



FROM HANI Z. NOFAL, MBA, EA, CEP® · U.S. NAVY 2014–2025

I pay close attention to detail, and I question anything that doesn't add up. These are the rules that came out of it.

- 1 **Invest the difference from day one**
Your tax-free allowances and every raise you don't spend are only worth something once they're invested. We lived below our means, still enjoyed life, and put the difference to work from the start. [Guides 01, 03](#)
- 2 **Roth, generally through the 22% federal bracket**
Tax-free allowances keep a service member's taxable income low, so pay the tax now while it is cheap: Roth TSP and Roth IRA. From the 24% bracket up, I'd weigh traditional. [Guides 04, 05](#)
- 3 **Never sign a loan above 10% APR without your command financial specialist**
The conversation is free on every installation. Buying a car off base? The Military Lending Act's 36% cap does not cover the loan on the car you buy. I used 8% when rates were lower; today the line is about 3–4 points above prime. [Guides 03, 13](#)
- 4 **No single holding above 10% of your portfolio**
Index funds aside, and I count all of crypto as one. Crypto taught me how fast one investment can swing. [Guide 04](#)
- 5 **Document every medical issue while you serve**
Service connection needs evidence of an in-service event. A sick-call visit writes that entry; an injury you worked through leaves none. [Guide 17](#)
- 6 **Read the rule yourself — and push when it doesn't make sense**
Every benefit I used was written down somewhere. When something didn't add up, I asked, all the way up to my congressmen and senators. Federal law says no one may restrict you from contacting Congress. [Guide 29](#)

These are my rules of thumb, not advice for your situation. They reflect my family's circumstances and the markets we happened to invest through, they are not typical, and are not a projection or a promise. Crypto, options and leveraged products can lose most or all of what you put in. Start with the checklist for where you are: early career, mid-career, the final year, every PCS, or your medical record.

Want the whole playbook? This page comes from the **Military Pay, Benefits & Wealth-Building Foundations Guide**: 29 plain-English guides on what you are paid, how to build on it, how to leave well and how to protect all of it. A first conversation costs nothing.

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This is what I wish someone had handed me years ago.

Your first 90 days

- ☐ **Set the TSP to at least 5% of basic pay**
The automatic 1% starts at day 60 whatever you do; the 4% match at two years and a day. Roth usually wins. [Guide 04](#)
- ☐ **Check the state of legal residence on your LES**
It doesn't change because your orders did. A wrong code sends money to the wrong state all year. [Guides 01, 06](#)
- ☐ **Fill in SOES and DD Form 93; enroll family in DEERS**
SOES directs \$500,000 of SGLI, DD 93 the \$100,000 death gratuity. A will controls neither. Register a newborn in DEERS within 90 days. [Guide 11](#)
- ☐ **Freeze your credit at all three bureaus**
Free, and it lasts until you lift it. Lift it briefly when you apply for a lease or loan. [Guide 27](#)
- ☐ **Read your LES every month**
Know what you are actually paid, and how much of it is never taxed. [Guide 01](#)

Debt

- ☐ **Save a month's expenses, then attack debt over 10%**
Build the cushion first, then pay down the expensive debt. [Guide 03](#)
- ☐ **Never sign a loan above 10% APR without your command financial specialist**
Free on every installation. [Guide 03](#)
- ☐ **Buying a car off base? Know the loan rules**
The Military Lending Act's 36% cap does not cover the loan on the car you buy. [Guides 03, 13](#)
- ☐ **Student loans: certify PSLF employment every year**
Military service is qualifying employment. Ask your servicer for 0% interest while you draw hostile fire pay — it isn't automatic. [Guide 03](#)

Build EVERY YEAR

- ☐ **Fund a Roth IRA**
\$7,500 in 2026, alongside the TSP. Tax-free allowances are what make Roth so powerful in uniform. [Guide 05](#)
- ☐ **Reset the TSP every January**
\$24,500 in 2026. Pace it across twelve months: hit the limit in November and December's match is gone. [Guide 04](#)
- ☐ **Invest the difference**
Live below your means, and still live. Put every raise you don't spend to work. [Guide 03](#)
- ☐ **File free with MilTax**
It costs nothing. Confirm your residency election and your spouse's. [Guide 06](#)

Protect

- ☐ **Get every injury and complaint on the record**
Go to sick call. A condition with no entry is a claim you fight for later. [Guide 17](#)
- ☐ **Get a free will and powers of attorney**
Free on base; it names who raises your children. With children and assets, ask an attorney about a trust. [Guide 28](#)
- ☐ **Re-read every beneficiary form after a marriage or birth**
SOES, DD 93, the TSP and any IRA each name their own. [Guide 11](#)
- ☐ **Never pay anyone by gift card, wire or crypto**
Scammers ask for these because the money is hard to recover. [Guide 27](#)

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Several of the biggest decisions of a career come due in these years, and some of them have deadlines you can't get back.

Milestones

- ☐ **At 6 years: transfer the GI Bill**
Six years served and four more owed from the date of election. It can be elected only while you serve. [Guide 10](#)
- ☐ **Name every eligible dependent**
Allot each one month to keep the right to move months among them. You may never add anyone new. [Guide 10](#)
- ☐ **At 7 to 12 years: continuation pay (BRS only)**
At least 2.5 times monthly basic pay for four more years. Each service sets its own point and multiplier. [Guide 14](#)
- ☐ **At 10 years: children may use the GI Bill**
Transferred months, once they hold a diploma or turn 18, and before 26. [Guide 10](#)
- ☐ **Run stay-or-go math on total compensation**
Not on basic pay. Allowances, health care, 30 days of leave and pension accrual all count. [Guide 14](#)

Get paid to learn

- ☐ **Apply for a funded degree**
Funded graduate programs and the Navy's WEPS. They are competitive, and open to more people than apply. [Guide 09](#)
- ☐ **Use tuition assistance every year**
\$250 a semester hour, up to \$4,500 a fiscal year (caps vary by service). Officers: each funded course adds a two-year service obligation. Fail or drop two courses in one fiscal year and you are suspended for a year. [Guide 09](#)
- ☐ **Get licenses and certifications paid for**
Credentialing Opportunities On-Line (COOL) pays for civilian licenses and certifications — in service only. [Guide 09](#)
- ☐ **Know the sabbatical exists**
The Career Intermission Program lets you leave active duty for up to three years, for a degree, a family or a business, and come back. [Guide 09](#)

Grow

- ☐ **Roth, generally through the 22% bracket**
My rule of thumb. From the 24% bracket up, weigh traditional. [Guides 04, 05](#)
- ☐ **No single holding above 10% of the portfolio**
Index funds aside; all crypto counts as one. [Guide 04](#)
- ☐ **In a combat zone? Use every tax-free dollar**
Savings Deposit Program: 10% a year on up to \$10,000. Put untaxed pay in the Roth TSP or a Roth IRA. [Guide 02](#)
- ☐ **Use the VA loan again**
The entitlement is reusable. Most people who have it don't know that. [Guide 08](#)

Protect

- ☐ **Re-read every beneficiary form after a marriage, birth or divorce**
A divorce removes no one. [Guide 11](#)
- ☐ **Update your will before every deployment**
And a special power of attorney for each task your spouse will need. [Guide 28](#)
- ☐ **Keep documenting every medical issue**
Keep going to sick call for every new injury or condition, including on deployment. [Guide 17](#)
- ☐ **Spouse moving with you?**
Relicensing and business relocation costs: up to \$1,000 + \$1,000 per move, through 2029. [Guide 12](#)

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I left active duty in May 2025 at eleven years. Several of these deadlines can't be reopened, so don't wait on them.

24 to 12 months out

- ☐ **Start the Transition Assistance Program**
Retiring: as early as 24 months out. Separating: no later than 365 days out. [Guide 15](#)
- ☐ **Get a complete copy of your medical record**
Entrance physical, every periodic assessment, and the three that get missed: TBI, behavioral health and dental. [Guide 17](#)
- ☐ **Confirm DIEMS and your pay entry base date**
One sets your retirement system, the other your longevity pay. [Guides 01, 14](#)

180 to 90 days out

- ☐ **File the pre-discharge (BDD) claim**
The window is 180 to 90 days out, and the exams happen while you're still in. [Guide 17](#)
- ☐ **Line up SkillBridge, if your commander approves**
Inside the last 180 days. It does not guarantee a job. [Guide 15](#)
- ☐ **Choose terminal leave or sell-back**
Sold leave pays basic pay only, is taxable, and the career cap is 60 days. [Guide 15](#)

The last 90 days

- ☐ **BRS lump-sum election (if retiring)**
25% or 50%, irrevocable. Read before you sign. [Guide 14](#)
- ☐ **Sign the Survivor Benefit Plan election (if retiring)**
Before your first retired pay. Less than full coverage needs your spouse's notarized signature. [Guide 19](#)
- ☐ **Settle health coverage before your last duty day**
TRICARE ends at 11:59 p.m. A spouse's employer plan is a 30-day window. [Guide 20](#)

The first 120 days

- ☐ **Check the DD-214 before you sign it; keep copies in three places**
Home, cloud and your county recorder. [Guides 22, 29](#)
- ☐ **Free SGLI ends at day 120**
So does a spouse's right to convert Family SGLI. [Guide 21](#)
- ☐ **Enroll in VA health care**
No deadline, and it costs nothing. Separate from TRICARE and from a claim. [Guide 20](#)
- ☐ **Retirees: TRICARE within 90 days; FEDVIP for dental and vision**
FEDVIP runs from 31 days before to 60 days after the retirement date. [Guide 20](#)

The first year

- ☐ **VGLI with no health questions closes at day 240**
Counted from separation. Price private term against it first. [Guide 21](#)
- ☐ **File any VA claim inside one year**
That keeps an effective date of the day after discharge. Accredited VSOs help for free. [Guide 17](#)
- ☐ **Rebuild the budget**
Civilian take-home pay has no tax-free allowances in it. [Guide 03](#)
- ☐ **Redo the estate plan**
A beneficiary form is not a will. [Guide 28](#)
- ☐ **Claim what is yours for life**
Hiring preference, the service deposit, state programs, business certification, the parks pass and exchange. [Guides 22–25](#)
- ☐ **Decide what to do with the TSP**
Keep it, roll it to an IRA for more choice, or split it; read [Guide 22](#) first. We manage IRAs for a fee, a conflict of interest. [Guide 22](#)

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I treated every move as a pay event: DLA, temporary lodging while BAH kept running, government rates at local hotels, and every vehicle weighed.

Orders in hand

- ☐ **Get counseled and authorized first**
For a personally procured move (PPM), DD Form 2278 is the authorization. No authorization, no payment. [Guide 07](#)
- ☐ **Re-request child care as soon as orders drop**
MilitaryChildCare.com holds every request worldwide; off-base fee assistance is a second application. [Guide 11](#)
- ☐ **End the lease and contracts with your orders**
The SCRA lets you end a residential lease on PCS orders. Never sign a separate waiver. [Guide 13](#)
- ☐ **Read advance pay before you take it**
It is an interest-free loan against your own paycheck, repaid over a year. [Guide 07](#)
- ☐ **Advance the right money instead**
DLA can be advanced with nothing to repay; advance BAH, up to three months, covers a deposit or advance rent. [Guide 07](#)

What it pays 2026 AMOUNTS

- ☐ **Dislocation allowance**
\$3,548.02 for an E-5 with dependents, tax-free. [Guide 07](#)
- ☐ **Temporary lodging**
TLE: 21 days, up to \$290 a day; TLA overseas: up to 60 days. Both repay lodging; BAH keeps running. [Guide 07](#)
- ☐ **Mileage and per diem**
\$0.235 a mile from July 1, 2026; \$181 a day per diem from Oct. 1, 2026, one travel day per 350 miles. [Guide 07](#)
- ☐ **Pets and spouse**
Up to \$550 for a pet stateside (\$2,000 overseas). Spouse relicensing and business costs up to \$1,000 + \$1,000, through 2029. [Guides 07, 12](#)
- ☐ **Professional gear stays outside your weight**
Up to 2,000 lb for you and 500 lb for a spouse, but only if itemized and approved at counseling. [Guide 07](#)

The move

- ☐ **Weigh empty, then weigh full**
Certified scale, signed tickets, for every vehicle and every trip. No passengers. [Guide 07](#)
- ☐ **Keep every receipt**
Truck rental, packing materials, weighing fees, hired labor and tolls count. [Guide 07](#)
- ☐ **Government lodging first, then ask hotels for the government rate**
Get a non-availability number before you book. Keep the itemized, zero-balance receipt. [Guide 07](#)

After you arrive

- ☐ **File the PPM claim within 45 days**
Navy and Marine Corps rule; confirm yours. [Guide 07](#)
- ☐ **Check the LES**
BAH follows the new ZIP. Your legal residence does not. [Guides 06, 08](#)
- ☐ **Deduct what the military didn't cover**
Active-duty members still use IRS Form 3903 for unreimbursed moving costs. [Guide 07](#)
- ☐ **Lift your credit freeze only as long as you need**
Lease and utilities, then put it back. [Guide 27](#)
- ☐ **Know what never stacks**
TLE pays only for nights you pay for lodging, never on a per diem day, and TLA stops once you move in. [Guide 07](#)

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Document every medical issue while you're in. Your disability claim depends on it.

While you serve EVERY TIME

- ☐ **Go to sick call when it happens**
Service connection needs evidence of an in-service event, injury or illness. A sick-call visit writes that entry. An injury you worked through leaves none. **Guide 17**
- ☐ **Tell the provider everything**
Every symptom, every time it comes back, and make sure it gets written down. **Guide 17**
- ☐ **Keep your own log**
Dates, what happened, who saw it. It helps you request the right records later. **Guide 17**
- ☐ **Ask witnesses now, while you're together**
A buddy statement (VA Form 21-10210) from someone who saw the incident, or a spouse who watched it worsen, is evidence. **Guide 17**

On the way out

- ☐ **Fill in the Separation Health Assessment fully**
Part A is your own medical history, required for BDD and the disability system since April 1, 2023. The fuller it is, the less you rebuild later. **Guide 17**
- ☐ **File the pre-discharge (BDD) claim 180 to 90 days out**
Exams happen while you are still serving. **Guide 17**
- ☐ **Not ready? File an intent to file**
VA Form 21-0966 holds your effective date for one year while you gather evidence. It costs nothing. **Guide 17**
- ☐ **File within one year of discharge**
Back pay reaches to the day after discharge. After that, nothing is retroactive. **Guide 17**

Get the whole record

- ☐ **Request a complete copy of your treatment record**
Entrance physical, every periodic health assessment, inpatient and outpatient notes. **Guide 17**
- ☐ **And the three that get missed**
Traumatic brain injury, behavioral health and dental records. **Guide 17**
- ☐ **Keep a copy of everything you submit**
Every form, letter and record, dated. **Guide 17**

Know the rules

- ☐ **A 0% rating is a win**
It grants service connection, free VA care for that condition and hiring preference. **Guide 17**
- ☐ **Help is free**
Accredited VSOs never charge. No one may lawfully charge you to prepare an initial claim. **Guide 17**
- ☐ **A rating before closing waives the VA funding fee**
Worth about \$8,600 on a \$400,000 zero-down first purchase. **Guides 08, 17**

Getting help

- ☐ **Check anyone against VA's accreditation search before you sign**
Unaccredited "claim consultants" who charge up front are operating outside the fee rules. **Guide 17**
- ☐ **A change in the law can reopen your case**
A new law, the PACT Act for instance, is itself a basis for a supplemental claim, with no new evidence required. **Guide 17**

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