



## Military Community and Family Policy Fact Sheet

### Getting started

- ✓ *Service members and their families can save up to 32 percent by shopping at the commissary and 24 percent by shopping at the exchange.*

### Additional information

**Military OneSource**  
<http://www.militaryonesource.mil/pfm>  
 800-342-9647

**Personal Financial Management Program**  
<http://www.militaryinstallations.dod.mil>

**Active Duty Pay Tables**  
<https://militarypay.defense.gov/Pay/Basic-Pay/Active-Duty-Pay/>

**Reserve Drill Pay Tables**  
<https://militarypay.defense.gov/Pay/Basic-Pay/Reserve-Drill-Pay/>

**myPay Website**  
[mypay.dfas.mil/mypay.aspx](http://mypay.dfas.mil/mypay.aspx)

## Money and Budgeting

### Background

Military life, including frequent moves and deployments, presents special financial challenges for service members and their families. In recognition of these challenges, the Department of Defense provides a range of services and support that helps service members and their families achieve financial stability and avoid financial pitfalls. As a part of its ongoing financial readiness campaign, the Department of Defense is highlighting information and resources related to money and budgeting.

### Highlights

- Creating a spending plan is the best way for service members and their families to secure their financial future, by agreeing on a plan together to pay off debt and build savings.
- Finding ways to save can help families build emergency funds for unexpected car repairs, health issues and more.
- Developing a spending plan can help couples avoid arguments and model good money skills for their children.
- The Department of Defense values the financial security of service members and their families and provides a range of services and support through the Family Readiness System, including:
  - No-cost personal financial counseling through installation Military and Family Support Centers and Military OneSource on issues such as budget development, financial planning and more
  - Access to online tax preparation services at no cost to easily complete and electronically file federal and state taxes
  - Commissary and exchange benefits
  - Low-cost recreational opportunities through the Morale, Welfare and Recreation Program

