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The Military Leave and Earnings Statement (LES) is a critical financial document for service members. Understanding how to read and interpret your LES can help you track your A soldier attentively reviews his Leave and Earnings Statement at his desk.income, benefits, and deductions while ensuring your finances are on track. Here, we break down the essential components of the LES to empower you to make informed financial decisions.The LES is a monthly statement that provides a comprehensive snapshot of a service member's pay, allowances, deductions, leave balances, and entitlements. It's issued by the Defense Finance and Accounting Service (DFAS) and serves as your primary record of military earnings.Social Security Number (SSN)Pay Date (the date you entered service)This part lists all your earnings before deductions. Common entitlements include:Basic Pay: Your base salary based on rank and years of service.Basic Allowance for Housing (BAH): Helps cover housing costs if you live off-base.Basic Allowance for Subsistence (BAS): Provides for meals.Special Pay: For specific duties, such as hazardous duty or flight pay.Taxes: Federal, state, and FICA (Social Security and Medicare).Allotments: Voluntary deductions like savings plans or loan repayments.Garnishments: Court-ordered deductions, if applicable.This is where voluntary deductions, such as contributions to the Thrift Savings Plan (TSP) or other personal savings, are detailed.This area provides a summary of your total entitlements, deductions, and the amount of pay you'll receive (net pay).Accrued Leave: Total leave earned.Leave Used: Total leave taken.Leave Balance: Available leave.This section contains important notes from DFAS, including adjustments to pay, upcoming changes, or reminders.Track Income: Ensure your entitlements match your rank and duty assignments.Verify Deductions: Regularly check for errors in tax withholdings or allotments.Monitor Leave Balance: Plan vacations or time off strategically.Budgeting: Use your LES to calculate monthly income for expenses and savings.DFAS Website – Access detailed guides and support, including Understanding Your LES and Pay Charts. – Access detailed guides and support.Your unit's finance office – For on-the-spot assistance.Military OneSource – For free financial counseling and tools, such as the LES Financial Planner.Q: How often should I review my LES? A: Review your LES monthly to ensure accuracy and stay informed about your finances.Q: What should I do if I find an error on my LES? A: Report it to your finance office or DFAS immediately for correction.Q: Can I access my LES online? A: Yes, through the myPay system on the DFAS myPay portal.Understanding your LES is essential for managing your military finances effectively. By staying informed, you can catch errors, budget wisely, and maximize your pay and benefits. Use this guide as a reference, and don't hesitate to seek assistance when needed. Take control of your financial future—starting with your LES! Reddit and its partners use cookies and similar technologies to provide you with a better experience. By accepting all cookies, you agree to our use of cookies to deliver and maintain our services and site, improve the quality of Reddit, personalize Reddit content and advertising, and measure the effectiveness of advertising. By rejecting non-essential cookies, Reddit may still use certain cookies to ensure the proper functionality of our platform. For more information, please see our Cookie Notice and our Privacy Policy. Your Leave and Earnings Statement (LES), or the Statement of Earnings and Leave (SEL) for many federal civilian employees, is more than just a pay stub. It's a detailed monthly or bi-weekly report card for your finances, leave, and key career information provided by the U.S. government. Whether you're serving in the military or working as a federal civilian employee, understanding this document is crucial for managing your money, ensuring accuracy, and planning for the future. This guide will break down the LES/SEL, explain why it's important, show you how to access it, and walk you through reading and verifying its contents. The Leave and Earnings Statement (LES) is a comprehensive document provided regularly to members of the United States military. Similarly, federal civilian employees receive a comparable document, often called a Leave and Earnings Statement (LES) or Statement of Earnings and Leave (SEL), typically on a bi-weekly basis. Military Personnel: All members of the U.S. military branches (Army, Navy, Air Force, Marine Corps, Space Force, Coast Guard), including active duty, Reserve, and National Guard members, receive an LES. Federal Civilian Employees: Civilian employees working for various federal agencies, including those under the Department of Defense (DoD) serviced by the Defense Finance and Accounting Service (DFAS) and employees serviced by other payroll providers like the Department of the Interior's Interior Business Center (IBC) or the USDA's National Finance Center (NFC), receive an LES or SEL. The primary purpose of the LES/SEL is to provide a detailed, periodic record of an individual's earnings, deductions, and leave information. It serves as an official statement showing: Entitlements: Base pay, allowances (like Basic Allowance for Housing – BAH, Basic Allowance for Subsistence – BAS for military; locality pay for civilians), special pays, bonuses, etc. Deductions: Money withheld for taxes (federal, state, FICA), insurance premiums (SGLI, FEGLI, FEHB), retirement contributions (TSP, FERS, CSRS), debts, etc. Allotments: Authorized amounts automatically distributed to specific accounts or recipients (e.g., savings, rent, loan payments, charity). (Note: Allotments are generally not used for military Reserve and National Guard members). Leave Information: Balances for different types of leave (annual, sick, military), leave earned, leave used, and projected use-or-lose balances. Tax Withholding Information: Details on federal, state, and local tax withholdings, including marital status and exemptions claimed. Thrift Savings Plan (TSP) Information: Details on contributions to the TSP retirement savings plan. Benefits Information (Civilian): Includes details on government contributions to benefits like health insurance (FEHB) and life insurance (FEGLI). Remarks: Important notices about pay changes, personnel actions, leave, debts, or general information from finance or command. Essentially, the LES/SEL provides timely and pertinent financial and leave data tailored to the individual employee or service member, often eliminating the need to decipher complex codes by using textual descriptions. Your Leave and Earnings Statement or Statement of Earnings and Leave is far more than just proof of payment; it's a critical tool for maintaining your financial well-being, ensuring the accuracy of your records, and managing aspects of your career. Regularly reviewing this document is not just recommended—it's a responsibility. Financial Health & Budgeting: The LES/SEL provides a detailed breakdown of your gross pay (all earnings before deductions) and net pay (your actual take-home amount). Understanding this difference is fundamental for realistic budgeting and financial planning. Knowing precisely what you earn and where your money is going (taxes, insurance, savings, allotments) empowers you to make informed decisions about spending, saving, managing debt, and planning for future expenses like major purchases or retirement. Accuracy Verification: Mistakes can happen in any payroll system. Regularly checking your LES/SEL allows you to verify that your pay rate (based on rank/grade and time in service), allowances (like BAH based on correct location and dependency status), deductions (taxes withheld correctly, benefit premiums accurate), and allotments are all correct. This includes ensuring things like TSP contributions match your elections and SGLI/FEGLI coverage deductions reflect the coverage you believe you have. Error Detection and Prevention: Catching errors early—whether overpayments or underpayments—is crucial. An unexplained significant increase or decrease in pay should prompt immediate investigation. Identifying discrepancies in the first month they occur significantly simplifies the correction process. Letting errors persist, such as receiving BAH for a location you've left or having no taxes withheld for months, can lead to large debts or unexpected tax bills later on. Proactive review helps prevent these situations from escalating into complex and stressful financial problems. Leave Management: The LES/SEL tracks your leave balance, earned leave, and used leave. Regularly checking this section ensures leave taken is charged correctly and helps you monitor your "use or lose" balance, preventing the forfeiture of valuable earned leave at the end of the fiscal/leave year. Career Milestones & Benefits: The LES/SEL reflects important career data points. For military members, this includes Years of Service (YOS), Pay Entry Base Date (PEBD), Expiration Term of Service (ETS), and Date Initially Entered Military Service (DIEMS), which impacts retirement plan eligibility. For civilians, it shows Pay Plan/Grade/Step, Service Computation Date (SCD) for Leave, and cumulative retirement contributions. Verifying these details ensures accurate calculation of pay raises (like Within-Grade Increases for civilians), leave accrual rates, and retirement benefits. Note: The SCD for Leave on a civilian LES is not the date used for retirement calculations; that is the Retirement Service Computation Date (RSCD), which should be verified with HR. Record Keeping: Keeping copies of your LES/SEL creates a personal financial history, which can be invaluable for loan applications (like VA loans), tax preparation, resolving past pay issues, or verifying service details later in your career or after separation. In summary, your LES/SEL is your first and best source for understanding and tracking everything related to your government pay and leave. Taking a few minutes each pay period to review it carefully is a small investment that pays significant dividends in financial control and peace of mind. Getting your hands on your Leave and Earnings Statement (LES) or Statement of Earnings and Leave (SEL) is typically done through secure online portals provided by the government. Understanding how to access these portals while employed and what happens after separation is key. myPay (Military and DoD Civilians): Operated by the Defense Finance and Accounting Service (DFAS), myPay is the primary online system for most military members (Army, Navy, Air Force, Marine Corps, Space Force) and DoD civilian employees to access their LES/SEL, tax statements (like W-2s), and manage various pay-related settings. Official URL: Availability: Accessible nearly 24/7. Features: View/print/save LES and tax statements, update direct deposit, change tax withholdings, manage TSP contributions, update contact information. Security: Uses HTTPS, requires login ID/password or CAC/PIV card, offers two-factor authentication. Users should only use the official URL and avoid linking from third-party sites. Employee Express (Many Federal Civilians): An online system hosted by the Office of Personnel Management (OPM) used by various federal agencies (including those serviced by payroll providers like IBC and GSA) for employees to review LES/SEL, tax forms, and manage certain payroll/personnel transactions. Official URL: Availability: Accessible 24/7, except during certain update processing times. Features: View/print/download LES, manage direct deposit, change tax withholdings, update allotments, view benefits statements. Security: Secure site, requires PIV card or Login.gov for access. Direct Access (U.S. Coast Guard): The online system controlled by the U.S. Coast Guard Pay & Personnel Center (PPC) for USCG personnel to access their pay statements (referred to as "payslips" rather than LES) and manage personnel information. Official URL: (Note: Access may require CAC or specific login procedures). Availability: Provides access to the latest 24 payslips (12 months). Features: View/print/save payslips, manage allotments, view personal data. Employee Personal Page (EPP) (NFC Civilians): Some civilian employees, particularly those serviced by the National Finance Center (NFC), may use the Employee Personal Page (EPP) to access their SEL and other payroll information. (Note: EPP access details and URL are not consistently provided across snippets but often linked through agency portals or NFC resources). Retrieving your LES/SEL after leaving military or federal civilian service can be more complex, and procedures vary significantly. Military: General myPay Access: You typically retain access to myPay for 13 months after separation. It's crucial to update your email, mailing address, and security questions before separating and establish a login ID/password, as CAC access will end. Army: LES are generally not available on myPay post-separation. You must request them from your last servicing finance office or the Military Pay Historical Records Branch via askDFAS. Your final LES is typically mailed 45-60 days after separation. Navy: The last 12-13 months of LES remain available on myPay post-separation. For older statements, call DFAS at 1-888-332-7411 (Option #2) or use askDFAS. Air Force/Space Force: LES are not available on myPay post-separation. You must request them from the Military Pay Historical Records Branch. Marine Corps: The last 12 months of LES are available on myPay post-separation. Older documents require an online request for pay records. Coast Guard: Access via Direct Access likely continues for retirees and annuitants, but specific procedures for separated non-retirees are less clear from the snippets. Non-CAC holders require password resets and should contact the C5I Service Center Product Support Service Desk for access issues. Civilian: Employee Express: Separated employees can access Employee Express using Login.gov for up to 3 years after separation. Some sources suggest access may be limited to three pay periods post-separation. Final LES: Your final LES may be automatically mailed to you in hard copy. Older Records: For records older than 3 years or if EEX access fails, contact the National Personnel Records Center (NPRC) after 120 days from separation. You may also contact GSA Payroll Operations for assistance. The variability and potential complexity in accessing historical pay statements after leaving service highlight a critical point: the most reliable way to ensure you have access to your past LES/SEL documents is to proactively download and save them securely before you separate. Relying on post-separation access methods can lead to delays or difficulties if you need these records for loans, benefits verification, or resolving pay issues. Leave and Earnings Statements, whether for military or civilian personnel, contain a wealth of information organized into distinct sections. While the exact layout and field numbers can vary slightly (especially between military branches and civilian payroll providers), the core components remain similar. This section breaks down the typical structure and content. Military LES documents, often accessed via myPay (or Direct Access for Coast Guard), generally follow a standardized format, though field numbers might differ slightly by branch (e.g., Army LES uses 78 fields, USMC uses blocks). 1. Identification Section (e.g., Blocks 1-9 / Section A): This top section provides fundamental identifying information. Fields: Includes your Name, Social Security Number (SSN) or Electronic Data Interchange Personal Identifier (EDIPI) used in the Defense Enrollment and Eligibility Reporting System (DEERS), current Pay Grade, Pay Date (often the Pay Entry Base Date – PEBD, crucial for pay calculations), Years of Service (Yrs Svc), Expiration Term of Service (ETS) or End of Active Service (EAS), Branch of service, the Disbursing Station Symbol Number (ADSN/DSSN) identifying your finance office, and the Period Covered by the statement. Purpose: Clearly identifies you and the timeframe of the statement. Verifying the PEBD/Pay Date is important for ensuring correct pay calculations. 2. Entitlements Section (e.g., Block 10 / Section B): This lists all the money you earned during the period before any deductions. Fields: Includes Base Pay (or Drill Pay for Reservists), Basic Allowance for Housing (BAH), Basic Allowance for Subsistence (BAS), Cost of Living Allowances (COLA), Family Separation Allowance (FSA), Hostile Fire/Imminent Danger Pay, and any other special or incentive pays you are authorized. Purpose: Shows your gross income components. If there are more than 15 entitlements, the extras are usually listed in the Remarks section. 3. Deductions Section (e.g., Block 11 / Section C): This details all money subtracted from your gross pay. Fields: Includes Federal and State Income Tax Withholding (FITW/SITW), FICA taxes (Social Security & Medicare), Servicemembers' Group Life Insurance (SGLI) premiums, Family SGLI (FSGLI) premiums, Thrift Savings Plan (TSP) contributions (Traditional and Roth), Armed Forces Retirement Home (AFRH) contributions, dependent dental plan premiums, and any debts being collected. A key deduction listed here is Mid-Month Pay, representing the payment you already received on the 15th. Purpose: Shows where your gross pay is going before you receive the final amount. Overflow items are listed in Remarks. 4. Allotments Section (e.g., Block 12 / Section D): This lists authorized deductions sent directly to other parties or accounts. (Note: Generally not applicable to Reserve/Guard members). Fields: Can include discretionary allotments (e.g., savings/checking accounts, insurance premiums, investments, rent) and non-discretionary allotments (e.g., child support, government debt repayment, U.S. Savings Bonds). Purpose: Tracks automatic distributions of your pay. 5. Summary Section (e.g., Blocks 13-22 / Section E): Provides the mathematical calculation of your final pay for the period. Fields: Includes Amount Forward (+AMT FWD) from the previous LES, Total Entitlements (+TOT ENT), Total Deductions (-TOT DED), Total Allotments (-TOT ALMT), Net Amount (=NET AMT), Credit Forward (-CR FWD) to the next LES, and the final End-of-Month Pay (=EOM PAY). Purpose: Shows how your net pay is calculated. EOM Pay is the amount deposited into your account on the end-of-month payday. 6. Retirement Information (e.g., Blocks 23-24 / Part of Section E): Shows your retirement plan eligibility. Fields: Date Initially Entered Military Service (DIEMS) and Retirement Plan (RET PLAN – e.g., Final Pay, High-3, REDUX, BRS-Blended Retirement System). Purpose: DIEMS is critical as it determines which retirement system applies. Ensure this date is accurate; contact personnel if it seems wrong. 7. Leave Information Section (e.g., Blocks 25-32 / Section F/G / Block 11): Tracks your leave (paid time off). Fields: Brought Forward Balance (BF Bal – from start of fiscal year or previous LES), Earned (Ernd – typically 2.5 days/month), Used, Current Balance (Cr Bal), ETS Balance (projected balance at end of service), Leave Lost (Lv Lost – forfeited leave), Leave Paid (Lv Paid – leave sold back), Use/Lose (projected leave forfeiture if unused by end of fiscal year). USMC LES may also show Excess, Max Accrual, and Combat leave. Purpose: Essential for managing your time off and avoiding losing earned leave days. 8. Tax Information Sections (e.g., Blocks 33-49 / Sections H/I / Blocks 8-10): Details federal, state, and FICA tax withholdings. Fields: Federal (Wage Period/YTD, Marital Status M/S, Exemptions EX, Additional Tax ADD'L TAX, Tax YTD), FICA (Social Security Wage Period/YTD, Soc Tax YTD; Medicare Wage YTD, Med Tax YTD), State (State Abbreviation ST, Wage Period/YTD, M/S, EX, Tax YTD). Newer W-4 fields may appear on some LES versions (e.g., USMC LES). Purpose: Shows earnings subject to tax and the amount withheld. Verify your Marital Status and Exemptions are correct for accurate withholding. 9. Additional Pay Data Section (e.g., Blocks 50-62 / Section K / Block 14): Contains various codes and data related to specific pay situations. Fields: Basic Allowance for Quarters Type/Dependent (BAQ TYPE/DEPN), Variable Housing Allowance Zip (VHA ZIP), Rent Amount (RENT AMT), Share (number sharing housing costs), VHA Status (STAT), Joint Federal Travel Regulation codes for COLA (JFTR/2D JFTR), Number of Dependents for VHA (DEPNS), Basic Allowance for Subsistence Type (BAS TYPE), Charity Year-to-Date (CHARITY YTD), Training Program Code (TPC – for Reserve/Guard), Unit Identification Code (PACIDN/UIC – Army only). Purpose: Provides supporting data for calculating allowances like BAH/VHA and COLA, and tracks other items like BAS type and charitable donations. 10. Thrift Savings Plan (TSP) Section (e.g., Blocks 63-75 / Section L / Block 16): Details your contributions to the TSP retirement account. Fields: Shows the percentage rates and/or current dollar amounts withheld from Base Pay, Special Pay, Incentive Pay, and Bonus Pay for both Traditional (tax-deferred) and Roth (tax-exempt contributions from combat pay or after-tax) TSP accounts. Includes Year-to-Date (YTD) deductions, total deferred amounts, and total exempt amounts. For members under the Blended Retirement System (BRS), it also shows Agency Automatic (1%) and Agency Matching contributions. Purpose: Tracks your retirement savings contributions and any government matching funds. Crucial for verifying retirement planning accuracy. 11. Remarks Section (e.g., Block 76 / Section M/N/O / Block 23): This crucial section provides explanations and important notices. Content: Includes general notices, explanations for starts, stops, or changes in entitlements, deductions, or allotments; overflow data from other sections; details on leave usage; information about debts being collected; Career Sea Pay counter; TSP loan information; Social Security tax deferral/recoupment notices. Purpose: Provides context for numbers seen elsewhere on the LES. Always read this section carefully each month as it often contains the answers to pay questions or alerts you to important changes. 12. Year-to-Date Totals (e.g., Blocks 77-78 / Section N/O): Shows cumulative totals for the calendar year. Fields: Year-to-Date Entitlements (YTD ENTITLE) and Year-to-Date Deductions (YTD DEDUCT). Purpose: Useful for tracking annual earnings and deductions, helpful for tax preparation. Civilian LES/SEL formats can vary more significantly depending on the payroll provider (e.g., DFAS, OPM/Employee Express, NFC, IBC). However, they share common core sections. DFAS, for example, uses a textual format aiming for clarity without codes, while others might still use or display underlying codes. The myPay system for DoD civilians presents information in tabs: Summary, General, Earnings, Deductions, Leave, Benefits, and Remarks. 1. Header/Identification (e.g., Blocks 1-14 / General Tab): Contains basic identifying information for the employee, agency, and pay period. Fields: Agency/Department Name, Pay Period Ending Date, Pay Date, Employee Name, Pay Plan/Grade/Step, Annual Salary and/or Hourly Rate, Service Computation Date (SCD) for Leave, Home Address, Fair Labor Standards Act (FLSA) Category (Exempt/Non-Exempt), Maximum Annual Leave Carry Over hours, Leave Year End date, Financial Institution for net pay deposit. Purpose: Identifies the employee and pay period specifics. SCD Leave determines annual leave earning rate. FLSA status impacts overtime pay eligibility. These fields reflect data processed from personnel actions (like the SF-50, Notification of Personnel Action), making the LES a reflection of HR record accuracy. 2. Tax Information (e.g., Blocks 17-18 / Part of General Tab): Details federal, state, and local tax withholding setup. Fields: Taxing Authority (FED, State Abbreviation, Local Code/Name), Marital Status, Exemptions claimed, any Additional Withholding amount requested. Purpose: Shows how your taxes are being calculated and withheld. Essential to verify for accuracy. 3. Retirement/TSP Information (e.g., Blocks 19, 20, 22 / General/Benefits Tabs): Tracks retirement system participation and savings. Fields: Cumulative Retirement contributions (identifying CSRS or FERS), Military Deposit status (amount paid/owed for buying back military time), TSP Data (contribution percentage/amount for Traditional and Roth). Purpose: Confirms your retirement system enrollment and contributions. The Cumulative Retirement amount typically reflects contributions since joining the current payroll office and resets upon transfer. Verifying the retirement code (often shown in deductions or remarks) is crucial, as errors can lead to significant under- or over-contributions and future debt. 4. Pay Summary (e.g., Block 21 / Summary Tab): High-level overview of pay period financials. Fields: Gross Pay, Taxable Wages, Nontaxable Wages, Tax Deferred Wages, Total Deductions, Net Pay (showing both Current pay period and Year-to-Date amounts). Purpose: Quick check of overall earnings and take-home pay. 5. Earnings Section (Current & Retroactive / Earnings Tab): Detailed breakdown of all money earned. Fields: Lists each type of earning (Regular Pay, Overtime, Holiday Pay, Night Differential, Awards, Allowances like Locality Pay, etc.), often with the Rate, Hours/Days worked, and the Amount earned for the current period and YTD. May include a separate section for Retroactive Earnings adjustments from previous pay periods. Purpose: Shows exactly how your gross pay was calculated. 6. Deductions Section (Deductions Tab): Itemizes everything subtracted from gross pay. Fields: Lists each deduction Type (Federal Tax, State Tax, FICA-OASDI, FICA-Medicare, Retirement, FEHB, FEGLI, TSP Savings, TSP Roth, TSP Loan, Dental/Vision [FEDVIP], Union Dues, Charity [CFC], Allotments, Debts, etc.), sometimes with identifying Codes (like FEHB plan code), and the Current and YTD deduction Amounts. Purpose: Shows where your money is going. Essential to verify benefit deductions (FEHB, FEGLI, FEDVIP) to ensure correct coverage is active and paid for. 7. Leave Section (Leave Tab / e.g., Blocks 18-19): Comprehensive summary of leave balances and activity. Fields: Lists each leave Type (Annual, Sick, Compensatory Time, Credit Hours, Restored Annual Leave, Donated Leave, Military Leave, Paid Parental Leave, etc.). Shows Prior Year Balance (Carryover), Accrued (Current Pay Period & YTD), Used (Current Pay Period & YTD), Donated/Returned amounts, and the Current Balance. May also show projected Use-or-Lose Annual Leave amounts or expiration dates for certain leave types (like Restored Leave). Some LES versions (e.g., IBC) include detailed Annual Leave info like Leave Category, Projected Year End Balance, Max Carry Over, and Use or Lose Balance. Purpose: Tracks your available time off. Crucial for planning and avoiding forfeiture of annual leave. 8. Benefits Paid By Government Section (Benefits Tab / e.g., Block 17): Shows the value of employer contributions to your benefits. Fields: Lists the Type of benefit (FEHB, FEGLI, FERS/CSRS, Medicare, OASDI, TSP Basic [1%], TSP Matching) and the Current and YTD amounts paid by the government on your behalf. Purpose: Highlights the significant value of government contributions to your overall compensation package. 9. Remarks Section (Remarks Tab / e.g., Block 20): Contains important messages and explanations. Content: Includes general agency notices, explanations of payroll adjustments or personnel actions processed during the pay period, compensatory time expiration warnings, retirement processing status updates (e.g., notice that data sent to OPM), messages about retained grade status. Purpose: Provides context for changes seen elsewhere on the statement and communicates important administrative information. Navigating your LES/SEL can sometimes feel like learning a new language due to the numerous acronyms, codes, and specialized terms used. This glossary defines some of the most common items you'll encounter. The sheer volume of these terms highlights why carefully reading your statement and seeking clarification when needed is so important for accurately understanding your pay and benefits. Term/AcronymApplies ToDefinitionLESBothLeave and Earnings Statement: The primary document detailing pay, deductions, leave, and other financial information for military members and many federal civilians.SELCivilianStatement of Earnings and Leave: An alternative name used by some civilian payroll providers (like NFC) for the LES.BAHMilitaryBasic Allowance for Housing: A non-taxable allowance paid to service members living off-base to cover housing costs. Rate varies by location, pay grade, and dependency status.BASMilitaryBasic Allowance for Subsistence: A non-taxable allowance provided to service members for food costs.FICABothFederal Insurance Contributions Act: Mandatory payroll taxes funding Social Security (also called OASDI) and Medicare programs.TSPBothThrift Savings Plan: A defined contribution retirement savings and investment plan for federal employees and members of the uniformed services, similar to a 401(k).FERSCivilianFederal Employees Retirement System: The primary retirement system for most federal civilian employees hired since 1987. It includes components from Basic Benefit, Social Security, and TSP.CSRSCivilianCivil Service Retirement System: The legacy retirement system for federal civilian employees generally hired before 1984.FEHBCivilianFederal Employees Health Benefits: The program offering health insurance plans to federal employees, retirees, and their families.FEGLICivilianFederal Employees' Group Life Insurance: The group term life insurance program for federal employees.SGLIMilitaryServicemembers' Group Life Insurance: Low-cost group term life insurance for eligible service members.YTDBothYear-to-Date: Represents the cumulative total amount from the beginning of the current calendar year up to the end date of the current LES/SEL period.DIEMSMilitaryDate Initially Entered Military Service: The date used to determine retirement plan eligibility.PEBDMilitaryPay Entry Base Date: The date a service member entered active duty for pay purposes; used in pay calculations.ETSMilitaryExpiration Term of Service: The date a service member's current active duty obligation or contract ends.SCD LeaveCivilianService Computation Date for Leave: The date used to determine an employee's annual leave accrual rate (e.g., 4, 6, or 8 hours per pay period).FITWMilitaryFederal Income Tax Withholding: Deduction for federal income taxes.SITWMilitaryState Income Tax Withholding: Deduction for state income taxes.ADSN/DSSNMilitaryDisbursing Station Symbol Number: Code identifying the finance office processing the pay.OASDICivilianOld-Age, Survivors, and Disability Insurance: The official name for Social Security tax.FLSACivilianFair Labor Standards Act: Determines eligibility for overtime pay (Exempt 'E' or Non-Exempt 'N').BF BalMilitaryBrought Forward Balance: Leave balance carried over from the previous period/fiscal year.Cr BalMilitaryCurrent Balance: The leave balance as of the end of the LES period.Use/LoseBothProjected leave balance that will be forfeited if not used by the end of the leave/fiscal year. (Note: This is not exhaustive; refer to specific LES guides for complete lists.) Treating your LES/SEL review as a routine task is essential for financial health. It doesn't need to be complicated. Following a systematic approach ensures you cover the key areas and catch potential issues early. Verification involves more than just glancing at the numbers; it requires comparing the information on your statement against what you know to be true about your pay, benefits, leave, and personal situation, using the Remarks section and other documents to understand any changes. Access Your Statement: Log in to the correct portal (myPay; Employee Express; or USCG Direct Access) to view your latest LES/SEL. Have Comparisons Ready: If you're investigating a change, have your previous LES/SEL available for comparison. Gather Supporting Documents (If Needed): If verifying specific changes (like a promotion, new benefit enrollment, or leave usage), have relevant documents handy (e.g., promotion orders, SF-50 Notification of Personnel Action, benefits enrollment confirmation, approved leave request). Use this checklist to guide your review each time you receive your LES/SEL. Item to CheckLocation on LES/SEL (Typical Fields/Blocks)Why it MattersPersonal Info (Name, SSN/EDIPI, Grade/Pay Plan)Identification Section (e.g., Mil: 1-9; Civ: 1-7, General Tab)Ensures the statement is yours and reflects your correct rank/position for pay calculations.Pay Period DatesHeader (e.g., Mil: Block 9; Civ: Blocks 1-2, General Tab)Confirms the statement covers the correct timeframe.Base Pay / Regular PayEntitlements / Earnings SectionVerify correct rate based on grade/step and time in service/pay scale. Check for expected increases (annual military raise, civilian step increase/WGI). The January LES is particularly important for verifying annual rate changes.Allowances (BAH, BAS, COLA, Locality Pay, etc.)Entitlements / Pay Data / Earnings SectionEnsure correct types and amounts based on duty station, dependency status, location, etc. Double-check the BAH zip code.Deductions (Taxes, FICA, Insurance, TSP, Debts, etc.)Deductions SectionConfirm all expected deductions (mandatory and voluntary) are present and amounts are correct. Verify tax settings (State, Marital Status, Exemptions). Check insurance premium deductions (SGLI, FSGLI, FEGLI, FEHB, Dental/Vision) match your coverage. Ensure TSP contributions align with your elections. Note any debt collections.Allotments (If Applicable)Allotments SectionVerify correct amounts and recipients for all active allotments. Ensure any old/completed allotments have been stopped.Leave Balances (Annual, Sick, etc.)Leave SectionCheck that the Beginning Balance matches the previous statement's Ending Balance. Verify leave Earned and Used amounts are accurate. Monitor the Use/Lose balance closely to avoid forfeiture. Confirm leave taken was charged correctly.Summary Calculations (Totals, Net Pay, EOM Pay)Summary SectionBriefly check the math: Total Entitlements – Total Deductions – Total Allotments +/- Adjustments = Net/EOM Pay. Ensure the final pay amount seems reasonable.Remarks SectionRemarks Section (Usually at the bottom)Read carefully every time! Look for explanations of pay changes, important notices, debt details, leave usage confirmations, TSP loan info, etc. Often, the answer to a question is here.Key Dates/Codes (DIEMS, PEBD, ETS / SCD Leave, Retirement Code)Identification / Retirement / Pay Data / Basic Info SectionsVerify critical dates (DIEMS/PEBD/ETS for military; SCD Leave for civilian) and codes (Retirement Plan) that impact pay and long-term benefits. Unexpected Pay Changes: Significant, unexplained increases or decreases in Net Pay/EOM Pay. Missing Money: Expected entitlements (special pays, allowances) not listed or incorrect rates applied. Tax Problems: Incorrect state, marital status, or exemptions used for withholding; zero taxes withheld when they shouldn't be. Benefit/Savings Errors: Incorrect TSP contribution amounts or types (Traditional vs. Roth); missing or incorrect deductions for health/life/dental insurance. Leave Discrepancies: Incorrect leave balances, leave charged for days not taken, or leave taken but not charged. Surprise Debts: Unexpected debts appearing in the Deductions or Remarks section. Incorrect Key Data: Errors in DIEMS (Military) or SCD Leave (Civilian), or incorrect retirement plan codes. Consistently download and save a digital copy (PDF) or print a hard copy of every LES/SEL you receive. Store these securely. This personal archive is invaluable for tracking trends, verifying past pay, preparing taxes, applying for loans, and resolving discrepancies, especially since accessing older statements after separation can be challenging. Discovering an error on your LES/SEL can be concerning, but there are established procedures for reporting and correcting these issues. Acting promptly and contacting the right office is crucial. The process for correcting errors often involves multiple steps and coordination between personnel/HR offices and the payroll provider (like DFAS), underscoring why regular self-review is the best first line of defense. Pinpoint the Error: Clearly identify the specific item(s) on your LES/SEL that you believe are incorrect (e.g., wrong BAH rate, missing special pay, incorrect tax withholding, inaccurate leave balance). Gather Evidence: Collect any documents that support your claim. This might include: Previous LES/SEL statements showing the correct information or the change over time. Official orders (PCS, promotion, deployment orders). Personnel action forms (SF-50 for civilians). Leave request forms or approvals. Benefits enrollment confirmations (FEHB, FEGLI, SGLI, TSP election forms). Bank statements (if disputing payment amounts or direct deposit issues). Any correspondence related to the issue. Contacting the correct office is essential for efficient resolution. Procedures differ between military and civilian personnel, and sometimes even by military branch or civilian agency. Military Personnel: General First Step: Your primary point of contact is typically your local Finance Office, Personnel Support Detachment (PSD), Installation Personnel Administration Center (IPAC), Army Military Pay Office (AMPO), or equivalent Servicing Finance/Payroll Office at your base or command. They can often research the issue, explain the discrepancy, or initiate corrective actions. Army: Contact your local AMPO or Army Human Resources Command (HRC) for certain record issues. Air Force/Space Force: Contact the Total Force Service Center (TFSC) at 1-800-525-0102 or submit a myFSS ticket. Navy/Marine Corps: Contact your PSD/IPAC or the Board for Correction of Naval Records (BCNR) for record corrections. Marines should visit their IPAC. Coast Guard: Report discrepancies through your P&A Office (Admin) to the SPO. For Direct Access technical issues, contact the C5I Service Center; for personnel/administrative pay issues, contact the PPC Customer Care Help Desk. DFAS Customer Care/askDFAS: If your local office cannot resolve the issue, or for certain specific problems (like debts after separation), you may need to contact DFAS directly via the Customer Care Center (1-888-332-7411) or the online askDFAS system (. askDFAS allows you to submit questions and documentation securely online. Board for Correction of Military Records (BCMR): For errors believed to originate from an error or injustice in your official military record, you may need to apply to your service's BCMR using DD Form 149. DFAS generally only adjusts pay based on BCMR decisions. Civilian Personnel: General First Step: Contact your agency's Human Resources (HR) office, your Customer Service Representative (CSR), or your immediate supervisor. They are responsible for initiating personnel actions that affect pay and can often resolve issues or liaise with the payroll provider. Payroll Provider Contact (e.g., DFAS, IBC, NFC): While direct contact is sometimes possible (e.g., IBC Customer Support Center, DFAS for specific issues like debt waivers), often the HR/CSR acts as the intermediary. Check your agency's internal guidance. myPay/Employee Express Help Desks: For technical issues logging into or using the online portals (myPay, Employee Express), contact their respective help desks. They generally cannot resolve pay calculation errors themselves. OPM: The Office of Personnel Management sets government-wide policy but typically does not handle individual pay disputes unless related to retirement benefits or specific programs like FERCCA (Federal Erroneous Retirement Coverage Corrections Act). Report the Error: Clearly explain the error and provide your supporting documentation to the appropriate contact point identified above. Use official forms or procedures if required (e.g., DD Form 2789 for debt waivers, DD Form 149 for BCMR). Follow Up: Keep copies of all correspondence and note who you spoke with and when. Correction processes can sometimes take time, especially if multiple offices are involved (e.g., HR correcting an SF-50 which then needs to be processed by payroll). Follow up periodically if you don't receive updates. Understand Debt Collection: If the error resulted in an overpayment, you will likely receive a debt notification letter. This letter will explain the debt amount and provide options for repayment, requesting a hearing to contest the debt's validity/amount, or applying for a waiver (if you believe the overpayment occurred through no fault of your own and recovery would be unfair). Collection efforts may continue even while a protest or waiver is pending, so making payment arrangements might be necessary to avoid further action. Review Corrections: Once a correction is made, carefully review your subsequent LES/SEL to ensure the issue has been fully resolved and that any retroactive adjustments are accurate. Navigating error correction requires persistence and documentation. By understanding the process and knowing who to contact, you can effectively address discrepancies and ensure your pay and leave records are accurate. For further assistance in understanding your LES/SEL and related topics, consult these official resources. Full URLs are provided for direct access. DFAS Military LES Guides: DFAS Civilian LES Information: IBC Civilian LES Information: NFC Civilian SEL Information: USCG Direct Access Payslip Guides: Other Helpful Guides: Defense Finance and Accounting Service (DFAS): Office of Personnel Management (OPM): USCG Pay & Personnel Center (PPC): Direct Access User Guides: Thrift Savings Plan (TSP): Military OneSource: Our articles make government information more accessible. Please consult a qualified professional for financial, legal, or health advice specific to your circumstances. Active duty, National Guard and Reserve members get paid twice a month, typically on the 1st and 15th, unless either day falls on a holiday or weekend. Pay dates falling on a holiday or weekend get paid the last workday before the 1st or the 15th. Your Leave and Earnings Statement (LES) is a detailed summary of your military pay and allowances. It shows what you earn, what gets deducted, any allotments (not used for Reserve and National Guard members), your leave balance, tax withholdings, and Thrift Savings Plan (TSP) details. Below are the military pay dates and LES release dates for 2025. See 2025 military pay rates and charts here. 2025 Pay PeriodMid-Month Pay DayLES Release Date*End-of-Month Pay DayLES Release Date*JanuaryJan. 15Jan. 8Jan. 31Jan. 24FebruaryFeb. 14Feb. 7Feb. 28Feb. 21MarchMar. 14Mar. 7Apr. 1Mar. 25AprilApr. 15Apr. 8May 1Apr. 24MayMay 15May 8May 30May 22JuneJune 13June 6July 1June 24JulyJuly 15July 8Aug. 1July 25AugustAug. 15Aug. 8Aug. 29Aug. 22SeptemberSept. 15Sept. 5Oct. 1Sept. 24OctoberOct. 15Oct. 8Oct. 31Oct. 24NovemberNov. 14Nov. 7Dec. 1Nov. 21DecemberDec. 15Dec. 8Dec. 31Dec. 24 Verify your VA loan eligibility Think hard about where you get your military pay direct deposited. Certain banks and credit unions offer early direct deposit options that allow you to get access to your pay a day or two earlier than the official pay date. Examples of early direct deposit banks include Navy Federal, USAA, Service Credit Union, Pacific Marine Credit Union and Armed Forces Bank. See how your military service can get you into a home for $0 down The DFAS MyPay system allows service members to access pay and tax statements, enroll in the Thrift Savings Plan, change or cancel TSP contributions and view travel advice updates. You can also view and print tax statements and travel vouchers, update your bank information and change tax withholdings. The DFAS MyPay login is online at . The DFAS phone number is 888-332-7411, and select option 5 for MyPay. The military pay dates are for all service branches: U.S. Army, U.S. Marine Corps, U.S. Navy, U.S. Air Force, U.S. Coast Guard and U.S. Space Force. Start Here: $0 Down Payment VA Loan Eligibility Your military benefits make homeownership more affordable—$0 down, no PMI, and lower average rates whether you're buying or refinancing. See if you're eligible today. Written by Jon Rehagen Jon Rehagan covers financial topics and military news, aimed at helping those who've served our country and everyday civilians Reviewed by Andrew Stamp Andrew Stamp served in U.S. Army special forces for more than 10 years and is currently pursuing his Chartered Financial Consultant (ChFC).