Active-Duty Military Benefits, Discounts & Points

Disclaimer: This is unedited and doesn't represent any official views. It's not financial advice, tax advice, or legal advice, and it doesn't replace your own command, finance office, or a real CPA. Discounts, status thresholds, and card perks change constantly, and what you get depends on whether you're active duty, reserve, Guard, a veteran, disabled, or a dependent. Anything marked VERIFY CURRENT needs you to confirm the live terms and your own eligibility before you bank on it. Shoot me a text if you've got questions. Updated 25JUN2026.

Why Being Active Duty Is a Cheat Code

The single most underused asset you have is your own status. Most people sign up for TSA PreCheck, maybe flash an ID at a checkout once, and stop there. That's leaving thousands of dollars on the table every year.

The backbone of the whole thing: under the *SCRA* and the *Military Lending Act*, the big issuers waive the annual fee on premium credit cards for active-duty service members. That one waiver turns $695 cards into free cards, and those cards hand you hotel status, rental-car status, lounge access, and travel credits you'd otherwise pay real money for. Stack that on top of gated retail discounts, free travel rails, and the big VA and TRICARE benefits, and the math gets silly fast.

Two rules before you dive in. First, confirm your own status, because active duty, reserve, veteran, and dependent all unlock different things. Second, don't treat any of this like free money. The card stuff only works if you pay in full every month and never chase a fee you don't understand.

One habit that pays for itself: **ask about a military discount before any major purchase.** Cars, furniture, mattresses, eyewear, electronics, phone plans, school application fees, even some legal and medical services. Half the time it's not advertised and you only get it because you asked.

The Verification Rails

Set these up once and the rest of the guide just says "verify with X." You prove you're military through a handful of systems, and almost every discount runs through one of them.

- **CAC / DoD ID.** Your physical proof for in-person stuff. (Bonus: your **DoD ID number is your TSA PreCheck Known Traveler Number**, so add it to every reservation and PreCheck shows up free.) Don't hand your CAC over online, though, you almost never need it. When something wants document proof of active duty (a lender for the SCRA rate cap, say), what they want is your **LES** (Leave and Earnings Statement) from myPay, not a picture of your CAC.

· ***ID.me*****.** Reusable online verification. Verify once, then it unlocks brand-direct military discounts and things like theme-park offers across a ton of partner sites. Open to active duty, reserve, Guard, veterans, disabled vets, and family.

· ***SheerID*****.** The other big verification engine. You won't sign up for it directly, it runs in the background at checkout for a lot of brands (Nike, The North Face, and others verify you through SheerID). Same idea as ID.me, just a different plumbing layer, so when a brand says "verify your military status" and it isn't ID.me, it's usually this.

· ***GOVX*****.** Verification platform for travel, apparel, gear, and event-ticket discounts. Active duty, reserve, Guard, and veterans.

· ***WeSalute*** (formerly Veterans Advantage). A paid membership tier (WeSalute+) that bundles its own discounts, travel perks, and insurance-style benefits. Worth a look if you travel a lot, but read what you're paying for first, since most of the core stuff above is free. VERIFY CURRENT.

· ***ExpertVoice*****.** The gear discount engine. Brand-direct "pro deals" for verified users, and the percentages here are the best of anything in this guide. The catch: it's pre-built pricing behind a login, not a checkout code, so it rotates and you can't always preview it. Usually not stackable with other promos, so it's an either/or against a sale.

· **DD-214 / VA letter / VA rating.** The veteran and disabled-veteran proofs. DD-214 for "I served" benefits. VA rating letter for disability-tied benefits.

If you do nothing else today: add your DoD ID as your KTN, finish ID.me, and make a GOVX and ExpertVoice account.

Retail & Gear Discounts

Before you pay full price for anything outdoorsy or athletic, check ExpertVoice, GOVX, and the brand's own military page. There are basically two tiers: the deep **pro-deal tier** (ExpertVoice, Oakley Standard Issue) that can hit 40-50% but is login-gated and rotates, and the **public tier** (brand-direct via ID.me, GOVX) that's usually 10-20% but reliable. Here's the rough map. VERIFY CURRENT every one of these, because access and levels move around constantly.

Brand	Rough discount	Best path
Ray-Ban	50%	ExpertVoice (15% brand-direct)
Oakley	50%	Oakley Standard Issue
Reebok	up to 50%	ExpertVoice
Outdoor Research	up to 50%	ExpertVoice
Smith	40%	ExpertVoice / GOVX
Adidas	up to 40%	ID.me

Under Armour	20% (factory stores 10%)	ID.me
Gerber	up to 40%	GOVX
Helly Hansen	25-35%	brand-direct / GOVX
Kuhl	30%	brand-direct
Maui Jim	~30%	GOVX
Asics	25-30%	ID.me
Carhartt	25%	ID.me
Brooks	25%	ID.me
Costa	20-40%	GOVX
Leatherman	20%	GOVX
Merrell	20%	ID.me / GOVX
Darn Tough	20%	brand-direct
Yeti	up to 20%	ID.me / GOVX
Pelican	up to 20%	GOVX
Crocs	15-25%	brand-direct
Columbia	10-20%	ID.me
Lululemon	25% (twice a year)	brand-direct, in-store
On	15%	ID.me
Ray-Ban (public)	15%	ID.me / GOVX
Nike	10%	SheerID
The North Face	10%	SheerID / GOVX
Patagonia	10%	ID.me
Birkenstock	10%	ID.me
Apple	~10%	brand-direct
Ariat	10%	brand-direct
Tecovas	10% (20% Veterans Day)	brand-direct
Bass Pro	10% (5% firearms/ammo)	brand-direct
Arc'teryx	pro-deal (~30-50%)	ExpertVoice
Vuori	GOVX member pricing	GOVX

A few worth knowing the gaps on: **Hoka** has no military discount last I checked, and **Garmin** only shows up through GOVX member pricing (no flat %). For **Osprey, Feetures, GoPro, Salomon, and Allbirds** the programs exist but the exact % isn't reliably published, so just check at checkout.

What this is good for, from stuff I've bought or priced through these: an *Osprey Nebula* if you want a do-everything daypack, *Ray-Ban Justins* through ExpertVoice, *Feetures* running socks and Darn Tough dress and lifestyle socks (not just boot socks), a JBL Boombox 3, Lululemon ABC pants, and a pile of Outdoor Research layers (the Astroman Air shirt, the Echo quarter-zip and neck gaiter, the ActiveIce sun hoodie). The pattern: anything athletic, outdoorsy, or "nice basics" is worth a thirty-second check before you check out. A 40% Outdoor Research deal is real money on a $90 hoodie.

Lululemon is the sneaky-good one: **25% off for military twice a year** in store, *and* if you carry the Amex Platinum there's a *lululemon credit worth up to $75 a quarter* ($300/year). Time a big purchase to the discount window and run it on the Platinum and you're stacking two perks at once.

Don't buy something just because it's discounted. The deal only counts if you were going to buy the thing anyway.

Travel: Flights, Hotels, Cars

The booking rails

- ***American Forces Travel*** is the DoD's official leisure-travel site, discounted hotels, flights, cars, cruises, and tickets for eligible service members and MWR patrons. Compare it against booking direct, because direct often wins for status and upgrades even when the headline rate looks higher. VERIFY CURRENT your eligibility.
- **Space-A** gets you on military flights for free or near-free, but it's capacity-dependent and never guaranteed. Great as a bonus, terrible as your only plan. Always have a backup ticket. (Open to active duty, reserve, Guard, and dependents; 100% P&T disabled vets and certain surviving spouses get Category VI eligibility with routing limits.)
- **MWR and AFRC lodging.** Discounted cabins, campgrounds, RV sites, and resort stays at Armed Forces Recreation Centers. Availability varies by installation.

Flights

Most airlines have real military benefits, so use them. United advertises around 5% off for military, and most carriers give free checked bags (often up to 5 on orders) and early boarding when you fly in uniform or with a military ID. The exact perk depends on the airline and on whether you're on orders or just flying home, so VERIFY CURRENT. And the premium cards you can get fee-waived as active duty get you into airport lounges, which is the real flying-comfort unlock.

Two free lounge angles people miss: **ask at the airline lounges before you give up.** *American Admirals Club* is the cleanest official one: U.S. military personnel traveling **in uniform** on a same-day American-operated flight can use domestic and international Admirals Clubs, based on capacity, with immediate family or up to two guests. VERIFY CURRENT. *United* has a military benefits page, and current *military-traveler data points* report United Club leisure-travel one-time passes around **$28** with a CAC, with guests at the same rate. VERIFY CURRENT. Delta's current *Sky Club access page* doesn't list a clean military-only access lane, but active duty on a same-day Delta ticket often get s let in if you ask. Treat United leisure pricing and Delta access like desk-policy benefits, not sworn entitlements from Mount Regulation. And every traveling service member can use a ***USO lounge*** for free with a valid ID, snacks, showers, and a quiet place to crash between flights at most major hubs.

Hotels

Compare American Forces Travel, the government/military rate, and booking direct with Hilton, Marriott, IHG, and Hyatt. Read the rate rules, because military, government, official-travel, and leisure rates aren't the same thing and some don't earn points or status. The bigger hotel lever for most people is card-granted status (next section), which gets you upgrades and free breakfast without chasing nights.

Cars

Status is the cheat here, and you can get most of it through cards or status matches instead of earning it:

- **Avis Preferred Plus** gets a free class upgrade.
- **National Emerald Club Executive** lets you take any midsize-and-up off the Emerald Aisle.
- **Hertz President's Circle** lets you take basically any vehicle.
- Visa Infinite, some Amex tiers, and corporate codes can **match you into Hertz Gold or National status**. VERIFY CURRENT which match is live.
- Run rate scans through *AutoSlash*, and check whether booking through Chase Ultimate Rewards earns extra cashback for that particular rental.

If you're under 25, the underage-driver fee is the thing that wrecks rental budgets. Status and certain cards can waive or cut it, so check before you book.

The Credit-Card Layer

This is where the points-and-status machine lives. Fee waived as active duty, premium cards stop being a luxury and start being free infrastructure.

Two separate laws do the work here, and people conflate them. The **MLA (Military Lending Act)** waives annual fees on cards you open *during* active duty (covers active duty, Guard/Reserve on 30+ day orders, and your spouse). The ***SCRA*** caps interest at 6% on debt you took on *before* you went active, and "interest" legally includes annual fees, so it can wipe those too. The sleeper part: several big issuers (Amex, Chase, Citi, US Bank) go further than the law requires and drop pre-service cards to roughly **0% interest, retroactive to your active-duty start date**, and waive the fee. Call each issuer's military line, give them your active-duty start date, and ask them to apply both. One caveat: **refinancing or consolidating a loan kills its SCRA cap** because it becomes a new in-service loan, and **Capital One doesn't play the MLA fee-waiver game** the way the others do. VERIFY CURRENT.

The ladder

The simplest plan, in order: **Amex Gold first, then Amex Platinum, then Chase Sapphire Reserve.** Fees waived, you can start early. Gold first matters because Amex bonus language can block you from getting a "lower family" bonus after you already have the premium card. Translation: get the Gold signup bonus before the Platinum signup bonus unless your exact Amex approval screen says otherwise. Don't burn either one on a weak offer. VERIFY CURRENT.

Once those three are seasoned, **start layering in the co-branded airline and hotel cards** for the cards whose status and free nights you'll use:

- ***Amex Hilton Aspire*** for Hilton Diamond, an annual free night, up to **$400/year Hilton resort credit**, up to **$200/year flight credit**, and CLEAR+. VERIFY CURRENT.
- ***Amex Marriott Brilliant*** for Marriott Platinum + the 85k free-night cert.
- ***IHG Premier*** for IHG Platinum + a 40k free night.
- ***Delta Platinum or Reserve*** if you fly Delta (companion certificate + Sky Club access on Reserve).
- ***United Quest/Club*** or a **Southwest** card if those are your hubs.

Don't open all of these at once. Add the ones that match where you fly and stay, one at a time, and only when the welcome offer is strong (see below).

Card Acquisition

Start with Chase. Chase generally will not approve you for a new card if you have opened **5 or more personal credit cards across all issuers in the previous 24 months** (“5/24”). Because Amex cards can count toward 5/24, prioritize the Chase cards you want before filling out your Amex portfolio. Some Chase card families also have their own signup-bonus (SUB) eligibility rules. If Chase approves you but will not extend enough additional credit for a particular card, you may be able to call the reconsideration line and move existing credit limits between Chase cards.

Be strategic with Amex. Amex has application-frequency and SUB-eligibility restrictions, and its application language often limits bonuses based on cards you have previously held. In particular, you should generally get the **Amex Gold before the Amex Platinum**, because having previously held the Platinum can make you ineligible for a Gold SUB under current offer terms. Get the Gold, earn the SUB, and use it for its strong grocery and dining rewards before moving to the Platinum.

Amex may also determine that you are **ineligible for a SUB during the application process**, commonly called “pop-up jail.” There is no published guaranteed way out of it, but putting regular spend across your existing Amex cards before applying again may help.

Recommended order: Get the Chase cards you care about while you are under 5/24, then build out your Amex portfolio. For example:

Amex Gold → Amex Platinum → Chase Sapphire Reserve → two additional Chase cards → remaining Amex cards

Depending on your travel preferences, those additional cards might include a **United Quest/Club or Marriott Boundless card**, followed later by cards such as **Amex Hilton Aspire/Marriott Brilliant, Delta Platinum, and Delta Reserve**. The exact order should depend on the current SUBs and eligibility rules when you apply.

Credit Score Impact

Your credit score is based primarily on **payment history (~35%), credit utilization (~30%), length of credit history (~15%), new credit/inquiries (~10%), and credit mix (~10%)**.

Opening several cards can cause a **small short-term decrease** because of hard inquiries and a lower average account age (something to consider before purchasing a home). Long term, however, having multiple well-managed cards can actually strengthen your credit profile. More available credit makes it easier to keep utilization low (because of a high credit limit), and keeping accounts open allows them to age and build credit history.

This strategy is particularly useful for servicemembers who can receive annual-fee waivers on many premium cards while on active duty. Before leaving active duty, you can generally **downgrade eligible cards to no-annual-fee versions rather than closing them**. Keep the accounts open, use them occasionally (for example, put a small recurring subscription on them), and always pay the statement balance in full. Over time, you can end up with a large amount of available credit and a long history of on-time payments, both of which are favorable for your credit profile.

My Referral Links

Absolutely do not feel any obligation to use this link. Check online for the highest SUB that is available.

Amex Gold Card

Amex Delta Platinum

Chase Sapphire Preferred/Reserve

Why the Chase Sapphire Reserve is still worth caring about

The *Chase Sapphire Reserve* got coupon-ier after the refresh, but fee-waived active duty should still treat it like a core card if you're under 5/24. As of writing, Chase lists a **100,000-point public offer after $6,000 spend in 3 months**, a **$795 annual fee**, and **$195 authorized-user fee**, all VERIFY CURRENT. The practical value is the stack: $300 broad travel credit, 8x through Chase Travel, 4x direct flights/hotels, 3x dining, Priority Pass + Chase Sapphire Lounge access with up to two guests, up to $500 The Edit hotel credit, a 2026-only $250 select Chase Travel hotel credit, IHG Platinum through 2027, Global Entry/PreCheck/NEXUS credit, primary rental-car coverage, trip delay after 6 hours, and real purchase/travel protections.

Swipe CSR, not Amex Platinum, for most paid rental cars. Chase's benefit guide says Sapphire Reserve rental-car coverage is **primary** and can reimburse up to **$75,000** for theft or collision when you pay with the card or Ultimate Rewards and decline the rental company's collision waiver. It doesn't cover liability, injury, or damage to other cars, because credit-card insurance is generous until it suddenly remembers it's a lawyer. Amex Platinum's built-in rental coverage is generally **secondary**; Amex sells Premium Car Rental Protection as a separate paid primary option.

My take: **CSR is the everyday travel card, Amex Platinum is the luxury-perk card.** The Platinum has the bigger lounge/status/coupon circus. CSR is cleaner for dining, broad travel, rental cars, and Chase Ultimate Rewards transfers. If the annual fee is waived, you don't need to win every credit. You just need to avoid carrying a balance and use the benefits that fit trips you'd already take.

What you get just for holding the Amex Platinum

This one card, fee waived, hands you a stack of status the day it arrives. Enroll for each:

- **Hilton Honors Gold** (free breakfast/upgrades at Hiltons)
- **Marriott Bonvoy Gold Elite**
- **Leaders Club Sterling** (Leading Hotels of the World)
- **Rental-car status** with Avis, Hertz, and National
- **Global Lounge Collection** access (Centurion, Priority Pass, partner lounges) + limited Delta Sky Club visits when flying Delta

Plus a pile of recurring credits (all VERIFY CURRENT, since the 2025 refresh changed several):

- **$300 digital entertainment** credit, $25/month, covering **Disney+, Hulu, ESPN+, Peacock, Paramount+, YouTube Premium, YouTube TV, The New York Times, and the Wall Street Journal**
- **$600 hotel credit**, $300 twice a year, for prepaid Fine Hotels + Resorts or The Hotel Collection bookings through Amex Travel (The Hotel Collection still needs two nights)
- **$400 Resy** credit, $100/quarter at U.S. Resy restaurants
- **$200 Oura Ring** credit
- **Walmart+** membership credit, up to $12.95/month plus tax
- **$200 Uber Cash** ($15/month + $20 in December) plus up to $120/year for Uber One
- **lululemon** credit up to $75/quarter
- **$200 airline fee** credit, **CLEAR+** credit, **Global Entry/PreCheck** application credit
- **$100 Saks** credit (semiannual)

The trick with these is they're use-it-or-lose-it on a monthly, quarterly, or semiannual cadence, so set calendar reminders or they evaporate.

Current strong welcome offers

Don't apply on a sad baseline offer. As of this writing, the *Chase Sapphire Reserve public page* shows **100,000 points after $6,000 spend in 3 months**, and *Doctor of Credit* reports an in-branch **125,000-point** offer after the 150k online peak died. VERIFY CURRENT before applying, because "limited time" in credit-card land means "gone the second you finally decide." Amex is messier: the *public Platinum page* now uses a variable "apply and find out" structure, and current public reporting shows Platinum offers as high as **175,000 Membership Rewards points after $12,000 spend in 6 months** and Gold offers around **100,000 points after $8,000 spend in 6 months** for some applicants. VERIFY CURRENT. My move: check a Chase branch if one is easy, take CSR at 100k if branch math isn't worth your time, and don't take Amex Gold or Platinum until your exact approval screen shows an elevated offer you can hit without dumb spending.

Free-night certs and what they're worth

The co-branded hotel cards each throw off an annual free-night certificate, and these are the perks that quietly justify the (waived) fee:

- **Marriott 85k cert** (Brilliant): good at properties up to 85,000 points/night, routinely **$355-$755** in real value if you aim it at a nice place.
- **Hilton Aspire free night**: any standard property, no cap, which means it can be **worth several thousand dollars** at a top resort.
- **IHG 40k cert** (Premier): up to 40,000 points/night, plus IHG's 4th-award-night-free.
- **Hyatt Cat 1-4 free night** (annual, if you carry the Hyatt card): the all-time best Hyatt offer was 5 certs worth roughly **$1,350 total**, so each is meaningfully valuable.

Rule of thumb: a free-night cert is worth the most when you point it at an expensive night you'd otherwise pay cash for. Burning an 85k cert on a $120 roadside hotel wastes most of its value.

How many nights each credit takes to use

The annoying thing nobody tells you: a lot of these "credits" only fire if you stay a minimum number of nights, or only at certain brands. A $250 credit you can't trigger on a one-night stay isn't worth $250 to you this trip. I track mine in a little table so I know which ones I can burn on a quick overnight and which need a real stay. Here's roughly what it looks like (all values **as of this writing** and very much VERIFY CURRENT, since issuers reshuffle these every year):

Card	Credit	Min nights to use	Notes
Amex Hilton Aspire	~$200/half-year resort credit	0 (any stay/dining)	Easiest to use, splits Jan-Jun / Jul-Dec

Amex Hilton Aspire	$50/quarter flight credit ($200/year)	0	Direct airline or Amex Travel purchase; United TravelBank often works in current data points, but verify first
Amex Platinum	~$200 airline fee credit	0	Incidentals, not airfare
Delta Reserve	~$200 Delta Stays credit	1	
Delta Platinum	~$150 Delta Stays credit	1	
Amex Hilton Aspire	free night cert	1	Uncapped, any standard room
Amex Marriott Brilliant	85k free night cert	1	Up to 85k/night
IHG Premier	40k free night cert	1	
United Club/Quest	~$100-$200 anniversary/Avis credit	1	
Amex Platinum	~$600 Fine Hotels + Resorts credit	1 (FHR) / 2 (Hotel Collection)	FHR also adds perks
Chase Sapphire Reserve	~$500 "The Edit" hotel credit	2	Curated luxury properties
Chase Sapphire Reserve	~$250 IHG credit	2	
Amex Hilton Aspire	$100 Conrad/Waldorf on-property credit	2	
Amex Marriott Brilliant	$100 Ritz/St. Regis on-property credit	2	

The point of tracking it this way: when you're booking, you can deliberately steer a two-night stay to a Conrad to unlock the $100, or save the FHR credit for a single luxury night instead of wasting a quick overnight on it. The values drift, so treat the numbers as a snapshot, not gospel.

Churning, minimum spend, and getting family to help

The forums call this hobby "churning," and *r/churning* is where people obsess over it. You don't need to live there, but its wiki is the best free reference for current offers and the rules below.

The hard part of every welcome bonus is the **minimum spend**: you usually have to put $3,000-$6,000 on a new card in the first 3 months to trigger the bonus, which is brutal on a junior paycheck. The clean way to hit it without overspending: **route real spending you'd do anyway through the card.** If your natural spend won't get you there, have **family or someone you fully trust run their normal spending through your card and pay you back.** You're not faking spending, you're routing real spending to clear a bonus. Never carry a balance, never manufacture fake spend, and keep whoever's helping fully in the loop.

Three clocks to respect before you apply:

1. **Chase 5/24**, Chase usually won't approve you if you've opened 5+ cards (any issuer) in 24 months. Open Chase cards before you're "over."
2. **Amex once-per-lifetime**, most Amex welcome bonuses you only get once, ever, per card. Don't waste the Gold or Platinum on a weak offer.
3. **Co-brand clocks**, Hyatt's bonus repeats every 24 months; United's Quest has its own 24-month clock. Read the card's specific rule.

If a Chase application gets denied or held for review, call the **reconsideration line** before you write the card off, sometimes you just need to move credit between cards or explain the application. The churning crowd tracks current recon numbers and data points on *FlyerTalk* and *Doctor of Credit*.

Advanced: ask for retention offers

Once a card is fee-waived as active duty, retention offers matter less for you than for a civilian paying $695. But it's still worth knowing the move, because not every card you'll ever hold is fee-waived, and the perk values change. Every so often, **call the issuer's retention line and ask if there are any offers on the account.** Banks routinely hand out a waived fee, bonus points, or a statement credit just to keep you from canceling. It's a five-minute call, the worst they say is no, and the churning wiki and FlyerTalk's "retention" threads track who's getting what right now. VERIFY CURRENT before you bank on any specific offer.

One app that makes this whole layer easier: ***MaxRewards***. It logs into your cards and **automatically activates the targeted "offers"** Amex/Chase/etc. bury in your account (spend $X at a merchant, get $Y back). Those offers expire and most people never click them; MaxRewards just accepts them all so you stop leaving free credits on the table. It also surfaces which card to use where.

Points & Status, Made Simple

Don't turn into a churning weirdo. The goal is to make your normal life cheaper and your trips nicer, not to run a spreadsheet hobby that eats your weekends.

1. **Earn points on spending you'd do regardless.** Chasing every bonus is how people end up with annual fees they forgot about.
2. **Hold elevated offers, don't chase baselines.** Welcome bonuses swing a lot. A card's current offer is worth grabbing when it's near its own all-time high, worth watching when it's decent, and worth waiting out when it's well below its best. VERIFY CURRENT offers before applying.
3. **Status gets you upgrades and breakfast, points get you flights**, and the cards you hold fee-free as active duty generate both without much effort.

Second-Order Plays: Status That Unlocks More Status

The real game once you've got a card or two: one status often hands you another for free. Chase these and you build a stack you never earned. All of these are VERIFY CURRENT, because loyalty programs reshuffle constantly and several get time-boxed every year.

Hotel status that becomes airline status.

- **Marriott Bonvoy Titanium or Ambassador → United Premier Silver**, free, through the *RewardsPlus* link. (It runs the other way too: United Gold or higher → Marriott Gold.) Lower Bonvoy tiers get nothing, and status you got via a match doesn't count. Re-register every year.
- **World of Hyatt elite nights → American AAdvantage status** (roughly 70-90 nights for Gold, 100 for Platinum) once you link the accounts. The two programs also run a reciprocal status challenge in some years.
- **Hilton Honors grants no airline status**, full stop. It only converts points to airline miles at a bad rate. Don't chase a link that isn't there.

Hotel status that becomes casino status. World of Hyatt → **MGM Rewards Gold** (Explorist or Globalist both map to Gold), which is great if Vegas is ever on the table. Resets every February, so re-match then.

Card status that chains into more status. The Amex Platinum you hold fee-free already grants Hilton Gold, Marriott Gold, and Hertz/Avis/National rental-car status (enroll for each). The sneaky part: **National Emerald Executive status matches into Hertz and Avis top tiers** through their *rental-car status-match* forms, so you can triangle one card-granted status into three rental brands.

Status matches worth running. Hilton takes a Marriott/Hyatt/IHG match into a Gold trial (a few nights keeps it). The airlines (Delta, United, American, Alaska) all run match challenges that are live but time-boxed, check the current window before you start one. A good master tracker is *StatusMatcher*.

Free Memberships You're Already Paying For

A bunch of "subscriptions" come bundled inside things you already have. The catch is they're almost always **activation-required**, you have to flip them on, and the 2026 Amex refresh changed several, so VERIFY CURRENT each.

- **Walmart+** (which the Amex Platinum credit covers) itself bundles a choice of **Paramount+ or Peacock**, **10¢/gal fuel** at Exxon/Mobil/Walmart/Murphy, and **25% off Burger King** with a free Whopper every quarter. So one credited membership is really four perks.
- **Card-bundled memberships:** Amex Platinum and Chase Sapphire Reserve both throw in **DoorDash DashPass** and monthly **Uber/Lyft** credits; some Chase/Mastercard products unlock **Instacart+**, which in turn unlocks a **free year of Peacock**. (The old "free Lyft Pink" perk is gone, it's monthly Lyft credits now.)
- **Dining double-dip:** register your cards with airline **dining programs** (SkyMiles Dining, Rapid Rewards Dining, AAdvantage/United/Alaska Dining) to earn miles on restaurant spend *on top of* your card points. One rule that trips everyone up: **a single card can only be registered to one dining program at a time**, registering it to a second silently drops the first. So put different cards on different programs.

Big-Ticket / Life Benefits

The "you might not know these exist" list. Triaged by who they're for. Most of these are VERIFY CURRENT on eligibility, because the rules are specific.

Everyone on active duty should know

- ***VA home loan*.** No down payment, no PMI, competitive rates, and an IRRRL streamline refi later. The *funding fee* can be waived for certain borrowers (service-connected disability, Purple Heart, surviving spouses), and VA says you may be eligible for a refund if you're later awarded service-connected disability compensation with an effective date before closing. VERIFY CURRENT. The single biggest financial benefit most service members underuse.
- ***TRICARE*.** Your health coverage. Register in DEERS, pick the right plan, done. (Reserve/Guard: look at TRICARE Reserve Select, a premium-based version.)
- ***Roth TSP + BRS match*.** If you're under BRS, set your TSP to at least **5% of basic pay** immediately. That's the floor. TSP says BRS/FERS matching works on the first 5% you contribute each pay period: the first 3% is dollar-for-dollar, the next 2% is matched at 50 cents on the dollar, and the automatic 1% makes the total government money equal 5% when you contribute 5%. VERIFY CURRENT. For most junior service members, I'd make your own contribution **Roth TSP** because your taxable income is usually low and BAH/BAS aren't federally taxed. The match still goes into the traditional/pre-tax side, even if your contribution is Roth. The dumbest unforced error in the modern military is contributing 0% and leaving the BRS match on the floor.
- **Don't max TSP too early if you're getting the BRS match.** The *2026 TSP elective deferral limit* is **$24,500**, and the IRS says the 2026 IRA limit is **$7,500**. VERIFY

CURRENT. That's great, but the BRS match is paid against contributions each pay period. If you front-load the whole TSP in spring and then contribute 0% later, you can miss match money. My order: 5% Roth TSP first, kill dumb debt, build a real emergency fund, then Roth IRA / more Roth TSP / taxable brokerage depending on your life. If you're trying to max it, use a per-pay-period calculator instead of vibes and a napkin.

· ***BRS continuation pay*****.** BRS also has a mid-career bonus in exchange for more obligated service. Don't sleepwalk into it and don't spend it like a lottery ticket. When that window opens, run the math like a retention bonus: taxes, TSP contribution, debt payoff, and whether the extra service obligation fits your life. VERIFY CURRENT.

· **School application costs.** Many graduate, law, and business programs **waive application fees** for active duty and veterans, and the ***LSAT***, ***GRE***, and **GMAT** offer fee reductions or military vouchers. Ask the admissions office directly. VERIFY CURRENT.

· **TSA PreCheck** via your DoD ID as KTN, plus free checked bags and early boarding on most carriers.

· **Free *national parks annual pass*** for active duty and dependents. (Veterans and Gold Star families get a *free lifetime pass*; permanently disabled vets get the Access Pass.)

· ***Vet Tix*** is the sleeper here, and it's best for **sports**. Vet Tix's own language is still "free tickets plus a small delivery fee," and current examples are delivery fees around **$15**, not per-ticket pricing. VERIFY CURRENT because the exact fee depends on the event and delivery method. Seats you'd pay $80-$300 a piece for can show up for basically the price of lunch. Set your preferences, watch the alerts, and pounce, the good events go fast. This alone can be worth more per year than most of the retail discounts combined.

· **Space-A travel** and ***Blue Star Museums*** (free summer museum admission for military families). Beyond the Blue Star program, **a lot of individual museums, zoos, aquariums, and historic sites quietly offer their own military discount or free admission year-round**, so ask at the desk even when it's not advertised.

· ***Waves of Honor*** for free or discounted SeaWorld / Busch Gardens admission (verify via ID.me).

· **Free credit monitoring and an active-duty credit alert.** The alert is a free, renewable one-year flag that adds identity checks while you're deployed. Each bureau runs its own *military program*.

· ***Headspace free*** via Blue Star Families, and free counseling through ***Military OneSource*** (up to 12 non-medical sessions per issue) and ***VA Vet Centers***.

· **DoD MWR Digital Libraries** for free books, audiobooks, tutoring, and test prep.

· **In-state tuition** at many public schools, **DANTES-funded CLEP exams**, and the ***Post-9/11 GI Bill*** when you separate.

· **If you're a service-academy or ROTC-scholarship officer, do at least 90 days past your initial service obligation if you can.** MyArmyBenefits says service academy / ROTC obligated active-duty time doesn't count toward the three years needed for Post-9/11 GI Bill benefits, and VA's current benefit tier says **90-179 qualifying days gets 50%** of the full benefit while **180-544 days gets 60%**. VERIFY CURRENT. The blunt version: if your plan is to leave right at your ADSO, three extra qualifying months can be the difference between no Post-9/11 GI Bill and a real partial benefit. Don't extend blindly, but don't accidentally walk away 89 days short because nobody explained the cliff.

· ***CLEP*** **and** ***DSST*** **exams** are worth using before you touch GI Bill months. DANTES funds the first attempt for eligible service members, which can knock out 8-12 weeks of coursework at a time if your school accepts the credit. Eligibility tag: active duty, Guard, Reserve, Coast Guard, and some Coast Guard spouses. VERIFY CURRENT.

· ***MilTax*** is free military-specific tax software and tax-consultant help through Military OneSource. The IRS says eligible military taxpayers can file a federal return and up to five state returns for free. Eligibility tag: active duty, eligible family, survivors, and recent veterans up to 365 days after separation or retirement. VERIFY CURRENT.

· **State of legal residence is a real money lever.** If you can properly establish and keep a no-income-tax state as your state of legal residence, do it cleanly. As of 2026, *the no-broad-wage-income-tax states* are **Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, and Wyoming**. VERIFY CURRENT. Under the SCRA, your military pay generally gets taxed by your state of legal residence, not every state the Army yeets you into for 18 months. The same logic can protect personal property like your car from host-state taxation. Keep the paper trail boring: LES state matches your claim, driver's license, voter registration, vehicle registration, bank/home address, and intent to return all point the same direction. Don't tell California you're gone forever while keeping every adult-life document there like a tax piñata.

· **Spouse state taxes got better, but they're paperwork-heavy.** *Military OneSource* and *DoD guidance* say qualifying spouses may generally use the service member's state of legal residence, the spouse's own legal residence, or the duty-station state for state income-tax purposes. VERIFY CURRENT. The basic setup: you're married, the service member is in the state on orders, and the spouse is there to live with the service member. File the employer withholding form early, keep orders and the marriage certificate handy, and use MilTax or a CPA if the spouse works remotely for an employer in one state while sitting in another. Remote work plus PCS law is where tax software starts making little smoke noises.

· **Don't re-title and re-register cars just because you PCS.** Check your home-state DMV, the gaining-state DMV, your insurer, and base rules first. *SCRA can protect* nonresident service members from host-state personal-property tax on cars, but registration, emissions, inspections, toll tags, and insurance garaging rules are state-specific. VERIFY CURRENT. The cheap move is usually to keep one clean state of legal residence and car-registration story instead of collecting plates like deployment coins.

· ***SCRA lease termination*** is real leverage, not barracks-law folklore. If PCS or 90+ day deployment orders hit, give written notice and orders, then get out of the housing lease without eating a stupid penalty. Vehicle leases have their own rules, especially for Guard and Reserve called up for 180+ days. Eligibility tag: active duty, activated Guard/Reserve, dependents on qualifying leases. VERIFY CURRENT.

· ***[SkillBridge](#)*** for a paid internship in your last ~180 days before separation.

· **Free or reconstructive LASIK** through the service is real; eligibility and timing depend on your branch and job. VERIFY CURRENT.

· **Free and cheap gyms.** Every **base MWR fitness center** is free with your ID, and the ***Armed Services YMCA DoD program*** gives eligible active-duty families a **free YMCA membership** (Title 10 orders, 6+ months remaining; currently extended through mid-2026, VERIFY CURRENT). Off base, USAA Perks lists ***Active&Fit Direct*** starting at **$28/month** with thousands of gyms and an enrollment-fee structure that changes by promo window. VERIFY CURRENT. The chains discount too: Crunch waives enrollment, Anytime Fitness runs 10-25% off, Life Time cuts initiation in half, and 24 Hour Fitness discounts through GOVX. Heads up, despite the rumor, **Planet Fitness has no real military rate** and Gold's Gym killed its program, so don't count on those unless Active&Fit gets you in through the side door.

· **Warehouse, phone, and software deals.** *Sam's Club* and Costco run discounted first-year memberships for verified military, the big three carriers (T-Mobile, AT&T, Verizon) all have military family plans worth real monthly money, and **Microsoft 365** runs a military discount. All VERIFY CURRENT. (Skip the myths: Audible and the NYT/WSJ don't have official military programs, whatever some blog says.)

Sleeper benefits people miss

The boring admin benefits are often worth more than the sexy discounts. Nobody brags about a properly filed travel voucher, but a clean PCS claim beats 15% off socks every day.

Benefit	Who it's for	Why it matters
Dislocation Allowance	PCS movers	DLA is the PCS money people forget to plan around. Military OneSource says the amount depends on rank and dependent status, and DTMO publishes the current rates. Ask finance about an advance before the move instead of floating everything on a credit card like a hero with bad cash flow. VERIFY CURRENT.
PCS pet reimbursement	PCS movers with one cat or dog	DoD now allows reimbursement up to **$550 CONUS** or **$2,000 OCONUS** for one household pet per PCS. Keep itemized receipts. The dog doesn't get a travel office, which is rude, but at least you can claim some money back. VERIFY CURRENT.

Family Separation Allowance	Members with dependents separated by qualifying orders	DFAS lists FSA at **$300/month** as of writing, prorated at $10/day for partial months. File DD Form 1561 when you qualify. It won't make deployment fun, but it pays for some of the extra nonsense separation creates. VERIFY CURRENT.
Adoption reimbursement	Active duty adopting a child under 18	DFAS lists reimbursement up to **$2,000 per child** and **$5,000 per calendar year** for qualifying adoption expenses. If you're adopting, ask before you pay fees and after you finalize. VERIFY CURRENT.
Spouse licensure / business-cost reimbursement	Spouses who PCS across state lines	Most branches can reimburse up to **$1,000** for spouse relicensing, certification, or certain business costs after a PCS. *Navy now advertises* up to **$2,000 combined** for some licensure and business-cost claims. If your spouse is a nurse, teacher, therapist, realtor, cosmetologist, lawyer, or runs a portable business, this is real money. VERIFY CURRENT.
Dependent Care FSA	Families paying for child care or adult dependent care	A DCFSA lets you set aside pretax money for preschool, before/after-school care, summer day camp, child care, and some adult care. *FSAFEDS posted* a **2026 household max of $7,500**. This is not glamorous. It is tax arbitrage for daycare, which is basically a second rent payment with crayons. VERIFY CURRENT.
Health Care FSA	Active component and eligible AGR members	HCFSA is new-ish for uniformed service members and lets you use pretax money for out-of-pocket medical, dental, vision, braces, glasses, contacts, over-the-counter items, and similar costs. *MyAirForceBenefits lists* a **2026 max of $3,400** with up to **$680 carryover** if you re-enroll. VERIFY CURRENT.

Student loan PSLF and military loan benefits	Anyone with federal student loans	Full-time military service counts for *PSLF*, which forgives qualifying Direct Loans after 120 qualifying payments while working full-time for qualifying public service employers. Submit PSLF employment certification every year, and again when you leave active duty. *CFPB says* active-duty members may get pre-service student loans capped at 6% under SCRA. Some contract-specific loan repayment programs also exist, like Army LRP or JAG loan repayment, but they have paperwork traps and usually must be in writing before you bank on them. VERIFY CURRENT.
College Loan Repayment Program	New accessions with qualifying loans and the right contract	Army LRP is not "join and the Army pays all your loans." MyArmyBenefits says only specified MOSs qualify, the benefit must be guaranteed in writing in the enlistment contract, and the Soldier must decline MGIB in writing. If a recruiter says loan repayment exists, ask where it is in the contract. Vibes don't pay Sallie Mae. VERIFY CURRENT.
Perkins / National Direct Student Loan cancellation	Members with old Perkins/National Direct loans in hostile-fire or imminent-danger areas	This is niche but real. MyArmyBenefits says active duty in qualifying hostile-fire or imminent-danger-pay areas can cancel up to 100% of Federal Perkins or National Direct Student Loans over five full years. It doesn't apply to Stafford or PLUS Loans. VERIFY CURRENT.
Legal assistance	Active duty and eligible dependents	Base legal can draft wills, powers of attorney, notarizations, lease reviews, and basic civil-law help. Use it before deployment, PCS, marriage, adoption, or buying a house. Paying a civilian lawyer $600 for a simple POA while base legal exists is a self-own.

WIC and Basic Needs Allowance	Junior families with dependents	DFAS says Basic Needs Allowance may apply when active-duty members with dependents fall below **200% of federal poverty guidelines**, and Military OneSource points families toward WIC. Some WIC programs don't count BAH the same way other programs do, so ask even if you assume you make too much. VERIFY CURRENT.
Commissary savings	Anyone near a commissary	DeCA advertises savings of nearly **25%** compared with commercial retailers. The commissary isn't always cheaper on every item, but meat, staples, diapers, and boring pantry stuff can add up fast. Shop like an adult with a list and it's a benefit. Wander in hungry and it's just Costco with uniforms.
Child Care in Your Home and MCCYN	Families stuck on waitlists or weird shifts	MilitaryChildCare.com runs MCCYN fee assistance and a Child Care in Your Home pilot for full-time in-home care, generally **30-60 hours/week**. If CDC waitlists are wrecking your spouse's job, this is where I'd look before just accepting the chaos. VERIFY CURRENT.
TRICARE breast pumps, doula, ECHO, and autism care	Families with pregnancy, postpartum, special-needs, or autism-care needs	TRICARE covers breast pumps, supplies, and breastfeeding counseling, and the *childbirth support demo* covers limited doula services. *ECHO* and the *Autism Care Demonstration* can matter a lot for qualifying family members, but registration and authorization rules are unforgiving. Start early. VERIFY CURRENT.

Cheap graduate credits

Use Tuition Assistance first, then pick schools that price like they know what an LES looks like. *DANTES* lists the general TA baseline as **$250/semester hour with a $4,500 annual ceiling**, but branch rules, officer restrictions, service obligations, and graduate-course limits move. VERIFY CURRENT. Don't burn GI Bill months on a $336/credit online class if TA or a military rate gets you there.

School / program	Current price signal	Who should look

UMGC	**$336/credit** for standard and specialty graduate military tuition in Summer 2026 through Spring 2027	The boring, practical default for online master's credits. Active duty, reserve, Guard, and spouses of active duty can qualify for the graduate military rate. VERIFY CURRENT.
Liberty Online	**$310/credit** for 2026-27 online graduate military tuition	Cheap master's credits if the program fits what you need. Don't pick it for brand prestige. Pick it if the credential does the job. VERIFY CURRENT.
Georgia Tech OMSCS	**$195/credit**, 30 credits, 100% online	The value monster if you can handle computer science. This is not a military discount, it's just aggressively underpriced for a real Georgia Tech master's. VERIFY CURRENT.
WGU	WGU lists average yearly master's tuition around **$8,856**	Good if you're self-paced, disciplined, and trying to finish fast. Bad if you need classroom structure to stay alive academically. VERIFY CURRENT.
SNHU	Military online graduate rate shown around **$470/credit** as of June 2026	More expensive than UMGC/Liberty, but still below many private-school online sticker prices. Check whether the program brand helps enough to justify the spread. VERIFY CURRENT.

My rule: if the degree is just a checkbox, buy the cheapest accredited checkbox that your target employer respects. If the degree is supposed to change your career, pay attention to brand, alumni network, licensing, and whether the curriculum teaches an actual skill. "Online master's" can mean "career accelerator" or "expensive PDF," and the brochure won't tell you which one.

Branch-specific stuff that matters

Most benefits don't care whether your name tape says Army, Navy, Air Force, Marines, Space Force, or Coast Guard. The places where branch matters are education systems, credentialing money, and some recreation programs. Don't burn time comparing branch pride posters. Compare the actual funding rules.

Benefit	Who gets the better deal	What I'd do
Army Credentialing Assistance	Enlisted and eligible Soldiers, but the cap is now tighter	Treat the **$2,000 FY cap** as the working number, one credential a year, and only one of three credentials per 10 years. Aviation credentials are capped lower at **$1,000/year**. VERIFY CURRENT.

Air Force COOL	Air and Space professionals with eligible credentials	The funding model is different: **$4,500 lifetime**, not an annual Army-style pot. Good if you pick one expensive credential. Bad if you thought it resets every FY. VERIFY CURRENT.
Navy COOL	Sailors with command-approved, mapped credentials	Navy COOL funds eligible credentialing exams and maintenance fees, but FY funding and eligibility can move. Check the COOL page before promising yourself a paid cert. VERIFY CURRENT.
Marine Corps Tuition Assistance	Marines using college courses, not necessarily credential-only plays	Marines advertise up to **$4,500/FY** for TA, with the normal $250/semester-hour math. Use it early if your command tempo allows. VERIFY CURRENT.

The Army-specific punchline: Army CA used to be a ridiculously flexible credential bucket. It isn't that loose anymore. If you're Army and planning a cert, don't wait until the fiscal-year-end stampede and don't assume the old $4,000 number survived.

If you deploy

The deployment-only money plays are the best-kept secret in this whole guide:

- ***Savings Deposit Program* (SDP).** Deploy to a combat zone for 30+ days and, as of writing, DFAS still lists the deal as up to **$10,000 at 10% annual interest**, compounded quarterly, running until 90 days after you get home. There is no civilian equivalent to a risk-free 10%. The interest is taxable even though your combat pay isn't. VERIFY CURRENT.
- **Combat Zone Tax Exclusion + Roth TSP.** Pay earned in an *IRS combat zone* is federal-tax-free. The normal 2026 TSP elective deferral limit is **$24,500**, but TSP says uniformed-service members can exceed that limit with traditional contributions from combat-zone pay, up to the annual-additions limit, **$72,000 for 2026**. VERIFY CURRENT. The clean version is boring and powerful: max Roth TSP if you can, use combat-zone traditional TSP only during eligible months if you're trying to push past the normal limit, and don't wreck the BRS match timing. *Military Money Manual's combat-zone TSP piece* is the nerd map for this.
- **TSP Roth in-plan conversions are now part of the deployment playbook.** *TSP says* a Roth in-plan conversion lets you move traditional TSP money into the Roth side inside TSP, and TSP announced that feature became available in 2026. VERIFY CURRENT. This is where combat-zone tax-exempt traditional money gets interesting, but don't cowboy it. Tax-exempt, pre-tax, matching, and pro-rata rules can turn into a little spreadsheet crime scene if you wing it. Use MilTax, a military CPA, or a fee-only military financial planner before moving serious money.

If you're a veteran

- **GI Bill** (tuition, housing, books), **federal *5-point hiring preference*** (huge for government jobs), ***VA health care***, online exchange shopping access, and the **veteran designation** on your driver's license for in-person discounts.
- ***SGLI → VGLI conversion window*.** When you separate, you can convert your service life insurance to VGLI. Do it **within 240 days and there's no medical exam**, guaranteed acceptance regardless of health. The absolute cutoff is about a year and 120 days out, then it's gone forever. If you're healthy, level commercial term life often beats VGLI's age-banded premiums, but if you have any health condition, that no-exam window is the move. VERIFY CURRENT.

If you're disabled

- ***VA disability compensation*** (monthly, tax-free, rating-based), **10-point federal hiring preference**, *VR&E (Ch. 31)* employment and training support, **Category VI Space-A**, the **National Parks Access Pass**, and expanded commissary/exchange/MWR access.
- **State property-tax exemptions** for disabled vets are often the sleeper benefit, some states waive property tax entirely at 100%. Amounts and thresholds vary wildly by state. VERIFY CURRENT your state.

If you're a military spouse or family

Spouses get more than people realize, including on the card side:

- **Card fees and benefits extend to spouses.** Under the MLA, fee waivers and rate caps can cover a servicemember's spouse and dependents, and authorized-user card fees on your account are waived too. So your spouse can often carry premium cards fee-free as well. VERIFY CURRENT with each issuer, since it's policy-dependent.
- **Federal hiring has a spouse lane.** *USAJOBS* has a military-spouse hiring path, and *OPM* says agencies can use noncompetitive appointment authority for qualified military spouses. That doesn't mean your spouse gets handed a GS-13 and a parking spot. It means HR can hire them without the normal full competition if they meet the criteria and the job fits. Upload the marriage certificate, orders, resume, transcripts, SF-50 if they have one, and any preference paperwork before applying. VERIFY CURRENT.
- **DoD and VA jobs are the first place I'd look for portable work.** DoD civilian jobs can use Military Spouse Preference and noncompetitive appointment authority, and VA openly advertises telework/remote roles plus spouse-friendly reassignment concepts. Search USAJOBS with **Military Spouse**, **Remote**, and **Offers telework** filters, then separately search the *Military Spouse Employment Partnership* for private employers that say they want military spouses. Remote jobs are still competitive, but at least you're fishing in a stocked pond instead of yelling "hire me" into LinkedIn's haunted well.
- ***MyCAA***, up to $4,000 for spouse licenses, certs, and education.

· **TRICARE** coverage, ***DEA (Ch. 35)*** and the **Fry Scholarship** for education, child-care programs and fee assistance through *MilitaryChildCare.com* and MCCYN, and the PCAFC caregiver stipend.

· **Free national parks pass, Blue Star Museums, Headspace,** and most ID.me/GOVX retail discounts extend to dependents.

· Many of the same **school application and test-fee waivers** apply to spouses too. Ask.

State-specific

Benefits stack a whole second layer at the state level: tuition, fee waivers, park access, tax breaks, hiring preference. Start at the *MyArmyBenefits state library*, then go to the state page before you move, buy a house, or let your kid pick a school. State benefits are where one checkbox can be worth $500 or $15,000 a year. VERIFY CURRENT all of this.

State	Highest-value stuff to check first
California	Good for dependents, mediocre for property-tax relief compared with the big exemption states. The *CalVet College Fee Waiver* can waive mandatory systemwide tuition and fees at UC, CSU, and community colleges for eligible dependents. The *disabled-veterans property-tax exemption* reduces taxable value, and 2026 county pages show roughly **$180k basic / $271k low-income** exemption levels, not a full property-tax wipeout. Disabled vets at 50%+ can get reduced-fee *hunting and fishing licenses*.
Texas	Texas is one of the big-money states. The *Texas Veterans Commission* points to property-tax exemptions, and 100% disabled vets can often get a full residence homestead exemption. The *Hazlewood Act* is the headline education play, up to **150 credit hours** of tuition exemption for qualified veterans, spouses, and dependents. Texas Parks and Wildlife also has free or discounted hunting/fishing and state-park benefits for certain disabled vets and resident active duty.
Virginia	Virginia is strong for disabled-vet property tax and dependents. *DVS tax exemptions* covers the real-estate tax exemption lane, and *VMSDEP* can waive tuition and mandatory fees for eligible spouses and children of qualifying disabled, killed, missing, or captured service members. *Veteran hunting and fishing licenses* are worth checking if you're disabled.

North Carolina	North Carolina has a lot of troops but a smaller property-tax benefit than people expect. The *DMVA benefits page* points to property-tax relief, scholarships, hunting/fishing, and license plates. The disabled-veteran homestead exclusion is commonly **$45,000** off assessed value for qualifying 100% P&T disabled vets or certain surviving spouses, not a full exemption. The sleeper is recreation: disabled vets can get a free *state parks annual pass*.
Georgia	Georgia is better than people assume. The *disabled-veteran homestead exemption* was listed at **up to $121,812 for 2025**, indexed annually. The *one-time veterans hunting and fishing license* gives eligible resident veterans a free one-year license. Georgia also has business/license tax quirks for disabled vets, which matters if you start a small business and like not paying nuisance fees.
Florida	Florida is already tax-friendly, and the veteran layer helps. The *FDVA benefits guide* covers property-tax exemptions, education, employment preference, and license benefits. The *housing page* lists a **$5,000 property-tax exemption** for eligible resident vets with 10%+ service-connected disability, with bigger total exemptions for qualifying 100% P&T disabled vets in the benefits guide. Florida also gives 100% P&T disabled resident vets a free five-year hunting/fishing license.
Washington	Washington is excellent for disabled-vet outdoor access. The *WDVA free/reduced pass page* covers property-tax relief, reduced hunting/fishing, and the Lifetime Disabled Veteran Pass. Washington residents with 30%+ service-connected disability can get the pass, and the *Discover Pass page* says it covers state parks day use plus free camping or moorage and, starting Oct. 1, 2025, broader DNR/WDFW land access.
Colorado	Colorado is solid but not Texas-level. The *Colorado benefits page* and MyArmyBenefits list a disabled-veteran property-tax exemption equal to **50% of the first $200,000** of actual value for eligible 100% P&T disabled vets and surviving spouses. Colorado also has free state-park admission in August for active duty, veterans, and Guard members, plus Veterans Day access through Colorado Parks and Wildlife.

Sleeper states: **Illinois, New Jersey, and Maryland** can be huge for 100% P&T disabled-veteran property tax. **Iowa** has a strong 100% disabled-vet property-tax exemption and cheap lifetime hunting/fishing. **Oklahoma** has a rare sales-tax exemption for some 100% disabled vets. Don't pick a state only for benefits, because jobs, family, BAH, and property prices still matter. But if you're 100% P&T and choosing between two places you like, the property-tax line is not trivia.

Tools I Use

- ***Google Flights*** explore and date-grid for finding cheap flights; ***Skyscanner*** (and its AI) for a second look.
- ***seats.aero*** and ***roame.travel*** for award-availability hunting, meaning cheap points flights you can book with transferable points instead of paying cash like a civilian with no imagination.
- ***AutoSlash*** for rental-car rate scanning.
- ***SeatGuru*** for seat maps so you don't get stuck by the lavatory.
- ***thepointscalculator.com*** for sanity-checking whether to pay cash or points.
- **Delta Vacations** for a points boost plus MQDs on packaged trips; the **Chase UR portal** when it adds car-rental cashback.
- ***MaxRewards*** to auto-activate the targeted card "offers" you'd otherwise forget to click, and to see which card to use where.
- ***Military Money Manual tools*** for the stuff I don't want to rebuild badly: MilTaxCaster for military tax estimates and Roth-vs-traditional checks, CardPointers / UseYourCredits / MaxFHR for keeping premium-card credits from expiring uselessly, and VetCalc for VA disability math.
- ***Military Financial Advisors Association*** and ***Military Tax Experts Alliance*** when the question is too expensive for barracks law. Paying a real fee-only planner or military tax pro once can beat guessing wrong on TSP conversions, residency, rental property, or disability-tax interactions.
- ***Military Money Manual*** for the clearest running guide to active-duty Amex/Chase annual-fee waivers and which premium cards are worth it.
- ***Military Money Manual's TSP match calculator*** when you're trying to max TSP without missing BRS match months. This is exactly the kind of spreadsheet someone else should suffer through once so you don't have to.
- ***r/churning*** wiki for current offers and the application rules, plus ***Doctor of Credit*** and ***FlyerTalk*** for retention and reconsideration data points.
- My own award-tracking spreadsheets, plus pointsapp for the apply-now-vs-wait call on welcome offers.

Links

Verification platforms

- ID.me: *https://www.id.me/*
- GOVX: *https://www.govx.com/*
- ExpertVoice: *https://www.expertvoice.com/lp/military/*
- SheerID: *https://www.sheerid.com/shoppers/*
- WeSalute: *https://www.wesalute.com/*

Travel & tickets

- American Forces Travel: https://www.americanforcestravel.com/
- Vet Tix: https://www.vettix.org/
- USO locations: https://www.uso.org/locations
- National Parks military access: https://www.nps.gov/planyourvisit/veterans-and-gold-star-families-free-access.htm
- Blue Star Museums: https://www.arts.gov/initiatives/blue-star-museums
- Marriott x United RewardsPlus: https://marriottbonvoy.unitedmileageplus.com/
- StatusMatcher (status-match tracker): https://statusmatcher.com/

Money: cards, pay, and benefits

- SCRA 6% interest cap: https://www.justice.gov/servicemembers/your-rights-servicemember-6-interest-rate-cap-servicemembers-pre-service-debts
- Savings Deposit Program (SDP): https://www.dfas.mil/MilitaryMembers/sdp/
- SGLI to VGLI conversion: https://www.va.gov/life-insurance/options-eligibility/vgli/
- VA home loans: https://www.va.gov/housing-assistance/home-loans/
- Military Money Manual: https://militarymoneymanual.com/
- MaxRewards: https://www.maxrewards.com/
- r/churning: https://www.reddit.com/r/churning/

Health, education & transition

- TRICARE: https://www.tricare.mil/
- Post-9/11 GI Bill: https://www.va.gov/education/about-gi-bill-benefits/post-9-11/
- SkillBridge: https://skillbridge.osd.mil/
- Headspace via Blue Star Families: https://work.headspace.com/bluestarfamilies/member-enroll/login
- Armed Services YMCA (free gym program): https://asymca.org/what-we-do/dod-moi/
- Military credit monitoring (Experian example): https://www.experian.com/lp/military.html

Reference

- MyArmyBenefits state library: https://myarmybenefits.us.army.mil/Benefit-Library