

FREE QUARTERLY GUIDE

# The AZ Veteran Money-Saving Guide

Every Arizona-specific veteran benefit, discount, and tax break in one place. State programs, federal benefits, national chain discounts, and the AZ-specific savings most veterans don't know exist.

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# About this Guide

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This Guide consolidates Arizona-specific veteran benefits + nationally-available veteran discounts into one place. It's free. Print it. Share it with vet friends. Keep a digital copy on your phone for reference when you're at a store + want to verify if there's a discount.

## How this Guide is organized

1. **AZ state programs** — the biggest dollar savings for AZ veterans
2. **Federal benefits worth knowing** — VA disability, GI Bill, healthcare
3. **National retail discounts** — home improvement, food, apparel
4. **Phoenix-area specific discounts**
5. **Tucson-area specific discounts**
6. **Sierra Vista + Fort Huachuca specific**
7. **How to verify + claim**
8. **About Mike**

**Important:** Discounts and benefit details change. Always verify current availability with the business or program administrator before relying on a specific discount. This Guide is for informational purposes only.

## Refresh cadence

This Guide updates quarterly (February, May, August, November). The latest version is always at [azvaloan.com/AZ-Veteran-Money-Saving-Guide.pdf](https://azvaloan.com/AZ-Veteran-Money-Saving-Guide.pdf).

## Want quarterly email updates?

Get the new edition emailed to you each quarter when it's published. Sign up at [azvaloan.com/veteran-discounts/](https://azvaloan.com/veteran-discounts/) (bottom of page).

# AZ State Programs (highest-dollar savings)

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## 1. HB 2792 — Disabled Veteran Property Tax Exemption (2026 expansion)

### Annual value: \$2,000-\$8,000+ for 100%-rated vets

The single biggest change in Arizona veteran benefits in a decade. Signed February 2026.

- **100% service-connected disabled vets:** FULL exemption from property tax on primary residence
- **Partial-rated vets (10-99%):** Proportional exemption against expanded \$4,873 baseline
- **Surviving spouses** of qualifying veterans also eligible

**How to claim:** File Form 82514B "Disabled Veteran Affidavit" with your county assessor by **September 1** deadline of the year you want exemption to start. Forms typically available at county assessor websites.

## 2. AZ Vehicle Registration — Disabled Veteran License Plate

### Annual value: \$25-\$50

100% service-connected disabled vets receive free vehicle registration fees on one personal vehicle. Apply through AZ MVD with VA disability rating documentation.

## 3. AZ State Parks — Disabled Veteran Annual Pass

### Annual value: \$75

Free annual day-use pass to all 30+ Arizona State Parks for vets with 100% disability rating. Pick up at any AZ State Park or apply via [AZStateParks.com](http://AZStateParks.com).

## 4. AZ Hunting + Fishing License Discount

### Annual value: \$50-\$100

Disabled veterans (50%+ rating) get heavily discounted hunting + fishing licenses through AZ Game and Fish Department. Show VA disability documentation at any license vendor.

## 5. Veterans + Combat License Plates

Multiple veteran-specific AZ license plate options including Purple Heart, Combat Wounded, and service-branch-specific plates. Reduced fees, often free for certain ratings.

## 6. AZ Tuition Waivers + Education Benefits

Some Arizona public universities (ASU, U of A, NAU, community colleges) offer tuition reduction or waiver for AZ-resident veterans. Eligibility varies by institution + program. Contact each school's veteran services office.

Surviving spouses + dependents of deceased service members may qualify for additional state education benefits.

## 7. AZ Veterans Treatment Courts

Maricopa, Pima, and several other AZ counties have Veterans Treatment Courts as alternative for vets involved in non-violent legal issues. Combines accountability + treatment.

## 8. AZ Department of Veterans Services (ADVS) programs

- Long-term care at AZ State Veterans Homes (Phoenix, Tucson, Yuma)
- Burial benefits at AZ State Veterans Cemeteries

- Pre-discharge claim assistance
- Direct VA Service Officer consultations

# Federal Benefits Worth Knowing

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## VA Disability Compensation (2026 monthly rates)

Rating	Veteran alone	+ Spouse	+ Spouse + 2 kids
10%	\$175	\$175	\$175
30%	\$545	\$610	\$687
50%	\$1,114	\$1,221	\$1,375
70%	\$1,759	\$1,908	\$2,124
100%	\$3,737	\$3,946	\$4,098

Tax-free federally + at the AZ state level. Mortgage lenders gross-up by 25% for DTI calculations (boosts qualifying income).

## VA Healthcare

VA Medical Centers + Community Outpatient Clinics at no cost (for higher priority groups) or low copay. AZ has three VAMCs:

- **Phoenix VAMC** (Carl T. Hayden) — full hospital + multiple specialty clinics
- **Tucson VAMC** (Southern Arizona) — full hospital
- **Prescott VAMC** (Bob Stump) — smaller facility + clinics

Plus 25+ CBOCs (Community-Based Outpatient Clinics) across AZ. Apply for VA healthcare at any VAMC; eligibility based on service history + income + disability rating.

## Post-9/11 GI Bill

### Potential value: \$100,000+ for full education benefit

Up to 36 months of tuition coverage + monthly housing allowance (BAH-equivalent) + book stipend. Transferable to spouse or dependents while still serving. Many AZ schools also have Yellow Ribbon Program agreements that cover tuition above the state-school cap.

## VA Pension (for low-income vets)

Tax-free monthly income supplement for low-income wartime veterans aged 65+ or permanently disabled. Aid + Attendance benefit available for those needing daily living help.

## Dependency and Indemnity Compensation (DIC)

Tax-free monthly payments to surviving spouses + children of service members who died in service or from service-connected causes.

## VA-Backed Home Loan

### \$0 down purchase + no PMI · funding fee waived for 10%+ disability

The biggest dollar-value federal vet benefit aside from disability comp. \$0 down on a \$475K home with 0% disability waiver saves ~\$95K vs conventional 20% down. Add funding fee waiver and that grows. See Mike's full AZ VA Loan Playbook at [azvaloan.com](http://azvaloan.com).

## Federal Tax Benefits

- VA disability compensation = tax-free federally
- Combat pay = tax-free
- BAH + BAS for active-duty = tax-free

- Roth retirement contributions while deployed = no income tax

# National Retail Discounts

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Well-established veteran discounts at national chains. Verification typically required (ID.me, SheerID, GovX, or in-store military ID). Always confirm at checkout.

## Home Improvement

<b>Home Depot</b>	10% off year-round (vets, active-duty, military spouses with SheerID verification)
<b>Lowe's</b>	10% off year-round (vets, active-duty with verification)
<b>Ace Hardware</b>	5-10% military discount; varies by AZ location
<b>Sherwin-Williams</b>	10% off for active-duty + vets

## Food + Dining

<b>Chick-fil-A</b>	Free meal on Veterans Day at participating locations
<b>Applebee's</b>	Free meal on Veterans Day
<b>Texas Roadhouse</b>	Free meal on Veterans Day; free appetizer year-round at many locations
<b>Outback Steakhouse</b>	10% off year-round at participating locations
<b>Cracker Barrel</b>	Veterans Day special menu
<b>Denny's</b>	Free Grand Slam on Veterans Day
<b>Starbucks</b>	Free tall coffee on Veterans Day for vets, active-duty, spouses
<b>Dunkin'</b>	Free donut on Veterans Day
<b>Krispy Kreme</b>	Free original glazed dozen on Veterans Day
<b>IHOP</b>	Free Red, White, and Blue Pancakes on Veterans Day
<b>Chili's</b>	Free meal on Veterans Day at most locations

## Retail + Apparel

<b>Lululemon</b>	25% off year-round for active-duty + vets
<b>Under Armour</b>	10% off year-round
<b>Nike</b>	10% off year-round via official verification
<b>Adidas</b>	30% off year-round through MILITARY VERIFY
<b>Old Navy + Gap + Banana Republic</b>	10% off year-round with verification
<b>Columbia Sportswear</b>	15% military discount
<b>Levi's</b>	25% off through GovX

## Auto + Travel

<b>GEICO</b>	Auto insurance discount for active-duty + vets
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<b>USAA</b>	Banking + insurance designed specifically for military
<b>Choice Hotels</b>	Military discount on most properties
<b>Avis + Budget car rental</b>	Discount with military verification
<b>National Car Rental</b>	Emerald Club benefits sometimes waived for active-duty
<b>Anytime Fitness</b>	Enrollment fee waived for vets at many locations

## Communications + Technology

<b>AT&amp;T Wireless</b>	25% off most plans for vets + active-duty
<b>Verizon Wireless</b>	Military discount on most plans
<b>T-Mobile</b>	Magenta MAX Military 50% off select plans
<b>Spectrum Internet</b>	Military discount on some plans
<b>Apple</b>	Education + military discounts on Mac + iPad

# Phoenix-Area Specific

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## Sports + Attractions

- **Arizona Diamondbacks (Chase Field)** — Military Monday discounts at home games; annual military appreciation game
- **Arizona Cardinals (State Farm Stadium)** — Veteran ticket discount; annual Salute to Service game
- **Phoenix Suns (Footprint Center)** — Salute to Service game annually; military discount tickets
- **Phoenix Mercury (WNBA)** — Military discount available
- **Phoenix Zoo** — Active-duty + dependents often free with ID
- **Desert Botanical Garden** — \$5 discount for active-duty + vets
- **Heard Museum** — Discounted military rate
- **Musical Instrument Museum (MIM)** — Active-duty + family free through Blue Star Museums (seasonal)
- **Phoenix Symphony** — Special military ticket pricing
- **Arizona Science Center** — Military discount on admission

## Local Phoenix favorites

- **Discount Tire** — Founded in AZ; varied military discounts + free flat repairs always
- **Christian Brothers Automotive** — Military discount at most Phoenix locations
- **Sun Devil Auto** — AZ-based; check current policy
- **Lo-Lo's Chicken & Waffles** — Veterans Day pricing
- **Pizzeria Bianco** — Veteran-friendly atmosphere
- **Original Hamburger Works** — Military discount at Phoenix locations

# Tucson-Area Specific

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## Sports + Attractions

- **Pima Air & Space Museum** — Active-duty + family free; vets discounted. **One of the best AZ veteran benefit values.**
- **Davis-Monthan AFB Boneyard Tours** — Active-duty + family free; vets ID-discounted
- **Reid Park Zoo** — Reduced admission for active-duty + dependents
- **Old Tucson Studios** — Military discount on admission
- **Mount Lemmon SkyCenter** — Military discount on observatory programs
- **University of Arizona Athletics** — Military discount on most tickets; annual Military Appreciation games
- **Tucson Roadrunners (AHL Hockey)** — Salute to Service game; military discount tickets
- **Saguaro National Park** — Free admission for vets with America the Beautiful Pass

## Local Tucson favorites

- **Egee's** — AZ-only chain; veteran-friendly
- **El Charro Café** — Military discount at some locations
- **Discount Tire (multiple Tucson locations)**
- **Summit Hut** — Tucson local outdoor gear

## Davis-Monthan Family Services

Active-duty + dependent benefits including commissary (tax-free groceries), Exchange (tax-free retail), Outdoor Recreation (discounted equipment + AZ trips), MWR programs.

# Sierra Vista + Fort Huachuca

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## Attractions

- **Fort Huachuca Historical Museum** — Free with military ID
- **Coronado National Memorial** — Free with America the Beautiful Pass
- **Ramsey Canyon Preserve (Nature Conservancy)** — Discounted admission for vets
- **Kartchner Caverns State Park** — Free with AZ State Parks vet pass

## Local Sierra Vista

- **Mesquite Tree Restaurant** — Veterans Day appreciation pricing
- **Cochise Steakhouse** — Vet-friendly
- **Multiple local mechanics** — Many independent shops offer military discount; ask before service

## Fort Huachuca on-base

- **Commissary** — Tax-free groceries
- **Exchange (PX)** — Tax-free retail
- **Outdoor Recreation Office** — Equipment rentals + AZ outdoor experiences
- **Cinema (USA Cinemas)** — Discounted movies on base
- **Fort Huachuca Federal Credit Union** — Military-focused banking + loans

## Veterans organizations

- VFW Post 9972 (Sierra Vista)
- American Legion Post 52
- DAV Cochise County Chapter
- Sierra Vista Veterans Service Office (Cochise County)

# How to Verify + Claim

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## One-time verification services that work across many retailers

- **ID.me** — VA's official verification; works for retailer + government discounts
- **SheerID** — Used by Home Depot, Lowe's, Under Armour, many others
- **GovX** — Federal employee + military marketplace; aggregates many discounts
- **VetRewards by VetFriends** — Quarterly membership (\$4/mo); aggregates 100,000+ discounts

## Physical IDs to carry

- **VA Health ID card** (issued at VA enrollment)
- **Military retiree ID** (if retired)
- **DD-214 wallet card** (request from your county recorder)
- **VA disability award letter** (for property tax + state benefit claims)

## What to say at the register

Some businesses don't advertise their military discount but offer one if you ask. Try: *"I'm an Arizona veteran. Do you have a military discount?"* The answer is yes more often than you'd think.

## Stacking discounts

You can usually stack a military discount with a coupon or seasonal sale. Ask the cashier specifically: *"Can I use this military discount AND your coupon?"*

## Veterans Day strategy

November 11 has the most concentrated free + discounted offerings of any day of the year. National Restaurant Association maintains a current list each year. Plan your day: free coffee → free breakfast → free haircut → free lunch → free oil change → free dinner. Easily \$100+ of value in one day.

# About Mike Certo

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Mike Certo is a licensed mortgage loan officer with Cornerstone First Mortgage, NMLS #260555 (Cornerstone NMLS #173855). Branch Manager based in Phoenix, serving Arizona veterans + active-duty + retired military across all four AZ bases plus statewide.

## Why Mike publishes this Guide

Mike originates VA mortgages across Arizona — Luke AFB families PCS'ing in, Davis-Monthan retirees buying their forever home, Fort Huachuca intel professionals stacking AZ DPA with VA financing. He sees first-hand how many vets don't claim the benefits they've earned. This Guide is his free contribution to fixing that.

## How to reach Mike

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## Other AZ VA resources Mike publishes free

- The AZ VA Loan Playbook (30+ page guide) — azvaloan.com
- AZ VA Credit Tune-Up (free coaching service) — azvaloan.com/credit-tuneup.html
- Base-specific guides (Luke AFB, Davis-Monthan, MCAS Yuma, Fort Huachuca)
- Seven VA loan calculators (BAH, PITI, funding fee, max purchase, IRRRL, residual income, disability gross-up)
- HB 2792 disabled veteran property tax deep dive
- AZ DPA + VA stacker guide
- Native American Direct Loan (NADL) guide for tribal trust land

## This Guide is yours

Print it. Share it with a vet friend. Send the PDF to your VFW post. Republish it on a vet community page. There's no copyright trap; the more AZ vets who know about these benefits, the better.

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