

**Army in Europe
Pamphlet 37-10**

Financial Administration

A Soldier's Guide to Financial Readiness

**Headquarters
United States Army Europe
Wiesbaden, Germany**

**United States Army Installation Management
Command Directorate–Europe
Sembach, Germany**

28 November 2016

FOREWORD

This pamphlet is designed specifically for you, the Soldier. In these times of fluctuating financial markets, changing entitlements, and high operational tempos, we want to do all we can to help you understand your personal finances.

This pamphlet explains deployment-related entitlements, overseas entitlements, permanent-change-of-station travel guidelines, and various other benefits. In addition, this pamphlet addresses personal financial readiness and DOD financial programs such as the Thrift Savings Plan and myPay. Information about these issues and other pay entitlements are available on the 266th Financial Management Support Center website at <http://www.eur.army.mil/21tsc/266fmc/>.

Knowledge is power. We sincerely hope that the information provided in this pamphlet will empower you to better understand the financial issues affecting your well-being and readiness. For additional assistance in understanding investments and planning your financial future, contact your local Army Community Service.

This pamphlet is available at <http://www.eur.army.mil/aepubs/>.

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***This pamphlet supersedes AE Pamphlet 37-10, 2 August 2012.**

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Summary. This pamphlet provides information to help Soldiers maintain their financial readiness.

Summary of Change. This revision updates information on entitlements, provides new website addresses, and incorporates administrative changes throughout.

Applicability. This pamphlet applies to Soldiers in the Army in Europe.

Suggested Improvements. The proponent of this pamphlet is the Military Pay Section, Office of the Deputy Chief of Staff, G1, HQ USAREUR (mil 314-537-1074). Users may suggest improvements to this pamphlet by sending DA Form 2028 through the Military Pay Section to the 266th Financial Management Support Center (AETS-FCZ), Unit 23122, APO AE 09277-3122.

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SECTION I OVERSEAS ENTITLEMENTS

PERMANENT CHANGE OF STATION (PCS) TRAVEL ADVANCE

Soldiers are authorized a travel advance before a PCS move. PCS travel advance pay is 80 percent of the estimated cost of a Soldier's allowable travel expenses. This prepayment is intended to assist with paying for authorized travel expenses. If the advance payment is more than the Soldier should have received (authorized expenses), the Soldier must pay back the excess amount in one lump sum.

ADVANCE PAY

At the previous permanent duty station (PDS), Soldiers may normally request 1 month of basic pay minus deductions. When justified, and normally at the new PDS, Soldiers may request advance pay for up to a maximum of 3 months of basic pay minus deductions and may split the advance pay into a maximum of three installments. Soldiers must pay the money back in 12 to 24 monthly deductions, which start the month after receipt of the first payment. Commanders must approve and sign the advance-pay request for Soldiers who are in the grades of private first class and lower. To receive advance pay, Soldiers must send the following to the finance office:

- DD Form 2560
- DA Form 2142
- PCS orders

A Soldier may request advance pay up to 30 days before departing the previous PDS or within 60 days after arriving at the new PDS. The Soldier may request an exception to policy to extend this time to 60 days before departing the previous PDS and 180 days after arriving at the new PDS.

All Soldiers are eligible for advance pay, but most Soldiers without Family members (dependents) will not qualify for an advance. Soldiers without Family members must show in their estimate that they have extraordinary PCS-related expenses.

The finance office is the final approving authority for advance payments and must strictly adhere to the provisions of the applicable regulations. Advance pay will not exceed the maximum amount that the Soldier can repay before the expiration term of service (ETS) date.

CASUAL PAYMENT (CP)

CP is an option for Soldiers who demonstrate an immediate need for money to replace an entitlement not yet paid. Soldiers may request a CP when the entitlement is not paid on their midmonth or end-of-month leave and earnings statement (LES).

To request a CP, the Soldier must send DA Form 2142 signed by the company commander. The Soldier must also explain why he or she is requesting a CP and send all supporting documents. If the Soldier receives the CP in place of the entitlement, the CP amount will be deducted from the next midmonth or end-of-month pay, depending on the date of the CP.

A CP is not a method for receiving emergency funds. Soldiers who require emergency funds should contact Army Emergency Relief or the American Red Cross.





PCS TRAVEL SETTLEMENT

Soldiers arriving in Europe on official PCS orders must submit DD Form 1351-2, also known as a *travel voucher*, to the local finance office to request a travel settlement. On the first day of inprocessing, the finance office will help Soldiers complete their travel voucher. Soldiers must provide the following documents with the travel voucher to receive the final travel settlement:

- Two copies of PCS orders.
- Two copies of DA Form 31.
- Original plus one copy of each of the following:
 - Plane tickets (if the Soldier purchased tickets out of pocket).
 - All lodging receipts.
 - All individual receipts for expenses in excess of \$75.
 - Documentation of PCS travel advance, dislocation allowance (DLA), and any payments for temporary duty (TDY).

NOTE: Soldiers should also keep a copy of the above documents.

DEPENDENT-TRAVEL SETTLEMENT

Family member (dependent) travel is reimbursable only after the travel is completed. If Family members accompany the Soldier, the Soldier will enter the Family members' travel expenses on the travel voucher during inprocessing (that means, bring their receipts with you).

If the Soldier's Family members are waiting for deferred travel orders, the Soldier must still submit a personal travel voucher during inprocessing. Once the Family members arrive at the PDS, Soldiers must go to the finance office to submit a final travel voucher.

Soldiers must have the following documents to receive reimbursement for Family member (dependent) travel:

- Two copies of all PCS orders and any amendments.
- Original plus one copy of each of the following:
 - Plane tickets with the names of dependents.
 - All lodging receipts.
 - All individual receipts for expenses in excess of \$75.

FREQUENT-FLIER MILES

Travelers on official business at Government expense may keep promotional material, including frequent-traveler benefits (such as points, miles, upgrades, or access to carrier clubs or facilities), for personal use.

Travelers must receive the promotional material under the same terms as those offered to the general public, and receipt of the material must not result in additional costs to the Government.

Promotional items received for travel using funds other than those of a Government agency are not covered by this rule.

The rules on relinquishing a seat are as follows:

- **Voluntary.** A traveler may keep payments from a carrier for voluntarily vacating a transportation seat, but no additional expenses (per diem or miscellaneous reimbursable) may be claimed or will be paid as a result of the traveler's delay.

NOTE: Government travelers may not voluntarily vacate a seat if doing so would adversely affect the mission or performance of their duties.

- **Involuntary.** If a traveler is involuntarily denied permission to board a flight, compensation belongs to the Government. The traveler enters an *awaiting transportation* travel status for per-diem and miscellaneous-expense reimbursement.

A traveler may keep payments from a civilian carrier for accompanied baggage that has been lost or delayed. If the traveler intends to make a claim against the Government, the traveler should visit the staff judge advocate (SJA) office before accepting a carrier's compensation. By accepting the carrier's compensation, the traveler may be accepting that amount as payment in full.

NOTE: The traveler must exercise the same care and regard for incurring expenses as a person traveling at personal expense. Travelers should also keep receipts for all lodging costs and individual expenses of \$75 or more.

DISLOCATION ALLOWANCE (DLA)

The amount of DLA a Soldier receives is based on grade and marital status. DLA is intended to offset the extra expenses incurred while relocating a household. This allowance is in addition to all other allowances and may be paid in advance. DLA cannot be paid twice within the same fiscal year (FY).

Soldiers with Family members (dependents) are authorized DLA when the Family members and household goods (HHG) relocate as part of a PCS move, either to a designated location or with concurrent travel to Europe.

Single Soldiers and Soldiers who do not relocate their Family members are authorized single-rate DLA when they make a PCS move. This rule applies as long as they are not assigned Government quarters when they arrive at the new duty station. Temporary-quarters occupancy of less than 60 days does not constitute Government-quarters occupancy.

To be authorized DLA, unaccompanied and single Soldiers who are staff sergeants and below must obtain a statement of nonavailability from the housing office and send the statement with their travel voucher.



DLA rates are available at—

<http://www.defensetravel.dod.mil/site/otherratesDLA.cfm>

PARTIAL DLA

A Soldier who is ordered to occupy or vacate Government Family-type quarters because of privatization, renovation, or any other reason that is for the Government's convenience other than PCS will receive a partial DLA at the rate of \$718.08 (effective 1 Jan 16 per Joint Travel Regulation (JTR), chap 5, para 5446-A).

NOTE: Partial DLA is not authorized for local moves from Government quarters on separation or retirement.

The JTR is available at—

<https://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf>

TEMPORARY LODGING ALLOWANCE (TLA)

TLA is provided to partially reimburse a Soldier for the more than normal expenses incurred on initial arrival at an OCONUS PDS while occupying temporary lodging and waiting for Government-quarters assignment or completing arrangements for other private-rental housing when Government quarters are not available.

Normally Soldiers staying in military lodging will have their TLA request sent automatically to the finance office for payment. Soldiers residing in off-post lodging must pay the bill themselves and then provide the finance office with their receipt and the TLA authorization from the housing office. Soldiers staying at a guesthouse will have their hotel bill collected from their pay if they do not pay their bill. Soldiers staying at off-post lodging are personally liable if they do not pay their bill when they check out.

For more information about TLA, call the garrison housing office.

HOUSING ALLOWANCES

Most Soldiers overseas will be entitled to overseas housing allowance (OHA), which is limited to the actual expenses up to a locality maximum. Some Soldiers overseas may be entitled to one of the basic allowance for housing (BAH) types, which are paid based on CONUS locality-specific estimates of median-housing costs. There are seven types of housing allowances:

- OHA (and associated move-in housing allowance (MIHA))
- BAH
- Basic allowance for housing differential (BAH-Diff)
- Partial BAH
- Basic allowance for housing transit rate (BAH-T)
- Basic allowance for housing - Reserve Component (BAH-RC)
- Family separation housing (FSH)

OVERSEAS HOUSING ALLOWANCE (OHA)

OHA is the housing allowance for Soldiers who are authorized to live in privately-leased or -owned quarters in overseas areas. OHA helps defray excess housing costs in overseas locations where Government quarters are not assigned. To start OHA for a Soldier, the finance office must have the following:

- DD Form 2367.
- Lease agreement.
- Receipts for any realtor fees (if authorized).

● **OHA *With Dependents* and Command Sponsorship.** The command-sponsorship requirement for entitlement to OHA was eliminated on 1 October 2005. Any Soldier residing off post with Family members in the vicinity of the PDS will be paid OHA at the *with dependent* rate based on the location rate for the PDS.

● **OHA *Without Dependents*.** A Soldier without Family members who is a sergeant first class or higher may elect not to occupy Government quarters at the PDS and is authorized OHA “unless the Secretary concerned or designee” determines that the Soldier’s “exercise of this option would adversely affect a training mission, military discipline, or readiness.” A Soldier who is a staff sergeant may elect not to occupy inadequate quarters at the PDS and is then authorized OHA “unless the Secretary concerned or designee” determines the Soldier’s “exercise of this option would adversely affect a training mission, military discipline, or readiness.”

Locality-specific OHA rental ceilings are based on actual rental-cost data for Soldiers residing in private housing. The OHA is designed to cover actual rental costs for 80 percent of Soldiers in a particular area who are not assigned to Government housing.

OHA is paid monthly and is listed on the LES. It is effective on the date the Soldier’s lease begins and is stopped when the lease terminates. OHA is calculated by taking the rent amount in local currency, as stated on the lease agreement, and converting the amount to dollars based on the current exchange rate.

OHA ceiling rates are available at—

<http://www.defensetravel.dod.mil/site/oha.cfm>



● **Advance Station Housing Allowance (ASHA) and Advance Security Deposit.** Soldiers entitled to OHA may also apply at the housing office for an ASHA and an advance security deposit. The ASHA must be paid back over 12 months. The advance security deposit must be paid back in one lump sum to the finance office once the lease is terminated or may be prorated over the 12 months before the Soldier anticipates making a PCS move. This payment must be repaid in local currency.

Soldiers authorized to live off post overseas and receive OHA may also be eligible for other move-in entitlements as follows:

MOVE-IN HOUSING ALLOWANCE (MIHA)

MIHA is a one-time entitlement intended to reimburse for additional expenses required to move into off-post housing. MIHA has three categories, which each may be authorized separately: MIHA/Miscellaneous, MIHA/Rent, and MIHA/Security.

● **MIHA/Miscellaneous.** This allowance is for expenses incurred while moving into off-post housing and used to help furnish the residence. MIHA/Miscellaneous is a dollar amount based on the Soldier's location. The housing office is the approving authority.

● **MIHA/Rent.** This allowance covers reasonable rent-related expenses. These are fixed, one-time, nonrefundable charges levied on behalf of the landlord or a government that the Soldier must pay before or when initially occupying a dwelling. Examples are real-estate agent fees, redecorating fees paid in advance, or one-time

lease taxes. The housing office is the authorizing official and will prepare the required documents.

- **MIHA/Security.** This allowance covers reasonable security-related expenses for Soldiers assigned to areas where dwellings must be modified to minimize the terrorist or criminal threat (for example, Supreme Headquarters Allied Powers Europe, Belgium; Turkey).

BASIC ALLOWANCE FOR HOUSING (BAH)

Standard BAH. The standard BAH is a housing allowance rate based on the grade of the Soldier and the CONUS location zip code of the Family members (dependents).

All claims for entitlements or payment of BAH must be processed by sending DA Form 5960 through the finance office. This also applies to the other types of BAH listed below.

- **Accompanied Tour.** A Soldier on an overseas accompanied tour will normally be authorized OHA as above and not BAH.

- **Unaccompanied Tour.** If a Soldier with Family members is serving on an unaccompanied tour, the Soldier is authorized a housing allowance at the *with dependent* rate based on the Soldier's previous PDS location in CONUS or a new Family member location in CONUS if the Family members relocate in conjunction with the PCS move. If single-type Government quarters are not available for the unaccompanied Soldier at the new PDS, OHA at the *without dependent* rate is authorized in addition to BAH.

BAH-Differential (BAH-Diff). Only Soldiers who are assigned to single-type Government quarters and are authorized BAH based solely on the payment of child support will receive BAH-Diff.

If the child is in the custody of another Servicemember who is claiming the child for BAH purposes, the member paying child support is not entitled to BAH-Diff. A Soldier is not entitled to BAH-Diff if the monthly rate of that child support is less than that Soldier's BAH-Diff rate.

Partial BAH. Soldiers without Family members are authorized Partial BAH when assigned to single-type Government quarters. Partial BAH is effective at midnight on the day the Soldier arrives at the new PDS and continues through the day before the Soldier departs the PDS. The entitlement continues during periods of field duty.

During inprocessing, the finance section should start the Partial BAH without requiring any documents. Soldiers not receiving BAH will need to send DA Form 2142 to the finance office.

BAH Transit (BAH-T). BAH-T will be used for all Soldiers when in transit between PDSs. The BAH-T rate is based on the grade of the Soldier. Soldiers overseas who reside off post with no rental agreement will not be entitled to BAH-T.

BAH-RC. BAH-RC is the BAH rate used for Reserve Component (RC) Soldiers who are called to active duty for 30 or fewer days. RC Soldiers who are called to active duty for a contingency operation, however, are authorized standard BAH or OHA for the entire active duty period even if less than 30 days.

Family Separation Housing (FSH). FSH is payable to a Soldier with Family members for added housing expenses resulting from separation when Family member travel is delayed or restricted for operational reasons. FSH conditions, rates, and rules are the same as those for BAH without dependents at the same CONUS location and OHA without dependents for the same OCONUS location.

BAH and OHA rates are available at—

<https://www.defensetravel.dod.mil/site/perdiem.cfm>

ADVANCE TRAVEL OF DEPENDENTS (ATD) AND EARLY RETURN OF DEPENDENTS (EROD) ENTITLEMENTS

ATD. ATD is the travel of dependents (Family members) based on a PCS order before the Soldier travels. After a PCS order is issued, some Families may perform PCS travel before their sponsoring Soldier. If a secretarial waiver has been approved, BAH at the *with dependent* rate will be paid based on the CONUS location of the Family starting on the CONUS arrival date of the Family, the date Government quarters assignment is terminated, or the effective date specified by the approval document, whichever is later.

NOTE: The Soldier must clear Government Family quarters before the BAH entitlement will start.

EROD. EROD is the authorized early return of Family members (dependents) from an OCONUS location, requested by the Soldier or directed by the Soldier's command, before a PCS order is issued.

EROD orders must state the exact address and zip code where Family members will reside. This will ensure the Soldier receives the correct housing allowances. When an EROD approval order is processed, the command sponsorship of the Family members will be revoked and they will be removed from the OCONUS station with authorized movement of HHG.

In most cases, Family members are removed because of specific issues, and the command has determined that the requirements in the JTR have been met. In these cases, the Family members are moved to a designated location. When the Soldier receives PCS orders, the Family members will be moved from the designated location to the new PDS. BAH is authorized based on the designated-location zip code of the Family members (dependents).

BASIC ALLOWANCE FOR SUBSISTENCE (BAS)

All Soldiers who receive basic pay are entitled to full BAS. The monthly BAS rate is \$246.24 for officers and \$357.55 for enlisted Soldiers (effective 1 Jan 16).

The unit will normally issue mealcards to Soldiers who are in the grades of private through staff sergeant and are either without dependents (Family members) or unaccompanied. These Soldiers will have a collection of their pay entitled “meal deductions” ([glossary](#)) on their LES. This collection offsets the cost of Government-paid meals provided to the Soldier.

In certain circumstances, based on mission requirements or duty assignment, the unit may stop the meal deductions. To request that a meal deduction be stopped, Soldiers must send a DA Form 4187 through their unit personnel section. The authority to stop meal deductions is the first field-grade officer in the Soldier’s chain of command. This authority may not be delegated.

When Soldiers are on a field exercise, units will submit meal collections for all participating Soldiers. It does not matter if the Soldier, officer or enlisted, eats the provided meals or not. The fact that meals were available for consumption means the meal cost will be deducted from their pay.

Units must submit a DA Form 4187 with an attached list of Soldier names and field-exercise participation dates to the supporting finance office. Units will submit separate DA Forms 4187 for officers and enlisted Soldiers. If the field exercise is 14 days or less, the unit may submit the DA Forms 4187 after the exercise. In all other cases, the unit must submit the DA Form 4187s (with name and date lists) for BAS meal deductions to the finance office before the exercise to avoid overpaying Soldiers.

COST OF LIVING ALLOWANCE (COLA)

Soldiers stationed in high-cost areas overseas receive COLA. COLA helps Soldiers purchase the same goods overseas as in the United States. To determine individual location-specific COLA rates, the following information is needed:

- Grade
- Years of service
- Number of Family members (dependents)

The following are some of the frequently asked questions (FAQs) about COLA from the Defense Travel Management website (available at <http://www.defensetravel.dod.mil/site/faqcola.cfm>):

Q. Does the type of housing I occupy affect my COLA?

A. Yes. If you live in the barracks or aboard ship, you will receive less COLA.

Q. Does the amount of COLA I receive affect my OHA?

A. No. COLA and OHA are separate allowances.

Q. How often is COLA adjusted?

A. The committee can adjust COLA as often as every payday for currency fluctuations and normally annually for spendable income or location estimates. It may take a while after the survey or currency change for the change in COLA to appear in your pay.

Q. When the value of the dollar drops, will my COLA go up an equal amount to compensate?

A. No. COLA is adjusted only for the portion of income that a Soldier typically spends in local host-nation communities (in foreign currency). If the living-pattern survey for your area shows that Soldiers typically spend 50 percent of their income in local host-nation communities and the value of the dollar falls 4 percent against the local currency, your COLA would be increased 2 percent.

Figure 1. FAQ About Overseas COLA

NOTE: Do not rely on the dollar amount of COLA you receive. COLA fluctuates at least monthly with changes to currency rates and changes to DOD estimates of location expenses.



COLA rates are available at—

<http://www.defensetravel.dod.mil/site/colaCalc.cfm>

CONSECUTIVE OVERSEAS TOUR (COT) TRAVEL OR IN-PLACE CONSECUTIVE OVERSEAS TOUR (IPCOT)

Soldiers who make a PCS move from one overseas location to another overseas location (COT) or perform consecutive tours of duty at the same location (IPCOT) may receive COT/IPCOT entitlements equivalent to a round-trip transportation home. The Government-funded portion of the cost of the transportation for Soldiers and their Family members (dependents) may not exceed that to their home of record. Individuals traveling to a place other than their home of record are reimbursed up to the rate for traveling to their home of record.

When making a PCS move from one overseas location to another overseas location, Soldiers and their command-sponsored Family members are authorized reimbursement of travel expenses, including per diem, from the old PDS to their home of record and, finally, to the gaining PDS.

When extending in Europe for another full tour after completing a tour, Soldiers and their command-sponsored Family members are eligible for reimbursement of travel expenses equal to the distance from their old PDS to their home of record and return to Europe.

Soldiers and their Family members must have orders authorizing COT or IPCOT leave. If Soldiers accept the Government-funded transportation, actual leave days are chargeable. Travel time to and from their home of record is not chargeable as leave, and Soldiers have only 1 year to complete the travel. Leave starts when the plane lands in CONUS unless the orders state otherwise. Individuals may travel on civilian airlines if that is authorized on their COT leave orders.

For questions about COT or IPCOT, contact your supporting personnel section.

LOW-COST OR NO-COST MOVES AND EFFECTS ON OHA AND COLA

When a Soldier is directed to make a low-cost or no-cost move between PDSs in the same area or linked community, the Soldier will continue receiving OHA at the “old” PDS rate and COLA will change to the “new” PDS rate on the day the Soldier reports.

SECTION II PERSONAL READINESS

GENERAL

Once a deployment order is issued or the unit mobilization begins, the time to put personal and legal affairs in order may be relatively short. If you are suddenly separated from your Family and, for RC Soldiers, your business or civilian job, problems may arise. Planning will help avoid many legal problems and give you and your Family peace of mind.

Begin by anticipating what would happen if you were required to be apart from your Family at a distant location for an indefinite period and unable to remain in continuous contact with your Family and friends. Substantial legal or other changes in your life and in the

lives of those you leave behind can occur. Putting your personal, property, and financial affairs in order before you leave will help prevent confusion or uncertainty while you are gone.

SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)

Soldiers may purchase an SGLI policy through military pay deduction. The maximum possible amount of SGLI coverage is \$400,000. Soldiers who wish to have a lesser amount may request this by visiting their personnel section.

If you have an SGLI policy, review your beneficiary designations. Ensure you have properly named who you want to receive your insurance-policy proceeds. For details on beneficiary designation, see AR 638-8, paragraph 8-8.

You can find additional information about SGLI online at <http://benefits.va.gov/insurance/sgli.asp> or by contacting your servicing personnel section.

FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE (FSGLI)



FSGLI provides insurance coverage, similar to SGLI, for Family members. Soldiers are not eligible to take part in the FSGLI program if they are not enrolled in the SGLI program.

Spouse coverage may not exceed the Soldier's regular coverage. The maximum spouse coverage is \$100,000. The cost is based on the age of the spouse.

Soldiers who are enrolled in SGLI may not decline to have their minor children covered. Each child is covered for \$10,000 automatically and free of charge.

Married Soldiers who have a valid SGLI option will automatically be enrolled for the maximum coverage unless an SGLV Form 8286A is completed and the Defense Enrollment Eligibility Reporting System (DEERS) is updated.

Soldiers who decline coverage or request a lesser amount of coverage during the initial eligibility period and who later decide they want coverage or want to increase coverage must complete and resubmit a new SGLV Form 8286A.

See the finance office for instructions on how to get erroneous deductions refunded.

WILLS

A will is a legal document used to distribute your property after you die. A will may also name people to do important jobs (for example, executor of your estate, guardian of your children).

To be valid, a will must be in compliance with specific legal requirements, which vary by State. If you die without a will, the law of your State of domicile will determine how your property will be distributed, with the exception of land located outside your State of domicile. In this case, the law of the State where the land is located will control how the property will be distributed. Your domicile is the State where you are a legal resident and not necessarily the State where you resided or lived immediately before your death.

If you die without a valid will, your estate will be divided according to State law. This generally means that your spouse and children will inherit your property or estate. If you die without a surviving spouse or child, other blood relatives will receive your estate. This division

can become complicated. Legal-assistance attorneys at the SJA office are available to help you prepare a will.

POWER OF ATTORNEY (POA)

A POA is a document that allows you (the principal ([glossary](#))) to authorize your agent (attorney-in-fact) ([glossary](#)) to conduct certain business on your behalf. It is one of the strongest legal documents that you can provide to another person. There are two types of POAs:

- **General POA:** A general POA grants your agent broad powers to act on your behalf, authorizing him or her to take virtually any action that you would legally be capable of performing yourself.
- **Special or Limited POA:** A special or limited POA grants your agent the authority to act on your behalf, but only in relation to specific issues.

Every act performed by your agent within the authority of the POA is legally binding on you. Since a POA is such a powerful document, you should grant one only to a trustworthy person and only when absolutely necessary. You may think you need a general POA for your agent to take care of all your affairs if you are absent. This is probably not true. In fact, you are highly unlikely to ever need a general POA. A special POA is usually sufficient. The legal-assistance office can advise you and prepare the appropriate POA.

Here are some examples of authorized financial transactions granted under each POA:

- **General POA:**
 - Real-property transactions (for example, buy, sell, rent).
 - Bank transactions (for example, cash checks, make deposits).
- **Special or Limited POA:**
 - Pick up a Government-issued check.
 - Start, stop, or change allotments.

NOTE: A special POA must specify the individual powers granted to the agent. Commercial institutions may require their own format for a special or limited POA.

SECTION III DEPLOYMENT READINESS

GENERAL

The pay entitlements described in this section apply to Active Army (AA) and RC Soldiers deployed to support the Kosovo Force (KFOR) supporting the Multinational Battle Group East and other contingency operations (CONOPS) ([table 1](#)).

Soldiers deployed to CONOPS will not be deployed under field conditions or essential-unit messing. Soldiers are deployed to CONOPS under temporary change of station (TCS) status or by unit movement order (UMO). They are entitled to per diem unless their permanent residence is within 50 miles or a 1.5-hour drive in normal traffic. Soldiers not on TCS or a UMO must report to their servicing personnel section to obtain orders and clarify their entitlements.

BAH AND OHA FOR AA SOLDIERS

BAH, OHA, or both will continue during deployment for Soldiers who are not assigned Government quarters and were authorized to reside off post. For OHA purposes, the Soldier must have an active lease to continue to draw these allowances while deployed.

BAH AND OHA FOR RC SOLDIERS

BAH (*with* or *without* dependents) is payable to RC Soldiers called or ordered to active duty on or after 5 December 1991 in support of CONOPS. Single Soldiers will receive BAH *without dependents* if they provide a lease or mortgage on mobilization and will continue to receive BAH if they do not terminate the lease or mortgage while

mobilized. Soldiers will continue to receive BAH even if they occupy single-type Government quarters at a TDY location while mobilized.

RC Soldiers who are residing OCONUS when called or ordered to active duty should receive OHA. The OHA amount is based on grade, number of Family members (dependents), utility expenses, and principal place of residence when called to active duty. For example, if an RC Soldier living in England is ordered to active duty in Wiesbaden, Germany, the Soldier will receive the OHA rate for England. RC Soldiers who are residing overseas when called or ordered to active duty and are mobilized to a CONUS location may be entitled to both BAH and OHA. RC Soldiers involved in CONOPS are entitled to BAH, OHA, or both for the entire period of active duty starting on the day travel begins, if so authorized.

HOSTILE-FIRE PAY (HFP) AND IMMINENT-DANGER PAY (IDP)

The rules for HFP and IDP have changed. Soldiers receive prorated IDP only for the specific days they actually spend in a designated IDP area. IDP is therefore prorated at the rate of \$7.50 per day up to the monthly maximum of \$225 for any whole month.

NOTE: The list of designated IDP areas is in the DOD Financial Management Regulation (DOD 7000.14-R, chap 10, fig 10-1) at http://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07a.pdf.

A Soldier may be entitled to HFP at the full monthly rate of \$225 for any month in which the commander certifies HFP entitlement. The commander may certify entitlement if any of the following apply to the Soldier:

- Was subject to hostile fire or mine explosions.

- Was on duty in an area near hostile fire or mine explosions and in danger of exposure to the same dangers actually experienced by others who were subject to hostile fire or mine explosion.
- Was killed, injured, or wounded by hostile fire, mine explosion, or any other hostile action.

NOTE: Eligibility criteria for HFP and IDP are the same for AA and RC Soldiers.

FAMILY SEPARATION ALLOWANCE (FSA)

There are three types of FSA:

- FSA-restricted
 - FSA-ship
 - FSA-temporary (FSA-T)
- **FSA-restricted and FSA-ship.** FSA-restricted and FSA-ship are generally not applicable to deployed (U.S. Army) Soldiers.
- **FSA-T.** FSA-T is payable to Soldiers who have Family members (dependents) and are deployed for more than 30 days. Family members do not have to be command-sponsored. A Soldier married to another Soldier is entitled to FSA-T if the couple was married and residing together immediately before being separated by military orders. Both Soldiers will not be simultaneously entitled or paid. If both Soldiers receive orders requiring departure on the same day, payment will go to the senior Soldier. The amount payable is \$250 per month.

COLA AND DEPLOYMENTS

When a Soldier deploys, COLA remains in effect. If, however, a Family returns to CONUS and stays away longer than 30 days, COLA is changed to the *without dependents* rate, effective on the 31st day after the Family leaves. The commander or the Soldier must

send DA Form 4187 to the finance office to change the COLA entitlement when Family members are away longer than 30 days and again when the Family members return to the OCONUS location. The Soldier's signature is not required on the DA Form 4187. Families departing for 30 days or less will not have their COLA entitlement interrupted. Families will not be reimbursed for traveling to and from CONUS without orders. COLA will resume once the Family returns overseas. The commander or the Soldier must send DA Form 4187 to the finance office to change the COLA entitlement back to the number of dependents in country.

RC Soldiers called or ordered to active duty in support of KFOR or other CONOPS are entitled to CONUS COLA or OCONUS COLA if called to active duty from an area where CONUS COLA or OCONUS COLA is payable.

The payable rate depends on the location of the Soldier's principal place of residence at the time the Soldier is mobilized or ordered to active duty. For example, an RC Soldier living in England who is ordered to active duty in Wiesbaden, Germany, will receive the OCONUS COLA rate for England.

SPECIAL LEAVE ACCRUAL (SLA)

SLA allows Soldiers to carry forward up to 90 days of leave at the end of an FY (60 days normal leave carryover plus 30 days SLA). SLA is not an additional form of leave. SLA is intended to provide relief to Soldiers not allowed leave during lengthy deployments or periods of hostility. AR 600-8-10, chapter 3, prescribes SLA policy.

Soldiers serving in an area where they were entitled to HFP or IDP for at least 120 continuous days may be authorized SLA. Commanders who are lieutenant colonels or higher are the approval authorities.

Soldiers may also be authorized SLA by the Commander, United States Army Human Resources Command, if either of the following applies:

- The Soldier was assigned to a designated deployable ship, mobile unit, or other similar prescribed duty and was prevented from using leave because of the assignment and designation.
- The Soldier was deployed for less than 120 days (but normally at least 60 days) to a contingency operation of the United States or to enforce national policy or an international agreement based on a national security threat and was prevented from using leave during the FY because of deployment.

Soldiers who earned SLA have 3 FYs to use the leave.

COMBAT-ZONE TAX EXCLUSION (CZTE)

Military pay for enlisted Soldiers and warrant officers who serve during any part of the month in a combat zone (CZ) (designated by the President in an executive order) or a qualified hazardous duty area (QHDA) (designated by Congress through legislation) is not subject to withholding of Federal or State income tax and is excluded from Federal taxation.

For commissioned officers, the pay excluded from Federal taxation is limited to the highest rate of pay payable to any enlisted member, plus the amount of HFP and IDP for any month during which the officer qualifies for CZTE. For example, the monthly maximum CZTE excludable amount for an officer for 2016 is \$8,222.10 (that is, \$7,997.10, which is the basic pay for the Sergeant Major of the Army, plus \$225 for HFP and IDP).

COMBAT-ZONE TAX-EXCLUSION LEAVE (CZTEL)

All Soldiers earn 2.5 days of CZTEL instead of normal leave during every month they are in a CZTE area, regardless of the number of days actually spent in the CZTE area that month. Soldiers who redeploy and take or sell leave in the same month they earned CZTEL will not receive any tax benefit from the 2.5 days earned that month, because they are already receiving the CZTE benefit in their pay. If the CZTEL is taken or sold in a month other than a month that the Soldier is in the CZTE area, taxable wages will be adjusted accordingly to provide the tax benefit.

PAYMENT OF UNUSED LEAVE (RC ONLY)

RC Soldiers deployed to CONOPS for more than 30 days will accrue leave at the rate of 0.5 days for every 6 days of duty, or 2.5 days of leave each month. Soldiers may or may not be authorized to take leave while on their tour of active duty. When outprocessing at the demobilization site, RC Soldiers may cash in any remaining days of accrued leave. The 60-day limit for payment of accrued leave does not apply to RC Soldiers serving on active duty in support of CONOPS.

NOTE: Soldiers should bring copies of all leave forms to the demobilization site to ensure their leave balance is correct.

HARDSHIP DUTY PAY-LOCATION (HDP-L)

HDP-L is payable to Soldiers deployed in certain areas of support. HDP-L is prorated from the day the Soldier arrives at one of these locations and stops the day the Soldier departs. When in a TDY or deployed status, Soldiers are entitled to HDP-L, paid retroactively to the day of arrival, starting on the 31st day in the area.

NOTE: When in a PCS status, Soldiers who are stationed in an HDP-L area are entitled to HDP-L starting on the arrival date.

Amounts payable are based on specific locations. The finance office can provide information about the latest HDP-L authorized locations.

HARDSHIP DUTY PAY–MISSION (HDP-M)

HDP-M is payable to Soldiers for performing designated hardship missions. It is payable at the full monthly rate for each month in which during any part the Soldier performs a specified mission.

FOREIGN-LANGUAGE PROFICIENCY PAY (FLPP) CERTIFICATION AND DEPLOYMENTS

If qualified, Soldiers may receive special FLPP. For deployed Soldiers who are within the FLPP testing period but have no available testing facility, their FLPP continues until they redeploy and can retest. Soldiers must retest within 180 days after they return to their PDS.

PER DIEM

Soldiers deployed overseas earn at least incidental per diem of \$3.50 per day during their tour of duty. This entitlement accrues during their deployment and is paid when they return. To receive their per diem, Soldiers must send DD Form 1351-2 to the finance office. Some Soldiers may be entitled to other per-diem types depending on their duty status (for example, TDY) and location.

SAVINGS DEPOSIT PROGRAM (SDP)

The DOD SDP allows Soldiers to deposit up to \$10,000 and earn interest at 10 percent per year, compounded quarterly.

Soldiers may take part in the SDP if they served at least 30 consecutive days in an area designated as a CZ or in direct support of a CZ. Soldiers must be receiving HFP, IDP, or both to participate.

These areas and eligibility criteria are listed in DOD 7000.14-R, volume 7A, chapter 51, paragraph 5101 and table 51-1 respectively (http://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07a.pdf).

Participants may deposit up to their total unallotted pay and allowances each month up to a cumulative balance of \$10,000. Although accrued interest may cause the cumulative balance to exceed \$10,000, interest accrues only on amounts up to \$10,000. Note that interest earned is taxable.

Deposits may be made using either of the following methods:

- **Allotment.** This is the preferred method for Regular Army personnel. Generally, mobilized RC Soldiers cannot use the allotment option. Soldiers may start an SDP allotment 30 days after deploying. Soldiers must send DD Form 2558 to the finance office to take part and start an allotment. Check *Other* and specify *SDP* in block 13 of the form. Specify the monthly amount of the allotment (must be in increments of \$5) and send the form through the servicing personnel section to the finance office. A spouse who has a special POA that specifically authorizes allotments may also establish an allotment for or make deposits to the SDP.

- **Cash or Check.** All Soldiers may deposit money into the SDP by cash or check at the disbursing section or cashier cage of the finance office. Spouses with the authorization to make deposits on behalf of the Soldier may also deposit money into the SDP by cash or check. Soldiers should always keep the deposit receipts to verify deposits made to the account.

Eligibility to make deposits stops the day the Soldier permanently departs the CZ. Interest, however, may continue to accrue for up to 90 days after the Soldier departs. If the 90th day falls on any day other than the last day of a month, interest will accrue through the last day of the preceding month.

Participants can send an SDP withdrawal request online using myPay. Soldiers may also send a signed request including name, Social Security number, and date of departure from the CZ to the Defense Finance and Accounting Service–Cleveland Center (DFAS-CL), SDP, Special Claims, 1240 East 9th Street, Cleveland, OH 44199-2055; fax (mil) 312-580-5060 or civilian 001-216-522-5060; or e-mail: *ccl-sdp@dfas.mil*. If DFAS has not received a withdrawal request within 120 days after the end of the Soldier's eligibility, DFAS will automatically transfer the funds to the Soldier's military pay account.

PAY ENTITLEMENTS DURING REST AND RECOVERY (R&R) LEAVE

Per diem stops while a Soldier is on leave. Chargeable leave (such as R&R leave) begins the day after the Soldier arrives at the aerial port of debarkation and ends the day before the Soldier arrives at the aerial port of embarkation. Soldiers must annotate chargeable leave on their final travel voucher.

Soldiers on R&R leave in an overseas area may cash checks at any military finance office, but Soldiers must have an approved DA Form 31 to do so. The local finance office policy may limit the maximum amount for check cashing.

A CP for use during R&R leave may be granted on a case-by-case basis. For CP to be approved, the Soldier must legitimately need the CP and the unit commander must support the need in writing. The CP amount will be determined by the finance office based on the available unallotted pay and allowances of the Soldier.

HDP-L is paid to Soldiers assigned to duty in designated areas such as those in support of CONOPS. HDP-L will continue through the day the Soldier takes leave from the designated area and restart the day the Soldier returns to the designated area.

FSA-T is paid to Soldiers who have Family members (dependents) and who are deployed for 30 days or more. A 30-day absence from the TDY or TCS location will not affect this entitlement.

Soldiers do not receive IDP while on R&R leave, TDY, or during any absence from a location in which a Soldier receives IDP.

Since HFP and CZTE are payable for the entire month based on the Soldier spending any time during that month in a designated area, and since these types of absence are routinely no longer than 3 weeks, these entitlements should normally remain unaffected.

SERVICEMEMBER DEPLOYMENT CHECKLIST



DOD created the Servicemember Deployment Checklist primarily for RC Soldiers, but all Soldiers may use it.

- **Married Soldiers.** If you play a major role in paying bills, managing the Family income, handling home repairs, and servicing the car, your absence may shift these responsibilities to your spouse and overwhelm your Family. By planning ahead and using the Servicemember Deployment Checklist, you can keep your personal and legal affairs in order, protect yourself and your Family, and ensure a successful deployment.

- **Single Soldiers.** Single Soldiers face different challenges when preparing for deployment. If you are a single parent, you are responsible for determining who will care for your children while you are away. You must also make provisions for your pets, HHG, vehicle, and your bills. The Servicemember Deployment Checklist includes a separate list of concerns for single Soldiers.

Table 1 RC Deployment Benefits and Entitlements for CONOPS			
Pay and Allowances		Special and Incentive Pays	
AA Entitlement	RC Entitlement	AA Entitlement	RC Entitlement
Basic Pay	Basic pay same as AA.	Hazardous-duty incentive pay	Yes. Same as AA.
BAH adjusted for the area in which the Soldier resides	Yes.	Aviation-career incentive pay	Yes. Same as AA.
BAH at a flat rate, regardless of where the Soldier resides	No. Entitled to BAH.	Flight pay (crewmembers and noncrewmembers)	Yes. Same as AA.
CONUS COLA	Yes. Based on zip code and only in certain areas of CONUS. CONUS COLA is taxable.	FLPP	Yes. Same as AA.
OCONUS COLA	Yes. Only if mobilized from OCONUS location.	Demolition pay	Yes. Same as AA.
OHA	Yes. Only if mobilized from OCONUS location.	Diving-duty special pay	Yes. Same as AA.
BAS	Yes. Same as AA.	Parachute-duty pay	Yes. Same as AA.
FSA	Yes. Same as AA for a PCS when Family cannot accompany Soldier or a TDY (unaccompanied) of more than 30 days.	Special-duty-assignment pay	Yes, but the Secretary of the military department concerned may choose to authorize payment only to RC Soldiers on active duty in excess of 180 days.
		Payments made only in certain places	Yes. Same as AA if assigned to designated areas outside the United States.
		HFP and IDP	Yes. Same as AA.
		Special pay for health professionals	Yes. Same as AA if on active duty for more than 30 days.
		Medical and dental officer special pay	Yes.

SECTION IV

MILITARY PAY AND MISCELLANEOUS INFORMATION

MYPAY

MyPay is sponsored by DFAS to provide better service to payroll customers. MyPay offers more features than the interactive voice response system (IVRS), which only provides account information.

MyPay gives you the ability to process transactions through the Internet. MyPay allows you to—

- View, print, and save your LES and W-2.
- Start or make pay changes to your allotments.
- Start or make pay changes to your savings bonds.
- Turn on/off your printed LES or W-2.
- Change your direct deposit for your net pay, travel pay, or any other miscellaneous electronic fund transfer.
- Make changes to your Federal and State tax withholding.
- View, print, and save a copy of your Student Loan Repayment Program W-2.
- Access myPay using an Army Knowledge Online (AKO) login.
- Start or make changes to your TSP.
- View, print, and save a Travel Voucher Advice of Payment.
- Give certain individuals “view only” access to your account information with myPay informational personal identification numbers (PINs).
- Complete an SDP withdrawal request.

Access myPay at <https://mypay.dfas.mil/mypay.aspx>.

INTERACTIVE VOICE RESPONSE SYSTEM (IVRS)

Soldiers can access pay information from their myPay account 24 hours a day, 7 days a week by calling the IVRS automated help line at 1-888-332-7411 or military 312-580-5096.

The IVRS poses a series of questions that enable the user to set up a secure, confidential PIN. The PIN is required to access pay data each time the Soldier calls. Once the PIN is validated, the Soldier can access current information about allotments, bonds, leave balances and recent leave transactions, paychecks, taxes, and W-2s.

While the IVRS is a convenient and easy way to obtain pay information, Soldiers should contact their finance office to resolve pay issues and obtain information about pay.

MONTHLY BASIC PAY TABLE

Current pay rates are available at—

<http://www.dfas.mil/militarymembers/payentitlements/military-pay-charts.html>

NOTE: The notes in [figure 2](#) refer to and normally accompany the 2016 Monthly Basic Pay Table shown in [figure 3](#). [Figure 4](#) explains the information that appears in the LES.

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1. Basic pay for an O7 to O10 is limited by Level II of the Executive Schedule, which is \$15,125.10. Basic pay for O6 and below is limited by Level V of the Executive Schedule, which is \$12,516.60.
 2. While serving as Chairman, Joint Chief of Staff/Vice Chairman, Joint Chief of Staff, Chief of Navy Operations, Commandant of the Marine Corps, Army/Air Force Chief of Staff, Commander of a unified or specified combatant command, basic pay is \$21,147.30. (*See note 1 above.*)
 3. Applicable to O1 to O3 with at least 4 years and 1 day of active duty or more than 1,460 points as a warrant and/or enlisted member. See Department of Defense Financial Management Regulations for a more detailed explanation on who is eligible for this special basic pay rate.
 4. For the Master Chief Petty Officer of the Navy, Chief Master Sergeant of the Air Force, Sergeant Major of the Army or Marine Corps or Senior Enlisted Advisor of the JCS, basic pay is \$7,997.10. Combat Zone Tax Exclusion for O1 and above is based on this basic pay rate plus Hostile Fire Pay/Imminent Danger Pay, which is \$225.00.
 5. Applicable to E1 with 4 months or more of active duty. Basic pay for an E1 with less than 4 months of active duty is \$1,449.00.
 6. Basic pay rate for Academy Cadets/Midshipmen and ROTC members/applicants is \$1,040.70.
-

Figure 2. Notes Concerning the 2016 Monthly Basic Pay Table

BASIC PAY—EFFECTIVE JANUARY 1, 2016

	Over 2	Over 3	Over 4	Over 5	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18
Ch	2 or less										
D-10											
O-9											
O-8	9,946.20	10,272.00	10,488.30	10,548.60	10,818.60	11,269.20	11,373.90	11,802.00	11,924.70	12,293.40	12,827.10
O-7	8,264.40	8,648.40	8,826.00	8,967.30	9,222.90	9,475.80	9,767.70	10,059.00	10,351.20	11,289.20	12,043.80
O-6	6,267.00	6,885.30	7,337.10	7,337.10	7,365.00	7,680.90	7,722.30	7,722.30	8,161.20	8,937.00	9,392.70
O-5	5,224.50	5,895.70	6,292.80	6,369.60	6,624.00	6,776.10	7,110.30	7,356.00	7,673.10	8,158.50	8,388.90
O-4	4,507.80	5,218.20	5,566.50	5,643.90	5,967.00	6,313.80	6,745.80	7,081.50	7,314.90	7,449.30	7,526.70
O-3	3,963.60	4,492.80	4,849.20	5,287.20	5,540.70	5,818.80	5,998.20	6,293.70	6,448.20	6,448.20	6,448.20
O-2	3,424.50	3,900.30	4,491.90	4,643.70	4,739.40	4,739.40	4,739.40	4,739.40	4,739.40	4,739.40	4,739.40
O-1	2,972.40	3,093.90	3,740.10	3,740.10	3,740.10	3,740.10	3,740.10	3,740.10	3,740.10	3,740.10	3,740.10
O-5				5,287.20	5,540.70	5,818.80	5,998.20	6,293.70	6,543.30	6,686.70	6,881.40
O-2				4,643.70	4,739.40	4,890.30	5,145.00	5,341.80	5,488.50	5,488.50	5,488.50
O-1				3,740.10	3,993.60	4,141.50	4,292.40	4,440.60	4,643.70	4,643.70	4,643.70
W-5											
W-4	4,095.90	4,406.10	4,532.40	4,656.90	4,871.10	5,083.20	5,298.00	5,620.80	5,904.00	6,173.40	6,393.90
W-3	3,740.40	3,896.40	4,056.30	4,108.80	4,276.20	4,605.90	4,949.10	5,110.80	5,297.70	5,490.30	5,836.50
W-2	3,309.90	3,622.80	3,719.40	3,785.40	4,000.20	4,333.80	4,499.10	4,661.70	4,860.90	5,016.30	5,157.30
W-1	2,905.50	3,218.10	3,302.10	3,479.70	3,690.00	3,999.60	4,144.20	4,346.10	4,545.00	4,701.60	4,845.30
E-9							4,948.90	5,060.70	5,202.30	5,368.20	5,536.20
E-8							4,230.00	4,341.00	4,478.00	4,618.20	4,878.00
E-7	2,816.10	3,073.50	3,191.40	3,347.10	3,468.90	3,678.00	3,795.60	4,004.70	4,178.70	4,297.50	4,423.80
E-6	2,435.70	2,680.20	2,798.40	2,913.60	3,033.60	3,303.30	3,408.60	3,612.30	3,674.40	3,719.70	3,772.50
E-5	2,231.40	2,381.40	2,496.60	2,614.20	2,797.80	2,989.80	3,147.60	3,166.20	3,166.20	3,166.20	3,166.20
E-4	2,046.00	2,150.40	2,267.10	2,382.00	2,483.40	2,483.40	2,483.40	2,483.40	2,483.40	2,483.40	2,483.40
E-3	1,847.10	1,963.20	2,082.00	2,082.00	2,082.00	2,082.00	2,082.00	2,082.00	2,082.00	2,082.00	2,082.00
E-2	1,756.50	1,756.50	1,756.50	1,756.50	1,756.50	1,756.50	1,756.50	1,756.50	1,756.50	1,756.50	1,756.50
E-1	1566.90										

Figure 3. 2016 Monthly Basic Pay Table

UNDERSTANDING YOUR LEAVE AND EARNINGS STATEMENT (LES)

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																										
ID	NAME (LAST, FIRST, MI)			SOC SEC NO	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADJDCDSSN	PERIOD COVERED															
	1			2	3	4	5	6	7	8	9															
ENTITLEMENTS			DEDUCTIONS				ALLOTMENTS				SUMMARY															
TYPE		AMOUNT		TYPE		AMOUNT		TYPE		AMOUNT		+AMT FWD 13														
A B C D E F G H I J K L M N O	10		11				12				+TOT ENT 14															
											-TOT DED 15															
											-TOT ALMT 16															
											=NET AMT 17															
											-CR FWD 18															
											=EOMPAY 19															
											DIEMS			RET PLAN												
											TOTAL		20		21				22				23		24	
											LEAVE		BF BAL 25	EREND 26	USED 27	CR BAL 28	ETS BAL 29	LV LOST 30	LV PAID 31	USE/LOSE 32	FED TAXES		WAGE PERIOD 33	WAGE YTD 34	MOS 35	EX 36
	FICA TAXES		WAGE PERIOD 39	SOC WAGE YTD 40	SOC TAX YTD 41	MED WAGE YTD 42	MED TAX YTD 43	STATE TAXES		ST 44	WAGE PERIOD 45	WAGE YTD 46	MOS 47	EX 48	TAX YTD 49											
PAY DATA		BAQ TYPE 50	BAQ DEPN 51	VHA ZIP 52	RENT AMT 53	SHABE 54	STAT 55	JFR 56	DEPNS 57	ID JFR 58	BASTYPE 59	CHARITY YTD 60	TFC 61	PACIN 62												
Thrift Savings Plan (TSP)		BASE PAY RATE 63	BASE PAY CURRENT 64	SPEC PAY RATE 65	SPEC PAY CURRENT 66	INC PAY RATE 67	INC PAY CURRENT 68	BONUS PAY RATE 69	BONUS PAY CURRENT 70																	
		CURRENTLY NOT USED 71		TSP YTD DEDUCTIONS 72		DEFERRED 73		EXEMPT 74		CURRENTLY NOT USED 75																
REMARKS		YTD ENTITLE 76				YTD DEDUCT 77				78																

www.dfas.mil

Field 1, NAME: The Soldier's name (last, first, middle initial).

Field 2, SOC. SEC. NO: The Soldier's Social Security number.

Figure 4. Understanding Your LES

Field 3, GRADE: The Soldier's pay grade.

Field 4, PAY DATE: The date the Soldier entered active duty for pay purposes in YYMMDD format. This is the same as the pay entry basic date (PEBD).

Field 5, YRS SVC: The years of creditable service.

Field 6, ETS: The ETS in YYMMDD format. This is the same as the expiration of active obligated service (EAOS).

Field 7, BRANCH: The Soldier's branch of service (for example, Army).

Field 8, ADSN/DSSN: The disbursing station symbol number used to identify each disbursing or finance office.

Field 9, PERIOD COVERED: The period covered by the LES, normally 1 calendar month. If this is a separation LES, the separation date will appear in this field.

NOTE: Fields 10 Through 24: These fields provide the Soldier's entitlements, deductions, allotments, their respective totals, a mathematical summary portion, the date the Soldier first entered military service, and retirement plan.

Field 10, ENTITLEMENTS: Paid entitlements and allowances. If there are more than 15 entitlements and allowances, the overflow will be printed in the remarks block. Any retroactive entitlements and allowances will be added to like entitlements and allowances.

Field 11, DEDUCTIONS: The description of deductions listed in columns. This includes items such as taxes, SGLI, midmonth pay, and the Dependent Dental Plan. If there are more than 15 deductions, the overflow will be printed in the remarks block. Any retroactive deductions will be added to like deductions.

Field 12, ALLOTMENTS: The type of allotments deducted listed in columns. This includes discretionary and nondiscretionary allotments for savings and checking accounts, insurance, and bonds. Space is allocated for six allotments. This column will show only the dollar amount of each allotment.

Field 13, + AMT FWD: The amount of all unpaid pay and allowances due from the previous LES.

Field 14, + TOT ENT: The figure from field 20 that is the total of all entitlements and allowances listed.

Figure 4. Understanding Your LES—Continued

Field 15, - TOT DED: The figure from field 21 that is the total of all deductions.

Field 16, - TOT ALMT: The figure from field 22 that is the total of all allotments.

Field 17, = NET AMT: The dollar value of all unpaid pay and allowances, plus total entitlements and allowances, minus deductions and allotments due on the current LES.

Field 18, - CR FWD: The dollar value of all unpaid pay and allowances due on the next LES in field 13.

Field 19, = EOM PAY: The amount to be paid to the Soldier on the end-of-month payday.

Fields 20 through 22, TOTAL: The total amounts for the entitlements and allowances, deductions, and allotments.

Field 23, DIEMS: The date initially entered military service (DIEMS). This date is used solely to show the Soldier's retirement plan. Soldiers with a DIEMS before 8 September 1980 are under the Final Pay Retirement Plan. Soldiers with a DIEMS of 8 September 1980 through 31 July 1986 are under the High-3 Retirement Plan. Soldiers with a DIEMS of 1 August 1986 or later were initially under the Redux Retirement Plan; this was changed by law in October 2000 when they were placed under the High-3 plan with the option to return to the Redux plan. In consideration of making this election, they become entitled to a \$30,000 career-service bonus. The data in this block comes from the United States Army Human Resources Command; DFAS is not responsible for the accuracy of this data. If the DIEMS is incorrect, the Soldier should request the servicing personnel office to take corrective action.

Field 24, RET PLAN: The type of retirement plan (for example, FINAL PAY, HIGH 3, REDUX, CHOICE). CHOICE refers to Soldiers who have less than 15 years of service and have not elected REDUX or who have chosen to maintain their current retirement plan.

NOTE: Fields 25 Through 32: These fields provide leave information.

Field 25, BF BAL: The brought-forward leave balance. The balance may be from the beginning of the FY, the date when active duty began, or the day after the Soldier was paid lump-sum leave (LSL).

Figure 4. Understanding Your LES—Continued

Field 26, ERND: The cumulative amount of leave earned in the current FY or current term of enlistment if the Soldier reenlisted or extended since the beginning of the FY. This balance normally increases by 2.5 days each month.

Field 27, USED: The cumulative amount of leave used in the current FY or current term of enlistment if the Soldier reenlisted or extended since the beginning of the FY.

Field 28, CR BAL: The current leave balance as of the end of the period covered by the LES.

Field 29, ETS BAL: The projected leave balance at the time of the Soldier's ETS date.

Field 30, LV LOST: The amount of leave that has been lost.

Field 31, LV PAID: The number of days of leave paid to date.

Field 32, USE/LOSE: The projected number of days of leave that will be lost if not taken in the current FY (recalculated on a monthly basis). The number of days of leave in this block will decrease when any leave is used.

NOTE: Fields 33 Through 38: These fields provide Federal-tax-withholding information.

Field 33, WAGE PERIOD: The amount of money earned this LES period that is subject to Federal-income-tax withholding (FITW).

Field 34, WAGE YTD: The amount of money earned year-to-date that is subject to FITW.

Field 35, M/S: The marital status used to compute the FITW.

Field 36, EX: The exemptions used to compute the FITW.

Field 37, ADD'L TAX: The dollar amount the Soldier specified to be withheld in addition to the amount computed by the marital status and exemptions.

Field 38, TAX YTD: The cumulative total of FITW withheld throughout the calendar year (CY).

Figure 4. Understanding Your LES—Continued

NOTE: Fields 39 Through 43: These fields provide Federal Insurance Contributions Act (FICA) information.

Field 39, WAGE PERIOD: The amount of money earned this LES period that is subject to FICA.

Field 40, SOC WAGE YTD: The wages earned year-to-date that are subject to FICA.

Field 41, SOC TAX YTD: The cumulative total of FICA withheld throughout the CY.

Field 42, MED WAGE YTD: The wages earned year-to-date that are subject to Medicare.

Field 43, MED TAX YTD: The cumulative total of Medicare taxes paid year-to-date.

NOTE: Fields 44 Through 49: These fields provide State-tax information.

Field 44, ST: The two-digit postal abbreviation for the State the Soldier elected.

Field 45, WAGE PERIOD: The amount of money earned this LES period that is subject to State-income-tax withholding (SITW).

Field 46, WAGE YTD: The money earned year-to-date that is subject to SITW.

Field 47, M/S: The marital status used to compute the SITW.

Field 48, EX: The number of exemptions used to compute the SITW.

Field 49, TAX YTD: The cumulative total of SITW withheld throughout the CY.

NOTE: Fields 50 Through 62: These fields provide additional pay data.

Field 50, BAQ TYPE: The type of basic allowance for quarters (BAQ) being paid.

Figure 4. Understanding Your LES—Continued

Field 51, BAQ DEPN: A code that indicates the type of Family members (dependents) the Soldier has. Codes are defined as follows:

Code	Type of Family Member
A	Spouse
C	Child
D	Parent
I	Member married to another member
K	Ward of the court
L	Parents-in-law
R	Own right (Soldier is entitled to BAQ based on grade or position)
S	Student (age 21 or 22)
T	Handicapped child over age 21
W	Soldier married to another Soldier with a child under age 21

Field 52, VHA ZIP: The Zip code used to compute the housing allowance, if entitlement exists.

Field 53, RENT AMT: The amount of rent paid for housing, if applicable.

Field 54, SHARE: The number of people with whom the Soldier shares housing costs.

Field 55, STAT: The housing-allowance status (for example, accompanied, unaccompanied).

Field 56, JFTR: The JTR code based on the location of the Soldier for COLA purposes.

Field 57, DEPNS: The number of Family members (dependents) the Soldier has for housing allowance purposes.

Field 58, 2D JFTR: The JTR code based on the location of the Soldier's Family members (dependents) for COLA purposes.

Figure 4. Understanding Your LES—Continued

Field 59, BAS TYPE: A code that indicates the type of BAS the Soldier is receiving, if applicable. This field will be blank for officers. Codes are defined as follows:

Code	BAS Type
B	Separate rations
C	TDY/PCS/proceed time
H	Rations-in-kind not available
K	Rations under emergency conditions

Field 60, CHARITY YTD: The cumulative amount of charitable contributions for the CY.

Field 61, TPC: The training pay status code, which indicates the training category (for pay entitlement purposes) of RC Soldiers. The AA does not use this field.

Field 62, PACIDN: The activity unit identification code (UIC).

NOTE: Fields 63 Through 75: These fields provide TSP information and data.

Field 63, BASE PAY RATE: The percentage of base pay elected for TSP contributions.

Field 64, BASE PAY CURRENT: Reserved for future use.

Field 65, SPEC PAY RATE: The percentage of specialty pay elected for TSP contribution.

Field 66, SPEC PAY CURRENT: Reserved for future use.

Field 67, INC PAY RATE: The percentage of incentive pay elected for TSP contribution.

Field 68, INC PAY CURRENT: Reserved for future use.

Field 69, BONUS PAY RATE: The percentage of bonus pay elected for TSP contribution.

Field 70, BONUS PAY CURRENT: Reserved for future use.

Field 71: Reserved for future use.

Figure 4. Understanding Your LES—Continued

Field 72, TSP YTD DEDUCTIONS: The dollar amount of TSP contributions deducted for the year-to-date.

Field 73, DEFERRED: The total dollar amount of TSP contributions that are deferred for tax purposes.

Field 74, EXEMPT: The dollar amount of TSP contributions that are reported as tax exempt to the Internal Revenue Service (IRS).

Field 75: Reserved for future use.

Field 76, REMARKS: This area is used for general notices from varying command levels, as well as the explanation of starts, stops, and changes to pay items in the *Entitlements*, *Deductions*, and *Allotments* fields.

Field 77, YTD ENTITLE: The cumulative total of all entitlements for the CY.

Field 78, YTD DEDUCT: The cumulative total of all deductions for the CY.

Figure 4. Understanding Your LES—Continued

THRIFT SAVINGS PLAN (TSP)

The TSP is a retirement savings and investment plan that has been available to civilian employees of the Federal Government since 1987 and to Soldiers since 2000. It offers some of the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.

Participation in the TSP is optional and not automatic. Soldiers must sign up to take part. Soldiers may contribute to the TSP from their pay, before taxes. The amount contributed and any earnings generated belong to the Soldier.

The TSP is designed to allow Soldiers, both AA and RC, to save part of their military pay for retirement in a plan that offers pre-tax savings, tax-deferred investment earnings, and low administrative and investment expenses.

Only pay can be contributed to the TSP (for example, basic pay, incentive pay, special pay, bonuses). Once a TSP account is established, the Soldier will receive an introductory letter and a PIN. By using the PIN to access the TSP website, the participant will be able to direct contribution allocations to any of the investment funds.

Matching Contributions. The law provides for matching funds in limited instances at the discretion of the Service Secretary. There are also provisions for special retention incentives in the form of matching funds. At this time, the Secretary of the Army has not identified any critical specialties to receive matching funds.

Find out more about the TSP at—

<http://www.tsp.gov>

REASONS FOR JOINING THE TSP

- Retirement savings for use at age 59.5 and after.
- Complements traditional military retirement pay.
- Pre-tax contributions of 1 to 100 percent of basic pay.
- Ten investment options.
- Tax-deferred savings. (For example, if a Soldier who is a specialist earning \$2,046 per month invests 4 percent of base pay, this equals about \$82 per month or \$984 annually. The \$984 would be taxable if not invested in the TSP. By investing in the TSP, this money will not be taxed until it is withdrawn, which equals \$147 a year less in taxes (assuming a 15-percent tax rate.)

NOTE: The estimate above is based on a 15-percent tax rate. The actual tax rate that a Soldier will pay depends on many factors.

The TSP is a great investment program for all Soldiers. Even minimum contributions can improve your quality of life during retirement.

Table 2 and figure 5 show the estimated possible returns for a Soldier who enrolls in TSP and continues to save \$82 a month without ever increasing that amount after promotions or annual pay raises.

Rate of Return	0 percent	4 percent	6 percent	8 percent
10 years	\$9,840	\$12,074	\$13,438	\$15,0011
15 years	\$14,760	\$20,179	\$23,847	\$28,375
20 years	\$19,680	\$30,075	\$37,887	\$48,300

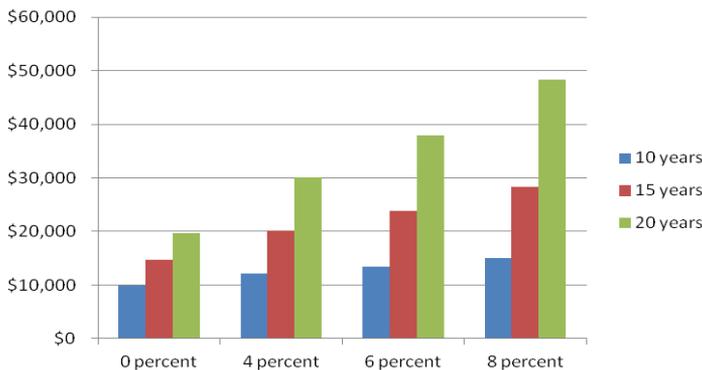


Figure 5. Possible TSP Rates of Return

If you think you cannot afford TSP, review table 3 below. You make more money than you realize.

Grade	Basic Pay	BAS	OHA	COLA	Tax Benefits (approx)	Civilian Equivalent Salary (2016)
O3	63,263	3,044	28,793	6,570	\$8,500	\$110,170
E6	34,636	4,419	27,767	5,130	\$6,054	\$78,006
E4	27,198	4,419	23,951	4,374	\$5,054	\$64,996

Assumptions and factors used in [table 3](#):

- All three Soldiers are married, and each has two children.
- Using 2016 pay entitlements, the Soldiers who are captains (O3) or staff sergeants (E6) have 6 years of service, and the Soldier who is a specialist (E4) has 4 years of service.
- The housing and COLA rates are for Wiesbaden, Germany.
- The housing rate uses the maximum entitlement (ceiling rate). Soldiers living in Government quarters are considered to be receiving the value of this benefit.
- The estimated tax benefit comes from the fact that BAS, OHA, and COLA are nontaxable. A nonmilitary salary would require an additional amount equal to the tax benefit to provide the same after-tax income (assuming a 20-percent marginal tax rate).

Consider your future! It pays to invest and stay Army!

GOVERNMENT TRAVEL CHARGE CARD (GTCC)

The Travel and Transportation Reform Act of 1998 (Public Law 105-264) mandates the use of the GTCC for Soldiers and civilian employees on official Government business.

The GTCC program provides travelers with a safe, convenient, and commercially available method to pay for expenses associated with official travel. The GTCC includes two types of accounts: individually billed accounts (IBAs) and centrally billed accounts (CBAs). The cardholder is responsible for making the payments to an IBA. Government-managed operating-budget accounts will directly pay expenses charged to a CBA.

DOD policy requires official travelers to use the Government-sponsored, contractor-issued GTCC to pay for all official travel expenses while on TDY or temporary active duty. Travelers are also authorized reimbursement for automated teller machine (ATM) expenses associated with cash withdrawals for official business (that is, withdrawal fees and access fees during TDY).

Personal use of the GTCC or using the GTCC to pay for another traveler's expenses is prohibited. Misuse of the GTCC may subject the Soldier or civilian employee to disciplinary action.

“*Split disbursement*” is an option in the travel-reimbursement-claim process allowing the Government to pay a portion of the traveler reimbursement directly to the traveler's GTCC account. The use of split disbursement to settle travel charges is highly encouraged to avoid the risk of accounts becoming delinquent. Check block 1 on DD Form 1351-2 to indicate payment using split disbursement.

While on long-term TDY, cardholders should file accrual vouchers ([glossary](#)) every 30 days with their servicing finance office.

If not using split disbursement, cardholders should send payment in full to the bank, Citibank, as soon as they receive a bill and not wait for travel-claim processing. Cardholders who misplace a bill may send their payment to Citibank Government Card Services, P.O. Box 6575, The Lakes, NV 88901-6575.

For 24-hour assistance, contact Citibank customer service at 1-800-200-7056 or collect at 1-757-852-9076. To make payments by phone (no charge), call 1-866-670-6462.

Contact your agency program coordinator to initiate a GTCC account or set up a user password to access the Citibank website for information regarding your personal account.

FEDERAL LONG-TERM CARE INSURANCE PROGRAM (FLTCIP)

The FLTCIP is a congressionally mandated program that can provide long-term care (LTC) insurance for Federal employees, including DOD Servicemembers and their Families.

This insurance is not Government insurance. FLTCIP is private insurance offered by the Office of Personnel Management and the program partners (John Hancock Life Insurance Company and Metropolitan Life Insurance Company) to Servicemembers, DOD civilians, and Family members (dependents). Information about eligibility, procedures for enrolling, and premium billing options are available from the FLTCIP partners.

LTC insurance does not cover medical expenses or medicines, but helps people with chronic health conditions pay for caregivers and services that help them do such things as get out of bed, wash, dress, eat, and perform other activities that the ill and frail find difficult. LTC may be provided at home, in a nursing home, or in an assisted-living facility.

For questions or to enroll, call the FLTCIP partners at 1-800-582-3337, 1-603-433-4589, or go to the FLTCIP website at <http://www.ltcfeds.com>.

APPENDIX A REFERENCES

SECTION I PUBLICATIONS

Public Law 105-264, Section 105, Travel and Transportation Reform Act of 1998

Joint Travel Regulations

DOD 7000.14-R, Department of Defense Financial Management Regulation

AR 638-8, Army Casualty Program

AR 600-8-10, Leaves and Passes

SECTION II FORMS

DD Form 1351-2, Travel Voucher or Subvoucher

DD Form 2367, Individual Overseas Housing Allowance (OHA) Report

DD Form 2558, Authorization to Start, Stop or Change an Allotment

DD Form 2560, Advance Pay Certification/Authorization

DA Form 31, Request and Authority for Leave

DA Form 2028, Recommended Changes to Publications and Blank Forms

DA Form 2142, Pay Inquiry

DA Form 4187, Personnel Action

DA Form 5960, Authorization To Start, Stop, or Change Basic Allowance for Quarters (BAQ), and/or Variable Housing Allowance (VHA)

SGLV Form 8286A, Spouse Coverage Election and Certificate

APPENDIX B

USEFUL WEBLINKS

- 266th Financial Management Support Center homepage:
<http://www.eur.army.mil/21tsc/266fmc/>
- Army in Europe Library & Publishing System (AEPUBS):
<http://www.eur.army.mil/aepubs/>
- BAH Rates:
<http://www.defensetravel.dod.mil/site/bahCalc.cfm>
- COLA Rates:
<http://www.defensetravel.dod.mil/site/colaCalc.cfm>
- DLA Rates:
<http://www.defensetravel.dod.mil/site/otherratesDLA.cfm>
- DOD Financial Management Regulation:
<http://comptroller.defense.gov/fmr/>
- FLTCIP information:
<http://www.ltcfeds.com>
- GTCC information:
https://www.citibank.com/tts/card_solutions/commercial_cards/pubsec_solutions/dept_defense.html
- Joint Travel Regulations (JTR):
<https://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf>
- Military pay rates:
<http://www.dfas.mil/militarymembers/payentitlements/military-pay-charts.html>

- MyPay information:

<https://mypay.dfas.mil/mypay.aspx>

- OHA Rates:

<http://www.defensetravel.dod.mil/site/oha.cfm>

- Per-diem rates and allowances:

<http://www.defensetravel.dod.mil/site/allowances.cfm>

- SGLI information:

<http://www.benefits.va.gov/insurance/sgli.asp>

- TSP information:

<http://www.tsp.gov>

GLOSSARY

SECTION I ABBREVIATIONS

AA	Active Army
AE	Army in Europe
AR	Army regulation
ASHA	advance station housing allowance
ATD	advance travel of dependents
BAH	basic allowance for housing
BAH-Diff	basic allowance for housing—differential
BAH-T	basic allowance for housing—transit
BAH-RC	basic allowance for housing—Reserve Component
BAQ	basic allowance for quarters
BAS	basic allowance for subsistence
CBA	centrally billed account
COLA	cost of living allowance
CONOPS	contingency operations
CONUS	continental United States
COT	consecutive overseas tour
CP	casual payment
CY	calendar year
CZ	combat zone
CZTE	combat-zone tax exclusion
CZTEL	combat-zone tax-exclusion leave
DA	Department of the Army
DD	Defense Department
DEERS	Defense Enrollment Eligibility Reporting System
DFAS	Defense Finance and Accounting Service
DFAS-CL	Defense Finance and Accounting Service— Cleveland Center
DIEMS	date initially entered military service
DLA	dislocation allowance
DOD	Department of Defense
EAOS	expiration of active obligated service

EROD	early return of dependents
ETS	expiration term of service
FAQ	frequently asked question
FICA	Federal Insurance Contributions Act
FITW	Federal-income-tax withholding
FLPP	foreign-language proficiency pay
FLTCIP	Federal Long-Term Care Insurance Program
FSA	Family separation allowance
FSA-T	Family separation allowance-temporary
FSGLI	Family Servicemembers Group Life Insurance
FSH	Family separation housing
GTCC	Government travel charge card
HDP-L	hardship duty pay–location
HDP-M	hardship duty pay–mission
HFP	hostile fire pay
HHG	household goods
HQ	headquarters
IBA	individually billed account
IDP	imminent danger pay
IPCOT	in-place consecutive overseas tour
IRS	Internal Revenue Service
IVRS	Interactive Voice Response System
JTR	Joint Travel Regulations
KFOR	Kosovo Force
LES	leave and earnings statement
LSL	lump-sum leave
LTC	long-term care
MIHA	move-in housing allowance
MPPD	Military Personnel and Plans Division, Office of the Deputy Chief of Staff, G1, Headquarters, United States Army Europe
OCONUS	outside the continental United States
OHA	overseas housing allowance
PCS	permanent change of station
PDS	permanent duty station
PEBD	pay entry basic date

PIN	personal identification number
POA	power of attorney
QHDA	qualified hazardous duty area
R&R	rest and recuperation
RC	Reserve Component
SDP	Savings Deposit Program
SGLI	Servicemembers Group Life Insurance
SITW	State-income-tax withholding
SJA	staff judge advocate
SLA	special leave accrual
TCS	temporary change of station
TDY	temporary duty
TLA	temporary lodging allowance
TSP	Thrift Savings Plan
UIC	unit identification code
UMO	unit movement order
USAREUR	United States Army Europe
VHA	variable housing allowance
YTD	year-to-date

SECTION II

TERMS

accrual voucher

An interim travel voucher (or a series of interim travel vouchers) that may be sent to a finance office before the Government travel is completed (normally every 30 days) until a final closeout voucher is submitted. This enables the claimant to receive partial reimbursement to pay authorized travel expenses.

agent

A person who acts on the behalf of another individual, particularly when granted specific authority by means of a power of attorney, who then may also be called the “attorney-in-fact” in some States

attorney-in-fact

A person who acts on the behalf of another individual in a legal and fiduciary role, normally when granted specific authority by means of a power of attorney. An attorney-in-fact may be called an “agent” in some States.

meal deduction

A collection from the pay of a Soldier who is receiving a subsistence allowance to offset the cost of Government meals provided to the Soldier at no charge

principal

The person from whom an agent or an attorney-in-fact derives his or her authority