



DIRECTORATE OF PREVENTION, RESILIENCE AND READINESS



FINANCIAL READINESS

The Army is dedicated to providing Soldiers and their Families with high-quality food, resources, financial education, and counseling throughout their careers.

MAKE YOUR DOLLARS STRETCH:

- Understand your financial well-being for better budgeting. Start with learning your [financial well-being score](#).
- Access free financial counseling services. [Financial Counselors](#) can help you create a spending plan, manage personal finances and credit/debt management.
- Enroll in [prevention education classes](#) to learn about consumer affairs and personal financial management.
- Apply for Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps). Visit <http://www.fns.usda.gov/snap/state-directory> or speak with a Financial Counselor on your installation. For additional information, visit [Food Security Resources and Support Programs](#).
- Enroll in the [Women, Infants and Children \(WIC\)](#) program. WIC provides supplemental food, health care referrals, and nutrition education for pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age 5 who are found to be at nutritional risk.
- Apply for the [Basic Needs Allowance \(BNA\)](#), which provides a supplemental monthly allowance for eligible service members with dependents who qualify.
- Attend "Meals in Minutes" classes to learn how to prepare affordable, nutritious meals at your installation's [Army/Armed Forces Wellness Centers](#).
- Use on-base dining facilities whenever possible. Spouses and dependents of Soldiers in pay grades E-1 through E-4 can eat at dining facilities at the discount rate.
- Remember [emergency](#) financial assistance is available for eligible categories of assistance.

RESOURCES

- Visit Army's website for financial literacy "Secure the Financial Frontline" at www.FinancialFrontline.org.
- Find free, professional counselors at <https://finred.usalearning.gov/pfcMap> and <https://installations.militaryonesource.mil/>.
- Learn more about the Financial Readiness Program (FRP). Contact your local installation ACS center or Family Service Center for more information, or visit the resource locator library at <https://myarmybenefits.us.army.mil/benefit-library/resource-locator>.
- Get educated on Army Emergency Relief programs like grants, interest-free loans, and scholarships to promote readiness and help relieve financial distress of Soldiers and their Families. <https://www.armyemergencyrelief.org/offices/>.