40	5,195.20	5,379.30	5,532.30	5,694.90	5,757.90	5,969.70	6,083.10	6,515.70	6,515.70	6,515.70	6,515.70	6,515.70	6,515.70	6,515.70	6,515.70
E-6	3,135.00	3,450.90	3,603.00	3,750.90	3,904.80	4,252.50	4,387.80	4,649.70	4,729.80	4,789.50	4,856.40	4,856.40	4,856.40	4,856.40	4,856.40	4,856.40	4,856.40	4,856.40	4,856.40	4,856.40	4,856.40	4,856.40
E-5	2,872.20	3,065.70	3,214.20	3,365.70	3,601.80	3,848.70	4,052.10	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40	4,076.40
E-4	2,633.70	2,768.40	2,918.40	3,066.30	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40	3,197.40
E-3	2,377.50	2,529.90	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20	2,680.20
E-2	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10	2,261.10
E-1 >4 Mon	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20	2,017.20
E-1 <4 Mon	1,865.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIS	18,491.70	-	-	M/S	10,294.80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cadet	1,339.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

NOTE-BASIC PAY FOR O7-O10 IS LIMITED TO LEVEL II OF THE EXECUTIVE SCHEDULE DURING 2024 (\$18,491.70)  
NOTE-BASIC PAY FOR O6 AND BELOW IS LIMITED TO LEVEL V OF THE EXECUTIVE SCHEDULE IN EFFECT DURING 2024 (\$15,000.00)

NOTE-Executive Schedule Increase was limited to 4.6 percent due to the Ethics Reform Act

Photo Credit: [U.S. Dept. of Defense](#)

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Except for the month of entry into service and month of discharge, basic pay is considered a 30-day entitlement regardless of the number of days in the month. Basic pay is the same for the 28 or 29 days of February as it is for the 31 days in March.

Basic pay is taxable and subject to federal and state income taxes as applicable based on the member's state of residence unless earned while serving in a tax exclusion zone. Basic pay is also subject to FICA (Social Security and Medicare) withholding and is withheld even if the member is serving in a tax exclusion zone.

Members are entitled to basic pay for the entire period of service with a few exceptions such as unauthorized absence, court-martial, civil confinement, or forfeiture due to non-judicial punishment.

# Military Pay and Entitlements - BAS - Food Allowance



## BAS - Food Allowance

### Basic Allowance for Subsistence (BAS)

This is an allowance paid to military members to offset the cost of the meals for the member only, and not to offset the costs towards the family's meals. Members who are enlisted will get full BAS, but they are to pay for meals, even those that are government provided. BAS amounts are linked to the price of food and adjustments may occur depending on the price increases of food, based on the measures by the food cost index from the USDA. Therefore, the BAS increase may not be at the same percentage that is applied to the pay table increase.

BAS II is an entitlement that may be paid to members who are enlisted at a permanent station and assigned to unaccompanied/single Government quarters. Additionally, there may not be adequate food storage or preparation facilities, and a government mess hall is unavailable, and the Government cannot make meals available. The BAS II rate is double the rate of standard enlisted BAS, and it must be authorized by the Secretary of the Military Department.



The DODFMR [Volume 7A, Chapter 25](#) is the regulation governing the BAS entitlement. See [Defense Finance and Accounting Service > MilitaryMembers > payentitlements > Pay Tables > bas \(dfas.mil\)](#) for the table of current and previous year's BAS entitlements.

The amount of BAS for 2024 is \$316.98 for officers, \$460.25 for enlisted members, and \$920.50 for enlisted members entitled to BAS II. BAS for enlisted and officers is a non-taxable allowance and is not subject to FICA withholding.

## Military Pay and Entitlements - BAH - Housing Allowance



### BAH - Housing Allowance

#### Basic Allowance for Quarters (BAH)

BAH is an allowance that is non-taxable to help offset the cost of housing when government-provided housing is not received. Your amount of your BAH will depend on where you are located, your pay grade and whether or not you have dependents. Rates for BAH are based on the geographic location's rental property costs for that area. Understanding that BAH rates in high-cost areas will obviously be much more than those in lower-cost areas. For awareness, BAH is designed to offset 95% of your housing expenses with the expectation that the other 5% will be paid out of pocket by the member.

For most, you will receive BAH for the assigned duty location, which may not necessarily be where you live. If you reside away from your dependents, there may be additional BAH amounts that you will be entitled to as well. These situations are usually involving times where the member is on an overseas unaccompanied tour, or if the member has a dependent child that lives with a former spouse. There are a lot of rules that are considered within these situations, making them complex many times. Your local Finance Office will be able to assist you through any of these situations.



Here are some of the different types of BAH:

#### BAH With and Dependents and BAH Without Dependents

A service member that is at a permanent duty within the 50 United States, when government housing is not available, is eligible for BAH, or Basic Allowance for Housing. BAH is based on the member's dependency status at the permanent duty ZIP Code. A member who is stationed overseas, including U.S. protectorates, who is not provided with government housing, is eligible for OHA or Overseas Housing Allowance based on the dependency status of a member. Now, if a service member is assigned an overseas tour that is UNACCOMPANIED, then, that member will be given the "with dependents" rate. This is calculated on the US residence where the dependent will be AND the member will also receive the "without dependents" rate for OHA, where the member doesn't get overseas government housing.

## **Partial BAH**

Partial BAH is given as an entitlement to a member without dependents who is living in government quarters.

## **BAH Reserve Component/Transit (BAH RC/T)**

For members in particular circumstances, you can get BAH RC/T.. An example would be any reservists on active duty for 30 or fewer days. It will also apply when a service member is going from selected areas where there was no BAH rate, for example, being overseas. This does not vary by geographic location. BAH RC/T was derived from the old BAQ, or Basic Allowance for Quarters, which was based on the national average for housing. The BAH RC/T is published annually, as it gets calculated from the national average growth of housing costs from the rates of previous years.

## **BAH-Differential (BAH-Diff)**

A special housing allowance is the BAH-Diff. This is for a member who is assigned to single-type quarters AND the member is authorized a basic allowance for housing only for the reason of the member's child support payment. However, if the monthly rate of that child support is less than the BAH-Diff, then the member is not entitled to the BAH-Diff. SECDEF determines the BAH-diff and it was equal to the difference between the BAQ with dependents rate and the BAQ without dependents rate back in 1997 for the member's grade. The BAH-Diff is published annually, as it gets calculated from the previous rates of military basic pay. For more information contact your Finance Office.

The basic regulation for BAH is the DODFMR [Volume 7A, Chapter 26](#).

For more information about BAH and rates, visit the Defense Travel Management Office website [Basic Housing Allowance](#).

You can check out how BAH rates are determined and so much more at [BAH Primer](#).

## Military Pay and Entitlements - Common Deductions



Common  
Deductions

### Deductions From Military Pay

As in civilian life, there are a number of deductions that must come from a military paycheck. Some deductions are mandatory and some are voluntary. Let's take a look at some of the more common deductions.



### Federal Income Tax Withheld (FITW)

As in civilian life, military pay is taxable unless earned while in a combat zone tax exclusion area which we will discuss a bit later. Members are encouraged to select the correct filing status as to have the optimum amount withheld from their pay to meet their tax liability for the year.

### State Income Tax Withheld (SITW)

Some states tax all military pay, some tax a portion of military pay, some tax military pay only when stationed within that state, and some states have no state income tax requirement at all for military pay. The most accurate information about state tax may be obtained from your state's taxing authority's website. A link to each state's taxing authority can found at the IRS site [State Government Websites | Internal Revenue Service \(irs.gov\)](#).

The DODFMR [Volume 7A, Chapter 44](#) is the DoD policy of taxation of military pay including instances when FITW and SITW may not be required.



### Federal Insurance Contributions Act (FICA)

The FICA tax component for Old Age, Survivors, and Disability Insurance (OASDI) tax is also called Social Security tax, and the FICA tax component for Hospital Insurance tax, is also called Medicare tax. DODFMR [Volume 7A, Chapter 45](#) establishes the FICA policy for military pay.

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## Deductions for the Armed Forces Retirement Home (AFRH)

This deduction supports the Armed Forces retirement Homes in Washington, DC and Gulfport, MS to provide residences and related services for retired and former members of the Armed Forces who meet the eligibility requirements. The current deduction is \$1.00 per month from regular enlisted members, warrant officers, limited duty officers, and Coast Guard members when it is operating as a Military Service in the Navy. Reserve component members and commissioned officers are not subject to this deduction. DODFMR [Volume 7A, Chapter 46](#).



## Servicemembers' Group Life Insurance (SGLI)

SGLI is low-cost term life insurance coverage that provides life insurance coverage of up to \$500,000 per military member. Members are typically automatically enrolled upon entry into the military and are continued throughout their career unless waived by the member. SGLI website: [Servicemembers' Group Life Insurance \(SGLI\)](#). The DODFMR [Volume 7A, Chapter 47](#) provides guidance for the administration of SGLI deductions.

Members covered by SGLI may also be covered by Traumatic Injury Protection, which provides short term financial support to help eligible members recover from a severe injury. There is an additional \$1.00 per month premium for the coverage. See [Traumatic Injury Protection \(TSGLI\)](#) for details.

## Family Servicemembers' Group Life Insurance (FSGLI)

The FSGLI is term life insurance coverage available for a service member's spouse and dependent children. A maximum benefit of \$100,000 is available at a small, age-based premium for the spouse and children are covered at no cost. Spouses and children are eligible if the member is covered by SGLI. To get these benefits visit [Family Servicemembers' Group Life Insurance \(FSGLI\)](#).



## Tricare Dental Program (TDP)

The Tricare Dental Program is voluntary. This dental plan is available to any eligible family members. See the DODFMR [Volume 7A, Chapter 54](#) for details about eligibility and enrollment.

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## **Discretionary Allotments**

An allotment is a deduction from a military member's pay to be sent to a recipient of the member's choice, with certain limitations. A member may have up to six discretionary allotments to a financial institution, dependents or relatives, insurance companies, for the payment of mortgage or rent, or to the Savings Deposit Program. The DODFMR [Volume 7A, Chapter 40](#) provides general provisions of allotments and [Chapter 42](#) prohibits the use of allotments to purchase, lease, or rental of personal property or payment toward personal property. Members must certify that the allotments are not being used for those purposes.

## **Non-Discretionary Allotments**

Per DODFMR [Volume 7A, Chapter 43](#) provides policy for members to create other allotments for the purchase of U S Savings Bonds, contributions to certain charitable organizations such as the Combined Federal Campaign and service relief organizations, allotments for privatized housing payment, and to pay for a delinquent travel charge card debt.

# Military Pay and Entitlements - How to Read Your LES



## How to Read Your LES

So far, we have broken down the essentials that you will see on your Leave and Earnings Statement (LES). We will continue our series and dive deeper into additional pay, allowances, incentives, and more. Your LES has so much information on it, so here are some resources for reading your LES statement.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																	
ID	NAME (Last, First, MI)		SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/OSSN	PERIOD COVERED							
ENTITLEMENTS			DEDUCTIONS			ALLOTMENTS			SUMMARY								
Type	Amount		Type	Amount		Type	Amount		+/- Fed								
A	BASIC PAY		FED INC TAX					+Tot Ent									
B			FICA TAX					-Tot Ded									
C			STATE INC TAX					-Tot All									
D			SGU					+Net Am									
E			SGU FAMSPOUSE					-Cr Fed									
F								+ECM Pay									
G																	
H																	
I																	
J																	
K																	
L																	
M																	
N																	
O																	
TOTAL																	
LEAVE		BF Bal	Emd	Used	Cr Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add Tax	Tax YTD	
FICA TAXES		Wage Period	Soc Wage YTD	Soc Tax YTD	Med Wage YTD	Med Tax YTD	STATE TAXES		St	Wage Period	Wage YTD	M/S	Ex	Tax YTD			
PAY DATA		BAQ Type	BAQ Depr	VHA Zp	Rent Amt	Share	Stat	JFTR	Depr	2D JFTR	BAS Type	Charity YTD	TPC	PACDN			
THRIFT SAVINGS PLAN (TSP)		Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Current	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current	TSP YTD Deductions		Deferred	Exempt				
REMARKS:		YTD ENTITLE _____			YTD DEDUCT _____												

### How to Read Your Leave and Earnings Statement

[Reading Your Army LES](#)

[Reading Your Coast Guard Payslips](#)

[Reading Your Navy/Marine Corps LES](#)

[Reading Your Air Force/Space Force LES](#)

[Reading Your Reserve/National Guard LES](#)

# Military Pay and Entitlements - Clothing Allowances



Clothing Allowances

## Uniform and Clothing Allowances

Uniforms are typically issued to enlisted members upon initial entry into the service or an allowance is given them to purchase required uniforms. The DODFMR [VOLUME 7A, Chapter 30](#) addresses officer uniform allowances. Officers of the Armed Forces of the United States may be entitled to an initial uniform allowance and/or an additional active-duty uniform allowance as reimbursement for the purchase of required uniforms and equipment upon initial entry into the military.

Enlisted members are paid a clothing replacement allowance annually unless they are engaged in an officer training program or are attending an academy preparatory school. The basic allowance begins accruing after six months of service and is paid at the end of their service anniversary date. The basic clothing replacement allowance is replaced with the standard cash clothing allowance upon completion of 36 months of service and is paid at the end of the anniversary month. The various services determine the amount paid for the basic and standard allowance. Any accrued clothing replacement allowances will be paid upon separation or retirement.

In addition to other uniform clothing allowances authorized, an enlisted member may also receive a supplementary clothing allowance upon assignment to a special organization or detail requiring additional uniforms or special uniform items. The various services determine the rates payable.



Another clothing allowance is for civilian clothing when a member is directed by competent authority to an assignment requiring the wear of civilian clothes for more than half the time while performing official duty. This allowance is payable to enlisted members for stateside and overseas assignments but to officers only when assigned to a permanent duty station outside the United States. Different rates are payable depending on if the assignment is for a permanent duty station, temporary duty of at least 15 consecutive days within a 30-day period, and a temporary duty rate for duty of 30 consecutive days or longer.

Other uniform allowances exist for enlisted members entering into specified officer training programs, for Navy members E-6 and below upon assignment to certain Navy bands, upon promotion to Chief Petty Officer, or appointment as a Limited Duty Officer.

Clothing allowances are not subject to income taxes or FICA withholding and change annually. Specifics can be found in the DODFMR [VOLUME 7A, Chapter 29](#) and applicable service regulations.

Military Pay & Entitlements Series provided by [My Military Lifestyle](#), and was written by Charlie Marlow.

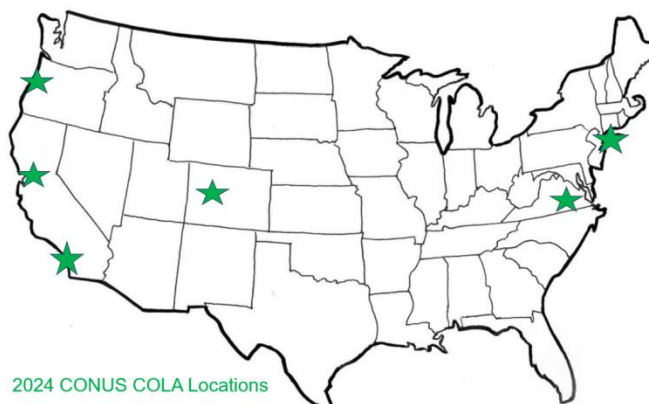
## Military Pay and Entitlements - CONUS COLA



CONUS  
COLA

### CONUS COLA (Cost of Living Allowance)

When a military member is assigned to a high cost of living area within the continental United States (CONUS), they may be entitled to CONUS COLA. By law, a high-cost area is a location where a Service member's cost of living is at least 8% higher than the average cost of living in the CONUS.



The allowance may also be paid to a member serving an unaccompanied assignment outside the continental United States (OCONUS) if a dependent resides in the high-cost area. The DODFMR [Volume 7, Chapter 67](#) covers the rules regarding CONUS COLA. You can use the CONUS COLA Rate Lookup tool at [CONUS COLA Rate Lookup](#). CONUS COLA is a taxable entitlement.

## Military Pay and Entitlements - Special Duty Pay



# Special Duty Pay

### Special and Incentive Pays

There are many incentive and special pays that are paid to members serving in particular specialties or due to the hazardous nature, location, or special skills necessary to perform these jobs. This list may not be all inclusive but they can all be found in the [DODFMR Volume 7](#).



### Career Sea Pay

Career Sea Pay (CSP) may be entitled to officers, warrant officers, and enlisted members when there is more than the normal rigors of sea duty assignments. CSP-P is special pay that is in addition to CSP and is paid for unusually long periods of continuous sea duty. When a member has served more than 36 consecutive months of sea duty, they will be entitled to receive CSP-P for every month beyond the initial 36 months for every additional month they serve on sea duty.

Your actual CSP depends on rank and number of years served at sea. The amount is taxed, unless you are serving in a designated tax-free zone.

The DODFMR [Volume 7A, Chapter 18](#) regulates the entitlement and conditions to CSP and CSP-P.



### **Submarine Duty Pay**

Submarine Duty Pay is an Incentive pay for operational submarine duty, which is designed to recognize the arduous nature of submarine duty assignments. The monthly rate payable to officers ranges from \$255 to \$950, warrant officers from \$320 to \$475, and enlisted members may receive between \$85 to \$600.

DODFMR [Volume 7A, Chapter 23](#) provides guidance for Submarine Pay.



### **Nuclear-Qualified Officers Special Pays**

In order to train and retain nuclear-qualified officers, the Navy is authorized different special pays including the Nuclear Officer Accession Bonus, Nuclear Career Accession Bonus,

Nuclear Officer Continuation Bonus (COBO), and Nuclear Career Annual Incentive Pay (AIP).

The DODFMR [Volume 7A, Chapter 3 Paragraph 7](#) covers the entitlements, requirements, and amounts payable.



## Aviation Incentive Pays

The DoD offers four primary types of aviation incentive pay when military duties involve aerial flight operations. The DODFMR [Volume 7 Chapter 20](#) and and DODFMR [Volume 7 Chapter 22](#) cover the eligibility, definitions, restrictions, and requirements to receive any aviation incentive pay.

### Aviation Career Incentive Pay (AvIP)

The Secretaries of the Military Departments may offer AvIP to increase their respective Department's ability to retain officers in a military aviation career and support the recruiting and retention of individuals with military aeronautical ratings or designations. Officers must achieve a minimum number of hours of operational or proficiency flying duty to maintain eligibility. The various services manage the amounts, currently payable at a rate from \$125 to \$1,000 per month.

### Critical Skill Incentive Pay

CSIP may be paid in lieu of Hazardous Duty Incentive Pay (HDIP) for enlisted crew members only for holding an occupational specialty or rating designated as critical by the Secretary of the Military Department concerned. The current CSIP amounts range from \$255 to \$600 per month.



### Aviation Bonus Pay (AvB)

The Secretaries of the Military Departments may offer an AvB of up to \$35,000 per year to increase their respective Department's ability to attract and retain officers in a military aviation career on a selective basis when there is a shortage or a projected shortage of Regular or Reserve Component (RC) officers qualified in critical aviation specialties. The DODFMR [Volume 7A, Chapter 20](#) governs eligibility, amounts payable, and terms and conditions for AvB.

## Flying Duty Hazardous Duty Incentive Pay (HDIP)

To be eligible for Flying Duty HDIP, a Service member must be required by competent orders to participate frequently and regularly in sustained, powered, controlled aerial flights, and generally must complete 4 hours, or 2 hours for reserve component (RC) service members of aerial flights each month. Officers, including aviation cadets entitled to AvIP under section 3.0, are not entitled to payments under this section for the same period of service. Enlisted members receiving CSIP under section 5.0 are not entitled to payments under this section for the same period of service.

Monthly rates for officers are \$150 to \$250 and enlisted members are eligible for payments of \$150 to \$240. See DODFMR [Volume 7A, Chapter 22](#) Paragraph 2 for all details.



## Hazardous Duty Incentive Pay Other than Aerial Flights

The military is a dangerous business and some specialties require members to perform duty that is particularly hazardous and pays incentives to members to acquire and maintain proficiency in certain skills. The DODFMR [Volume 7A, Chapter 24](#) governs these entitlements.



## Parachute Duty

Qualified members, or members undergoing training for such qualification, with orders to jump from a flying aircraft, and that meet performance requirements are entitled to Parachute Duty Pay. The monthly rate payable is \$150 per month for static line jumping, and \$225 per month for freefall or High Altitude Low Opening (HALO) jumps.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 3.





### **Flight Deck Duty**

The Secretary concerned may offer Flight Deck HDIP (FDHIP) to those on orders who perform flight deck hazardous duty. These members must be assigned to a duty station where aircraft are launched and recovered during flight operations. These members must participate in flight operations, including those from an aircraft carrier or other ship where these operations occur. The current rate for flight deck operations is \$150 per month.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 4



### **Demolition Duty**

A member entitled to basic pay, who is required by competent orders to perform duty involving the demolition of explosives, as prescribed by their branch regulations. This must be a primary duty or training for that duty, and the member is entitled to HDIP under the conditions stated in this section. Demolition duty pay is \$150 per month.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 5

## **Experimental Stress Duty**

A member on active duty orders where they perform experimental stress duty is entitled to HDIP of \$150 per month when participating in any of the following duties:

- Human Acceleration or Deceleration
- Thermal Stress
- Low-Pressure Chamber
- High-Pressure Chamber

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 6

# Military Pay and Entitlements - Additional Special and Incentive Pays



## Additional Special & Incentive Pays

### Foreign Language Proficiency Bonus (FLPB)

The Secretary of the Military Department concerned will pay FLPB not to exceed \$12,000 per year (\$500 per month for one language or \$1,000 for two or more languages) to a member that has been certified proficient in a foreign language, or multiple languages or any dialects found on the DoD Strategic Language List, known as the SLL. Entitlement details and specific proficiency requirements are contained in the DODFMR [Volume 7A, Chapter 19](#).

### Hardship Duty Pay (HDP)

There are four types of Hardship Duty Pay:

- HDP – L based on location
- HDP – M based on mission
- HDP – T based on operations tempo
- HDP – Restriction of Movement (ROM)

HDP – L is designed to recognize service where the living situations are significantly lower in conditions than the standard conditions within CONUS and to provide equity across DoD for Service members assigned to these locations. Table 17-1 (found in DODFMR [Volume 7A, Chapter 17](#)) lists the designated locations, monthly amounts, and effective dates for Entitlement to HDP – L for temporary duty begins on the 31<sup>st</sup> day of in the HDP – L area. Monthly rates for HDP-L range from \$50 to \$150. When a member is in receipt of Hostile Fire Pay (HFP) or Imminent Danger Pay (IDP), then the maximum amount of HDP – L is \$100. The total entitlement of HDP – L plus HFP or IDP in any 1 month may not exceed \$325.

HDP – M is designed to recognize permanent or temporary assignment of Service members when conditions are deemed particularly arduous or require Service members to perform duties outside of normal military operations. HDP – M is payable at \$150 per month and is not prorated based on the number of days performing a specified mission.

HDP – T is designed to recognize extended or excessive amounts of time outside of a Service member's permanent duty station (PDS). The number of days needed away from the PDS is determined by the Secretary of the Service concerned. HDP-T will not exceed \$500 per month and can be prorated for a month for a member who does not satisfy the eligibility requirements for a full month.

HDP – ROM is designed for Service members ordered by their command to restriction of movement for self-monitoring due to exposure or suspected exposure to COVID-19. HDP – ROM cannot exceed \$1,500 per month and it is to be paid at the rate of \$100 per day .

A combination of HDP – M, HDP – L, and HDP – T entitlements and pays may not go over \$3,500 per month, unless authorized by ASD (M&RA). As of the March 13, 2020, memorandum from ASD (M&RA), HDP – ROM may be paid in addition to all other HDPs and assignment and special duty pays such that the total combined HDP and assignment and special duty pays may not exceed the average monthly amount of \$5,000. See DODFMR [Volume 7A, Chapter 17](#) for specifics of these entitlements.

### **Assignment Incentive Pay (AIP)**

Assignment Incentive Pay (AIP) is paid to encourage military members to volunteer for difficult to fill jobs or assignments in less desirable locations or in combat zones. The individual services designate the particular assignments and amounts payable, but may not exceed an average monthly amount of \$3,500 in combination with other special duty pays. The DODFMR [Volume 7A, Chapter 15](#) provides guidance for AIP.



### **Family Separation Allowances (FSA)**

FSA is payable to members with dependent, including those members married to another uniformed service member, regardless of any other dependency status. FSA can be paid in addition to other entitlements, including per diem and allowances, that the member qualifies for. The member, however, may not receive more than one payment of FSA for the same period. FSA is intended as compensation for the added expenses incurred because of enforced family separation.

There are Three types of FSA.:

- FSA – R (Family Separation Allowance - Restricted) – When the dependents are not living near the permanent duty station, and the transportation of dependents is not an authorized government expense.
- FSA – S (Family Separation Allowance - Ship) – Payable when a member is on duty aboard a ship and is away homeport continuously for more than 30 days from the homeport or when a member
- FSA - T (Family Separation Allowance - Temporary) - When a member is on TDY continuously for more than 30 days from their permanent duty station and the dependents are not staying at or near the TDY station.



## **Pays and Incentives for Health Professionals**

To recruit and retain qualified medical, dental, and nurses, the DoD has several programs to pay special pays, incentives, and bonuses. There are a number of benefits to each of the programs.

See the applicable DODFMR reference for details of each:

- Health Professions Office (HPO) Special and Incentive Pays DODFMR [VOLUME 7A, Chapter 5](#)
- Health Professions Scholarship Program for Active Service DODFMR [Volume 7A, Chapter 60](#)
- Health Professions Stipend Program for Selected Reserve Service DODFMR [Volume 7A, Chapter 62](#)
- Accession and Continuation Bonuses for Nurse Officer Candidates DODFMR [Volume 7A, Chapter 63](#)



## **Enlisted Member Enlistment, Reenlistment, and Retention Bonuses**

Multiple bonuses are available to the active duty enlisted member to enlist, reenlist, or extend their current enlistments. See the DODFMR [Volume 7A, Chapter 9](#) for details about Enlistment, Selective Reenlistment (SRB), Career Selective Reenlistment (CSR), Prior Service Reenlistment, Conversion, Transfer Between Service, and Voluntary Extension Retention bonuses.

## **Career Status Bonus (CSB) Chapter and Continuation Pay (CP)**

The Military Retirement Reform Act of 1986, (also known as REDUX), covered Uniformed Service members who first became members beginning on or after August 1, 1986 and before January 1, 2018. These members could elect, upon completion of 15 years of Active Duty (AD) in the Uniformed Services, to either retire under the High-3 retirement system or receive a \$30,000 CSB and remain under the REDUX retired pay system. The CSB is an entitlement of \$30,000 payable in one lump sum or in two, three, four, or five annual installments. After December 31, 2017, the CSB option was no longer authorized.

Continuation Pay is only offered as a one-time bonus payment usually near the middle of the member's career. It is for Service members of the Uniformed Services covered by the Blended Retirement System (BRS). This is provided in exchange for an agreement of additional service obligations. CP is only payable to members in the BRS. A CP payment is in addition to any other career field-specific incentives or retention bonuses. The Service Secretary concerned determines the CP amount, the timing of when CP is offered, and the duration of the associated additional obligated service. The amount of CP payable depends on whether a member is part of the active component (AC) or reserve component (RC).

For an AC member, CP will be not less than 2.5 times and not more than 13 times the monthly basic pay of an AC member based on the member's current pay grade and years of service. For an RC member, CP will be an amount not less than 0.5 times and not more than 6 times the monthly basic pay of a member of the same grade and years of service on AD. An RC member performing active Guard and Reserve service will be paid CP at the rate of an AC member subject to agreement to continue serving not less than an additional 3 years in active service. A Service member who accepts CP and enters into an agreement will serve not less than 3 years of additional service, the length of mandatory service to be determined by the Secretary concerned in the component they were serving in at the time of agreement.

The DODFMR [Volume 7A, Chapter 66](#) prescribes the CSB and CP programs along with requirement and payment computation details.



### **Toxic Fuels or Propellants Duty**

A member is eligible for HDIP when they are involved in servicing missiles or aircraft that contain highly toxic propellants or fuels for their primary duty. This may also be given to members who test missile systems, including portions of those systems, or aircraft that use highly toxic fuels as part of a primary duty assignment. This HDIP of \$150 is payable monthly when meeting the criteria.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 7

### **Toxic Pesticides Duty**

A member is eligible for HDIP of \$150 monthly for duty involving frequent and regular exposure to highly toxic pesticides when the member is assigned orders for pest control and/or pest management, entomology, or preventative medicine functions for a period of 30 or more consecutive days.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 8



### **Dangerous Viruses or Bacteria Lab Duty**

HDIP for laboratory duty involving dangerous viruses or bacteria is \$150 per month. Service members who meet the eligibility criteria, but who do not participate in a full calendar month of laboratory duty utilizing live viruses or bacteria will receive a prorated HDIP payment.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 9

### **Chemical Munitions Duty**

HDIP for handling of chemical munitions is \$150 per month (see the HDIP Rates table for the most current rate). Service members who meet the eligibility criteria, but who do not participate in a full calendar month of duty handling chemical weapons will receive a prorated HDIP payment.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 10

### **Maritime Visit, Board, Search, and Seizure (VBSS) Duty**

The Secretary concerned may offer an HDIP of \$150 monthly to service members with orders for VBSS billets duty. These members will be aboard vessels that support the maritime interdiction operations where they require regular, or frequent, participation in VBSS operations. Service members are eligible for HDIP for VBSS operations and may be paid a full month's VBSS HDIP during any calendar month in which the Service member serves in such a billet and conducts the minimum number of boarding operations.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 11

### **Polar Region Flight Operations Duty**

A member is eligible for HDIP of \$150 per month when there is use of any ski-equipped aircraft located in Antarctica or on the Arctic Ice-Pack for their assigned duty.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 12

### **Weapons of Mass Destruction Civil Support (WMDCS) Team**

HDIP for Reserve Component Service members assigned to a WMDCS team is \$150 per month. Service members who meet the eligibility criteria, but who do not participate in a full calendar month as a WMDCS team member, will receive a prorated HDIP payment.

DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 13

Military Pay & Entitlements Series provided by [My Military Lifestyle](#), and was written by Charlie Marlow.



## **Diving Pay**

The DODFMR [Volume 7A, Chapter 11](#) prescribes the entitlement, requirements, and conditions for the special pay known as Diving Pay. The rate payable is dependent on being assigned to diving duty, whether the member is officer or enlisted, proficiency level, and branch of service to which the member is assigned. Rates payable are up to \$240 per month for officers and up to \$340 dollars a month for enlisted.

## **Special Warfare Skill Incentive Pay (SWSIP)**

The Air Force may pay a monthly skill incentive pay not to exceed \$615 to Airmen qualified and serving as an Air Force Special Warfare (AFSPECWAR) Airmen. AFSPECWAR Airmen conduct operations in the ground domain in contested, denied, operationally limited, and permissive environments under severe environmental conditions. Details including eligible Air Force Specialty Codes are listed in DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 15.

## **Naval Special Warfare (NSW) Skill Incentive (SKIP)**

The Navy may pay a monthly skill incentive pay not to exceed \$715 per month to Service members qualified and serving as NSW Operators performing clandestine paradrop, maritime, and land-based special operations in austere conditions in order to provide to the United States and its allies tailored capabilities. Specific information including eligible Navy enlisted classifications (NECs) and officer designator codes for the entitlement are covered in DODFMR [Volume 7A, Chapter 24](#) - see Paragraph 16.



## **Hostile Fire (HFP) and Imminent Danger Pay (IDP)**

These special pays are available for any months where the member could be subject to hostile fire or may be in imminent danger for their assigned duty. They must meet the qualifying criteria in the DODFMR [Volume 7A, Chapter 10](#). A member is not authorized to receive concurrent payments for hostile fire and imminent danger duty.



HFP has a rate of \$225 per month when, as certified by the appropriate commander, a member is subjected to hostile fire, explosion of a hostile mines, or other hostile action. IDP is paid on a daily prorated basis when the member is in a designated IDP area on official duty, but it is not to exceed \$225 per month, IDP may be paid to where is threat of physical harm or imminent danger to the service member. This could be due to civil war, terrorism, civil insurrection, or wartime conditions in a designated foreign area. Table 10 within this chapter lists the areas subject to IDP. You may also see the list at [Defense Finance and Accounting Service IDP Areas](#).

### **Combat Zone Tax Exclusion (CZTE) - Income Tax Exclusion When Serving in a Combat Zone (CZ) or Qualified Hazardous Duty Area (QHDA)**

All compensation of an enlisted member or warrant officer received for a month in which the enlisted member or warrant officer performed active duty in a CZ or Qualified Hazardous Duty Area (QHDA) qualifies for the CZTE. For commissioned officers, the CZTE is limited to the amount of the senior enlisted member's basic pay added to the HDP or IDP that is actually given to the officer during the duty month. See DODFMR [Volume 7A, Chapter 44](#) for additional details and tables designating CZ and QHDA locations.

# Military Pay and Entitlements - OCONUS Allowances



## OCONUS Allowances

### Overseas or Station Allowance Entitlements

Many allowances are location specific and payable to those stationed outside the Continental United States, also known as OCONUS. We will be covering four of the most common allowances.

### Cost of Living Allowance (COLA)

The cost of living is higher for those service members serving outside of the continental United States (OCONUS). When the cost of living is higher than CONUS, the member will receive an Overseas Cost-of-Living Allowance (COLA). Overseas COLA is non-taxable. This special allowance is provided to help offset the higher prices of non-housing goods and services OCONUS. This allows a more equalized purchasing power with members stationed in CONUS. The amount of COLA is based on many factors, such as the member's grade, dependency status, a COLA index that measures the difference in CONUS and OCONUS prices, and local exchange rates for the duty station's country. Fluctuation in rates can change as often as each payday as there are times where the currency rates can fluctuate daily in some countries.

The DODFMR [VOLUME 7A, Chapter 68](#) governs the rules and authorization for the payment of COLA. You can use the [Overseas COLA Rate Lookup](#) tool from the Defense Travel Management Office website to see current COLA amounts. You can learn more about the behind the scenes data collection and surveys used in determining COLA at [Data Collection & Surveys Overseas COLA](#).



### Overseas Housing Allowance (OHA)

The Overseas Housing Program allows authorized service members to lease privately-owned housing while assigned to a permanent duty overseas.

The OHA is a cost-reimbursement allowance and its purpose is to offset housing costs.

Military Pay & Entitlements Series provided by [My Military Lifestyle](#), and was written by Charlie Marlow.

There are three separate components for OHA:

- rent
- utilities/recurring maintenance
- move-in housing allowance (MIHA)

OHA paid monthly includes the rental allowance based on the actual rental amount, not to exceed a maximum amount, and a utility and recurring maintenance allowance. However, MIHA/Miscellaneous is an upfront, lump sum payment based on the average move-in costs for a service member.

Entitlement to OHA is covered in paragraph 6 of the DODFMR [Volume 7A, Chapter 26](#) and you can see current OHA rates at [OHA Rate Lookup](#).



### **Temporary Lodging Allowance (TLA)**

There may be times when it is necessary for a service member to stay in temporary lodging OCONUS. The member may experience higher than normal expenses while there, and that is when Temporary Lodging Allowance (TLA) comes in. It is intended to pay a portion of those additional expenses. When the service member or dependent occupies temporary lodging upon arriving or immediately before departing from a permanent duty station (PDS) OCONUS, TLA will be available to them. There may be other time periods where TLA may be needed, and you can find that in DODFMR [Volume 7A, Chapter 68](#), see paragraph 4.

The number of days this allowance is payable is determined by the senior commander or designee in the local area or country. Each installation will have written guidance to manage the availability and management of temporary lodging. The computation of TLA is rather complex with a number of variables determining the rate payable and is covered in detail in paragraph 6 of the DODFMR [Volume 7A, Chapter 68](#). An informative TLA guide is available at [Temporary Lodging Allowance \(defense.gov\)](#).

# Military Pay and Entitlements - PCS and Travel



## PCS & Travel

### Permanent Duty Travel Related Entitlements

#### Dislocation Allowance (DLA)

A dislocation allowance (DLA) partially reimburses a service member for expenses incurred when moving a household. The DLA is a flat amount based on member's grade and dependency status as well as the effective date of orders.

Entitlement to DLA [DODFMR Volume 9, Chapter 6](#), paragraph 6 and you can find the current DLA rates at [Dislocation Allowance](#).

#### Temporary Lodging Expense (TLE)

Temporary Lodging Expense is an allowance that partially reimburses a service member for lodging and meal expenses while staying in temporary lodging in the CONUS during a PCS. TLE is calculated incorporating the local per diem lodging ceiling along with the meals and incidental expenses rate. The entitlement may be paid for up to 7 or 14 days depending on the PDS location and may not exceed \$290 per day, therefore may not cover all lodging and meal expenses incurred.

TLE is governed by The Joint Travel Regulation paragraph 050601. The Defense Travel Management Office website [Temporary Lodging Expense](#) has an extensive FAQ section on TLE.

## Military Pay and Entitlements - Special Situations



### Special Situations

#### Reimbursement of Adoption Expenses Appendix A

Active-duty members whose adoption of a child under 18 years of age has been finalized, may be reimbursed a maximum of \$2,000 per child for qualified expenses related to the adoption. In the event of multiple adoptions, the maximum reimbursable amount is \$5,000 per calendar year.

Eligibility requirements, responsibilities, and procedures for the reimbursement is covered in [DODFMR Volume 7A, Appendix A](#).

#### Family Subsistence and Basic Needs Allowance (FSSA)

The FSSA program was established to supplement a member's BAS to a level sufficient to remove the member's household from or eliminate the need for benefits under the U.S. Department of Agriculture (USDA) Supplemental Nutrition Assistance Program (SNAP), previously known as the program for food stamps. FSSA is payable at a monthly rate as determined by the Military Service concerned under the guidance provided by the Secretary of Defense and may not exceed \$1,100 per month. FSSA is a nontaxable allowance payable in addition to, all other pays and allowances. FSSA is given in an amount that brings the member's household income to 130 percent of the Federal poverty guidelines (FPG) which is established by the USDA, but not to exceed \$1,100. Paragraph 3 of the [DOD Volume 7A, Chapter 25](#).

#### Basic Needs Allowance (BNA)

The BNA program provides a monthly allowance for members who voluntarily apply and whose gross household income and household size place them below 150 percent of the FPG for their geographical location. Eligibility requirements and application procedures are found in Paragraph 4 of the [DOD Volume 7A, Chapter 25](#).

#### DoD Savings Deposit Program

The DOD Savings Deposit Program (SDP) was created for members serving in specific combat zones to have an opportunity to build up their financial savings. Members can deposit up to ten thousand dollars, which will earn 10% interest annually. Any members deployed for no less than 30 consecutive days or at a minimum of 1 day in each of the 3 consecutive months AND receiving Hostile Fire Pay (HFP) may participate in this program.

See the DoD Military Compensation website [Savings Deposit Program](#) and the DODFMR [Volume 7A, Chapter 51](#) for additional specifics.



## Death Gratuity

The death gratuity program provides \$100,000 tax-free as a payment to eligible survivors of service members who die during their active duty time, or also in some special reserve statuses. The amount is the same, no matter the cause of death. This is given to the family to provide an immediate cash payment to help with any of the financial needs during the time just after the member's death, but before any possible survivor benefits kick in. Guidance and directions for payment of the death gratuity is covered in the DODFMR [Volume 7A, Chapter 36](#) and additional information is available at the DoD Military Compensation website [Death Gratuity](#).

Explore More with My Military Lifestyle and [Finances](#)!