

INTRODUCTION

This fact sheet is designed to assist you in understanding the various entitlements and allowances your spouse would receive under various conditions. We tried to cover the most often asked questions and attempted to make these complex entitlements as easy to understand as possible. The information is in alphabetical order so you can easily find an item of interest. We hope you find this information useful and if you have any comments, let us know.

BASE PAY: Your spouse's base pay is based on grade and pay date. The number of years of active service and the number of years for pay purposes may differ. Any time your spouse is promoted, receives a longevity increase or pay raise, the Military Pay system will automatically update the base pay. If these events are close to a pay period, they will reflect on the following pay period. Don't fret if the anticipated raise does not appear in the first pay check; however, if two pay periods go by without a change, contact the Financial Customer Services Office, Bldg. 11777, Room A-114, ext. 6-1858. Base pay will not change based on TDY or place of assignment.

BASIC ALLOWANCE FOR HOUSING (BAH): This allowance should not change should your spouse go TDY or perform an unaccompanied tour. If you are residing on the economy, you should continue to receive BAH.

BASIC ALLOWANCE FOR SUBSISTENCE (BAS): This allowance fluctuates under various conditions:

TDY: No change to BAS. If not normally entitled to BAS, BAS should be reported for any period of TDY (for example a meal card holder).

Field Conditions: If your spouse is enlisted and TDY to an area where quarters and meals are provided at no cost, then BAS is not payable for the period of the TDY. Officers either pay for their meals or have the

amount deducted from their pay after the TDY is complete.

Unaccompanied Tour: If your spouse is an E-6 or below, BAS may be paid, but the determining official is the gaining unit commander. All other personnel should receive BAS.

CLOTHING MAINTENANCE ALLOWANCE: Each year on the anniversary of your spouse's initial enlistment, a clothing allowance is due. This is always included in the end-of-month check for the month it is due.

COMBAT ZONE TAX EXCLUSION: While not an allowance or entitlement, this is a monetary benefit. For any period of time spent in a designated combat zone, any pay accrued for that month is exempt from Federal and State Income Tax Withholding. For officers, only the first \$500 of their pay is exempt from federal or state tax. This entitlement only effects those areas recognized by the Department of Defense, Financial Management Regulation, Volume 7A.

DEBTS: If an overpayment, an outstanding charge to the NCO club, or an overweight household good shipment occurs, your spouse could owe back money to the U.S. government. Once notified of the debt, your spouse has 30 days to contact Special Actions section to either, pay the debt, establish a payment method via payroll deduction, or notify us of the intent to rebut the debt. If the individual believes the debt is invalid or cannot repay the debt because of a financial hardship, then a remission or a waiver may be applied for. The Secretary of the Air Force has the final decision to waive all or any portion of the debt.

FAMILY SEPARATION ALLOWANCE (FSA): This allowance is \$3.33 per day payable when:

TDY: If TDY for more than 30 days, included in paycheck after return. If TDY is in support of an extended deployment, FSA will be started effective the

date of departure and stopped the day your spouse returns.

Dependent Restricted Tour: If dependents are not allowed in the overseas location, then FSA may be paid. Unaccompanied Tour: FSA may be paid, but only if the Secretary of the Air Force approves a waiver. Normally, if a member elects an unaccompanied tour, FSA is not payable. For any unaccompanied tour, if your spouse is required to reside on the economy, then FSA-I is paid. This equals the single rate of BAH. This allows your spouse to maintain two households, the one where you reside and one at the overseas location.

FOREIGN DUTY PAY: If TDY or assigned to certain overseas locations, Foreign Duty Pay is authorized. This type of pay ranges from \$8 to \$22.50 per month based on grade.

HOSTILE FIRE PAY OR IMMINENT DANGER PAY: This type of pay commonly referred to as Combat Pay, is payable only during hostile operations, such as during the Gulf War and is limited to designated locations. This pay, \$150 per month, is authorized for an entire month regardless of the length of time spent in the designated area.

LEAVE AND EARNING STATEMENTS NET PAY ADVICES: While at Vandenberg your spouse's pay statements are sent to the unit of assignment.

POWER OF ATTORNEY: If you do not read anything else in this pamphlet, read this. **Ensure you have a power of attorney that specifically states you can make inquiries concerning your spouse's military pay.** Without it, we are unable to assist you. If you do not have a power of attorney, contact your spouse's First Sergeant. The commander or First Sergeant is authorized to make inquires concerning your spouse's pay.

RECERTIFICATION OF ALLOWANCES:

Members will still be required to certify their dependency status when a change occurs (e.g., divorce, etc.) and upon reporting to a new permanent duty station (PDS). Members will fill out an AF Form 594, Application to Start, Stop, or Change Basic Allowances for Housing (BAH), when processing in to a new duty station. In addition, recertification will be required every 4 years for members who do not accomplish a PCS in that period. Members whose separation or retirement is imminent (within 60 days) must recertify prior to separation.

SEPARATION

We find that the most difficult time for a military spouse is when the service member must deploy on an extended (TDY) or performs an unaccompanied short tour at an overseas location. Many problems arise because the member does not inform the spouse of how the Military Pay system works and what the various entitlements are. To help in this area, we will briefly describe these allowances and how they pertain to each of the above cases.

STATEMENT OF TAXES AND WAGES (W-2):

Sent annually to the member's unit address. Normally mailed no later than 31 January each year. If you do not get a statement, your spouse may request a duplicate from any Air Force Financial Services Office.

STATION ALLOWANCES: If your spouse is overseas, allowances such as Temporary Lodging Allowance, Overseas Housing Allowance, and Cost of Living Allowance may be paid. These are too lengthy to describe here, but you should be aware they exist.

TRAVEL PAY: When military members go TDY, a daily per diem allowance is paid to defray the cost of meals and quarters. The amount will vary based on TDY location. Official orders will state how the member will be paid for meals. Whether government meals are directed, partially directed, or not directed at all, either way, member will receive an extra \$2.00 incidental expense to the rate directed for CONUS and \$3.50 for Overseas. Most often, the actual cost of

lodging is allowed if it does not exceed the rate for the TDY location. Most travelers are issued Government Charge Cards to use while TDY. Individuals are responsible for paying these bills the same as any other credit card. Once the trip is complete, travelers must file a settlement claim and payment may be made by Electronic Fund Transfer or check.

IDENTIFYING DATA:

Pay Date: Refer to Base Pay

ETS: Estimated Time of Separation. Changes only after reenlistment or upon entering an extension

ENTITLEMENTS:

BASE PAY: Self Explanatory

BAS: Basic Allowance for Subsistence

BAH: Basic Allowance for Housing

FSA: Family Separation Allowance

CLOTHING: Clothing Maintenance Allowance

DEDUCTIONS:

TAXES: Federal and State Taxes

SGLI: Serviceman's Group Life Insurance

AFRH: Armed Forces Retirement Home

DENTAL: Delta Dental Plan

DEBT: Refer to Debts

ALLOTMENTS:

DISCRETIONARY ALT: May have up to six allotments for savings, insurance, dependent support, or home loans.

LEAVE: Ensure leave charges are correct and remember no more than 60 days can be carried over to the new fiscal year (1 Oct).

REMARKS: Any changes made during the month will be annotated with an abbreviated explanation of the change.

(The information in this handout is subject to changes without notice).

MILITARY

SPOUSE

FINANCIAL

SERVICES

FACT SHEET

**30 CPTS/FMFP
1031 CALIFORNIA BLVD.
BLDG. 11777 SUITE A-113
VANDENBERG AFB CA 93437**

DSN: 276-1858, 276-4606
COMMERCIAL: (805) 734-8232 Ext. 6-1858, 6-4607

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