



NATIONAL
MILITARY FAMILY
ASSOCIATION

Together we're stronger

Military Family Update

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AMBA Fall Workshop 2015

Sequestration

**“We can choose
to end the
debilitating effects
of sequestration,
and we must.”**

- SASC Chairman John McCain (R-AZ) and
Ranking Member Jack Reed (D-RI)

#EndSequestration

Source: Politico



Military Compensation and Retirement Modernization Commission Recommendations

Picked up this year:

- Retirement Reform
 - Decreased Defined Benefit
 - Increased Employer Contribution
 - Continuation Pay
- Financial Literacy
 - Funding and increased programming for informed savings participation (prep for healthcare changes?)

Future changes:

- Healthcare reform
 - Change in healthcare delivery at Managed Care Facility?
 - Increased costs to dependents?
 - Increased choice?
 - Continuity for RC?
 - Increased costs to working-age retirees?

NDAA: Past and Present

FY 2015

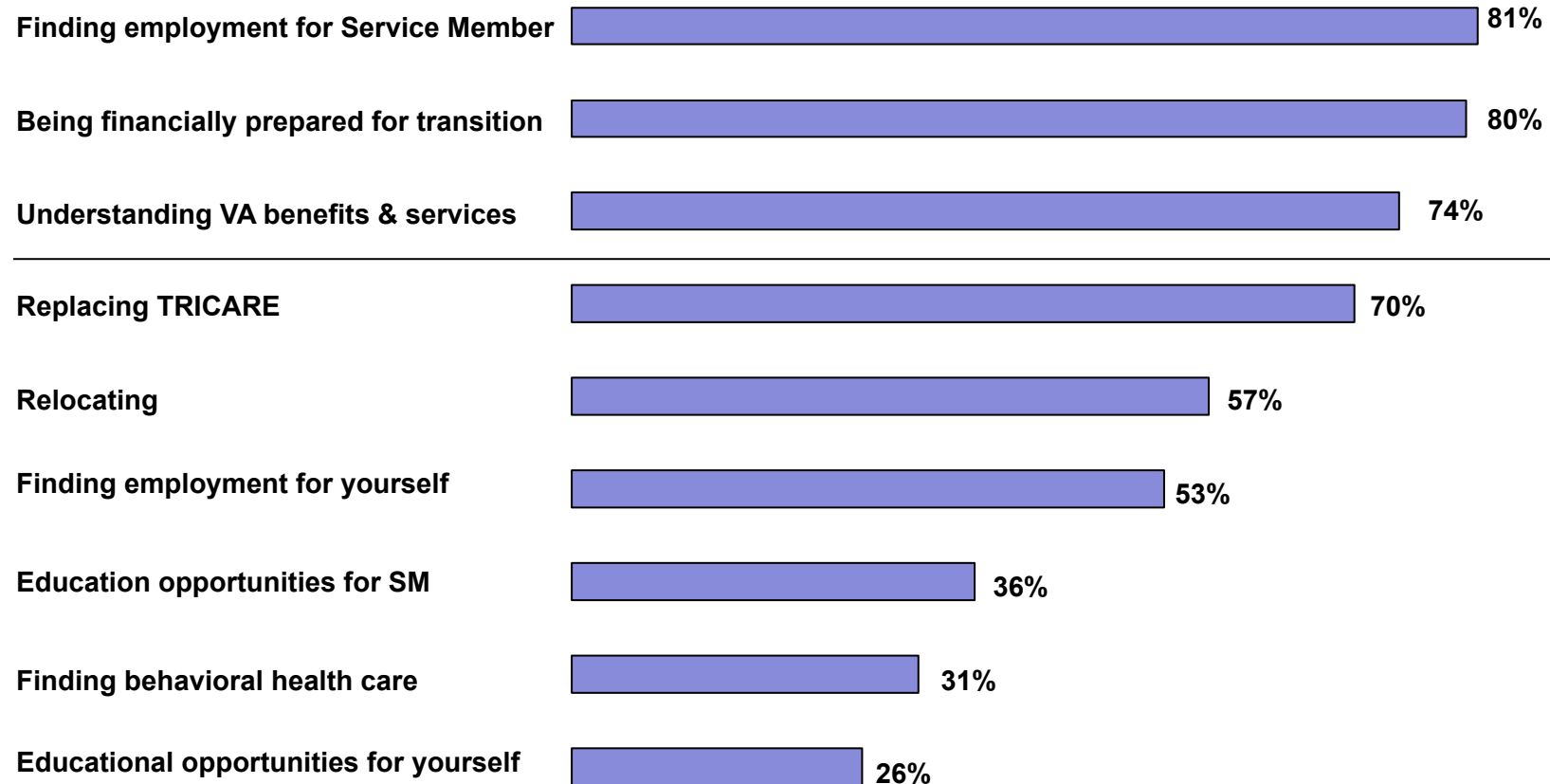
- 1% pay raise instead of ECI 1.8%
- 1% cut to Basic Allowance for Housing and exclusion of renter's insurance costs
- Increase in pharmacy co-pays
- \$100M cut to commissary

FY 2016 Proposals

- 1.3% pay raise (S.1176) instead of ECI of 2.3%
- 5% cut to Basic Allowance for Housing and reduction for cohabitating personnel (including dual-mil couples)
- Increase in pharmacy co-pays
- \$300M cut to commissary and privatization pilot program

Military Spouse Transition Concerns

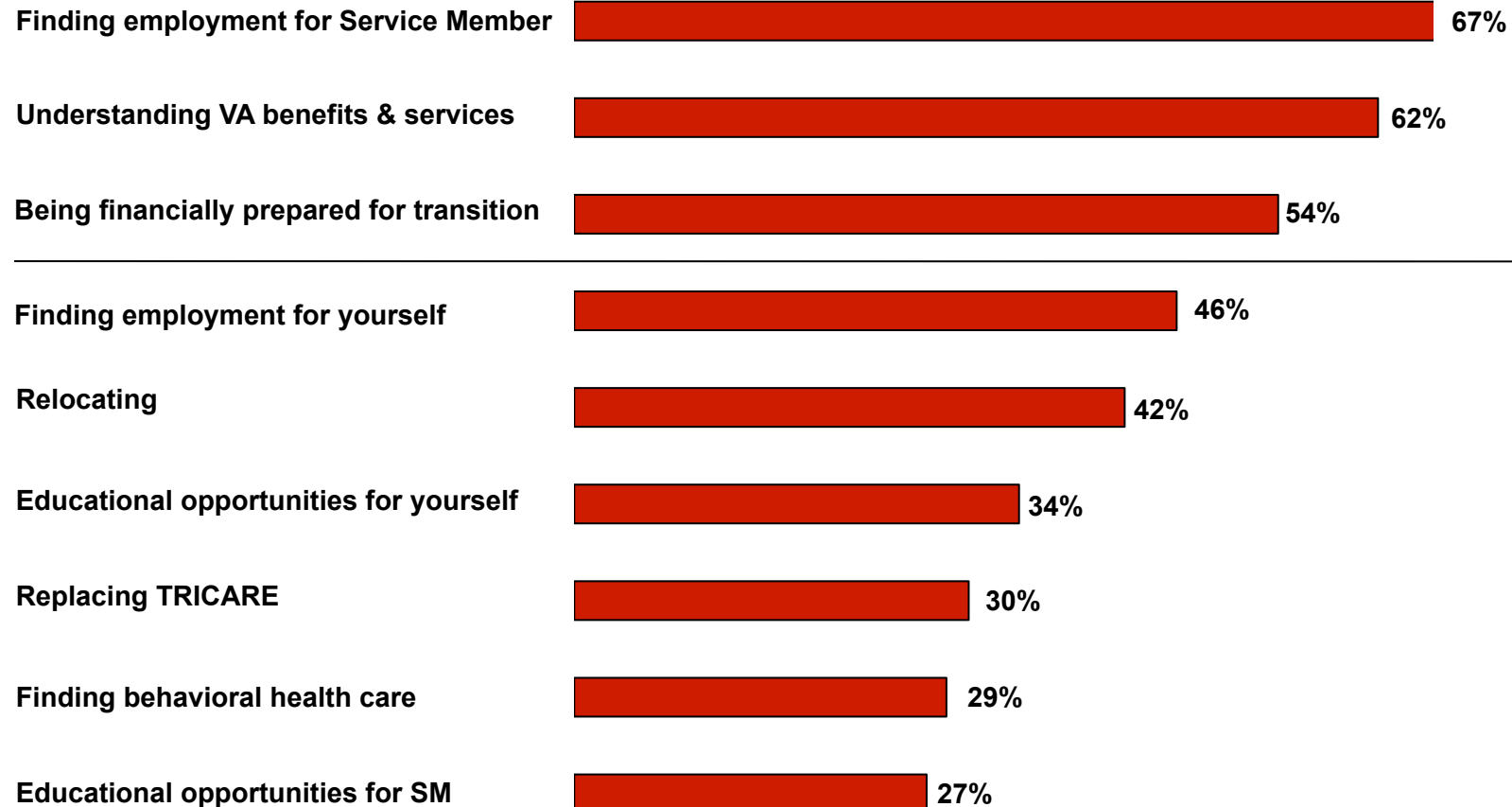
% of Military Spouses Extremely or Very Concerned with:



Source: NMFA Transition Survey – May 2014

Veteran/Retired Spouse Transition Challenges

% of Recent Veteran Spouses Rating Issue as Extremely or Very Challenging:

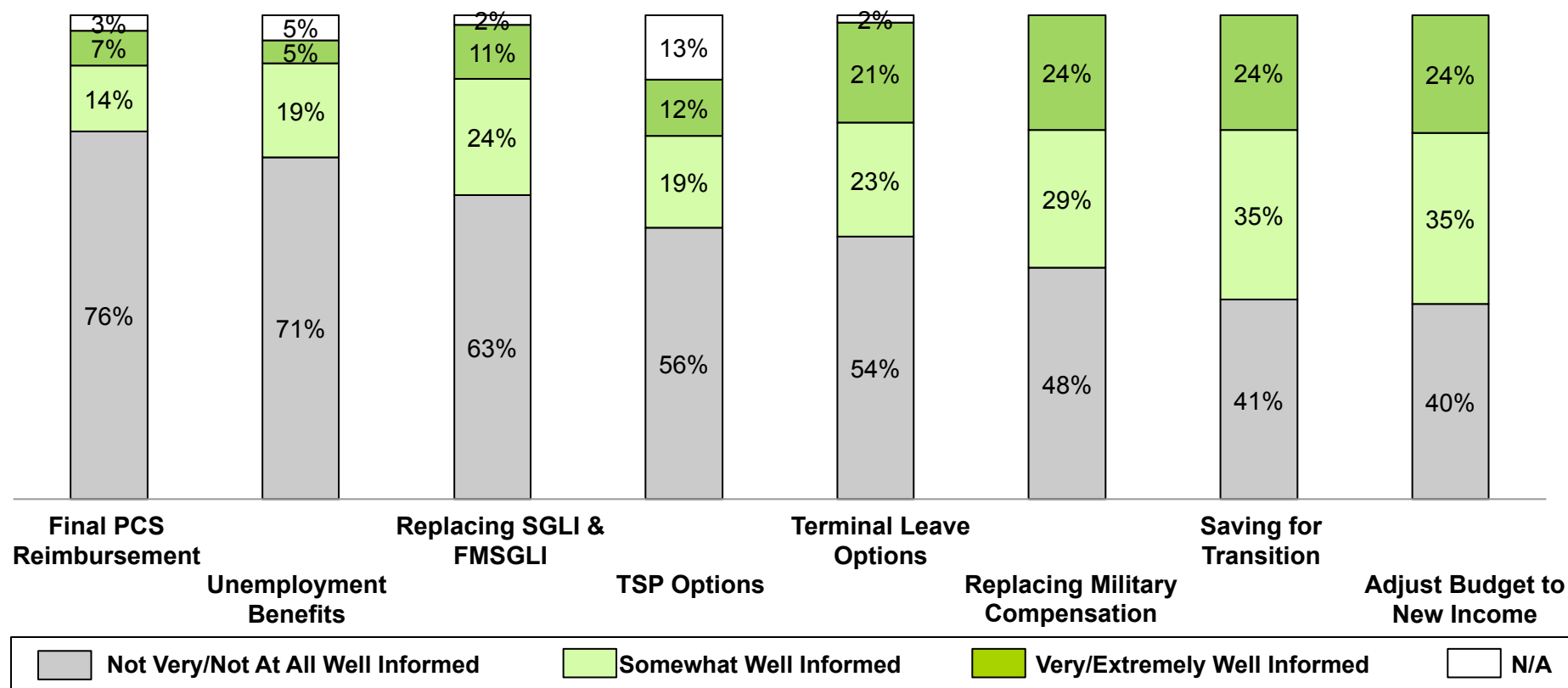


Source: NMFA Transition Survey – May 2014

Few military spouses facing transition feel well informed about issues related to financial preparedness

More Information Needed: FINANCIAL PREPARATION

% of Military Spouses:



Source: NMFA Transition Survey – May 2014

What does NMFA do about all of this?

- Advocate and educate
- Consult and collaborate
- Programs
 - Operation Purple® Programs
 - Spouse Scholarships
 - MyMilitaryLife Mobile Application

What can you do?

- Stay involved with legislators
- Programs and offers to assist when government fails
- More of what you are already doing – helping families prepare financially through savings, employment, and education.



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