

Your Leave and Earnings Statement

★ HOW TO READ

Your monthly Leave and Earnings Statement (LES) is one of the most important financial documents you have for mastering your money and achieving your financial goals. Use the LES to budget your monthly expenses and plan for a purchase. Here's how to decipher the code.

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★ IDENTIFICATION (1)

- Name
- Years of Service (YOS)
- ADSN/DSSN
- Social Security Number
- Expiration Term of Service (ETS)
- Period Covered (Active)
- Grade
- Branch
- Check Date (Reserve/NG)
- Pay Date/Pay Entry Base Date (PEBD)

★ ENTITLEMENTS (2)

- Base Pay/Drill Pay
- Allowances (BAH, BAS, etc.)
- Special or Incentive Pay

Any retroactive entitlements and/or allowances will be added here. Check to make sure you are receiving the correct entitlements.

★ DEDUCTIONS (3)

- State and Federal Taxes
- SGLI
- Thrift Savings Plan Contributions
- FICA-Social Security
- Dependent Dental Plan
- Mid-Month Pay
- FICA-Medicare
- AFRH

Check to make sure you have the correct deductions being taken.

★ THRIFT SAVINGS PLAN (13 and 14)

- | | | |
|-----------------|--------------------|----------------------|
| • Base Pay | • AGCY-AUTO | • YTD TSP Exempt |
| • Special Pay | • AGCY-MATCH | • YTD ROTH |
| • Incentive Pay | • YTD Deductions | • YTD TSP AGCY-AUTO |
| • Bonus Pay | • YTD TSP Deferred | • YTD TSP AGCY-MATCH |

The Thrift Savings Plan (TSP) section is broken out by Traditional and Roth TSP contributions. Any changes to TSP contributions and updated address will be made on <https://mypay.dfas.mil/>.

If you are under the Blended Retirement System, you will see the Service Automatic and Matching Contributions in this section.

The TSP Year-to-Date (YTD) total amount of contributions will include tax deferred and tax exempt amounts.

Check your TSP Account under "My Account" at <https://secure.tsp.gov/tsp/login.html> to make sure that the numbers on your LES match. For more information on the TSP, visit <http://tsp.gov/> to learn more.

★ REMARKS (15)

The Remarks section is used to provide you with general notices from varying levels of command, as well as the explanation of starts, stops, and changes to pay items within the "Entitlements", "Deductions", and "Allotments" fields. Check this section first if you have any questions as the answer may be found here.

★ WHAT ELSE SHOULD I KNOW?

- **Stay current on your pay.** Understand when additional pay or allowances are supposed to begin and when they should end. For example, Hostile Fire or Imminent Danger Pay (HFP/IDP), Hardship Duty Pay (HDP), Hazardous Duty Incentive Pay (HDIP), Family Separation Allowance (FSA), Cost of Living Allowance (COLA), etc.
- **Mistakes happen.** Regardless of who made the error, a "no pay due" could be the result. Watch for overpayments, too.
- **Find an error?** Contact your command administration or finance personnel.

★ ADDITIONAL RESOURCES

Personal Financial Managers (PFMs) and Personal Financial Counselors (PFCs) are available to help you achieve and maintain financial readiness at every step of your military journey through flexible, no-cost personal support services.

- **For Active Duty Soldiers.** Make an appointment at your Army Community Service Center.
- **For Soldiers in the National Guard.** Find a National Guard Military and State Family Assistance Center near you.
- **For Soldiers in the Army Reserve:** Find a Soldier Support Center or Military and Family Support Center near you.



SECURING THE
FINANCIAL
FRONTLINE