United States Naval Academy

Midshipman Stipend and Annual

Budget Book

Academic Year 2026-2027

DEPARTMENT OF THE NAVY
OFFICE OF THE COMMANDANT OF MIDSHIPMEN
UNITED STATES NAVAL ACADEMY
101 CALVERT ROAD
ANNAPOLIS MARYLAND 21402-5100

7200
14 Aug 26

From: Commandant of Midshipmen U.S. Naval Academy
To: Midshipmen Disbursing Office, U.S. Naval Academy

Subj: 2026-2027 MIDSHIPMAN STIPEND AND ANNUAL BUDGET BOOK

Encl: (1) 2026-2027 Midshipman Stipend and Annual Budget Book

1. Purpose. To promulgate the 2026-2027 Midshipman Stipend and Annual Budget Book.

2. Discussion. The midshipman stipend is appropriated to outfit midshipmen and support their military and academic responsibilities at the U.S. Naval Academy (USNA). When properly budgeted, the midshipman stipend will also provide for liberty and leave expenses. Midshipmen must understand that their stipend is, first and foremost, intended to cover expenses related to the official performance of their duties. Accordingly, the enclosed budget identifies the mandatory financial obligations required of all midshipmen to successfully perform their duties.

a. The midshipman stipend is established by Congress at 35% of the basic pay rate of an O-1 with less than two years of service. For calendar year 2026, the monthly stipend is $1,452.90, an increase from $1,399.80 in 2025. If approved, the annual military pay raise will increase the stipend effective January 2027.

b. Midshipmen are not charged an entrance fee. Instead, each midshipman receives a $12,500 Advance for Clothing and Equipment (ACE) to cover the initial cost of uniforms, equipment, and supplies. The ACE is an interest-free government advance that is automatically repaid through monthly deductions from midshipman's pay account. No midshipman may graduate with outstanding debts to the USNA or its non-appropriated organizations. Accordingly, First Class Midshipmen must satisfy all outstanding obligations before moving out of Bancroft Hall.

c. Midshipmen receive a fixed monthly stipend based on class year. The remaining funds are retained to cover future mandatory expenses. These retained funds are referred to as "held pay" and appear each month on the "Cr-Fwd" line of the Leave and Earnings Statement (LES), accessible through MyPay.

d. The enclosed budget estimated the mandatory charges assessed to midshipmen pay accounts. Held pay may be used to purchase essential items, including textbooks, uniforms, and supplies, through their Midshipmen store charge account or to satisfy federal indebtedness, such as entitlement overpayments or tax obligations. Midshipmen may spend more than the recommended minimum held pay balances ($1,500 for Third Class and $1,350 for Second Class). However, doing so may result in insufficient funds to cover mandatory expenses.

e. First Class Midshipmen will no longer have pay held and instead will receive their net monthly stipend after deductions. End-of-month pay will vary based on individual deductions, including state taxes and academic major requirements that may affect textbook costs. Midshipmen are responsible for reviewing their monthly LES and promptly reporting any discrepancies to the Midshipmen Disbursing Office.

f. Third and Second Class Midshipmen whose held pay exceeds the recommended minimum balance may be eligible to receive a monthly held pay release of up to $250 in addition to the monthly stipend.

3. Responsibilities. All midshipmen are required to review and understand the contents of this budget book. Sound financial management is an essential leadership skill for future Naval Officers. This publication is intended to answer most questions regarding midshipmen pay, deductions, and budgeting. For additional assistance, contact the Midshipmen Disbursing Office.

C. A. CORNELL

Copy to:
Commandant Admin Officer
Midshipmen Personnel Officer
Midshipmen Disbursing Officer
Midshipmen Financial Advisor
USNA Deputy for Finance
USNA Comptroller
NABSD Director
NABSD Chief Financial Officer
USNA Internal Review

MIDSHIPMEN PAY

1. Advance for Clothing and Equipment (ACE)

    a. The ACE is an interest-free government pay advance established by Congress to provide funding for mandatory clothing and equipment costs incurred by midshipmen.

    b. The ACE is automatically credited to every midshipman's pay account as soon as the account is established—no action is required by the midshipmen. Midshipmen will see the ACE credited as "Advance Pay" in the entitlements column of their Leave and Earnings Statement (LES).

    c. Pages 11-15 show the ACE repayment schedule. Midshipmen should monitor monthly payments in the deduction's column of their LES and the outstanding balance remaining in the remarks section of their LES to ensure repayments are on schedule.

    d. Midshipmen may apply outside funding that is intended to subsidize educational expenses to the repayment of their ACE and future uniform and textbook issues. The estimated average amount of a Midshipman's gear issue and other mandatory fees over their four years at USNA is approximately $30,000. USNA cannot accept money intended to pay for tuition or room and board. This money may only be accepted for books, uniforms, equipment, or other mandatory education expenses. Authorized funds include personal checks or public and private scholarships. Educational savings accounts (ESAs) such as 529 plans or Coverdell accounts may not submit funds directly to USNA as it is not a qualified educational institution per IRS guidelines. ESA funds would have to be disbursed directly to the owner then submitted to USNA, if desired. Any scholarship funds exceeding the costs of the ACE and future issued items will be returned to the sender. Do not send funds for the class of 2030 before their first academic year begins.

    e. All scholarships and outside funding should be sent by check made payable to "USNA" and mailed to the following address:

       United States Naval Academy
       Midshipmen Disbursing Office
       101 Calvert Road, Room 4002
       Annapolis, MD 21402

       *Checks made payable to the midshipman and USNA cannot be accepted by the Midshipmen Disbursing Office until proper endorsement is made by the midshipman. Checks must include (in memo line or a letter of supporting documentation):

       - Midshipman's name
       - Alpha number or SSN

f. Midshipmen must fully repay the ACE before graduating. If a Midshipman is separated before graduating, all remaining account credits are applied to the outstanding ACE balance. Any remaining ACE balance is waived, regardless of the nature of the separation, in accordance with Department of Defense Financial Management Regulations. However, the separated Midshipman will be responsible for paying taxes on the outstanding balance. The balance will be added to the individual's taxable income for the tax year.

2. <u>Pay Day</u>

a. Midshipmen are paid on the first day of each month for the previous month's service. For example, the paycheck received on 1 August 2026 covers pay earned during July 2026. This payment is referred to as "July End-of-Month (EOM) Pay."

b. Direct deposit is mandatory for all midshipmen pay. Midshipmen must establish a checking or savings account and provide their account information to the Midshipmen Disbursing Office on Induction Day. Payments cannot be processed until direct deposit has been established.

c. As shown on pages 12-16, standard monthly pay amounts are: $250 for 4/C, $350 for 3/C, and $450 for 2/C. 1/C will receive full net pay each month after standard deductions are made. A possible held pay release of $250 will be processed automatically each month for 3/C and 2/C if funds are available, see sections on held pay releases.

d. The Leave and Earnings Statement (LES) is available through the DFAS (Defense Finance and Accounting Service) MyPay website for all midshipmen each month. **It is the responsibility of each Midshipman to monitor their pay, identify pay issues, and promptly report findings to the Midshipmen Disbursing Office.**

3. <u>Held Pay</u>

a. Paychecks are budgeted as described in paragraph 2.c. Any excess funds remaining after monthly deductions are carried forward from one month to the next to cover future issued-item requirements and other authorized expenses. Conversely, if monthly deductions exceed entitlements, the additional costs are paid from the accumulated balance rather than reducing the Midshipman's monthly paycheck. This rolling balance is referred to as "held pay" and is reflected on the "Cr-Fwd" line of the Midshipman's monthly Leave and Earnings Statement (LES), accessible through MyPay.

b. Minimum held pay balances are required in order to meet future mandatory issue requirements (books, uniform items, equipment, and other mandatory issue items). These minimum required balances for the current academic year are:

(1) $1,350 for 2/C midshipmen

(2) $1,500 for 3/C midshipmen

c. 3/C and 2/C midshipmen that accumulate held pay in excess of minimum required balances will have the excess released into their paychecks each month up to an extra $250. Held pay release amounts vary between midshipmen and can range from $0.01 to $250, depending on individual held pay balances at the time of release.

d. On a case-by-case basis with the Disbursing Officer's approval, held pay may be released on an unscheduled basis if the Midshipman's held pay balance is below the required minimum. This is in order to relieve a Midshipman's financial hardship. The maximum amount of held pay that can be released in a given month by the Disbursing Officer is $250.

e. At the beginning of their senior year, held pay accounts are liquidated and remaining held pay balances are released into the July end-of-month pay for the rising 1/C midshipmen.

4. Accessing Your Pay Records

a. DFAS publishes monthly Leave and Earnings Statements electronically through MyPay. Midshipmen MyPay accounts are automatically created after the first pay period. Login instructions will be sent to each midshipmen's student Gmail account.

b. Page 25 provides a skeleton LES and a detailed description of each block. Additionally, the Midshipmen Disbursing Officer portion of the USNA Intranet page has a PowerPoint presentation that explains LESs block-by-block and line-by-line.

c. Each LES is only available on MyPay for 12 months. It is highly recommended that all midshipmen save their monthly LESs and all receipts from the Naval Academy Business Services Division (NABSD) in order to reconcile monthly charges.

d. **Midshipmen are required to review each monthly LES. Failure to establish a MyPay account will result in an inability to access W-2s and thus an inability to properly file taxes.**

5. Taxes

a. Midshipmen pay is subject to Federal Income Tax Withholding (FITW), Federal Insurance Contributions Act withholding (FICA), and in most cases, State Income Tax Withholding (SITW).

b. Federal and State income tax is withheld based on the following defaults:

i. Marital status: Single
ii. Number of exemptions: 01
iii. State of legal residence: As declared on the State of Legal Residence Certificate (DD2058), a mandatory Permit to Report package item. Declaration is required regardless of state income tax

c. Changes to federal and state tax withholding may be done with the Midshipmen Disbursing Office.

6. Servicemembers' Group Life Insurance (SGLI)

   a. All military personnel are automatically insured for $500,000 upon entry, at a cost of $26 per month. This will be automatically deducted from monthly pay.

   b. Midshipmen may elect a lesser coverage amount or opt-out of SGLI altogether. If the coverage is not preferred or a lesser amount is desired, midshipmen may change this through the MilConnect self-service portal.

7. Naval Academy Business Services Division (NABSD) Accounts

   a. NABSD is the retail arm of the Naval Academy that operates all retail services on the Yard, including the Midshipmen Store, Uniform Store, and Textbook Store. NABSD is also the organization that issues midshipmen uniforms and other gear listed on pages 17-24, including the initial plebe issue on Induction Day. All issue items will be charged to a Midshipman's individual NABSD account, and then paid through deductions posted to that Midshipman's military pay account. NABSD charges appear as "UNIF, TEXT, STORE" on the Midshipman LES.

   b. In addition to these mandatory issue items, NABSD provides midshipmen with a no-interest credit line known as "Mid-charge" for use at the Midshipmen, Uniform, and Textbook Stores.

   c. Pre-approved uses of Mid-charge are as follows:

Class	Authorized Uses	Credit Limit
1/C	Uniforms & Textbooks	$250
2/C	Uniforms & Textbooks	$250
3/C	Uniforms & Textbooks	$250
4/C	All Issue Items	$2500

   d. NABSD account balances are charged to midshipmen pay accounts in full each month. Any held pay remaining in accounts after other deductions are paid is used to pay the NABSD account charge. If held pay exceeds the NABSD account balance, the balance will be paid in full. However, if the NABSD account balance exceeds the held pay balance, all available held pay will be paid toward the NABSD account balance and the remaining unpaid balance will carry forward to the following month for billing. This can result in debt being carried forward and billed in months during which no issues or Midstore card charges occur. NABSD debt will be reflected in the Remarks Section on the monthly LES.

   e. Credit limits will only be overridden for mandatory issue items, including core textbooks. Midshipmen should budget their end-of-month pay to cover additional uniform or textbook requirements that may exceed credit limits.

f. 1/C Midstore charges are not accepted after 15 March 2027 to prevent further debt accumulation. Midshipmen will not be permitted to graduate indebted to NABSD. Midshipmen are highly encouraged to use end of month pay in order to reduce any accrued debt.

8. Travel Reimbursement

a. Midshipmen may be reimbursed for travel performed under official orders. This includes travel to the Naval Academy when first reporting (accession) and travel home upon separation.

b. Reimbursement for accession travel is processed upon arrival at USNA. A link to the permit to report package is sent to prospective Midshipman prior to their report date. Among other documents, it contains travel documents that should be completed, signed, and submitted to the Disbursing station on I-Day.

c. Reimbursement for separation travel may also be processed upon official separation from USNA. This process can take a significant amount of time after a Midshipman departs and therefore may delay travel claim processing. Travel claims must be accompanied by separation orders, copies of all receipts for expenses being claimed, and accurate bank routing/account numbers. Despite potential reimbursement delays, separation travel claims should be submitted promptly after travel is completed.

d. For all travel claims, the form DD 1351-2 Travel Voucher Or Subvoucher must be submitted.

BUDGET BREAKDOWN

The following breakdown explains the entitlements paid to, and deductions applied against, midshipmen pay accounts. The item numbers correspond to the rows on pages 12-16.

1. Entitlements

   a. Item **1**: Amt-Fwd: Held pay carried forward from the previous month.

   b. Item **2**: Base Pay: Stipend set at 35% of the O-1 under-two base pay rate ($1,452.90 for 2026).

   c. Item **3**: COMRATS: Commuted rations ($15.90/day for 2026) are authorized to midshipmen on qualified leave from USNA per COMDTMIDNINST 7220.2D. Amounts shown in the budget assume standard leave periods for summer, fall, winter, and spring break. Amounts paid will vary by Midshipman due to differing leave schedules. COMRATS are not taxable.

   d. Item **4**: Advance Pay/Held Pay Release: Advance Pay is pay that is advanced and must be repaid in the future. The ACE is advance pay and is shown on pages 15-16 in the 4/C Budget. Unpaid ACE balances are taxable to separated midshipmen. For all other classes, the held pay Release row is calculated based on class minimum required totals and the held pay balance at the beginning of the scheduled release month.

2. Standard Deductions

   a. Item **5**: FITW: Federal Income Tax Withholding. Single with one exemption is used for computation.

   b. Item **6**: FICA-SS: Federal Insurance Contributions Act, Social Security (6.2%).

   c. Item **7**: FICA-M: Federal Insurance Contributions Act, Medicare (1.45%).

   d. Item **8**: SITW: State Income Tax Withholding. The budget assumes Maryland state of residency. Actual cost will vary based on your declared state of legal residence.

   e. Item **9**: SGLI: Servicemembers' Group Life Insurance. $26.00 per month for $500,000 term life insurance. Actual cost is based on your declared amount of coverage.

3. USNA-Specific Deductions

a. Item **10**: Personal Deduction: In accordance with Federal Law (10 U.S. Code § 8479 and 8460), midshipmen charges and fees are closely monitored and reviewed by the Superintendent prior to the Secretary of Defense notifying Congress of any proposed change. Laundry and Midshipmen Services fees totaling $174.00 per month for the following services:

Service	Price/Month	Benefit
Barber/Beauty Shop	$ 35.00	Males: Unlimited haircuts, shampoo, deep conditioning/hair repair and scalp treatments, chlorine removal treatments, and facial waxing. Females: Unlimited shampoo, cut, blow dry, deep conditioning/hair repair and scalp treatments, chlorine removal treatments, braiding (up to 4 braids), flat press and curl, facial waxing.
Repair Tailor Shop	$ 42.00	"While You Wait" Services: Striping. Replace buttons on shirts, trousers, and coats. Repair hems, small rips/tears, linings, and zippers. Unlimited alterations to midshipmen jackets, o-coats, parkas, shirts, blouses, trousers, and skirts. Attach name tags, patches, sweater stars, and sweater letters.
Cobbler Shop	$ 5.00	Shoes: Replace heels, soles, heel lining, rips, heel plates (if needed), and shoe welts (if needed). Boots: Replace heels and rips. Backpacks: Repair backpacks. Athletic shoes: Repair rips and cement soles if needed.
Laundry/Dry Cleaning	$ 92.00	Weekly Laundry Service: Bulk laundry/dry cleaning, pressing, steaming, hanging, and assembling. Storage and Cleaning: Available for O-coats, parkas. Storage for SDB and FDB jackets with return at Reform following striping.

b. Item **11**: ACE Repay: Repayment of $12,500 ACE. Payments are $380 per month. Refer to pages 12-16 for repayment schedules.

c. Item 12: Class Fund - Midshipmen Welfare Fund (MWF) Fees: Charges and benefits are established annually and vary by class year. The Class Fund supports graduating class traditions and events that foster class camaraderie, such as Service Assignment. The Ring Dance fee is assessed exclusively to the Second Class (2/C) to fund the annual Ring Dance. The Spirit Items fee supports promotional items, giveaways, and traditions designed to enhance Brigade spirit and Game Day experiences. The Midshipmen Activities Fee funds Brigade-wide opportunities that promote the personal, social, and intellectual development of midshipmen. The Lucky Bag fee ensures that every member of the Brigade receives a copy of the *Lucky Bag* yearbook each academic year. All MWF fees are reviewed annually and adjusted, as necessary, based on projected expenditures approved by the Commandant of Midshipmen.

Class	Benefits	Total	Monthly Fee
1/C	Class Fund ($26) Spirit Items ($14) Midshipmen Activities Fee ($250) Lucky Bag ($70)	$360 ÷ 10	$36.00
2/C	Class Fund ($26) Ring Dance ($167) Spirit Items ($14) Midshipmen Activities Fee ($250) Lucky Bag ($70)	$527 ÷ 12 mo.	$44.00
3/C	Class Fund ($26) Spirit Items ($14) Midshipmen Activities Fee ($250) Lucky Bag ($70)	$360 ÷ 12 mo.	$30.00
4/C	Class Fund ($26) Spirit Items ($14) Midshipmen Activities Fee ($250) Lucky Bag ($70)	$360 ÷ 12 mo.	$30.00

d. Item **13**: Naval Academy Athletic Association (NAAA) Fee: An annual fee of $288 is assessed to all midshipmen to support the NAAA's mission of advancing the physical development objectives of the United States Naval Academy. The monthly fee offsets the midshipmen admission costs for all varsity athletic events, including the annual Army-Navy football game. A portion of the fee also supports non-revenue-generating sports programs, ensuring their sustainability. The NAAA's operating budget, funded in part by this fee, sustains 36 varsity athletic programs by covering essential expenses such as equipment, travel, lodging, and entry fees. Additionally, the NAAA maintains athletic facilities and fields used for varsity, intramural, and club activities, enabling midshipmen to meet their physical mission requirements. All funds collected through this fee are allocated to programmatic and operational costs, and none are used to compensate NAAA personnel.

4. Variable Deductions

a. Item **14**: Midstore/Uniform: Issued from the Midshipmen Store, as shown on pages 17-24. In accordance with federal law (10 U.S.C. Chapter 853) the Superintendent has the authority to determine mandatory issued items and associated charges and/or fees. Outfitting clothing, gear, and equipment is phased to ensure the brigade's appearance is uniform and upholds the standards expected of a U.S. Naval Academy Midshipman. The quantity and cost of gear (and services) provided to midshipmen are closely monitored and briefed annually prior to the Secretary of War notifying Congress of the current charges and fees (10 U.S.C. Chapter 853). Dollar values provided are estimates.

b. Item **15**: Textbook: Issued from the Textbook Store. The Academic Provost and others are diligent in reducing textbook costs each year. Midshipmen may procure non-core textbooks as they choose, but core textbooks are deemed mandatory issued items by the Superintendent. Evidence shows that textbooks contribute significantly to a student's learning, and core classes are foundational to producing Naval Officers. The values provided are estimates based on the average cost of textbooks for each semester during the previous academic year. Actual values may vary greatly due to class enrollment size and other contributing factors.

5. End-of-Month Values

a. Item **16**: EOM Pay: End-of-month paycheck amount.

b. Item **17**: Cr-Fwd: Credit forward. This is the amount of held pay left at the end of a month that will carry forward to the beginning of the next month.

c. Item **18**: ACE Balance: Outstanding Advance for Clothing and Equipment (ACE) balance at the end of each month. This value may vary among midshipmen based on any scholarships or outside credits applied.

1/C - Class of 2027

EXAMPLE ONLY - Amounts Vary By Midshipman

			Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
	1	Amt-Fwd[1]	$ 1,489.18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
ENTITLE-MENTS	2	Base Pay[2]	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,078.14	$ -	$ 15,955.82
	3	COMRATS[3]	$ -	$ -	$ 477.00	$ -	$ -	$ 79.50	$ 270.30	$ -	$ -	$ 159.00	$ -	$ -	$ 985.80
	4	Held Pay Release[4]	$ 1,489.18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,489.18
		TOTAL ENTITLEMENTS	$ 2,942.08	$ 1,452.90	$ 1,929.90	$ 1,452.90	$ 1,452.90	$ 1,532.40	$ 1,810.37	$ 1,540.07	$ 1,540.07	$ 1,699.07	$ 1,078.14	$ -	$ 18,430.80
STANDARD DEDUCTIONS	5	FITW	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ -	$ -	$ 145.78
	6	FICA-SS	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 66.84	$ -	$ 989.26
	7	FICA-M	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 15.63	$ -	$ 231.37
	8	SITW[5]	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 17.97	$ -	$ 440.19
	9	SGLI	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ -	$ 286.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ -	$ 1,914.00
	11	ACE Repay	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
	12	Class Fund (MWF)	$ 36.00	$ 36.00	$ 36.00	$ 36.00	$ 36.00	$ 36.00	$ 36.00	$ 36.00	$ 36.00	$ 36.00	$ -	$ -	$ 360.00
	13	NAAA	$ 28.80	$ 28.80	$ 28.80	$ 28.80	$ 28.80	$ 28.80	$ 28.80	$ 28.80	$ 28.80	$ 28.80	$ -	$ -	$ 288.00
VARIED	14	Midstore/Uniform	$ -	$ -	$ -	$ -	$ 7.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 7.00
	15	Textbook[6]	$ -	$ 450.00	$ -	$ -	$ -	$ -	$ 250.00	$ -	$ -	$ -	$ -	$ -	$ 700.00
		TOTAL DEDUCTIONS	$ 427.17	$ 877.17	$ 427.17	$ 427.17	$ 434.17	$ 427.17	$ 697.78	$ 447.78	$ 447.78	$ 447.78	$ 300.44	$ -	$ 5,361.60
	16	EOM Pay	$ 2,514.91	$ 575.73	$ 1,502.73	$ 1,025.73	$ 1,018.73	$ 1,105.23	$ 1,112.59	$ 1,092.29	$ 1,092.29	$ 1,251.29	$ 777.70	$ -	$ 13,069.20
	17	Cr-Fwd	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
	18	ACE Balance	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	

1 July Amt-Fwd is based on the held pay balance ending 2/C year. Actual held pay balance may vary.

2 Projects a 6% increase in military base pay for FY27. May base pay is pro-rated for graduation.

3 COMRATS estimate based on standard leave periods: summer, fall, winter, and spring.

4 1/C receive full net pay July-May. No pay is held.

5 State Income Tax - Maryland (MD), single and 1 exemption used for estimation.

2/C - Class of 2028

EXAMPLE ONLY - Amounts Vary By Midshipman

	#	Item	Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	June	Total
	1	Amt-Fwd[2]	$ 2,114.64	$ 1,819.17	$ 1,311.70	$ 1,731.23	$ 1,673.76	$ 1,616.29	$ 1,638.32	$ 1,467.71	$ 1,207.81	$ 1,262.90	$ 1,430.99	$ 1,440.09	
ENTITLE-MENTS	2	Base Pay	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 17,957.84
	3	COMRATS[3]	$ -	$ -	$ 477.00	$ -	$ -	$ 79.50	$ 270.30	$ -	$ -	$ 159.00	$ -	$ -	$ 985.80
	4	Held Pay Release	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 204.00	$ 250.00	$ 250.00	$ 250.00	$ 2,954.00
		TOTAL ENTITLEMENTS	$ 1,452.90	$ 1,452.90	$ 1,929.90	$ 1,452.90	$ 1,452.90	$ 1,532.40	$ 1,810.37	$ 1,540.07	$ 1,540.07	$ 1,699.07	$ 1,540.07	$ 1,540.07	$ 18,943.64
STANDARD DEDUCTIONS	5	FITW	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 185.40
	6	FICA-SS	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 1,113.36
	7	FICA-M	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 260.40
	8	SITW[4]	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 512.94
	9	SGLI	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 312.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 2,088.00
	11	ACE Loan Repay	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 340.00	$ 4,520.00
	12	Class Fund - MWF	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 44.00	$ 528.00
	13	NAAA	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 288.00
VARIED	14	Midstore/Uniform	$ 238.00	$ -	$ -		$ -	$ -		$ 269.00	$ -	$ -	$ -	$ -	$ 507.00
	15	Textbook[5]	$ -	$ 450.00	$ -	$ -	$ -	$ -	$ 450.00	$ -	$ -	$ -	$ -	$ -	$ 900.00
		TOTAL DEDUCTIONS	$ 1,048.37	$ 1,260.37	$ 810.37	$ 810.37	$ 810.37	$ 810.37	$ 1,280.98	$ 1,099.98	$ 830.98	$ 830.98	$ 830.98	$ 790.98	$ 11,215.10
	16	EOM Pay	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 654.00	$ 700.00	$ 700.00	$ 700.00	$ 8,354.00
	17	Cr-Fwd	$ 1,819.17	$ 1,311.70	$ 1,731.23	$ 1,673.76	$ 1,616.29	$ 1,638.32	$ 1,467.71	$ 1,207.81	$ 1,262.90	$ 1,430.99	$ 1,440.09	$ 1,489.18	
	18	ACE Balance	$ 4,140.00	$ 3,760.00	$ 3,380.00	$ 3,000.00	$ 2,620.00	$ 2,240.00	$ 1,860.00	$ 1,480.00	$ 1,100.00	$ 720.00	$ 340.00	$ -	

1 Projects a 6% increase in military base pay for FY27.

2 July Amt-Fwd is based on the minimum required held pay balance during 2/C year, $1,350. Actual held pay balance may vary.

3 COMRATS estimate based on standard leave periods: summer, fall, winter, and spring.

4 State Income Tax - Maryland (MD), single and 1 exemption used for estimation

3/C - Class of 2029

EXAMPLE ONLY - Amounts Vary By Midshipman

	#	Item	Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	June	Total
	1	Amt-Fwd[2]	$ 1,618.47	$ 1,615.28	$ 1,231.20	$ 1,488.73	$ 1,687.01	$ 1,743.54	$ 1,800.07	$ 1,473.17	$ 1,372.26	$ 1,745.36	$ 1,868.45	$ 1,991.54	
ENTITLE-MENTS	2	Base Pay	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 17,957.84
ENTITLE-MENTS	3	COMRATS[3]	$ -	$ -	$ 477.00	$ -	$ -	$ 79.50	$ 270.30	$ -	$ -	$ 159.00	$ -	$ -	$ 985.80
ENTITLE-MENTS	4	Held Pay Release	$ 158.82	$ 190.61	$ -	$ 108.25	$ 250.00	$ 250.00	$ 250.00	$ 205.00	$ -	$ 250.00	$ 250.00	$ 250.00	$ 2,162.68
		TOTAL ENTITLEMENTS	$ 1,452.90	$ 1,452.90	$ 1,929.90	$ 1,452.90	$ 1,452.90	$ 1,532.40	$ 1,810.37	$ 1,540.07	$ 1,540.07	$ 1,699.07	$ 1,540.07	$ 1,540.07	$ 18,943.64
STANDARD DEDUCTIONS	5	FITW	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 185.40
STANDARD DEDUCTIONS	6	FICA-SS	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 1,113.36
STANDARD DEDUCTIONS	7	FICA-M	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 260.40
STANDARD DEDUCTIONS	8	SITW[4]	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 512.94
STANDARD DEDUCTIONS	9	SGLI	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 312.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 2,088.00
USNA-SPECIFIC DEDUCTIONS	11	ACE Repay	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 4,560.00
USNA-SPECIFIC DEDUCTIONS	12	Class Fund - MWF	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 360.00
USNA-SPECIFIC DEDUCTIONS	13	NAAA	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 288.00
VARIED	14	Midstore/Uniform	$ 150.90	$ -	$ 49.00	$ -	$ -	$ -	$ -	$ 269.00	$ -	$ -	$ -	$ -	$ 468.90
VARIED	15	Textbook[5]	$ -	$ 500.00	$ -	$ -	$ -	$ -	$ 450.00	$ -	$ -	$ -	$ -	$ -	$ 950.00
		TOTAL DEDUCTIONS	$ 947.27	$ 1,296.37	$ 845.37	$ 796.37	$ 796.37	$ 796.37	$ 1,266.98	$ 1,085.98	$ 816.98	$ 816.98	$ 816.98	$ 816.98	$ 11,099.00
	16	EOM Pay	$ 508.82	$ 540.61	$ 350.00	$ 458.25	$ 600.00	$ 600.00	$ 600.00	$ 555.00	$ 350.00	$ 600.00	$ 600.00	$ 600.00	$ 6,362.68
	17	Cr-Fwd	$ 1,615.28	$ 1,231.20	$ 1,488.73	$ 1,687.01	$ 1,743.54	$ 1,800.07	$ 1,473.17	$ 1,372.26	$ 1,745.36	$ 1,868.45	$ 1,991.54	$ 2,114.64	
	18	ACE Balance	$ 8,700.00	$ 8,320.00	$ 7,940.00	$ 7,560.00	$ 7,180.00	$ 6,800.00	$ 6,420.00	$ 6,040.00	$ 5,660.00	$ 5,280.00	$ 4,900.00	$ 4,520.00	

1 Projects a 6% increase in military base pay for FY27.

2 July Amt-Fwd is based on the June 4/C Female Cr-Fwd value. Actual held pay balance will vary.

3 COMRATS estimate based on standard leave periods: summer, fall, winter, and spring.

4 State Income Tax - Maryland (MD), single and 1 exemption used for estimation.

5 Texbook costs based on 2026 3/C book costs.

4/C - FEMALE - Class of 2030

EXAMPLE ONLY - Amounts Vary By Midshipman

	#	Item	Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	June	Total
	1	Amt-Fwd[2]	$ -	$ 3,208.42	$ 294.54	$ -	$ -	$ -	$ -	$ -	$ -	$ 65.75	$ 672.30	$ 1,145.39	
ENTITLE-MENTS	2	Base Pay	$ 1,743.48	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 18,248.42
	3	COMRATS[3]	$ -	$ -	$ -	$ -	$ -	$ 79.50	$ 270.30	$ -	$ -	$ 159.00	$ -	$ -	$ 508.80
	4	Advance Pay[4]	$ 12,500.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -		$ -	$ -	$ 12,500.00
		TOTAL ENTITLEMENTS	$ 14,243.48	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,532.40	$ 1,810.37	$ 1,540.07	$ 1,540.07	$ 1,699.07	$ 1,540.07	$ 1,540.07	$ 31,257.22
STANDARD DEDUCTIONS	5	FITW	$ 13.31	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 187.62
	6	FICA-SS	$ 108.10	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 1,131.41
	7	FICA-M	$ 25.28	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 264.62
	8	SITW[5]	$ 45.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 517.94
	9	SGLI	$ 52.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 338.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 2,088.00
	11	ACE Repay	$ -	$ -	$ -	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 3,420.00
	12	Class Fund - MWF	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 360.00
	13	NAAA	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 288.00
VARIED	14	Midstore/Uniform	$ 9,999.99	$ 3,700.41	$ 1,676.15	$ 561.25	$ 843.25	$ 450.91		$ 708.19	$ 407.34	$ 25.54	$ -	$ -	$ 18,373.03
	15	Textbook[6]	$ 313.25		$ -	$ -	$ -	$ -	$ 450.00	$ -	$ -	$ -	$ -	$ -	$ 763.25
		TOTAL DEDUCTIONS	$ 10,785.06	$ 4,116.78	$ 2,092.52	$ 1,357.62	$ 1,639.62	$ 1,247.28	$ 1,266.99	$ 1,525.18	$ 1,224.33	$ 842.53	$ 816.99	$ 816.99	$ 27,731.86
	16	EOM Pay	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 3,000.00
	17	Cr-Fwd²	$ 3,208.42	$ 294.54	$ -	$ -	$ -	$ 35.12	$ 293.39	$ -	$ 65.75	$ 672.30	$ 1,145.39	$ 1,618.47	
	18	ACE Balance	$ 12,500.00	$ 12,500.00	$ 12,500.00	$ 12,120.00	$ 11,740.00	$ 11,360.00	$ 10,980.00	$ 10,600.00	$ 10,220.00	$ 9,840.00	$ 9,460.00	$ 9,080.00	

1 Projects a 6% increase in military base pay for FY27.

2 Held pay will never go negative. Negative held pay balances represent debt to NABSD that will be carried forward and charged in future months.

3 COMRATS estimate based on standard leave periods: summer, fall, winter, and spring.

4 July Advance Pay of $12,500 represents the Advance for Clothing and Equipment (ACE).

5 State Income Tax - Maryland (MD), single and 1 exemption used for estimation.

6 Texbook costs based on 2026 4/C book costs.

4/C - MALE - Class of 2030

EXAMPLE ONLY - Amounts Vary By Midshipman

			Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	June	Total
	1	Amt-Fwd[2]	$ -	$ 3,208.42	$ (814.86)	$ (28.33)	$ (186.30)	$ (535.02)	$ (48.99)	$ 244.40	$ 717.49	$ 1,190.58	$ 1,822.66	$ 2,295.75	
ENTITLE-MENTS	2	Base Pay	$ 1,743.48	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 1,540.07	$ 18,248.42
	3	COMRATS[3]	$ -	$ -	$ -	$ -	$ -	$ 79.50	$ 270.30	$ -	$ -	$ 159.00	$ -	$ -	$ 508.80
	4	Advance Pay[4]	$ 12,500.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 12,500.00
		TOTAL ENTITLEMENTS	$ 14,243.48	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,452.90	$ 1,532.40	$ 1,810.37	$ 1,540.07	$ 1,540.07	$ 1,699.07	$ 1,540.07	$ 1,540.07	$ 31,257.22
STANDARD DEDUCTIONS	5	FITW	$ 13.31	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 11.09	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 19.81	$ 187.62
	6	FICA-SS	$ 108.10	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 90.08	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 95.48	$ 1,131.41
	7	FICA-M	$ 25.28	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 21.07	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 22.33	$ 264.62
	8	SITW[5]	$ 45.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 40.13	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 45.36	$ 517.94
	9	SGLI	$ 52.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 26.00	$ 338.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 174.00	$ 2,088.00
	11	ACE Repay	$ -	$ -	$ -	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 380.00	$ 3,420.00
	12	Class Fund - MWF	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 360.00
	13	NAAA	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 288.00
VARIED	14	Midstore/Uniform	$ 9,999.99	$ 4,809.81	$ -	$ 564.50	$ 755.25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 16,129.55
	15	Textbook[6]	$ 313.25		$ -	$ -	$ -	$ -	$ 450.00	$ -	$ -	$ -	$ -	$ -	$ 763.25
		TOTAL DEDUCTIONS	$ 10,785.06	$ 5,226.18	$ 416.37	$ 1,360.87	$ 1,551.62	$ 796.37	$ 1,266.99	$ 816.99	$ 816.99	$ 816.99	$ 816.99	$ 816.99	$ 25,488.38
	16	EOM Pay	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 3,000.00
	17	Cr-Fwd²	$ 3,208.42	$ (814.86)	$ (28.33)	$ (186.30)	$ (535.02)	$ (48.99)	$ 244.40	$ 717.49	$ 1,190.58	$ 1,822.66	$ 2,295.75	$ 2,768.84	
	18	ACE Balance	$ 12,500.00	$ 12,500.00	$ 12,500.00	$ 12,120.00	$ 11,740.00	$ 11,360.00	$ 10,980.00	$ 10,600.00	$ 10,220.00	$ 9,840.00	$ 9,460.00	$ 9,080.00	

1 Projects a 6% increase in military base pay for FY27.

2 Held pay balance will never drop below zero. Negative held pay balances represent debt to NABSD that will be carried forward and charged in future months.

3 COMRATS estimate based on standard leave periods: summer, fall, winter, and spring.

4 July Advance Pay of $12,500 represents the Advance for Clothing and Equipment (ACE).

5 State Income Tax - Maryland (MD), single and 1 exemption used for estimation.

6 Texbook costs based on 2026 4/C book costs.

COMPUTER AND ACCESSORIES			
ITEM	**QTY**	**PRICE**	**TOTAL**
LAPTOP & DOCKING STATION	1	$ 2,462.00	$ 2,462.00
ACCESSORIES*	1	$ 448.00	$ 448.00
ONSITE REPAIR (4-YEARS)	1	$ 370.00	$ 370.00
MICROSOFT LICENSES (4-YEARS)	1	$ 172.00	$ 172.00
MATHWORKS SOFTWARE	1	$ 35.00	$ 35.00
ISSUE TOTAL		**$**	**3,487.00**

*Includes Ethernet Cables, Monitor, Keyboard, Surge Protector, Wireless Earbuds, and Wireless Mouse.

GEAR			
ITEM	QTY	PRICE	TOTAL
2-SUITER BAG	1	$58.00	$58.00
3-RING BINDER	2	$8.00	$16.00
ACADEMIC PLANNER	1	$8.00	$8.00
ADVIL LIQUIGELS	1	$5.75	$5.75
AF FOOT SPRAY	1	$11.00	$11.00
ANTIBIOTIC OINTMENT	1	$3.50	$3.50
ATTACHE BAG	1	$32.00	$32.00
BAND-AIDS	1	$3.00	$3.00
BATH SPONGE	1	$2.50	$2.50
BLACK CANTEEN	1	$10.00	$10.00
BLISTER PADS	1	$3.50	$3.50
BLUE & GOLD RUNNING JACKET	2	$87.00	$174.00
BLUE & GOLD RUNNING PANT	2	$77.00	$154.00
BLUE MAGNET	2	$65.00	$130.00
BLUE MESH LAUNDRY BAG	1	$23.00	$23.00
BLUE RIM COTTON T-SHIRT	13	$28.00	$364.00
BLUE RIM PERFORMANCE T-SHIRT	12	$28.00	$336.00
BLUE SLING LAUNDRY BAG	2	$22.00	$44.00
BODY GLIDE	1	$9.00	$9.00
BOOKENDS	1	$4.25	$4.25
BOUNTY PAPER TOWELS	1	$4.75	$4.75
BOXING HEADGEAR	1	$62.00	$62.00
BRASSO METAL POLISH	1	$3.25	$3.25
BUNGEE CORD	1	$4.00	$4.00
CAMELBAK HYDROBAK	1	$55.00	$55.00
CEPACOL THROAT LOZENGES	2	$3.50	$7.00
CHOW SET	1	$8.00	$8.00
CLEANING SPONGES	1	$3.25	$3.25
COMBINATION CABLE LOCK	1	$7.00	$7.00
COMBINATION LOCK	1	$15.00	$15.00
COMMAND BALLCAP	1	$25.00	$25.00
CREST TOOTHPASTE	1	$6.00	$6.00
DENTAL FLOSS	1	$2.00	$2.00
DESK DRAWER ORGANIZER	1	$7.50	$7.50
DIAL BODY WASH	1	$7.25	$7.25
DIAL HAND SOAP	1	$4.00	$4.00
DOOR PLATE	1	$6.00	$6.00
DUCT TAPE	1	$5.50	$5.50
ENVELOPES	1	$4.00	$4.00
FEBREZE SPRAY	1	$7.25	$7.25
FILLER PAPER	1	$5.00	$5.00
FLAT SHEETS	2	$36.00	$72.00
FOAM ROLLER	1	$25.00	$25.00
FOREVER STAMPS	2	$15.60	$31.20
GREEN DUFFEL SEA BAG	1	$48.00	$48.00
HAMILTON BEACH IRON	1	$25.00	$25.00
HYDROBAK CLEANING KIT	1	$22.00	$22.00
ID HOLDER	2	$2.00	$4.00
I-DAY ISSUE BAG	1	$15.00	$15.00
INDEX DIVIDERS	1	$1.00	$1.00
INSECT REPELLENT	1	$9.50	$9.50
IRONING BOARD	1	$14.00	$14.00
ISSUE BACKPACK	1	$86.00	$86.00
ISSUE CREWNECK SWEATSHIRT	1	$56.00	$56.00
ISSUE HOODED SWEATSHIRT	1	$60.00	$60.00
ISSUE SWEATPANT	1	$50.00	$50.00
LEGAL PADS	3	$3.00	$9.00
LINT ROLLERS	1	$4.50	$4.50
LIP BALM	1	$3.50	$3.50
LOTION	1	$4.00	$4.00
MASKING TAPE	1	$5.75	$5.75
MATERIAL CHARGE	1	$60.00	$60.00
MECHANICAL PENCIL	1	$4.00	$4.00
MILITARY PEN, BLACK	1	$14.50	$14.50
MOUTHGUARD	1	$1.00	$1.00
MUCINEX DECONGESTANT	1	$17.50	$17.50
NAIL CLIPPER	1	$1.50	$1.50
NALGENE WATER BOTTLE	1	$16.00	$16.00

GEAR (CONTINUED)			
ITEM	QTY	PRICE	TOTAL
NAME BADGE HOLDER	2	$1.50	$3.00
NAME TAG	4	$5.00	$20.00
NASAL DECONGESTANT	1	$5.00	$5.00
ODOR EATERS SPRAY	1	$5.00	$5.00
PENCIL SHARPENER	1	$3.00	$3.00
PENCILS, 12CT	1	$3.50	$3.50
PENS, 10 PK	1	$2.25	$2.25
PEPTO BISMOL TABLETS	1	$8.00	$8.00
PERMANENT MARKER, BLACK	2	$1.50	$3.00
PERSONAL HAND CART	1	$60.00	$60.00
PERT SHAMPOO	1	$4.50	$4.50
PETROLEUM JELLY	1	$2.50	$2.50
PILLOW	1	$18.00	$18.00
PILLOW CASES (2PK)	1	$8.00	$8.00
PLASTIC HANGERS, BLACK	2	$5.00	$10.00
PLAYTEX HAND GLOVES	1	$4.50	$4.50
POCKET FOLDERS	1	$10.00	$10.00
PURELL HAND SANITIZER	3	$1.75	$5.25
PURELL HAND SANITIZER, JELLY WRAPPED	1	$2.00	$2.00
PUSH-PINS	1	$2.00	$2.00
QTIPS	2	$2.00	$4.00
REFLECTIVE BELT	1	$8.00	$8.00
REPORTER MEMO PAD	1	$7.25	$7.25
RESISTANCE BAND (GREEN)	1	$23.00	$23.00
ROLLING SUITCASE	1	$82.00	$82.00
ROOM CLEANING KIT	1	$45.00	$45.00
RULER	1	$3.00	$3.00
SCISSORS	1	$12.00	$12.00
SCRUB BRUSH	1	$4.00	$4.00
SHAVING CREAM	1	$3.00	$3.00
SHAVING RAZORS	1	$19.50	$19.50
SHOE BRUSH	1	$9.00	$9.00
SHOE KIT	1	$28.00	$28.00
SHOUT WIPES	2	$6.00	$12.00
SMALL STAPLER	1	$4.00	$4.00
SPIRAL NOTEBOOK, 1-SUB	1	$4.75	$4.75
STORAGE BOX	1	$11.00	$11.00
SUMMER BEDDING	1	$40.00	$40.00
SUNSCREEN LOTION	1	$9.50	$9.50
SURE DEODORANT	2	$3.50	$7.00
SWIMMING GOGGLES	1	$22.00	$22.00
TACTICAL FIELD BOOK	1	$18.00	$18.00
TACTICAL MEMO BOOK	1	$8.00	$8.00
TACTICAL SPIRAL NOTEBOOK	1	$5.00	$5.00
TERRY CLOTH TOWELS	1	$6.00	$6.00
TI36X PRO CALCULATOR	1	$28.00	$28.00
TIDE-TO-GO PEN	1	$5.25	$5.25
TISSUE POCKET PACK	1	$3.00	$3.00
TOILETRY BAG	1	$12.00	$12.00
TOOTHBRUSH	2	$6.50	$13.00
TOOTHBRUSH COVERS	1	$1.00	$1.00
TUMS	1	$7.50	$7.50
USNA MESH SHORTS	13	$34.00	$442.00
VELVET COATED HANGERS	1	$6.00	$6.00
WASH CLOTH	6	$2.00	$12.00
WHITE BATH TOWEL	6	$10.00	$60.00
WHITE COTTON BLANKET	2	$24.00	$48.00
WHITE DIAMOND MESH BAG	2	$21.00	$42.00
WHITE EDGE DRESSING	1	$6.50	$6.50
WHITE ERASER	1	$3.00	$3.00
WHITE MARKER	1	$3.00	$3.00
WHITE SLING LAUNDRY BAG	2	$44.00	$88.00
WRITING TABLET	1	$3.75	$3.75
YELLOW DIAMOND MESH BAG	2	$23.00	$46.00
YELLOW HIGHLIGHTER	2	$2.00	$4.00

ISSUE TOTAL	**$3,708.70**

FEMALE GEAR ISSUE			
ITEM	QTY	PRICE	TOTAL
ALWAYS LINERS	2	$7.00	$14.00
ATHLETIC SOCKS WHITE	24	$7.00	$168.00
BIKINI UNDERWEAR 3PK	6	$18.00	$108.00
BOOT SOCKS BLACK	12	$9.50	$114.00
BRIGADE POLO	1	$35.00	$35.00
BROWN BELT	1	$20.00	$20.00
COMPRESSION SHORTS BLK	12	$24.00	$288.00
CREW NECK T-SHIRTS 3PK	3	$18.00	$54.00
DRESS SOCKS BLACK	12	$9.00	$108.00
DRESS SOCKS WHITE	6	$9.00	$54.00
HAIR BRUSH	1	$13.50	$13.50
RUNNING SHOE - ADRENALINE	1	$142.00	$142.00
RUNNING SHOE - GHOST	1	$142.00	$142.00
SLIDE-ON SANDAL SHOWER SHOE	1	$20.00	$20.00
SPORTS BRA	11	$17.00	$187.00
SWIMSUIT	1	$49.00	$49.00
TAMPAX TAMPONS	2	$13.00	$26.00
V-NECK T-SHIRTS 3PK	5	$18.00	$90.00
WHITE COMPRESSION SHORT	1	$22.00	$22.00
WHITE FINE MESH LAUNDRY BAG	1	$9.00	$9.00
ISSUE TOTAL			**$1,663.50**

MALE GEAR ISSUE			
ITEM	QTY	PRICE	TOTAL
ATHLETIC SOCKS WHITE	24	$7.00	$168.00
BOOT SOCKS BLACK	12	$9.50	$114.00
BOXER BRIEFS 3PK	4	$20.00	$80.00
BRIGADE POLO	1	$35.00	$35.00
BROWN BELT	1	$22.00	$22.00
COMPRESSION SHORTS	12	$25.00	$300.00
CREW NECK T-SHIRTS 3 PK	3	$18.00	$54.00
DRESS SOCKS BLACK	12	$9.00	$108.00
DRESS SOCKS WHITE	6	$9.00	$54.00
RUNNING SHOE - ADRENALINE	1	$142.00	$142.00
RUNNING SHOE - GHOST	1	$142.00	$142.00
SLIDE-ON SANDAL SHOWER SHOE	1	$20.00	$20.00
SWIM TRUNK	1	$37.00	$37.00
V-NECK T-SHIRTS 3 PK	5	$18.00	$90.00
ISSUE TOTAL			**$1,366.00**

MIDSTORE ISSUE GRAND TOTAL - FEMALE	**$8,859.20**
MIDSTORE ISSUE GRAND TOTAL - MALE	**$8,561.70**

CLASS OF 2030
AND 2/C UNIFORM BUDGET

MONTH	ITEM	QTY	PRICE EACH	TOTAL
JULY MALE 1ST ISSUE	BLUE RIM HATS	2	$ 26.50	$ 53.00
	NWU BALL CAP	1	$ 16.75	$ 16.75
	WHITE WORK JUMPERS	4	$ 55.50	$ 222.00
	WHITE WORK TROUSERS	4	$ 55.50	$ 222.00
	NWU JACKET	2	$ 55.00	$ 110.00
	NWU TROUSERS	2	$ 67.25	$ 134.50
	BLACK UTILITY BELT	1	$ 12.00	$ 12.00
	FDB SCREWBACK ANCHORS	1	$ 18.25	$ 18.25
	CLUTCH BACKS, 8/PACK	1	$ 1.35	$ 1.35
	WHITE STRETCH GLOVES	2	$ 10.00	$ 20.00
	BLACK NECKERCHIEF	1	$ 28.00	$ 28.00
	BLACK NYLON BELT W/BUCKLE	2	$ 25.25	$ 50.50
	WHITE CNT BELT W/BUCKLE	2	$ 30.00	$ 60.00
	KHAKI COTTON BELT W/BUCKLE	1	$ 27.25	$ 27.25
	BAYONET BELT SET	2	$ 36.75	$ 73.50
	WHITE STIRUP, SHIRT STAYS, 1 PAIR	1	$ 9.40	$ 9.40
	NWU BOOT BANDS, 2PR/PKG	1	$ 3.75	$ 3.75
	BLACK STIRUP, SHIRT STAYS, 1 PAIR	1	$ 9.40	$ 9.40
	4/C HARD SHOULDER BOARDS, PR.	1	$ 39.50	$ 39.50
	SUSPENDERS	1	$ 11.55	$ 11.55
	GOLD CUFF LINKS	1	$ 19.25	$ 19.25
	SDB LAPEL W/CLUTCH	1	$ 18.25	$ 18.25
	DON'T TREAD ON ME PATCH, SET/2	1	$ 12.25	$ 12.25
	U.S. REVERSE FLAG PATCH, SET/2	1	$ 11.75	$ 11.75
	BROWN COMBAT BOOTS	1	$ 245.00	$ 245.00
	WHITE CNT TROUSERS	3	$ 72.00	$ 216.00
	SDB TROUSERS	5	$ 112.75	$ 563.75
	BLUE HI-RISE TROUSERS	1	$ 113.25	$ 113.25
	CASUAL KHAKI TROUSERS	1	$ 64.00	$ 64.00
	BLACK LEATHER SHOES	2	$ 132.00	$ 264.00
	WHITE LEATHER SHOES	1	$ 132.00	$ 132.00
	BLACK HI-GLOSS SHOES	1	$ 132.00	$ 132.00
	COMBINATION CAPS	2	$ 96.00	$ 192.00
	S/S WHITE CNT SHIRTS	3	$ 51.50	$ 154.50
	WHITE DOT GLOVES	2	$ 11.50	$ 23.00
	WHITE DRESS SOCK / PR.	1	$ 9.00	$ 9.00
	TOTAL			**$ 3,292.70**
JULY MALE 2ND ISSUE	PARADE JACKET	1	$ 520.00	$ 520.00
	RELAXED FIT JACKET	1	$ 183.00	$ 183.00
	TOTAL			**$ 703.00**
JULY MALE 3RD ISSUE	S/S BLUE DRILL SHIRTS	3	$ 63.00	$ 189.00
	NWU T-SHIRTS W/CREST	6	$ 9.00	$ 54.00
	TOTAL			**$ 243.00**
JULY MALE 4TH ISSUE	COLD WEATHER PARKA	1	$ 181.50	$ 181.50
	BLACK FLEECE LINER	1	$ 117.00	$ 117.00
	STEEL TOE BOOTS	1	$ 205.00	$ 205.00
	TOTAL			**$ 503.50**
	TOTAL JULY MALE ISSUE			**$ 4,742.20**

CLASS OF 2030
AND 2/C UNIFORM BUDGET

JULY FEMALE 1ST ISSUE	BLUE RIM HATS	2	$ 26.50	$ 53.00
	NWU BALL CAP	1	$ 16.75	$ 16.75
	WHITE WORK JUMPERS	4	$ 55.50	$ 222.00
	WHITE WORK TROUSERS	4	$ 55.50	$ 222.00
	NWU JACKET	2	$ 55.00	$ 110.00
	NWU TROUSERS	2	$ 67.25	$ 134.50
	BLACK UTILITY BELT	1	$ 12.00	$ 12.00
	FDB SCREWBACK ANCHORS	1	$ 18.25	$ 18.25
	WHITE STRETCH GLOVES	2	$ 10.00	$ 20.00
	WHITE STIRUP, SHIRT STAYS, 1 PAIR	1	$ 9.40	$ 9.40
	4/C HARD SHOULDER BOARD, ELASTIC	1	$ 39.50	$ 39.50
	CLUTCH BACKS, 8/PACK	1	$ 1.35	$ 1.35
	FEMALE SHOULDER BOARD ADAPTER	1	$ 11.25	$ 11.25
	BLACK NECKERCHIEF	1	$ 28.00	$ 28.00
	BAYONET BELT SET	2	$ 36.75	$ 73.50
	NWU BOOT BANDS, 2PR/PKG	1	$ 3.75	$ 3.75
	BLACK STIRUP, SHIRT STAYS, 1 PAIR	1	$ 9.40	$ 9.40
	BLACK NYLON BELT W/BUCKLE	2	$ 25.25	$ 50.50
	WHITE CNT BELT W/BUCKLE	2	$ 30.00	$ 60.00
	KHAKI COTTON BELT W/BUCKLE	1	$ 27.25	$ 27.25
	SUSPENDERS	1	$ 11.55	$ 11.55
	GOLD CUFF LINKS	1	$ 19.25	$ 19.25
	SDB LAPEL W/CLUTCH	1	$ 18.25	$ 18.25
	DON'T TREAD ON ME PATCH, SET/2	1	$ 12.25	$ 12.25
	U.S. REVERSE FLAG PATCH, SET/2	1	$ 11.75	$ 11.75
	BROWN COMBAT BOOTS	1	$ 245.00	$ 245.00
	BLUE DRILL TROUSERS	3	$ 112.75	$ 338.25
	BLUE HI-RISE TROUSERS	1	$ 113.25	$ 113.25
	WHITE CNT TROUSERS	3	$ 72.00	$ 216.00
	CASUAL KHAKI TROUSERS	1	$ 64.00	$ 64.00
	BLACK HI-GLOSS SHOES	1	$ 132.00	$ 132.00
	WHITE LEATHER SHOES	1	$ 132.00	$ 132.00
	BLACK LEATHER SHOES	2	$ 132.00	$ 264.00
	COMBINATION CAPS	2	$ 96.00	$ 192.00
	S/S WHITE CNT SHIRTS	3	$ 51.50	$ 154.50
	WHITE DOT GLOVES	2	$ 11.50	$ 23.00
	WHITE DRESS SOCK / PR.	1	$ 9.00	$ 9.00
	TOTAL			**$ 3,078.45**
JULY FEMALE 2ND ISSUE	PARADE JACKET	1	$ 520.00	$ 520.00
	RELAXED FIT JACKET	1	$ 183.00	$ 183.00
	TOTAL			**$ 703.00**
JULY FEMALE 3RD ISSUE	S/S BLUE DRILL SHIRTS	3	$ 63.00	$ 189.00
	NWU T-SHIRTS W/CREST	6	$ 9.00	$ 54.00
	TOTAL			**$ 243.00**
JULY FEMALE 4TH ISSUE	COLD WEATHER PARKA	1	$ 181.50	$ 181.50
	BLACK FLEECE LINER	1	$ 117.00	$ 117.00
	STEEL TOE BOOTS	1	$ 205.00	$ 205.00
	TOTAL			**$ 503.50**
	TOTAL JULY FEMALE ISSUE			**$4,527.95**

CLASS OF 2030
AND 2/C UNIFORM BUDGET

AUGUST MALE ISSUE	SDB JACKET	2	$ 350.00	$ 700.00
	OVERCOAT	1	$ 545.00	$ 545.00
	L/S SDB WHITE SHIRTS	2	$ 55.25	$ 110.50
	4/C SOFT SHOULDER BOARDS	1	$ 23.75	$ 23.75
	GARRISON CAP ANCHOR	1	$ 7.40	$ 7.40
	BLACK WATCH CAP	1	$ 9.75	$ 9.75
	WHITE SCARF	1	$ 14.00	$ 14.00
	BLACK LEATHER GLOVES	1	$ 37.25	$ 37.25
	NECK TIES	2	$ 15.50	$ 31.00
	TIE BAR	1	$ 9.25	$ 9.25
	EARMUFFS	1	$ 18.00	$ 18.00
	TOTAL			**$ 1,505.90**

SEPTEMBER FEMALE ISSUE	SDB JACKET	2	$ 330.00	$ 660.00
	OVERCOAT	1	$ 545.00	$ 545.00
	SDB TROUSERS	2	$ 112.75	$ 225.50
	L/S SDB WHITE SHIRTS	2	$ 55.25	$ 110.50
	4/C SOFT SHOULDER BOARDS	1	$ 23.75	$ 23.75
	GARRISON CAP ANCHOR	1	$ 7.40	$ 7.40
	BLACK WATCH CAP	1	$ 9.75	$ 9.75
	WHITE SCARF	1	$ 14.00	$ 14.00
	BLACK LEATHER GLOVES	1	$ 37.25	$ 37.25
	SDB NECK TABS	2	$ 12.50	$ 25.00
	EARMUFFS	1	$ 18.00	$ 18.00
	TOTAL			**$ 1,676.15**

OCTOBER FEMALE ISSUE	DINNER DRESS BLUE JACKET	1	$ 292.00	$ 292.00
	FORMAL S/S SHIRTS	2	$ 60.50	$ 121.00
	WHITE HI-RISE TROUSERS	1	$ 89.50	$ 89.50
	CUMMERBUND	1	$ 24.50	$ 24.50
	CROSS OVER TIE	1	$ 15.50	$ 15.50
	SHIRT STUDS	1	$ 18.75	$ 18.75
	TOTAL			**$ 561.25**

OCTOBER MALE ISSUE	DINNER DRESS BLUE JACKET	1	$ 292.00	$ 292.00
	FORMAL L/S SHIRTS	2	$ 60.50	$ 121.00
	WHITE HI-RISE TROUSERS	1	$ 89.50	$ 89.50
	CUMMERBUND	1	$ 24.50	$ 24.50
	BOW TIE	1	$ 7.00	$ 7.00
	SHIRT STUDS	1	$ 18.75	$ 18.75
	CHAIN LINK BUTTONS	1	$ 11.75	$ 11.75
	TOTAL			**$ 564.50**

CLASS OF 2030
AND 2/C UNIFORM BUDGET

NOVEMBER FEMALE ISSUE	SERVICE DRESS WHITE COAT	1	$ 238.00	$ 238.00
	POLY/WOOL KHAKI TROUSERS	2	$ 104.50	$ 209.00
	POLY/WOOL S/S KHAKI SHIRT	2	$ 67.00	$ 134.00
	SDW PANTS	1	$ 88.00	$ 88.00
	POLY/WOOL KHAKI GARRISON CAPS	2	$ 26.50	$ 53.00
	5/8" COLLAR ANCHOR	1	$ 10.75	$ 10.75
	1 1/16" SHOULDER ANCHOR	1	$ 12.00	$ 12.00
	3/C SOFT SHOULDER BOARD	1	$ 23.75	$ 23.75
	3/C HARD SHOULDER BOARD ELASTIC	1	$ 39.50	$ 39.50
	CWP 3/C RANK TABS	1	$ 4.25	$ 4.25
	POLY/WOOL KHAKI BELT	1	$ 31.00	$ 31.00
	TOTAL			**$ 843.25**

NOVEMBER MALE ISSUE	CHOKER WHITE JACKET	1	$ 238.00	$ 238.00
	POLY/WOOL KHAKI TROUSERS	2	$ 104.50	$ 209.00
	POLY/WOOL S/S KHAKI SHIRTS	2	$ 67.00	$ 134.00
	POLY/WOOL KHAKI GARRISON CAPS	2	$ 26.50	$ 53.00
	5/8" COLLAR ANCHOR	1	$ 10.75	$ 10.75
	1 1/16" SHOULDER ANCHOR	1	$ 12.00	$ 12.00
	3/C SOFT SHOULDER BOARD	1	$ 23.75	$ 23.75
	3/C HARD SHOULDER BOARD	1	$ 39.50	$ 39.50
	CWP 3/C RANK TABS	1	$ 4.25	$ 4.25
	POLY/WOOL KHAKI BELT	1	$ 31.00	$ 31.00
	TOTAL			**$ 755.25**

TOTAL PROJECTED / CURRENT YEAR PER PLEBE	
MALE	**$ 7,567.85**
FEMALE	**$ 7,608.60**

NOVEMBER 1/C ISSUE	SERVICE SELECTION PIN	1	$ 7.00	$ 7.00
	TOTAL MALE & FEMALE 1/C CLASS OF 2027			**$7.00**

FEBRUARY 2/C ISSUE	DINNER DRESS WHITE JACKET (MALE)	1	$ 269.00	$ 269.00
	DINNER DRESS WHITE JACKET (FEMALE)	1	$ 269.00	$ 269.00
	TOTAL MALE & FEMALE 2/C CLASS OF 2028			**$269.00**

FEBRUARY 3/C ISSUE	DINNER DRESS WHITE JACKET (MALE)	1	$ 269.00	$ 269.00
	DINNER DRESS WHITE JACKET (FEMALE)	1	$ 269.00	$ 269.00
	TOTAL MALE & FEMALE 3/C CLASS OF 2029			**$269.00**

PLEBE TEXTBOOK ISSUE		
CLASS OF 2030		
TITLE	**ISBN**	**PRICE**
A MESSAGE TO GARCIA	9780880884341	$ 6.30
BLUE JACKETS MANUAL	9781612519753	$ 29.00
NORTON LITTLE SEAGULL	9780393888911	$ 37.50
FLAG CARD SET	9780840000750	$ 12.85
NAVIGATION RULES	9781937196233	$ 9.95
SHIPS AND AIRCRAFTS	9781591146872	$ 98.50
DIVISION OFFICER'S GUIDE	9781682471722	$ 38.95
WATCH OFFICER'S GUIDE	9781682475164	$ 39.95
THE CONSITUTION OF THE US (W DECLARATION OF INDEPENDENCE)	9780880801447	$ 2.50
THE ARMED FORCES OFFICER	9798842503650	$ 15.75
REEF POINTS 2026-2027	9798892410830	$ 22.00
TOTAL		**$ 313.25**

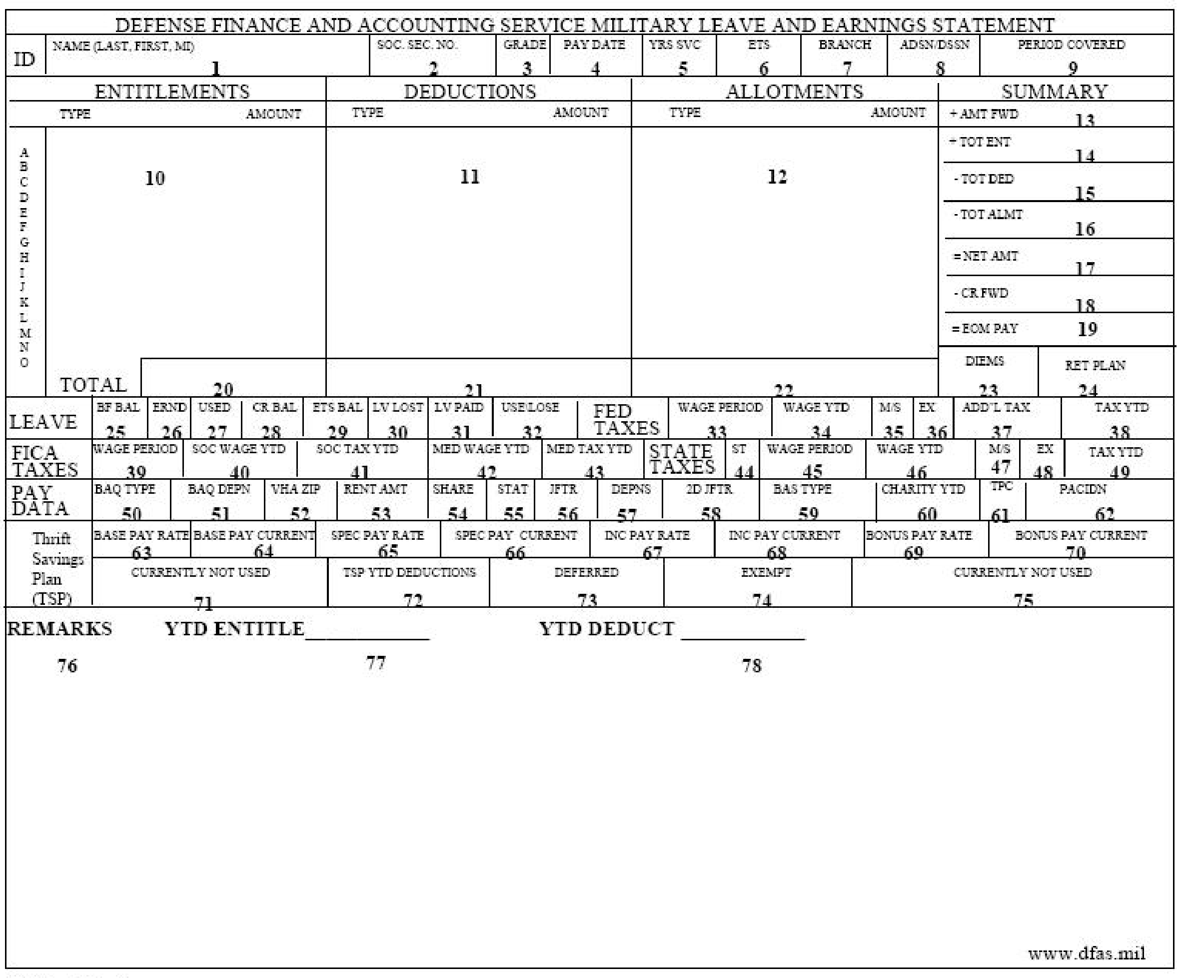
How to read an active duty Navy Leave and Earning Statement

Your pay is your responsibility.

This is a guide to help you understand your Leave and Earnings Statement (LES). The LES is a comprehensive statement of a member's leave and earnings showing your entitlements, deductions, allotments (fields not used for Reserve and National Guard members), leave information, tax withholding information, and Thrift Savings Plan (TSP) information. Your most recent LES can be found 24 hours a day on ***myPay***.

If members receive COMRATS, the entitlement period will be displayed in the remark portion of the LES. The LES remains one page in length.

Verify and keep your LES each month. If your pay varies significantly and you don't understand why, or if you have any questions after reading this publication, consult with your disbursing/finance office.


DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT

ID | NAME (LAST, FIRST, MI) 1 | SOC. SEC. NO. 2 | GRADE 3 | PAY DATE 4 | YRS SVC 5 | ETS 6 | BRANCH 7 | ADSN/DSSN 8 | PERIOD COVERED 9

ENTITLEMENTS (TYPE, AMOUNT) 10 | DEDUCTIONS (TYPE, AMOUNT) 11 | ALLOTMENTS (TYPE, AMOUNT) 12 | SUMMARY

A B C D E F G H I J K L M N O

SUMMARY: + AMT FWD 13 | + TOT ENT 14 | - TOT DED 15 | - TOT ALMT 16 | = NET AMT 17 | - CR FWD 18 | = EOM PAY 19 | DIEMS 23 | RET PLAN 24

TOTAL 20 | 21 | 22

LEAVE: BF BAL 25 | ERND 26 | USED 27 | CR BAL 28 | ETS BAL 29 | LV LOST 30 | LV PAID 31 | USE/LOSE 32

FED TAXES: WAGE PERIOD 33 | WAGE YTD 34 | M/S 35 | EX 36 | ADD'L TAX 37 | TAX YTD 38

FICA TAXES: WAGE PERIOD 39 | SOC WAGE YTD 40 | SOC TAX YTD 41 | MED WAGE YTD 42 | MED TAX YTD 43

STATE TAXES: ST 44 | WAGE PERIOD 45 | WAGE YTD 46 | M/S 47 | EX 48 | TAX YTD 49

PAY DATA: BAQ TYPE 50 | BAQ DEPN 51 | VHA ZIP 52 | RENT AMT 53 | SHARE 54 | STAT 55 | JFTR 56 | DEPNS 57 | 2D JFTR 58 | BAS TYPE 59 | CHARITY YTD 60 | TPC 61 | PACIDN 62

Thrift Savings Plan (TSP): BASE PAY RATE 63 | BASE PAY CURRENT 64 | SPEC PAY RATE 65 | SPEC PAY CURRENT 66 | INC PAY RATE 67 | INC PAY CURRENT 68 | BONUS PAY RATE 69 | BONUS PAY CURRENT 70 | CURRENTLY NOT USED 71 | TSP YTD DEDUCTIONS 72 | DEFERRED 73 | EXEMPT 74 | CURRENTLY NOT USED 75

REMARKS 76 | YTD ENTITLE 77 | YTD DEDUCT 78

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DFAS Form 702, Jan 02

Fields 1 - 9 contain the identification portion of the LES.

- **1 NAME**: The member's name in last, first, middle initial format.
- **2 SOC. SEC. NO**.: The member's Social Security Number.
- **3 GRADE**: The member's current pay grade (C1 = 4/C, C2 = 3/C, C3 = 2/C, C4 = 1/C).
- **4 PAY DATE**: The date the member entered active duty for pay purposes in YYMMDD format. This is synonymous with the Pay Entry Base Date (PEBD).
- **5 YRS SVC**: In two digits, the actual years of creditable service.
- **6 ETS**: The Expiration Term of Service in YYMMDD format. This is synonymous with the Expiration of Active Obligated Service (EAOS).
- **7 BRANCH**: The branch of service, i.e., Navy, Army, Air Force.
- **8 ADSN/DSSN**: The Disbursing Station Symbol Number used to identify each disbursing/finance office.
- **9 PERIOD COVERED:** This is the period covered by the individual LES. Normally it will be for one calendar month. If this is a separation LES, the separation date will appear in this field.

Fields 10 through 24 contain the entitlements, deductions, allotments, their respective totals, a mathematical summary portion, date initially entered military service, and retirement plan.

- **10 ENTITLEMENTS:** In columnar style the names of the entitlements and allowances being paid. Space is allocated for fifteen entitlements and/or allowances. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive entitlements and/or allowances will be added to like entitlements and/or allowances.
- **11 DEDUCTIONS:** The description of the deductions are listed in columnar style. This includes items such as taxes, SGLI, Mid-month pay and dependent dental plan. Space is allocated for fifteen deductions. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive deductions will be added to like deductions.
- **12 ALLOTMENTS:** In columnar style the type of the actual allotments being deducted. This includes discretionary and non-discretionary allotments for savings and/or checking accounts, insurance, bonds, etc. Space is allocated for fifteen allotments. If a member has more than one of the same type of allotment, the only differentiation may be that of the dollar amount.
- **13 +AMT FWD:** The amount of all unpaid pay and allowances due from the prior LES (held pay balance).
- **14 + TOT ENT:** The figure from Field 20 that is the total of all entitlements and/or allowances listed.
- **15 -TOT DED:** The figure from Field 21 that is the total of all deductions.
- **16 -TOT ALMT:** The figure from Field 22 that is the total of all allotments.
- **17 = NET AMT:** The dollar value of all unpaid pay and allowances, plus total entitlements and/or allowances, minus deductions and allotments due on the current LES.
- **18 - CR FWD:** The dollar value of all unpaid pay and allowances due to reflect on the next LES as the +AMT FWD. This is the held pay balance at the end of the month.
- **19 = EOM PAY:** The actual amount of the payment to be paid to the member on End-of-Month payday.
- **20 - 22 TOTAL:** The total amounts for the entitlements and/or allowances, deductions and allotments respectively.
- **23 DIEMS:** Date initially entered military service: This date is used SOLELY to indicate which retirement plan a member is under. For those members with a DIEMS date prior to September 8, 1980, they are under the FINAL PAY retirement plan. For those members with a DIEMS date of September 8, 1980 through July 31, 1986, they are under the HIGH-3 retirement plan. For those members with a DIEMS date of August 1, 1986 or later, they were initially under the REDUX retirement plan. This was changed by law in October 2000, when they were placed under the HIGH-3 plan, with the OPTION to return to the REDUX plan. In consideration of making this election, they become entitled to a $30,000 Career Service Bonus. The data in this block comes from PERSCOM. DFAS is not responsible for the accuracy of this data. If a member feels that the DIEMS date shown in this block is erroneous, they must see their local servicing Personnel Office for corrective action.
- **24 RET PLAN:** Type of retirement plan, i.e. Final Pay, High 3, REDUX; or CHOICE (CHOICE reflects members who have less than 15 years service and have not elected to go with REDUX or stay with their current retirement plan).

Fields 25 through 32 contain leave information.

- **25 BF BAL:** The brought forward leave balance. Balance may be at the beginning of the fiscal year, or when active duty began, or the day after the member was paid Lump Sum Leave (LSL).
- **26 ERND:** The cumulative amount of leave earned in the current fiscal year or current term of enlistment if the member reenlisted/extended since the beginning of the fiscal year. Normally increases by 2.5 days each month.
- **27 USED:** The cumulative amount of leave used in the current fiscal year or current term of enlistment if member reenlisted/extended since the beginning of the fiscal year.
- **28 CR BAL:** The current leave balance as of the end of the period covered by the LES.
- **29 ETS BAL:** The projected leave balance to the member's Expiration Term of Service (ETS).

- **30 LV LOST:** The number of days of leave that has been lost.
- **31 LV PAID:** The number of days of leave paid to date.
- **32 USE/LOSE:** The projected number of days of leave that will be lost if not taken in the current fiscal year on a monthly basis. The number of days of leave in this block will decrease with any leave usage.

Fields 33 through 38 contain Federal Tax withholding information.

- **33 WAGE PERIOD:** The amount of money earned this LES period that is subject to Federal Income Tax Withholding (FITW).
- **34 WAGE YTD:** The money earned year-to-date that is subject to FITW. Field 35 M/S. The marital status used to compute the FITW.
- **36 EX:** The number of exemptions used to compute the FITW.
- **37 ADD'L TAX:** The member specified additional dollar amount to be withheld in addition to the amount computed by the Marital Status and Exemptions.
- **38 TAX YTD:** The cumulative total of FITW withheld throughout the calendar year.

Fields 39 through 43 contain Federal Insurance Contributions Act (FICA) information.

- **39 WAGE PERIOD:** The amount of money earned this LES period that is subject to FICA.
- **40 SOC WAGE YTD:** The wages earned year-to-date that are subject to FICA.
- **41 SOC TAX YTD:** Cumulative total of FICA withheld throughout the calendar year.
- **42 MED WAGE YTD:** The wages earned year-to-date that are subject to Medicare.
- **43 MED TAX YTD:** Cumulative total of Medicare taxes paid year-to-date.

Fields 44 through 49 contain State Tax information.

- **44 ST:** The two digit postal abbreviation for the state the member elected.
- **45 WAGE PERIOD:** The amount of money earned this LES period that is subject to State Income Tax Withholding (SITW).
- **46 WAGE YTD:** The money earned year-to-date that is subject to SITW. Field 47 M/S. The marital status used to compute the SITW.
- **48 EX:** The number of exemptions used to compute the SITW.
- **49 TAX YTD:** The cumulative total of SITW withheld throughout the calendar year.

Fields 50 through 62 contain additional Pay Data.

- **50 BAQ TYPE:** The type of Basic Allowance for Quarters being paid.
- **51 BAQ DEPN:** A code that indicates the type of dependent. A - Spouse C -Child D - Parent G - Grandfathered I -Member married to member/own right K - Ward of the court L - Parents in Law R - Own right S - Student (age 21-22) T - Handicapped child over age 21 W - Member married to member, child under 21
- **52 VHA ZIP:** The zip code used in the computation of Variable Housing Allowance (VHA) if entitlement exists.
- **53 RENT AMT:** The amount of rent paid for housing if applicable.
- **54 SHARE:** The number of people with which the member shares housing costs.
- **55 STAT:** The VHA status; i.e., accompanied or unaccompanied.
- **56 JFTR:** The Joint Federal Travel Regulation (JFTR) code based on the location of the member for Cost of Living Allowance (COLA) purposes.
- **57 DEPNS:** The number of dependents the member has for VHA purposes.
- **58 2D JFTR:** The JFTR code based on the location of the member's dependents for COLA purposes.
- **59 BAS TYPE:** An alpha code that indicates the type of Basic Allowance for Subsistence (BAS) the member is receiving, if applicable. This field will be blank for officers.
  - B - Separate Rations
  - C - TDY/PCS/Proceed Time
  - H - Rations-in-kind not available
  - K - Rations under emergency conditions
- **60 CHARITY YTD:** The cumulative amount of charitable contributions for the calendar year.
- **61 TPC:** This field is not used by the active component of any branch of service.
- **62 PACIDN:** The activity Unit Identification Code (UIC). This field is currently used by Army only.

Fields 63 through 75 contain Thrift Savings Plan (TSP) information/data.

- **63 BASE PAY RATE:** The percentage of base pay elected for TSP contributions.
- **64 BASE PAY CURRENT:** Reserved for future use.
- **65 SPECIAL PAY RATE:** The percentage of Specialty Pay elected for TSP contribution.

- **66 SPECIAL PAY CURRENT:** Reserved for future use.
- **67 INCENTIVE PAY RATE:** Percentage of Incentive Pay elected for TSP contribution.
- **68 INCENTIVE PAY CURRENT:** Reserved for future use.
- **69 BONUS PAY RATE:** The percentage of Bonus Pay elected towards TSP contribution.
- **70 BONUS PAY CURRENT:** Reserved for future use.
- **71** Reserved for future use.
- **72 TSP YTD DEDUCTION (TSP YEAR TO DATE DEDUCTION):** Dollar amount of TSP contributions deducted for the year.
- **73 DEFERRED:** Total dollar amount of TSP contributions that are deferred for tax purposes.
- **74 EXEMPT:** Dollar amount of TSP contributions that are reported as tax exempt to the Internal Revenue Service (IRS).
- **75** Reserved for future use

76 REMARKS: This area is used to provide you with general notices from varying levels of command, as well as the literal explanation of starts, stops, and changes to pay items in the entries within the “ENTITLEMENTS”, “DEDUCTIONS”, and “ALLOTMENTS” fields.

77 YTD ENTITLE: The cumulative total of all entitlements for the calendar year.

78 YTD DEDUCT: The cumulative total of all deductions for the calendar year.