

AIR FORCE COMPENSATION FACT SHEET

January 2008

In accordance with AFI 36-2618, paragraph 4.1.7, and noted in AFPAM36-2241, paragraph 9.8.7, supervisors are required to provide career counseling to subordinates on the benefits, entitlements, and opportunities available in an Air Force career. Counseling occurs in conjunction with performance feedback or when an individual comes up for review under the Selective Reenlistment Program. Provide a copy of the fact sheet to each individual after counseling. The fact sheet also contains valuable web links associated with each topic providing additional valuable information.

PART I: COMPENSATION FOR MILITARY SERVICE

1. Military Pay Raises: The FY00 NDAA directed that pay raises for 2000 through 2006, will automatically be one-half percent above the private-sector wage increases as measured by the Employment Cost Index (ECI). Pay raises beginning in 2007 are to be equal to the increase in the ECI. Pay raises may exceed these automatic levels if authorized and funded by Congress. In January 2007, the military pay raise was 2.2% (ECI).

http://www.defenselink.mil/militarypay/pay/bp/05_annualraise.html

2. Annual Leave: IAW AFI 36-3003, Military Leave Program, annual leave is accrued at a rate of 2.5 days of leave for each month of active duty service for a total of 30 days of leave each fiscal year. Members who are unable to use leave due to military necessity may accumulate a maximum of 60 days by the end of a fiscal year. In the event service members are unable to use their excess accrued leave prior to 30 September due to mission requirements, approval may be requested to carryover the excess leave days (Special Leave Accrual).

3. Federal Tax Advantage: While all pays are taxable, most allowances are tax-exempt. The primary allowances for most individuals are Basic Allowance for Subsistence (BAS), Basic Allowance for Housing (BAH) or Overseas Housing Allowance (OHA), and Family Separation Allowance (FSA). Tax savings can be significant as BAS and BAH averages over 30% of a member's total regular cash pay. In addition to being tax-exempt from Federal and State taxes, these allowances are also excluded from Social Security taxes.

http://www.defenselink.mil/militarypay/pay/tax/01_allowances.html

Regular Military Compensation Calculator:

<http://www.defenselink.mil/militarypay/pay/calc/index.html>

4. Housing Allowances:

- a. **Basic Allowance for Housing (BAH):** The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets and is payable when Government quarters are not provided. BAH is paid incident to assignments to a Permanent Duty Station (PDS) in the United States and is based not on actual expense, but on median rental costs, utilities, and

renter's insurance. BAH rate calculations do not include mortgage costs. Members residing in family-type Government quarters are not entitled to BAH. Many AF installations are privatizing their quarters, meaning that private contractors are taking over previously AF-owned and operated family housing. Members in these privatized quarters are entitled to BAH and the rental agreement requires a rent amount equal to the BAH entitlement paid via allotment. The Leave and Earning Statement (LES) displays the BAH rate below the heading ENTITLEMENTS, listed as BAH. The PAY DATA portion of the LES shows the BAH type and BAH dependents, as well as other housing-related data.

- b. **BAH Differential (BAH-DIFF):** This is the housing allowance amount for a member who is assigned to single-type quarters and who is authorized a basic allowance for housing solely by reason of the member's payment of child support. A member is not authorized BAH-DIFF if the child support payment is less than the member's applicable pay grade BAH-DIFF amount. BAH-Diff is published annually and is determined by increasing the previous year's table by the percentage growth of the military pay raise.
- c. **BAH-Partial:** Members without dependents who are not authorized to receive full BAH or OHA and are residing in Government single-type quarters, are entitled to partial BAH if they meet certain conditions.
- d. **Overseas Housing Allowance (OHA)** is a cost reimbursement based allowance to help defray housing costs incident to assignments to a PDS outside the United States. Members are reimbursed actual rental costs not to exceed the maximum OHA rate for each locality and grade. There are two types of allowances paid under OHA, Move-In Housing Allowance (MIHA) and monthly OHA including a utility/recurring maintenance allowance. The location MIHA (for those who qualify) is based on the average "move-in" costs for members. The monthly OHA is the rent, up to the rental allowance at a PDS, plus the utility/recurring maintenance allowance.
- e. **Family Separation for Housing (FSH):** The purpose of FSH is to pay a member for added housing expenses resulting from enforced separation from dependents. It is not payable under any condition to a member permanently assigned to a duty station in Hawaii or to any duty station under permissive orders. FSH is payable to each member with dependents who is on permanent duty outside the United States or in Alaska who meets all of the required conditions. For additional guidance, consult Joint Federal Travel Regulation (JFTR) Vol 1, Chapter 10.

Listed Housing Allowances: <https://secureapp2.hqda.pentagon.mil/perdiem/>

5. Station Allowances: Members may be authorized certain station allowances for themselves and their command-sponsored dependents when assigned OCONUS. They include Cost of Living Allowance and Temporary Living Allowance.

<https://secureapp2.hqda.pentagon.mil/perdiem/>

6. CONUS COLA: The FY95 NDAA approved the CONUS Cost-of-living Allowance (CONUS COLA), to provide compensation for variations in non-housing costs in the continental United States. Members and authorized dependents may be entitled to CONUS COLA when assigned or residing in a high-cost area. CONUS COLA should not be

confused with BAH which considers median rental costs, rental insurance and utilities. CONUS COLA varies by pay grade, years of service (YOS), and whether or not the member has dependents. A list of current CONUS COLA locations is available at the following web site.

<https://secureapp2.hqda.pentagon.mil/perdiem/ccform.html>

7. Basic Allowance for Subsistence (BAS): BAS is a non-taxable allowance used to offset the cost of the service member's meals. Members assigned to single-type Government quarters at their permanent duty station are required to eat in the government dining facilities, receive BAS and are charged the discounted meal rate which is deducted from their pay. These members are allowed to claim missed meals when a Government meal is not reasonably available for consumption. Regular 2008 BAS rates for enlisted members is \$294.43 and for officers is \$202.76.

<http://www.defenselink.mil/militarypay/pay/bas/index.html>

8. Family Subsistence Supplemental Allowance (FSSA): The FSSA program increases the BAS of a service member to remove the member's household from eligibility under the United States Department of Agriculture (USDA) Food Stamp Program. The FSSA is a monthly entitlement paid in whole dollars, equal to the amount required to bring the member's household income to 130 percent of the Federal poverty line but not to exceed \$500 for large families or households. All active duty members may apply for FSSA. Please note that this link contains a RESTRICTED site, meaning this site has information pertinent to military personnel only. Only sites with a URL ending in ".mil" will be allowed access.

<https://www.dmdc.osd.mil/fssa>

9. Family Separation Allowance (FSA): The purpose of FSA is to compensate qualified members serving inside or outside the United States for added expenses incurred because of an enforced family separation. FSA has three different categories: FSA-R, FSA-S, and FSA-T. Members are eligible for FSA-R if transportation of dependents, including dependents acquired after effective date of orders, is not authorized at Government expense and the dependents do not live in the vicinity of the member's permanent duty station. FSA-S applies to members serving on ships away from the homeport continuously for more than 30 days. A member is eligible for FSA-T if the member is on TDY away from the permanent station continuously for more than 30 days and the member's dependents are not residing at or near the TDY station. This includes members required to perform a period of the TDY before reporting to their initial station of assignment. The FY05 NDAA made permanent the increase in Family Separation Allowance at a rate of \$250 per month.

http://www.dod.mil/comptroller/fmr/07a/07a_27.pdf

10. Hardship Duty Pay (HDP): HDP is payable to members entitled to basic pay, at a monthly rate not to exceed \$300, while the member is performing duty designated by the Secretary of Defense as hardship duty. The Secretary of Defense has established that HDP shall be paid to members for performing a designated mission, when assigned to a designated location and/or, when serving a designated involuntary extension of duty. Current rates and locations are maintained in the DoD FMR Vol. 7a, Chapter 17.

http://www.dod.mil/comptroller/fmr/07a/07A_17.pdf

11. Combat Zone Tax Exclusion (CTZE): Presidential Executive Order determines combat zones and the applicable dates. Earnings received while performing duties in, or in direct support of areas designated as a combat zone are excluded from taxable income. This exclusion is unlimited for enlisted members and warrant officers and is limited to \$6,867.00 per month, in 2007, for officers.

http://www.defenselink.mil/militarypay/pay/tax/10_combatzone_05.html and
http://www.dod.mil/comptroller/fmr/07a/07A_44.pdf

12. Imminent Danger Pay (IDP)/Hostile Fire Pay (HFP): Both are covered under Title 37 USC Section 310 and are used synonymously; they are commonly referred to as IDP. IDP is a “threat based” pay meaning it is payable for any month the member performs duty in an IDP area (designated by USD P&R). These are areas where members are subject to threat of physical harm due to civil insurrection, civil war, terrorism, etc. HFP is an “event based” pay, meaning if the member is exposed to an actual occurrence of hostile fire or an explosion of hostile mine, the member is entitled to HFP for the month in which the hostile fire happened, and up to 3 months afterwards while hospitalized. The FY05 NDAA made permanent the rate of IDP/HFP at \$225 per month. Designated areas are listed in DoD FMR, Vol 7a, Ch 10.

http://www.dtic.mil/comptroller/fmr/07a/07A_10.pdf

13. Savings Deposit Program (SDP): Military members may be authorized to participate in the SDP during assignments and deployments to specified locations. The program provides an interest rate of 10% and allows service members to contribute any portion of their unallotted current pay and allowances up to a maximum amount of \$10,000. Interest paid on the amounts deposited into the SDP is taxable. Eligibility requirements to participate in SDP are outlined in DoD FMR Vol 7a, Chapter 51.

http://www.dod.mil/comptroller/fmr/07a/07A_51.pdf

14. Travel Entitlements: Members may be eligible for a wide variety of travel entitlements for themselves and their authorized dependents when ordered to perform official travel for TDY and/or PCS. Members should seek counseling from their MPF, FSO, and TMO. The following are some of the many entitlements available:

Transportation, Per Diem and Reimbursable Expenses
Temporary Lodging Expense and Household Goods Shipments
Temporary and Non-Temporary Storage of Household Goods
Privately-Owned Vehicle (POV) Shipment and Storage
Reimbursement for Rental Car when POV Arrives Late
Dislocation Allowance
Partial Reimbursement of Pet Quarantine Fees
Evacuation/Safe Haven Entitlements

PART II: RETIREMENT PAY AND POST-SERVICE BENEFITS

15. Retirement Pay: One of the most attractive incentives of a military career is the retirement system that provides a monthly retirement income for those who serve a minimum

of twenty years. Your retirement represents a considerable value over your life expectancy. While many civilian employees must contribute to their retirement, yours is provided at no cost to you. Currently, there are three retirement plans in effect based upon your Date of Initial Entry to Uniformed Service (DIEUS) -- Final Pay, High-3, and Choice of High-3 or Redux with \$30K Career Status Bonus. A description of each to include, which one applies to you, follows in the table below. Useful information can be found at the following Web site:

<http://www.defenselink.mil/militarypay/retirement/index.html>

Plan	Eligible (as determined by DIEUS) (Note 1)	Retired Pay Formula (Notes 2, 3 & 4)	Cost-of-Living Adjustment (COLA) (Note 5)
Final Basic Pay	Entered service prior to 8 Sep 80	2.5% times the years of service times final basic pay	Full inflation protection; COLA based on Consumer Price Index (CPI)
High-3 (Note 6)	Entered service on or after 8 Sep 80 and before 1 Aug 86	2.5% times the years of service times the <i>average</i> of the highest 36 months of basic pay	Full inflation protection; COLA based on Consumer Price Index (CPI)
High-3 Choice -----OR----- ----- Redux/CSB Choice: Instead of retiring under High-3, members may choose to receive a \$30,000 (Note 7) "Career Status Bonus" at 15 years of service in exchange for agreeing to serve to at least 20 years of service and then retiring under the less generous Redux plan.	Entered service on or after 1 Aug 86	High-3: 2.5% times the years of service times the <i>average</i> of the highest 36 months of basic pay -----OR----- ----- *Redux/CSB option: 2.5% times the years of service, minus one percentage point from the product for each year less than 30 years, times the <i>average</i> of the highest 36 months of basic pay. At age 62, retired pay is recalculated without deducting the one percentage point for each year less than 30, which allows it to catch up to what it would have been without the Redux penalty.	High-3: Full inflation protection; COLA based on Consumer Price Index (CPI) -----OR----- ----- *Redux/CSB option: Partial inflation protection; COLA based on Consumer Price Index (CPI) minus 1 percent. At age 62, retired pay is adjusted to reflect full COLA since retirement. Partial COLA then resumes after age 62.

Note 1: Date initially entered uniformed service (DIEUS) refers to the fixed date the member was first enlisted, appointed, or inducted. This includes cadets at the Service Academies, students enrolled in a reserve component as part of the Services' senior ROTC programs or ROTC financial assistance programs, students in the Uniformed Services University of the Health Sciences, participants in the Armed Forces Health Professions Scholarship program, officer candidates attending Officer Training School, and members in the Delayed Entry Program.

Note 2: The maximum multiplier is 75 percent times basic pay.

Note 3: Members should be aware that the Uniformed Services Former Spouses Protection Act allows state courts to consider military retired pay as divisible property in divorce settlements. The law does not direct state courts to divide retired; it simply permits them to do so.

Note 4: Retired pay stops upon the death of the retiree unless he or she was enrolled in the Survivor Benefit Plan. See "Survivor Benefit Plan (SBP)" on page 3 for additional information on this program.

Note 5: COLA is applied annually to retired pay.

Note 6: High-3 is a reference to the average of the high three years or, more specifically, the high 36 months of basic pay as used in the formula.

Note 7: Effective 28 Dec 01, members may elect one of 5 options to receive the \$30K CSB: one lump sum payment of \$30k; two annual payments of \$15K; three annual payments of \$10K; four annual payments of \$7.5K; or five annual payments of \$6K.

16. Thrift Savings Plan (TSP): The TSP provides military members a 401(k)-like savings plan, which allows members to contribute pre-tax dollars thereby reducing current taxes, and to accumulate long-term, tax-deferred savings and earnings, which can supplement future retirement income. Participation is painless through payroll deduction, and account management is easy via worldwide web interface. The open seasons are eliminated and members can accomplish any action at any time. The Internal Revenue Code places an annual limit on elective deferrals, e.g., tax-deferred employee contributions to the TSP. For 2008, the elective deferral limit is \$15,500. The TSP in conjunction with the military pension and Social Security retirement benefits can provide for a great retirement. Useful information can be found at the following Web site: <http://www.tsp.gov/>

17. Death and Survivor Benefits:

a. **Servicemember's Group Life Insurance (SGLI):** If you elect to participate in SGLI and subsequently die on active duty, your survivors will be eligible for life insurance payments. Starting 1 Sep 05, you may buy life insurance coverage in \$50,000 increments up to \$400,000 at a very low cost. Additionally, **family member coverage** of up to \$100,000 for the member's spouse (spouse coverage is limited to no more than the member's current coverage) and \$10,000 per child became effective 1 Nov 01, and was automatic for all members participating in SGLI. The spouse coverage premium is an additional monthly premium of \$6-\$54 for maximum coverage based the spouse's age; coverage for children is free. You have the option to reduce or decline spouse coverage and the associated premium.

<http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm>

b. **Dependency and Indemnity Compensation (DIC):** Surviving dependents may also be eligible to receive monthly DIC payments (nontaxable) in the amount of \$1033 for the surviving spouse and an additional \$257 for each surviving child. DIC is adjusted annually for inflation.

<http://www.vba.va.gov/bln/21/Rates/comp03b.htm>

c. **Death Gratuity:** The death gratuity is a lump sum payment for beneficiaries of a member who dies on active duty, active duty for training, or inactive duty for training, or full-time National Guard duty. Its purpose is to help the survivors in their readjustment and to aid them in meeting immediate expenses incurred. Currently, the death gratuity is \$100,000, and payment is normally made within 24 hours of a member's death.

d. **Survivor Benefit Plan (SBP):** Your regular pay stops when you die. However, if you die on active duty with 20 or more years of service, or in the line of duty with less than 20 years of service, your surviving spouse and children are automatically protected by SBP--at no cost to you. The surviving spouse will get an annuity equal to the difference between the DIC payment and the maximum SBP payment that would be paid if you had been retired on the date of your death. The SBP survivor annuity is adjusted each year by the same percentage increase given to military retired pay. For AD deaths in the line of duty the annuity is 55% of what retired pay would have been if retired for total disability. For a **retiree** the annuity is 55% of the elected retired base pay amount. Survivors of members who retired on or after 28 Oct 04 who participated at the maximum level are not subject to any offset at age 62 when Social Security starts. For those surviving spouses

age 62 and older already drawing the SBP annuity, reduction will be eliminated by 5% a year. By Apr 2008, the full 55% will be paid to all annuitants.

<http://www.defenselink.mil/militarypay/survivor/index.html>

- e. **Other substantial benefits:** Surviving dependents may be eligible to receive additional benefits upon the death of a member. They include mortuary entitlements to reimburse the costs of burial, housing for 365 days, active duty transitional health and dental care for 3 years, commissary and exchange privileges, and various Veteran's Affairs and Social Security benefits.

18. Federal Long Term Care Insurance Program: Members may be eligible to obtain coverage from the FLTCIP at premiums estimated to be 15-20% less than standard premiums for comparable coverage. The Federal Long Term Care Insurance Program was designed specifically for members of the Federal Family. It is sponsored by the Federal Government and backed by two of the country's top insurance companies. The Federal Program is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators, and home care provisions are just a few of the reasons why the Federal Program may be the smart choice for you. Members may be eligible to obtain coverage from the FLTCIP at premiums estimated to be 15-20% less than standard premiums for comparable coverage.

<http://www.ltcfeds.com/>

PART III: SUPPORTING BENEFITS

19. Base Exchange: "We Go Where You Go" is the motto of AAFES. For more than 105 years, the exchange service has remained true to its commitment to Value, Service, and Support for the military customer and their families worldwide. Independent price surveys indicate that AAFES' customers save an average of 11% over the competition. AAFES helps in two principal ways. First is its guarantee to "meet or beat" any retailer's price on the same item (under \$5, no questions asked, or over \$5, within 30 days of the retailer's advertisement). Second, profits are used to support the Services' morale, welfare, and recreation programs. AAFES now offers 24/7 conveniences through its new website: <http://www.aafes.com/>

20. Base Services: Installation services programs provide conveniently located, low-cost, professionally managed activities and entertainment. Programs include the golf course, child development center, skills development center, auto skills, aero club, community centers, swimming pool, enlisted club, intramural sports, bowling center, library, chapel, youth center, outdoor recreation, and discounts on special events/off-base recreation areas through Information, Ticket and Tours and the base fitness center in conjunction with the SG-run health and wellness center.

21. Career Broadening Opportunities: Assignments, Special Duty Assignments, Retraining, Overseas Duty, etc. [Assignment Information](#)

22. Child Care/Youth Programs: Child Development Centers (CDC) offer care on a space available basis for children 0-5 years of age. Air Force licensed family childcare is available at most installations. AF centers are certified by the Department of Defense and accredited by the National Association for the Education of Young Children. Fees

are based on total family income. Before and after school programs are also offered as part of our Youth Programs. Youth Centers are affiliated with the Boys & Girls Clubs of America and offer a variety of character and leadership development, education and career development, health and life skills, arts, and sports, fitness and recreation programs. Extended duty childcare is offered for members required to work late or who have regular childcare arrangements, temporarily not available.

23. Commissary: The Defense Commissary Agency's vision statement is: "The Commissary Benefit--Cornerstone of Military Quality of Life. It is our goal to provide this premier quality of life benefit to our military efficiently and effectively." Items are sold at cost plus a 5% surcharge, which covers the construction of new commissaries and modernization of existing stores. Customers save an average of 30%, approximately \$2,400 per year for a family of four, compared to commercial prices. Military members and retirees consistently indicate commissaries are one of the most important benefits.
<http://www.commissaries.com/>

24. Commissioning Opportunities: The Airmen Education and Commission Program is an excellent way for enlisted members to earn a college degree and commission by attending Officer Training School or Reserve Officer Training Corps (ROTC). Participants attend college full time (for 1-3 years), receive up to \$15K for tuition annually, and continue to receive pay and benefits. Additionally, ROTC implemented a 1-year Professional Officer Corps Program that allows enlisted personnel, within one year of completing a bachelor's degree, to separate from the Air Force and attend ROTC to earn a commission.

25. Education:

- a. **Montgomery GI Bill (MGIB):** Individuals entering the Air Force after 1 Jul 85 are automatically enrolled in the MGIB, unless they disenroll in basic training. The MGIB requires a \$100 a month nontaxable pay reduction for the first full 12 months of active duty. Benefits are currently \$1104 a month for 36 months (adjusted annually based on the consumer price index). Members who elected to participate in the Montgomery GI Bill upon entering active duty (after 30 June 1985) and agreed to payroll deduction of \$100 a month for a total of 12 months, can receive a benefit of \$39,744 with yearly increases as determined by the consumer price index or other Congressional action. Find out how to increase your monthly benefit by looking at the "Buy Up" program at <http://www.gibill.va.gov/>!
- b. **Tuition Assistance:** The Air Force currently pays 100% of tuition up to \$250 per credit hour (\$4,500 annually) in off-duty courses with accredited schools. The Air Force provides free CLEP/DANTES testing that could result in receiving college credit versus having to enroll in certain classes.
- c. **Scholarships:** Many scholarships are available for both military members and their families. Eagle Grants are also available for CCAF graduates who are pursuing a bachelor's degree. Grants range from \$250 to \$500 and may be used in conjunction with Tuition Assistance http://www.afas.org/Education/body_grant.cfm. Military spouses' organizations also offer scholarship opportunities <http://www.afas.org/index.cfm#>

26. Airman and Family Readiness Center (A&FRC): The Air Force realizes there is a direct relationship between a member's ability to successfully accomplish the mission and the quality of life of their family. Because of this relationship, many programs are offered through the base A&FRC to promote a positive family and community

environment. The A&FRC offers a Transition Assistance Program for those separating/retiring from the Air Force, an extensive Relocation Assistance Program that includes a Smooth Move program to prepare those who will PCS and a base newcomer's tour. The family services program offers a loan locker, which includes pots, pans, cribs, and other household items available for checkout to relocating members and their families. The volunteer resource office maintains a list of agencies accepting volunteers and a list of those wishing to volunteer. The family life program offers classes in parenting, couples communication, stress management, and a host of other family-related courses. The family readiness program prepares families for the stress of deployments, NEOs, and repatriations. Emergency financial assistance is available through the Air Force Aid office, and the Personal Financial Management Program offers information, education, and personal financial counseling on the full range of financial issues. A&FRCs are the first stop on base for information and referral services for all individual and family issue. In addition to these traditional A&FRC programs, the Air Force has a comprehensive community web site at <http://www.afcrossroads.com/>. Crossroads provides our military members and their families access to a wide range of resources from information on 300+ DOD Installations to a spouse forum, secure and monitored teen forum, and spouse employment web-site with exclusive access to jobs for our AF Family members. [Family Support](#)

- 27. IDEA Program:** Air Force members may participate in the Innovative Development Through Employee Awareness (IDEA) Program and be eligible to receive monetary recognition. AF members may receive up to \$10,000 for each approved idea that results in validated tangible savings, and \$200 for approved ideas resulting in intangible benefits. The AF IDEA Program encourages creative thinking and rewards individuals whose ideas improve the efficiency, economy, and effectiveness of AF, DoD, and federal government operations. Click on <http://intraweb/ds/DSHM/manpower%20guide/II.htm> and submit your idea today. Attention: To access the website personnel will need to copy and paste URL into their web browser. Personnel will need to be on a .mil computer system.
- 28. Legal Assistance:** The base Legal Assistance Office assists members with preparing wills, powers of attorney, and notarial acts, and provides advice on domestic relations problems, contracts, civil law matters, and income tax assistance.
- 29. Promotion Opportunity:** The primary objective of our promotion system is to provide individuals rank commensurate with the responsibility and leadership requirements of the positions they hold. Our system is impartial, visible, and provides equal selection opportunity to all eligible. Airmen are promoted (fully qualified) through senior airman after meeting minimum eligibility requirements with approximately 15% of airman first class advanced to SrA six months prior to the fully qualified phase point through the SrA Below-the-Zone program. SrA through TSgt compete for promotion under the Weighted Airmen Promotion System (WAPS) in their control air force specialty (CAFSC) held as of the cycle promotion eligibility cutoff date (PECD) and require a primary air force specialty (PAFSC) skill level commensurate with the higher grade. In addition to WAPS consideration, commanders at all levels can nominate SrA through TSgts for advancement under the Stripes for Exceptional Performers (STEP) program. Lastly, promotion to SMSgt and CMSgt consists of a two-phase process. Phase one is similar to WAPS consideration with a slight variance in weighted factors. Phase two consists of a central evaluation board process to evaluate an individuals potential to serve in the higher

grade. The Air Force uses the combined total score of phase one and two to select individuals for promotion. [Enlisted Promotions](#)

- 30. Space Available Travel:** Active duty members are eligible for travel aboard military aircraft worldwide while family members are eligible for space available travel outside the CONUS <http://www.military.com/Travel/TravelPrivileges/0,13396,,00.html> . There is a trial process in place allowing dependent travel inside the CONUS until further notice.
- 31. VA Home Loans:** AF members may be eligible for home loans through the Veterans Administration. <http://www.homeloans.va.gov/>
- 32. Vocational Training Opportunity:** AF members have training opportunities for both formal training associated with AFSC and various classes related to personal enhancement (PME, computer classes, management training, etc.).
- 33. Programs for documented personal difficulties:** Emergency leave with priority on military aircraft, Humanitarian reassignment, Permissive reassignment, Exceptional Family Member Program (EFMP), Air Force Aid Society <http://www.afas.org>

PART IV: INTANGIBLE BENEFITS OF AN AIR FORCE CAREER:

Honor serving your country
Proud military heritage and tradition
Job security
Member of a profession highly respected by the American public
A different and unique way of life--opportunities for personal growth and development
Continuous improvement in quality of life initiatives
Opportunities for leadership early in your career with resources and guidance
Interaction with working professionals around the world and the Air Force family
Fair, impartial treatment for all--equal opportunities for jobs, promotions, and recognition

PART V: WHERE TO GET YOUR QUESTIONS ANSWERED

AF Personnel Contact Center-

<http://ask.afpc.randolph.af.mil/c>



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Toll Free: 1(800) 616-3775

COMM: (210) 565-5000

DSN: 665-5000

AF Crossroads

<http://www.afcrossroads.com/>



Virtual MPF

Pathway to the virtual MPF

<http://ask.afpc.randolph.af.mil/>