

Basic Needs Allowance (BNA) - Frequently Asked Questions

Q: What is BNA?

A: The BNA is a monthly allowance for active duty Sailors with dependents whose gross household income from the previous calendar year falls below 200% of the federal poverty guidelines for their household size and duty station location for same year.

Q: What change occurred on 1 July 2023 that affected BNA?

A: DoDI 1341.15 Change 1 became effective on 1 July 2023. The federal poverty guidelines threshold was raised to 150% from 130% under previous policy to be in accordance with law changes brought forth by the 2023 National Defense Authorization Act.

Q: What change occurred on 3 May 2024 that affected BNA?

A: DoDI 1341.15 Change 2 became effective on 3 May 2024. A change to the definition of gross household income (GHI) to exclude the amount of any Federal Government food assistance program reflects the alignment of this issuance with Section 2017 of Title 7, U.S.C.

Q: What change occurred on 12 May 2025 that affected BNA?

A: DoDI 1341.15 Change 3 became effective on 12 May 2025. The federal poverty guidelines threshold was raised to 200% from 150% under previous policy to be in accordance with law changes brought forth by the 2023 National Defense Authorization Act.

Q: How is BNA prorated with Change 3 being effective 12 May 2025?

A: If a Service member is certified for BNA for less than a full month, the BNA must be prorated based on the number of days of the certified applicant's eligibility for the allowance during the month. Proration must be computed at the rate of 1/30th of the monthly BNA amount for each day of certification during the month.

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

A: All Sailors will be screened monthly by NPPSC to determine potential eligibility. If found to be potentially eligible, Sailors will be notified by their chain of command and may apply for BNA. Final determination of eligibility is made by NPPSC.

Q: Where can I find an application?

A: An application Template can be found here:

https://www.mynavyhr.navy.mil/Portals/55/Reference/PayandBenefits/N130/BNA_Application_Cover_Sheet_3JULY2023.pdf?ver=uxxdcQqebhXn6HKzRcT4Dg%3d%3d However, as long as the application contains all the information outlined in the application template, there is no official form.

Q: Why can't I receive BNA until I am complete with initial entry training (IET)?

A: DoDI 1341.15 specifies that Service members must complete IET to be eligible for BNA. IET is complete upon arrival at your first Permanent Duty Station (PDS) after you depart your final training location, regardless of the scheduled duration of the training locations.

Q: Can I apply for BNA even though my command has not been informed by MNCC that I screened as potentially eligible and/or I have not been officially notified by my chain of command?

A: Yes, anyone can apply for BNA.

Q: If I am receiving BNA and gain a dependent, how do I ensure my BNA payment considers my new household size?

A: Sailors are responsible for ensuring that DEERS is up to date as well as their record of emergency data and dependency application (RED/DA) in NSIPS. If a dependent is not listed in DEERS, the dependent is not considered a dependent for purposes of BNA. Once DEERS and RED/DA are updated for changes in dependents, Sailors are responsible for applying for re-certification for BNA.

Q: If I am certified as eligible for BNA, when do I get paid?

A: Sailors who are certified by NPPSC will be paid monthly. The start period for payments is the date of certification by NPPSC.

Q: Why is my BNA payment considered taxable income?

A: Office of the Secretary of Defense determined BNA is taxable income in line with statute (26 U.S.C. 61).

Q: What types of income are excluded when calculating gross household income?

A: The glossary of Department of Defense Instruction 1341.15 – Basic Needs Allowance, defines gross household income (GHI) and specifies all the exceptions that are not included in GHI.

Q: If I am certified for BNA and my spouse experiences loss of employment, why does my BNA payment not increase?

A: BNA payments are calculated based on current year Federal Poverty Guidelines (FPG) and the member's previous year GHI. A decrease in current income won't increase current BNA payment amount.

Q: NPPSC has not sent the BNA eligibility list for my command. Where can I find the list for my command?

A: NPPSC completes monthly screenings and all potentially eligible Sailors and TRIADs are notified via email. Sailors who believe they are potentially eligible, per para 7 of the NAVADMIN, will be notified by the command via page 13. Sailors may submit an application whether or not they were screened by NPPSC. Please review the BNA section of our website that provides the application template and additional information.

Q: Where can I go to find references, templates and other BNA resources?

<https://www.mynavyhr.navy.mil/References/Pay-Benefits/>