

Chapter 1 : U.S. Military: Support the Military as a Civilian

That's where A Civilian's Guide to the U.S. Military can help. Author Barbara Schading decodes all things military for you. She discusses each branch—Army, Navy, Marines, Air Force, and the Coast Guard—in simple terms you can understand.

And recently, several people have asked me to create a guide for new military members to better understand military money and the resources available to them. Therefore, this post is going to have two purposes: It can serve as a primer for civilians who want to learn more about military life. Military Pay and Allowances The military paycheck contains a wide variety of pays and allowances. All military pays are taxable unless the military member is deployed to a Combat Zone Tax Exclusion area. While Basic Pay is the most common pay, there are also special and incentive pays. If the government provides the need, the allowance is not given. Most allowances are untaxed. Fun fact of the day: Beyond BAH and BAS, some other common allowances are the clothing uniform allowance, dislocation allowance for expenses incurred when relocating to a new duty station, and family separation allowance. The only variation from this is that if someone was enlisted or a warrant officer for at least 4 years and then becomes a commissioned officer, they will start as an O-1 certain career fields have exceptions but because they have prior experience, they are paid more than the O-1s who are brand new to the military. This only happens in pay grades O-1 to O So just how much does a military member receive in basic pay? Basic Allowance for Housing BAH is an allowance meant to offset the cost of housing if it is not provided by the government. As with basic pay, BAH varies based on pay grade. It is also location dependent—high-cost-of-living areas have higher BAH rates than low-cost-of-living areas. BAH is based on rental data not homeowner data and is updated yearly to reflect current market conditions. The goal behind the BAH amount is to cover or close to it equivalent housing to what a civilian member living in that area and earning approximately the same income would be able to afford. Military members will tell you that the goal is not always met! Also remember that BAH is tax-free. Technically they could live in base housing and receive BAH. Just remember that military members either get a housing allowance, or they get housing. Both mean the servicemember and presumably any dependents have a place to live. Speaking of dependents—Dependents means non-military spouses, children, and other people the military member has a legal, financial responsibility to support Military members who have dependents receive larger housing allowances than members without dependents. This is because the member is assumed to need a larger dwelling to fit more people. Two E-5s assigned to the same location would receive the same with-dependent rate even if one was in a married-no-children couple and the other had a spouse and six children. Just how much is the housing allowance worth? Sound like a lot? Here are some other examples. For civilian readers, you can assume the overseas housing works basically the same way. Another post for another time. If you want to learn more about BAH, everything you need to know is here: If you want the CliffsNotes, here it is: BAS is an allowance to ensure military members have money for food, aka subsistence. There is simply an enlisted rate and an officer rate. BAS is only intended to provide subsistence for the military member. BAS is pretty simple. After all, the personal finance blogger community has been talking a lot about being transparent about where we are coming from income-wise. Not everybody uses exact numbers, but heck—my income is requested by the Executive branch and decided by the Legislative branch. That means my new monthly compensation consists of all in amounts: Everybody freaking out about how much I get paid, please take a breath. My income has gone up over the years. Second, realize that a good five figures of that income is due to where I am currently stationed. If I lived in a lower cost of living area, my income would be much lower too. In fact, when I move this summer my new BAH will be well under half what it currently is. Third, this paycheck comes after lots and lots of 16 hour days, and holidays away from home, and not having too much control over my life. Or hey, go read this for more information about military benefits. An E-3, No Dependents, 2. This person would live off base or in base housing, not a dorm. They have a family of 4. They live off base. This person lives off base. They have a family of 3. And then as I said, there are dozens of other pays and allowances that military members may receive for various things.

Chapter 2 : Join the Military | www.nxgvision.com

As a U.S. Navy officer two generations removed from my family's World War II veterans, I empathize with those standing on the other side of the country's widening civilian-military rift.

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