



The Advantages of Joining the Military

Service to Country, Opportunities for Life

By Curtis Jerry Smothers, LCDR, USN (Ret.)

Introduction: More Than a Job

What does a young person gain by joining the military? A steady paycheck, education, medical care, travel opportunities, and perhaps a retirement pension are certainly attractive possibilities. But military service offers something that is harder to measure: the opportunity to develop discipline, accept responsibility, build lasting friendships, and contribute to something larger than oneself.

This **Article** examines the advantages of military service, including compensation, family support, education, career development, and retirement benefits. It also considers the sacrifices that accompany those opportunities.

I spent more than 24 years in the United States Navy, beginning as an enlisted sailor and eventually retiring as a lieutenant commander. My experiences taught me that the rewards of military service extend far beyond the financial benefits, although those benefits are certainly worth understanding.

For anyone considering a military career—or simply wondering what military life has to offer—here is a closer look.

An Honorable Profession

Military service is among the most demanding and honorable professions a person can choose. Throughout American history, the Armed Forces have defended the nation, protected its interests, and responded to emergencies at home and abroad. They have also produced some of our most respected leaders, including George Washington, Ulysses S. Grant, and Dwight D. Eisenhower.

Joining the military means becoming part of an organization whose traditions emphasize duty, discipline, courage, and service. It also means accepting obligations that most civilian occupations never impose. Military personnel may be ordered to distant assignments, separated from their families for extended periods, or required to perform dangerous duties under extraordinarily difficult circumstances.

These are not insignificant sacrifices. In recognition of them, the United States provides military personnel with a comprehensive system of compensation, education, health care, family assistance, and retirement benefits. Although some civilian employers offer comparable individual benefits, few provide such a broad combination of career opportunities and support programs.

For someone considering military service, the advantages deserve careful examination. Understanding both the opportunities and the obligations is essential to making an informed decision.

Pride, Prestige, and Public Respect

One of the less tangible benefits of military service is the respect traditionally associated with wearing the uniform. Americans generally hold their Armed Forces in high regard, recognizing the sacrifices made by service members and their families.

Public attitudes have not always been consistent. During the Vietnam War, opposition to the conflict sometimes spilled over into hostility toward returning military personnel. Those of us who served during that era remember that experience. Today, public expressions of appreciation are more common, although attitudes toward military institutions and particular conflicts still vary.

Military service can also provide a lasting sense of accomplishment. Completing demanding training, mastering a difficult specialty, and contributing to a mission larger than oneself can produce confidence and pride that endure long after active service ends. The uniform may command respect, but the deeper satisfaction comes from knowing that one's work matters.

Military Pay: More Than a Monthly Salary

No one should join the military expecting to become wealthy. Nevertheless, military compensation can be attractive, particularly when the value of allowances and benefits is considered alongside basic pay.

Military basic pay is determined primarily by pay grade and years of service. An enlisted recruit begins at the lower end of the pay scale, while experienced noncommissioned officers, petty officers, and commissioned officers earn progressively higher salaries. Basic pay, however, tells only part of the story.

Eligible military personnel may also receive a Basic Allowance for Housing (BAH) and Basic Allowance for Subsistence (BAS). Housing allowances depend on factors such as duty location, pay grade, and dependent status. Certain assignments and specialties may qualify for additional compensation, including sea pay, hazardous duty incentive pay, or other special and incentive payments.

Unmarried junior enlisted personnel commonly live in government-provided quarters and may receive meals through military dining facilities. The old expression "three hot's and a cot" still captures something of that arrangement, although the details of housing and meal entitlements vary.

Military members also receive paid leave, generally accruing 30 days annually, subject to applicable rules. For current pay tables and allowance information, consult the [Defense Finance and Accounting Service](#) and the [Department of Defense Military Compensation website](#).

Health Care, Commissaries, and Other Benefits

Health care is another substantial advantage of military service. Active-duty personnel receive medical coverage through the military health system, while eligible family members may receive coverage through TRICARE. Dental benefits are also available, although arrangements and costs differ for active-duty members and dependents.

Military installations offer additional services that can reduce everyday expenses. Commissaries sell groceries to eligible patrons, while military exchanges provide merchandise and services. Recreational facilities, fitness centers, libraries, and other Morale, Welfare, and Recreation programs contribute to the quality of military life.

Certain military allowances receive favorable federal income tax treatment. For example, qualifying housing and subsistence allowances are generally excluded from federal taxable income. Additional tax provisions may apply to service in designated combat zones or other qualifying circumstances.

These benefits are valuable, but eligibility and out-of-pocket expenses vary. Prospective recruits should understand which benefits apply to them and their dependents rather than assuming everything is free. For additional information, visit [TRICARE](#) and the [IRS Tax Information for Members of the Military](#).

Family Assistance: The Military Has Come a Long Way

There was a time when a familiar military wisecrack went something like this: "If the Army wanted you to have a family, it would have issued you one." That attitude reflected a period

when military families were often expected to manage relocations, separations, and personal difficulties with relatively little institutional assistance.

Fortunately, the Armed Forces have made substantial progress in recognizing that military readiness depends partly on the well-being of service members' families. Today's military family support system includes installation-based assistance programs, relocation counseling, financial education, employment resources for military spouses, and assistance during deployments. Family readiness organizations help spouses and children understand what to expect before, during, and after extended separations.

[Military OneSource](#) provides information and assistance on a wide range of subjects, including relocation, family relationships, financial concerns, and confidential nonmedical counseling for eligible individuals. These services cannot eliminate the difficulties of military family life, but they provide resources that earlier generations often lacked.

Travel: Seeing the World While Serving Your Country

For someone with an adventurous spirit, military service can offer opportunities to see places that might otherwise remain distant names on a map. Assignments may take service members across the United States or overseas to locations in Europe, Asia, the Pacific, and elsewhere. Deployments can provide exposure to unfamiliar cultures, customs, and environments. Some military personnel spend much of their careers traveling, while others remain in comparatively stable assignments.

Military families may also accompany service members on eligible overseas tours, allowing spouses and children to experience life in another country. During my Navy career, I had the opportunity to serve aboard several aircraft carriers and spend two years in Scotland. Those experiences remain among the most memorable of my life. Readers interested in my experiences at sea can explore my [Navy Memories collection](#).

Travel, however, comes with an important qualification: the military determines where its personnel are needed. An overseas assignment may be a wonderful adventure, but it may also involve difficult working conditions, family separation, or an unaccompanied tour. Some occupational specialties offer considerably more travel than others.

The opportunity to see the world is real, but military travel should never be confused with a vacation. The mission always comes first, regardless of how attractive the destination may be.

Education: Learning While Serving and Afterward

Education is one of the most valuable benefits available to military personnel. The Armed Forces operate extensive technical training programs covering hundreds of occupational specialties. Depending on the service and career field, military members may receive instruction in electronics, aviation, medicine, information technology, engineering, logistics, administration, and many other disciplines.

These skills can form the foundation for a military career and may also prove valuable in civilian employment. Active-duty personnel may qualify for tuition assistance to pursue approved college or vocational courses while serving. Eligibility, funding limits, and academic requirements depend on the service.

For eligible veterans and service members, the Post-9/11 GI Bill provides additional educational opportunities. Depending on qualifying service and other eligibility factors, benefits may include tuition and fees, a monthly housing allowance, and an allowance for books and supplies.

The maximum benefit generally requires at least 36 months of qualifying active-duty service or another qualifying basis for full eligibility. Shorter periods of qualifying service may establish eligibility for a reduced percentage of benefits. Certain individuals may also qualify to transfer unused educational benefits to eligible dependents, subject to additional service and approval requirements. [Veterans Affairs](#)

Military education benefits can substantially reduce the financial burden of earning a degree or professional credential. For current requirements, consult the [Department of Veterans Affairs Education Benefits website](#).

Retirement: A Second Career With a Financial Foundation

Military retirement is among the most significant long-term advantages of a career in uniform. Most service members who complete at least 20 years of qualifying active-duty service become eligible for military retired pay. Unlike many civilian retirement arrangements, regular active-duty military retired pay can begin immediately upon retirement, even when the retiree is still relatively young.

For someone who enters the military at 18 or 20, completing a 20-year career may leave ample time to pursue another occupation while receiving military retired pay. The amount depends on the applicable retirement system, years of creditable service, and the appropriate retired-pay calculation.

Most personnel who entered military service beginning January 1, 2018, fall under the Blended Retirement System (BRS). It combines a defined-benefit pension for qualifying career retirees with government contributions to the Thrift Savings Plan, a retirement savings program similar to a civilian 401(k).

Under the BRS, the defined-benefit pension for 20 years of service generally equals 40 percent of the applicable retired-pay base, before deductions. Members covered by certain older retirement systems may qualify for different calculations. [Military Pay](#)

An important advantage of the BRS is that eligible service members who leave before completing 20 years may retain vested retirement savings, even though they do not qualify for the regular military pension. Eligible military retirees and family members may also receive continued TRICARE coverage, although enrollment requirements, premiums, and cost-sharing depend on the plan and individual circumstances.

Military retirement is not a guarantee of lifelong financial security, but it can provide a substantial foundation for a second career or eventual full retirement. For current information, visit the [Department of Defense Military Compensation website](#).

Career Skills and Civilian Opportunities

Military service can provide professional experience that extends well beyond a person's time in uniform. Leadership, technical competence, teamwork, accountability, and the ability to perform under pressure are qualities valued by many civilian employers. Service members may also gain experience managing personnel, maintaining sophisticated equipment, handling budgets, and solving complex operational problems.

The transition to civilian employment is not always effortless. Some military specialties translate directly into civilian occupations, while others require additional education, certification, or licensing. Nevertheless, military training and experience can provide a valuable starting point for further education or employment. Veterans may also qualify for federal employment preferences and other transition assistance programs.

The key is to approach military service as an opportunity to develop useful skills rather than assuming that a military occupational title automatically guarantees a civilian job. Those who take advantage of training, educational opportunities, and leadership experience may discover that their military service opens doors long after they leave active duty.

The Sacrifices Should Not Be Overlooked

An article about the advantages of military service would be incomplete without acknowledging its costs. Military personnel surrender a measure of personal freedom that civilians generally take for granted. They may be required to relocate, work irregular hours, deploy without their families, or accept assignments they would not otherwise choose.

Military service can involve physical danger, emotional stress, and prolonged separation from loved ones. Spouses may find their own careers interrupted by frequent moves, while children must repeatedly adjust to new schools and friendships.

Even routine military life can be demanding. Inspections, duty watches, operational exercises, and unexpected changes in orders are familiar features of the profession. The benefits are substantial, but they are not gifts without obligations. They represent part of the nation's commitment to those willing to accept the unusual demands of military service.

The Intangible Reward: Pride in Serving

There is something about military service that cannot be adequately expressed in dollars, allowances, or retirement calculations. You can see it in the serious faces of young recruits, the erect posture of service members wearing their uniforms, and the quiet pride of veterans marching—or being pushed in wheelchairs—in Veterans Day parades.

Our nation's military history is filled with men and women who willingly set aside their private interests to serve a larger purpose. Some endured hardship and separation; others faced combat, suffered wounds, or made the ultimate sacrifice. What unites these generations is not a particular uniform, branch of service, or military specialty. It is the willingness to accept responsibility for something beyond themselves.

Military service is not the only honorable profession, nor is it the right choice for everyone. But for those who embrace its demands, it offers an uncommon combination of personal development, practical benefits, lasting friendships, and the satisfaction of serving their country.

I began my Navy career as an enlisted sailor and eventually retired as a lieutenant commander after more than 24 years of service. The financial benefits of that career were important, but they are not what I remember most vividly. I remember the people, the experiences, the responsibilities, and the pride of having served.

Those rewards are difficult to measure, and perhaps that is why they endure. The opportunity to serve one's country remains both a privilege and an honor. It has been so for generations, and, God willing, it will continue to be so.

Editor's Note: Military pay, allowances, benefits, and eligibility requirements change periodically. Readers considering military service should consult official Department of Defense, Department of Veterans Affairs, and individual service websites for current information before making enlistment or career decisions.