



Understanding your military pay statement

The terms and the amounts on the Leave and Earning Statement are not always easy to understand. When you see how gross pay (all money earned before any deductions) is reduced by taxes and deductions to the "net" or "take-home" pay amount (the actual amount you are paid on the end-of-month (EOM) payday), you can think more realistically about how much money is available for spending and saving.

How to read a pay stub

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																			
A	ID	NAME (Last, First, MI)		SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED								
B ENTITLEMENTS				C DEDUCTIONS			D ALLOTMENTS			E SUMMARY									
Type		Amount		Type	Amount		Type	Amount		+Amt. Fwd	.00								
A	Base Pay	2247.30	FEDERAL TAXES	88.46	DISCRETIONARY ALT	1521.00	+Tot Ent	4266.73											
B	BAS	294.43	FICA-SOC SECURITY	139.33	TRICARE DENTAL	11.58	-Tot Ded	1570.22											
C	BAH	1725.00	FICA-MEDICARE	32.59			-Tot Allt	1532.58											
D			SGLI	27.00			=Net Amt	1163.93											
E			AFRH	.50			-Cr Fwd	.00											
F			FAMILY SGLI	5.50			=EOM Pay	1163.93											
G			TSP	112.37															
H			MID-MONTH-PAY	1164.47															
I																			
J																			
K																			
L																			
M																			
N																			
O																			
TOTAL		4266.73	1570.22		1532.58														
G	LEAVE	BF Bal	Emd	Used	Cr Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	EX	Add'l Tax	Tax YTD	H		
I	FICA TAXES	Wage Period		Soc Wage YTD		Soc Tax YTD		Med Wage YTD		Med Tax YTD	STATE TAXES	St	Wage Period		Wage YTD	M/S	Ex	Tax YTD	J
K	PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat	JFTR	Depns	2D JFTR	BAS Type	Charity YTD	TPC	PACIDN					
L	THRIFT SAVINGS PLAN (TSP)	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Current	In Pay Current		Bonus Pay Rate	Bonus Pay Current									
		Currently Not Used			TSP YTD Deductions			Deferred			Exempt		Currently Not Used						
M	REMARKS	N YTD Entitle _____			O YTD Deduct _____														

This sample pay statement is for a servicemember in the U.S. Air Force. For a more detailed explanation of each section, this Leave and Earning Statement, as well as formats of other branches of the military are available for download at dfas.mil/militarymembers.

A ID

Contains the identification portion of the LES, such as name, social security number, years of service, branch, and pay period.

B Entitlements

List of the wages, bonuses, incentive and combat pay, special skills pay, and allowances that you earned during the pay period. If there are more than 15 entries, the overflow is shown under **Remarks**.

C Deductions

List of amounts that are deducted from your pay, including federal income tax withholding, FICA tax withholding, and Servicemembers Group Life Insurance (SGLI) premiums.

Typically, you're paid twice a month. So this field includes a deduction for mid-month pay to account for the paycheck you received earlier in the month. If there are more than 15 deductions, the overflow is shown under **Remarks**.

D Allotments

List discretionary and non-discretionary allotments. This is money that has been direct deposited to non-primary checking or saving accounts, used to purchase US savings bonds, or allocated to charitable organizations, insurance, or other accounts that you have designated.

For example, you could use an allotment to contribute money to an individual retirement account (IRA) or build an emergency fund in a savings account at your credit union or bank.

E Totals and summary of other calculations

Show the totals for entitlements, allowances, deductions, and allotments as well as unpaid amounts for these categories.

F Take-home pay

The actual amount you are paid on the End-of-Month (EOM) payday.

G Leave

As a service member, you receive 30 days of paid leave each year by accruing 2.5 days leave for each month of active service.

H Federal Taxes

The amount withheld for federal income tax.

I FICA taxes

The amount withheld by your employer to pay your Medicare tax and Social Security tax, also known as FICA taxes.

J State taxes

The amount your employer withholds to pay your state income tax. (Not all states have income tax.)

K Pay Data

Contains additional information, such as housing allowances, cost of living allowances based on location, and charitable contributions.

L Thrift Savings Plan (TSP)

The TSP is a retirement savings and investment plan for Federal employees and members of the uniformed services.

M REMARKS

This area is used to provide you with general notices from varying levels of command, as well as the literal explanation of starts, stops, and changes to pay items in the entries within the "ENTITLEMENTS", "DEDUCTIONS", and "ALLOTMENTS" fields.

N YTD ENTITLE

Contains the cumulative total of all entitlements for the calendar year.

O YTD DEDUCT

Contains the cumulative total of all deductions for the calendar year.