



Action Plan:

READING YOUR LEAVE AND EARNINGS STATEMENT

Your Leave and Earnings Statement (LES) provides detailed information about your pay and benefits. But the document can look like it's written in code. Here's what you need to focus on in the most important section.

- 1 ID:** This line shows your name, Social Security number, pay grade, years of service, branch of the military and the pay period covered. Make sure the information is up to date.
- 2 Entitlements:** This is one of the most important sections, showing all of your pay coming in—including your base pay, meal allowance (BAS), housing allowance (BAH) and any specialty bonuses. If you're deployed, it will also show any hardship duty pay (HDP), family separation allowance (FSH) or other special pay.
- 3 Deductions:** This is the money that is subtracted from your pay, such as federal and state taxes, Social Security and Medicare taxes (FICA), any premiums you pay for Servicemembers Group Life Insurance for you or your family (SGLI) and your Thrift Savings Plan contributions.
- 4 Allotments:** This is money you choose to have the payroll office automatically send from each paycheck to a savings account, charitable contributions, dental insurance premiums or loan payments, for example.
- 5 Summary:** This column shows your take-home pay—your total pay minus your deductions and allotments.
- 6 Leave:** This column shows how much leave you've brought forward from the past fiscal year, how much you've earned so far this fiscal year, how much you've used and your current leave balance. The "use/lose" box shows the projected number of days of leave you will lose if you do not use it by the end of the current fiscal year.
- 7 Taxes:** The Fed Taxes column shows the amount of money earned in this pay period (and year to date) that is subject to federal income tax withholding. The next boxes show the marital status and exemptions used to calculate the withholding and any other money you've asked to set aside for taxes. The Tax YTD is the amount of federal taxes paid so far this year. The state taxes column shows similar information about your state taxes withheld so far this year.

DIFFICULTY:

EASY

WHAT YOU'LL NEED:

- Your Leave and Earnings Statement

RELATED RESOURCES:

- Printable Plan (PDF 628 KB)
- Worksheet (PDF 201 KB)

FOR MORE INFORMATION:

The Defense Finance and Accounting Service (DFAS) provides a [detailed explanation](#) of the LES. For more information, visit www.dfas.mil.

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FICA Taxes column shows the amount of wages earned in this pay period that is subject to FICA taxes (Social Security taxes) and the amount of FICA taxes you've paid so far this year.

The Med Wage YTD shows the amount of wages year-to-date that are subject to Medicare taxes and the cumulative Medicare taxes that have been paid so far this year.

Visit SaveAndInvest.org for more tools and tips about Managing Your Money With Confidence.

- 8 **Pay Data:** This shows some of the information that your pay is based on, including your BAQ type (whether or not your housing allowance is based on having any dependents, such as a spouse), your zip code used to calculate your Variable Housing Allowance (VHA) and other information used to determine your housing and other allowances.
- 9 **Thrift Savings Plan:** Shows the percentage of your base pay, special pay and bonuses that you've chosen contribute to your TSP, your contributions deducted so far this year and the amount reported as tax exempt to the IRS (if receiving tax-free deployment pay, for example).

When it comes to your finances, you can never be too prepared. See the [Financial Action Plans and Worksheets page](#) for more information.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																
NAME, (LAST, FIRST, MI)		SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED							
ID		ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY		
		TYPE	AMOUNT	TYPE	AMOUNT	TYPE	AMOUNT			+ AMT PYRS						
A										+ TOT ENT						
B										- TOT DED						
C										- TOT ALMT						
D										= NET AMT						
E										- CR FWD						
F										= EOM PAY						
G										DIEMS		RET PLAN				
H																
I																
J																
K																
L																
M																
N																
O																
TOTAL																
LEAVE		BF BAL	ERNRD	USED	CR BAL	ETS BAL	LV LOST	LV PND	USELOSE	FED TAXES	WAGE PERIOD	WAGE YTD	MIS	EX	ADD'L TAX	TAX YTD
FICA TAXES		WAGE PERIOD	SOC WAGE YTD	SOC TAX YTD	MED WAGE YTD	MED TAX YTD	STATE TAXES	ST	WAGE PERIOD	WAGE YTD	MIS	EX	TAX YTD			
PAY DATA		BAQ TYPE	BAQ DEPN	VHA ZIP	RENT AMT	SHARE	STAT	JFTR	DEPNS	2D JFTR	BAS TYPE	CHARITY YTD	TPC	PACIDN		
Thrift Savings Plan (TSP)		BASE PAY RATE	BASE PAY CURRENT	SPEC PAY RATE	SPEC PAY CURRENT	INC PAY RATE	INC PAY CURRENT	BONUS PAY RATE	BONUS PAY CURRENT							
		CURRENTLY NOT USED		TSP-YTD DEDUCTION		DEFERRED		EXEMPT				CURRENTLY NOT USED				
REMARKS		YTD ENTITLE _____				YTD DEDUCT _____										