

MILITARY PAY ISSUES

Understanding Your Leave and Earnings (LES)

Pay, Allowances, Allotments and Deductions

How Navy Members are Paid

Military Tax Issues

Common Pay Problems and Options to Correct

Survivor Benefits

Other Military Benefits

Summary



MILITARY PAY ISSUES



[Top](#)

Understanding Your Leave and Earning 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. The LES is produced from information contained on the Master Military Pay Account (MMPA). It is important that members be able to read and interpret their LES, and that spouses know how to read one.

Where do I go with questions?

Any questions or perceived problems should be directed to the local disbursing office as soon as possible. You can access and print your LES, change federal and state tax withholdings, update direct deposit data, manage allotments, buy savings bonds, and enroll in the Thrift Savings Plan at www.mypay.gov. If you are not able to access My Pay you should address this issue immediately with your local disbursing office.

Who is responsible for the information?

Your pay is your responsibility. Verify and keep your LES each month. If your pay varies significantly and you don't understand why, see your local disbursing office.

How do I contact DFAS?

The Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) has an interactive Voice Response system to help you quickly access your pay information. This is a toll-free, 24-hour service. The phone number is 1-800-332-7411. 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. You will need to enter your social security number and PIN to view

your account. Service members are provided an initial PIN for their first visit, which must be changed to a private PIN for continued access.

What It Says:

The LES contains the following information:

- Personal Information
- Entitlements/Deductions/Allotments/Summary
- Leave Summary
- Federal/FICA/State Tax Information
- Pay Data Summary
- Thrift Savings Plan Summary
- Remarks

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.

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.

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

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.

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.

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. You can also view your TSP account at www.TSP.gov.

[Top](#)

Pay, Allowances, Allotments and Deductions

Military Pay: Items listed, as “pay” are taxable under most circumstances. There are three basic types of pay in your military compensation package:

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

Base Pay: This pay is taxable and is earned by all personnel according to rank or rate, and years of service. This is also 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: Pays 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: hazardous duty/ recognition pays, skill incentive, and career pays. Hazard pays are monthly cash payments for duty performed. Career incentive pays are retention tools that are paid monthly on a long-term basis. Skill Incentive Pays usually require an additional service obligation and are lump sum annual cash bonuses.

Allowances: You may also receive allowances to cover living expenses, housing, travel, and moving expenses. These allowances are designed to help assist a member with some living costs. Allowances are tax-exempt, which means that you don't pay income taxes on that part of your pay.

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

- Basic Pay
- 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 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. If you think you are entitled to a pay but are not getting it, see your local disbursing office as soon as possible. Some of these entitlements must be recertified annually to verify that you still qualify for them.

Military Allowances:

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 think you are entitled to an allowance but are not getting it, see your local disbursing office as soon as possible. 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. Be wise with your money management, and never take anything you don't have coming to you. There are three basic types of allowances:

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

Housing:

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 regardless of where you live in the U.S. Members assigned suitable government quarters are not entitled to BAH. If you are receiving BAH solely for child support you may be entitled to BAH-DIFF. There is also 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. In addition, there is a move in housing allowance (MIHA) for those overseas designed to assist with covering the costs of setting up a household overseas, and an overseas housing allowance (OHA).

Living Expenses:

BAS: Basic Allowance for Subsistence is your allowance for food costs. It is paid to all active-duty personnel except those in boot camp or initial entry training. Enlisted service members are paid a monthly rate. 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. 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 “I”

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.

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:

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

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

- 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. Your Personal Property Transportation Office assists you with both options to help you decide which is the best option for you. 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.

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) is payable up to 60 days OCONUS and cannot exceed \$180.00 per day. You are also authorized certain advance pay when moving; however, you must apply for it. In addition, you have an entitlement, DLA (dislocation allowance), which varies by pay grade and dependency status. DLA is not an advance and does not have to be repaid. You can get up to 3 months of advance pay and you can receive up to 3 months advance BAH (CONUS) and 12 months OHA (OCONUS) when moving into non-government housing. 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. Your local PSD will issue a payment for any balance due. Before jumping into all that advance money, you must ask yourself if you can afford the payback. The payback for the advance will begin being deducted the very next month, which means your paycheck will be less for the next 12-24 months. If you do take the advance, use it wisely on actual household needs, because you will have less income for a while you pay it back.

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.

For current rates refer to <http://www.dtic.mil/perdiem/pdrates>.

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

- Basic Allowance for Housing (BAH)
- Basic Allowance for Subsistence (BAS)
- Clothing Replacement Allowance (CRA)
- Family Separation Allowance (FSA)
- Temporary Lodging Allowance (TLA)—Overseas only
- CONUS COLA—designated areas only
- Move-In Housing Allowance (MIHA) and Overseas Housing Allowance (OHA)—Overseas only; and Cost-of-Living Allowance (COLA)—Mostly overseas

Allotments

An allotment is one category of money that comes out of your pay; the other is deduction, which will be covered shortly. The allotment system allows you to have sums of 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. They are paid on the 1st of the month. Following is a list of discretionary allotments allowed in the Navy pay system:

- Dependent (D)
- Savings (S)
- Bond (B)
- Insurance (I)
- Charity (C)
- Repay Loan (L)
- Home Mortgage (H)
- Navy Mutual Aid Insurance (M)
- National Service Life Insurance (N)
- Repay Indebtedness (I)
- Garnishment/Bankruptcy (R)
- Education (E)

Deductions

Deductions are amounts that are deducted, or taken out of your paycheck. Most deductions are automatic, but you can control the amounts withdrawn by selecting your home of record (for state income tax), changing the number of deductions you claim or changing the amount of insurance coverage you select. There are four types of deductions:

1. Taxes
2. Insurance
3. Garnishments
4. Other Pay Withholding



Taxes: this includes income tax and social security tax. Most people pay both federal and state income tax. These deductions only change if you fill out an IRS form at your pay office to change the number of deductions you claim. A W-4 form is used to change federal exemptions. State exemptions must be changed on a separate state form. Social security tax withheld is shown as FICA (Federal Insurance Contributions Act). 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.

Insurance: Insurance withholdings include those for Serviceman’s Group Life Insurance (SGLI and FSGLI) and the Dental Health Plan.

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. Law or court orders take out taxes and garnishments automatically. Money received in advance for a PCS move is recouped on a monthly basis, which decreases your take home pay, but it is not a garnishment.

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 & 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
- Tricare Dental
- Advance Pay
- Advance BAH or OHA
- Overpayment
- Armed Forces Home Assessment
- Thrift Savings Plan (TSP)

The timeframe for repayment of government debts (Starcard, overpayments, garnishments, advance pays, etc.) vary. Check with your CFS or local disbursing clerk for options, particularly in financial hardship cases.

[Top](#)

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.

DDS

With the Direct Deposit System, net pay amounts are sent to the financial institution designated by the member. These payments are sent via electronic funds transfer from DFAS-CL through the Federal Reserve Bank. It is the member's responsibility to ensure that the account selected for DDS payments is open and in good standing. Net pay paid through DDS can only go to one account. If a member desires additional distribution of pay, the member must make those arrangements with the financial institution, or through the allotment system.

Changes in pay

There are many occasions that will cause changes in pay and therefore warrant reporting, by the member, to the local pay and personnel offices:

- 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 Option

Some 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. This is an excellent money management tool for deploying members with families.

[Top](#)

Military Tax Issues

Social Security 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)

FITW is based on all pays (NOT allowances, and not just base pay, like FICA). It is designated by filling out a federal W-4 form for withholding, available at your local disbursing office. The federal income tax system is a pay-as-you-go system, meaning as you earn your money you must pay taxes on it. Unfortunately, many service members pay too much in taxes, over-withholding, basically making an interest free loan to the government.

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. That means you have maintained control over the maximum amount of your pay. 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: Some people don't realize they are over-withholding, and they may need the money in their daily cash flow. Again, only pay what the law says you must, and use your money according to your priorities and goals. Look at your LES, under the headings Fed Taxes/State Taxes, Marital Status (M/S) and Exemptions (EX). This is the marital status and number of exemptions you are claiming. Is it correct? Many service members forget to update this form and so have withholdings done at too high a rate. Take a moment now to

verify this information. This is one of the most common problems financial counselors see, and the easiest way to get more money into your paycheck.

Changes in status: Be aware that there are many circumstances that will affect your taxes: marriage, divorce, new family member, gain or loss of income, bonuses, moving, home ownership, and starting and/or running a business. Any time your circumstances change, check with your Command Financial Specialist or Financial Educator to discuss the tax implications, and plan for the best use of your money.

State Income Tax Withholding (SITW)

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 for SITW, and if necessary, go to your local disbursing office for assistance.

Taxes on military pay: There are several states that do not tax military pay. Also, the Soldier's and Sailor's Civil Relief Act of 1940 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:

- Florida
- Texas
- Alaska
- Nevada
- Washington
- Wyoming
- New Hampshire
- Tennessee
- Illinois
- Michigan
- Montana
- South Dakota
- West Virginia

Some of these states do have intangible personal property tax or a tax on dividends and interest. Remember the golden rule of taxes, pay them when due, but never more than the law requires.

VITA: 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.

[Top](#)

Common Pay Problems and Options to Correct

Problems:

- Overpayments and Underpayments.
- Failure to change income tax withholding status.
- Allotments not stopping or starting on time.
- Changes in dependent status (marriages, children, etc.).
- Too many allotments going at once.
- Unexpected repays (garnishments, overpayments).
- Government credit cards.
- Pay problems related to PCS and deployments.

Solutions:

- Monitor LES.
- Change FITW.
- Closely monitor allotment start and stop requests. Keep copies of everything.
- Notify PSD immediately when there is a change in family status (marriage, birth, death, divorce).
- Closely monitor budget/spending plan.
- Don't use government credit cards for unauthorized expenses.

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 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.

[Top](#)

Survivor Benefits

The Navy has one of the best compensation systems available from an employer in this country—if you die on active duty, that is. It is important for service members to know the basics of survivor benefits so they can develop a comprehensive financial plan, designate the proper beneficiaries, and have peace of mind that ‘things’ will be taken care of should something happen. There are extensive briefs available on this topic. This section will briefly cover SGLI, SBP, and the major survivor benefits payable upon death of a service member.

SGLI and FSGLI

Your SGLI is one of the most valuable benefits available to service members. SGLI is a term insurance policy with coverage of up to \$250,000 for a present cost of \$20 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. Visiting your personnel office to adjust or obtain coverage by filling in Form can easily rectify that

SGLV 8285. SGLI has no loan, cash, paid-up or extended values. When you leave the service it goes away 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 and the amount of coverage so you should check with the OSGLI (Office of Serviceman's Group Life Insurance) for specific costs.

Questions regarding SGLI and FSGLI can be directed to the Office of Serviceman's Group Life Insurance (OSGLI), 213 Washington Street, Newark, NJ 07102. www.insurance.va.gov Form SGLV 8285 is used to designate who will receive your SGLI benefits. Each beneficiary's name, address, percentage of shares, and option of payment must be designated. Use of the phrase "by Law" to designate SGLI beneficiaries is not allowed. Be certain to keep this up to date. Many service members have passed away and had all their insurance go to an ex-wife, simply because they forgot to change the beneficiary. This is not governed by a will. Form SGLV 8286-A is used to sign up for or reduce your spouse's life insurance coverage under FSGLI. Throughout your career you will be met with offers to buy additional insurance. Evaluate these offers carefully, and always remember that if you have full SGLI, you are already covered for up to \$250,000, and may not need additional insurance.

Thrift Savings Plan (TSP)

The Thrift Savings Plan is a defined contribution retirement plan available through the US government. You have 60 days to enroll upon entry to the service or may chose to enroll later during an open enrollment period (twice yearly). Participation in the TSP is likely to be a wise choice for most service members as it provides automatic savings. There are numerous benefits to the program, most significantly is the pre-tax deduction. This means that you are also lowering your overall tax bill.

You may invest up to 8% of your base pay and all of your bonus and special pay up to a total yearly limit of \$12,000 in 2003. This will rise to 9% of your base pay and a \$13,000 limit in 2004.

You choose between five different types of funds based upon your goals and tolerance for risk.

Survivor Benefit Plan (SBP)

The Survivor Benefit Plan is a choice you will be faced with, as you get ready to retire. You may find it unnecessary to think about this benefit early in your career, but again, knowledge of SBP and knowing that it will be available to you upon retirement should have an impact on your ongoing financial planning and may affect some of your long-range financial decision-making. SBP is a sound supplement to a good financial program.

The spouse of a retired service member gets no more retirement pay when the retiree dies. SBP helps make up for the loss of that income. When a member retires, by paying monthly premiums on a base amount, the spouse will continue to receive a portion of the retired pay when the member dies. 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. If divorced, your former spouse may be protected instead of the current one.

When you retire you may elect any of several SBP options. They cannot be canceled or changed after retirement except in specific instances such as a change in your marital status or after the loss of a beneficiary. SBP is an excellent option for almost all service members, if nothing else, at least at the minimum amounts available.

Below is a summary of other Survivor Benefits

- Death Gratuity: \$6,000
- Free Burial
- Round trip travel and free household goods move
- 6 months BAH or 6 months of housing
- Arrears in pay and accumulated leave
- Social Security (\$225 burial and other survivor benefits)
- Dependency and Indemnity Compensation (DIC): \$948/ mo. for spouse, \$237/mo./child under 18 (2003).
- VA Education Benefits: \$680/mo. for 45 academic months (full time) for children (2003).

[Top](#)

Other Military Benefits

In addition to the survivors benefits just discussed, there are other monetary and non-monetary benefits to which you are entitled.



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 year to become eligible for retirement pay. The longer you serve the more retirement pay you will receive. In generally, this is 50% of your base pay, depending upon the plan in effect at your date of entry. You also continue to receive commissary and exchange rights, and low or no cost health insurance. For those service

members in the Redux plan, you can choose the 50% of base plan or a \$30,000 bonus at year 15, then 40% of base for all future retirement pays.

[Top](#)

Summary

LES

Check your LES every month, and if you are married, make sure your spouse knows how to read it. Ensure you are getting all you have coming to you, and that you are not over withholding on your income taxes. If you are not getting paid money you think you are entitled to, or if you are getting paid money you think you are not entitled to, see your local disbursing office immediately.

Benefits

The military has a very comprehensive benefits package. It is important for you to have a firm understanding of benefits, including pays and allowances, survivor benefits and military benefits, so you can make sure you are getting all you are entitled to.

Recordkeeping

Starting your Navy career with good recordkeeping habits will benefit you for the rest of your life. Start a filing system now for your LES, bank statements, will, and other important bills and documents. This can be as simple as a few large envelopes with your name and the category on them. Be smart and leave yourself a paper trail—save your important documents.

Sources of Help

There are many sources available to help you with your military benefits:

- Your Command Financial Specialist (CFS)
- Your Fleet and Family Support Center Financial Educator
- Your Local Disbursing Office
- Your Navy Legal Services Office
- A CHAMPUS/Tricare Health Benefits Advisor
- Navy-Marine Corps Relief Society

[Top](#)