

# 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.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																											
1	ID	NAME (LAST, FIRST, MI)	SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED																	
			E2		180731	02	221224	ARMY	4830	1-31 OCT 20																	
	ENTITLEMENTS		DEDUCTIONS			ALLOTMENTS			SUMMARY																		
	TYPE	AMOUNT	TYPE	AMOUNT	TYPE	AMOUNT																					
	A	BASE PAY	1942.50	FEDERAL TAXES	171.61	BANK ACCT ALLOT	50.00				+AMT FWD .00																
	B	BAS	372.71	FICA-MEDICARE	28.17							+TOT ENT 2,322.41															
	C	BAH	7.20	SGLI	25.00							-TOT DED 1,447.85															
				AFRH	.50							-TOT ALMT 50.00															
				MEAL DEDUCTION	328.80							=NET AMT 824.56															
				TRADITIONAL TSP	58.28							-CR FWD .00															
				MID-MONTH-PAY	835.69							=EOM PAY 824.56															
8	TOTAL	2,322.41	TOTAL	1,447.85	TOTAL	50.00	DIEMS	6	RET PLAN	7																	
10	LEAVE	BF BAL 25.5	ERND 2.5	USED 0	CR BAL 28.0	ETS BAL 92.5	LV LOST .0	LV PAID .0	USE/LOSE .0	FED TAXES	1884.22	WAGE PERIOD	18842.20	WAGE YTD	18842.20	M/S EX	S 00	ADD'L TAX	.00	TAX YTD	1716.70						
12	FICA TAXES	WAGE PERIOD	1942.50	SOC WAGE YTD	19425.00	SOC TAX YTD	963.52	MED WAGE YTD	19425.00	MED TAX YTD	281.70	STATE TAXES	FL	WAGE PERIOD	.00	WAGE YTD	.00	M/S EX	S 00	TAX YTD	.00						
13	PAY DATA	BAQ TYPE	PARTIAL	BAQ DEPN		VHA ZIP		RENT AMT	.00	SHARE	0	STAT		JFTR		DEPN		2ND JFTR		BAS TYPE	STANDARD	CHARITY YTD	.00	TPC		PACIDN	MS1A8WAA
14	TSP	BASE PAY RATE	3%	BASE PAY CURR		SPEC PAY RATE	0%	SPEC PAY CURR		INC PAY RATE	0%	INC PAY CURR		BONUS PAY RATE	0%	BONUS PAY CURR											
14	ROTH	BASE PAY RATE	0%	BASE PAY CURR		SPEC PAY RATE	0%	SPEC PAY CURR		INC PAY RATE	0%	INC PAY CURR		BONUS PAY RATE	0%	BONUS PAY CURR											
14	AGNCY CNTRB	TSP AGENCY AUTO	19.43	TSP AGENCY MATCH	58.28	TSP YTD AGENCY AUTO	194.30	TSP YTD AGENCY MATCH	116.56																		
15	YTD	TSP YTD DEDUCTIONS	582.80	TSP YTD DEFERRED	582.80	TSP YTD EXEMPT	.00	ROTH TSP YTD	.00	YTD ENTITLEMENTS	23546.59	YTD DEDUCTIONS	7090.92														
	REMARKS:																										

## ★ 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.

## ★ ALLOTMENTS (4)

An allotment is a designated amount of money that is automatically distributed for you, from your pay. Be sure you know what they are, who is receiving them, and if/when will they be paid in full. Reserve and National Guard do not have allotments.

Ex. Army Emergency Relief, Privatized Housing, Government Indebtedness, Child Support, etc.

## ★ SUMMARY (5)

The Summary section includes the total of all entitlements, deductions and allotments. The End of Month (EOM) Pay is the amount to be paid. Check to ensure that all the numbers are added correctly.

## ★ DIEMS (6)

The Date of Initial Entry to Military Service (DIEMS) determines your retirement plan. See local Personnel Office for errors.

## ★ RETIREMENT PLAN (7)

The Retirement Plan is based on DIEMS and/or choice: Final Pay:  $\leq 19800907$ ;  
High-3: 19800908 – 20171231; REDUX: 19860801 – 20021231; BRS:  $\geq 20180101$ .  
Visit <https://militarypay.defense.gov/Pay/Retirement.aspx> to learn more.

## ★ LEAVE (8)

- Brought-Forward Balance (BF Bal); prior fiscal year
- Leave Earned (Ernd); current fiscal year
- Leave Used (Used); current fiscal year
- Balance through pay period (CR Bal)  
= BF Bal + (Ernd) – (Used)
- Balance through end of ETS (ETS Bal)
- Leave Lost
- Leave Paid
- Use/Lose balance

## ★ FEDERAL TAXES (9)

- Wage Period
- Wage Year-to-Date (YTD)
- Marital Status (M/S)
- Exemptions (EX)
- Additional Tax
- Tax Year-to-Date (YTD)

Check to make sure that your marital status and exemptions are correct as they factor into your withholding amounts. Visit <https://apps.irs.gov/app/tax-withholding-estimator> to learn more.

## ★ FICA TAXES (10)

The Federal Insurance Contributions Act (FICA) contains information on Social Security and Medicare Taxes withheld. Visit <https://www.ssa.gov/> to learn more.

## ★ STATE TAXES (11)

- State (ST)
- Wage Period
- Wage Year-to-Date (YTD)
- Marital Status (M/S)
- Exemptions (EX)
- Tax Year-to-Date (YTD)

Check to make sure that your State, marital status, and exemptions are correct as they factor into your withholding amounts. Visit your State's Department of Taxation and Finance to learn more.

## ★ PAY DATA (12)

The Pay Data section includes information associated with your housing allowances. It is labeled as Basic Allowance for Quarters (BAQ) or Basic Allowance for Housing (BAH). The type and dependent is based on your dependency status. The Variable Housing Allowance (VHA) Zip is used to vary your BAH rate based on your location. The Joint Travel Regulation (JTR) is a location code used to calculate Cost of Living Allowance (COLA) and 2D JTFR is the code for your dependent's location. If you made a donation through an Allotment, it will appear in the Charity Year-to-Date (YTD) field. The PACIDN is the Unit Identification Code (UIC). The Training Program Code (TPC) is used by the Reserve and National Guard.

## ★ THRIFT SAVINGS PLAN (13 and 14)

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