

FAQs for Basic Needs Allowance:

Q: What is the Basic Needs Allowance?

A: The BNA is a supplemental monthly payment for qualifying service members on active duty including Guard and reserve component members who have completed initial entry training and have at least one dependent. BNA may help qualifying military households to better afford basic needs. Service members' dependent(s) must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). The service member's gross household income (GHI) from the preceding calendar year and the current year's annualized GHI must fall below 130% of the Federal Poverty Guidelines (FPGs) for the previous year for their **assigned permanent duty station location and household size**.

Q: How do I know if I qualify for BNA?

A: All members with dependents will be screened for eligibility by their servicing Personnel and Administration Office (P&A). You will be notified in writing of your potential eligibility or ineligibility via your command-endorsed Basic Needs Allowance Eligibility Screening Worksheet, Form CG-7431A. Screening as eligible does not mean automatic qualification. Upon screening as eligible, you must still submit an application, which must be certified by your command in order for you to qualify for and receive BNA.

Q: What is included in gross household income (GHI)?

A: Gross household income (GHI) includes all household income derived from any source (including all military pay and allowances except BNA itself), and from any member of the household. Members of the household include the service member and ALL dependents enrolled in DEERS, regardless of their location. The full definition of GHI, including identification of limited exceptions, can be found in the Glossary within DoD Instruction 1341.15, Basic Needs Allowance, which can be found at: [DoDI 1341.15, "Basic Needs Allowance," November 15, 2022 \(whs.mil\)](#).

Q: Is BAH excluded from GHI for members assigned to high cost of living areas?

A: Not at this time. The Assistant Secretary of Defense for Manpower and Reserve Affairs, ASD(M&RA), may elect to exclude from GHI any portion of BAH for members assigned to a permanent duty station where the cost of living for that area exceeds the average cost living in the continental United States by 8 percent or more in a fiscal year, or as determined by the Secretary of Defense. However, to date, ASD(M&RA) has made no such election.

Q: How is BNA calculated?

A: When determining BNA eligibility, the Coast Guard will evaluate whether the service member's preceding calendar year's gross household income and current year's annualized gross household income is less than 130% of the preceding year's FPGs for the service member's household size and geographic location. The monthly BNA payments are calculated as the difference between 130% of the current year's federal poverty guidelines and the preceding year's gross household income, divided by 12.

Q: How do I apply?

A: The Basic Needs Allowance (BNA) Worksheet, Form CG-7431, will be used by members who have screened as eligible to apply for BNA. Members who elect to apply for BNA must submit their Form CG-7431 within 90 days of screening as eligible on a Form CG-7431A. Members who do not apply within 90

days of screening as eligible, will be required to rescreen prior to submitting an application. Commands must certify applications prior to submission for payment processing.

Q: How soon will I be paid?

A: BNA is paid in each semi-monthly paycheck. Although BNA became authorized effective 1 January 2023, payments do not begin until after your application is certified by your command, and submitted to and processed by the Coast Guard Pay and Personnel Center (CG PPC).

Q: Is BNA considered taxable income?

A: BNA is considered taxable income. As a result, a certain amount of the allowance will be withheld from each paycheck for taxes.

Q: If a member receives BNA will they have to forfeit BAS or BAH?

A: No, members in receipt of BNA will continue to receive all other military pays and allowances to which they are entitled.

Q: Will BNA affect my eligibility for Family Supplemental Subsistence Allowance or government assistance programs like the Supplemental Nutrition Assistance Program and the Special Supplemental Nutrition Program for Women, Infants and Children?

A: BNA may affect your eligibility for those programs. Before applying, service members should consider meeting with a personal financial manager or counselor to find out which benefits they may qualify for and determine how BNA may impact eligibility for those programs.

Q: Must I recertify?

A: Service members receiving BNA must reapply each year or when certain factors trigger a recertification, such as a change in household size, a PCS to or from Alaska or Hawaii, or an increase in gross household income.

Q: Is this mandatory?

A: BNA is optional, and you may choose not to apply. You may also decline the allowance if you are notified that you have been certified for approval.

Q. What happens if a member becomes ineligible?

A. If a member who is receiving the Basic Needs Allowance becomes ineligible due to their gross household income exceeding 130 percent of the previous year's federal poverty guideline, the member's allowance will be terminated 60 days after the member becomes ineligible. An example of this is if a member receives a promotion and becomes ineligible for the basic needs allowance after the members pay increases.

Q. Is there a deadline to apply?

A. There is no specific application deadline date. However, once a member has been notified that they have screened as eligible, they have 90 days from the date their command certifies their Form CG-7431A to submit an application. Members who do not apply within 90 days of screening as eligible will be required to rescreen prior to submitting an application. Newly accessed members who are screened during initial entry training (IET) must wait to apply until after arrival at their first PDS, but no later than 90 days after screening.

Helpful Links:

[Basic Needs Allowance \(BNA\) Implementation > United States Coast Guard > Coast Guard Pay and Personnel News \(uscg.mil\)](#)

[Military OneSource: Basic Needs Allowance Fact Sheet](#)

[FINRED \(usalearning.gov\)](#)