

# BNA

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Q&A Opportunity



**Taking Care of Service Members and Families**  
BASIC NEEDS ALLOWANCE FACT SHEET  
SEPT. 22, 2022

**FAST FACTS:**

- > **WHAT IS IT?** Basic Needs Allowance is a monthly allowance for active-duty service members with dependents whose gross household income falls below 130% of federal poverty guidelines. By law, payment of the allowance begins in January 2023.
- > **WHAT DOES IT DO?** A BNA provides a supplemental taxable allowance for eligible service members who are the most financially challenged. It will promote economic security for those members and their families.
- > **WHO BENEFITS?** Active-duty service members with dependents, who have completed initial entry training and whose gross household income falls below 130% of federal poverty guidelines for their location and the size of their household, are eligible. The military services

The Basic Needs Allowance (BNA) is a new monthly entitlement for certain Soldiers with dependents whose income falls below federal poverty guidelines. BNA promotes economic security for Soldiers and their Families.

**Authority:** Section 402b of Title 37, U.S.C., enacted by the Fiscal Year 2022 National Defense Authorization Act.

**Guidance:**

- Department of Defense Instruction 1341.15, “Basic Needs Allowance,” May 3, 2024
- Army Directive 039/2023 (Army Basic Needs Allowance Program), June 5, 2023

**Eligibility:**

- RA Soldiers and ARNG/ARNGUS or USAR Soldiers serving on active duty, with at least one dependent reported in the Defense Enrollment Eligibility Reporting System (DEERS), are eligible for the BNA and must be certified based on criteria



“Our Service members and families must be able to secure affordable basic needs. It is a matter of bedrock financial security and a critical individual readiness issue.”-Secretary of Defense.



SECRETARY OF DEFENSE  
1000 DEFENSE PENTAGON  
WASHINGTON, DC 20301-1000

SEP 22 2022

MEMORANDUM FOR SENIOR PENTAGON LEADERSHIP  
COMMANDERS OF THE COMBATANT COMMANDS  
DEFENSE AGENCY AND DOD FIELD ACTIVITY DIRECTORS

SUBJECT: Taking Care of Our Service Members and Families

The Department of Defense has a sacred obligation to take care of our Service members and families. Doing so is a national security imperative. Our military families provide the strong foundation for our Force, and we owe them our full support.

This is also personal for me. I have seen firsthand how much our military families sacrifice to keep our Force strong, healthy, and ready to defend this exceptional Nation. In the



SECRETARY OF THE ARMY  
WASHINGTON

27 FEB 2023

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Army Directive 2023-06 (Army Basic Needs Allowance Program)

1. References.

- a. Title 26, U.S. Code, section 61 (26 U.S.C. 61)
- b. 37 U.S.C. 402b
- c. Department of Defense (DoD) Instruction 1341.15 (Basic Needs Allowance), effective 15 November 2022
- d. Secretary of the Army memorandum (Integrated Personnel and Pay System-Army (IPPS-A) Implementation Guidance), 15 March 2022
- e. Army Regulation (AR) 600-8-104 (Army Military Human Resource Records Management), 7 April 2014
- f. AR 637-1 (Army Compensation and Entitlements Policy), 26 July 2021

Follow along at [www.financialfrontline.org](http://www.financialfrontline.org) under “Service Providers”: [Army Directive 2023-06](#) and [ALARACT 039/2023](#).



## Eligible Soldiers MUST:

- Be Regular Army Soldiers and ARNG/ARNGUS or USAR Soldiers serving on active duty, with at least one dependent reported in DEERS
- Have completed initial entry training (IET)
- Have **gross household income\*** (GHI) during the previous calendar year and current monthly GHI not exceed the **150%\*\*** of the Federal Poverty Guidelines (FPG) of their location, as determined by the Secretary of Defense
- Voluntarily applied for the BNA and provided the required information and supporting documents to determine eligibility

\* Gross Household Income (GHI) = Calculation of **all** income derived from each member of the household from any source with a few exceptions.

\*\* FPG changed to 150% as of 1 JULY 2023

Soldiers are **ineligible** for the BNA if any of the following criteria apply:

- GHI during the previous calendar year and current monthly GHI exceeds the 150% of the FPG
- Have not completed IET
- Do not have a dependent enrolled in DEERS
- They are a cadet at the United States Military Academy
- They are an ARNG/ARNGUS or USAR Soldier NOT serving on active duty
- Been notified of potential BNA eligibility, they fail to apply within **90 days** of notification
- Elect in writing not to receive the allowance



# Special BNA Eligibility Considerations



- Non-pay status = not eligible
  - When Soldiers return to a pay status, they may apply or reapply for the BNA
- Multiple Servicemembers in a household = only ONE BNA allowance may be received. The household Servicemembers must jointly elect which member must receive the allowance
- If a Soldier's previous-year GHI was reduced due to a fine, forfeiture, or reduction in rank imposed as part of a **disciplinary action**, the Soldier is **not eligible** for the BNA solely due to the fine, forfeiture, or reduction in rank
- A Soldier receiving the BNA will continue to receive it until separation (unless become ineligible before then)
- Soldiers may become eligible for the BNA if a change in their dependents reported in the DEERS is such that the Soldier's calculated GHI drops below the 150% of the FPG
- Soldiers determined to be eligible to receive the BNA will be considered automatically ineligible if their monthly GHI increases because of a promotion or other permanent increase to pay or allowances
- Certifying officials must notify Soldiers receiving the BNA if they become ineligible due to a change in dependents, promotion, or other permanent increase to pay or allowances. The BNA will terminate 60 calendar days after the date of pay increase or change in DEERS





## **Screening** (*Monthly and Previous CY GHI*)

- Prior to Graduation from IET
- In-and Out-Processing
- Personal Readiness Review and Soldier Readiness Processing
- Arrival to Soldier readiness processing, and on arrival and departure at the Mobilization Force Generation Installation (MFGI) for ARNG/ARNGUS and USAR Soldiers.

## **Notification and Counseling** (*Lowest Level Commander*)

- If Screening determined either Monthly or Previous calendar year was below prescribed GHI
- Application and supporting documents must be submitted within 90 days

## **Application**

- HRO Professionals will review BNA calculation
- Includes all key supporting documents (1099, W2 etc.)
- Must be submitted within 90 days of screening through IPPS-A; if certified, HROs will print, scan, and send all substantiating documentation to their servicing Army Military Pay Office for payment processing

## **Certification and Payment** (ALARACT recommends submission/routing in IPPS-A)

- BN/LTC and above Commanders Certify
- HR Professionals submit to local finance for submission to DFAS

## **Recertification/Review**

- Confirmed amount will be on UCFR as Save Pay
- Annual recertification NLT 1 April (centralized quick review based on Pay Raise/Increased BAH)

<https://www.financialfrontline.org/>

## Screening *(Monthly and Previous Calendar Year GHI)*

- Prior to graduation from IET, TRADOC Commanders and HROs will screen Soldiers
  - Notification for eligible graduates occurs at Soldiers' first permanent duty location
- In and Out Processing (by Unit Commanders and installation HROs)
- Personal Readiness Review and Soldier Readiness Processing
- Arrival to Soldier readiness processing, and on arrival and departure at the Mobilization Force Generation Installation (MFGI) for ARNG/ARNGUS and USAR Soldiers (by First Army and Parent Units)
- Soldiers who meet screen criteria must be notified in writing of their eligibility to apply
- Soldiers DO NOT need to receive a screening notification to apply for BNA
- Soldier's current monthly GHI and preceding calendar year GHI will be reviewed during the screening
- Soldier's applicable FPG will be determined by family size (Soldier plus dependents) and rates for these geographic locations:
  - 48 contiguous States and the District of Columbia (this rate is also used to compute BNA for duty OCONUS)
  - Hawaii
  - Alaska
- If the screening determines that a Soldier's current monthly GHI does not exceed the 150% of the FPG, the Soldier may be eligible for the BNA and should be notified by the Commander.

**\*\* ON AN ANNUAL BASIS \*\***

## Counseling

If an initial or annual screening determines that a Soldier could be eligible for the BNA, Company Commanders will counsel the Soldier, in writing, using DA Form 4856, Developmental Counseling Form, on the eligibility determination and all BNA application instructions, as well as the following provisions:

- Eligibility to apply for the BNA and notification of screening eligibility does not guarantee certification, and receipt of the allowance is voluntary
- To receive the BNA, Soldiers will apply and provide all substantiating documentation **no later than 90 days** after written notification. If an application is not submitted within the 90-day window, the Soldier will be deemed ineligible for the BNA
- Receipt of the BNA may affect participation in federal and other government assistance programs (i.e., SNAP, WIC, subsidized school lunch programs, Family Subsistence Supplemental Allowance, low-income utility assistance programs; daycare programs; and other income-based assistance programs)
- The BNA is taxable income

## Application

- The Admin Correction Personnel Action Request in IPPS-A will be used to apply, certify, collect, and maintain information submitted by Soldiers and Commanders.
  - Collecting and maintaining information submitted by Soldiers and Commanders for the purpose of applying for and certifying the BNA
- Soldiers will include all required information to determine the eligibility and compute the BNA including substantiating documentation (i.e., tax returns, W-2s, 1099s, etc.)
- Soldiers can obtain assistance from installation Financial Counselors and the installation Community and Family Support Services Offices
- GHI
- Soldiers must apply for BNA; payment is not automatic
- If the application is certified in IPPS-A, HROs will print, scan, and send all substantiating documentation to their servicing Army Military Pay Office for payment processing





1

Calculate Soldier's current monthly and preceding calendar year GHI based on assigned duty location and the number of individuals in their household recorded in DEERS.

2

Is Soldier's *previous* calendar year (2023) GHI less than 150% of the preceding year (2023) Federal Poverty Guideline **AND** is Soldier's *current* (2024) annualized monthly GHI less than 150% of the preceding year (2023) FPG?

YES



3

Calculate BNA Payment\*

NO



Refer to Financial Readiness Program for other eligible resources.

4

Recertify annually or as applicable

\*Compare this payment to any other eligible government assistance programs to best assist the Soldier financially

1

Calculate Soldier's current monthly and preceding calendar year GHI based on assigned duty location and the number of individuals in their household recorded in DEERS.

## Current Monthly Gross Household Income (GHI)

Duty  
Location



and



Number of  
Dependents in  
DEERS

## Preceding Calendar Year Gross Household Income (GHI)



**Gross Household Income**, unless specifically excluded, includes **ALL** income from **EACH** member of the household, such as:

- All military income, including allowances and special pays\*
- Wages, earnings, and salaries
- Commissions and tips
- Self-employment income
- Annuities and pensions
- Interest and dividends
- Child and spousal support
- Unemployment and worker's compensation
- Veteran benefits

\*This includes all BAH unless specifically excluded via memorandum

- 
- Soldiers will calculate their currently monthly and preceding-calendar-year GHI based on location and the number of individuals in their household recorded in DEERS
  - If applicable, bonus payments will be prorated over the period to which the bonus is applicable for inclusion in the GHI calculation
  - Any GHI received in a foreign currency must be converted to U.S. dollars using the prevailing rate of exchange at the time of the application
  - Sporadic, variable, or seasonable income must be counted only during the months in which it is received and will be calculated only when determining preceding-calendar-year GHI
  - Soldiers may submit a BNA application without being notified or counseled after a screening
  - If the Soldier has approved separation orders, the application will be rejected



DoD policy specifically **excludes** the following from GHI:

- Income of dependents not required to file a tax return
- Loans, grants, and scholarships for schooling
- Income tax refunds
- Insurance settlements
- Amount of the BNA
- Federal and State reimbursements that do not exceed actual expenses
- Military travel and transportation allowances
- Federal Government food assistance programs

ASD (M&RA) will send out guidance via memorandum on additional exclusions, if any, such as SECDEF-approved exclusions of BAH for high-cost living areas.



**Federal Poverty Guidelines (FPG)** = Annually published income measure issued by the U.S Department of Health and Human Services (HHS) for a specific number of household members and a geographical location.

- Income thresholds for eligibility are based on the preceding calendar year Federal Poverty Guidelines (FPG) published by the HHS.
- Updated annually for increases in consumer prices
- Published in the Federal Register in late January and at:

<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

- FPG tables are available for “48 Contiguous States and DC,” Alaska, and Hawaii
- Use FPG that corresponds to SM’s **assigned** duty station
- Use “48 Contiguous States and DC” for OCONUS

**Household size =  
Soldier + # of registered dependents in DEERS**

**Only** dependents registered in DEERS may be counted as a member of the household

- Household size is computed regardless of the location of the dependents
- If the SM is geographically separated from the household, the SM is still eligible



2

Is Soldier's *previous* calendar year (2023) GHI less than 150% of the preceding year (2023) Federal Poverty Guideline **AND** is Soldier's *current* (2024) annualized monthly GHI less than 150% of the preceding year (2023) FPG?

Eligibility is based on GHI from **both**:

(a) PRECEDING calendar year income

(b) CURRENT monthly income (annualized)

Example: Unit is looking at whether SPC Doe is eligible on July 1, 2024. The income eligibility test will include the (1) Preceding Calendar Year 2023 GHI **and** the (2) Calendar Year 2024 monthly income (annualized)

2

## (a) Preceding Year FPG

Check to see if Soldier's preceding year GHI is less than 150% of the 2023 Calendar Year FPG? If yes, go to step 2(b). If no, STOP

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

For applications submitted in 2024, DoD will collect income information on 2023 income and compare to the 2023 FPG

\*\* Derived from the 2023 U.S. Department of Health and Human Services

[Federal Poverty Guidelines](#)



2

(b) Current Monthly Income (Annualized)

Is Soldier's current (2024) annualized monthly GHI less than 150% of the preceding year (2023) FPG?

**YES**



Go to step 3

**NO** →



Refer to Financial Readiness Program  
for other eligible resources.

**!! Soldier is deemed “automatically ineligible” if their  
current year annualized GHI is greater than 150% of  
the FPG of the preceding calendar year !!**

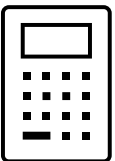
## Certification

- Commanders will notify certified Soldiers, in writing, of any of these application outcomes:
  - Eligibility for the BNA
  - Amount of monthly BNA
  - Need to elect to either receive or decline the BNA, in writing, with the certifying officer
  - Requirement for the Soldier to report increases or decreases in reoccurring monthly GHI of \$150 or more
  - Ineligibility for the BNA or other denial, noting the reasons why
  - Inability to process the application, noting the reasons why

## 3

### Payment

- BNA is payable **monthly** to eligible Soldiers.
  - Begins on the date of the Soldier's certification or 1 January 2023, whichever is later
- Soldier can voluntarily discontinue the BNA at any time
- If Soldier is certified for the BNA for less than a full month, payment for that month must be prorated based on the number of days of the certified Soldier's eligibility for the allowance during the month. (Proration = 1/30<sup>th</sup> of the monthly BNA amount for each day of certification during the month)
- Soldiers receiving the BNA and pending separation are authorized to continue to receive the BNA until separation



**BNA Formula:  $(1.5 \times \text{Current Year FPG} - \text{Preceding Year GHI}) / 12 = \text{BNA monthly payment}$**

If SM is certified eligible for BNA, the monthly BNA amount will be computed as follows:

$$\frac{(150\% \times \text{Current Year FPG}) - \text{Preceding Year GHI}}{12} = \text{BNA Monthly Payment (rounded to nearest whole dollar)}$$

3

Current Year (2024) Federal Poverty Guidelines are used to determine the actual amount of BNA to be paid

CHART FOR CURRENT YEAR: 150% OF 2024 FEDERAL POVERTY GUIDELINES*			
Persons in household (Soldier + dependents)	CONTIGUOUS STATES & DC	ALASKA	HAWAII
2	\$30,590	\$38,310	\$35,250
3	\$38,730	\$48,405	\$44,535
4	\$46,800	\$58,500	\$53,820
5	\$54,870	\$68,595	\$63,105
6	\$62,940	\$78,690	\$72,390
7	\$71,010	\$88,785	\$81,675
8	\$79,080	\$98,880	\$90,960
Additional Person	\$8,070	\$10,095	\$9,285

\* Derived from the 2024 U.S. Department of Health and Human Services [Federal Poverty Guidelines](#)



## 4

### Re-Certification

- Soldiers receiving the BNA will recertify annually no later than 1 April
- Recertification includes an updated application with **all** substantiating documentation
- If a Soldier receiving the BNA executes a permanent change of station, the BNA must be recertified and recomputed based on the new duty location
- When Soldiers provide substantiated information that their current monthly GHI increases by \$150 or more per month, recertification is required
- When Soldier eligibility is not recertified in a timely manner, eligibility for the BNA will be lost, and the date for termination of the entitlement will be the date when the entitlement should have been recertified.



## Training

- Commanders, division staff officers, and Financial Readiness staff will ensure that personnel in positions to assist, process, or certify applications have completed initial training developed and provided by the Deputy Chief of Staff (DCS), G-9.
- The Commanding General, TRADOC; in coordination with the DCS, G-9; will ensure that BNA training is included in professional military education for adjutant general Soldiers and at Battalion Pre-Command Courses.
- Senior Mission Commanders will include BNA certification training in Company and Commander First Sergeant Pre-Command Courses.



## Documents must be included in the application packet and uploaded into IPPS-A:

- Signed statement from Soldier, "I certify the information and amounts listed above to be true and correct and based on supporting documents (for example, income tax return, and LES) submitted with this certification. I understand that making a false statement or claim against the U.S. government is punishable by court martial and that the penalty for willfully making a false claim, or false statement in connection with a claim is a maximum fine of \$10,000 or imprisonment for five years, or both."
- All paycheck stubs, Forms 1099, Forms W-2, and Forms W-4 from all members in the household to include dependent children.



## Reporting Requirement:

- Army Command, Army Service Component Command, and Direct Reporting Unit G-1s will submit **monthly** reports to Headquarters, Department of the Army, DCS, G-1 no later than the **5<sup>th</sup>** of each month containing data for the previous month.
- Reports will be sent to email address: [usarmy.pentagon.hqda-dcs-g-1.mbx.dape-prc@army.mil](mailto:usarmy.pentagon.hqda-dcs-g-1.mbx.dape-prc@army.mil)



## Human Resource Officers (HROs) responsibilities include:

- Assist TRADOC schoolhouse Commanders with screening Soldiers for BNA eligibility before they complete IET
- Assist Unit Commanders with screening Soldiers during in- and out-processing, Soldier readiness processing, and on arrival and departure at the Mobilization Force Generation Installation (MFGI) for ARNG/ARNGUS and USAR Soldiers
- Assist Unit Commanders and S1 personnel with screening Soldiers annually during the Personnel Readiness Review. Installation HROs will assist with screening for all non-Personnel Service Deliver Re-design (PSDR) units
- Maintain documentation on Soldiers who were screened and the results of the screenings
- If the BNA application is certified in IPPS-A, HRO professionals will print, scan, and send all substantiating documentation to servicing Army Military Pay Office for payment processing
- Unit and installation HROs will submit certified BNA applications to their local finance office for payment



**Commander** responsibilities include:

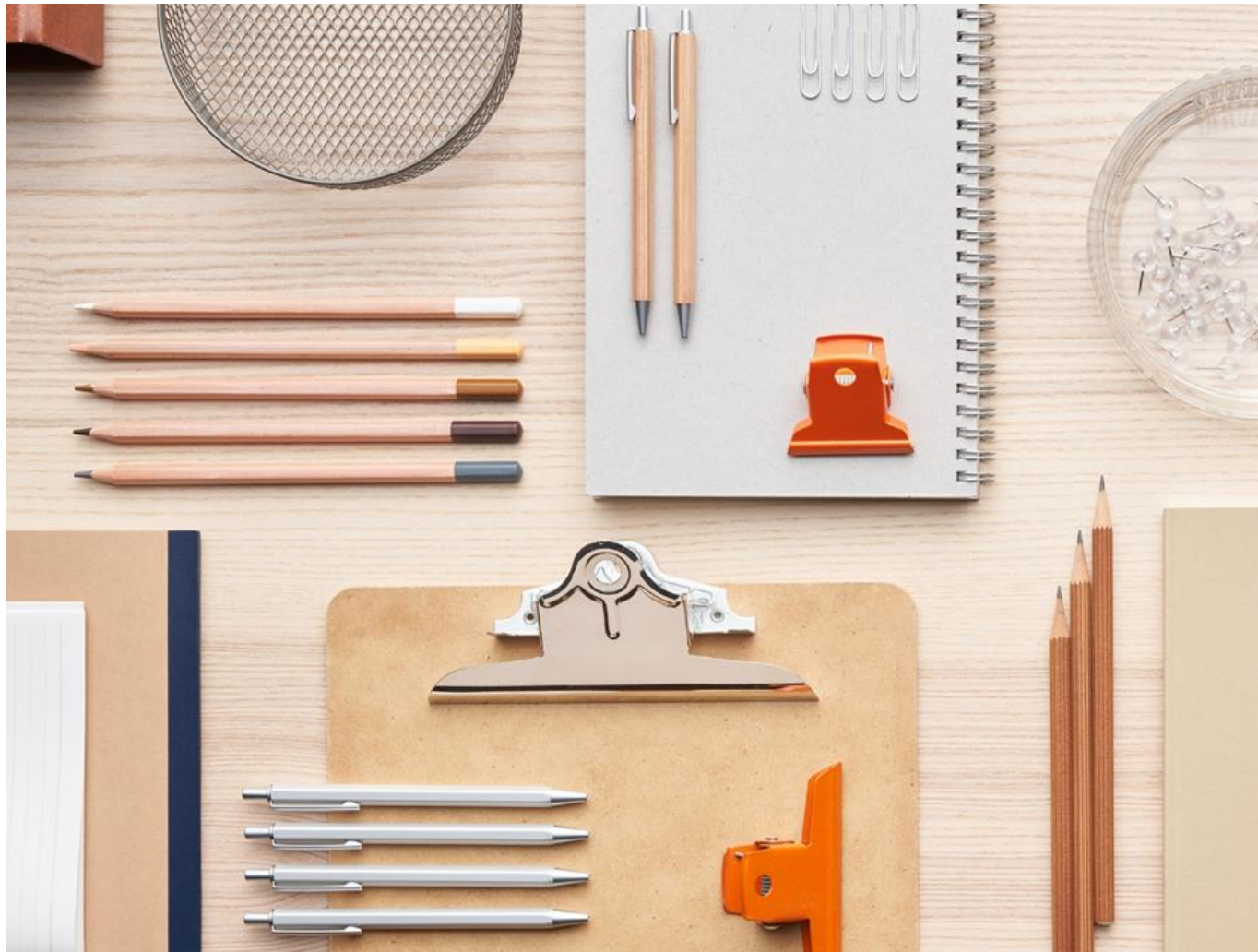
- TRADOC schoolhouse Commanders will screen Soldiers for BNA eligibility before they complete IET
- Unit Commanders will screen Soldiers during in- and out-processing, Soldier readiness processing, and on arrival and departure at the Mobilization Force Generation Installation (MFGI) for ARNG/ARNGUS and USAR Soldiers
- Unit Commanders will screen Soldiers annually during the Personnel Readiness Review
- Commanders in the grade of O-5 and above are delegated the authority to certify BNA applications. This authority may not be further delegated. Commanders will certify BNA applications within 30 days of receiving an application
- Maintain documentation on:
  - Soldiers who were notified
  - Soldiers who have applied for the BNA
  - Soldiers who were certified

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**Question: I am a Leader - what questions should I be asking my Soldiers who exhibit financial strain?**

**Answer:** Leaders should be having conversations with Soldiers regarding finances and should help eliminate the stigma that many feel when seeking assistance, particularly when it comes to accessing resources for affordable basic needs. Leaders should ask Soldiers who exhibit financial strain questions such as, “Are you having difficulty providing basic needs for you and your family?” or “Have you considered whether you are eligible for any federal government food assistance programs like SNAP, WIC or the new BNA entitlement?” Encouraging the use of available resources will go a long way in addressing economic security in the Force





## Help Soldier get organized.

“DoD financial counselors, pay administrators, personnel services, community or family support services, or equivalent command organizations may assist in the application process, but will not grant any Service member final certification for BNA.” –DoDI 1341.15, pg. 9





# **BASIC NEEDS ALLOWANCE FAQs**



**Q1. Do I have to be notified to apply?**

**Answer:** Soldiers do not need to receive a screening notification to apply for BNA. Soldiers who believe they may be eligible may apply at any time through their chain of command and/or S1/Human Resources Officer.

**Q2. Is there a deadline to apply?**

**Answer:** Applications will be accepted on a rolling basis. If you are notified of your eligibility, you must submit your application within 90 days.

**Q3. Do I have to recertify?**

**Answer:** If you are receiving BNA, you must reapply each year or when certain factors trigger a certification, such as a change in household size, a PCS to or from Alaska or Hawaii, or an increase in gross household income of at least \$150.

**Q4: How does BNA work for dual military Soldiers stationed apart with two separate households?**

**Answer:** When a household contains multiple Service members determined to be eligible to receive BNA pursuant to Paragraph 3.2.a., only one allowance may be received. The household's Service members must jointly elect which eligible Service member must receive the allowance

**Q5. I am not receiving OHA due to living on post in government provided quarters. How does that impact the calculation of GHI?**

**Answer:** Since you are not receiving OHA and assigned to government housing an additional cost for housing will not be included in your household GHI calculation.





**Q6. Can I submit an application after 180 days if my status has changed making me eligible for BNA?**

**Answer:** Yes, upon a change in income, change in household size, promotion, or PCS, you may apply for BNA.

**Q7. How will the Army determine if I no longer qualify for BNA?**

**Answer:** Commanders and Human Resource Professionals review financial and personal system reports to monitor changes that may impact eligibility for Soldiers receiving BNA.

**Q8. Is the commander responsible if information provided by the SM is not valid or omitted? Particularly, other household income information?**

**Answer:** Commanders and HR professionals are required to review the documents provided by the Soldier. Additionally, the Soldier must include the following statement on the application/4187 “I Certify the Information and Amounts Listed Above to Be True and Correct and Based on Supporting Documents (E.G., Income Tax Return, Les) Submitted with This Certification. I Understand That Making a False Statement or Claim Against the U.S. Government is Punishable by Court Martial and That The Penalty For Willfully Making A False Claim, or False Statement In Connection With A Claim Is A Maximum Fine Of \$10,000 Or Imprisonment For 5 Years, or Both.”



**Q9. Why is my BNA payment considered taxable income?**

**Answer:** It was determined by the Office of the Secretary of Defense that BNA is taxable income in line with statute (26 U.S.C. 61).

**Q10. If I receive BNA, will DFAS withhold the taxes since it is taxable income?**

**Answer:** Yes, a certain amount of the allowance will be withheld from each paycheck to meet tax requirements.

**Q11: Does the income of teens and young adults count in the GHI?**

**Answer:** If a teen or young adult is required to pay taxes on the income they earn it is included in the GHI calculation.

**Q12. What happens if I am receiving BNA and I PCS?**

**Answer:** If a Soldier receiving BNA executes a permanent change of station (PCS) and is reassigned from one FPG to another, BNA must be recertified and recomputed based on the new duty location. If the PCS is to or from the 48 contiguous States or the District of Columbia to or from a location outside of the United States, it is not necessary to recertify the amount of BNA.

**Q13. If I am certified for BNA and my spouse loses her job, why does my BNA payment not increase?**

**Answer:** BNA payments are calculated based on current year FPG and the member's previous year GHI. A decrease in current income won't increase current BNA payment amount.



**Q14. Can I receive retroactive benefits if there are processing issues?**

**Answer:** Retroactive payments are not authorized. After Jan. 1, 2023, the monthly BNA is only payable from the date the application is certified. The Department of Defense Instruction directs the service secretaries to establish procedures to ensure all eligible service members will be paid the monthly BNA within 30 calendar days of certifying the application

**Q15. If I am found to no longer be eligible for BNA during a review, will I be forced to repay allowances received after the life event that increased my household income above 150% of FPG (e.g., promotion, spouse's income increased, divorce)? If so, what is the Army doing to educate Soldiers about their responsibility to report these events and the possibility for recoupment and/or disciplinary action?**

**Answer:** If a Soldier is found to be no longer eligible, they have 60 days to resubmit the application and supporting documents for recertification. We have also included counselling requirements throughout the BNA Process. For example, upon approval Commanders will inform Soldiers of the amount of monthly BNA they can receive, and during participation the Soldier must report increases or decreases in reoccurring monthly gross household income of \$150 or more. Soldiers who do not recertify as required by policy are indebted to the US government for BNA payments received without the proper authority. If this occurs, they may apply for a remission or cancellation of indebtedness IAW AR 600-4.

**Q16. Is there anyone I can talk to as I try to decide if I should take BNA?**

**Answer:** Yes, you are encouraged to contact a Personal Financial Manager/Counselor at your current location for more information about the BNA and other available financial management and assistance programs for which you may qualify.





- ✓ SNAP\*
- ✓ WIC\*
- ✓ FSSA\*
- ✓ Free and Reduced Price Meals\*
- ✓ Relief Societies
- ✓ Food banks and community food resources
- ✓ Army/Armed Forces Wellness Centers
- ✓ USO
- ✓ Chaplains
- ✓ Commissaries
- ✓ Military OneSource

\* Counts towards GHI; BNA may affect eligibility



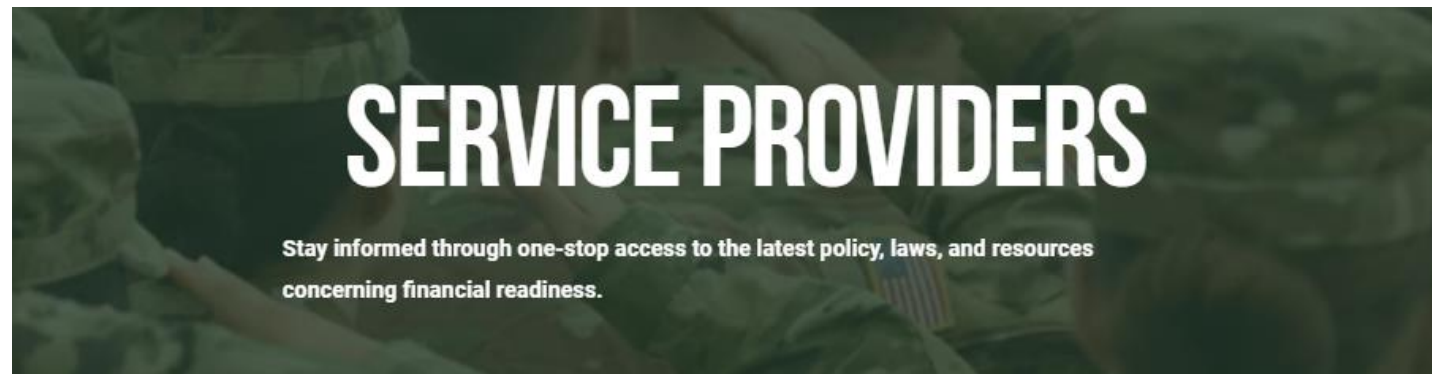
- ↩ BASIC NEEDS ALLOWANCE
- ↩ POLICY
- ↩ LAW
- ↩ CHECKLISTS & HANDOUTS
- ↩ FIND A PFC



- OSD Resources
- Army Guidance
- FAQs
- Find a Personal Financial Counselor (PFC)



**SECURING THE  
FINANCIAL  
FRONTLINE**



## Basic Needs Allowance (BNA)

BNA provides a supplemental taxable allowance for eligible service members and their families who are the most financially challenged and will promote financial security.

These resources give more information about the BNA and who may qualify.



**TALKING TO SERVICE  
MEMBERS  
ABOUT BASIC NEEDS  
ALLOWANCE**



**HELPING SERVICE  
MEMBERS ASSESS  
BASIC NEEDS  
ALLOWANCE  
ELIGIBILITY**



**UNDERSTANDING THE  
BASIC NEEDS  
ALLOWANCE**



**BASIC NEEDS  
ALLOWANCE  
PRESENTATION**



**FREQUENTLY ASKED  
QUESTIONS**



**ARMY BASIC  
NEEDS  
ALLOWANCE  
GUIDANCE**





U.S. ARMY

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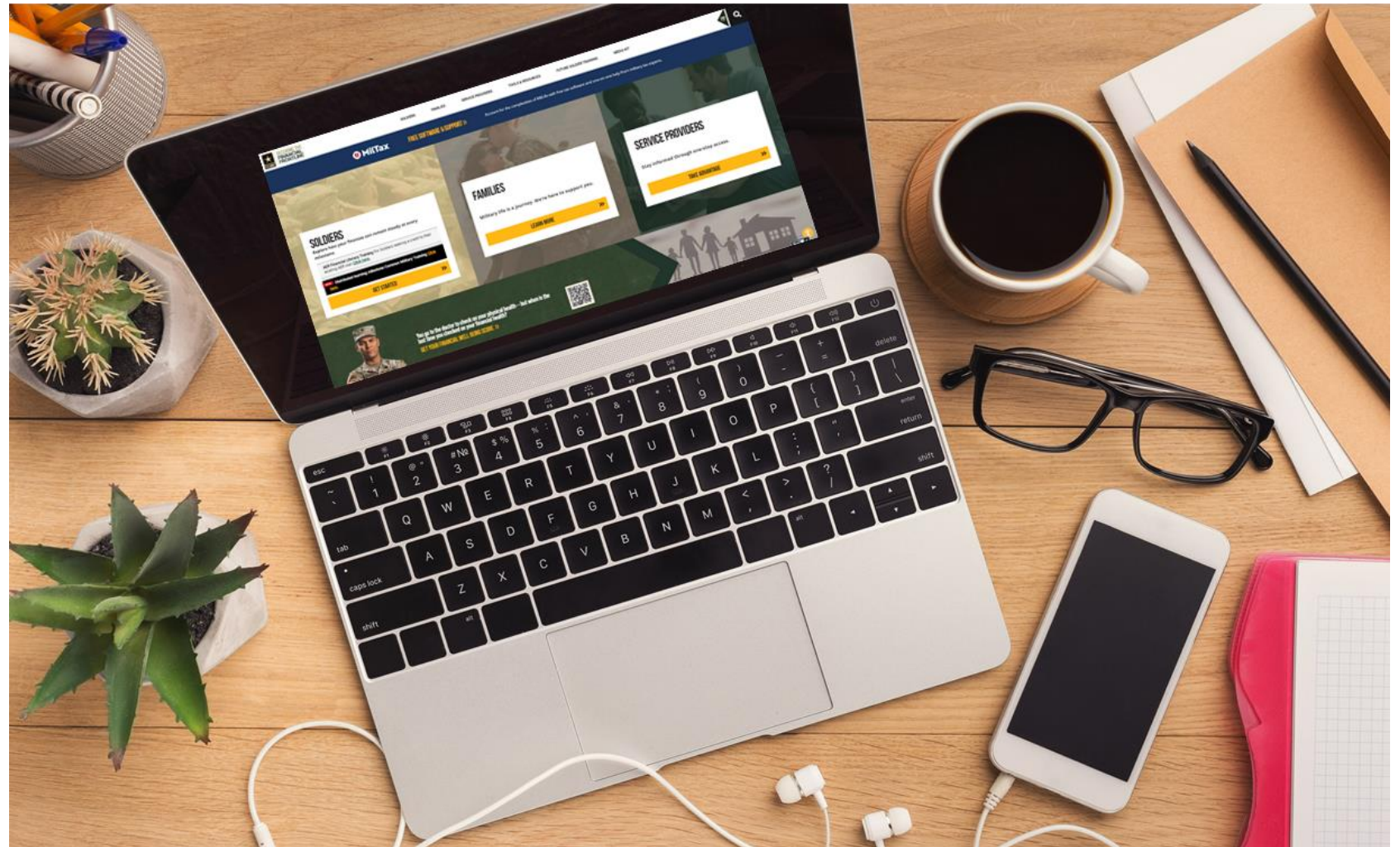
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## Points of Contact:

- DCS, G-1, Compensation and Entitlements Division regarding ALARACT only: [usarmy.pentagon.hqda-dcs-g-1.mbx.dape-prc@army.mil](mailto:usarmy.pentagon.hqda-dcs-g-1.mbx.dape-prc@army.mil)
- Active Component Soldiers with general BNA policy inquiries: [usarmy.pentagon.hqda-dcs-g-1.mbx.dape-prc-special-pay@army.mil](mailto:usarmy.pentagon.hqda-dcs-g-1.mbx.dape-prc-special-pay@army.mil)
- ARNG Soldiers send inquiries to National Guard Bureau: [ng.ncr.ngb-arng.mbx.arng-comp--entitlement@army.mil](mailto:ng.ncr.ngb-arng.mbx.arng-comp--entitlement@army.mil)
- USAR Soldiers send inquiries to OCAR: [usarmy.usarc.ocar.mbx.g1-policy@army.mil](mailto:usarmy.usarc.ocar.mbx.g1-policy@army.mil)
- DCS, G-9, Financial Readiness Program: [usarmy.pentagon.hqda-dcs-g-9.mbx.financial-literacy@army.mil](mailto:usarmy.pentagon.hqda-dcs-g-9.mbx.financial-literacy@army.mil)

# Questions?

**DCS, G-9: Driving excellence across the Army Installations Enterprise**