

4th Finance Battalion

The background of the slide is a grayscale illustration. On the left, a soldier in full combat gear stands next to a large truck. The truck's cargo is covered by a heavy tarp. A sign on the side of the truck reads "PRYMASTIC U.S. ARMY". To the right of the truck, a Humvee is parked. The scene is set in a desert or arid environment.

FINANCIAL READINESS DEPLOYMENT BRIEFING

“Iron Eagles”

4th Finance Battalion



AGENDA

- **ENTITLEMENTS**
- **EXPLANATION OF ENTITLEMENTS**
- **DEPLOYMENT CONSIDERATIONS**
- **FINANCIAL READINESS CHECKLIST**
- **POCs**
- **QUESTIONS**

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ENTITLEMENTS

- **FAMILY SEPARATION HARDSHIP TYPE II**
- **HARDSHIP DUTY PAY**
- **HOSTILE FIRE/IMMINENT DANGER PAY**
- **SPECIAL LEAVE ACCRUAL**
- **COMBAT ZONE TAX EXCLUSION (CZTE)**
- **BASIC ALLOWANCE FOR SUBSISTENCE (BAS)**
- **INCIDENTAL PER DIEM**
- **SAVINGS DEPOSIT PROGRAM (SDP)**

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FAMILY SEPARATION HARDSHIP

- **CURRENT RATE = \$100.00 MONTHLY (\$3.33 DAILY)**

- **SOLDIERS QUALIFY IF THEY:**
 - ✓ **ARE MARRIED TO CIVILIAN SPOUSE**
 - ✓ **ARE SINGLE PARENTS WITH CUSTODY OF CHILD**
 - ✓ **ARE MARRIED TO ANOTHER SOLDIER IN THE SAME HOUSEHOLD, AS LONG AS OTHER SM IS NOT ALSO DEPLOYED. (ONLY ONE CAN CLAIM FSH AT A TIME)**
 - ✓ **CLAIM A DEPENDENT PARENT LIVING IN HOUSE.**

- **30 DAY SEPARATION REQUIRED**

- **SHOWN ON LES AS: FSH**

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HOSTILE FIRE/IMMINENT DANGER PAY

- **CURRENT RATE = \$150.00 MONTHLY**
- **PAID FOR A FULL MONTH NO MATTER HOW MANY DAYS SPENT IN AREA.**
- **SHOWN ON LES AS: IMP/HFP**

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HARDSHIP DUTY PAY-LOCATION

- **CURRENT RATE = DEPENDS ON AREA, BUT BETWEEN \$50.00-\$150.00 MONTHLY**
- **PRORATED ON A DAILY BASIS**
- **MUST SERVE FOR MORE THAN 30 DAYS IN THE AREA OF OPERATION TO BE ELIGIBLE**
- **SHOWN ON LES AS: HDP**
- **YET TO BE DETERMINED IF PAYABLE**

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SPECIAL LEAVE ACCRUAL

- **SOLDIERS CAN CARRY UP TO 90 DAYS (60 NORMAL PLUS 30 ADDITIONAL DAYS) OF LEAVE FORWARD AT THE END OF THE FISCAL YEAR**
- **APPROVAL BASED ON DEPLOYMENT CATEGORY**
- **CATEGORY DETERMINED BY LENGTH OR LOCATION**

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COMBAT ZONE TAX EXCLUSION

- **SOLDIERS PERFORMING DUTIES IN A DESIGNATED AREA ARE ENTITLED TO A FEDERAL TAX EXEMPTION. AMOUNT OF THE EXEMPTION IS LIMITED TO THE PAY OF THE SERGEANT MAJOR OF THE ARMY PLUS IDP/HFP.**

CURRENTLY: \$5,382.90 + \$150.00 = \$5,532.90

- **PERTAINS TO ALL PAY.
(EXCLUDING ALLOWANCES)**

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BASIC ALLOWANCE FOR SUBSISTENCE

➤ CURRENT RATE:

✓ OFFICER = \$167.20 PER MONTH

✓ ENLISTED = \$242.81 PER MONTH

➤ ALL SOLDIERS WHO DEPLOY UNDER TDY OR TCS ORDERS WILL RETAIN THEIR SEPARATE RATIONS AND WILL NOT HAVE TO PAY FOR MEALS IN THEATER

➤ SHOWN ON LES AS: BAS

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INCIDENTAL PER DIEM

- **SOLDIERS DEPLOYED ON TDY OR TCS ORDERS**
- **PAID ON DAILY BASIS / \$3.50 DAY**
- **FULL PER DIEM FOR TRAVEL DAYS**
- **PAID AT THE END OF DEPLOYMENT**

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SAVINGS DEPOSIT PROGRAM

- **MAXIMUM SAVINGS LIMIT = \$10,000.00**
- **SOLDIERS MAY CONTRIBUTE UP TO THEIR NET PAY.**
- **MUST BE WITHDRAWN NLT 90 DAYS AFTER RETURN FROM DEPLOYMENT**
- **10 PERCENT ANNUAL INTEREST RATE APPLIES**
- **AUTHORIZATION FOR PROGRAM: TBD**

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HOW CAN YOU GET A COPY OF YOUR SOLDIER SPOUSE'S LES?

- **CONTACT YOUR REAR DETACHMENT S-1**
 - ✓ **POWER OF ATTORNEY**
 - ✓ **LETTER OF RELEASE TO YOUR UNIT**
- **USE MYPAY**

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**HOW CAN YOU CHANGE YOUR SOLDIER
SPOUSE'S PAY?**

**MUST HAVE A POWER OF ATTORNEY
AUTHORIZING YOU TO CONDUCT
FINANCIAL TRANSACTIONS ON BEHALF OF
YOUR SPOUSE.**

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POWERS OF ATTORNEY

➤ GENERAL

- ✓ RECEIVE LEAVE AND EARNING STATEMENTS
- ✓ SUBMIT A TRAVEL CLAIM
- ✓ CASH PERSONAL CHECKS
- ✓ CANNOT BE USED TO ESTABLISH, CHANGE, OR STOP AN ALLOTMENT

➤ SPECIAL

- ✓ MAY PICK UP A TREASURY CHECK
- ✓ RECEIVE LEAVE AND EARNING STATEMENTS
- ✓ ESTABLISH, CHANGE, OR STOP AN ALLOTMENT
- ✓ SAVINGS DEPOSIT PROGRAM
- ✓ THRIFT SAVINGS PROGRAM
- ✓ SUBMIT A TRAVEL CLAIM
- ✓ CASH PERSONAL CHECKS

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POWERS OF ATTORNEY

- **A POWER OF ATTORNEY MAY NOT BE USED IN THE FOLLOWING SITUATIONS:**
 - ✓ **PAYMENTS TO A MENTALLY INCOMPETENT MEMBER MAY NOT BE MADE TO AN AGENT APPOINTED UNDER A POA.**
 - ✓ **PAYMENTS MAY NOT BE MADE TO A PERSON HOLDING A POA WHEN A SOLDIER IS MISSING IN ACTION OR INTERNED.**
 - ✓ **AS THE AUTHORIZATION FOR THE RELEASE OF CASH PAYMENTS.**

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DEPLOYMENT CONSIDERATIONS

- **LEAVE AND EARNINGS STATEMENT (LES)**
- **SERVICE MEMBER'S GROUP LIFE INSURANCE (SGLI)**
- **FINANCIAL READINESS PLANNING**
- **COMMUNICATION**

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FINANCIAL READINESS CHECKLIST

- **MUST BRING A CHECK BOOK ALONG WITH THEM ON DEPLOYMENT – ATMs MAY NOT BE AVAILABLE**
- **ALLOTMENTS**
- **JOINT ACCOUNTS FOR CHECKING AND SAVINGS**
- **SEPARATE CHECKING ACCOUNTS TO AVOID THE CHANCE OF CREATING INSUFFICIENT FUNDS**
- **ENSURE SPOUSE HAS THE FOLLOWING:**
 - ✓ **ACCOUNT NUMBERS**
 - ✓ **SAVINGS OR CHECK BOOK**
 - ✓ **ATM AND/OR CREDIT CARDS**
 - ✓ **HOW TO REPORT LOSS OF CARDS**

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FINANCIAL READINESS CHECKLIST

- **ENSURE SPOUSE KNOWS THE FOLLOWING:**
 - ✓ **AMOUNTS DUE ON LOANS**
 - ✓ **MONTHLY PAYMENT DATES/AMOUNT DUE**
 - ✓ **NATURE OF MONTHLY BILLS**
 - ❖ **RENT**
 - ❖ **UTILITIES**
 - ❖ **INSURANCE**
 - ❖ **ETC**
- **ADDRESS / NUMBER OF LOAN COMPANIES**

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MyPay



- <https://emss.dfas.mil/mypay.asp>
- **ON-LINE PROGRAM WHICH ENABLES YOU TO:**
 - ✓ **PRINT LESs**
 - ✓ **CHANGE DIRECT DEPOSIT**
 - ✓ **CHECK TRAVEL SETTLEMENT HISTORY**
 - ✓ **CHANGE FEDERAL/STATE TAX WITHHOLDING**
 - ✓ **START/STOP/CHANGE TSP**
 - ✓ **PRINT W-2s**
- **WEB BASED PROGRAM – ACCESSED THROUGH THE INTERNET**
- **PASSWORD REQUEST FORMS**

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POINTS OF CONTACT

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- The background of the slide is a faded, grayscale illustration of a military camp. On the left, there is a large tent with a sign that reads "PYMASTER U.S. ARMY". To the right of the tent is a military Humvee. The scene is set in a field with some trees in the distance.
- ✓ **CUSTOMER SERVICE SECTION** **526-4539**
 - ✓ **CHIEF, CUSTOMER SERVICES** **526-0524**
 - ✓ **C DETACHMENT SERGEANT** **526-5809**
 - ✓ **C DETACHMENT COMMANDER** **526-4528**

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WHERE TO GO FOR FINANCIAL
ASSISTANCE



✓ ACS

526-4590

✓ AER

526-4807

✓ RED CROSS

526-2311

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*PROUD
TO
PAY*



“Iron Eagles”
