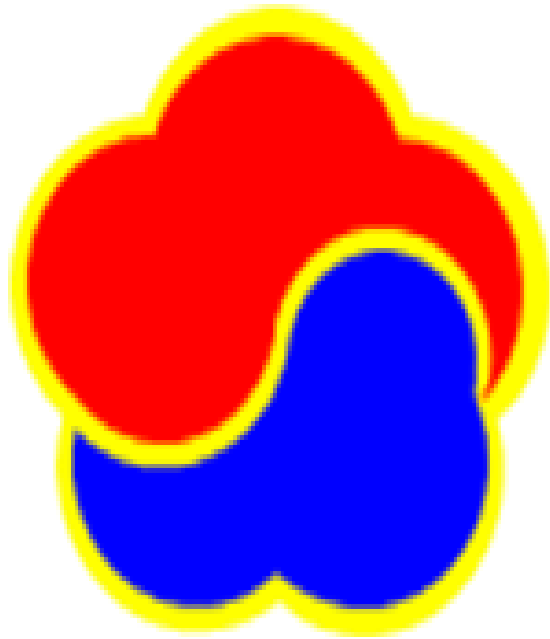


**Your**

**PAY**

**While Stationed In Korea**



**January 2012**

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**REFERENCES**

Department of Defense Financial Management Regulation  
<http://comptroller.defense.gov/fmr/07a/>

Joint Federal Travel Regulation (JFTR), Volume I  
<http://www.defensetravel.dod.mil/site/travelreg.cfm>

DA G1 Personnel Policy Guidance  
<http://www.armyg1.army.mil/MilitaryPersonnel/ppg.asp>

**PAY AND ALLOWANCES**

The 175<sup>th</sup> Financial Management Center website is accessible 24 hours a day at <http://175fmc.korea.army.mil/>. It is a valuable source of finance information and references. Also visit the myPay website at <https://mypay.dfas.mil> for 24 hours / 7 day access to your LES and additional pay related accounts. You may request a pin and receive access within 3 days. Once activated, you can print your LES and W2; and make changes to your pay, direct deposit, taxes, TSP account, and other pay related services.

1. **Basic Pay** – The basic pay of an officer or enlisted member is computed according to grade and longevity. For more information, please visit the Office of the Under Secretary of Defense (Comptroller) website: [http://comptroller.defense.gov/fmr/07a/07a\\_17.pdf](http://comptroller.defense.gov/fmr/07a/07a_17.pdf) You can view current and prior year Basic Pay tables at the following Defense Finance and Accounting Service (DFAS) website: <http://www.dfas.mil/militarymembers.html>

2. **Basic Allowance for Subsistence (BAS)** - A cash allowance intended to help defray the cost of subsistence. All enlisted members are entitled to BAS on a permanent basis after completion of basic training. All enlisted members who are assigned to single billets and are subsisted in kind (on a meal card) will have the discount meal rate of \$9.90 per day collected against their BAS entitlement. Enlisted members who are authorized to mess separately will not have the discount rate deducted. Command sponsored enlisted personnel, Joint Domicile, and E-7 and above, are automatically authorized BAS by the 176<sup>th</sup> Financial Management Company (176<sup>th</sup> FMCO) during in-processing. Authorization for BAS for enlisted personnel in the grade of E-6 or below is approved by the installation commander (may be delegated to the first field grade officer in the Service member’s chain of command).

Officers are automatically entitled to BAS. The 2012 BAS rate for officers is \$239.96 and \$348.44 for enlisted members. For more information please visit the Office of the Under Secretary of Defense (Comptroller) website: [http://comptroller.defense.gov/fmr/07a/07a\\_25.pdf](http://comptroller.defense.gov/fmr/07a/07a_25.pdf)

**3. Housing Allowances** – A Service member on active duty is authorized a housing allowance based on grade, dependency status, and location. Rates are prescribed depending on the member's grade and whether the member has dependents. The location not only determines the rate, but whether the type of allowance is BAH or OHA.

Service members are required to recertify their BAH entitlement upon arrival to the duty station by signing the DA Form 5960 after reading the following statement: **"I certify ALL information regarding this authorization is correct. I will immediately notify the FAO/HRO of any changes in the information above, due to divorce, Marriage, death, living in government quarters, etc, which could have affect my BAH entitlement. Important: Making a false statement or claim against the US government is punishable by courts-martial. The penalty for willfully making a false claim or false statement in connection with claims is a maximum fine at \$10,000 or imprisonment for five years, or both."**

The different types of housing allowances include BAH, BAH-T, BAH-Partial, BAH-DIFF, FSH-B, OHA and FSH-O.

For more information on applicable rate, please visit the Per Diem, Travel and Transportation Allowance Committee (PDTATAC) website: [http://www.defensetravel.dod.mil/Docs/perdiem/JFTR\(Ch1-10\).pdf](http://www.defensetravel.dod.mil/Docs/perdiem/JFTR(Ch1-10).pdf)

**a. Basic Allowance for Housing (BAH)** – BAH is an amount of money authorized to assist a member in defraying the

housing cost incurred by Service members assigned to a PDS within the continental U.S. (CONUS). It is also paid to defray the housing cost incurred by a member when housing is maintained in CONUS by the dependents while the member serves an unaccompanied tour. The rate of BAH is based on median housing costs and is paid independent of a member's actual housing costs.

For more information, please visit the PDTATAC website: <http://www.defensetravel.dod.mil/perdiem/bah.html>

**b. Transit Housing Allowance (BAH-T)** –a temporary housing allowance paid while a member is in a travel or leave status between PDSs, provided the member is not assigned Government quarters. The transit rate continues during proceed time and authorized delays en route to include TDY en route.

For more information, please visit the PDTATAC website: <http://www.defensetravel.dod.mil/perdiem/bah.html>

**c. BAH-Partial** - paid to a member without dependents who is assigned to single-type quarters and is not authorized to receive a BAH or OHA at the full rate. BAH-Partial rates are provided at: <http://www.defensetravel.dod.mil/perdiem/bah.html>

**Note: A Soldier will not receive BAH Partial if the Soldier is already receiving BAH- DIFF (JFTR, CH 10, U10010B13-14)**

**d. BAH Differential (BAH-DIFF)** - If a member is assigned to single-type Government quarters and is authorized BAH solely by reason of the member's payment of adequate child support, then the member may be authorized payment of BAH-DIFF. A member is not authorized BAH-DIFF if the

child support payment is less than the member's applicable pay grade BAH-DIFF amount.

For more information, please visit the PDTATAC website:  
<http://www.defensetravel.dod.mil/perdiem/bah.html>

e. **Family Separation Housing – BAH (FSH-B)** - The Family Separation Housing (FSH) allowance is payable to a member-with-dependents for added housing expenses resulting from separation from the dependents when a member is assigned to a CONUS location when dependent travel is delayed or restricted.

For more information, please visit the PDTATAC website:  
[http://comptroller.defense.gov/fmr/07a/07a\\_27.pdf](http://comptroller.defense.gov/fmr/07a/07a_27.pdf)  
<http://www.defensetravel.dod.mil/site/travelreg.cfm>

f. **Overseas Housing Allowance (OHA)** – OHA is an amount of money authorized to assist a member in defraying the housing cost incurred by Service members assigned to a PDS Outside the Continental US (OCONUS). It may also be paid while dependents are residing OCONUS while the member serves an unaccompanied tour. OHA is a cost reimbursement based allowance, so the amount paid depends on elements such as sharers, utilities, and owner vs. renter. The member is reimbursed actual rental costs not to exceed maximum OHA rates for each locality and grade. Service members must apply for OHA through their local Housing Office or Director of Engineering/Housing.

For more information, please visit the PDTATAC website:  
<http://www.defensetravel.dod.mil/site/oha.cfm>

g. **Family Separation Housing - OHA (FSH-O)** - An amount of money authorized to assist a member in defray the housing costs incurred by Service members assigned to PDS outside

CONUS. It is paid to Service members who are required to reside in private rental quarters because Government quarters are not available and their dependents reside elsewhere. It is **NOT** payable if the dependents reside within the same country in which the Service member's PDS is located.

Service members serving an unaccompanied tour in Korea who bring their non-command sponsored dependents to Korea are authorized to receive OHA at the with-dependent rate on the 91<sup>st</sup> day after the dependent's arrival. The housing allowance the Service member was receiving for the family's location will stop the day prior to receiving OHA at the with-dependent rate.

FSH-O is paid under the same conditions as OHA for a member without dependents. Service members must apply through their local Housing Office or Director of Engineering/Housing.

For more information, please visit the PDTATAC website:  
<http://www.defensetravel.dod.mil/site/travelreg.cfm>

4. **Assignment Incentive Pay (AIP)** – A member of the uniformed services may apply for AIP for performing an extended tour while stationed in Korea. Service members who wish to enter an agreement to voluntarily extend their tour for 12 months may do so at anytime from the date they in-process until 120 days before their expected date of return from Korea or receipt of assignment instructions, whichever comes first. If approved, the member will receive AIP from the date of signature through the end of their new tour date. Service members who extend their current tour for 12 months will receive \$300.00 per month.

To be eligible for AIP, Service members must not have a Target Selective Reenlistment Bonus (TSRB) contract, the

Overseas Tour Extension Incentive Program (OTEIP), or the Consecutive Overseas Tour/In Place Consecutive Overseas Tour (IPCOT) programs. Max of 4 years Term of Service for OIF/OEF Soldiers. Limited one 12- month extension for non-OIF/OEF Soldiers w/o ETP (Exception to Policy). Maximum 24- months for unaccompanied and 36 –months for accompanied personnel without OIF/OEF, absent an ETP. For more information, please visit the 8<sup>th</sup> Army website: <http://8tharmy.korea.army.mil/> for guidance in requesting AIP in Korea.

**5. Hardship Duty Pay (HDP-L)** – HDP-L is payable to both officers and enlisted Service members. Currently, the rates for HDP-L are \$150.00 a month for Service members assigned to Area I, \$100.00 for members assigned to Yongin, Gwang Ju AB or Pohang, and \$50.00 a month for those assigned to Areas II-IV. This entitlement is authorized by finance during in-processing. For more information, please visit the OUSD (C) website: [http://comptroller.defense.gov/fmr/07a/07a\\_17.pdf](http://comptroller.defense.gov/fmr/07a/07a_17.pdf)

**6. Cost of Living Allowance (COLA)** - An amount of money designed to help members stationed in high-cost areas overseas to maintain purchasing power so they can purchase approximately the same goods and services in overseas locations as they can in the United States. COLA is based on duty location, rank, time in service and number of dependents. COLA is also paid on a daily basis, i.e., February is a 28-day month; the Service member will receive only 28 days of COLA. Service members who are authorized by military orders or Secretarial approval to allow dependents to remain at or move to an OCONUS location while serving an unaccompanied tour may be authorized to receive Dual COLA for the dependents at that location. For more information, please visit the PDTATAC website: <http://www.defensetravel.dod.mil/site/cola.cfm>

**7. CONUS Cost of Living Allowance (CONUS COLA)** – may be paid to Service members serving on an unaccompanied tour whose dependents reside in an area designated as a high-cost CONUS location. Unlike COLA, CONUS COLA is a taxable entitlement. For applicable rates and location please visit the PDTATAC website: <http://www.defensetravel.dod.mil/site/colaCalc.cfm>

**8. Family Separation Allowance (FSA)** - An amount of money authorized to Service members to compensate for added expenses incurred due to enforced separation from the family members. Service members must be separated from their family for a period of more than 30 days. The rate payable is \$250 per month. This allowance is authorized by the 176<sup>th</sup> FMCO during in-processing. For more information, please visit the DFAS website: [http://comptroller.defense.gov/fmr/07a/07a\\_27.pdf](http://comptroller.defense.gov/fmr/07a/07a_27.pdf)

**9. Family Subsistence Supplemental Allowance (FSSA)** - This entitlement is designed to remove a member's household from eligibility for benefits under the Supplemental Nutrition Assistance Program (SNAP) formerly the food stamp program. FSSA is a monthly non-taxable allowance that became effective 1 May, 2001. Service members whose household gross income is within 130 percent of the poverty line as defined by the U. S. Department of Agriculture (USDA) with a household of a given size will be entitled to FSSA. Please check with your local Army Community Service Center (ACSC), or visit the FSSA website at <http://www.dmdc.osd.mil/fssa> to determine eligibility.

**10. Dislocation Allowance (DLA)** – The purpose of DLA is to partially reimburse a member, with or without dependents, for the expenses incurred in relocating the member's household while on a PCS move. The amount of DLA payable is based on rank and whether the member is



serving on an accompanied or unaccompanied tour. DLA is only paid to single Service members who are required to move into economy housing. For more information, please visit the PDTATAC website:

<http://www.defensetravel.dod.mil/site/travelreg.cfm> or  
<http://175fmc.korea.army.mil/>

**11. Temporary Lodging Allowance (TLA)** - An amount of money designed to partially reimburse a member for the more than normal expenses incurred when the member and/or dependents are required to occupy temporary lodgings prior to moving into permanent quarters while OCONUS. Reimbursement consists of expenses for lodging and meals obtained as a direct result of using OCONUS temporary lodgings. Service members must be authorized TLA by their local Housing Office prior to obtaining temporary lodging. TLA is authorized in 10 day increments up to a maximum of 60 days. For more information, please visit your local Housing Office or the PDTATAC website:

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

**12. Temporary Lodging Expense (TLE)** - An amount of money designed to partially reimburse a member for the more than normal expenses incurred when the member and/or dependents are required to occupy temporary lodgings in CONUS incident to a PCS. Reimbursement consists of expenses for lodging and meals obtained as a direct result of using temporary lodgings in CONUS. Service members are authorized 10 days TLE in conjunction with a PCS **to a CONUS** location and 5 days in conjunction with a PCS **to an OCONUS** location. For more information, please visit the PDTATAC website:

[http://www.defensetravel.dod.mil/Docs/perdiem/JFTR\(Ch1-10\).pdf](http://www.defensetravel.dod.mil/Docs/perdiem/JFTR(Ch1-10).pdf)

**13. Adoption Reimbursement Expenses** – Qualifying Service members that adopt a child under the age of 18 may

be reimbursed up to a maximum of \$2,000 per child for qualified expenses related to the adoption. For more information, please visit the OUSD (C) website:

[http://comptroller.defense.gov/fmr/07a/07a\\_17.pdf](http://comptroller.defense.gov/fmr/07a/07a_17.pdf)

**14. Dental Insurance:** Enrollment and cancellation of the TRICARE Dental Program (TDP) is handled by the contractor, United Concordia. Enrollment forms can be mailed along with the initial premium to the address as stated on the application. Forms can be downloaded at: [http://www.ucci.com/forms/TDP\\_Enrollment\\_Form.pdf](http://www.ucci.com/forms/TDP_Enrollment_Form.pdf).

Members may also register on-line with a credit card. Insurance stops are only made by the contractor. Their cutoff is set at the 20<sup>th</sup> of each month for both enrollment and cancellation from the program. To verify cancellation or for other dental insurance related customer service questions, call 550-4663 from a DSN phone, then enter Toll-Free, Customer Service Number: 888-418-0466 or visit their web site at:

<http://www.tricaredentalprogram.com/tdptws/home.jsp>.

**15. Thrift Savings Plan (TSP)** – TSP is a Federal Government Sponsored retirement savings and investment plan for members of the Uniformed Services. It provides a retirement income that is dependent upon contributions during your working years. Service Members participating in the TSP need to keep their address current to receive their quarterly statements from the Thrift Savings Board. Service members may enroll and update their TSP address from the myPay website: <https://mypay.dfas.mil/mypay.aspx> or <http://www.tsp.gov>

**16. Changes to Pay While on TCS Orders to Korea:**

**TDY Per Diem:** A member who is on TCS orders to Korea will receive \$3.50 per day for incidental expenses (Government Lodging and Meals provided).

**Basic Allowance for Subsistence:** Is payable to a member who is on TCS orders to Korea. Meal Deductions are not collected.

**CONUS COLA:** A member who is on TCS orders to Korea may be entitled to draw CONUS COLA based on the location of the member's dependents.

**OCONUS COLA:** is NOT payable to a member who is on TCS orders to Korea.

**HDP-L:** is payable at the location to which the member is assigned on TCS orders.

**Housing Allowances:** Housing allowances are based on the member's Permanent Duty Station. For single members, housing allowances will continue at the PDS rate if drawing that entitlement prior to TCS.

**Family Separation Allowance:** For a member with dependents, a monthly payment of \$250.00 is payable when TCS for over 30 days.

**Travel Allowances:** Travel allowances such as Dependent Travel and DLA are not payable on TCS orders.

#### 17. **Changes to Pay While on TCS Orders from Korea:**

**TDY Per Diem:** A member who is on TCS orders from Korea will receive \$3.50 per day for incidental expenses (Government Lodging and Meals provided).

**Basic Allowance for Subsistence:** Is payable to a member who is on TCS orders from Korea. Meal Deductions are not collected.

**COLA:** A member who is on TCS orders from Korea is entitled to draw COLA based on the location of the member's PDS in Korea.

**HDP-L:** is payable at the location to which the member is assigned on TCS orders or the member's PDS, whichever is higher.

**Housing Allowances:** Housing allowances are based on the member's Permanent Duty Station. For single members, housing allowances will continue at the PDS rate if drawing that entitlement prior to TCS and minimum requirements to continue drawing the entitlement (still has lease) are met.

**Family Separation Allowance:** For a member with dependents, a monthly payment of \$250.00 is payable when TCS for over 30 days.

**Travel Allowances:** Travel allowances such as Dependent Travel and DLA are not payable on TCS orders.

#### **Situational Scenarios**

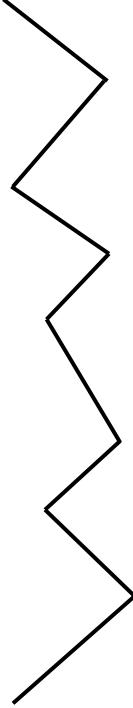
Service Members in the situation listed may receive the following entitlements on their Leave and Earnings Statement (LES). **Note: Though OHA and COLA**

fluctuate monthly based on the won rate, it is a fixed amount for illustrative purposes. 52

**Disclaimer:** The numbers in these scenarios are for illustrative purposes only. Please check the DFAS website for the current rate.

**Scenario #1:** Single PFC/E3, with 1 years of service, residing on-post in single government quarters and issued a meal card.

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	1,757.40
B	BAS	348.44
C	BAH	7.80
D	SAVE PAY	50.00
E	COLA	188.79
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	2,352.43



**BAS:** Basic Allowance for Subsistence (shown here as \$348.44) will be reduced by the Meal Deduction rate of \$9.90 per day, (shown in the deduction column of the LES).

**BAH:** Partial BAH is paid to a Service Member living in the Barracks, or BEQ/BOQ.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas II, III, or IV is \$50.00. If you are stationed in Area I you are entitled to \$150 and, if stationed in Camp Yongin, Gwang Ju AB, or Pohang you are entitled to \$100.

**COLA:** Service Member is receiving COLA at the Barracks rate.

**Note:**



**Scenario #2: Single SGT/E5, with over 4 years of service, residing off-post.**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	2,487.60
B	BAS	348.44
C	BAH	2,788.72
D	SAVE PAY	50.00
E	COLA	380.61
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	6,055.37

**Note:**

**BAS:** Basic Allowance for Subsistence

**This is a fixed amount for illustrative purposes.**

**BAH:** Overseas Housing Allowance without dependent rate.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas II, III, or IV is \$50.00. If you are stationed in Area I you are entitled to \$150 and, if stationed in Camp Yongin, Gwang Ju AB, or Pohang you are entitled to \$100.

**COLA:** Service Member is receiving COLA at the without dependent rate.

**Scenario #3: SFC/E7 with 12 over years of service, residing in Bachelor Enlisted Quarters, with family members residing in the U.S. in economy housing (off-post).**

14 Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,810.90
B	BAS	348.44
C	BAH	3,093.00
D	SAVE PAY	50.00
E	FSH	250.00
F	COLA	260.71
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	7,813.05

**Note:**

**BAS:** Basic Allowance for Subsistence.

**BAH:** BAH-I for New York location (where family members reside).

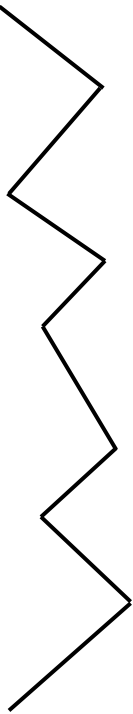
**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas II, III, or IV is \$50.00. If you are stationed in Area I you get \$150 and, if stationed in Yongin or Pohang you are entitled to \$100.

**FSH:** Family Separation Allowance (Type R).

**COLA:** Soldier is receiving COLA at the without dependent rate.

**Scenario #4: SFC/E7 with over 12 years of service, residing off-post, with family members residing in the U.S. in economy housing (off-post).**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,810.90
B	BAS	348.44
C	BAH	5,485.86
D	SAVE PAY	50.00
E	FSH	250.00
F	COLA	449.50
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	10,394.70



**DETAIL:**

\*Monthly rent in Korea is W 2,680,000. This rental amount is paid at a won rate of W 1120 equaling \$2,392.86 + utilities ; 16 nce.

\*BAH for family merr at New York is \$3,093.00

Total Housing entitlement as labeled on the LES:

BAH for New York: \$3,093.00

FSH Type - O: + \$2,392.86

BAH on LES' \$5,485.86

**Note:**

**BAS:** Basic Allowance for Subsistence.

**BAH:** BAH for New York location at with dependent rate, plus FSH –O. See detail.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas II, III, or IV is \$50.00. If you are stationed in Area I you get \$150 and, if stationed in Yongin or Pohang you are entitled to \$100.

**FSH:** Family Separation Allowance (Type R).

**COLA:** Soldier is receiving without dependent rate.

**Scenario #5: SFC/E7 with over 16 years of service, residing on-post in Area I, with family members residing in CONUS in government quarters (on-post).**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	4,089.00
B	BAS	348.44
C	BAH	12.00
D	SAVE PAY	150.00
E	FSH	250.00
F	COLA	135.35
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	4,984.79

**Note:**

**BAS:** Basic Allowance for Subsistence.

**BAH:** Partial BAH is paid to Service Members, if their family members are assigned to government quarters.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Area I is \$150.00. If you are stationed in Area II, III, and IV, you are entitled to \$50 and, if stationed in Camp Yongin, Gwang Ju AB, or Pohang you are entitled to \$100.

**FSH:** Family Separation Allowance (Type R).

**COLA:** Service Member is receiving COLA at the without dependent rate.

**Scenario #6: SFC/E7 with over 16 years of service, residing off-post in Area II, with family members residing in government quarters CONUS (on-post).**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	4,089.00
B	BAS	348.44
C	BAH	2,788.72
D	SAVE PAY	50.00
E	FSH	250.00
F	COLA	466.72
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	7,992.88

**Note:**

**BAS:** Basic Allowance for Subsistence.

**BAH:** Family members are in government quarters in the U.S. Member receiving FSH-O.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas I is \$150.00. If you are stationed in Area II, III, and IV, you are entitled to \$50 and, if stationed in Camp Yongin, Gwang Ju AB, or Pohang you are entitled to \$100.

**FSH:** Family Separation Allowance (Type R).

**COLA:** Service Member is receiving COLA at the without dependent rate.

**Scenario #7: SPC/E4 with over 4 years of service, residing on-post, with 1 dependent residing in Korea (Non Command Sponsored Dependents in Korea).**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	2,266.50
B	BAS	348.44
C	BAH	2,762.89
D	SAVE PAY	50.00
E	COLA	203.77
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	5,631.60

**Note:**

**BAS:** Basic Allowance for Subsistence (shown here as \$348.44) will be reduced by the Meal Deduction rate of \$9.90 per day, (shown in the deduction column of the LES).

**BAH:** Service Members acquiring/relocating their dependents to Korea are authorized OHA at the “with- dependent” rate, provided they have obtained the DD Form 2367 from the Housing Office authorizing OHA.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas I is \$150.00. If you are stationed in

Area II, III, and IV, you are entitled to \$50 and, if stationed in Camp Yongin, Gwang Ju AB, or Pohang you are entitled to \$100.

**COLA:** Service Member continues to receive COLA at the Barracks rate.

**DETAIL:**

\*Monthly rent in Korea is W 3,143,400. This rental amount is paid at a won rate of W 1137.72 equaling \$2,762.89.

Total Housing entitlement as labeled on the LES:  
BAH: \$2,762.89

**Note: If your total housing expenditure exceeds authorized housing limits you will experience out-of-pocket costs.**

**Scenario #8: CPT/O3 with over 4 years of service, residing off-post, with 1 dependent residing in Korea (Non Command Sponsored Dependents in Korea).**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	5,031.00
B	BAS	239.96
C	BAH	3,098.50
D	SAVE PAY	50.00
E	COLA	528.72
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	8,948.18

**Note:**

**BAS:** Basic Allowance for Subsistence.

**BAH:** Service Members acquiring/relocating their dependents to an overseas location are authorized OHA at with dependent rate, providing, they have obtained the DD Form 2367 from the Housing Office authorizing OHA.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas I is \$150.00. If you are stationed in Area II, III, and IV, you are entitled to \$50 and, if stationed in Camp Yongin, Gwang Ju AB, or Pohang you are entitled to \$100.

**COLA:** Service Member continues to receive COLA at the without dependent rate.

**DETAIL:**

\*Monthly rent in Korea is W 3,525,320.00. This rental amount is paid at a won rate of W 1137.72 equaling \$3,098.58

Total Housing entitlement as labeled on the LES:  
BAH: \$3,098.58

**Note: If your total housing expenditure exceeds authorized housing limits you will experience out-of-pocket costs.**

**Scenario #9: Single PFC/E3, with 2 years of service, paying child support, residing on-post in single government quarters and issued a meal card.**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	1,671.30
B	BAS	348.44
C	BAQ- DIFF	168.60
D	SAVE PAY	50.00
E	COLA	188.79
F		
G		
H		
O	TOTAL	2,427.13

**Note:**

**BAS:** Basic Allowance for Subsistence (shown here as \$348.44) will be reduced by the Meal Deduction rate of \$9.90 per day, (shown in the deduction column of the LES).

**BAH- DIFF:** is the housing allowance amount for a member who is assigned to single-type quarters and who is authorized a BAH solely by reason of the member's payment of child support.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas II, III, or IV is \$50.00. If you are stationed in Area I you are entitled to \$150 and, if stationed in Camp Yongin, Gwang Ju AB, or Pohang you are entitled to \$100.

**COLA:** Service Member is receiving COLA at the Barracks rate.

**Scenario #10: SFC/E7 with over 16 years of service, residing off-post, and paying child support.**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	4,089.00
B	BAS	348.44
C	BAH	3,506.71
D	SAVE PAY	50.00
E	COLA	466.72
F		
G		
H		
I		
J		
K		
O	TOTAL	8,460.87

**Note:**

**BAS:** Basic Allowance for Subsistence.

**BAH:** OHA with dependant rate is payable to the Service Member.

**SAVE PAY:** Hardship Duty Pay - Location for those stationed in Areas II, III, or IV is \$50.00. If you are stationed in Area I you get \$150 and, if stationed in Yongin or Pohang you are entitled to \$100.

**COLA:** Soldier is receiving without dependent rate.

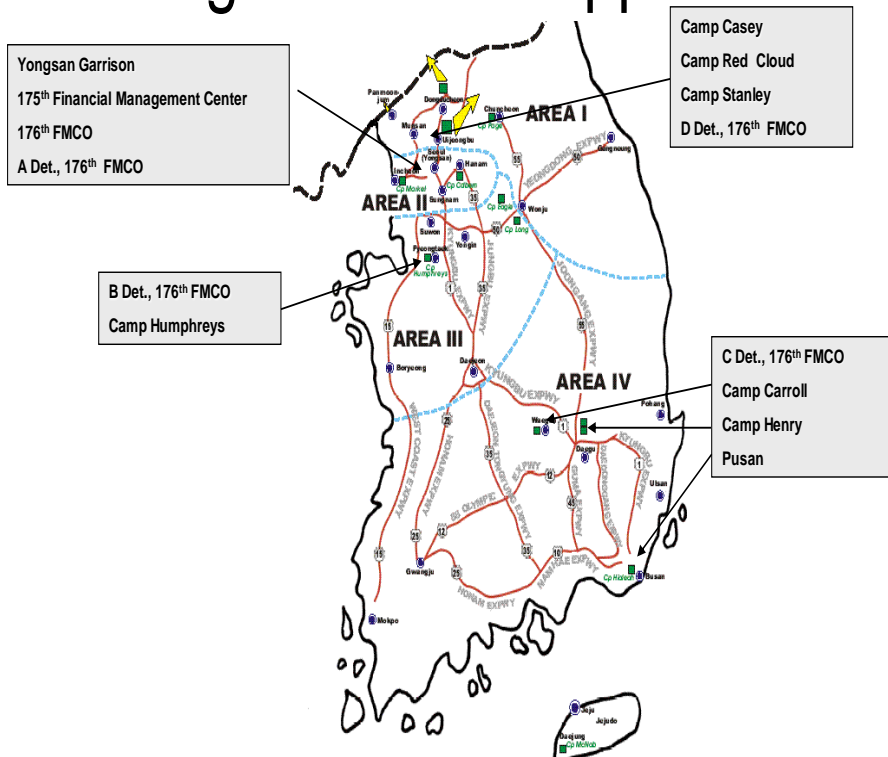
**Note: A Soldier will not receive BAH Partial and BAH Diff if the Soldier is already receiving BAH with dependent rate**



## Finance Information

Here are the locations where you can find finance support.

# Where can you get finance support ?



The 176<sup>th</sup> FMCO hours of operations are Monday, Tuesday, Wednesday, and Friday from 0900 - 1600 (9:00a.m. through 4:00 p.m.) and closed during lunch hour (11:30- 13:00). The 176<sup>th</sup> FMCO is closed all day on Thursday for training.

## CONTACT INFORMATION

### 175<sup>TH</sup> Financial Management Center

Director.....725-3974  
Deputy Director..... 725-4072  
Sergeant Major.....725-3001

### 176<sup>TH</sup> Financial Management Company (Yongsan)

DISBURSING OIC.....723-4024  
NCOIC .....723-6749

### 176<sup>th</sup> Financial Management Company, Alpha Detachment (Yongsan Garrison, Area II)

Commander..... 723-7699  
XO..... 723-8160  
DET SGT ..... 723-7463  
Military Pay ..... 723-3598  
Customer Service ..... 723-5394  
Processing..... 723-4035  
In/Out Processing..... 723-4246  
Separations..... 723-3279  
TLA/ OHA..... 723-5394  
Debt Management ..... 723-8453  
Reenlistments ..... 723-8453  
Reserve Pay ..... 723-8418

### 176<sup>th</sup> Financial Management Company, Bravo Detachment (Camp Humphreys, Area III)

Commander.....753-8202  
XO/Disbursing..... 753-8224  
DET SGT.....753-3474

Military Pay.....	753-8580
Processing.....	753-8209
In/Out Processing.....	753-3480/8215
Separation.....	753-8215
Travel.....	753-8215

**176<sup>th</sup> Financial Management Company, Charlie Detachment (Camp Henry, Area IV)**

Commander.....	768-7575
XO/Disbursing.....	768-7593
DET SGT.....	768-8447
Military Pay.....	768-7528
Processing.....	768-7658
In/Out Processing .....	768-6423
Separations.....	768-6125
Camp Carroll FST.....	768-7235

**176<sup>th</sup> Financial Management Company, Delta Detachment (Camp Casey, Area I)**

Commander.....	730-3375
XO.....	730-3233
DET SGT.....	730-3383
Military Pay.....	730-4647
Customer Service.....	730-3395
Processing.....	730-6675
Special Actions.....	730-3303
Debt Management.....	730-3395
Camp Red Cloud FST.....	732-7503
Camp Stanley.....	732-5746

**KOREAN CURRENCY**

South Korean currency is called won. The exchange rate between the US dollar and the South Korean won fluctuates on a regular basis but typically ranges between 1000-1400 won per dollar.

During your tour in Korea, it is inevitable that you will change dollars to won so it is important to know the most current exchange rates to receive maximum purchasing power for your dollars. Most local newspapers or local banks on each installation receive daily updates and serve as an excellent source of how much won you can receive in exchange for your dollars.

The Korean won comes in four denominations of paper currency (1000 won, 5000 won, 10,000 won, and 50,000 won) and 4 minted coins (10 won, 50 won, 100 won and 500 won).



(approx.43, .087, .043, .008 cents, respectively)



1,000 won (approx \$.87)



5,000 won (approx. \$4.39)



10,000 won (approx. \$8.78)



50,000 won (approx. \$43.94)



For convenience, larger bank notes may be issued by a Korean bank in 100,000 and 1,000,000 won denominations.

**Note:** that not all stores may accept these bank notes which are considered to be the US equivalent of using a check at a store.