

Foundations



MODULE FIVE: Pay and Entitlements

L.I.N.K.S.

Lifestyles. Insights. Networking. Knowledge. Skills.

Participant Guide





This book belongs to:



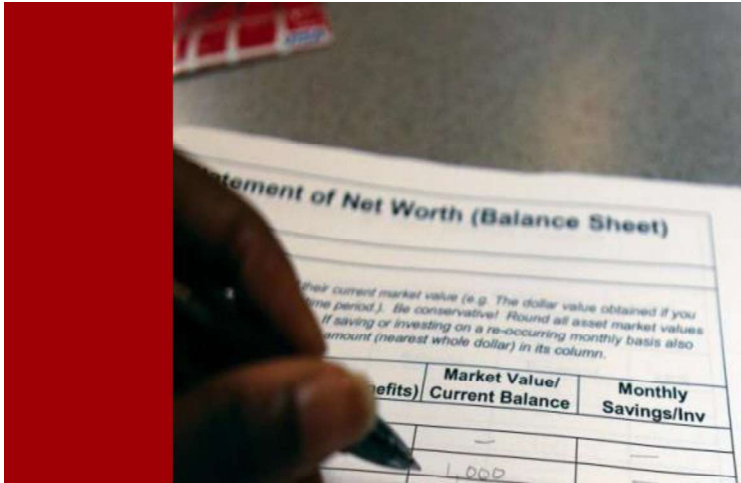
Tell Your Story

What do you expect to learn in
Module 5?

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Welcome!



Finances are important and personal for individuals and families. Knowing how to read and understand a Leave and Earnings Statement (L E S) can aide you in supporting your family's financial goals. The goal of module 5 is to explain the military pay system, including entitlements and earnings.

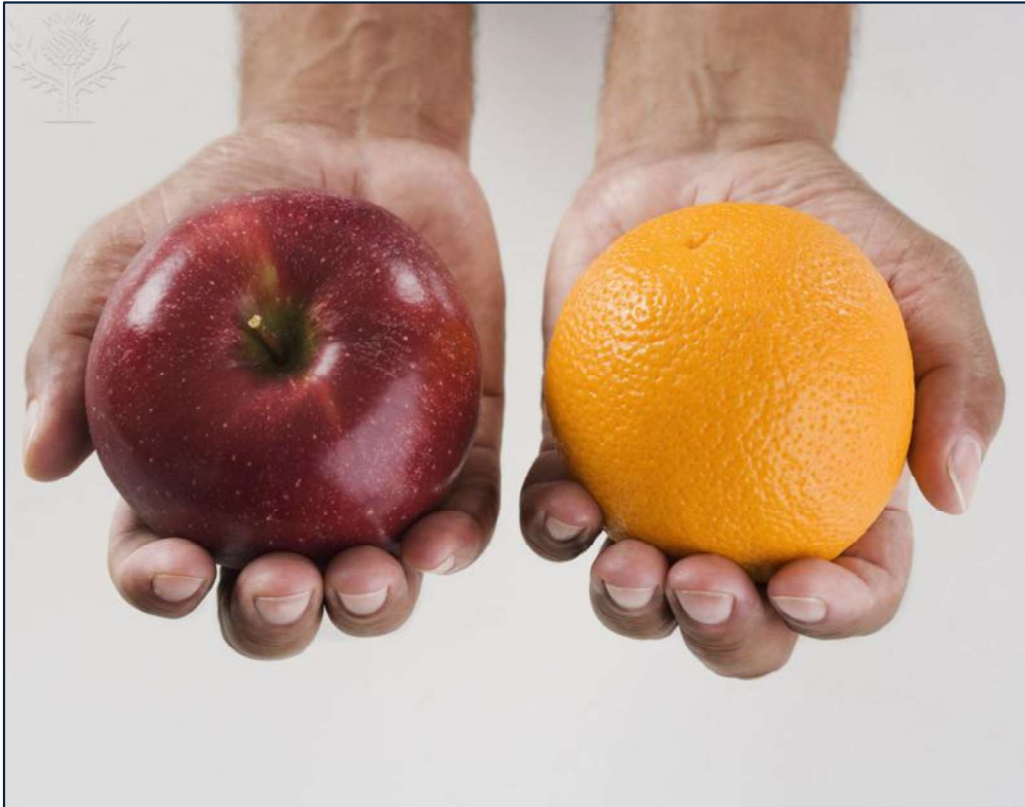
Module Objectives

In this module, you will:

- Read and understand the Leave and Earnings Statement.
- Identify different entitlements and allowances their Marine may receive.
- Explain the basic benefits given to all Service Members and their families.

Pay vs Allowances

Pay and allowances are different categories of compensation. Taxability is the key difference when we look at these items on the Leave and Earnings Statement (L E S). Anything that ends in Allowance is non-taxable, and anything that ends in Pay is taxable.



What is an L E S?

TID INFO		1 COMMAND (LAST FIRST MI) 2000000000	3 DOW XXXXX	4 RANK PO1	5 SER NAME	6 PAY CODE BAND	7 DUTY PNT 20140720	8 PROJ CODE 00000000	9 PR PROJ 00000000	10 DUTY 00000000	11 DUTY 00000000	12 DUTY 00000000	13 DUTY 00000000	14 DUTY 00000000	15 DUTY 00000000	16 DUTY 00000000	17 DUTY 00000000	18 DUTY 00000000	19 DUTY 00000000	20 DUTY 00000000	21 DUTY 00000000	22 DUTY 00000000	23 DUTY 00000000	24 DUTY 00000000	25 DUTY 00000000	26 DUTY 00000000	27 DUTY 00000000	28 DUTY 00000000	29 DUTY 00000000	30 DUTY 00000000	31 DUTY 00000000	32 DUTY 00000000	33 DUTY 00000000	34 DUTY 00000000	35 DUTY 00000000	36 DUTY 00000000	37 DUTY 00000000	38 DUTY 00000000	39 DUTY 00000000	40 DUTY 00000000	41 DUTY 00000000	42 DUTY 00000000	43 DUTY 00000000	44 DUTY 00000000	45 DUTY 00000000	46 DUTY 00000000	47 DUTY 00000000	48 DUTY 00000000	49 DUTY 00000000	50 DUTY 00000000	51 DUTY 00000000	52 DUTY 00000000	53 DUTY 00000000	54 DUTY 00000000	55 DUTY 00000000	56 DUTY 00000000	57 DUTY 00000000	58 DUTY 00000000	59 DUTY 00000000	60 DUTY 00000000	61 DUTY 00000000	62 DUTY 00000000	63 DUTY 00000000	64 DUTY 00000000	65 DUTY 00000000	66 DUTY 00000000	67 DUTY 00000000	68 DUTY 00000000	69 DUTY 00000000	70 DUTY 00000000	71 DUTY 00000000	72 DUTY 00000000	73 DUTY 00000000	74 DUTY 00000000	75 DUTY 00000000	76 DUTY 00000000	77 DUTY 00000000	78 DUTY 00000000	79 DUTY 00000000	80 DUTY 00000000	81 DUTY 00000000	82 DUTY 00000000	83 DUTY 00000000	84 DUTY 00000000	85 DUTY 00000000	86 DUTY 00000000	87 DUTY 00000000	88 DUTY 00000000	89 DUTY 00000000	90 DUTY 00000000	91 DUTY 00000000	92 DUTY 00000000	93 DUTY 00000000	94 DUTY 00000000	95 DUTY 00000000	96 DUTY 00000000	97 DUTY 00000000	98 DUTY 00000000	99 DUTY 00000000	100 DUTY 00000000																																																																																																			
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Directions: Fill in the blanks on pages 6-8 as the facilitator presents the content.

The Leave and Earnings Statement or L E S is the Marine's

The website that accesses the L E S is

Each L E S has the same formatting, but the information is unique. ☐ True ☐ False

To access the MyPay website, visit <https://mypay.dfas.mil>

Leave and Earnings Statement

A ID INFO	1 NAME (LAST, FIRST, MI) Dolphin, Bill	2 SSN XXXX	3 RANK SGT	4 SERV USMC	5 PLT CODE BAMF	6 DATE PREP 20140725	7 PRD CYRD 1-31 JUL	8 PERIOD 20070523	9 YRS 7	10 EAS 20140523	11 ECC 20140523	12 MCC DIST RUC 12345
B FORECAST AMOUNTS		13 DATE 20140815	14 AMOUNT \$2124.82	15 DATE 20140829	16 AMOUNT \$2124.81	17 C SPLIT PAY 90.00	18 START DATE: 99999	19 AMOUNT \$1.00	20 BLC \$1.00	21 POR 12011	22 DIRECT DEPOSIT EFT ADDRESS NAVY FEDERAL CREDIT UNION	
E LEAVE INFORMATION							F. AVIATION PAY					
19 LV BE 13	20 EARNED 2.5	21 USED 0	22 EXCESS 0	23 BAL 19.5	24 MAX ACC 47.5	25 SOLD ASOF 0.0	26 CBT LV BAL 0.0	27 ASEED 000000	28 DE 0000	29 PERIOD OF 00 004	30 PR STOP 00	31 OFFLY GATE 000000
G. TAX INFORMATION										H. RIGHTS OF MARINES INDEBTED TO THE GOVT YOU HAVE A RIGHT TO:		
33 STATE TAX		34 FEDERAL TAX				35 FICA SOCIAL SECURITY TAX				-INSPECT AND COPY RECORDS -PERTAINING TO DEBT -QUESTION -VALIDITY OF A DEBT AND SUBMIT -REFUTING EVIDENCE -NEGOTIATE A PAYMENT SCHEDULE -REQUEST A WAIVER OF DEBT -MORE INFORMATION ABOUT YOUR		
STATE CODE FL		EXEMPTIONS M 05				SSEC WAGES THIS PRD \$3,169.50				-QUESTION		
EXEMPTIONS \$00		WAGES THIS PRD \$ 3266.80				SSEC WAGES YTD \$24,356.00				-VALIDITY OF A DEBT AND SUBMIT		
WAGES THIS PRD \$3266.80		WAGES YTD \$24,356.00				SSEC TAX YTD \$1653.32				-REFUTING EVIDENCE		
WAGES YTD \$24356.00		FED TAX YTD \$ 822.45				MEDICARE WAGES THIS PRD \$3,169.50				-NEGOTIATE A PAYMENT SCHEDULE		
STATE TAX YTD \$0.00						MEDICARE WAGES YTD \$24,356.00				-REQUEST A WAIVER OF DEBT		
						MEDICARE TAX YTD \$317.20				-MORE INFORMATION ABOUT YOUR		
I. ADDITIONAL BAH INFORMATION					J CAREER SEA PAY			K EDUCATION DEDUCTION			L ADMIN INFO	
36.	37 BAH ZIP 92145	38	39	40	41	42 DATE TTL CAR SEA PAY SVC 20130516 00 YRS 11 MOS 08 DA	43 TYPE MGB	44 MONTHLY AMT \$.00	45 TOTAL \$1,200.00	46 PAY STATUS 000000		
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66 AFADBD 20120523	67 DEAF 201103224	68 TSP TAX DEFERRED \$0.00	69 TSP TAX EXEMPT \$0.00	70 TSP ROTH \$0.00	71							
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SEA PAY \$350.00												
SUB PAY \$155.00												
FSA \$250.00												
BAS \$367.92												
BAH WITH DPNS \$2,325.00												
TOTAL \$6,209.72												
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SOCIAL SECURITY \$171.23												
MEDICARE \$40.05												
SGLI \$28.00												
SPOUSE SGLI \$5.00												
TSGLI \$1.00												
USN/MC RET HOME \$0.50												
ADV PAYMENT \$243.35												
ALLOTMENT \$50.00												
ALLOTMENT \$643.00												
ALLOTMENT \$600.00												
ALLOTMENT \$53.75												
CFC \$2.00												
METLIFE FAMILY \$33.88												
TOTAL \$1,960.09												
PAYMENTS DATE DSSN VOU RUC/PRNO												
REGULAR PAYMENT \$2,124.82 20140715 6102 0000000000 0												
REGULAR PAYMENT \$2,124.81 20140801 6102 0000000000 0000000												
TOTAL \$4,249.63												
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** RETIREMENT PLAN REFLECTS: BLANK**												
"THIS IS THE SPACE THAT PROVIDES THE GENERAL INFORMATION PROVIDED TO ALL MARINES"												

Identification Information

A ID INFO	1 NAME (LAST, FIRST, MI) Dolphin, Bill	2 SSN XXXX	3 RANK SGT	4 SERV USMC	5 PLT CODE BAMF	6 DATE PREP 20140725	7 PER CYRD 1-31 JUL	8 PERD 20070523	9 YRS 7	10 EAS 20160523	11 ECC 20160523	12 MCC DIST RUC 12345
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19 LV BH 13	20 EARNED 2.5	21 USED 0	22 EXCESS 0	23 BAL 19.5	24 MAX ACC 47.5	26 SOLD ASOF 0.0	72 CBT LV BAL 0.0	28 ASED 000000	29 DF 0000	30 PRIOR DF 0Y 0M	31 PR STOP 00	32 OPFLY GATE 00000

Directions: Review the L E S example as the presenter discusses the purpose of each block. Record the name of the block in the chart below with the corresponding number.

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MARINE CORPS TOTAL FORCE LEAVE AND EARNINGS STATEMENT (CS DEMONSTRATION ONLY)									
33 STATE TAX		34 FEDERAL TAX		35 FICA SOCIAL SECURITY TAX		36 REMARKS		37 BAH ZIP	
EXEMPTIONS	WAGES THIS PRD	EXEMPTIONS	WAGES THIS PRD	EXEMPTIONS	WAGES THIS PRD	EXEMPTIONS	WAGES THIS PRD	EXEMPTIONS	WAGES THIS PRD
FL	\$266.80	FL	\$266.80	M 05	\$326.80	BROUGHT FWD		92145	
WAGES YTD	\$24356.00	WAGES YTD	\$24356.00	SSEC WAGES YTD	\$24356.00	ENTITLEMENTS			
STATE TAX YTD	\$0.00	FED TAX YTD	\$822.45	SSEC TAX YTD	\$1653.32	BASIC PAY	\$2,761.80		
				MEDICARE WAGES YTD	\$3,169.50	SEA PAY	\$350.00		
				MEDICARE TAX YTD	\$317.20	SUB PAY	\$155.00		

II. RIGHTS OF MARINES INDEBTED TO THE GOVT YOU HAVE A RIGHT TO:									
-INSPECT AND COPY RECORDS									
-VALIDITY OF A DEBT AND SUBMIT REFUTING EVIDENCE									
-NEGOTIATE A PAYMENT SCHEDULE									
-REQUEST A WAIVER OF DEBT									
MORE INFORMATION ABOUT YOUR									

III. ADDITIONAL BAH INFORMATION									
36. 37 BAH ZIP 92145									
38		39		40		41		42	
WAGES THIS PRD		WAGES THIS PRD		WAGES THIS PRD		WAGES THIS PRD		WAGES THIS PRD	
\$266.80		\$266.80		\$266.80		\$266.80		\$266.80	
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\$24356.00		\$24356.00		\$24356.00		\$24356.00		\$24356.00	
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MEDICARE TAX YTD		MEDICARE TAX YTD		MEDICARE TAX YTD		MEDICARE TAX YTD		MEDICARE TAX YTD	
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LXXXXVI. REMARKS									
BROUGHT FWD									
ENTITLEMENTS									
BASIC PAY									
SEA PAY									



Administrative Section

Directions: Fill in the blank spaces in the sentences and under each topic with information provided by the course facilitator.

State taxes are based on the _____ residence of the Marine.

Federal Taxes:

Social Security:

Rights of Marines indebted to the Government:

BAH Zip:

Sea Pay relates to being

Education deductions:

Reserve and TSP

Directions: Fill in the blank spaces with information provided by the course facilitator.

TSP is the acronym for a federally sponsored

plan that stands for

TSP offers the same type of employees under

and plans.

that many private companies offer their

The (PFM) can assist with understanding TSP. PFM offers training and education, counseling and information and referrals to commands, service members and military families.

MARINE CORPS TOTAL FORCE LEAVE AND EARNINGS STATEMENT (CFS DEMONSTRATION ONLY)													
A. ID INFO		B. SSN		C. RANK		D. SERV		E. FLTC CODE		F. DATE DEPT		G. PAY PERIOD	
NAME (LAST, FIRST, MI)		XXXXX		SGT		USMC		BLAMP		20140725		20070523	
DOLPHIN, BILL		20140817		20140829		20140831		20140831		20140831		20140831	
H. FORECAST AMOUNTS		I. DATE		J. AMOUNT		K. DATE		L. AMOUNT		M. DATE		N. AMOUNT	
		20140817		20140829		20140831		20140831		20140831		20140831	
O. LEAVE INFORMATION		P. AVIATION PAY											
Q. LEAVE EARNED		R. LEAVE USED		S. BAL.		T. MAX ACC.		U. SOLD AS OF		V. CRT LV		W. ASLTS	
11		12		13		14		15		16		17	
2.5		0		0.5		47.5		0.0		0.0		0.0	
TAX INFORMATION													
X. STATE TAX				Y. FEDERAL TAX				Z. SOCIAL SECURITY TAX				AA. RIGHTS OF MARINES IDENTIFIED TO THE GOVT YOU HAVE A RIGHT TO INSPECT AND COPY RECORDS PERTAINING TO DEBT - QUESTION VALIDITY OF A DEBT AND SUBMIT REFUTING EVIDENCE. NEGOTIATE A PAYMENT SCHEDULE REQUEST A WAIVER OF DEBT. MORE INFORMATION ABOUT YOUR	
STATE CODE				EXEMPTIONS				SSIC WAGES THIS PRD				SSIC WAGES YTD	
FL				3405				\$3,169.50				\$3,169.50	
WAGES THIS PRD				WAGES YTD				SSIC TAX THIS PRD				SSIC TAX YTD	
\$3266.80				\$3266.80				\$1653.32				\$1653.32	
WAGES YTD				FED TAX YTD				MEDICARE WAGES THIS PRD				MEDICARE WAGES YTD	
\$24356.00				\$822.45				\$3,169.50				\$24,356.00	
STATE TAX YTD								MEDICARE TAX YTD					
\$0.00								\$317.20					
ADDITIONAL BAH INFORMATION													
BB. BAH ZIP				CC. BAH ZIP				DD. BAH ZIP				EE. BAH ZIP	
02145				02145				02145				02145	
FF. BAH ZIP				GG. BAH ZIP				HH. BAH ZIP				II. BAH ZIP	
JJ. BAH ZIP				KK. BAH ZIP				LL. BAH ZIP				MM. BAH ZIP	
NN. BAH ZIP				OO. BAH ZIP				PP. BAH ZIP				QQ. BAH ZIP	
RR. BAH ZIP				SS. BAH ZIP				TT. BAH ZIP				UU. BAH ZIP	
VV. BAH ZIP				WW. BAH ZIP				XX. BAH ZIP				YY. BAH ZIP	
ZZ. BAH ZIP				AAA. BAH ZIP				BBB. BAH ZIP				CCC. BAH ZIP	
DDD. BAH ZIP				EEE. BAH ZIP				FFF. BAH ZIP				GGG. BAH ZIP	
HHH. BAH ZIP				III. BAH ZIP				JJJ. BAH ZIP				KKK. BAH ZIP	
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VVV. BAH ZIP				WWW. BAH ZIP				XXX. BAH ZIP				YYY. BAH ZIP	
ZZZ. BAH ZIP				AAA. BAH ZIP				BBB. BAH ZIP				CCC. BAH ZIP	
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XXX. BAH ZIP				YYY. BAH ZIP				ZZZ. BAH ZIP				AAA. BAH ZIP	
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VVV. BAH ZIP				WWW. BAH ZIP				XXX. BAH ZIP				YYY. BAH ZIP	
ZZZ. BAH ZIP				AAA. BAH ZIP				BBB. BAH ZIP				CCC. BAH ZIP	
DDD. BAH ZIP				EEE. BAH ZIP				FFF. BAH ZIP				GGG. BAH ZIP	
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XXX. BAH ZIP				YYY. BAH ZIP				ZZZ. BAH ZIP				AAA. BAH ZIP	
BBB. BAH ZIP				CCC. BAH ZIP				DDD. BAH ZIP				EEE. BAH ZIP	
FFF. BAH ZIP				GGG. BAH ZIP				HHH. BAH ZIP				III. BAH ZIP	
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RRR. BAH ZIP				SSS. BAH ZIP				TTT. BAH ZIP				UUU. BAH ZIP	
VVV. BAH ZIP				WWW. BAH ZIP				XXX. BAH ZIP				YYY. BAH ZIP	
ZZZ. BAH ZIP				AAA. BAH ZIP				BBB. BAH ZIP				CCC. BAH ZIP	
DDD. BAH ZIP				EEE. BAH ZIP				FFF. BAH ZIP				GGG. BAH ZIP	
HHH. BAH ZIP				III. BAH ZIP				JJJ. BAH ZIP				KKK. BAH ZIP	
LLL. BAH ZIP				MMM. BAH ZIP				NNN. BAH ZIP				OOO. BAH ZIP	
PPP. BAH ZIP				QQQ. BAH ZIP				RRR. BAH ZIP				SSS. BAH ZIP	
TTT. BAH ZIP				UUU. BAH ZIP				VVV. BAH ZIP				WWW. BAH ZIP	
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BBB. BAH ZIP				CCC. BAH ZIP				DDD. BAH ZIP				EEE. BAH ZIP	
FFF. BAH ZIP				GGG. BAH ZIP				HHH. BAH ZIP				III. BAH ZIP	
JJJ. BAH ZIP				KKK. BAH ZIP				LLL. BAH ZIP				MMM. BAH ZIP	
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RRR. BAH ZIP				SSS. BAH ZIP				TTT. BAH ZIP				UUU. BAH ZIP	
VVV. BAH ZIP				WWW. BAH ZIP				XXX. BAH ZIP				YYY. BAH ZIP	
ZZZ. BAH ZIP				AAA. BAH ZIP				BBB. BAH ZIP				CCC. BAH ZIP	
DDD. BAH ZIP				EEE. BAH ZIP				FFF. BAH ZIP				GGG. BAH ZIP	

Entitlements and Deductions

Directions: Fill in the blank spaces with information provided by the course facilitator.

Entitlements are amounts , while deductions are the amounts

MARINE CORPS TOTAL FORCE LEAVE AND EARNINGS STATEMENT (CFS DEMONSTRATION ONLY)																													
A. ID INFO		1 NAME (LAST, FIRST, MI)		2 SSN		3 RANK		4 SERV		5 PLT CODE		6 DATE PREP		7 PRD CYRD		8 FEED		9 YRS		10 EAS		11 TEC		12 MCC DIST RUC					
		Dolphin, Bill		XXXX		SGT		USMC		BAMF		20140725		1-31 JUL		20070523		7		20160923		20160923		12345					
B. FORECAST AMOUNTS				13 DATE		14 AMOUNT		15 DATE		16 AMOUNT		17 DATE		18 AMOUNT		19 DATE		20 AMOUNT		21 DATE		22 AMOUNT		23 DATE					
				20140815		\$2124.82		20140829		\$2124.81		20140909		\$2124.81		20140923		\$2124.81		20140923		\$2124.81		20140923					
C. LEAVE INFORMATION														D. AVIATION PAY															
19 LV BE		20 EARNED		21 USED		22 EXCESS		23 BAL		24 MAX ACC		25 HOLD ASOP		26 CBT LV		27 ASEED		28 DP		29 PROR		30 PR		31 STOP					
13		2.5		0		0		19.5		47.5		0.0		0.0		000000		0000		000000		0000		0000					
E. TAX INFORMATION														F. RIGHTS OF MARINES INCURRED TO THE GOVT YOU HAVE A RIGHT TO:															
33 STATE TAX				34 FEDERAL TAX				35 FICA SOCIAL SECURITY TAX				36 INSPECT AND COPY RECORDS																	
STATE CODE				EXEMPTIONS				WAGES THIS PRD				SSEC WAGES THIS PRD				PERTAINING TO DEBT - QUESTION													
FL				500				\$ 3266.80				\$3,169.50				VALIDITY OF A DEBT AND SUBMIT													
WAGES THIS PRD				\$3266.80				WAGES YTD				\$24,356.00				\$3653.32				REFUTING EVIDENCE									
WAGES YTD				\$24356.00				FED TAX YTD				\$ 822.45				\$3,169.50				-NEGOTIATE A PAYMENT SCHEDULE									
STATE TAX YTD				\$0.00												\$24,356.00				-REQUEST A WAIVER OF DEBT									
																\$317.20				MORE INFORMATION ABOUT YOUR									
G. ADDITIONAL BAH INFORMATION														H. ADMIN INFO															
37 BAH ZIP		38		39		40		41		42 DATE TTL CAR SEA		43 TYPE		44 MONTHLY		45 TOTAL		46 PAY STATUS		47		48		49					
92145										20130516		MGB		\$.00		\$1,200.00		00000											
I. RESERVE DRILL INFORMATION														J. RESERVE RETIREMENT INFORMATION															
52 REG		53 REG		54 ADD		55 ADD		56 ADD		57 ADD		58 BF		59 ACU THIS		60 DRILL		61 OTHER		62		63		64					
FYTD		FYTD		FYTD		FYTD		FYTD		ANNYTD		ANNYTD		PRD		THIS PRD		THIS PRD		TOTAL		RESERVE		DSSN					
																				RET PTS		ECC							
K. REMARKS														L. REMARKS															
BROUGHT FWD														0															
ENTITLEMENTS																													
BASIC PAY														\$2,761.80															
SEA PAY														\$350.00															
SUB PAY														\$155.00															
FSA														\$250.00															
BAS														\$367.92															
BAH WITH DPNS														\$2,325.00															
TOTAL														\$6,209.72															
DEDUCTIONS																													
FITW														\$88.33															
SOCIAL SECURITY														\$171.23															
MEDICARE														\$40.05															
SGLI														\$28.00															
SPOUSE SGLI														\$5.00															
TSGLI														\$1.00															
USN/MC RET HOME														\$0.50															
ADV PAYMENT														\$243.35															
ALLOTMENT														\$50.00															
ALLOTMENT														\$643.00															
ALLOTMENT														\$600.00															
ALLOTMENT														\$53.75															
CFC														\$2.00															
METLIFE FAMILY														\$33.88															
TOTAL														\$1,960.09															
PAYMENTS																													
REGULAR PAYMENT														\$2,124.82															
REGULAR PAYMENT														\$2,124.81															
TOTAL														\$4,249.63															
CARRIED FWD														.00															
THIS IS THE SPACE WHERE INFORMATION IS TAILORED TO THE INDIVIDUAL MARINE, SUCH AS ANNUAL LEAVE AND ANY SPECIAL PAYS SUCH AS UPCOMING CLOTHING ALLOWANCE																													
** RETIREMENT PLAN REFLECTS: BLANK**																													
"THIS IS THE SPACE THAT PROVIDES THE GENERAL INFORMATION PROVIDED TO ALL MARINES"																													

Pay Entitlements

Directions: Fill in the blank spaces with information provided by the course facilitator.

Base Pay is determined by _____ **and** _____

Proficiency Pay is extra pay that is granted due to proficiency in a designated military _____
or _____. For example, a Marine that becomes proficient in diving.

_____ Pay can be paid for certain hazardous assignments including demolitions work, flight deck duty, parachuting, flight pay, etc.

Hostile Fire/Imminent Danger Pay is for Marines serving within an officially declared fire/imminent danger zones. This is _____

Duty Assignment Pay (SDA) is given to Marines who choose to undertake duties such as recruiting duty or becoming a drill instructor. This special pay is _____



Allowance Entitlements

Basic Allowance for Housing

- Non-taxable allowance given to offset the cost of housing.
- Depends upon pay grade, dependents/family members, and duty location (not where the family lives).
- Set by surveyed area rental properties.



NOTES:

BAH is an allowance based on geographic duty location, pay grade, and dependent status. Therefore, B A H will be higher in high-cost areas and lower in low-cost areas.

B A H is adjusted annually and is based on actual cost-of-living surveys for specific areas defined by zip codes. B A H is intended to pay 80-85% of rental housing costs including utilities. Marines and their families who spending less than their B A H will not have their allowance reduced.

Marines living in Public/Private Venture (PPV) housing will note on their L E S that B A H is given as an entitlement then subtracted as a deduction.

Additional Entitlements

Directions: Complete the table and the topics about Basic Allowance for Housing Entitlements using the information provided by the course facilitator.

Basic Allowance for Subsistence (BAS)	Clothing Allowance	Dislocation Allowance (DLA)
Family Separation Allowance (FAS)	Overseas Housing Allowance (OHA)	Cost of Living Allowance (COLA)

Enlistment/Reenlistment Bonus

No Pay Due



Check-In

What questions do you still have? Use this section to record your questions and contact your local PFM Specialist.

Standard Deductions

MARINE CORPS TOTAL FORCE LEAVE AND EARNINGS STATEMENT (CFS DEMONSTRATION ONLY)											
1. ID INFO	2. NAME (LAST, FIRST, MI)	3. SSN	4. RANK	5. SERV	6. PLT CODE	7. DATE PREP	8. PREP CYR	9. PERIOD	10. YRS	11. EAS	12. MCC, DIST, RUC
	Dolphin, BH	XXXX	SGT	USMC	WAMP	20140725	1-31 JUL	20070523	7	20140523	12345
13. FORECAST AMOUNTS		14. DATE	15. AMOUNT	16. DATE	17. AMOUNT	18. DATE	19. AMOUNT	20. DATE	21. AMOUNT	22. DATE	23. AMOUNT
		20140815	\$2124.82	20140829	\$2124.82	20140901	\$0.00	20140901	\$0.00	20140901	\$0.00
E. LEAVE INFORMATION						F. AVIATION PAY					
24. LEAVE	25. EARNED	26. USED	27. BAL	28. MAX ACC	29. SOLD ASOP	30. CHT LV	31. ASOP	32. DP	33. PRIOR	34. PR	35. OFFLY GATE
	2.5	0	19.5	47.5	0.0	0.0	000000	0000	00/00/00	STOP	0000
G. TAX INFORMATION											
1. STATE TAX				2. FEDERAL TAX				3. FICA SOCIAL SECURITY TAX			
STATE CODE	FL	EXEMPTIONS	M 05	SSIC WAGES THIS PRD	\$3,169.50	SSIC WAGES YTD	\$24,356.00	SSIC TAX THIS PRD	\$185.32	SSIC TAX YTD	\$1,482.45
WAGES THIS PRD	\$3266.80	WAGES YTD	\$24,356.00	MEDICARE WAGES THIS PRD	\$3,169.50	MEDICARE WAGES YTD	\$24,356.00	MEDICARE TAX THIS PRD	\$17.20	MEDICARE TAX YTD	\$141.60
WAGES YTD	\$24,356.00	FED TAX YTD	\$1,482.45								
STATE TAX YTD	\$0.00										
4. ADDITIONAL BAH INFORMATION				5. CAREER SEA PAY				6. EDUCATION DEDUCTION			
BAH ZIP	92145	BAH	0	DATE TTL CAR SEA	20130114	TYPE	MCGR	MONTHLY	\$0.00	TOTAL	\$1,200.00
7. RESERVE DRILL INFORMATION				8. RESERVE RETIREMENT INFORMATION				9. PAY GP			
REG	0	ADD	0	ADD	0	ADD	0	ADD	0	ADD	0
0	0	0	0	0	0	0	0	0	0	0	0
10. REMARKS											
BROUGHT FWD 0											
ENTITLEMENTS											
BASIC PAY				\$2,761.80							
SEA PAY				\$350.00							
SUB PAY				\$155.00							
FSA				\$250.00							
BAS				\$367.92							
BAH WITH DPNS				\$2,325.00							
TOTAL				\$6,209.72							
DEDUCTIONS											
FITW				\$88.33							
SOCIAL SECURITY				\$171.23							
MEDICARE				\$40.05							
SGLI				\$28.00							
SPOUSE SGLI				\$5.00							
TSGLI				\$1.00							
USN/MC RET HOME				\$0.50							
ADV PAYMENT				\$243.35							
ALLOTMENT				\$50.00							
ALLOTMENT				\$643.00							
ALLOTMENT				\$600.00							
ALLOTMENT				\$53.75							
CFC				\$2.00							
METLIFE FAMILY				\$33.88							
TOTAL				\$1,960.09							
PAYMENTS											
REGULAR PAYMENT				\$2,124.82							
REGULAR PAYMENT				\$2,124.81							
TOTAL				\$4,249.63							
CARRIED FWD				.00							
THIS IS THE SPACE WHERE INFORMATION IS TAILORED TO THE INDIVIDUAL MARINE, SUCH AS ANNUAL LEAVE AND ANY SPECIAL PAYS SUCH AS UPCOMING CLOTHING ALLOWANCE											
** RETIREMENT PLAN REFLECTS: BLANK**											
"THIS IS THE SPACE THAT PROVIDES THE GENERAL INFORMATION PROVIDED TO ALL MARINES"											

Directions: Complete the table and the topics about Standard Deductions using the information provided by the course facilitator.

Entitlements are amounts

while **deductions** are the amounts

Servicemembers' Group Life Insurance (SGLI)	Dental Insurance	Allotments	Government Indebtedness

Visit <https://milconnect.dmdc.osd.mil> for more information about SGLI benefits by clicking on 'Manage My SGLI.' You can visit the TRICARE website for more information about dental benefits.

Blended Retirement System



The TSP was covered in the previous section, but not the Blended Retirement System (BRS). Remember the TSP is like a company's 401(k). The BRS is different.

In the past, the Marine could retire once they hit 20 years of active duty and be paid a percentage of their base pay. There were a few different options, but the main point was that if a Marine left before hitting the 20 year mark they would have no retirement besides what they chose to put in their TSP. That has now changed and the BRS was born.

The BRS now gives Marines and all Service Members the opportunity to have a retirement that they can take with them no matter if they spend 2 years or 30 years in the Marines.

Electing into the BRS is a very individualized choice based on each Marine and their family. Make an appointment with your installation PFM to learn more about the BRS.

G.I. Bill



Visit the Base Education Center for all GI Bill inquiries at
<https://usmc-mccs.org/services/education/voluntary-education/>

- Provides up to 36 months of education benefits with 90 days of active duty service.
- Unused education benefits are transferrable to spouses and children dependents.
- Covers college classes and vocational training.
- Service Members must have at least 6 years of service and commit to an additional four years to transfer benefits.

Did You Know? Tuition Assistance (T A) is available for Service Members who are on active duty prior to using their GI Bill.

NOTES:

Glossary of Key Terms

Allotments	Means by which Marines may have certain amounts of money taken directly from their monthly paycheck and sent to a specified place to pay a bill or obligation.
Aviation Pay	Pay of field (pilots and crew) aviators.
B A H	Basic Allowance for Housing is a non-taxable allowance given to offset the cost of housing when government-sponsored housing is not received.
B A H Zip	The zip code in this box is important because it is what drives the amount of BAH the Marine receives.
B A S	Basic Allowance for Subsistence is a non-taxable allowance meant to offset costs for a Marine's meals.
Base Pay	Standard pay that is based on rank and time in grade/service.
B R S	Blended Retirement System is a retirement system that allows members portability of retirement funds.
Clothing Allowance	Allowance that is provided to enlisted personnel to enable them to care for and replace their uniforms.
C O L A	Cost of Living Allowance is an allowance given to Marines who live in high-cost areas overseas and within in the continental United States. C O L A is calculated by rank, years of service, and family member status (up to 5).
D L A	Dislocation Allowance is pay that is provided to Marines on Permanent Change of Station (P C S) orders.
G I Bill	A 36-month educational benefit allotted to Service Members who have served a minimum of 90 days active duty after September 10, 2001.
Government Indebtedness	Monies owed to the government due to overpayment or advances.
Hazardous Duty Pay	Pay given for certain hazardous assignments including demolitions work, flight deck duty, parachuting, flight pay, and others.
Hostile Fire/Imminent Danger Pay	Non-taxable pay for Marines serving in an officially declared hostile fire/imminent danger zone(s).
Leave	Marines accrue 2.5 days of leave per month.

L E S	Leave Earning Statement is a military pay stub.
No Pay Due	When a Marine does not receive pay due to circumstances like liquidation of Government indebtedness or incarceration.
O H A	Overseas Housing Allowance is a housing subsidy that is provided to overseas Service Members instead of BAH.
P F M P	Personal Financial Management Program is the program that provides financial planning resources and counseling services.
Proficiency Pay	Extra pay for proficiency in a designated specialty or skill.
Rights of Marines Indebted to the Government	Withholdings from earnings due to overpayment by the government
S D A	Special Duty Assignment Pay is taxable additional earnings given to Marines who opt for recruiting or drill instructor billets.
Sea Pay	Pay related to deployments on a ship.
S G L I	Servicemembers' Group Life Insurance is a low-cost group life insurance for Marines on active duty.
Split Pay (R S P A)	Marines enrolled in the Direct Deposit Program (D D P) can receive a portion of their pay wherever they are located on payday.
Standard Deductions	Includes Social Security, Medicare, Federal and State taxes, S G L I retirement (enlisted Marines only) and dental insurance.
T S P	Thrift Savings Plan is a federal government-sponsored retirement, savings, and investment plan, similar to a 401(k).

Notes

LET'S CONNECT!

Use this page to network with some of your fellow L.I.N.K.S. spouses.

Name:
Tel. No:
Email:

Name:
Tel. No:
Email:

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L . I . N . K . S .

Empowering Marines, Sailors, and their families, by providing the skills and resources necessary to navigate the military lifestyle.