

# United States Naval Academy

## Midshipman Stipend and Annual Budget Book



Academic Year 2021-2022



DEPARTMENT OF THE NAVY  
OFFICE OF THE COMMANDANT OF MIDSHIPMEN  
UNITED STATES NAVAL ACADEMY  
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7200  
MAY 17 2021

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

Subj: 2021 - 2022 MIDSHIPMAN STIPEND AND ANNUAL BUDGET BOOK

Encl: (1) 2021 - 2022 Midshipman Stipend and Annual Budget Book

1. Purpose. To promulgate the 2021-2022 Midshipman Stipend and Annual Budget Book.

2. Discussion. The midshipman stipend is appropriated for midshipmen to be outfitted and to financially fulfill military and academic responsibilities while at the Naval Academy. When properly budgeted, the midshipman stipend will also provide for modest amounts of 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. In that sense, the annual budget promulgated herein covers the mandatory financial obligations imposed on all midshipmen in order to successfully perform their duties.

a. Congress establishes the midshipman stipend at 35% of the base pay rate of an O-1 with fewer than two years of service. The stipend went from \$1,150.50 per month for calendar year 2020 to \$1185.00 for calendar year 2021. In January, midshipmen may see an increase in base stipend if there is an approved pay-raise across the military.

b. Midshipmen are not charged an entrance fee to attend the Naval Academy. Each midshipman will receive a mandatory pay advance known as the Advance for Clothing and Equipment (ACE) loan to aid in the funding of issued uniforms and supplies. This loan is \$8,500 for the class of 2025. The ACE loan is an interest-free government loan that is automatically repaid through monthly deductions from their individual pay accounts. **Midshipmen will not be permitted to graduate indebted to the Naval Academy or any of its non-appropriated organizations.**

c. All midshipmen will be paid a fixed amount each month based on pay grade while the remainder of their pay is set aside to pay for budgeted issue items. The set aside portion is known as "HELD PAY."

d. An estimate of all mandatory charges to midshipmen accounts has been included in this budget. Midshipmen who have graduated their Fourth Class year are authorized to spend their Held Pay on essential items (text books, uniforms, etc.), and while this account is monitored by the Disbursing Office, midshipmen may occasionally spend in excess of the Superintendent's directed minimums (\$1,500 as a Third Class, \$1,350 as a Second Class, and \$1,000 as a First Class) dependent on such variables as selected majors (i.e. courseware and textbooks may

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fluctuate). Midshipmen must monitor these balances monthly to ensure any potential inaccuracy or abnormality is identified and resolved quickly.

e. In addition to standard monthly pay amounts, midshipmen who accrue excess Held Pay will receive periodic supplemental payments. These payments will be made in the November, February, and July pay of Third, Second, and First Class years. These payments are referred to as "Mass Held Pay Release."

3. Responsibilities. Each midshipman is to review and understand the contents of this book. The proper handling and maintenance of your personal finances is an important part of your development as a midshipman and a junior officer. Most questions that will arise regarding accounts can be answered by referring to this book. For more in-depth questions, you can contact the Midshipmen Disbursing Office located in Bancroft Hall Room 4002, email [monteith@usna.edu](mailto:monteith@usna.edu), or call 410-293-3307.



T. R. BUCHANAN

Copy to:  
Midshipmen Disbursing Officer

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## **I. MIDSHIPMEN PAY**

### **1. Advance for Clothing and Equipment (ACE) Loan**

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

b. The ACE loan is automatically credited to every midshipman pay account as soon as the pay account is established – no action is required on the part of the midshipmen. Midshipmen will see the ACE loan credit as an “Advance Pay” in the entitlements column of their LES in the month it is credited.

c. Repayment of the ACE loan is budgeted by the Midshipmen Disbursing Officer as shown on pages 11-15. Midshipmen should monitor the monthly payments in the deductions column of their LES, as well as the outstanding balance remaining in the narrative portion at the bottom 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 loans and future uniform and textbook issues. The estimated average of a midshipman’s gear issue and purchases, over the four years is approximately \$17,500. Authorized funds include personal checks, public and private scholarships, and college savings plans such as state 529 plans. All checks should be accompanied by letters stating the intended application of the funds and any limitations to their usage. Any scholarship funds exceeding the costs of the ACE Loan and future issued items will be returned to the funds’ source. Funds for the incoming class of 2025 should not be sent prior to the start of their first academic year. This allows for pay accounts to be built.

e. All outside funding intended to subsidize educational expenses should be made payable to “USNA” and mailed to the following address:

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

f. Midshipmen must fully repay the ACE loan before graduating. If a midshipman is separated before graduating, all account remaining credits are applied to the outstanding ACE loan balance. Any remaining ACE loan balance is waived, regardless of the nature of the separation, in accordance with Department of Defense Financial Management Regulations. The separated midshipman will, however, be responsible for paying taxes on the outstanding balance. The balance will be figured into the individuals W-2 as taxable income during the next tax season.

## 2. Pay Day

a. Midshipmen are paid once a month, at the end of each month for the previous month's work. For example, midshipmen will receive a paycheck on 31 August 2021 for the month of August. This payment is considered "August pay".

b. All payments are directly deposited into bank accounts via electronic fund transfer. It is required that midshipmen establish savings and/or checking accounts and provide the account information to the Midshipmen Disbursing Office as early as possible, but no later than Induction Day, in order to ensure direct deposit can be established during Plebe Summer.

c. Direct deposit sign-up paperwork is distributed in the Permit to Report package. Forms are also available in the Midshipmen Disbursing Office, Room 4002 or Bancroft Hall.

d. As shown on pages 11-15, standard monthly pay amounts are: \$125 for 4/C, \$225 for 3/C, \$325 for 2/C, and \$500 for 1/C.

e. A Leave and Earning Statements (LES) is available through the MyPay website for all midshipmen each month. **It is the responsibility of the midshipman to monitor their pay, identify pay issues as quickly as possible, and report findings to the Midshipmen Disbursing Office as quickly as possible.**

## 3. Held Pay and Mass Held Pay Releases

a. In order to ensure sufficient funds are available in midshipmen accounts to meet mandatory issue requirements, not all pay is released into monthly paychecks. The paychecks are budgeted as described in paragraph 2d. Any excess money that accumulates in pay accounts is held from one month to the next and allowed to accumulate in order to cover future issue requirements. Conversely, when deductions exceed entitlements for a given month, the extra cost is paid with this excess rolling balance instead of affecting monthly paychecks. This balance that is held in accounts from month to month is called "Held Pay."

b. Minimum Held Pay balances are required in order to meet upcoming mandatory issue requirements (books, uniform items, equipment, etc.). These minimum required balances for the current academic year are:

(1) \$1,000 for 1/C Midshipmen

(2) \$1,350 for 2/C Midshipmen

(3) \$1,500 for 3/C Midshipmen

c. 3/C, 2/C, and 1/C midshipmen that accumulate Held Pay in excess of minimum required balances will have the excess periodically released into their paychecks. The Mass Held Pay releases takes place in November, February and July pay in order to provide midshipmen with extra income. The maximum authorized amount of a Mass Held Pay release is \$750 per

occurrence, in addition to scheduled pay amounts. Mass Held Pay release amounts vary between midshipmen and can range from \$0.01 to \$750.00, 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 in order to resolve a midshipman's financial hardship. The maximum amount of Held Pay that can be released in a given month by the Disbursing Officer is \$750.00.

e. At the end of 1/C year (graduation), Held Pay accounts are liquidated and remaining Held Pay balances are released into the April, monthly pay for the graduating midshipmen.

#### 4. Electronic Pay Records

a. Monthly pay statements, called LES, are published electronically by the Defense Finance and Accounting Service (DFAS) on its MyPay Website which can be access at <https://mypay.dfas.mil/mypay.aspx>. Form W-2s, which summarize annual earnings and are necessary for filing taxes, are published there as well.

b. Page 24 provides a skeleton LES and a detailed description of each block. Additionally, the Midshipmen Financial Advisor Website 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. In order to access LESs and W-2s, midshipmen must apply for MyPay access. **Obtaining MyPay access is mandatory and should be done no later than December of 4/C year. 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 Contribution 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:

(1) Marital status: Single

(2) Number of exemptions: 01

(3) State of legal residence: As declared in Permit to Report; if not declared, Maryland.



c. To change these default settings, midshipmen must submit the following paperwork to the Midshipmen Disbursing Office:

(1) To change the number of exemptions for federal or state income tax withholding:

Form W-4 EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE

(2) To change your state of legal residence:

DD Form 2058 STATE OF LEGAL RESIDENCE CERTIFICATE

d. Each state has different rules associated with the payment of state taxes for military service members. Consult your state's tax publications to determine if you can be exempt from paying state taxes.

6. Servicemembers' Group Life Insurance (SGLI)

a. All military personnel are automatically insured for \$400,000 upon entry, at a cost of \$25.00 per month. You may elect a lesser amount of coverage in increments of \$50,000 through the Midshipmen Personnel Office located in Bancroft Hall.

b. The elected coverage will automatically be deducted from monthly pay. If the coverage is not preferred or a lesser amount is desired, the following form must be submitted to the Midshipmen Personnel Office:

c. The elected coverage will automatically stop when a midshipman enters a "no pay" status (i.e. LOA or separation leave).

SGLV Form 8286 SERVICEMEMBERS' GROUP LIFE INSURANCE ELECTION

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 16 – 23, 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 card known as the "Midstore card" for use at the Midshipmen, Uniform, and Textbook Stores.

c. Pre-approved uses of the Midstore card 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	\$2,500

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 cards are not accepted after 15 March 2022 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. Charitable Allotments

a. Midshipmen Disbursing Office is authorized to assist midshipmen in setting up allotments to the Navy-Marine Corps Relief Society (NMCRS).

b. Payments are typically collected during the second semester of each academic year. The maximum donation varies for each class. This limit is due to budgeting constraints within the midshipmen budget and should not discourage midshipmen from contributing as much as they would like through other means (cash, check, etc.).

c. Midshipmen contributions are processed en masse by company. Individual contribution forms will not be accepted. Campaign coordinators should ensure uniformity of contribution sign-up sheets.

d. 1/C Midshipmen are ineligible to contribute to NMCRS through midshipmen pay allotments. Instead, 1/C Midshipmen can contribute in the same manner as active duty service members. NMCRS campaign coordinators will provide details at the start of the annual campaign.

#### 9. 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 receipt of the completed permit to report. The permit to report is mailed to prospective midshipman prior to their report date and should be completed, signed, and submitted 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 physically 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 the potential delay in reimbursement, separation travel claims should be completed and mailed as soon as travel is complete.

d. For all travel, the following form is used to file a claim:

DD 1351-2 TRAVEL VOUCHER OR SUBVOUCHER

**II. 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 11-15.

1. Entitlements

a. Item 1: Amt-Fwd: Amount brought forward; held pay carried forward from the previous month.

b. Item 2: Base Pay: Stipend set at 35% of the O1 under-two pay rate (\$1185.00 for 2021).

c. Item 3: COMRATS: Commuted rations earned at the daily ration rate (\$12.90 per day for 2021) when midshipmen are on authorized status away from USNA as described in COMDTMIDNINST 7220.2E are usually paid in the month after expenses are incurred. Amounts shown in budget assume standard leave periods for summer, Thanksgiving, Christmas, and spring break. Actual COMRATS paid will vary by midshipman. 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 Loan is advance pay and is shown on pages 14-15 in the 4/C Budget. Unpaid ACE Loan balances are taxable upon separation. 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 Compensation Act, Social Security (6.20%).

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

d. Item 8: SITW: State Income Tax Withholding. Budget assumes an exempt state of residency. Actual cost will vary based on your declared state of legal residence.

c. Item 9: SGLI: Servicemembers' Group Life Insurance. \$25.00 per month for \$400,000.00 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) 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 \$138.00 per month for the following services:

Service	Price/Month	Benefit
Barber/Beauty Shop	\$ 26.55	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	\$ 30.65	“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, reefers, shirts, blouses, trousers, and skirts. Attach name tags, patches, sweater stars, and sweater letters.
Cobbler Shop	\$ 4.70	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	\$ 76.10	WEEKLY Laundry Service: Bulk laundry/dry cleaning; pressing, steaming, hanging, and assembling. 5 <sup>th</sup> Wing Laundry Center Storage and Cleaning: Available for O-coats, Reefers. Storage for SDB and FDB jackets with return at Reform following striping.



b. **Item 11: ACE Loan Repay:** Repayment of \$8,500 ACE Loan. Payments are \$225 per month. Refer to pages 11-15 for repayment schedules.

c. **Item 12: Class Fund - MWF:** Midshipmen Welfare Fund (MWF). Charges and benefits are based on yearly amounts and vary by class as follows:

Class	Benefits	Total	Monthly Deduction
1/C	Class Fund (\$20) Spirit Items (\$36) Midshipmen Activities Fee (\$264) Lucky Bag (\$60)	\$380 ÷ 11	\$34.55
2/C	Class Fund (\$20) 2/C Ring Dance (\$120) Spirit Items (\$36) Midshipmen Activities Fee (\$264) Lucky Bag (\$60)	\$500 ÷ 12 mo.	\$41.67
3/C	Class Fund (\$20) Spirit Items (\$36) Midshipmen Activities Fee (\$264) Lucky Bag (\$60)	\$380 ÷ 12 mo.	\$31.67
4/C	Class Fund (\$20) Spirit Items (\$36) Midshipmen Activities Fee (\$264) Lucky Bag (\$60)	\$380 ÷ 12 mo.	\$31.67

d. **Item 13: NAAA:** Naval Academy Athletic Association fee of \$288.00 per year for all classes. NAAA is responsible for the physical mission of the Naval Academy. The monthly fee is used to offset the midshipmen admission cost of all varsity athletic events including the Annual Army-Navy football game. Additionally, a small percentage of revenue provided to NAAA offsets the cost of non-revenue sports programs. None of the fee collected by DFAS and given to NAAA is used to pay salaries of NAAA employees. The NAAA operating budget supports 33 Varsity Athletic Sports, covering equipment, lodging, meals, transportation, entry fees, etc. NAAA is also responsible for maintaining all the athletic fields and venues used for Intramural, Club and Varsity events so that Midshipmen can fulfill their physical mission requirements.

e. **Item 14: Alumni.** Midshipmen who choose to be lifetime members of the Naval Academy Alumni Association will have monthly withholdings for the Life Membership at Graduation (LMAG) program. The Alumni Association's mission is "To serve and support the United States, the Naval Service and the Naval Academy; by furthering the highest standards at the Naval Academy....." Monthly installments for LMAG are \$18 per month during 1/C year, \$15 during 2/C and 3/C years; with no installments required during 4/C year. Enrollment for the

Alumni Association is offered initially to incoming plebes on I-Day. To sign up or opt out of membership contact the Alumni Association Membership office at 410-295-4026.

#### 4. Variable Deductions

a. Item **15**: Midstore/Uniform: Issues from the Midshipmen Store as shown on pages 16-23. In accordance with federal law (10 U.S. Code § 8460) the Superintendent has been delegated the authority to determine the mandatory issue items and associated charges and/or fees. Outfitting clothing, gear, and equipment are 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 the gear (and services) provided to midshipmen are closely monitored and are briefed annually prior to the Secretary of Defense notifying Congress of the current charges and fees (10 U.S. Code § 8479). Dollar values provided are estimates.

b. Item **16**: Textbook: Issues from the Textbook Store. The Academic Dean and others are very aware of textbook costs and work diligently every year to reduce the overall cost to Midshipmen. Midshipmen are permitted to procure Non-Core textbooks anyway they like but Core textbooks have been deemed mandatory issue items by the Superintendent. Evidence has shown textbooks contribute significantly to a student's learning. And Core classes are the foundation of helping USNA produce 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 **17**: EOM Pay: End of month paycheck amount.

b. Item **18**: 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 **19**: ACE Loan Balance: Balance outstanding on the ACE loan at the end of each month. This value may vary from midshipman to midshipman based on NABSD debts, Midstore charges, or if midshipmen have received outside funding such as scholarships to pay toward their ACE Loan balances.

1/C - Class of 2022  
EXAMPLE ONLY - Amounts Vary By MIDN

	Jul	Aug	Sep	Oct	Nov	Dec	Jan <sup>1</sup>	Feb	Mar	Apr	May	Jun	Total
1 Amt-Fwd <sup>2</sup>	\$ 2,634.51	\$ 1,899.57	\$ 1,464.63	\$ 1,866.69	\$ 1,881.75	\$ 1,000.00	\$ 1,304.56	\$ 1,533.68	\$ 1,043.50	\$ 1,303.32	\$ -	\$ -	
2 Base Pay	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 14,362.20
3 Comrats <sup>3</sup>	\$ -	\$ -	\$ 387.00	\$ -	\$ -	\$ 64.50	\$ 219.30	\$ -	\$ -	\$ 129.00	\$ -	\$ -	\$ 799.80
4 Held Pay Release <sup>4</sup>	\$ 750.00	\$ -	\$ -	\$ -	\$ 553.56	\$ -	\$ -	\$ 750.00	\$ -	\$ 1,692.14	\$ 344.62	\$ -	\$ 4,090.32
TOTAL ENTITLEMENTS	\$ 1,185.00	\$ 1,185.00	\$ 1,572.00	\$ 1,185.00	\$ 1,185.00	\$ 1,249.50	\$ 1,428.00	\$ 1,208.70	\$ 1,208.70	\$ 1,337.70	\$ 1,208.70	\$ -	\$ 11,071.68
5 FITW	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ -	\$ 552.80
6 FICA-SS	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ -	\$ 815.52
7 FICS-M	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ -	\$ 190.68
8 SITW <sup>5</sup>	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ -	\$ 629.24
9 SGLI	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ -	\$ 275.00
10 Personal Deduction	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ -	\$ 1,518.00
11 ACE Loan Repay	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,075.00
12 Class Fund - MWF	\$ 38.00	\$ 38.00	\$ 38.00	\$ 38.00	\$ 38.00	\$ 38.00	\$ 38.00	\$ 38.00	\$ 38.00	\$ 38.00	\$ -	\$ -	\$ 380.00
13 NAAA	\$ 28.80	\$ 28.80	\$ 28.80	\$ 28.80	\$ 28.80	\$ 28.80	\$ 28.80	\$ 28.80	\$ 28.80	\$ 28.80	\$ -	\$ -	\$ 288.00
14 Alumni	\$ 18.00	\$ 18.00	\$ 18.00	\$ 18.00	\$ 18.00	\$ 18.00	\$ 18.00	\$ 18.00	\$ 18.00	\$ 18.00	\$ -	\$ -	\$ 180.00
15 Midstore/Uniform <sup>6</sup>	\$ -	\$ -	\$ -	\$ -	\$ 393.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 393.25
16 Textbook <sup>7</sup>	\$ -	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ 250.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 700.00
TOTAL DEDUCTIONS	\$ 669.94	\$ 1,119.94	\$ 669.94	\$ 669.94	\$ 1,013.19	\$ 444.94	\$ 698.88	\$ 448.88	\$ 448.88	\$ 448.88	\$ 364.08	\$ -	\$ 6,997.49
17 EOM Pay	\$ 1,250.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 1,053.56	\$ 500.00	\$ 500.00	\$ 1,250.00	\$ 500.00	\$ 2,192.14	\$ 844.62	\$ -	\$ 9,590.32
18 Cr-Fwd	\$ 1,899.57	\$ 1,464.63	\$ 1,866.69	\$ 1,881.75	\$ 1,000.00	\$ 1,304.56	\$ 1,533.68	\$ 1,043.50	\$ 1,303.32	\$ -	\$ -	\$ -	
19 ACE Loan Balance	\$ 850.00	\$ 625.00	\$ 400.00	\$ 175.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

1 There is normally an annual military-wide Base Pay increase each January. This Budget projects a 2% increase.  
2 July Amt-Fwd is based on the minimum required held pay balance during 1/C year, \$1,000. Actual Held Pay balance may vary greatly.  
3 Comrate estimate based on typical summer, Thanksgiving, winter, and spring leave periods.  
4 1/C receive full net pay for EOM April and May  
5 State Income Tax - Oregon (OR) used for estimation  
6 The \$393.25 deduction in November only applies to midshipmen receiving SDW coat issue.



2/C - Class of 2023  
EXAMPLE ONLY - Amounts Vary By MIDN

	Jul	Aug	Sep	Oct	Nov	Dec	Jan <sup>1</sup>	Feb	Mar	Apr	May	June	Total
1 Aml-Fwd <sup>2</sup>	\$ 2,960.73	\$ 2,404.92	\$ 2,149.11	\$ 2,642.40	\$ 2,499.59	\$ 1,943.78	\$ 2,202.47	\$ 2,185.72	\$ 1,649.67	\$ 1,863.62	\$ 2,206.57	\$ 2,420.52	
2 Base Pay	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 14,362.20
3 Comrats <sup>3</sup>	\$ -	\$ -	\$ 387.00	\$ -	\$ -	\$ 64.50	\$ 219.30	\$ -	\$ -	\$ 129.00	\$ -	\$ -	\$ 799.80
4 Held Pay Release	\$ 750.00	\$ -	\$ -	\$ -	\$ 750.00	\$ -	\$ -	\$ 750.00	\$ -	\$ -	\$ -	\$ -	\$ 2,250.00
TOTAL ENTITLEMENTS	\$ 1,185.00	\$ 1,185.00	\$ 1,572.00	\$ 1,185.00	\$ 1,185.00	\$ 1,249.50	\$ 1,428.00	\$ 1,208.70	\$ 1,208.70	\$ 1,337.70	\$ 1,208.70	\$ 1,208.70	\$ 17,412.00
5 FITW	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 603.60
6 FICA-SS	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 890.46
7 FICS-M	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 208.20
8 SITW <sup>4</sup>	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 687.06
9 SGLI	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 300.00
10 Personal Deduction	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 1,656.00
11 ACE Loan Repay	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 2,700.00
12 Class Fund - MWF	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 41.67	\$ 500.00
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
14 Alumni	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 180.00
15 Midstore/Uniform	\$ -	\$ -	\$ 87.90	\$ 337.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 424.90
16 Textbook <sup>5</sup>	\$ -	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 900.00
TOTAL DEDUCTIONS	\$ 665.81	\$ 1,115.81	\$ 753.71	\$ 1,002.81	\$ 665.81	\$ 665.81	\$ 1,119.75	\$ 669.75	\$ 669.75	\$ 669.75	\$ 669.75	\$ 669.71	\$ 9,338.22
17 EOM Pay	\$ 1,075.00	\$ 325.00	\$ 325.00	\$ 325.00	\$ 1,075.00	\$ 325.00	\$ 325.00	\$ 1,075.00	\$ 325.00	\$ 325.00	\$ 325.00	\$ 325.00	\$ 6,150.00
18 Cr-Fwd	\$ 2,404.92	\$ 2,149.11	\$ 2,642.40	\$ 2,499.59	\$ 1,943.78	\$ 2,202.47	\$ 2,185.72	\$ 1,649.67	\$ 1,863.62	\$ 2,206.57	\$ 2,420.52	\$ 2,634.51	
19 ACE Loan Balance	\$ 3,550.00	\$ 3,325.00	\$ 3,100.00	\$ 2,875.00	\$ 2,650.00	\$ 2,425.00	\$ 2,200.00	\$ 1,975.00	\$ 1,750.00	\$ 1,525.00	\$ 1,300.00	\$ 1,075.00	

1 There is normally an annual military-wide Base Pay increase each January. This Budget projects a 2% increase.  
2 July Aml-Fwd is based on the minimum required held pay balance during 2/C year, \$1,350. Actual Held Pay balance may vary greatly.  
3 Comrats estimate based on typical summer, Thanksgiving, winter, and spring leave periods.  
4 State Income Tax - Oregon (OR) used for estimation  
5 Textbook costs based on 2021 2/C book costs.



3/C - Class of 2024  
EXAMPLE ONLY - Amounts Vary By MIDN

	Jul	Aug	Sep	Oct	Nov	Dec	Jan <sup>1</sup>	Feb	Mar	Apr	May	June	Total
1   Amt-Fwd <sup>2</sup>	\$ 763.18	\$ 1,067.37	\$ 921.56	\$ 1,524.85	\$ 1,829.04	\$ 1,500.00	\$ 1,868.69	\$ 1,961.94	\$ 1,535.89	\$ 1,859.84	\$ 2,312.79	\$ 2,636.74	
2   Base Pay	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 14,362.20
3   Comrats <sup>3</sup>	\$ -	\$ -	\$ 387.00	\$ -	\$ -	\$ 64.50	\$ 219.30	\$ -	\$ -	\$ 129.00	\$ -	\$ -	\$ 799.80
4   Held Pay Release	\$ -	\$ -	\$ -	\$ -	\$ 633.23	\$ -	\$ -	\$ 750.00	\$ -	\$ -	\$ -	\$ -	\$ 1,383.23
TOTAL ENTITLEMENTS	\$ 1,185.00	\$ 1,185.00	\$ 1,572.00	\$ 1,185.00	\$ 1,185.00	\$ 1,249.50	\$ 1,428.00	\$ 1,208.70	\$ 1,208.70	\$ 1,337.70	\$ 1,208.70	\$ 1,208.70	\$ 15,162.00
5   FITW	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 603.60
6   FICA-SS	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 890.46
7   FICA-M	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 208.20
8   SITW <sup>4</sup>	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 687.06
9   SGLI	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 300.00
10   Personal Deduction	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 1,656.00
11   ACE Loan Repay	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 2,700.00
12   Class Fund - MWF	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 380.00
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
14   Alumni	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 180.00
15   Midstore/Uniform	\$ -	\$ -	\$ 87.90	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 87.90
16   Textbook <sup>5</sup>	\$ -	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 900.00
TOTAL DEDUCTIONS	\$ 655.81	\$ 1,105.81	\$ 743.71	\$ 655.81	\$ 655.81	\$ 655.81	\$ 1,109.75	\$ 659.75	\$ 659.75	\$ 659.75	\$ 659.75	\$ 659.71	\$ 8,881.22
17   EOM Pay	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 868.23	\$ 225.00	\$ 225.00	\$ 975.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 4,083.23
18   Cr-Fwd	\$ 1,067.37	\$ 921.56	\$ 1,524.85	\$ 1,829.04	\$ 1,500.00	\$ 1,868.69	\$ 1,961.94	\$ 1,535.89	\$ 1,859.84	\$ 2,312.79	\$ 2,636.74	\$ 2,960.73	
19   ACE Loan Balance	\$ 6,250.00	\$ 6,025.00	\$ 5,800.00	\$ 5,575.00	\$ 5,350.00	\$ 5,125.00	\$ 4,900.00	\$ 4,675.00	\$ 4,450.00	\$ 4,225.00	\$ 4,000.00	\$ 3,775.00	

- 1 There is normally an annual military-wide Base Pay increase each January. This Budget projects a 2% increase.  
2 July Amt-Fwd is based on the 4C- Female Cr-Fwd June value. Actual Held Pay balance may vary greatly.  
3 Comrats estimate based on typical summer, Thanksgiving, winter, and spring leave periods.  
4 State Income Tax - Oregon (OR) used for estimation  
5 Textbook costs based on 2021 3/C book costs.

4/C - FEMALE - Class of 2025  
EXAMPLE ONLY - Amounts Vary By MIDN

	Jul	Aug	Sep	Oct	Nov	Dec	Jan <sup>1</sup>	Feb	Mar	Apr	May	June	Total
1   Amt-Fwd <sup>2</sup>	\$ -	\$ (1,220.61)	\$ (2,104.92)	\$ (1,894.23)	\$ (2,073.44)	\$ (1,654.25)	\$ (1,170.56)	\$ (1,560.61)	\$ (1,121.66)	\$ (682.71)	\$ (114.76)	\$ 324.19	
2   Base Pay	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 14,362.20
3   Comrats <sup>3</sup>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 64.50	\$ 219.30	\$ -	\$ -	\$ 129.00	\$ -	\$ -	\$ 412.80
4   Advance Pay <sup>4</sup>	\$ 8,500.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,500.00
TOTAL ENTITLEMENTS	\$ 9,685.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,249.50	\$ 1,428.00	\$ 1,208.70	\$ 1,208.70	\$ 1,337.70	\$ 1,208.70	\$ 1,208.70	\$ 23,275.00
5   FITW	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 603.60
6   FICA-SS	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 890.46
7   FICS-M	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 208.20
8   SITW <sup>5</sup>	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 687.06
9   SGLI	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 300.00
10   Personal Deduction	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 1,656.00
11   ACE Loan Repay	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,025.00
12   Class Fund - MWF	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 380.00
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
14   Alumni	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
15   Midstore/Uniform	\$ 10,226.00	\$ 1,128.50	\$ 433.50	\$ 598.40	\$ -	\$ -	\$ 598.30	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,984.70
16   Textbook <sup>6</sup>	\$ 188.80	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,088.80
TOTAL DEDUCTIONS	\$ 10,830.61	\$ 1,994.31	\$ 849.31	\$ 1,239.21	\$ 640.81	\$ 640.81	\$ 1,693.05	\$ 644.75	\$ 644.75	\$ 644.75	\$ 644.75	\$ 644.71	\$ 21,111.82
17   EOM Pay	\$ 75.00	\$ 75.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 1,400.00
18   Cr-Fwd <sup>2</sup>	\$ (1,220.61)	\$ (2,104.92)	\$ (1,894.23)	\$ (2,073.44)	\$ (1,654.25)	\$ (1,170.56)	\$ (1,560.61)	\$ (1,121.66)	\$ (682.71)	\$ (114.76)	\$ 324.19	\$ 763.18	
19   ACE Loan Balance	\$ 8,500.00	\$ 8,500.00	\$ 8,500.00	\$ 8,275.00	\$ 8,050.00	\$ 7,825.00	\$ 7,600.00	\$ 7,375.00	\$ 7,150.00	\$ 6,925.00	\$ 6,700.00	\$ 6,475.00	

Based off female Midshipmen whose deductions are higher from issue of additional items

- 1 There is normally an annual military-wide Base Pay increase each January. This Budget projects a 2% increase.
- 2 Held pay balance will never drop below zero. Negative held pay balances represent debt to Business Services Division that will be carried forward and charged in future months.
- 3 Comrats estimate based on typical Thanksgiving, winter, and spring leave periods.
- 4 July Advance Pay of \$8,500 represents the Advance for Clothing and Equipment (ACE) Loan.
- 5 State Income Tax - Oregon (OR) used for estimation
- 6 Textbook costs based on 2021 4/C book costs.



4/C - MALE - Class of 2025  
EXAMPLE ONLY - Amounts Vary By MIDN

	Jul	Aug	Sep	Oct	Nov	Dec	Jan <sup>1</sup>	Feb	Mar	Apr	May	June	Total
1 Amt-Fwd <sup>2</sup>	\$ -	\$ (997.61)	\$ (941.42)	\$ (1,788.28)	\$ (1,838.34)	\$ (1,419.15)	\$ (935.46)	\$ (727.21)	\$ (860.31)	\$ (421.36)	\$ 146.59	\$ 585.54	
2 Base Pay	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 1,208.70	\$ 14,362.20
3 Comrats <sup>3</sup>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 64.50	\$ 219.30	\$ -	\$ -	\$ 129.00	\$ -	\$ -	\$ 412.80
4 Advance Pay <sup>4</sup>	\$ 8,500.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,500.00
TOTAL ENTITLEMENTS	\$ 9,685.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,185.00	\$ 1,249.50	\$ 1,428.00	\$ 1,208.70	\$ 1,208.70	\$ 1,337.70	\$ 1,208.70	\$ 1,208.70	\$ 23,275.00
5 FITW	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 49.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 50.80	\$ 603.60
6 FICA-SS	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 73.47	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 74.94	\$ 890.46
7 FICS-M	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.18	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 17.52	\$ 208.20
8 SITW <sup>5</sup>	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 56.69	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 57.82	\$ 687.06
9 SGLI	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 300.00
10 Personal Deduction	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 138.00	\$ 1,656.00
11 ACE Loan Repay	\$ -	\$ -	\$ -	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 2,025.00
12 Class Fund - MWF	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 31.67	\$ 380.00
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
14 Alumni	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
15 Midstore/Uniform	\$ 10,003.00	\$ 188.00	\$ 1,491.05	\$ 469.25	\$ -	\$ -	\$ -	\$ 572.05	\$ -	\$ -	\$ -	\$ -	\$ 12,723.35
16 Textbook <sup>6</sup>	\$ 188.80	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ 450.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,088.80
TOTAL DEDUCTIONS	\$ 10,607.61	\$ 1,053.81	\$ 1,906.86	\$ 1,110.06	\$ 640.81	\$ 640.81	\$ 1,094.75	\$ 1,216.80	\$ 644.75	\$ 644.75	\$ 644.75	\$ 644.71	\$ 20,850.47
17 EOM Pay	\$ 75.00	\$ 75.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 1,400.00
18 Cr-Fwd <sup>2</sup>	\$ (997.61)	\$ (941.42)	\$ (1,788.28)	\$ (1,838.34)	\$ (1,419.15)	\$ (935.46)	\$ (727.21)	\$ (860.31)	\$ (421.36)	\$ 146.59	\$ 585.54	\$ 1,024.53	
19 ACE Loan Balance	\$ 8,500.00	\$ 8,500.00	\$ 8,500.00	\$ 8,275.00	\$ 8,050.00	\$ 7,825.00	\$ 7,600.00	\$ 7,375.00	\$ 7,150.00	\$ 6,925.00	\$ 6,700.00	\$ 6,475.00	

- 1 There is normally an annual military-wide Base Pay increase each January. This Budget projects a 2% increase.
- 2 Held pay balance will never drop below zero. Negative held pay balances represent debt to Business Services Division that will be carried forward and charged in future months.
- 3 Comrats estimate based on typical Thanksgiving, winter, and spring leave periods.
- 4 July Advance Pay of \$8,500 represents the Advance for Clothing and Equipment (ACE) Loan.
- 5 State Income Tax - Oregon (OR) used for estimation
- 6 Textbook costs based on 2021 4/C book costs.

**CLASS OF 2025 MIDSHIPMEN STORE ISSUE  
COMPUTER, ACCESSORIES AND SUPPORT**

<b>COMPUTER AND ACCESSORIES</b>			
<b>ITEM</b>	<b>QTY</b>	<b>PRICE</b>	<b>TOTAL</b>
LAPTOP COMPUTER BUNDLE (W/4YR WARRANTY)*	1	\$ 2,313.00	\$ 2,313.00
Assessories Bundle**	1	\$ 214.00	\$ 214.00
MCRC COMPUTER SUPPORT 4YRS	1	\$ 156.00	\$ 156.00
USNA MICROSOFT LICENSES 4YRS	1	\$ 155.00	\$ 155.00
MATHWORKS SOFTWARE	1	\$ 16.00	\$ 20.00
<b>ISSUE TOTAL</b>		<b>\$</b>	<b>2,858.00</b>
*Bundle includes 24" monitor (w/3yr warranty), CAC enabled keyboard, wireless mouse, printer, docking station, & replacement ink.			
** Bundle includes External HD, Surge Protector, Headphones, CAT 6 Cables (2), Printer Cable, Protective Laptop Case, Ream Paper, Luggage tag and Computer Set-up Procedures.			

TABLE 2-1



**CLASS OF 2025 MIDSTORE ISSUE**  
**GEAR, GENDER-NEUTRAL**

GEAR			
ITEM	QTY	PRICE	TOTAL
GREY HOODED SWEATSHIRT	1	\$ 46.00	\$ 46.00
GREY SWEATPANTS	1	\$ 37.00	\$ 37.00
GREY CREWNECK SWEATSHIRT	1	\$ 38.00	\$ 38.00
NAVY / GOLD RUNNING PANTS	2	\$ 57.00	\$ 114.00
NAVY / GOLD RUNNING JACKET	2	\$ 73.00	\$ 146.00
NAVY / GOLD REV. MESH JERSEY	1	\$ 24.00	\$ 24.00
GYM TRUNKS, BLUE MESH W/ USNA	12	\$ 24.00	\$ 288.00
ATHLETIC T-SHIRTS STYLE SS0260	10	\$ 15.00	\$ 150.00
MICROFIBER ATHLETIC T-SHIRTS	10	\$20.00	\$ 200.00
USNA COMMAND BALLCAP	1	\$ 16.00	\$ 16.00
V-NECK T-SHIRT 3/PK #777	5	\$ 10.00	\$ 50.00
O NECK T-SHIRT 3/PK #2135	3	\$ 10.00	\$ 30.00
SLIDE-ON SANDAL SUF100TN / SD106NV	1	\$ 15.00	\$ 15.00
VANQUISHER GOGGLE	1	\$ 13.00	\$ 13.00
1 QT CANTEEN - BLACK	1	\$ 4.00	\$ 4.00
#3020 PRESSURE RELIEF INSOLE	2	\$ 13.00	\$ 26.00
REFLECTIVE BELT WITH ID HOLDER	1	\$ 7.00	\$ 7.00
TOILETRY KIT	1	\$ 11.00	\$ 11.00
ATTACHE BAG	1	\$ 30.00	\$ 30.00
#1025 CLEAR MOUTH GUARD	1	\$ 1.00	\$ 1.00
VINYL NAME BADGE HOLDER W/ CLIP	2	\$ 1.00	\$ 2.00
BLACK ACCESS CARD HOLDER W/CLIP	2	\$ 1.25	\$ 2.50
LARGE WHITE NET BAG	2	\$ 19.50	\$ 39.00
WHITE FABRIC LAUNDRY BAG	2	\$ 37.00	\$ 74.00
MEDIUM YELLOW NET BAG	2	\$ 17.00	\$ 34.00
BLUE NYLON GARMENT BAG	2	\$ 16.00	\$ 32.00
I-DAY BAG	1	\$ 11.00	\$ 11.00
2/PK FLAT SHEETS*-ADDED TO SET	2		\$ -
2/PK PILLOW CASES*-ADDED TO SET	1		\$ -
WASH CLOTHS	6	\$ 2.25	\$ 13.50
BATH TOWEL	6	\$ 10.00	\$ 60.00
BLUE BEDSPREAD-ADDED TO SET	2		\$ -
BLUE RING BINDER W/ SEAL	2	\$ 5.25	\$ 10.50
BLUE RING SPIRAL NOTEBOOK W/ SEAL	1	\$ 3.00	\$ 3.00
TOOTHBRUSH COVER 4/PK	1	\$ 1.00	\$ 1.00
ZEQUENZ REPORTER FLEX NOTEBOOK	1	\$ 5.25	\$ 5.25
TACTICAL BOUND MEMOBOOK - GREEN	1	\$ 5.00	\$ 5.00
TACTICAL SPIRAL MEMOBOOK - GREEN	1	\$ 3.25	\$ 3.25
TACTICAL BOUND FIELDBOOK - GREEN	1	\$ 13.25	\$ 13.25
NAME TAGS - ENGRAVED	4	\$ 3.00	\$ 12.00
YELLOW HIGHLIGHTER	2	\$ 1.50	\$ 3.00
WHITE DRAFT ERASER	1	\$ 2.00	\$ 2.00
P205 MECHANICAL PENCIL	1	\$ 3.25	\$ 3.25
LOOSELEAF DIVIDER SET	1	\$ 1.00	\$ 1.00
FILLER PAPER, 200 SHEETS	1	\$ 3.00	\$ 3.00
ROOM CLEANING KIT	1	\$ 45.00	\$ 45.00
KLEENEX POCKET PACKS	1	\$ 2.75	\$ 2.75
PURELL HAND SANITIZER	3	\$ 1.00	\$ 3.00
PURELL HAND SANITIZER W/JELLY WRAP	1	\$ 1.50	\$ 1.50
PURELL MILITARY BOTTLE 3OZ	1	\$ 3.50	\$ 3.50
WOOD PENCIL 12 PACK	1	\$ 2.75	\$ 2.75
POSTAGE STAMPS - 1ST CLASS	2	\$ 11.00	\$ 22.00
PUSH PIN, 75 PK	1	\$ 1.00	\$ 1.00
PLASTIC RULER	1	\$ 1.50	\$ 1.50
TERRYCLOTH CLEANING RAG	1	\$ 3.75	\$ 3.75
COMBINATION LOCKS, 2/PK	1	\$ 7.75	\$ 7.75
FINGERNAIL CLIPPERS	1	\$ 1.00	\$ 1.00
TOENAIL CLIPPERS	1	\$ 1.25	\$ 1.25
ORAL B TOOTHBRUSHES	2	\$ 4.50	\$ 9.00
BLOTTER W/ COVER	1	\$ 8.00	\$ 8.00
LINED SCRATCH PADS	3	\$ 1.50	\$ 4.50
SCISSORS	1	\$ 6.50	\$ 6.50
MASKING TAPE	1	\$ 5.00	\$ 5.00
BACKPACK LOCK #646D	1	\$ 3.00	\$ 3.00
A92P SURGE BLACK BACKPACK	1	\$ 69.00	\$ 69.00
SUDAFED	1	\$ 6.50	\$ 6.50
NAVY MESH LAUNDRY BAG	1	\$ 19.50	\$ 19.50
MAGNA CART MCK	1	\$ 43.00	\$ 43.00
BODY GLIDE	1	\$ 7.00	\$ 7.00
SHOE HORN	1	\$ -	\$ -

GEAR (CONTINUED)			
ITEM	QTY	PRICE	TOTAL
COMBAT BOOT LACES	1	\$ 1.50	\$ 1.50
SPONGES - 2/PK	1	\$ 1.75	\$ 1.75
CREST TOOTHPASTE	1	\$ 4.00	\$ 4.00
SURE DEODORANT	2	\$ 1.75	\$ 3.50
BAND AIDS	1	\$ 3.25	\$ 3.25
TIDE STAIN STICK 3/PK	1	\$ 7.25	\$ 7.25
DIAL BODY WASH - CCNUT WATER	1	\$ 4.75	\$ 4.75
LIQUID HAND SOAP - PUMP	1	\$ 1.75	\$ 1.75
CEPACO LOZENGES	2	\$ 3.00	\$ 6.00
INSECT REPELLANT	1	\$ 6.00	\$ 6.00
MESH BODY SPONGE	1	\$ 0.75	\$ 0.75
ADVIL REGULAR STRENGTH	1	\$ 4.25	\$ 4.25
PEPTO BISMOL TABLETS	1	\$ 6.00	\$ 6.00
VASELINE	1	\$ 2.25	\$ 2.25
TUMS 72CT	1	\$ 5.00	\$ 5.00
NEOSPORIN 1oz.	1	\$ 7.75	\$ 7.75
WAXED DENTAL FLOSS	1	\$ 3.75	\$ 3.75
SEWING KIT	1	\$ 10.00	\$ 10.00
PERT SHAMPOO	1	\$ 3.25	\$ 3.25
Q-TIP SWABS	1	\$ 2.50	\$ 2.50
SUNBLOCK LOTION	1	\$ 9.00	\$ 9.00
LIPBALM SPF 30	1	\$ 1.75	\$ 1.75
BLACK LAUNDRY MARKER	2	\$ 1.00	\$ 2.00
BLACK BIC PENS, 10/PK	1	\$ 1.75	\$ 1.75
PLASTIC HANGERS, 5/PK	1	\$ 6.50	\$ 6.50
VELVET HANGERS, 10/PK	1	\$ 5.50	\$ 5.50
WHITE PASTE POLISH	1	\$ 3.00	\$ 3.00
OD GREEN SEABAG	1	\$ 34.00	\$ 34.00
DOOR PLATE - ENGRAVED	1	\$ 4.75	\$ 4.75
BEDDING SET	1	\$ 316.00	\$ 316.00
WHITE CTN BLANKET-ADDED TO SET	2		\$ -
NALGENE BOTTLE	1	\$ 11.00	\$ 11.00
PENCIL SHARPENER	1	\$ 4.00	\$ 4.00
BLACK MILITARY PEN	1	\$ 12.25	\$ 12.25
SHOE SHINE KIT	1	\$ 11.25	\$ 11.25
STANDARD BED PILLOW	1	\$ 10.00	\$ 10.00
NEUTRAL PASTE POLISH	1	\$ 3.00	\$ 3.00
SHOE SHINE CLOTHS	1	\$ 2.75	\$ 2.75
SHOUT WIPES	2	\$ 2.75	\$ 5.50
RED CABLE LOCK #1519	1	\$ 7.25	\$ 7.25
DESK DRAWER ORGANIZER	1	\$ 5.75	\$ 5.75
PAIR BOOKENDS	1	\$ 3.00	\$ 3.00
FEBREEZE SPRAY	1	\$ 5.50	\$ 5.50
GOLD BOND FOOT POWDER	1	\$ 9.00	\$ 9.00
FLOOR SCRUBBER 3M	1	\$ 2.50	\$ 2.50
ODOR EATERS SHOE SPRAY	1	\$ 4.50	\$ 4.50
WHITE EDGE DRESSING	1	\$ 4.00	\$ 4.00
PERSONAL STAPLER	1	\$ 2.50	\$ 2.50
USNA STATIONERY TABLET	1	\$ 2.75	\$ 2.75
USNA ENVELOPES	1	\$ 3.00	\$ 3.00
BRASSO POLISH	1	\$ 2.75	\$ 2.75
LINT ROLLER	1	\$ 2.50	\$ 2.50
CLEANING GLOVES	1	\$ 2.25	\$ 2.25
BLISTER PAD KIT	1	\$ 4.50	\$ 4.50
ROLLING CARRY ON	1	\$ 75.00	\$ 75.00
USNA LUGGAGE #1 2-SUITER BAG	1	\$ 53.00	\$ 53.00
PROTECTIVE HEAD GEAR	1	\$ 45.00	\$ 45.00
IRON	1	\$ 22.00	\$ 22.00
IRONING BOARD	1	\$ 14.00	\$ 14.00
WHITE MARKER	1	\$ 2.25	\$ 2.25
ACADEMIC PLANNER	1	\$ 4.00	\$ 4.00
PLASTIC WEATHER TIGHT BOX	1	\$ 7.00	\$ 7.00
PAPER TOWELS - 1 ROLL	1	\$ 1.75	\$ 1.75
STAINLESS CHOW SET	1	\$ 4.00	\$ 4.00
T136X CALCULATOR	1	\$ 21.00	\$ 21.00
BUNGEEES - (2) RED AND (2) GREEN	1	\$ 7.00	\$ 7.00
MATERIALS CHARGE	1	\$ 40.00	\$ 40.00
BLACK MASKS	5	\$ -	\$ -
WHITE MASKS	5	\$ -	\$ -
<b>ISSUE TOTAL</b>		<b>\$ 2,744.25</b>	

TABLE 2-2

**CLASS OF 2025 MIDSTORE ISSUE  
GEAR, GENDER-SPECIFIC**

<b>FEMALE GEAR ISSUE</b>			
<b>ITEM</b>	<b>QTY</b>	<b>PRICE</b>	<b>TOTAL</b>
BLACK BOOT SOCKS E11919070-MEDIUM	12	\$ 7.00	\$ 84.00
JOCKEY ELANCE BIKINI #1489/1541	6	\$ 15.00	\$ 90.00
ISSUE CROSS TRAINER BROOKS GHOST	1	\$ 100.00	\$ 100.00
RUNNING SHOES BROOKS ADRENALINE	1	\$ 100.00	\$ 100.00
SWIMSUIT - SPEEDO (FLYBACK)	1	\$ 40.00	\$ 40.00
VENTED SPORTS BRA #6632	11	\$ 14.00	\$ 154.00
ATHLETIC SOCKS - MEDIUM E15054770	22	\$ 5.00	\$ 110.00
DRESS SOCKS, BLK E11052670-MEDIUM	12	\$ 6.00	\$ 72.00
DRESS SOCKS, WHT E11052670-MEDIUM	6	\$ 6.00	\$ 36.00
BLACK COMPRESSION SHORT (UA)	12	\$ 24.00	\$ 288.00
FINE MESH WHITE NET BAG	1	\$ 7.00	\$ 7.00
SANITARY NAPKINS	1	\$ 4.25	\$ 4.25
POLO SHIRT	1	\$ 30.00	\$ 30.00
WOMEN'S BROWN BELT #6599300	1	\$ 17.00	\$ 17.00
BLACK/BROWN SOCK 1080	1	\$ 3.00	\$ 3.00
9155240 SAHARA SPERRY BOAT SHOE	1	\$ 65.00	\$ 65.00
SKINTIMATE DISPOSABLE RAZOR 4/PK	1	\$ 7.75	\$ 7.75
TAMPAX PEARL TAMPON	2	\$ 9.00	\$ 18.00
SKINTIMATE SHAVE CREAM	1	\$ 1.25	\$ 1.25
HAIRBRUSH	1	\$ 5.50	\$ 5.50
<b>ISSUE TOTAL</b>		<b>\$</b>	<b>1,232.75</b>

<b>MALE GEAR ISSUE</b>			
<b>ITEM</b>	<b>QTY</b>	<b>PRICE</b>	<b>TOTAL</b>
EDGE SHAVE GEL	1	\$ 1.25	\$ 1.25
BLACK BOOT SOCKS E11919070-LARGE	12	\$ 7.00	\$ 84.00
ATHLETIC SOCKS LARGE E15054770	22	\$ 5.00	\$ 110.00
DRESS SOCKS, BLK E11052670-LARGE	12	\$ 6.00	\$ 72.00
DRESS SOCKS, WHT E11052670-LARGE	6	\$ 6.00	\$ 36.00
HANES 4PK BOXER BRIEFS	3	\$ 14.00	\$ 42.00
CROSS TRAINER BROOKS GHOST	1	\$ 100.00	\$ 100.00
RUNNING SHOES BROOKS ADRENALINE	1	\$ 100.00	\$ 100.00
SWIMSUIT - SPEEDO (RALLY/REDONDO)	1	\$ 26.00	\$ 26.00
FUSION RAZOR	1	\$ 11.75	\$ 11.75
FUSION BLADES 4/PK	1	\$ 20.00	\$ 20.00
POLO SHIRT	1	\$ 30.00	\$ 30.00
MEN'S BROWN BELT #2999500	1	\$ 19.00	\$ 19.00
BLACK/BROWN SOCKS 1080	1	\$ 3.00	\$ 3.00
BLACK COMPRESSION SHORT (UA)	12	\$ 24.00	\$ 288.00
0197640 SAHARA SPERRY BOAT SHOE	1	\$ 65.00	\$ 65.00
<b>ISSUE TOTAL</b>		<b>\$</b>	<b>1,008.00</b>

<b>MIDSTORE ISSUE GRAND TOTAL - FEMALE</b>	<b>\$ 6,835.00</b>
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<b>MIDSTORE ISSUE GRAND TOTAL - MALE</b>	<b>\$ 6,610.25</b>
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**CLASS OF 2025 UNIFORM PRICES AND 1/C 2/C 3/C UNIFORM PRICES**

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
<b>JULY</b>	BLUE RIM HATS	2	\$ 15.25	\$ 30.50	
<b>MALE</b>	NWU T-SHIRTS	6	\$ 6.40	\$ 38.40	
	NWU BALL CAP	1	\$ 17.00	\$ 17.00	
	WHITE WORK JUMPERS	4	\$ 44.00	\$ 176.00	
	WHITE WORK TROUSERS	4	\$ 44.00	\$ 176.00	
	NWU JACKET	2	\$ 53.00	\$ 106.00	
	NWU TROUSERS	2	\$ 65.00	\$ 130.00	
	BLACK UTILITY BELT	1	\$ 6.40	\$ 6.40	
	FDB SCREWBAC ANCHORS	1	\$ 9.00	\$ 9.00	
	CLUTCH BACKS, 8/PACK	1	\$ 0.35	\$ 0.35	
	WHITE STRETCH GLOVES	2	\$ 5.00	\$ 10.00	
	BLACK NECKERCHIEF	1	\$ 14.00	\$ 14.00	
	BLACK NYLON BELT	2	\$ 11.40	\$ 22.80	
	WHITE CNT BELT	2	\$ 12.40	\$ 24.80	
	KHAKI COTTON BELT	1	\$ 12.75	\$ 12.75	
	BAYONET BELT SET	2	\$ 38.00	\$ 76.00	
	WHITE STIRUP, SHIRT STAYS, SET/4	1	\$ 6.00	\$ 6.00	
	NWU BOOT BANDS, 2PR/PKG	1	\$ 1.75	\$ 1.75	
	BLACK STIRUP, SHIRT STAYS, SET/4	1	\$ 6.00	\$ 6.00	
	4/C HARD SHOULDER BOARDS, PR.	1	\$ 25.00	\$ 25.00	
	SUSPENDERS	1	\$ 7.25	\$ 7.25	
	GOLD CUFF LINKS	1	\$ 12.90	\$ 12.90	
	SDB LAPEL W/CLUTCH	1	\$ 10.00	\$ 10.00	
	DON'T TREAD ON ME PATCH, SET/2	1	\$ 6.40	\$ 6.40	
	U.S. REVERSE FLAG PATCH, SET/2	1	\$ 6.40	\$ 6.40	
	COMBAT BOOTS	1	\$ 134.75	\$ 134.75	
	WHITE CNT TROUSERS	3	\$ 54.00	\$ 162.00	
	BLUE DRILL TROUSERS	5	\$ 92.25	\$ 461.25	
	BLUE HI-RISE TROUSERS	1	\$ 84.50	\$ 84.50	
	CASUAL KHAKI TROUSERS	1	\$ 43.75	\$ 43.75	
	BLACK LEATHER SHOES	2	\$ 92.75	\$ 185.50	
	WHITE LEATHER SHOES	1	\$ 101.00	\$ 101.00	
	BLACK HI-GLOSS SHOES	1	\$ 94.00	\$ 94.00	
	COLD WEATHER PARKA	1	\$ 186.00	\$ 186.00	
	BLACK FLEECE LINER	1	\$ 85.00	\$ 85.00	
	COMBINATION CAPS	2	\$ 53.40	\$ 106.80	
	S/S WHITE CNT SHIRTS	3	\$ 35.25	\$ 105.75	
	S/S BLUE DRILL SHIRTS	3	\$ 53.25	\$ 159.75	
	WHITE DOT GLOVES	2	\$ 2.00	\$ 4.00	
	WHITE DRESS SOCK / PR.	1	\$ 4.75	\$ 4.75	
	REPAIR TAILOR SHOP MONOGRAMMING	2	\$ 3.50	\$ 7.00	
	<b>TOTAL (MALE)</b>				<b>\$ 2,857.50</b>
<b>JULY</b>	BLUE RIM HATS	2	\$ 15.25	\$ 30.50	
<b>FEMALE</b>	NWU T-SHIRTS	6	\$ 6.40	\$ 38.40	
	NWU BALL CAP	1	\$ 17.00	\$ 17.00	
	WHITE WORK JUMPERS	4	\$ 44.00	\$ 176.00	
	WHITE WORK TROUSERS	4	\$ 44.00	\$ 176.00	
	NWU JACKET	2	\$ 53.00	\$ 106.00	



**CLASS OF 2025 UNIFORM PRICES AND 1/C 2/C 3/C UNIFORM PRICES**

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
	NWU TROUSERS	2	\$ 65.00	\$ 130.00	
<b>JULY</b>	BLACK UTILITY BELT	1	\$ 6.40	\$ 6.40	
<b>FEMALE</b>	FDB SCREWBAG ANCHORS	1	\$ 9.00	\$ 9.00	
	WHITE STRETCH GLOVES	2	\$ 5.00	\$ 10.00	
	WHITE STIRUP, SHIRT STAYS, SET/4	1	\$ 6.00	\$ 6.00	
	4/C HARD SHOULDER BOARD, ELASTIC	1	\$ 25.00	\$ 25.00	
	CLUTCH BACKS, 8/PACK	1	\$ 0.35	\$ 0.35	
	4/C HARD SHOULDER BOARD, FLAP	1	\$ 25.00	\$ 25.00	
	BLACK NECKERCHIEF	1	\$ 14.00	\$ 14.00	
	BAYONET BELT SET	2	\$ 38.00	\$ 76.00	
	NWU BOOT BANDS, 2PR/PKG	1	\$ 1.75	\$ 1.75	
	BLACK STIRUP, SHIRT STAYS, SET/4	1	\$ 6.00	\$ 6.00	
	BLACK NYLON BELT	2	\$ 11.40	\$ 22.80	
	WHITE CNT BELT	2	\$ 12.40	\$ 24.80	
	KHAKI COTTON BELT	1	\$ 12.25	\$ 12.25	
	SUSPENDERS	1	\$ 7.25	\$ 7.25	
	GOLD CUFF LINKS	1	\$ 12.90	\$ 12.90	
	SDB LAPEL W/CLUTCH	1	\$ 10.00	\$ 10.00	
	DON'T TREAD ON ME PATCH, SET/2	1	\$ 6.40	\$ 6.40	
	U.S. REVERSE FLAG PATCH, SET/2	1	\$ 6.40	\$ 6.40	
	COMBAT BOOTS	1	\$ 134.75	\$ 134.75	
	BLUE DRILL TROUSERS	3	\$ 91.25	\$ 273.75	
	SDB TROUSERS	2	\$ 93.75	\$ 187.50	
	BLUE HI-RISE TROUSERS	1	\$ 83.75	\$ 83.75	
	WHITE CNT TROUSERS	3	\$ 53.75	\$ 161.25	
	CASUAL KHAKI TROUSERS	1	\$ 25.00	\$ 25.00	
	BLACK HI-GLOSS SHOES	1	\$ 94.00	\$ 94.00	
	WHITE LEATHER SHOES	1	\$ 101.00	\$ 101.00	
	BLACK LEATHER SHOES	2	\$ 92.75	\$ 185.50	
	COLD WEATHER PARKA	1	\$ 186.00	\$ 186.00	
	BLACK FLEECE LINER	1	\$ 85.00	\$ 85.00	
	COMBINATION CAPS	2	\$ 53.40	\$ 106.80	
	S/S BLUE DRILL SHIRTS	3	\$ 53.00	\$ 159.00	
	S/S WHITE CNT SHIRTS	3	\$ 33.50	\$ 100.50	
	WHITE DOT GLOVES	2	\$ 2.00	\$ 4.00	
	WHITE DRESS SOCK / PR.	1	\$ 4.75	\$ 4.75	
	REPAIR TAILOR SHOP MONOGRAMMING	2	\$ 3.50	\$ 7.00	
	<b>TOTAL (FEMALE)</b>				<b>\$ 2,855.75</b>
<b>JULY</b>	PARADE JACKET (MALE)	1	\$ 424.00	\$ 424.00	
<b>MALE &amp;</b>	PARADE JACKET (FEMALE)	1	\$ 424.00	\$ 424.00	
<b>FEMALE</b>	RELAXED FIT JACKET (MALE)	1	\$ 111.25	\$ 111.25	
	RELAXED FIT JACKET (FEMALE)	1	\$ 111.25	\$ 111.25	
	<b>TOTAL (MALE)</b>				<b>\$ 535.25</b>
	<b>TOTAL (FEMALE)</b>				<b>\$ 535.25</b>
<b>AUGUST</b>	SDB JACKET	2	\$ 270.00	\$ 540.00	
<b>FEMALE</b>	OVERCOAT	1	\$ 522.00	\$ 522.00	

**CLASS OF 2025 UNIFORM PRICES AND 1/C 2/C 3/C UNIFORM PRICES**

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
	FORMAL BLACK FABRIC PUMPS	1	\$ 66.50	\$ 66.50	
	<b>TOTAL (FEMALE)</b>				<b>\$ 1,128.50</b>
<b>SEPTEMBER</b>	SDB JACKET	2	\$ 301.00	\$ 602.00	
<b>MALE</b>	OVERCOAT	1	\$ 522.00	\$ 522.00	
	<b>TOTAL (MALE)</b>				<b>\$ 1,124.00</b>
<b>SEPTEMBER</b>	L/S SDB WHITE SHIRTS	2	\$ 41.25	\$ 82.50	
<b>FEMALE</b>	SDW PANTS	1	\$ 70.50	\$ 70.50	
	STEEL TOE BOOTS	1	\$ 168.50	\$ 168.50	
	4/C SOFT SHOULDER BOARDS	1	\$ 15.00	\$ 15.00	
	GARRISON CAP ANCHOR	1	\$ 4.00	\$ 4.00	
	BLACK WATCH CAP	1	\$ 5.75	\$ 5.75	
	WHITE SCARF	1	\$ 12.00	\$ 12.00	
	BLACK LEATHER GLOVES	1	\$ 32.00	\$ 32.00	
	SDB NECK TABS	2	\$ 11.25	\$ 22.50	
	EARMUFFS	1	\$ 20.75	\$ 20.75	
	<b>TOTAL (FEMALE)</b>				<b>\$ 433.50</b>
<b>SEPTEMBER</b>	L/S SDB WHITE SHIRTS	2	\$ 41.50	\$ 83.00	
<b>MALE</b>	STEEL TOE BOOTS	1	\$ 168.50	\$ 168.50	
	4/C SOFT SHOULDER BOARDS	1	\$ 15.00	\$ 15.00	
	GARRISON CAP ANCHOR	1	\$ 4.00	\$ 4.00	
	BLACK WATCH CAP	1	\$ 5.75	\$ 5.75	
	WHITE SCARF	1	\$ 12.00	\$ 12.00	
	BLACK LEATHER GLOVES	1	\$ 32.00	\$ 32.00	
	NECK TIES	2	\$ 10.40	\$ 20.80	
	TIE BAR	1	\$ 5.25	\$ 5.25	
	EARMUFFS	1	\$ 20.75	\$ 20.75	
	<b>TOTAL (MALE)</b>				<b>\$ 367.05</b>
<b>OCTOBER</b>	DINNER DRESS BLUE JACKET	1	\$ 252.50	\$ 252.50	
<b>FEMALE</b>	FORMAL SKIRT	1	\$ 138.75	\$ 138.75	
	FORMAL S/S SHIRTS	2	\$ 49.00	\$ 98.00	
	WHITE HI-RISE TROUSERS	1	\$ 72.25	\$ 72.25	
	CUMMERBUND	1	\$ 19.50	\$ 19.50	
	CROSS OVER TIE	1	\$ 6.40	\$ 6.40	
	SHIRT STUDS	1	\$ 11.00	\$ 11.00	
	<b>TOTAL (FEMALE)</b>				<b>\$ 598.40</b>
<b>OCTOBER</b>	DINNER DRESS BLUE JACKET	1	\$ 252.50	\$ 252.50	
<b>MALE</b>	FORMAL L/S SHIRTS	2	\$ 49.00	\$ 98.00	
	WHITE HI-RISE TROUSERS	1	\$ 72.25	\$ 72.25	
	CUMMERBUND	1	\$ 20.00	\$ 20.00	
	BOW TIE	1	\$ 6.00	\$ 6.00	
	SHIRT STUDS	1	\$ 11.00	\$ 11.00	
	CHAIN LINK BUTTONS	1	\$ 9.50	\$ 9.50	



**CLASS OF 2025 UNIFORM PRICES AND 1/C 2/C 3/C UNIFORM PRICES**

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
	<b>TOTAL (MALE)</b>				<b>\$ 469.25</b>
<b>JANUARY</b>	SERVICE DRESS WHITE COAT	1	\$ 182.25	\$ 182.25	
<b>FEMALE</b>	POLY/WOOL KHAKI TROUSERS	2	\$ 82.25	\$ 164.50	
	POLY/WOOL S/S KHAKI SHIRTS	2	\$ 57.75	\$ 115.50	
	POLY/WOOL KHAKI GARRISON CAPS	2	\$ 18.00	\$ 36.00	
	5/8" COLLAR ANCHOR	1	\$ 5.50	\$ 5.50	
	1 1/16" SHOULDER ANCHOR	1	\$ 6.50	\$ 6.50	
	3/C SOFT SHOULDER BOARD	1	\$ 17.00	\$ 17.00	
	3/C HARD SHOULDER BOARD ELASTIC	1	\$ 26.00	\$ 26.00	
	3/C HARD SHOULDER BOARD FLAP	1	\$ 26.00	\$ 26.00	
	NWU 3/C RANK TABS	1	\$ 2.90	\$ 2.90	
	CWP 3/C RANK TABS	1	\$ 2.90	\$ 2.90	
	POLY/WOOL KHAKI BELT	1	\$ 13.25	\$ 13.25	
	<b>TOTAL (FEMALE)</b>				<b>\$ 598.30</b>
<b>FEBRUARY</b>	CHOKER WHITE JACKET	1	\$ 182.25	\$ 182.25	
<b>MALE</b>	POLY/WOOL KHAKI TROUSERS	2	\$ 82.25	\$ 164.50	
	POLY/WOOL S/S KHAKI SHIRTS	2	\$ 57.75	\$ 115.50	
	POLY/WOOL KHAKI GARRISON CAPS	2	\$ 18.00	\$ 36.00	
	5/8" COLLAR ANCHOR	1	\$ 5.50	\$ 5.50	
	1 1/16" SHOULDER ANCHOR	1	\$ 6.50	\$ 6.50	
	3/C SOFT SHOULDER BOARD	1	\$ 17.00	\$ 17.00	
	3/C HARD SHOULDER BOARD	1	\$ 26.00	\$ 26.00	
	NWU 3/C RANK TABS	1	\$ 2.90	\$ 2.90	
	CWP 3/C RANK TABS	1	\$ 2.90	\$ 2.90	
	POLY/WOOL KHAKI BELT	1	\$ 13.00	\$ 13.00	
	<b>TOTAL (MALE)</b>				<b>\$ 572.05</b>

<b>TOTAL PROJECTED / CURRENT YEAR PER PLEBE</b>		
<b>MALE</b>	<b>\$</b>	<b>5,925.10</b>
<b>FEMALE</b>	<b>\$</b>	<b>6,149.70</b>

<b>2/C ISSUE</b>	BLACK FLEECE LINER	1	\$ 85.00	\$ 85.00	
	CWP 2/C RANK TAB	1	\$ 2.90	\$ 2.90	
<b>CLASS 2023</b>	<b>TOTAL (MALE) 2/C CLASS OF 2023</b>				<b>\$ 87.90</b>
<b>SEPTEMBER</b>	<b>TOTAL (FEMALE) 2/C CLASS OF 2023</b>				<b>\$ 87.90</b>

<b>3/C ISSUE</b>	BLACK FLEECE LINER	1	\$ 85.00	\$ 85.00	
	CWP 3/C RANK TAB	1	\$ 2.90	\$ 2.90	
<b>CLASS 2024</b>	<b>TOTAL (MALE) 3/C CLASS OF 2024</b>				<b>\$ 87.90</b>
<b>SEPTEMBER</b>	<b>TOTAL (FEMALE) 3/C CLASS OF 2024</b>				<b>\$ 87.90</b>



**CLASS OF 2025 UNIFORM PRICES AND 1/C 2/C 3/C UNIFORM PRICES**

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
<b>2/C ISSUE</b>	DINNER DRESS WHITE JACKET (MALE)	1	\$ 220.00	\$ 220.00	
<b>CLASS 2023</b>	DINNER DRESS WHITE JACKET (FEMALE)	1	\$ 220.00	\$ 220.00	
<b>OCTOBER</b>	BAYONET BELT	1	\$ 16.00	\$ 16.00	
	WHITE LEATHER SHOES (MALE)	1	\$ 101.00	\$ 101.00	
	WHITE LEATHER SHOES (FEMALE)	1	\$ 101.00	\$ 101.00	
	<b>TOTAL (MALE) 2/C CLASS OF 2023</b>				<b>\$ 337.00</b>
	<b>TOTAL (FEMALE) 2/C CLASS OF 2023</b>				<b>\$ 337.00</b>
<b>1/C</b>	SDB JACKET (MALE)	1	\$ 301.00	\$ 301.00	
<b>SDB ISSUE</b>	SDB JACKET (FEMALE)	1	\$ 270.00	\$ 270.00	
<b>CLASS 2022</b>	SDB TROUSERS (MALE)	1	\$ 92.25	\$ 92.25	
<b>CHARGED</b>	SDB TROUSERS (FEMALE)	1	\$ 93.75	\$ 93.75	
<b>IN NOVEMBER</b>	<b>TOTAL (MALE) 1/C CLASS OF 2022</b>				<b>\$ 393.25</b>
	<b>TOTAL (FEMALE) 1/C CLASS OF 2022</b>				<b>\$ 363.75</b>

TEXTBOOK PLEBE ISSUE		
CLASS OF 2025		
TITLE	ISBN	Price
A MESSAGE TO GARCIA	9780880884341	\$5.30
BLUE JACKETS MANUAL	9781612519753	\$20.00
NORTON LITTLE SEAGULL	9780393646399	\$27.50
FLAG CARD SET	9780840000750	\$10.15
NAVIGATION RULES	9781937196233	\$8.10
SHIPS & AIRCRAFT	9781591146872	\$94.50
THE WARRIOR ETHOS	9789368910091	\$6.25
REEF POINTS	9781682473924	\$17.00
TOTAL		\$188.80

## HOW TO READ YOUR LEAVE AND EARNINGS 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, leave information, and tax withholding information. Your most recent LES can be found 24 hours a day on **MyPay** at <https://mypay.dfas.mil/mypay.aspx>.

Verify, print/save, and file your LES each month. If your pay varies significantly, you don't understand a deduction, or you have any questions after reading these instructions, consult with the Disbursing Office in room 4002. You can also view the LES Training located on the Midshipmen Disbursing Officer Website.

<https://intranet.usna.edu/MidshipmenSupplyDept/Disbursing/index.php>

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																					
ID	NAME (Last, First, MI)		SOC. SEC. NO.		GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED										
1		2		3		4	5	6	7	8	9										
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY									
Type		Amount		Type		Amount		Type		Amount		+Amt Fwd		13							
A B C D E F G H I J K L M N O	10				11				12				+TOT ENT		14						
													-TOT DED		15						
													-TOT ALMT		16						
													=NET AMT		17						
													-CR FWR		18						
													=EOM PAY		19						
TOTAL		20				21				22				DIEMS		23		RET PLAN			
														24							
FED TAXES		Wage Period 25		Wage YTD 26		M/S/H 27		Mult Jobs 28		Dep 17 Under 29		Other Dep 30		Add'l Tax 31		Other Deds 32		Other Income 33		Tax YTD 34	
FICA TAXES		Wage Period 35		Soc Wage YTD 36		Soc Tax YTD 37		Med Wage YTD 38		Med Tax YTD 39		STATE TAXES 40		Wage Period 41		Wage YTD 42		M/S 43		Ex 44	
PAY DATA		BAQ Type 46		BAQ Depn 47		VHA Zip 48		Rent Amt 49		Share 50		Stat 51		JFTR 52		Depns 53		2D JFTR 54		BAS Type 55	
		Charity YTD 56		TPG 57		PACIDN 58															
TRADITIONAL PLAN (TSP)		Base Pay Rate 59		Base Pay Current 60		Spec Pay Rate 61		Spec Pay Current 62		Inc Pay Rate 63		Inc Pay Current 64		Bonus Pay Rate 65		Bonus Pay Current 66					
ROTH PLAN		Base Pay Rate		Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate		Inc Pay Current		Bonus Pay Rate		Bonus Pay Current					
CONTRIBUTIONS TOTALS		YTD Deductions 67		YTD TSP Deferred 68		YTD TSP Exempt 69		YTD ROTH 70		YTD TSP AGCY-AUTO 71		YTD TSP AGCY-MATCH 72									
CM AGCY CONTR		AGCY-AUTO 73		AGCY-MATCH 74		LEAVE		BF Bal 75		Emd 76		Used 77		Cr Bal 78		ETS Bal 79		Lv Lost 80		Lv Paid 81	
								Use/Lose 82													
<div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; padding-bottom: 5px;"> <div>REMARKS:</div> <div>YTD ENTITLE</div> <div>YTD DEDUCT</div> </div> <div style="display: flex; justify-content: space-between; padding-top: 10px;"> <div>83</div> <div>84</div> <div>85</div> </div>																					



**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 - 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 is 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. This shows your Held Pay balance carried forward from the previous month.

**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 +AMTFWD. This shows your 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. 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 - 34 contain Federal Tax withholding information.**

**25 WAGE PERIOD:** The amount of money earned this LES period that is subject to Federal Income Tax Withholding (FITW).

**26 WAGE YTD:** The money earned year-to-date that is subject to FITW.

**27 M/S/H:** The marital status used to compute the FITW.

**28 MULT JOBS:** Blank

**29 DEP 17 UNDER:** 00

**30 OTHER DEP:** 00

**31 ADD'L TAX:** The member specified additional dollar amount to be withheld in addition to the amount computed by the Marital Status and Exemptions.

**32 OTHER DEDS:** 00

**33 OTHER INCOME:** 00

**34 TAX YTD:** The cumulative total of FITW withheld throughout the calendar year.

**Fields 35 - 39 contain Federal Insurance Contributions Act (FICA) information.**

**35 WAGE PERIOD:** The amount of money earned this LES period that is subject to FICA.

**36 SOC WAGE YTD:** The wages earned year-to-date that are subject to FICA.

**37 SOC TAX YTD:** Cumulative total of FICA withheld throughout the calendar year.

**38 MED WAGE YTD:** The wages earned year-to-date that are subject to Medicare.

**39 MED TAX YTD:** Cumulative total of Medicare taxes paid year-to-date.

**Fields 40 - 45 contain State Tax information.**

**40 ST:** The two-digit postal abbreviation for the state the member elected.

**41 WAGE PERIOD:** The amount of money earned this LES period that is subject to State Income Tax Withholding (SITW).

**42 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.

**43 M/S:** The marital status used to compute the SITW.

**44 EX:** The number of exemptions used to compute the SITW.

**45 TAX YTD:** The cumulative total of SITW withheld throughout the calendar year.

**Fields 46 - 58 contain additional Pay Data.**

**46 BAQ TYPE:** The type of Basic Allowance for Quarters being paid.

**47 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.

**48 VHA ZIP:** The zip code used in the computation of Variable Housing Allowance (VHA) if entitlement exists.

**49 RENT AMT:** The amount of rent paid for housing if applicable.

**50 SHARE:** The number of people with which the member shares housing costs.

**51 STAT:** The VHA status; i.e., accompanied or unaccompanied.

**52 JFTR:** The Joint Federal Travel Regulation (JFTR) code based on the location of the member for Cost of Living Allowance (COLA) purposes.

**53 DEPNS:** The number of dependents the member has for VHA purposes.

**54 2D JFTR:** The JFTR code based on the location of the member's dependents for COLA purposes.

**55 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.



**56 CHARITY YTD:** The cumulative amount of charitable contributions for the calendar year.

**57 TPC:** This field is not used by the active component of any branch of service.

**58 PACIDN:** The activity Unit Identification Code (UIC).

**Fields 59 - 66 contain Thrift Savings Plan (TSP) information/data.**

**59 BASE PAY RATE:** The percentage of base pay elected for TSP contributions.

**60 BASE PAY CURRENT:** Reserved for future use.

**61 SPECIAL PAY RATE:** The percentage of Specialty Pay elected for TSP contribution.

**62 SPECIAL PAY CURRENT:** Reserved for future use.

**63 INCENTIVE PAY RATE:** Percentage of Incentive Pay elected for TSP contribution.

**64 INCENTIVE PAY CURRENT:** Reserved for future use.

**65 BONUS PAY RATE:** The percentage of Bonus Pay elected towards TSP contribution.

**66 BONUS PAY CURRENT:** Reserved for future use.

**ROTH PLAN BOXES SAME AS 59 – 66:** Based on elections made in TSP by member after graduation.

**67 TSP YTD DEDUCTION (TSP YEAR TO DATE DEDUCTION):** Dollar amount of TSP contributions deducted for the year.

**68 YTD TSP DEFERRED:** Dollar amount of TSP contributions that are deferred for tax purposes.

**69 YTD TSP EXEMPT:** Dollar amount of TSP contributions that are reported as tax exempt to the IRS.

**70 YTD ROTH:** Dollar amount of TSP contributions that are reported as ROTH to the IRS.

**71 YTD TSP AGCY-MATCH:** Dollar amount of TSP contributions that have been matched by the U.S. GOV.

**72 YTD TSP AGCY-AUTO:** Agency automatic contributions made by the federal government to TSP; 1% of their pay upon graduation.

**73 & 74 AGCY-AUTO & AGC-MATCH:** If you have numbers other than .00 in 73 or 74, you are receiving the automatic (1%) and matching (up to 4%) contributions. Refer back to Block 24 which reflects your retirement plan; Blended Retirement System will say BLENDE.

**Fields 25 - 32 contain leave information.**

**75 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).

**76 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.

**77 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.

**78 CR BAL:** The current leave balance as of the end of the period covered by the LES.

**79 ETS BAL:** The projected leave balance to the member's Expiration Term of Service (ETS).

**80 LV LOST:** The number of days of leave that has been lost.

**81 LV PAID:** The number of days of leave paid to date.

**82 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.

**83 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.

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

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