

AIR FORCE COMPENSATION FACT SHEET

1 May 2014

Counseling occurs in conjunction with performance feedback or when an individual becomes eligible for review under the Selective Reenlistment Program. A copy of the compensation fact sheet should be provided to each individual during counseling sessions. The fact sheet contains web links that provide additional information associated with each topic.

PART I: COMPENSATION FOR MILITARY SERVICE

1. Military Pay Raises: The military pay increase for fiscal year 2014 was 1%. This was based on the Department of Defense's recommendation and President Obama's proposal in the [Fiscal Year 2014 Budget proposal](#) that was sent to Congress. The DoD's recommendation was based on the need to maintain the balance of being competitive with military pay while being accountable to costs to taxpayers.

Helpful Link: <http://www.dfas.mil/dms/dfas/militarymembers/pdf/MilPayTable2014.pdf>

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 75 days by the end of a fiscal year until 30 Sep 2015. After this date, the limit will return to the previous 60 day limit of accrued leave. 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). Direct questions regarding leave to the local Force Support Squadron, local Finance office, or AFPC Contact Center.

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.

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

Military Compensation Calculator:

<http://militarypay.defense.gov/mpcalcs/Calculators/RMC.aspx>

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. Individual rate protection: By law, no member's BAH can decrease as long as he/she retains uninterrupted eligibility -- do not move (PCS), change dependency status, or lose rank.

Helpful Links: <http://www.defensetravel.dod.mil/site/bah.cfm> or
<http://www.defensetravel.dod.mil/site/bahCalc.cfm>

b. BAH Differential (BAH-DIFF): This is the housing allowance amount for a member who is assigned to single-type government 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 single-type government 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.

Helpful Link: <http://www.defensetravel.dod.mil/site/ohaCalc.cfm> or
<http://www.defensetravel.dod.mil/site/oha.cfm>

e. Family Separation Housing Allowance (FSH): The purpose of FSH is to pay a member for added housing expenses resulting from separation from dependents when a member is assigned to an OCONUS PDS, or to a PDS in CONUS to which concurrent travel has been denied. There are two types of FSH payable to a member who meets all of the required conditions. FSH – BAH Based Location (FSH-B) is payable for assignments at PDSs in Alaska and Hawaii or to a CONUS PDS to which concurrent travel has been denied and is based on the PDS location. FSH – OHA Based Location (FSH-O) is payable for assignments at PDSs outside the U.S. and is based on the location of the PDS. For additional guidance, consult Joint Federal Travel Regulations (JFTR) Vol 1, Chapter 10.

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

Helpful Link: <http://www.defensetravel.dod.mil/site/allowances.cfm>

6. Continental United States (CONUS) Cost-of-living Allowance (COLA): The FY95 NDAA approved the CONUS COLA, to provide compensation for variations in non-housing costs in the CONUS. 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.

Helpful Link: <http://www.defensetravel.dod.mil/site/conus.cfm>

7. Basic Allowance for Subsistence (BAS) vs. Essential Station Messing (ESM): BAS is a non-taxable allowance used to offset the cost of the service member's meals. BAS is not intended to offset the costs of meals for family members. Because BAS is intended to provide meals for the service member, the amount is linked to the price of food. Therefore, each year it is adjusted based upon the increase of the price of food as measured by the USDA food cost index. 2014 BAS rates for enlisted members is \$357.55 per month and for officers is \$246.24 per month. A single rate of BAS applies to all officers. Enlisted members assigned to single-type government quarters at their permanent duty station are normally on the Essential Station Messing (ESM) program and are required to eat in the government dining facilities. Those on ESM will be charged a discounted meal rate for all meals made available, whether eaten or not, through payroll deduction. Additionally, these members are allowed to claim missed meals when a government meal is not reasonably available for consumption. Direct your questions regarding BAS to your local Comptroller Squadron and questions regarding EMS should be directed to the local Force Support Squadron.

8. Family Subsistence Supplemental Allowance (FSSA): The FSSA program is a voluntary financial benefits program for military families, intended to increase a service member's income in order to remove their household from eligibility for SNAP (Supplemental Nutrition Assistance Program) benefits (formerly the food stamp program). This application is designed to assist you in making a determination if you are eligible for the Family Subsistence Supplemental Allowance. Eligibility is based on the income for all members of the household and the number of people living in the household (for example, if you have 5 people living in your household then you must have income below \$2,987 per month [when living in the 48 states] to be eligible.). An eligibility table can be found at the link below and indicates the income limit for a given number of persons in a household.

Helpful Link: <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. Members with dependents as well as members married to another member without non-active dependents may be eligible for FSA. FSA has three different categories: Restricted Ship, and Temporary. Family Separation Allowance is paid at a rate of \$250 per month. Direct your questions to your local Comptroller Squadron.

a. Restricted (FSA-R): 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.

b. Ship (FSA-S): Applies to members serving on ships away from the homeport continuously for more than 30 days.

c. Temporary (FSA-T): A member is eligible for FSA-T if 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.

Helpful Links: <http://www.dfas.mil/militarymembers/payentitlements/fsa.html>
<http://www.prim.osd.mil/Documents/JEBPDFReports/FAES218.PDF>

10. Hardship Duty Pay (HDP): Hardship duty pay is additional compensation paid to service members assigned to locations where living conditions are substantially below those conditions in the CONUS.

Helpful Link: <http://militarypay.defense.gov/Pay/hdp.html>

11. Combat Zone Tax Exclusion (CTZE): Presidential Executive Order determines combat zones. Wages earned in a month a member performs 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. For commissioned officers, the monthly exclusion is capped at the highest enlisted pay, plus any hostile fire or imminent danger pay received. Reference the below links for more information or contact your local Comptroller Squadron.

Helpful Link: <http://www.irs.gov/uac/Military-Pay-Exclusion---Combat-Zone-Service>

12. Imminent Danger Pay (IDP)/Hostile Fire Pay (HFP): Both are covered under Title 37 USC Section 310. IDP is a "threat based" pay meaning it is payable for any month, on a prorated daily basis, the member performs duty in an IDP area (designated by USD P&R). For example, if you perform duty in an IDP area for 10 days in a month, you will only be paid IDP for 10 days. 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 the Commander certifies that 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. HFP continues to be paid on a monthly basis. In other words, if you meet the criteria on any day in the month, you'll be paid HFP for the entire month. If a member is hospitalized as a result of being injured or made ill in a designated area, he/she may be eligible to continue to receive IDP/HFP for a specified period of time. IDP/HFP is payable at a monthly rate of \$225. A member is not authorized to receive concurrent payments for hostile fire and imminent danger duty. Contact your local Comptroller Squadron for more information.

Also, note below the special circumstances in which HFP, as well as IDP are prorated:

- You are subject to a total forfeiture of pay and allowances, or
- You are in an excess leave status, or
- Your entitlement to HFP/IDP is earned during the month you enter active duty, or
- Your entitlement to HFP/IDP is earned during the month you separate from service.

Helpful Link: http://militarypay.defense.gov/Pay/hfp_idp.html

13. Savings Deposit Program (SDP): SDP was established to provide members of the uniformed services serving in designated combat zone the opportunity to build their financial savings. If you are serving in an SDP-eligible combat zone, you can start your SDP account once you've been deployed for a minimum of 30 consecutive days or at least one day in each of three consecutive months, and you must be receiving Hostile Fire Pay. Any military finance office in theater can help you establish an account and assist you in setting up the deposit method most convenient for you. A total of \$10,000 may be deposited during each deployment and will earn 10% interest annually. You cannot close your account until you have left the combat zone, although your money will continue to draw interest for 90 days once you've returned home or to your permanent duty station. Questions should be referred to the local Comptroller Squadron.

Helpful Link: <http://www.dfas.mil/dfas/militarymembers/payentitlements/sdp.html>

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 MPS, 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

Helpful Link: <http://www.dfas.mil/tdytravel/resdefagentitlements.html>

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; during times of force reduction Temporary Early Retirement Authority (TERA) may be implemented requiring less than twenty years of service. 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 website:

Helpful Links: <http://www.defenselink.mil/militarypay/retirement/index.html> or <http://www.dfas.mil/retiredmilitary/plan/retirement-types.html>

Plan	Eligible (as determined by DIEMS) (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
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)
<p>High-3 Choice -----OR-----</p> <p>Redux/CSB Choice: Instead of retiring under High-3, members may choose to receive a \$30,000 (Note 7)</p> <p>“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.</p>	Entered service on or after 1 Aug 86	<p>High-3: 2.5% times the years of service times the <i>average</i> of the highest 36 months of basic pay</p> <p>-----OR-----</p> <p>*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.</p>	<p>High-3: Full inflation protection; COLA based on Consumer Price Index (CPI)</p> <p>-----OR-----</p> <p>*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.</p>

Note 1: Date initially entered military service (DIEMS) 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 (disability multiplier only).

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. COLA for Retired Pay and Compensation: The retired pay computed under each retired pay plan is adjusted each year, effective December 1st, by the change in consumer prices. The COLA is determined by the percentage increase, if any, between the average 3rd quarter Consumer Price Index (CPI) of the current year over the average 3rd quarter (CPI) of the prior year. In the event of a decrease in the CPI, the COLA will not be negative, but will be zero. Additionally, the COLA for the next year will reach back to the 3rd quarter CPI to the last year in which there was a positive COLA increase.

Helpful Link: <http://militarypay.defense.gov/Retirement/cola.html>

17. 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.

Helpful Link: <http://www.tsp.gov/>

TSP has also added a Roth TSP feature. When you make Roth contributions, you will pay taxes on them as they go into your TSP account. This is very different from traditional pre-tax TSP contributions, which come out of your pay before your income taxes, but which are taxed (along with their earnings) at withdrawal.

Helpful Link: <https://www.tsp.gov/planparticipation/eligibility/comparisonMatrix.shtml>

18. Federal Long Term Care Insurance Program (FLTCIP): Members may be eligible to obtain coverage under FLTCIP at premiums estimated to be 15-20% less than standard premiums for comparable coverage. The FLTCIP was designed specifically for its enrollees, who are Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services and their qualified relatives. It is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators and home caregivers are just a few of the features of this program. To apply or to gather more information, please visit the FLTCIP Website.

Helpful Link: <https://www.ltcfeds.com/index.html>

19. Death and Survivor Benefits:

a. Servicemember's Group Life Insurance (SGLI): SGLI is a program of low cost group life insurance for service members on active duty, ready reservists, and members of the National Guard. Life insurance coverage is available in \$50,000 increments up to \$400,000 at a very low cost. If you elect to participate in SGLI and subsequently die on active duty, your survivors will be eligible for life insurance payments. 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. There is an additional premium for spousal coverage based on the spouse's age, but coverage for children is free. You have the option to reduce or decline spouse coverage and the associated premium.

Helpful Link: <http://benefits.va.gov/insurance/sgli.asp>

b. Dependency and Indemnity Compensation (DIC): DIC is a monthly benefit paid to eligible survivors of certain deceased veterans, which is nontaxable. The current basic monthly rate is \$1,215 for the surviving spouse and an additional \$301 for each surviving dependent child under the age of 18. DIC is adjusted annually for inflation. Also, there are additional benefits under DIC in which dependents may qualify for based on his/her circumstances. The Department of Veterans Affairs determines who is eligible for DIC. This benefit is not automatic and requires a dependent to submit a completed application to the VA. For questions, please call the VA at 1-800-827-1000. Additional information can be found on the below reference link.

Helpful Link:

http://benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp

c. Death Gratuity: The death gratuity is a lump sum nontaxable 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. Airmen may elect multiple beneficiaries to receive the benefit in increments of 10 percent and beneficiaries are no longer restricted to a spouse, child or blood relative. Changes to elections may be made to Airman's Record of Emergency Data on vMPF. For additional information contact your local Casualty Assistance Representative or log on to [vMPF](#).

Helpful Link: <http://militarypay.defense.gov/benefits/deathgratuity.html>

d. Survivor Benefit Plan (SBP): The basic statutory provision for SBP is law: Chapter 73, Title 10, United States Code. SBP is designed to provide income for your family in the event of your death to help compensate for the loss of your income. It pays your eligible survivors an inflation-adjusted monthly income since your regular or retired pay stops when you die. 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.

Helpful Link:

http://www.benefits.va.gov/COMPENSATION/resources_comp03.asp

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. For more information contact your local Casualty Assistance Representative.

Helpful Link: <http://www.va.gov/>

PART III: SUPPORTING BENEFITS

20. Base Exchange: The Exchange is a joint non-appropriated fund instrumentality of the Department of Defense (DoD) and has an enduring mission to **provide quality merchandise and services** to its customers at competitively **low prices** and **generate earnings** which provide dividends to support morale, welfare and recreation programs. The Exchange is directed by a Board of Directors, responsible to the Secretaries of the Army and Air Force through the services' Chiefs of Staff. The Exchange is now in its **117th** year. Shopping the Exchange offers an average overall **27 percent** savings compared to shopping the competition. Shoppers can enjoy Exchange benefits in many ways, with the greatest value being the Exchange pledge "We go where you go," serving troops worldwide.

Helpful Link: <http://shop.aafes.com/shop/>

21. Base Force Support Squadron Programs: 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 Surgeon General-run health and wellness center. Contact your local Force Support Squadron for specific programs to your base.

Helpful Link: <https://www.usafservices.com/>

22. Child Care/Youth Programs: Child Development Centers (CDC) offer care for children 6 weeks-5 years of age. Air Force licensed Family Child Care (FCC) homes are also available at most installations and provide a variety of child care services to include nights and weekends. AF child care centers are certified by the Department of Defense and nationally accredited. Fees are based on total family income and cover 50 hours of care per week, meals, snacks, and infant formula. School Age Programs offer before and after childcare services as part of Youth Programs (YP). AF Youth centers are affiliated with the Boys & Girls Clubs of America and 4-H and offer a variety of character and leadership development, education and career development, health and life skills, arts, and sports, fitness and recreation programs. Contact your installation CDC, FCC or YP for more information or see the below link.

Helpful Links: <https://www.usafservices.com/> or <http://afyouthprograms.com>

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 more than 30% when compared to prices at local civilian supermarkets. Military members and retirees consistently indicate commissaries are one of the most important benefits.

Helpful Link: <http://www.commissaries.com/>

24. Commissioning Opportunities: There are several programs that allow enlisted Airmen to apply for a commission while on active duty. Interested individuals should contact their local Education Office for more information.

Helpful Link:

http://static.e-publishing.af.mil/production/1/af_a1/publication/afi36-2013/afi36-2013.pdf

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. The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty.

Helpful Link: <http://www.benefits.va.gov/gibill/>

b. Post-9/11 GI Bill: The Department of Veterans Affairs (VA) offers education benefits to all service members who served on or after 11 Sep 01. MGIB participants desiring to take advantage of the Post-9/11 GI Bill benefits will need to make an irrevocable conversion to the new program. Benefits are based on aggregate, honorable service and may include tuition, a monthly housing allowance, and annual books/supplies stipend. Tuition and fees paid by the VA will not exceed the most expensive in-State public institution of higher education. The monthly housing allowance will be equal to the BAH amount payable to a SSgt with dependents for the zip code of the school. The book/supplies stipend will not exceed \$1000 per year. There are several stipulations to receiving the full tuition, BAH, and/or book stipend; therefore, members should review the criteria carefully. The Transfer-to-Dependent option, designed as a military retention tool, allows eligible active duty and Selected Reserve service members (as of 1 Aug 09) to transfer benefits to DEERS-registered dependents. Member must meet certain eligibility criteria in order to transfer the benefit. For example, some members may be required to obtain additional retainability by extending, reenlisting, or completing a specified period of time contract. Members will incur a 4-year Active Duty Service Commitment (ADSC). For general guidance or counseling, please contact the Total Force Service Center (TFSC) at 210-565-0102. Questions regarding obtaining retainability should be directed to your Military Personnel Section (MPS). Transferability to dependents may be requested through vMPF.

Helpful Link: http://www.benefits.va.gov/gibill/post911_gibill.asp

c. 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.

Helpful Link: <https://www.my.af.mil/afvecprod>

d. Community College of the Air Force (CCAF): Upon entering the Air Force, you were automatically enrolled into CCAF. CCAF is a federally-chartered degree-granting institution that serves the United States Air Force's enlisted total force. We partner with over 106 affiliated Air Force schools, 82 Education Service Offices located worldwide, and more than 1,500 civilian academic institutions to serve more than 305,000 active, guard, and reserve enlisted personnel, making CCAF the world's largest community college system. Its affiliated schools are located in 37 states, and 9 foreign locations. The Community College of the Air Force is the only college system solely for enlisted members. Our programs are designed to provide students with knowledge, skills and theoretical background for enhanced performance as technicians and noncommissioned officers. Many of the credits required to obtain your associate degree are obtained through BMT, Technical Training, career field skill level training, and professional military education.

Helpful Link: <http://www.au.af.mil/au/barnes/ccaf/index.asp>

e. Air University Associate-To-Baccalaureate Cooperative (AU ABC): The Air University Associate-To-Baccalaureate Cooperative (AU-ABC) Program is an initiative between Air University and civilian higher education institutions to offer baccalaureate degree opportunities to every Air Force enlisted member. ABC points Airmen with associate in applied science degrees from the Community College of the Air Force (CCAF) to a collection of accredited "military friendly" colleges and universities to consider when completing a four-year degree. The program maximizes the application of military career education and training, and provides a multitude of online academic and support services for the enlisted member. AU ABC applies CCAF associate degree credit towards baccalaureate degrees and requires participants to complete no more than 60 semester hours after having earned an associate in applied science degree. AU ABC degree programs will be linked to one or more Air Force-relevant degree programs currently offered by CCAF. To participate, registrants must be serving in the active duty Air Force, Air Force Reserves or Air National Guard. Degree requirements, however, may be completed after a student retires or separates from the Air Force. The Air Force Virtual Education Center (AFVEC) serves as the gateway to AU ABC degree programs and associated student services such as online enrollment, tuition assistance processing, support services and access to distance learning instruction.

Helpful Link: <https://www.my.af.mil/afvecprod>

f. Scholarships & Grants: 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. Many scholarships are available for both military members and their families. Grants are also available for CCAF graduates (Pitsenbarger Award) who are pursuing a bachelor's degree. Grants range from \$250 to \$500 and may be used in conjunction with Tuition Assistance. Many military-friendly organizations also offer scholarships for active duty, veterans, and family members. The below links are just a few examples. Contact your local Education Office for additional information.

Helpful Links:

<https://my.afas.org/educationgrant/Login/FAQ.aspx>

<http://www.afa.org/home>

https://www.nrd.gov/education_and_training

<http://www.hqafsa.org/>

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.

27. Transition Assistance Program (TAP): The re-designed Transition Assistance Program initiated by the Veterans Opportunity to Work (VOW) Act of 2011, and the Veterans Employment Initiative (VEI) requires that 4 mandates be completed by all Military Personnel prior to separation or retirement: Pre separation Counseling, TAP Goals, Plans and Success Workshop, Veterans Affairs Benefits Briefing, and the Capstone – the culminating activity to verify career readiness.

The Air Force understands that Airmen and their families face numerous challenges as they transition from military service. This is also true for demobilizing Reserve and National Guard Airmen. Transition GPS (Goals, Plans & Success) is now mandatory for all separating and retiring Airmen. Transition GPS will provide Airmen with the skills they need for transition to the civilian sector. Airmen will also complete an occupational specialty crosswalk which steers members through a gap analysis of the capabilities you received during the member's military career and the skills needed to successfully prepare you for a civilian career. Airmen will also have the opportunity to gain training and skills from 2-day tailored tracks, dependent upon career choice: Accessing Higher Education, Career Technical Training, and Entrepreneurship.

Helpful Links: https://gum-crm.csd.disa.mil/app/answers/detail/a_id/11134/p/8,10/c/712

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. For additional information contact your base legal office.

Helpful Links:

<http://www.afjag.af.mil> or <https://aflegalassistance.law.af.mil/lass/lass.html>

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 individual's 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.

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.

Helpful Link: <http://www.military.com/Travel/TravelPrivileges/0,13396,,00.html>

31. VA Home Loans: AF members may be eligible for home loans through the Veterans Administration.

Helpful Link: <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.

Helpful Link: <http://www.afas.org>

PART IV: INTANGIBLE BENEFITS OF AN AIR FORCE CAREER:

Honor serving your country

Proud military heritage and tradition

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: DoD Self-Service (DS) Logon and eBenefits Access for Service Members

The Department of Defense (DoD) and Department of Veteran Affairs (VA) have actively been working toward a solution that would allow Service Members and Veterans access to their benefits-related information in a secure manner. The VA eBenefits web portal (www.ebenefits.va.gov) has been created for this purpose. The DoD/VA Joint Executive Council (JEC) approved proceeding with a plan that directs all Service members to obtain a DS Logon at accession. The DS Logon is a secure, self-service logon ID that allows beneficiaries affiliated with the DoD or the VA access to several websites using a single username and password. DS Logon will allow all Service members and Veterans secure access through eBenefits web portal to benefits information, specifically tailored to their needs, for the lifetime of their affiliation with DoD and VA. All newly accessed Active Duty and National Guard and Reserve members of the military services, in possession of a Common Access Card, shall be directed to obtain a DS Logon. DS Logon is currently available at the following sites:

Helpful Links:

TRICARE Online (TOL): <https://www.tricareonline.com/>

Beneficiary Web Enrollment (BWE):

https://www.dmdc.osd.mil/appj/bwe/indexAction.do;jsessionid=sH_U3Bms-qP9HVJs9o-w3Zg9Mte6qzbNxsg90gFZMdRZRwrwqK7o!429719522

VA eBenefits Portal: <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>