



Why Reenlist?

You know what the Army has to offer, and now you have a pretty good idea of what civilian life offers, as well. So what do get out of reenlisting?

Satisfaction: That you voluntarily took an Oath to defend and protect; that your individual effort contributes to the whole; that you are part of a team and what you do means something—has value.

Security: Steady income; job-security; having a peace of mind that you can provide for your family; that you will receive the best training and equipment in the world.

Benefits: Retirement benefits; healthcare; education-professional and personal; education assistance, world-class training; VA; support groups and agencies.

Opportunity: Promotions; job training; professional and career enhancement; to recruit (Recruiter) and to train (Drill Sergeant) the future Warriors of tomorrow; Officer/Warrant Officer commissioning programs; to give back to ones family-MGIB Transferability Program; opportunities to serve in DELTA Force, Special Forces, and Rangers type units; Airborne; Air Assault; to travel and experience what others pay thousands of dollars for.

Options: The option to be able to provide stability for ones family by reenlisting for the Army's Current Station Stabilization Reenlistment Option; the option to expand ones horizon with a new skill set, the Army's Army Training Reenlistment; the option to see the world by reenlisting for the Army's Overseas Area Reenlistment Option; and the option to select an available CONUS station of choice by selecting to reenlist for the Army's CONUS Station-of-Choice Reenlistment Option.

Incentives: Bonus for those that qualify, local command incentives: compensatory time, passes, time to pursue personal education; and time to enhance once professional career.

What else does the Army offer?

By Staying in the Army you can get:

Housing and Moving:

- Mortgage assistance, moving costs, relocation allowances and insurance. Additionally, subject to availability, post housing. If you are required to obtain off-post housing, a housing allowance is available to you. Tax-free BAH.

Money for Food:

- Tax-free BAS.

Leave:

- Ordinary leave—a Soldier accrues 2.5 days per month or 30 days a year of leave time.
- If deployed, 18 days of R&R leave
- PDMRA

Medical and Dental Benefits:

- Free medical and dental care for you the Soldier and affordable health and dental care for your family.

Take a long look at what the Army has to offer. There is a certain peace of mind that comes from service to our country that civilian occupations may not offer:

- ◆ Job Security
- ◆ Regular Pay Raises
- ◆ Increased Living Allowances
- ◆ Low-Cost Life Insurance (SGLI)
- ◆ Military Spouse Employment Preference
- ◆ Legal Assistance
- ◆ Funded Retirement Survivor Benefits
- ◆ Education assistance for military spouse, i.e. Spouses to Teachers

Another intangible that no civilian job can match is the pride you feel every time you wear the uniform. The Army is not simply a job. It is a lifestyle choice that offers recognition and unparalleled opportunities for leadership and responsibility at an early stage in your life. No job can compare with that of a Soldier!

The Army Family

Family is important in the Army! Your performance as a soldier and your peace of mind come with knowing that your family's welfare and needs are taken care of, especially in your absence.

This is accomplished through the Army Community Service (ACS), the hub of information and assistance for every Army family. ACS works hard to make the whole family an integral part of Army life. Other benefits of an Army career that cannot be overlooked are listed below.

- ◆ Medical Plan
- ◆ Dental Plan
- ◆ Housing
- ◆ Educational Scholarships and Loans
- ◆ Life Insurance-Soldier and Family (SGLI)
- ◆ Legal/Financial Aid
- ◆ Commissary
- ◆ Post Facilities
- ◆ The Army Family

Kids

If you have a family, or are planning a family, the Army has many services that would be hard to find, as well as expensive, in the civilian world. With a variety of schooling arrangements from kindergarten through grade 12, the Army provides you with the flexibility to assure your children a quality education, no matter where your duty post.

Whether it involves finding services for your children, or child care for working spouses, the Army takes you and your family into account:

- ◆ Day Care
- ◆ Counseling
- ◆ Sports/Recreation
- ◆ Education
- ◆ Clubs
- ◆ Foster Care
- ◆ Religious Education

Regular Military Compensation

FAMILY STRONG

"WE NOT ONLY RETAIN SOLDIERS - WE RETAIN FAMILIES"

Regular Military Compensation

What you will need to maintain your current standard of living!

SPC Over 3 Years of Service, With Dependents Regular Military Compensation			SGT Over 6 Years of Service, With Dependents Regular Military Compensation			SSG Over 10 Years of Service, With Dependents Regular Military Compensation			SFC Over 14 Years of Service, With Dependents Regular Military Compensation		
	Monthly	Annual		Monthly	Annual		Monthly	Annual		Monthly	Annual
Basic Pay	\$1,893	\$22,597	Basic Pay	\$2,324	\$27,888	Basic Pay	\$2,831	\$33,977	Basic Pay	\$3,471	\$41,652
BAS	\$280	\$3,359	BAS	\$280	\$3,359	BAS	\$280	\$3,359	BAS	\$280	\$3,359
BAH (Fort Carson)	\$908	\$10,896	BAH (Fort Carson)	\$1,165	\$13,980	BAH (Fort Carson)	\$1,065	\$12,780	BAH (Fort Carson)	\$1,231	\$14,772
Cash Total	\$3,071	\$36,852	Cash Total	\$3,769	\$45,224	Cash Total	\$4,176	\$50,115	Cash Total	\$4,982	\$59,783
Tax Advantage	\$288	\$3,461	Tax Advantage	\$240	\$2,885	Tax Advantage	\$250	\$3,072	Tax Advantage	\$271	\$3,249
Regular Military Compensation	\$3,359	\$40,312	Regular Military Compensation	\$4,009	\$48,109	Regular Military Compensation	\$4,432	\$53,187	Regular Military Compensation	\$5,253	\$63,032
Total Annual Income		\$36,852	Total Annual Income		\$45,224	Total Annual Income		\$50,115	Total Annual Income		\$59,783
Total Annual Allowances		\$14,295	Total Annual Allowances		\$17,339	Total Annual Allowances		\$18,139	Total Annual Allowances		\$18,131
Total Annual Taxable Income		\$17,222	Total Annual Taxable Income		\$28,597	Total Annual Taxable Income		\$12,154	Total Annual Taxable Income		\$18,678

Go to <http://www.defenselink.mil/militarypay/pay/index.html> to input your information for an exact amount.

SSG 20 yrs TAFS retire 2014							SFC 24 yrs TAFS retire 2011						
		Before Taxes			After Taxes				Before Taxes			After Taxes	
Years Out	Year	Monthly Pay	Annual Pay	Cumulative	Annual Pay	Cumulative	Years Out	Year	Monthly Pay	Annual Pay	Cumulative	Annual Pay	Cumulative
1	2014	\$1,945	\$23,340	\$23,340	\$16,805	\$16,805	1	2011	\$2,587	\$31,048	\$31,048	\$22,355	\$22,355
10	2023	\$2,651	\$31,810	\$273,810	\$22,903	\$197,143	10	2020	\$3,526	\$42,316	\$364,241	\$30,467	\$262,254
20	2033	\$3,739	\$44,871	\$660,046	\$32,307	\$475,233	20	2030	\$4,974	\$59,691	\$878,039	\$42,977	\$632,188
30	2043	\$5,275	\$63,295	\$1,204,870	\$45,572	\$867,507	30	2040	\$7,017	\$84,200	\$1,602,802	\$60,624	\$1,154,018
40	2053	\$7,440	\$89,284	\$1,973,399	\$64,284	\$1,420,847	40	2050	\$9,898	\$118,772	\$2,625,152	\$85,516	\$1,890,110

How much will a Soldier make upon retirement?

MSG 26 yrs TAFS retire 2009							SGM 30 yrs TAFS retire 2009						
		Before Taxes			After Taxes				Before Taxes			After Taxes	
Years Out	Year	Monthly Pay	Annual Pay	Cumulative	Annual Pay	Cumulative	Years Out	Year	Monthly Pay	Annual Pay	Cumulative	Annual Pay	Cumulative
1	2009	\$3,075	\$36,899	\$36,899	\$26,567	\$26,567	1	2009	\$4,429	\$53,149	\$53,149	\$38,267	\$38,267
10	2018	\$4,191	\$50,289	\$432,877	\$36,208	\$311,671	10	2018	\$6,036	\$72,437	\$623,513	\$52,154	\$448,929
20	2028	\$5,912	\$70,938	\$1,043,492	\$51,076	\$751,314	20	2028	\$8,515	\$102,179	\$1,503,039	\$73,569	\$1,082,188
30	2038	\$8,339	\$100,066	\$1,904,825	\$72,047	\$1,371,474	30	2038	\$12,011	\$144,134	\$2,743,696	\$103,776	\$1,975,461
40	2048	\$11,763	\$141,152	\$3,119,820	\$101,630	\$2,246,270	40	2048	\$16,943	\$203,315	\$4,493,767	\$146,387	\$3,235,512

Go to <http://www.defenselink.mil/militarypay/retirement/index.html> to input your information for an exact amount.

For more information Contact your Career Counselor (www.hood.army.mil)

STAY IRONHORSE

Comparison

FAMILY STRONG
"WE NOT ONLY RETAIN SOLDIERS - WE RETAIN FAMILIES"

Compare and contrast the total compensation and expenses for civilians verses being a Soldier

CIVILIAN / ARMY COMPENSATION COMPARISON	Civilian Job Police Patrol Officer	Army Job ⁽¹⁾ Military Police Sergeant
Salary	\$45,050 ⁽²⁾	\$25,495
Housing	\$0	\$9,552
Food Allowance	\$0	\$3,267
Special Pay	\$0	\$1,800
Tax Advantages	\$0	\$2,262 ⁽³⁾
Health Care ⁽⁴⁾	-\$3695	Included
Net Income	\$41,355	\$42,376

*Salary and allowances based on 2006 national averages.
Note 1 Sample based on a married Sergeant (E5) with 4 years service. Figures do not include bonuses.
Note 2 Civilian salary based on national averages. Source: Salary Wizard® at Salary.com.
Note 3 Tax advantages are an often unseen and overlooked aspect of military pay. Most allowances are tax-exempt.
Note 4 Health care costs based on a report by the National Coalition on Health Care. <http://www.nchc.org/facts/cost.shtml>*

STAY IRONHORSE

In the end

The Army offers you:

- ◆ Financial and job security
- ◆ Excellent promotion and advancement opportunities
- ◆ Educational opportunities
- ◆ Health care package for you and your family
- ◆ Early retirement income for the rest of your life
- ◆ Exceptional training in specialized fields
- ◆ Individual and family insurance
- ◆ Worldwide travel opportunities
- ◆ Duty assignment preferences
- ◆ Fringe benefits

If you are still not convinced that you should reenlist, consider what is happening in the civilian sector.

The Economy

Lay-offs

Job outsourcing

Increasing economic debt

Increasing oil prices

Increasing gas prices

Increasing grocery prices
Increasing utility prices
Increasing health/medical plan costs
Mortgage failures/bailouts
Bank failures/bailouts
Corporation bankruptcies
Home foreclosures

Evaluate the Pros and Cons

The Army is a motivated, technically advanced organization. We need experienced Soldiers. Soldiers committed to the defense of America who will meet the challenges and lead the way in tomorrow's highly competitive world.

The Army's Soldiers have many roles in today's new world: Guardians, peacekeepers, as well as experts in their chosen field.

It is this diversity that makes Soldiers so appealing to civilian employers. It is also this diversity that makes a job in the Army worth devoting a career to.

Do the right thing for yourself and family.

