

## Talking to Service Members About

# Basic Needs Allowance

The Department of Defense is implementing a monthly allowance called the Basic Needs Allowance, or BNA. The Basic Needs Allowance may help qualifying large military households with low income to better afford basic needs.

Eligibility for BNA is based on gross household income and household size. This allowance applies to service members on active duty (including members of the National Guard and Reserves on active duty) who have dependents listed in the Defense Enrollment Eligibility Reporting System, or DEERS, have completed initial entry training and have gross household income that falls below 150% of the Federal Poverty Guidelines for their assigned duty station and household size. Military services were authorized to begin payments to service members with approved applications starting in January 2023. At that time, the formula used 130% of the Federal Poverty Guidelines. Effective July 2023, the formula will use 150% of the Federal Poverty Guidelines.

### Fast Facts:

- Service members must apply for the allowance by following their military service's procedures.
- The submission of an application and receipt of the allowance is voluntary. Service members may voluntarily discontinue BNA at any time.
- Receiving BNA may affect a household's eligibility for the [Family Supplemental Subsistence Allowance](#) or government assistance programs such as the Supplemental Nutrition Assistance Program, or SNAP, and the Special Supplemental Nutrition Program for Women, Infants, and Children, or WIC.
- Any BNA received is taxable income.

### Screening:

- The military services will proactively screen service members and notify them in writing of their eligibility to apply. Screening eligibility does not guarantee certification of application and payment of BNA.
- Service members who receive a screening notification will need to pay close attention to the instructions and deadline indicated.
- Service members do not need to receive a screening notification to apply for BNA and may apply at any time using their service-specific application procedures.

## BNA Eligibility Basics

Eligibility is determined by several factors, including the number of members in the household and the total gross household income (both current annualized calendar year and preceding calendar year).

- The household includes the service member plus dependents registered in DEERS.
- Gross household income is all income derived from each member of the household from any source, unless specifically excluded in DoD guidance. Gross household income could include wages, allowances, child or spousal support payments, or government assistance payments.
- For those eligible, the monthly BNA payments are calculated as the difference between 150% of the current year's Federal Poverty Guidelines minus the preceding calendar year's gross household income, divided by 12.
- Use the chart below to assist service members in determining whether their gross household income is less than 150% of the Federal Poverty Guidelines.

### 150% of 2022 Federal Poverty Guidelines per Household Size\*

If the service member's gross household income in the preceding calendar year is **LESS** than the guideline at the right, they may be eligible for BNA. If their gross household income is **GREATER**, they are not eligible. In that case, seek information on other assistance programs.

Persons in family/household (service member plus dependents)	48 CONTIGUOUS STATES AND DC**	ALASKA	HAWAII
2	\$27,465	\$34,335	\$31,590
3	\$34,545	\$43,185	\$39,735
4	\$41,625	\$52,035	\$47,880
5	\$48,705	\$60,885	\$56,025
6	\$55,785	\$69,735	\$64,170
7	\$62,865	\$78,585	\$72,315
8	\$69,945	\$87,435	\$80,460
For each additional person above 8 add:	\$7,080	\$8,850	\$8,145

\* Data derived from the 2022 [Federal Poverty Guidelines](#) published by the U.S. Department of Health and Human Resources

\*\* Use for service members assigned overseas and in U.S. territories and possessions

## The Application Process

- Application procedures vary by military service. Service members must follow their service-specific guidance for completing and submitting BNA applications.
- Service members may voluntarily submit applications to their service-designated official with all substantiating documentation required by their military service.
- Military services adjudicate and certify applications to determine eligibility to receive BNA.
- Military services notify applicants and initiate monthly payments for those who elect to receive the allowance.
- Military services recertify applications annually or upon a triggering event, such as an increase in gross household income.

## How to Start the Conversation

- Have you considered whether you are eligible for assistance programs or the BNA entitlement? Did you know the BNA entitlement has expanded to include more people?
- Are you having difficulty providing basic needs for all the members of your household?
- Are all of your dependents registered in DEERS? A household includes all DEERS dependents, regardless of geographic location.
- What is your total household income (current annualized and preceding calendar year) and does it fall below 150% of the Federal Poverty Guidelines for your geographic location and household size? (Refer to chart on page 1.)

If a service member believes they meet the household size and income requirements, they may submit a BNA application in accordance with their service's guidance.

## Resources and Links

- [Office of Financial Readiness Basic Needs Allowance Landing Page](#)
- [Department of Defense: Taking Care of Our People Spotlight](#)
- [Military OneSource Basic Needs Allowance Fact Sheet](#)
- [Resources for Financial Stress](#)

For more assistance in understanding BNA and its eligibility requirements, contact a no-cost, accredited [personal financial manager](#) or [counselor](#) at your Military and Family Support Center.



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