

Your

PAY

# While Stationed In Korea



April 2004

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## REFERENCES

Department of Defense Financial Management Regulation (DODFMR, Volume 7A <http://www.dtic.mil/comptroller/fmr>)

Joint Federal Travel Regulation (JFTR), Volume I  
<http://www.dtic.mil/perdiem/trvlregs.html>.

You can reach us 24 hours a day at the 175<sup>th</sup> FINCOM web site at <http://175fincom.korea.army.mil>. It is a valuable source of finance information and references. You can submit an online pay inquiry, as well as fill out a Customer Survey Card to let us know how we are doing and how we can improve.

You can also visit the myPay web page at <https://www.dfas.mil/mypay.asp>. If you do not have a login and password, one can be issued to you at the Finance In and Out Processing Section. It will take 48 hours to activate. You may also receive a login and password through your Army Knowledge Online (AKO) account and receive access within 3 days. Once activated, you can print your LES and W2, and make changes to your pay and TSP account.

## FINANCE COMMANDER'S HOTLINE

If you have a problem that has been addressed but not resolved by your local finance office, you can call the Finance Commander's Hotline at 725-CASH (725-2274).

## DEFINITIONS

### ENTITLEMENTS

1. **Basic Allowance for Housing (BAH)** - BAH is an allowance authorized for members with and without dependents to offset the cost of housing. BAH will consist of BAH, BAH-II, BAH-Difference, Partial BAH, Overseas Housing Allowance (OHA) and Family Separation Housing-Type I (FSH-Type I). For more information on applicable rates please visit the Defense Finance and Accounting Service (DFAS) Web Site <http://www.dtic.mil/perdiem/rateinfo.html>.

Soldiers are required to recertify their entitlement to BAH upon arrival and to sign the form 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 affect my BAQ or VHA 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 of \$10,000 or imprisonment for five years, or both."**

2. **Overseas Housing Allowance (OHA)** - An amount of money designed to help defray the housing costs incurred by service members assigned to OCONUS locations. The allowance is payable to both members with and without dependents who are authorized by the appropriate authority to reside in privately leased/owned quarters. Soldiers authorized, by PCS Orders to move their dependents to an OCONUS location may be entitled to receive OHA for their dependents at that location. The member's PCS orders must authorize movement of the family members to the OCONUS location. Soldier must apply through their local Housing Office or Directorate of Engineering/Housing. For more information please visit the Defense Finance and Accounting Service (DFAS) Web Site <http://www.dtic.mil/perdiem/ohaform.html>.

3. **Dual Overseas Housing Allowance (Dual OHA)** - An amount of money authorized for soldiers to help defray the housing costs incurred by service members assigned to OCONUS locations. It is paid to soldiers who are required to reside in private leased housing because Government quarters are not available and their dependents also reside in private leased housing in a U.S. Province or Territory Outside the Continental United States (OCONUS). Soldiers must apply through their local Housing Office or Directorate of Engineering/Housing.

Service members on an unaccompanied tour to Korea and authorized to reside off-post, who elect to bring their non-command sponsored dependents to Korea are authorized to receive Dual OHA and BAH II **only** no other housing entitlements are authorized.

4. **Family Separation Allowance (FSH - Type I)** – Authorized to soldiers for the added housing expenses caused by enforced separation from dependents. The entitlement is meant to defray the cost of maintaining a separate household when the dependents are residing elsewhere and the member is required to reside in economy type quarters because government quarters are not available. Amount payable is equal to BAH-II at the without dependent rate. Soldier must be authorized this entitlement through local Housing Office or Directorate of Engineering/Housing.

5. **Family Separation Allowance (FSH – Type II)** - An amount of money authorized for soldiers to help compensate for added expenses incurred due to enforced family separation. Soldiers are entitled to receive FSA Type II if transportation of their dependents is not authorized to the new duty station and dependents do not live in the vicinity of the member's station. Soldier must be separated from his/her family for a period of at least of 30 days. Authorized by finance during in-processing.

6. **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 \$7.00 per day collected against their BAS entitlement. Enlisted members who authorized to mess separately will not have the discount rate deducted. Command sponsored enlisted personnel, Joint Domicile, and SFC and above, are automatically authorized BAS by finance during inprocessing. 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 soldier's chain of command). Officers are always entitled to BAS. The 2004 BAS rate for officers is \$175.23 and \$254.46 for enlisted. For more information please visit the Defense Finance and Accounting Service (DFAS) Web Site <http://www.dfas.mil/money/milpay/pay>.

**7. Family Member Supplemental Subsistence Allowance (FSSA)**

This entitlement is designed to remove a member's household from eligibility for benefits under the food stamp program. FSSA is a non-taxable supplemental subsistence allowance that became effective 1 May, 2001. Members whose household gross income is within 130 percent of the poverty line as defined by the U. S. Department of Agriculture (USDA) of 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 Web Site at <https://www.dmdc.osd.mil/fssa> to determine eligibility.

8. **Basic Pay** - The pay of an officer or enlisted member according to grade and longevity. For more information please visit the Defense Finance and Accounting Service (DFAS) website <http://www.dfas.mil/money/milpay/pay>.

9. **Hardship Duty Pay (HDP-L)** – HDP-L formerly known as Foreign Duty Pay is payable to both officers and enlisted soldiers. 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 or Pohang, and \$50.00 a month for those assigned to Areas II-IV. This entitlement is authorized by finance during inprocessing.

**10. 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 overseas as in the United States. COLA is based on duty location, rank, time in service and number of dependents. Soldiers authorized to move dependents to an OCONUS location while serving an unaccompanied tour may be authorized to receive COLA for the dependents at that location. For more information on COLA please visit the following:

<http://175fincom.korea.army.mil/COLAINFO.htm>

(Update about COLA)

<http://175fincom.korea.army.mil/colachart.htm>

(COLA Flowchart)

<http://www.dtic.mil/perdiem/ocform.html>

(Current COLA Rates)

11. **CONUS Cost of Living Allowance (CONUS COLA)** – Is an entitlement for soldiers serving on an unaccompanied tour whose dependents are authorized to reside in an area designated as a high-cost CONUS area. Unlike COLA, CONUS COLA is a taxable entitlement. For applicable rates and location please visit the following link: <http://www.dtic.mil/perdiem/ccform.html>.

12. **Dislocation Allowance (DLA)** – DLA is intended to partially reimburse members for costs incurred as a result of a PCS move. The amount of DLA one may receive depends solely on rank. Single or unaccompanied service members moving into economy housing are authorized DLA at the without dependents rate whereas Command Sponsored service members will receive it at the with dependents rate. DLA is only paid to single service

members when they move into economy housing. For more information on DLA or to determine if you qualify, go to <http://www.dtic.mil/perdiem/dla.html> or <http://175fincom.korea.army.mil>.

13. **Reimbursable Expenses** - Many of the costs associated with a PCS move are reimbursable by the government, if claimed on your travel voucher. For more information, please visit the Defense Finance and Accounting Service (DFAS) Web Site at <http://www.dtic.mil/perdiem/faq.html>.

14. **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. Reimbursement consists of expenses for lodging and meals obtained as a direct result of using **OCONUS** temporary lodgings. It is only paid while OCONUS. Soldiers must be authorized TLA by their local Housing Office prior to obtaining temporary lodging. TLA is authorized for 60 days in increments of 10 days. Under certain extenuating circumstances members may be authorized an additional 30 days. The circumstance may include non-arrival of HHG or the inability to secure suitable housing. For more information you can visit your local Housing Office or the following site:  
<http://www.dtic.mil/perdiem/faq.html>.

15. **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. Soldiers 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 Defense Finance and Accounting Service (DFAS) Web Site <http://www.dtic.mil/perdiem/tlefaq.html>.

16. **Dental Insurance**: Enrollment and disenrollment in the Tricare Dental Program (TDP) are 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 disenrollment 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.ucci.com/was/uccweb/tdp/tdp.jsp>

**17. Thrift Savings Plan (TSP)** - A Federal Government Sponsored retirement savings and investment plan for members of the Uniformed Services. The purpose is to provide retirement income that is dependent upon how much you have contributed to your account during your working years. Enrollment is open twice a year from October-December and April-June. Soldiers participating in the TSP need to keep their address current to receive their quarterly statements from the Thrift Savings Board. Soldiers may enroll and update their TSP address from the myPay website: <https://www.mypay.dfas.mil/mypay/asp>.

**Scenario #1: Single PFC/E3, with 2 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	1,495.50
B	BAS	254.46
C	BAH	7.80
D	SAVE PAY	50.00
E	COLA	106.53
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	1,914.29

**Pay and Entitlements in Korea:** Soldiers in the situations listed may receive the following entitlements on their Leave and Earnings Statement (LES). Note: These amounts are based on 2004 rates. Though OHA fluctuates monthly based on the won rate, it is a fixed amount for illustrative purposes.

**Note:**

**B** - Basic Allowance for Subsistence (shown here as \$254.46) will be reduced by the Meal Deduction rate of \$7.00 per day, (shown in the deduction column of the LES).

**C** - Partial BAH

**D** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150 and if stationed in Yongjin or Pohang you are entitled to \$100.

**E** - COLA: Soldier is receiving COLA at the Barracks rate.

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

Defense Finance		
ID	NAME (Last, First, MI) Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	1,991.10
B	BAS	254.46
C	BAH	1,801.61
D	SAVE PAY	50.00
E	COLA	250.67
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	4,347.84

**Note:**

**B** - Basic Allowance for Subsistence

**C** - Overseas Housing Allowance without dependent rate.

**This amount reflects actual rent.**

**D** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150 and if stationed in Yongjin or Pohang you are entitled to \$100.

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

**Scenario #3: SFC/E7 with 16 years of service, residing in Bachelor Enlisted Quarters, 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	3,219.60
B	BAS	254.46
C	BAH	878.00
D	SAVE PAY	50.00
E	FSH	250.00
F	COLA	321.33
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	4,973.39

**Note:**

**B** - Basic Allowance for Subsistence.

**C** - BAH-I for Fort Hood location (where family members reside).

**D** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150 and if stationed in Yongjin or Pohang you are entitled to \$100.

**E** - Family Separation Allowance (type II).

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

**Scenario #4: SFC/E7 with 16 years of service, residing off-post, with family members residing in the U.S. in economy housing (off-post). Service member receives \$2400 monthly for his OHA. Though OHA fluctuates monthly based on the won rate, it is a fixed amount for the scenario purpose.**

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,219.60
B	BAS	254.46
C	BAH	2,778.50
D	SAVE PAY	50.00
E	FSH	250.00
F	FSH	499.50
G	COLA	321.33
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	7,373.39

**Note:**

**B** - Basic Allowance for Subsistence.  
**C** - BAH-I for Fort Hood location (\$878.00) plus Overseas Housing Allowance (\$2778.50).

**D** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Areas II, III, or IV. If you are stationed in Area I you get \$150 and if stationed in Yongjin or Pohang you are entitled to \$100.

**E** - Family Separation Allowance (type II).

**F** - Family Separation Allowance (type I). This entitlement along with the OHA portion of the BAH entry on the LES make up the total OHA payment. (\$2778.50 + 499.50= \$3278.00)

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

**Detail:**

\*Monthly rent in Korea is W 2,736,000. This rental amount is paid at a won rate of W 1140 equaling \$2,400.00.

\*BAH for family members at Fort Hood is \$878.00.

Total Housing cost equals: \$3,278.00

Total Housing entitlement as labeled on the LES.

'BAH':	\$2,778.50
'FSH':	+ 499.50
Total Housing entitlement	<u>\$3,278.00</u>

Note: If your total housing expenditures exceed authorized housing limits you will experience out-of-pocket costs.

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

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,219.60
B	BAS	254.60
C	SAVE PAY	150.00
D	FSH	250.00
E	COLA	160.67
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	4,034.87

**Note:**

- B** - Basic Allowance for Subsistence
- C** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Area I. If you are stationed in Area II you are entitled to \$50 and if stationed in Yongjin or Pohang you are entitled to \$100.
- D** - Family Separation Allowance (type II).
- E** - COLA: Soldier is receiving COLA at the without dependent rate.

**Scenario #6: SPC/E4 with 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	1,814.10
B	BAS	254.46
C	BAH	597.60
D	SAVE PAY	150.00
E	COLA	56.09
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	2,872.25

**Note:**

- B** - Basic Allowance for Subsistence (shown here as \$254.46) will be reduced by the Meal Deduction rate of \$7.00 per day, (shown in the deduction column of the LES).
  - C** - BAH-II with Dependent rate, Table rate BAH, for having family members reside in an unauthorized location.
  - D** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Areas I. If you are stationed in Area II you are entitled to \$50 and if stationed in Yongjin or Pohang you are entitled to \$100.
  - E** - COLA - Soldier is receiving barracks rate COLA.
- Note:** Member does not get extra entitlements for COLA or Housing when non-command sponsored dependents are in the area.

**Scenario #7: CPT/O3 with 4 years of service, residing off-post, with 1 dependent residing in Korea (Non Command Sponsored Dependents in Korea). Service member receives \$2400.00 a month for OHA.**

Defense Finance		
ID	NAME (Last, First, MI) Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	4,299.00
B	BAS	175.23
C	BAH	2,400.00
D	SAVE PAY	50.00
E	COLA	360.00
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	7,284.23

**Note:**

**B** - Basic Allowance for Subsistence.

**C** – BAH II with-dependent rate (\$879.30) and OHA (\$1502.70) equals the leasing rate of \$2400.00. Member does not receive any additional entitlements above what he/she would normally receive if the non-command sponsored dependents were not present.

**D** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150 and if stationed in Yongjin or Pohang you are entitled to \$100.

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

**Scenario #8: SSG/E6 with 14 years of service, residing on-post, with three (3) family members residing with service member in family type government quarters (Command Sponsored) .**

Defense Finance		
ID	NAME (Last, First, MI) Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	2,763.30
B	BAS	254.46
C	SAVE PAY	50.00
D	COLA	404.00
E		
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	3,471.76

**Note:**

**B** - Basic Allowance for Subsistence

**C** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150 and if stationed in Yongjin or Pohang you are entitled to \$100.

**D** – COLA Soldier is receiving COLA at the with-dependent rate for 3 dependents.

**Scenario #9: 1SG/E8 with 16 years of service, residing off-post, with 2 dependents residing with service member in economy housing (Command Sponsored). Lease amount after conversion from Won is \$2800.00.**

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Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,517.50
B	BAS	254.46
C	BAH	2,800.00
D	SAVE PAY	50.00
E	COLA	434.67
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	7,056.63

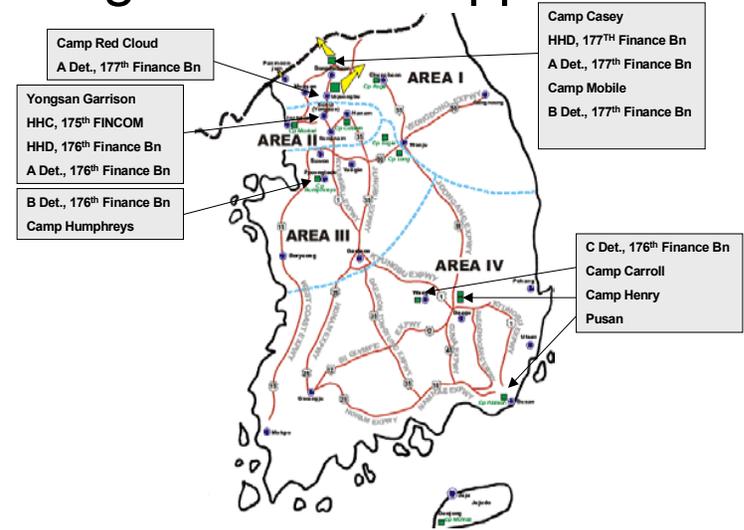
**Note:**

- B** - Basic Allowance for Subsistence
- C** - Overseas Housing Allowance with Dependent rate.
- D** - Hardship Duty Pay - Location = 'Save Pay' for those stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150 and if stationed in Yongjin on Pohang you are entitled to \$100.
- E** - COLA Soldier is receiving COLA at the with-dependent rate for 2 dependents.

**Finance Information**

Here are the locations where you can find finance support.

**Where can you get Finance support ?**



Our Hours of Operations are Monday, Tuesday, Wednesday, and Friday from 0900 - 1600 (9:00am through 4:00p.m.). We are closed all day on Thursday for training.

You can also reach us 24 hours a day at <http://175fincom.korea.army.mil>.

## CONTACT INFORMATION

### 176<sup>TH</sup> Finance Battalion (Yongsan)

DISBURSING OIC.....723-4021  
NCOIC .....723-4024

### Alpha Detachment (Yongsan, Area II)

Commander .....723-3562  
DET SGT .....723-7699  
Military Pay .....723-7463  
Customer Service .....723-8453  
TLA/OHA.....723-8864  
Debt Management .....723-8864  
Reenlistments .....723-5812  
Processing.....723-3589  
Reserve Pay .....723-4264/8418  
In/Out Processing.....723-5676/8418

### Bravo Detachment (Camp Humphreys, Area III)

Commander.....753-8202  
XO/Disbursing.....753-8227  
DET SGT.....753-8203  
Military Pay.....753-8580  
Disbursing .....753-8225  
In/Out Processing.....753-8585/8582  
Travel.....753-8215  
Customer Service.....753-8210  
Separation.....753-8585

### Charlie Detachment (Camp Henry, Area IV)

Commander.....768-7575  
XO/Disbursing.....768-7593  
DET SGT.....768-8447  
Military Pay.....768-7813/6944/7519  
In/Out Processing .....768-7022/6941  
Travel.....768-7519

### 177<sup>th</sup> Finance Battalion (Camp Casey, Area I)

DISBURSING  
OIC.....730-3235  
NCOIC .....730-3234  
Cash/Check Br.....730-3233

### Alpha Detachment

Commander.....730-3375  
DET SGT.....730-3383  
Processing Section.....730-3378  
Customer Service.....730-3395  
Debt Management.....730-3376  
Special Actions/TLE.....730-3376  
Western Corridor FST.....734-5008/5012  
Camp Red Cloud.....732-7507

### Bravo Detachment

Commander.....730-3465  
XO.....730-4814  
DET SGT .....730-3464  
Inprocessing Travel .....730-4420  
Inprocessing Military Pay .....730-4894  
Outprocessing.....730-3300  
Transitions.....730-4143

## Charlie Detachment

Commander.....730-3393  
DET SGT .....730-6880  
Customer Service.....730-6675  
Camp Stanley FST .....732-4920/4921

## 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 1150 – 1250 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 three denominations of paper currency (1000 won, 5000 won, and 10,000 won) and 4 minted coins (10 won, 50 won, 100 won and 500 won).\*

\*Won rate based on Feb 04 rate of 1170 won/dollar



1,000 won (approx. 85 cents)



5,000 won (approx. \$4.25)



10,000 won (approx. \$8.50)



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.