



# 176th FMSU "Pay the Way"

Jan 17 - Vol. 73 - No. 1

The ROK is a great place to serve! Our aim is to further enhance the quality of life for Soldiers and their Families by providing first class Financial Management assistance and alleviate any finance concerns related to PCS or Family separation. Our leaders stand by the professional service offered by our Soldiers and Civilians. Please feel free to share any constructive suggestions, concerns, or just to recognize one of our dedicated professionals.

## 176th FMSU Command Team

CDR: MAJ Benjamin Ecklor 723-5536  
SGM: SGM Dennis Dodge 723-6457  
1SG: 1SG Stephanie Ellis 723-2349

### Hours of Operation

Mon, Wed, and Fri.

0930 - 1630

Tues

0930 - 1500

Lunch

1130 - 1300

Closed on Thursdays for STT

### A/Det.-Yongsan

CDR : 723 - 7699

DET SGT : 723 - 7699

Cust. Service : 723 - 5394

IOP/Travel : 723 - 4246

Separation : 723 - 3279

Across from Bus Terminal

### B/Det.-CP Humphreys

CDR : 753 - 8202

DET SGT : 753 - 3474

Cust. Service : 753 - 8210

Travel : 753 - 8209

Separation : 753 - 8215

One Stop Building - S544

### C/Det.- CP Casey

CDR : 730 - 3375

DET SGT : 730 - 3385

Cust. Service : 730 - 6937

IOP/Travel : 730 - 6675

Separation : 730 - 4530

Maude Hall—2nd Floor

### CP Henry FSU

CDR : 768 - 7575

DET SGT : 768 - 8447

Cust. Service : 768 - 6941

Travel : 768 - 7528

Separation : 768 - 6125

Camp Carrol : 765 - 8504

By the KATUSA Snack bar

## Basic Allowance for Housing (BAH)

By SFC Jason L. Hatt and CPT Eric A. Rudie

During the finance portion of in-processing, each Soldier must re-certify entitlement to BAH regardless of dependency status. The certification process begins with a DA Form 5960. This supporting document allows the Finance office to make any necessary changes to BAH including initiating a start, stoppage, or location change. In addition to this document, the Soldier may have to provide proof of support or residence for their dependents. Although, each situation is unique, most Soldiers in Korea will fall into one of the scenarios below:

### **Single Soldiers with No Dependents**

Soldiers in the barracks receive a non-locality based Partial BAH. For a PFC, this equates to \$7.80 a month. Single Soldiers authorized to reside off post receive an Overseas Housing Allowance (OHA) which does not have the same rules as BAH, though may be categorized the same on the LES.

### **Non-Custodial Parent**

Soldiers who DO NOT have court decreed primary legal and physical custody of their children generally receive BAH-Diff. BAH-Diff is the difference between *with* and *without-dependent* non-locality BAH rate in a given calendar year. A member must be able to demonstrate that they contribute no less than the applicable BAH-Diff rate to retain the allowance, but it is not required for a legal document to state support or responsibility to support in order to be eligible for BAH-Diff. Single Soldiers residing off post and pay child support, will ONLY receive the with-dependent utility allowance for OHA in lieu of BAH-Diff. A link to allowance rates is provided on the next page.

### **Unaccompanied Tours**

Soldiers who elect to leave their family at the losing duty station or relocate their family to a designated place CONUS are generally authorized BAH at the with dependent rate. If the family does NOT relocate, then BAH remains tied to the rate of the last duty station. It does not revert to the dependents actual zip code unless they relocate. If dependents relocate to a designated location during the transition period of the PCS, then the effective date of BAH for that locality will be the Soldier's date of arrival in Korea.

### **Early Return of Command Sponsored Dependents**

Soldiers must seek 8<sup>th</sup> Army G1 approval for Early Return of Dependents (EROD) requests. The 8<sup>th</sup> Army G1 Command Sponsorship Program section will validate all requests. Housing allowances for dependents who return early are authorized only with an approved EROD. See your servicing S1 for more information.

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**Dislocation Allowance (DLA)**

**Temporary Lodging Expense (TLE) vs.**

**Temporary Lodging Allowance (TLA)**

*'Make sure to check your LES! You may have a debt!'*

-SPC Dumon Patterson

Created by PFC S. H.

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## Basic Allowance for Housing (continued)

### Don't Let Greed End Your Career!

Fraud is a serious issue here in Korea, and is vigorously investigated and prosecuted. DFAS routinely audits suspicious cases and will meticulously comb through years of records to collect back every cent. Audits often reveal a long history of fraudulent BAH claims. In the past year alone, several other officers and senior NCOs were prosecuted and convicted for fraud. Sentences have included confinement, reduction, fines, and reprimands.

A senior NCO is currently in confinement on peninsula for stealing \$90,000 in BAH. Additionally, the NCO was reduced from E-8 to E-4. Other recent examples include a LTC who was convicted in November 2015 of stealing \$40,000 of BAH, FSA, and COLA. He was reprimanded and fined \$20,000. In March 2016, an E-9 was convicted of fraudulently claiming \$1,200 of travel pay for dependents. He was reprimanded and required to repay over \$50,000 in erroneously paid allowances. That same month an E-7 was convicted of stealing \$70,000 of BAH. He was reprimanded and confined for four months. In April 2016, an E-7 was convicted of stealing \$20,000 of BAH and travel pay. He was reduced to E-6 and confined for 60 days.

Each verdict is a federal conviction that will follow them for the rest of their lives and have a devastating impact on retirement and future earnings. Don't let the temptation to commit fraud affect your family, career, and reputation. See your servicing finance detachment if you have any questions.

## The Blended Retirement System

By 2LT Christine R. Collins

Beginning January 1, 2018 the DoD is implementing the new Blended Retirement System that will allow Service Members to receive automatic Thrift Savings Plan contributions, mid-career incentives, and monthly annuities for life. About 80% of Service Members do not stay in the military for twenty years, which is generally the minimum requirement to receive retirement benefits in the current Retirement system. The Blended Retirement System now offers all Service Members a measurable benefit after only 3 years of service.

A notable difference between the retirement systems is that the new Blended Retirement System will implement DoD automatic and matching contributions to the Service Member's Thrift Savings Plan (TSP). After 60 days of service DoD will automatically contribute 1% of the Service Mem-

ber's base pay to their TSP, and after 3 years DoD will begin matching the Service Member's additional contributions.

Continuation Pay is another significant implantation to the Blended Retirement System. This is an incentive offered at 12 years of service in which the Service member can receive a direct cash payout of 2.5 times their monthly base pay in return for a commitment of 4 more years of service. If the Service Member decides to complete 20 years of service, he/she will receive monthly annuity for life which is calculated using the following formula:  $(2\%) \times (\# \text{ years served}) \times (\text{"high 3" base pay})$ .

All Service Members who enlist on or after **January 1, 2018**

will be automatically enrolled in the Blended Retirement System. Service Members who enlisted before **January 1, 2006** will be grandfathered into the current retirement system. Service Members who enlist between **January 1, 2006** and **December 31, 2017** will have until **December 31, 2018** to choose whether to enroll in the Blended Retirement System or remain in the current retirement system.

Service Members who want to learn more about the Blended Retirement System can find more information by enrolling in the familiarization course on Joint Knowledge Online (JKO) or by visiting [militarypay.defense.gov/BlendedRetirement](http://militarypay.defense.gov/BlendedRetirement).

You Contribute	DoD Auto Contribution	DoD Matches	Total
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

## Regulations

### Joint Travel Regulation

[www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf](http://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf)

### DoD FMR

[http://comptroller.defense.gov/Portals/45/documents/fmr/Volume\\_07a.pdf](http://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07a.pdf)

### Mil Pay Messages

<https://dfas4dod.dfas.mil/centers/dfasin/library/milpay/policy16/index.htm>

## Rates

### OHA Calculator

[www.defensetravel.dod.mil/site/ohaCalc.cfm](http://www.defensetravel.dod.mil/site/ohaCalc.cfm)

### COLA Calculator

[www.defensetravel.dod.mil/site/colaCalc.cfm](http://www.defensetravel.dod.mil/site/colaCalc.cfm)

### Dislocation Allowance

[www.defensetravel.dod.mil/site/otherRatesDLA.cfm](http://www.defensetravel.dod.mil/site/otherRatesDLA.cfm)

### Army Pay chart

<http://www.dfas.mil/militarymembers/payentitlements/military-pay-charts.html>

### Per Diem Rates

<http://www.defensetravel.dod.mil/site/perdiemCalc.cfm>

### BAH Calculator

<http://www.defensetravel.dod.mil/site/bahCalc.cfm>

## Useful Websites

### My Pay

<https://mypay.dfas.mil/mypay.aspx>

### Defense Travel System

<http://www.defensetravel.dod.mil/>

### DFAS

<http://www.dfas.mil/>

### UCFR

<https://lifecyclepriv.dfas.mil/workspace/Main.html?>