



# MILITARY PAY ISSUES

## WELCOME AND INTRODUCTION

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Welcome to Military Pay Issues. The purpose of this program is to help you to understand the military compensation system by focusing on the components of the Leave and Earnings Statement (LES), and the use of the myPay website. The workshop will include how to correct pay problems and repay government debts, and includes a discussion of the complete military compensation package, going above and beyond the “dollar bills”.

## IMPORTANCE OF MILITARY COMPENSATION

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Why is it important that we know about the elements of military compensation?

- To know what you are currently entitled to receive.
- To know what you need to do as your circumstances change. Financial hardship can occur when members do not understand how much pay they are entitled to and what to expect. Frequently, such hardships occur because members are not aware of the need to inform their pay office about certain events.
- To keep current on changes in the pay system. Navy pay is governed by many rules that are always changing in order to recruit and retain qualified personnel. The changes mean that the Navy needs to know more about a member in order to pay that person correctly. If key information is missing, pay may not be correct. Mistakes happen, and knowledge of your pay and benefits will help you to correct them quickly when they do.
- If you know what should be coming to you, you will pay more attention to your pay. As you learn more about your pay and understand your LES, you will be better able to manage it. Many events occur in life which necessitates pay changes. Going on deployment, getting married, getting promoted, transferring, or re-enlisting are a few examples of some events that result in pay changes. Fluctuations in pay can catch members and their dependents off guard if unprepared.

## ■ HOW NAVY MEMBERS ARE PAID

### **When You are Paid**

All Navy members are paid on the 1st and 15th of each month. If the date falls on a holiday or weekend, you will normally receive your pay on the workday prior.

### **Direct Deposit System (DDS)**

With the Direct Deposit System, net pay amounts are sent to the financial institution designated by you. These payments are sent via electronic funds transfer from DFAS-CL. It is your responsibility to ensure that the account selected for DDS payments is open and in good standing. This pay can only go to one account. If you want to distribute your pay differently you must make those arrangements with your financial institution, or use the allotment system through DFAS.

### **Changes in Pay**

There are many events that will cause changes in pay. These must be reported to the local pay and personnel offices or made by you on myPay:

- Allotment changes, starts or stops.
- Tax changes, including changes in exemptions, state of legal residence, or additional withholding.
- Assignment or termination of government quarters for members with dependents.
- Marriage, divorce or other change in dependency status.

### **Split Pay and Navy Cash Option**

Ships have a Split Pay Option where the member may designate a portion of net pay to be deposited to the ATM onboard ship, with the remainder going to the designated DDS financial institution.

Some ships also have the Navy Cash option, which is a cashless debit-card. Using a split-pay option, you can have part of your paycheck sent to a contracted bank for your own Navy Cash card account and part sent to your home bank or credit union. You also can transfer money to the Navy Cash account via a kiosk aboard the ship or over the

phone. The card will hold an unlimited amount and can be used on shore also. Even on board vending machines accept the Navy Cash debit card. This card will integrate with any onshore bank or credit union, but at this time, the Navy Cash account must be opened through JP Morgan. Both Navy Cash and Split Pay are excellent money management tools for deploying members.

## ■ MYPAY

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### **What is it?**

myPay is an automated system that puts you in control of your pay account, allowing you to make certain changes to your account in a quick and easy way. You can access your account nearly 24/7 to change or review your current information or to check your recent pay statements. Each service member is provided an initial PIN for their first visit; you must then change to a private PIN for continued access. myPay is available online at <https://mypay.dfas.mil> or via the DFAS site at [www.dfas.mil](http://www.dfas.mil) or by phone at 877-363-3677. If you are not able to access myPay, you should address this issue immediately with your local disbursing office.

### **What can I do on myPay?**

Via the myPay system service members can:

- Access pay statements, tax forms and travel advice.
- Access and print your LES.
- Change federal and state tax withholdings.
- Update direct deposit data.
- Manage allotments.
- Buy savings bonds.
- Enroll in the Thrift Savings Plan and make contribution percentage changes.

## ■ UNDERSTANDING YOUR LEAVE AND EARNINGS STATEMENT (LES)

### **What is the LES?**

The LES is a monthly statement showing all pay changes and information for the month including entitlements (pays and allowances), deductions and allotments, and pay-related remarks.

### **Who is responsible for the information?**

Your pay is your responsibility. Verify your LES each month. If your pay varies and you don't understand why, see your local disbursing office or go to myPay to investigate the changes.

### **How do I contact DFAS?**

The Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) sponsors the Military Pay Information Line, an Interactive Voice Response System to help you access your pay information. This is a toll-free, 24-hour service. The phone number is 1-800-346-3374. Members can get current pay information by using their SSN and a Personal Identification Number which the telephone prompting system will help you obtain. You can also access your pay information online at [www.dfas.mil](http://www.dfas.mil), which will link you to myPay.

### **What is included on the LES:**

The LES contains the following summary information sections:

- Personal Information. (Section A)
- Entitlements/Deductions/Allotments/Summary. (Sections B-E)
- Leave Summary. (Section F)
- Tax Information Summary. (Sections G-I)
- Pay Data Summary. (Section J)
- Thrift Savings Plan Summary. (Section K)
- Remarks. (Section L)

**Section A** ~ Personal Information: Contains information that specifically identifies you, such as your full name, Social Security Number (SSN), pay grade, pay base date, years of service, and ETS.

**Sections B, C, D, E** ~ Entitlements/Deductions/Allotments/Summary: Lists the compensation that makes up your monthly pay, such as pay, allowances, taxes, deductions, garnishments (if any), and allotments. This section allows you to see exactly how your take home pay is calculated. Date of initial entry into military service (DIEMS) is the date you signed your contract committing to the military. The type of military retirement plan for which you are eligible is shown in RETPLAN.

**Section F** ~ Leave Summary: This is your beginning leave balance, the leave you have earned from the beginning of the fiscal year (1 Oct), and the leave you have used, cashed in or lost as a result of exceeding the maximum balance. Be certain to check “leave used” to make sure it is correct. Also check the “use/lose” block so you do not exceed the maximum allowable accrued leave.

**Sections G, H, I** ~ Tax Summary: This is the tax paid for the period and for the year. It shows the number of exemptions you claim for tax withholding. It is important to keep your December LES as a backup for other IRS documents (like a W-2) to use when doing your income tax preparation. Also, check the M/S and EX block listed in sections G and I. This shows the marital status and number of exemptions you are currently claiming. Most military members enter the service “S 00” (Single claiming 0), and many forget to change this once they marry or have children. Changing this to the correct status can have a big effect on the amount of pay you receive. Many members find a big increase in their monthly check when they adjust these items.

**Section J** ~ Pay Data Summary: The specific information used to determine the allowances you are entitled to receive. The data includes dependent information, the zip code of your duty station, the amount you pay in rent if living “out-in-town” and unit identification numbers. Verify the zip code information to ensure that you are receiving the proper BAH for the area in which you are living.

**Section K** ~ Thrift Savings Plan Summary: Information on TSP contributions. The rate boxes show percentage of pay specified for contribution. The current boxes show the amount contributed this pay period while the YTD shows the amount for the year. You can also view your TSP account at [www.TSP.gov](http://www.TSP.gov).

**Section L** ~ Remarks: Notes from DFAS regarding your monthly statement or other information, such as the starting or stopping of allotments

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or direct deposit (DDS), use of leave, garnishments, or general notes regarding pay, allowances, deductions, or other military benefits.

## ■ CASH COMPENSATION: PAY, ALLOWANCES, ALLOTMENTS AND DEDUCTIONS

### **Military Pay**

Items listed as “pay” are taxable unless received in a designated combat zone or imminent-danger area. The basic types of pay in your military compensation package are:

1. Base pay.
2. Special and Incentive Pays.

*Base Pay:* This taxable pay is determined by rank and years of service. This is the portion of pay on which your military retirement is calculated. Raises are earned upon promotion or advancement for years of service.

*Special and Incentive Pays:* These pays are given to qualified members who possess specific or unique skills, or skills determined to have critical shortages. They can be based on an annual lump sum bonus, monthly pay, or pay when the duty is performed. These types of pays come in three main categories:

1. Special recognition pays are monthly cash payments for duty performed.
2. Skill incentive pays are retention tools that are paid monthly on a long-term basis.
3. Critical skill and Reenlistment bonuses are a retention tool that usually requires an additional service obligation and are lump sum annual cash bonuses.

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Following is a list of special pays you may see on your LES:

- Sea Pay.
- Submarine Pay.
- Crew Member Flight Pay – *enlisted*.
- Aviation Career Incentive Pay– *officers*.

- Hazardous Duty Incentive Pay.
- Hostile Fire Pay/Imminent Danger Pay/Combat Pay.
- Diving Duty Pay.
- Special Duty Assignment Pay.
- Foreign Language Proficiency Pay.
- Certain Places Pay (aka “foreign duty pay”).
- Special Pay for Nuclear Qualified Enlisted Members.
- Various Pays for Doctors, Dentists, Nurses, etc.
- Save Pay.

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Pays may be based on pay grade, years of service, years of sea service, years of aviation experience, billet (or NEC), location of billet, and qualifications, or any combination of these. Some of these entitlements must be recertified annually to verify that you still qualify for them.

### **Military Allowances**

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You may also receive allowances to cover living expenses, housing, travel, and moving expenses. These are non-taxable items. Allowances are based on many different circumstances and criteria, varying from whether or not you have dependents, to whether or not you are authorized to live off-base. If you have received pay(s) or allowance(s) that you are not entitled to, notify disbursing immediately, and put the money into savings until the Navy comes to collect it. They will collect it at some point. Never take anything you don't have coming to you.

There are three basic types of allowances:

1. Housing.
2. Living Expenses.
3. Moving or Travel Expenses.

#### **1. Housing**

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*BAH:* BAH is paid to those authorized to live off-base. It is based on rental costs by pay grade, location, and dependency status, and is designed to reflect comparable civilian housing costs for those with similar salary and location. BAH is designed to allow a standard quality of housing regard-

less of where you live in the U.S. Members assigned suitable government quarters are not entitled to BAH. BAH offers two rates, one with dependents and one without. BAH rates are published on the Per Diem Committee web page - [www.dtic.mil/perdiem](http://www.dtic.mil/perdiem).

*BAH-DIFF:* If you are receiving BAH solely for child support, you may be entitled to BAH-DIFF.

*BAH PARTIAL:* Paid to members without dependents who live in Bachelor Officer Quarters (BOQ) or Bachelor Enlisted Quarters (BEQ).

*COLA:* There is a cost of living allowance (COLA) for overseas and certain US locations designed to offset the additional expenses of being assigned to a high cost of living area. The COLA index changes every two weeks and is based on both inflation and exchange rates.

*MIHA:* There is a move-in housing allowance (MIHA) for those overseas designed to assist with covering the costs of setting up a household overseas.

*OHA:* Overseas housing allowance (OHA) is paid to service members who live in private housing at their overseas duty station.

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## 2. Living Expenses

*BAS:* Basic Allowance for Subsistence is designed to offset costs for your meals. It is paid to all active-duty personnel except those in boot camp or initial entry training. All enlisted service members are paid the full monthly rate, but those required to eat in the mess hall will have most of the allowance automatically withdrawn from pay to cover the cost of their meals (meal deduction). Officers collect BAS and then pay cash for meals, including those eaten in government dining facilities.

*FSA:* Family Separation Allowance is designed to help those whose job requires them to keep two households. It can be either “Unaccompanied” or “Accompanied.”

*Type I– Unaccompanied FSA:* You have dependent family members and you are assigned to a permanent duty station outside of the continental U.S. or in Alaska.

- Government quarters are not available.
- Family members’ travel is not authorized and you must maintain two households.

*Type II– Separated FSA:*

- Family members do not reside near your duty station and are not authorized to move to or near it – Type “R”.
- You are assigned to duty aboard ship which has been away from home port for more than 30 consecutive days – Type “S”.
- You are on temporary duty orders away from your permanent duty station for more than 30 consecutive days (and your family members do not live near the temporary duty station) – Type “T”. This amount is currently \$250 per month, but is subject to change.

*CRA:* A uniform/clothing allowance, Clothing Replacement Allowance, is paid to enlisted members annually and officers once upon entry into the service. You receive this allowance once a year, during the month in which you entered the service. The amount you receive is based on your years in service, your gender, and whether your duties require you to have special or extra uniforms. The maternity allowance is payable only once every 3 years. This is significant, over a 22-year career, an enlisted male will add \$8,632.80 to his income based on 2007 standard clothing allowances.

### **3. Moving or Travel Expenses:**

*Travel Allowances:* The government pays for expenses associated with orders requiring travel, usually after the travel is completed. A government issued travel charge card is usually used while you are traveling and to obtain funds from Automated Teller Machines (ATM).

*Types of travel allowances:*

- *Mileage/Transportation:* Based upon the distance traveled, where you have been ordered to go and how you were directed to travel.
- *Per Diem:* Based on the normal costs for meals and other incidental expenses during travel and at your destination.
- *Miscellaneous:* Baggage handling fees, tips and other authorized expenses associated with your travel.

With travel orders, you can get advance payment of per diem and prepaid transportation tickets. You must fill out a travel claim of your expenses and any advance payments that you received.

*Moving Allowances:* Under PCS orders which require you to move, you are entitled to moving allowances to cover expenses such as:

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- Shipment of personal goods.
- Temporary lodging.
- Vehicle mileage and highway tolls.
- Meals during the move.

You may have your goods shipped by a commercial moving company, or move your things yourself. The Do-It-Yourself (DITY) Move pays you directly for up to 95% of what it would cost the government to move you. Any money you earn above the actual cost is taxable. Shipments arranged by the transportation office are paid directly by the government to the carrier and are not taxable since you don't receive any compensation.

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*Permanent Change of Station Allowances:* provided for members who are moving their household. This includes:

- *Temporary Lodging Expenses (TLE):* Provides for the temporary cost of housing while in transition. It is payable for 10 days in CONUS and 5 days when going out of CONUS. Temporary Lodging Allowance (TLA): payable up to 60 days OCONUS and cannot exceed \$180.00 per day.
- *Dislocation Allowance (DLA):* Varies by pay grade and dependency status. DLA is not an advance and does not have to be repaid.
- *Advance Pay:* You are authorized certain advance pay when moving, however, you must apply for it. You can get up to three months of advance pay and you can receive up to three months advance BAH (CONUS) and 12 months OHA (OCONUS) when moving into non-government housing.

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*TDY:* While on TDY you can receive per diem. Per Diem meal rates are based on location and the availability of meals at authorized dining facilities. Per Diem rates for lodging are based on the location.

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### **Allotments**

An allotment is one category of money that comes out of your pay. You can arrange to have money taken directly out of your pay and sent to a person or account you designate. The allotment system is a convenient way to pay bills, make charitable contributions, and manage your money in general. You must start and stop allotments by filling out a form at your local PSD or online at the myPay site. They are paid on

the first of the month.

There are two types of allotments allowed in the Navy pay system:

- Discretionary Allotments – examples include payments to dependents, insurance premiums, car loans, mortgage or rent, loan payments, and savings. You are limited to six total discretionary allotments.
- Non-Discretionary Allotments – examples include U.S. Savings Bonds, NMCRS loan repayments, indebtedness to the government, charitable contributions, and delinquent taxes.

## Deductions

Deductions are amounts that are taken out of your paycheck. Most deductions are automatic. There are four types of deductions:

1. *Taxes:* This includes state and federal income tax, and social security and Medicare tax (FICA). Some military members do not have to pay state income tax because some states do not have income tax and some states “exempt” residents serving in the Armed Forces. This is based on your “home of record.” Even though the military assigns you to a different state, you are allowed to maintain your original home of record if you choose.
2. *Insurance:* Withholdings include those for Serviceman’s Group Life Insurance (SGLI and FSGLI) and the Dental Health Plan.
3. *Garnishments:* This is an involuntary deduction taken from your pay as a result of legal action against you. When a garnishment is ordered, the government is required to withhold money from your check to pay your debts.
4. *Other Pay Withholding:* You can also choose to have pay withheld from your check for things like educational assistance programs or the Thrift Savings Plan. You choose the amount to be deducted. This is also where you will see advance pay and BAH or OHA paybacks.

Following is a list of deductions in the Navy pay system:

- Meal Deduction.
- Serviceman’s Group Life Insurance (SGLI).
- Family SGLI (FSGLI).
- Federal Income Tax Withholding.

- Federal Insurance Contribution Act (FICA)—Social Security Tax and Medicare.
- State Income Tax Withholding.
- Dental.
- Advance Pay.
- Advance BAH or OHA.
- Overpayment.
- Armed Forces Home Assessment.
- Thrift Savings Plan (TSP).

## ■ NON-CASH COMPENSATION

There is a lot more to your pay than just the dollars showing up in your account each month. The Navy has one of the best compensation systems available from an employer in this country. There are many monetary and non-monetary benefits to which you are entitled. Monetary benefits include those we have just discussed such as basic pay and allowances for housing and subsistence, and special and incentive pays and bonuses. Non-monetary compensation, including some we discussed earlier: the tax advantage resulting from the tax-free status of allowances; the use of commissary and exchange stores; medical care for members and dependents; the potential for receipt of retired pay; death gratuity payments; dependency and indemnity compensation; survivor benefits; life insurance plans; professional education and training; veterans education assistance; reimbursable items including clothing issues and maintenance; family separation and overseas allowances; travel and transportation allowances; dislocation allowances; and a CONUS cost of living allowance (COLA).

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### **SGLI and FSGLI**

SGLI is a term insurance policy with coverage of up to \$400,000 per member. You can determine the amount of your coverage by checking your LES in the “deductions” section. If there is no deduction listed for SGLI, then you are not covered. When you leave the service it ceases after 120 days or it can be converted to another type of insurance after service ends.

FSGLI is life insurance coverage for your whole family. Providing you are covered by SGLI, your children will be automatically covered at \$10,000 per child at no cost to you. Your spouse may be covered up to \$100,000 or the dollar amount of your coverage, whichever is less. The cost for this coverage varies by age.

### **Thrift Savings Plan (TSP)**

The Thrift Savings Plan is a defined contribution retirement plan available through the US government. Participation in the TSP is likely to be a wise choice as it provides automatic savings. There are numerous benefits to the program, most significantly is the pre-tax deduction. This means that you are lowering your overall tax bill.

### **Survivor Benefit Plan (SBP)**

The Survivor Benefit Plan is a choice you will be faced with as you get ready to retire. If you are on active duty, retirement-eligible and have a spouse and/or children, they are automatically protected under SBP at no cost to you while still on active duty. When you retire, you may elect any of several SBP options. SBP allows you to have a portion of your retired pay go to a designated beneficiary after you die. You pay the premium for this benefit directly from your retired pay.

### **Other Active Duty Survivor Benefits**

- Death Gratuity: \$100,000.
- Free burial.
- Round trip travel and free household goods move.
- 12 months BAH or 12 months of housing.
- Arrears in pay and accumulated leave.
- Social Security (\$255 burial and other survivor benefits).
- Dependency and Indemnity Compensation (DIC): \$1067/ mo. for spouse, \$265/mo./child under 18 (2007).
- VA Education Benefits: Up to \$860/mo. for 45 academic months (full time) (10/2006 Rate).
- Medical/Dental coverage for 3 years.

There are many survivor benefits available. Be sure your Page 2 (NAVPERS 1070/602 Dependency Application/Record of Emergency Data) is up to date. Your Page 2 is the form you use to apply for dependency allowance and document family member data. The important information on your Page 2 should be updated whenever there are changes in family member status. The family members you designate to receive your death gratuity and any unpaid allowances are also listed on your Page 2.

### **Medical and Dental Care**

Provided at no cost to active duty members and at varying costs to family members depending upon the type of coverage selected.

### **Education and VA Programs**

Depending upon your date of entry, you may be eligible for the GI bill, the Voluntary Education Assistance Plan (VEAP), or the Montgomery GI Bill. These are programs where you share in the cost of the benefit. There are also programs funded entirely by the government.

### **Leave**

You earn leave every month. You earn 2.5 days per month for a total of 30 days per year. Depending upon duty requirements, you are also provided leave on Federal holidays. You may accrue leave up to 60 days. Leave in excess of 60 days must be taken or lost by the start of the fiscal year (Oct 1). You may also sell back up to 60 days leave at the end of enlistment or separation. If you are deployed in a year, you may accrue more than 60 days in that year.

### **Retirement**

Normally, you must serve for 20 years to become eligible for retirement pay. The longer you serve, the more retirement pay you will receive. The percentage amount of your base pay varies depending upon the plan in effect at your date of entry. You also continue to receive commissary and exchange rights, and low cost health insurance.

## MILITARY TAX ISSUES

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Serving in the military has some big tax advantages: allowances are not taxed, FICA is applied to base pay only, and many members are exempt from paying state income taxes. These and other tax benefits can provide a significant tax advantage. Let's take a quick look at your taxes in more detail.

### **Social Security Taxes (FICA TAXES)**

Social Security taxes, or Federal Insurance Contributions Act (FICA) deductions, are withheld from all military members' basic pay. This is separated into Social Security and Medicare contributions.

### **Federal Income Tax Withholding (FITW ~ FEDERAL TAXES)**

FITW is based on all pays (not allowances, and not just base pay, like FICA). The amount withheld is determined by how you filled out your W-4 form, available at your local disbursing office or on myPay. The federal income tax system is a pay-as-you-go system, meaning as you earn your money you must pay taxes on it.

*Withholding:* The goal of paying your federal taxes should be to pay your fair share and break even, so that when tax time rolls around you don't owe and are not owed any money. Some people like to over-withhold so that they get a big refund back at tax time. That is an option if you do not have the discipline to save otherwise. Just realize that you are making an interest-free loan to the government, instead of having that money to use on a monthly basis to pay bills or invest. If you have the discipline, withhold only what you must, and save and invest the rest so you can earn interest on your money.

*W-4 Form:* Look at your LES, under the headings Fed Taxes/State Taxes, Marital Status (M/S) and Exemptions (EX) (sections G and I). This is the marital status and number of exemptions you are claiming. Is it correct? Many service members forget to update this form and have taxes withheld at too high a rate. This is one of the most common problems financial counselors see and the easiest way to get more money into your paycheck. For example, an E-4 with dependents and 6 years will go from \$223 in taxes per month to approximately \$72 by changing from S0 to M2.

## **State Income Tax Withholding (SITW - STATE TAXES)**

Your military compensation may be subject to SITW for the state you claim as your legal residence. Treat state taxes like federal taxes—don't pay any more than you must. If you are a resident of a state with an income tax, and the state does not exempt military pay, check your LES marital status and exemptions and keep this current and correct as well.

### **Taxes on Military Pay**

There are several states that do not tax military pay. Also, the Service members Civil Relief Act of 2004 provides that a member of the Armed Forces who is a legal resident of one state but who is living in another solely by reason of military orders is not liable to the second state for income taxes on his/her military income. However, if you have non-military income from the second state, you are liable for state income taxes on that income.

The following states do not presently have an income tax, but some of these states do have intangible personal property tax:

- Alaska.
- Florida.
- Nevada.
- South Dakota.
- Texas.
- Washington.
- Wyoming.

These two states tax only dividend and interest income.

- New Hampshire.
- Tennessee.

### **VITA (Volunteer Income Tax Assistance)**

Remember, at tax time the VITA program is available to help you fill out your Federal Income Tax forms (and possibly state forms) and may even be able to electronically file your taxes for you.

## COMMON PAY PROBLEMS AND OPTIONS TO CORRECT THEM

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### Problems

- Overpayments and underpayments.
- Unexpected repays (garnishments, overpayments).
- Pay problems related to PCS and deployments.
- Changes in dependent status (marriages, children, etc.), exemptions incorrect.
- Allotments not stopping or starting on time.
- Too many allotments being used at once.
- Government credit cards.

### Solutions

- Monitor LES.
- Notify PSD immediately when there is a change in family status (marriage, birth, death, divorce), keep your Page 2 current, and update the information on myPay.
- Closely monitor allotment start and stop requests, and keep copies of everything.
- Closely monitor budget/spending plan.
- Don't use government credit cards for unauthorized expenses.

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### Repayment Options

- *Extend repayment period* – contact disbursing or DFAS to arrange for a longer repayment period. You will need to explain your situation and may need command back-up for your reasons why you need longer to pay.
- *Make payment arrangements* – again, contact DFAS or disbursing to see if an arrangement can be made that is more favorable to your financial situation.
- *Waiver of Indebtedness* - This allows a bit of breathing room to sort out your finances. All pay and allowances return to their original amount for a period of time. This is a complicated form and must

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be approved by the command. This is not to be taken lightly. The indebtedness issue must be resolved, but this extra time can provide you with an opportunity to work out a repayment plan that is easier on your budget. You must act quickly to stop monies from being deducted from your pay.

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## ■ SOURCES OF HELP

There are many sources available to help you with your military benefits. In addition to the list of websites on your handout, you can see these people for assistance:

- Command Financial Specialist.
- Fleet and Family Support Center.
- Local Disbursing Office.
- Navy Legal Services Office.
- Tricare Health Benefits Advisor.
- Navy-Marine Corps Relief Society.

Good financial planning starts with having adequate income. You can help yourself on the road to financial success by knowing what you are entitled to and by keeping track of your own pay and benefits information.