

DEPENDENTS		
Benefits	Military	Civilian (\$\$ Avg)
GI Bill Transfer to Dependents (after 6 years of service)	Up to 36 months of unused TA + housing allowance (spouse can use right away, children at 10 years TAFS)	\$25,000 a year = \$100,000 for 36 months
Child Services	Amount varies depending on income, age of child, & location. Earlier/later hours of operations. Convenience and safety.	School age (before and after care)- \$446/ Infant- \$1,430 a month
Spouse Employment Assistance	Up to \$4,000 in financial assistance for education and career advancement	None
Survivors Benefits		
Dependency and Indemnity Compensation (if death was service connected)	Monthly payment, starting at \$1,653 (from the VA)	None
Continued Healthcare	Free TRICARE up to 3 years for spouses and for children- until they age out	\$440 - \$620 a month
SGLI	\$500,000 (one time payment)	Whatever amount of life insurance purchased
Death Gratuity	\$100,000 (one time payment)	None
Survivor Benefits	55% of a SM's retired pay for life (from DFAS)	None
Burial	Free	\$5,000 - \$10,000

FINANCIAL		
Benefits	Military	Civilian (\$\$ Avg)
Pension	40% base pay at 20 yrs TAFS and increases w/time	Only exists for a few, majority of companies use 401K
TSP/401K	Matches up to 5% of contributions made + pension	Matching varies by employer and replaces a pension
Financial Assistance	Free	\$120 - \$300 an hour
AER	Grants or loans without interest	All loans come with interest
Clothing Allowance	\$575 a year	None
Annual Fees on Credit Cards	Waiverable on select cards	\$150 - \$200 (\$895 for AMEX Platinum)
Servicemembers Civil Relief Act (SCRA)	6% cap on interest rates on debt incurred prior to military service / termination of leases & services due to PCS	Interest rates on debt doesn't change unless refinanced/ potential to lose security deposit and pay additional costs
Housing Allowance	Tax free and varies by grade, location, and with or without dependents	None
Basic Allowance for Subsistence (BAS)	\$465.77 (tax free)	None

LIVING		
Benefits	Military	Civilian (\$\$ Avg)
Vehicle Registration Fees	Reduced or exempt from registration fees (varies by state)	Varies by state
Retail Discounts	10% - 20% average	None
Commissary	Lower cost on goods and no sales tax	Market value plus sales tax
PX	No taxes on all purchases/price matching	Sales tax on all purchases
Legal Assistance	Free	\$300 an hour
Tax Filing	Free (online software, available January 2026)	\$220 - \$320 average online filing
Holistic Counseling Services	Free	\$65 - \$250 per hour
Wills	Free	\$300 - \$1000

MEDICAL		
Benefits	Military	Civilian (\$\$ Avg)
Quarters/Sick Days	Unlimited days with pay	Limited days without pay
Medical/Health Insurance	Free	\$440-\$620 a month
Vision Insurance	Free	\$15 a month
Dental Insurance	Free	\$20-\$50 a month
Doctor Visits	Unlimited visits for free	W/insurance: copays required/without insurance \$100 - \$300 per visit
Prescriptions	Free	Varies (EpiPen \$340 - \$400)
Childbirth	Free	W/insurance: \$2,500 - \$3,700/ without insurance: \$20,000
Parental Leave	12-weeks paid leave for both parents	12-weeks unpaid, job-protected leave for the birthing parent

EDUCATIONAL		
Benefits	Military	Civilian (\$\$ Avg)
Education Center (CLEP/DANTES)	Free	\$97 for the test, \$15 an hour for a proctor
Tuition Assistance	SM receives \$750 a class (3 SH), up to \$4,500 a year for TA (six, 3 SH classes)	\$1,470 a class, \$8,820 for six, 3 SH classes
Credentialing Assistance	\$2,000 per fiscal year	\$850 - \$3,000 per credential
Continued PME----> Civilian Education/ College Credit (JST/VMET)	Military training and education accumulate over the duration of your service, with the amount of credit increasing the longer you serve. This training is converted into equivalent job experience and college	Only receive credit for what you accomplish during your time in service

LEISURE		
Benefits	Military	Civilian (\$\$ Avg)
Paid Leave/Vacation Days	30 days a year	14 - 23 days a year
Passes/Time Off	1 four-day weekend a month (minimum)	Maybe federal holidays
Military "Space A" Transportation	Free	Average cost of airfare
Hunting/Fishing	Varies by state	Varies by state and resident vs non-resident (fishing \$25 - \$60/ hunting \$15 - \$2,500)
Sports for Military and Family Members	\$30 - \$50 (includes uniform and equipment)	\$200 - \$800 a season (varies by sport)
Concerts/Events	Free	Varies on artist/event
USO/ Lounge Access	Free	Must pay annual fee for credit cards to access lounges
TSA Precheck	Free	\$75 - \$85 for a 5 year membership
Priority Boarding on Flights	Free	\$10 - \$30

WELLNESS		
Benefits	Military	Civilian (\$\$ Avg)
Installation Gym Access	Free	\$10 - \$200 a month
Strength and Conditioning Coach	Free	\$100 - \$250 per session
Athletic Trainer	Free	\$30 - \$100 per session
Physical/Occupational Therapist	Free	\$120 per visit
Registered Dietitian	Free	\$100 - \$250 initial consult, \$50 - \$150 per visit
Body Fat Testing	Free	\$40 - \$200
Nutrition Planning	Free	\$175 - \$250 initial consult, \$80 - \$150 an hour



U.S. ARMY

TOTAL MILITARY COMPENSATION

Version 3

Data as of 20251124

TOTAL MILITARY COMPENSATION

MEANS MORE THAN JUST PAY

It is the variety of benefits available to servicemembers and their families at no cost—savings that would be significant outside the military. These benefits can include:

- Free medical care
- Insurance
- Education
- Entertainment and Leisure
- Dependent Support... and more...

For more information on Total Military Compensation, Scan the QR Code here:

