

Basic Needs Allowance Eligibility

The Basic Needs Allowance (BNA) promotes the economic security for eligible service members. BNA is intended to help larger military households with low income to better afford basic needs.

Eligibility for the taxable allowance is based on gross household income and size of the household. It applies to service members on active duty who have dependents listed in the Defense Enrollment Eligibility Reporting System (DEERS), have completed initial entry training and have gross household income that falls below 150% of the Federal Poverty Guidelines for the service member's assigned duty station and household size.

Fast Facts:

- Military services proactively screen service members and notify them of their eligibility to apply. Screening eligibility does not guarantee certification of application and payment of BNA.
- Service members must apply for the allowance by following their military service's procedures.
- Service members who believe they may be eligible but do not receive a screening notification may still apply.
- Gross household income is all income derived from each member of the household from any source, unless specifically excluded in Department of Defense guidance. This could include wages, allowances, child or spousal support payments or government assistance payments.
- Household size is determined by the number of dependents registered in DEERS, including the service member.
- For those eligible, the monthly BNA disbursements are calculated as the difference between 150% of the payment year's Federal Poverty Guidelines minus preceding year gross household income divided by 12.
- Any BNA received is taxable income.
- Receiving BNA may affect a household's eligibility for federal assistance programs such as the Supplemental Nutrition Assistance Program (SNAP), and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- The submission of an application and receipt of the allowance is voluntary. Service members can choose not to apply or not accept the allowance upon certification.

The Application Process

- Application procedures may 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. If a service member receives a written notification of eligibility to apply, they should pay close attention to the submission deadline indicated on the notification by their military service.
- Applications require information on income from all members of the household from both the current annualized calendar year and the preceding calendar year to determine eligibility and payment amounts.
- Military services adjudicate and certify applications if eligible to receive the BNA.
- Military services notify certified applicants and service members may elect either to receive or decline BNA.
- Military services will submit payment requests to their finance and accounting office within 30 days for service members who opt to receive the allowance.
- Military services must recertify BNA amounts if there is an increase in gross household income of greater than \$150 per month or a change in household size.

How To Start the Conversation

- Have you considered whether you are eligible for assistance programs or the BNA entitlement?
- Are all of your dependents registered in DEERS? A household includes the service member and all DEERS dependents, regardless of geographic location.
- What is your total household income (current annualized calendar year and previous calendar year) and does it fall below 150% of the Federal Poverty Guidelines for your geographic location and household size? (Refer to chart below.)

150% of 2023 Federal Poverty Guidelines per Household Size

If the service member's gross household income is **LESS** than the guideline below, 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	\$29,580	\$36,960	\$34,020
3	\$37,290	\$46,605	\$42,885
4	\$45,000	\$56,250	\$51,750
5	\$52,710	\$65,895	\$60,615
6	\$60,420	\$75,540	\$69,480
7	\$68,130	\$85,185	\$78,345
8	\$75,840	\$94,830	\$87,210
For each additional person above 8 add:	\$7,710	\$9,645	\$8,865

* Data derived from the [2023 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

If service members believe they meet the household size and income requirements, they may submit a BNA application in accordance with their military 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](#)



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