Military Pay Perks

Key Financial Benefits for Service Members

As a service member, you may receive allowances – or extra money – beyond basic pay to offset various expenses connected to military service. These allowances address specific needs such as food and housing, and most are nontaxable.

- **Basic Allowance for Housing, or BAH:** Offsets the cost of housing. The amount is reviewed annually and is based on pay grade, geographic duty location and dependents.

- **Basic Allowance for Subsistence, or BAS:** Offsets the cost of food for service members but not the cost of meals for family members. It is adjusted annually based on food prices.

- **Basic Needs Allowance, or BNA:** Provides monthly financial support for service members with dependents whose gross household income is below 200% of the federal poverty guidelines for their location and household size. BNA is considered taxable income.

- **Clothing Allowance:** Helps cover uniform costs, with amounts determined by branch based on service length, maintenance needs or special situations.

- **Dislocation Allowance, or DLA:** Partially reimburses moving expenses due to PCS or other government-required relocations.

- **Family Separation Allowance, or FSA:** Offers additional pay for service members living away from family at their duty station, compensating for extra expenses.

- **Family Supplemental Subsistence Allowance, or FSSA:** Provides a monthly stipend to eligible service members serving abroad with large families and qualifying income.

- **Cost of Living Allowance, or COLA:** A taxable, supplemental allowance designed to help offset expenses for service members assigned to expensive CONUS areas.

  - **Overseas Cost of Living Allowance, or OCOLA:** Offsets higher overseas prices of non-housing goods and services. OCOLA is nontaxable and varies based on location, pay grade, years of service, exchange rate and number of dependents.

For more information on these allowances, pay and other financial resources, visit **Military Pay 101: Basic Pay, Allowances and S&I Pay** on the Military OneSource website.

Military OneSource is your connection to financial and other resources.

www.MilitaryOneSource.mil | 800-342-9647

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