

YOUR PAY WHILE YOU'RE AWAY



6 May 05



Introduction: Your finance team thanks you for your selfless service. While you are mobilized to support a contingency operation (ONE, OEF, OIF, Joint Endeavor Bosnia, etc.), listed below are the general provisions for pay and allowances and programs you (and family, if applicable) may receive. Also, refer to page 2 for further explanation regarding your pay, Leave and Earnings Statement (LES) and accrued leave. Your unit administrator and the finance team at the United States Property and Fiscal Office (USPFO), United States Army Reserve Pay Center (UPC), or deployed location will ensure you receive these entitlements accurately and timely.

- **Basic Allowance for Housing (BAH).** BAH rates vary by grade, marital status, family member status, child support obligation and home of residence's zip code. Ensure that you have, as applicable, your current marriage certificate, court-ordered support payment agreement, mortgage, lease or rental (monthly dollar amount stated) documentation. This allowance reflects as "BAH" on your LES.
- **Family Separation Allowance-II (FSA).** This allowance is for married Soldiers or single Soldiers who have children in their custody at the time of deployment and have been involuntarily separated, by military orders, from them for more than 30 consecutive days. FSA is payable from the first day of separation. The entitlement begins the day of departure from home station and stops the day before returning to home station. The monthly rate is \$250.00 and prorated for partial months. This allowance reflects as "FAM SEP ALWS" on your LES.
- **Basic Allowance for Subsistence (BAS).** All officers automatically receive BAS, and generally, enlisted Soldiers receive the standard BAS. BAS entitlement begins on the first day of your tour and ends upon completion of active duty. The monthly officer rate is \$183.00 and the enlisted rate is \$267.18. The amount is prorated for partial months. This allowance reflects as "SUBSISTENCE ALWS" on your LES.
- **Hostile Fire/Imminent Danger Pay (HF/IDP).** This special pay is commonly referred to as "combat pay" and is payable upon your arrival and departure from a designated combat zone location. The monthly rate is \$225.00 and paid for the entire month, regardless of the number of days you spend in the area. This pay reflects as "HOSTILE FIRE" on your LES.
- **Hardship Duty Pay - Location (HDP-L).** Depending on your designated deployed location, you may receive \$50.00, \$100.00 or \$150.00 a month. Qualification for this special pay begins 30 days after arrival at that particular area (but is payable from the day of arrival) and stops the day of departure. The amount is prorated for earned days of a month. This pay reflects as "HARDSHIP DUTY PAY" on your LES.
- **Combat Zone Tax Exclusion (CZTE).** This is a monetary benefit for designated zones. All enlisted Soldiers and Warrant Officers' pay are tax-exempt each month from federal and state tax. For commissioned officers, only the first \$6,529.20 is tax-exempt. This maximum monthly dollar amount is derived from the Sergeant Major of the Army's (SMA) basic pay, plus the HF/IDP amount. This exemption starts the day you arrive and depart from the zone and remains effective for the entire month, regardless of the number of days you spend at that location. **Also, see Page 2.**
- **Travel Per Diem.** Generally, government-furnished mess and lodging will be available. Therefore, the daily rate you'll receive for incidental expenses is \$3.50 for overseas locations and \$3.00 for stateside locations. You will submit the final travel settlement voucher upon your return to home station. If you are stationed where government lodging/ meals are not available, you will be able to submit monthly travel claims. All travel claims for mobilized Soldiers supporting contingency operations are paid by a central travel office in Indianapolis, IN. Detailed information on submitting claims or inquiries is available at <http://www.asafm.army.mil/fo/fod/fincom/cti/cti.asp> or call 1-888-332-7366 or DSN 699-0300.
- **Savings Deposit Program (SDP).** Participating in the SDP is voluntary and you may contribute up to \$10,000.00 maximum of your "unallotted" (net) current pay by cash or personal check, provided you are in a designated combat zone location. Currently, contributions yield 2.5% quarterly interest rate or 10% annual rate. You must withdraw your SDP contributions and interest within 90 days after you demobilize. To withdraw your funds, write to: DFAS-CL, ATTN: Code FMCS, 1240 E. 9th St., Cleveland, OH 44199-2055. Please include in the request your name, SSN, branch of service and component (AC or RC), date departed from the combat zone area and bank routing and account number (or the mailing address to have the refund check sent). Fax your request to DSN 580-6924 or 216-522-6924; email: larry.robertson@dfas.mil; or the Help Line at 1-800-624-7368, DSN 580-6545.
- **Accrued Leave.** You will earned 2.5 days a month (.5 days for every 6 days). If you're in a CZTE area, these accrued leave days are non-taxable, provided you have not reached the monthly \$6,529.20 ceiling. It is your responsibility to assure leave accuracy while mobilized. The demobilization station will compute your accrued leave payment/transition leave days prior to REFRAD (Release From Active Duty). **Additionally, your commander is required to turn in a Leave Verification Form to finance upon reporting to the demobilization station for out-processing, attesting to the number of days you took leave and leave balance while mobilized.**

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Your Reserve Pay and How it Works



Background, the Future: The method in which you receive your pay while mobilized is slightly different from active duty Soldiers. Currently, finance pays active duty Soldiers under the active pay system and reserve Soldiers under the reserve pay system. In the winter 2005, the new finance Forward Compatible Payroll (FCP) system will be the single pay system for active and reserve component Soldiers.

- **Pay Cycles.** To expedite payments, the current reserve pay system has up to 8 pay cycles per processing month. An LES could be produced during any of those 8 cycles in which there was a pay event, such as input of pay, collection, or remark on your account. Soldiers on a long tour duty (over 30 days) are normally paid on cycles at the middle and end of each month. However, a change to your pay will show up on the first of the 8 available pay cycles. Your LESs are available for viewing and printing via myPay (must have a PIN). Finance will furnish you the EOM LESs. Currently, your pay and allowances are not "summarized" on any one LES. Rather, each LES covers only the items included in that particular payment cycle.
- **CZTE Refunds/Split-payments.** At first glance at your LESs, it may appear that you have not received the total tax refunds for CZTE or have been underpaid, but you're not. Your monthly tax exclusions for CZTE are not given to you in full during the same month they are earned; instead, they are refunded to you at the beginning (1st pay cycle) of the following month. Your federal tax refunds will reflect on your LES as "WITHHELD TAX REF" and state tax refunds as "OTHER CREDITS."
- **Monthly Cut-off.** In general, if you arrive in an authorized CZTE area before midmonth cutoff (about the 6th of month), you will receive the HF/IDP special pay the same month, but you'll receive tax refunds the following month. The HF/IDP input generates your CZTE adjustments. However, if you were authorized HF/IDP after the current month cut-off, you will receive HF/IDP tax adjustments for the month of arrival (and the next month) two months after the month you arrive in the designated zone (two months worth of tax refunds). Again, this is due in part to when the initial input of the HFP/IDP is made, and then secondly, adjusting and refunding the federal and state taxes.

In general, all pay and allowances due for the first half of a month are paid at midmonth and those for the second half are paid at end of month (1st of following month). For example, you'll receive your monthly FSA in two pay periods: \$125.00 at MM and \$125.00 at EOM, totaling \$250.00. As an exception, Hostile Fire/Imminent Danger Pay is paid at midmonth for the entire month since it is earned in bulk for a whole month. Certain pays which are not fully automated, like CONUS COLA, are generally paid all at the EOM or the following midmonth based on manual input. To put this into perspective, here's an example (keep in mind that pay cycles vary):

- 1 Sep - Pay and allowances (i. e., BAH, FSA, BAS) for 16-30 Aug, plus HDP-L for the same period (if entitled)
- 3 Sep - Refund for federal tax deduction from previous month(s) and state taxes, if applicable
- 15 Sep - Pay and allowances (i. e., BAH, FSA, BAS) for 1-15 Sep and HDP-L for the same period, plus HF/IDP for the whole month of Sep (both, if entitled).
- 25 Sep - Any of remaining cycles might have a new or changed pay events (new pay, collections, or remarks)

- **Allotments.** Until we field the new FCP this winter, please arrange with your bank to pay recurring bills and other financial obligations.

Okay, so what's the bottom line? Although your pay and allowances are currently not summarized in the EOM LES and some are paid in different pay cycles, you'll receive everything you're entitled, in some cases faster than active Army Soldiers. Once again, your finance team stands proud and ready to ensure you completely understand your pay while you're away. We are totally committed to you and your family's financial readiness!

You may obtain information at anytime by visiting or calling one of the following sites or teams:

- myPay: <https://mypay.dfas.mil>
- ARNG Financial Service Center-IN: ARNG-MilPay@arng-fsc.ngb.army.mil or call 1-877-276-4729
- ARNG Family Services: www.GuardFamily.org
- USAR: USARCPAYINQUIRY@emh2.mccoy.army.mil or call (608) 388-6466/5618/5699/5614, DSN 280-xxxx or 1-877-462-7782
- Army Community Service: www.goacs.org
- Family Assistance Hotline: (800) 833-6622
- Pay and Benefits: <http://www.defenselink.mil/ra/mobil/pdf/benefits.pdf>
- Travel: <http://www.asafm.army.mil/fo/fod/fincom/cti/cti.asp> or call 1-888-332-7366 or DSN 699-0300



POC for this flyer is the United States Army Finance Command (USAFINCOM) at DSN 699-6910/2223 or 317-510-6910/2223.

