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ANNUAL ENTITLEMENT VERIFICATION

The 266th Pay Center of Excellence is currently conducting an Entitlement Verification for all of Germany. As you may know, it is Finance’s job to conduct yearly entitlement verifications on all its pay accounts to ensure all Soldiers are being paid correctly. It is important that Commanders ensure that their Soldiers turn in any and all documentation we request to verify an entitlement in question. This process is carried on throughout the year and we ask that all command teams assist in getting all required documents from their Soldiers so we can ensure they are being paid correctly.

Soldiers are encouraged to use their chain of command in regards to pay related questions by submitting pay inquiries on DA Form 2142. We advise you to maintain a copy for your records once it has been returned showing the nature of the inquiry, and the resolution.

Your local Finance Customer Support Team’s have highly trained professionals to assist you with any and all questions.



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ROTH TSP—IT’S COMING!

Do you currently invest in the Thrift Savings Plan (TSP)? The TSP is similar to a 401k and allows you to invest in various retirement plans. The current TSP functions like a Traditional IRA (Individual Retirement Account) in that your contributions are tax deferred. This means that the money pulled from your paycheck each month does not count as taxable income and can possibly put you into a lower tax bracket at the end of the year because it lowers your overall taxable income. The down side to that is when you decide to withdraw those funds at retirement; you will then pay taxes on that amount. Without trying to confuse you, lets’ say your TSP investments at retirement are worth \$200k. You will pay taxes on the entire \$200k.

The new option of the Roth TSP, expected to be available within the next 6 months, will work a little differently. Your contributions will be



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(TSP CONTINUED FROM PAGE 1)

taxed prior to investing. This means that you don't get to reduce your current year taxable income by the amount you invest in a Roth TSP. The benefit is that when you take the money out after retirement it will be tax free, to include the money you earned. Let's compare the two:

The Treatment of...	Traditional TSP	Roth TSP
Contributions	<i>Pre-tax</i>	<i>After-tax</i> ¹
Your Paycheck	<i>Taxes are deferred</i> , so less money is taken out of your paycheck.	<i>Taxes are paid up front</i> , so more money comes out of your paycheck.
Transfers In	<i>Transfers</i> allowed from eligible employer plans and traditional IRAs	<i>Transfers</i> allowed from Roth 401(k)s, Roth 403(b)s, and Roth 457(b)s
Transfers Out	<i>Transfers</i> allowed to eligible employer plans, traditional IRAs, and Roth IRAs ²	<i>Transfers</i> allowed to Roth 401(k)s, Roth 403(b)s, Roth 457(b)s, and Roth IRAs ³

You will have to decide which option is better for you, based on your current economic and financial situation. Something to consider is your current tax bracket. If you are already in a high tax bracket and expect to be in a lower one when you retire, then you may be better off with the traditional TSP. On the other hand, if you are in a low tax bracket now and are a new investor, the Roth TSP is a better option for you.

For more information please visit the TSP website at www.TSP.gov.

BEEN TO THE FIELD LATELY?

A few questions for you:

- Have you been on a field exercise or a range of sorts recently?
- Were you provided meals to include an MRE or a sack lunch from the DFAC?
- Are you receiving full Basic Allowance for Subsistence (BAS) *without* meal collections being deducted from your pay (in other words, you are not a meal card holder)?

If you answered yes to those questions, the next one to ask yourself is did you have the funds collected from your pay?

IAW AR 600-38 and the Department of Defense Financial Management Regulation (DoDFMR) Volume 7A all single and married Soldiers who receive full Basic Allowance for Subsistence (BAS) should be charged for Government-provided meals provided during field duty.

Please visit your unit S-1 for more information and to have the paperwork initiated.





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ASK THE POLICY GURU

The 266th FMC Policy sections would like to answer your questions



If you have a military/civilian pay or travel policy question that you would like answered in the next newsletter, please send it to usarmy.kaiserslautern.266-fmc.list.policy@mail.mil

Submissions must only include “Ask the Policy Guru” in the subject line. Each month, we will select a question that we think would best benefit our communities and print the response in the next newsletter. Submissions will also be used to determine future articles.

Questions for the Policy Guru

My parents are out of work and I am supporting them financially. I have heard they can be made my dependents, is this true?

Answer - *YES, when certain conditions are met.*

In order to qualify as a secondary dependent, the dependent’s income, not including the mem-

ber’s contribution, must be less than one-half of their actual monthly living expenses; and the member’s contribution to the dependent/household must be more than one-half of the dependent’s actual monthly living expenses.

To initially establish dependency, a Dependency Statement (DD Form 137-3) is required for evaluation of the income and expenses of the dependent, as well as contributions made by the member to the household. Supporting documentation of living expenses and the member’s contribution to the household is always required.

I sent my family CONUS before submitting the paperwork for an Early Return of Dependents (ERD). Am I still eligible to receive BAH (Basic Allowance for Housing), travel, and transportation entitlements for my family if the ERD is approved?

Answer - *YES, however Soldiers should not send family members home prior to having approved orders.*

Be aware of the specifications listed in the JFTR (U5900 D2) that must be met in order to authorize an ERD. Also you should note that if your order does not authorize travel AND transportation costs, then you are not entitled to BAH for your family.

(POLICY CONTINUED ON PAGE 4)



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(POLICY CONTINUED FROM PAGE 3)

I am a DoD Civilian and am going on emergency leave. Will the government pay for my dependents to travel with me?

Answer – *YES, as long as they meet the exceptional circumstances listed in the JTR. Ordinarily, only one family member is authorized travel at government expense. In those circumstances, the Approving Official may authorize/approve the travel of additional family members.*

HOW ARE WE DOING?



Let us know how we are doing by clicking on the icon above or typing in the web address below into your browser. Locate the installation of your servicing finance office and look for the “Money/Finance” tab.

Your comment card ratings are used to improve our products and services available to you.

<http://ice.disa.mil/>

2012 OHA UTILITY & RECURRING MAINTENANCE SURVEY

Do you live in privately leased quarters?

The 2012 OHA Utility and Recurring Maintenance Survey will be conducted from 1 to 30 April 2012. If you reside in privately leased quarters overseas and receive an Overseas Housing Allowance please take a few moments to visit the website below. For Germany, the purpose of this survey is to update Germany’s OHA utility allowance, ensuring that valid rates are paid. This is your opportunity to have the impact of your utility/recurring maintenance costs included in the resulting updated utility allowances.

While it is voluntary, we request and encourage your participation. For it to result in valid rates, it is important that every eligible member of the uniformed Services who is receiving OHA provide his/her utility and recurring maintenance expenses. Individual responses are held in strictest confidence and not shared with any other office or agency. You should be able to complete it in approximately 30 to 40 minutes.

Click the link below to access the survey:

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



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DID YOU KNOW?

The U.S. Army Finance Corps originated on June 16, 1775, when the Second Continental Congress introduced a resolution appointing a Paymaster General of the Army. Since that day, the U.S. Army has always been provided financial services by Finance soldiers who were either organized in separate elements or integrated into existing units of the Army.

In 1816, the Pay Department became a separate department. Paymaster usually with the rank of Major, had the principal duty of paying soldiers in the regiments. The Paymaster at Army headquarters computed monthly payrolls in his office and went to the field with his "box" of gold and a military guard. Obviously, pay-the last day month at but once a estab-soldiers could expect payday to fall on approximately the same day each pay period.



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The Pay Department remained unchanged until 1912, when, in a major reorganization, it joined the Quartermaster Corps. During World War 1, the Quartermaster Corps expanded to such a degree that it had a difficult time controlling disbursing and logistical activities. In October 1918, Congress authorized the Finance Service and in June 1920, it approved the Finance Department to become a separate branch of the War Department under Brigadier General Herbert M. Lord. Unlike its predecessors, the Finance Department handled not only military pay

and travel expenses, but also all financial activities of the War Department, including centralized disbursing, auditing, and budgeting. In 1933, President Roosevelt directed that the Finance Department assume the obligation of paying the Civilian Conservation Corps.

The Finance Department remained a separate entity until World War II, when it joined the office of the Fiscal Director, Army Services Forces. Under this structure, it took on additional responsibilities such as the sale of War Bonds and the promotion of National Service Life Insurance. After the war, the Office of the Fiscal Director was dissolved and the Finance Department again became an independent Army staff agency. The Army Organizational Act of 1950 redesignated the Finance Department as a basic branch of the Army, the Finance Corps. The Finance Corps underwent further change when, on May 7, 1987, the Finance Corps Regiment was activated.

Progress has been an important element of the Finance Corps' history. Today's Finance Corps has advanced immeasurably over the first Paymaster General's Office, not only in size but also in quality of service provided. The Defense Finance and Accounting Service is currently building sophisticated systems to enhance finance support in the future, both in garrison and on the battlefield. The U.S. Army Finance school will continue to train the highest quality soldiers in the Army to operate these systems and provide the best finance support possible to soldiers, families, and DoD civilians, wherever they may be. These organizations, together with our many field finance units, work together "To Support and Serve" the Army, other services, and our great nation.



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IMPORTANT CONTACTS

Defense Travel System (DTS)
Helpdesk: 483-6746 or 483-6747

BENELUX Finance Office

Building 212, Room 123

<i>OIC</i>	423-5251
<i>NCOIC</i>	423-8371
<i>Travel Chief</i>	423-4843
<i>Disbursing Chief</i>	423-4687
<i>Accounting Lead</i>	423-8370
<i>CVS Chief</i>	423-5397
<i>Military Pay NCOIC</i>	423-8365
<i>Retirement & Separations Lead</i>	423-7640
<i>In/Out Processing Tech</i>	423-8364

Hours of Operation

*Military Pay IOP / Retirement & Separations /
Accounting / CVS*
Mon – Fri 0900-1600

Disbursing
Mon – Wed, Fri 0900-1600

**ITALY Finance Office
(IFO)**

<i>Director</i>	634-7612
<i>Travel Chief</i>	634-6444
<i>Retirement & Separations Lead</i>	634-8265
<i>In/Out Processing Chief</i>	634-7450/6734/7531
<i>MILPAY</i>	634-8855

Hours of Operation

*In/Out Processing / Retirement & Separations /
Accounting / CVS/Local National Pay*
Mon – Fri 0900-1200; 1300-1600

Disbursing
Mon – Wed, Fri 0900-1600

MILPAY
Mon - Wed, Fri 0900-1200; 1300-1530

266th FMC Separations

<i>Chief of Military Pay</i>	483-6740
<i>Separations Lead</i>	483-6630
<i>MILPAY Technicians</i>	483-7109/7103/6492/ 6630/6446





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IMPORTANT CONTACTS

FCST Hours of Operation

*Mon thru Fri:
0830-1200 Soldier and PAC/SI
Customer Service
1200-1300 Closed for lunch
1300-1600 Soldier and PAC/SI Customer Service*

Schweinfurt FCST *Building 40 Conn Barracks*

<i>FCST Chief</i>	<i>353-8697</i>
<i>Lead Tech and Separations</i>	<i>353-8684</i>
<i>In-Processing</i>	<i>353-8853</i>
<i>Travel</i>	<i>353-8855</i>

Ansbach FCST *Building 5818 Rooms 308 & 316 Katterbach Kaserne*

<i>FCST Chief</i>	<i>467-3337</i>
<i>Lead Tech</i>	<i>467-3322</i>
<i>In and Out Processing</i>	<i>467-3338</i>
<i>Separations</i>	<i>467-3288</i>
<i>Travel</i>	<i>467-3318</i>

Bamberg FCST

*Building 7290 Rooms 102 & 108
Warner Barracks*

<i>FCST Chief</i>	<i>469-8667</i>
<i>Lead Tech</i>	<i>469-8614</i>
<i>In-Processing and Customer Service</i>	<i>469-7423</i>
<i>Separations and Customer Service</i>	<i>469-9191</i>

Vilseck FCST

Building 166 Rooms 114-115, & 128

<i>FCST Chief</i>	<i>476-3490</i>
<i>Lead Tech, Customer Service</i>	<i>476-3491</i>
<i>Travel</i>	<i>476-2966</i>
<i>Separations</i>	<i>476-3490</i>
<i>Customer Service</i>	<i>476-2967</i>

Grafenwoehr FCST *Building 244 Room 214*

<i>FCST Chief</i>	<i>475-6765</i>
<i>Customer Service</i>	<i>475-8651 475-6619</i>
<i>Travel</i>	<i>475-7286 475-6957</i>



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FCST Hours of Operation

Mon thru Fri:
0830-1200 Soldier and PAC/SI
Customer Service
1200-1300 Closed for lunch
1300-1600 Soldier and PAC/SI Customer Service

Baumholder FCST

Building 8670 Rooms 20 & 21
Central Processing Facility

FCST Chief 485-7217
Lead Tech 485-6955
485-6697
In/Out Processing and Travel 485-6697
Separations 485-6314
Customer Service 485-6697

Hohenfels FCST

Building 10 Room 103

FCST Chief 466-2031
Customer Service and Travel 466-2030
Separations 466-2030

Kaiserslautern FCST

Building 3245 Room 12
Kleber Kaserne

FCST Chief 483-6062
Lead Tech 483-6149
In Processing and Travel 483-6025
Customer Service 483-6008
483-6009

Wiesbaden FCST

Building 1023W 2nd Floor
Wiesbaden Army Air Field

FCST Chief 337-5128
Lead Tech 337-4766
Customer Service 337-5529
337-5431
337-5501

Heidelberg FCST

Building 3850 Room 180
Heidelberg Shopping Center

FCST Chief 370-8570
Customer Service 370-7233
370-3066
370-6444



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FCST Hours of Operation

Mon thru Fri:
0830-1200 Soldier and PAC/SI
Customer Service
1200-1300 Closed for lunch
1300-1600 Soldier and PAC/SI Customer Service

Stuttgart FCST

Main Finance Office
Building 2325 Patch Barracks

<i>FCST Chief</i>	<i>430-8663</i>
<i>Lead Tech</i>	<i>430-8299</i>
<i>In-Processing</i>	<i>431-3181</i>
<i>Separations</i>	<i>431-3181</i>
<i>Travel</i>	<i>430-5608</i>
<i>Customer Service</i>	<i>430-7103</i> <i>430-8324</i>

In and Out Processing Office
Building 2325 Patch Barracks
Room 013
Panzer Kaserne

Customer Service *431-3181*

USEFUL FINANCE LINKS

266th FMC Website:
<http://www.21tsc.army.mil/266Finance>

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

Thrift Savings Plan Website:
<http://www.tsp.gov>

Overseas Cost of Living Allowance:
<http://www.defensetravel.dod.mil/site/colaCalc.cfm>

Basic Allowance for Housing:
<http://www.defensetravel.dod.mil/site/bahCalc.cfm>

Overseas Housing Allowance:
<http://www.defensetravel.dod.mil/site/ohaCalc.cfm>

Government Meal Rates:
<http://www.defensetravel.dod.mil/>

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

Dislocation Allowance Rates:
<http://www.defensetravel.dod.mil/site/otherratesDLA.cfm>

Mileage Rates:
<http://www.defensetravel.dod.mil/site/otherratesMile.cfm>

DoD Defense Travel System—DTS
<http://www.defensetravel.osd.mil/dts/site/index.jsp>

Defense Travel Management Office
<http://www.defensetravel.dod.mil/>