United States Naval Academy

Midshipman Stipend and Annual

Budget Book

Academic Year 2016-2017

Table of Contents

Midshipman Pay

Advance for Clothing and Equipment (ACE) Loan 1
Pay Day 1
Held Pay/Mass Held Pay Release. 2
Electronic Pay Records 3
Taxes 3
Service Member's Group Life Insurance (SGLI). 4
Naval Academy Business Services Division (NABSD) 4
Charitable Allotments 5
Travel Reimbursement 6

Budget Breakdown

Entitlements 7
Standard Deductions. 7
USNA Deductions. 8
Variable Deductions. 10
End of Month Values 10
1/C Budget. 11
2/Class Budget. 12
3/C Budget 13
4/C Budget (Male) 14
4/C Budget (Female) 15

Issue Items

Computer and Accessories 16
Plebe Issue (Gender Neutral) 17
Plebe Issue (Gender Specific) 18
Uniform Issue 19
Textbook Issue. 23

"How To" Guide

How To Read Your LES. 24

DEPARTMENT OF THE NAVY
OFFICE OF THE COMMANDANT OF MIDSHIPMEN
UNITED STATES NAVAL ACADEMY
101 BUCHANAN ROAD
ANNAPOLIS MARYLAND 21402-5107

7200

From: Commandant of Midshipmen, United States Naval Academy
To: Brigade of Midshipmen

Subj: 2016-2017 MIDSHIPMAN STIPEND AND ANNUAL BUDGET BOOK

Encl: (1) 2016-2017 Midshipman Budget Book

1. Purpose. To promulgate the 2016-2017 Midshipman Stipend and Annual Budget Book.

2. Discussion. The midshipman stipend is appropriated for midshipmen to be outfitted and to financially fulfill military and academic responsibilities while at the Naval Academy. When properly budgeted, the midshipman stipend will also provide for modest amounts of liberty and leave expenses. Midshipmen must understand that their stipend is, first and foremost, intended to cover expenses related to the official performance of their duties. In that sense, the annual budget promulgated herein covers the mandatory financial obligations imposed on all midshipmen in order to successfully perform their duties.

a. Congress establishes the midshipman stipend at 35% of the base pay rate of an O-1 with fewer than two years of service. The stipend went from $1,027.20 per month for calendar year 2015 to $1,040.70 for calendar year 2016. In January, midshipmen may see an increase in base stipend if there is an approved pay-raise across the military.

b. Midshipmen are not charged an entrance fee to attend the Naval Academy. Each midshipman will receive a mandatory pay advance known as the Advance for Clothing and Equipment (ACE) loan to aid in the funding of issued uniforms and supplies. This loan is $8,500 for the class of 2020. The ACE loan is an interest-free government loan that is automatically repaid through monthly deductions from their individual pay accounts. **Midshipmen will not be permitted to graduate indebted to any government or non-appropriated organization.**

c. Underclass midshipmen will be paid a fixed amount each month while the remainder of their pay is set aside to pay for budgeted issue items. The set aside portion is known as "HELD PAY". First Class Midshipmen will be paid net pay vice a fixed amount each month. Net pay will equal the full value of the stipend minus any deductions and allotments. The transition to net pay is intended to expose First Class Midshipmen to the pay structure they will experience as commissioned officers.

d. An estimate of all mandatory charges to midshipmen accounts has been included in this budget. Midshipmen are authorized to spend their Held Pay on essential items (text books, uniforms, etc.), and while this account is monitored by the Disbursing Office, Midshipmen can spend in excess of the "recommended" minimums ($450 as a Third Class and $1,000 as a

Second Class). Midshipmen should consciously monitor these balances in order to maintain at least the recommended minimum.

e. In addition to standard monthly pay amounts, midshipmen who accrue excess Held Pay will receive periodic supplemental payments. These payments will be made in the November, February and July pay of Third Class and Second Class years. These payments are referred to as "Mass Held Pay Release." Midshipmen will also have an additional $200 released in April pay each year for uniform replacement and other expenses associated with summer training.

3. Responsibilities: Each midshipman is to review and understand the contents of this book. The proper handling and maintenance of your personal finances is an important part of your development as a midshipman and a junior officer. Most questions that will arise regarding accounts can be answered by referring to this book. For more in-depth questions, you can contact the Midshipmen Disbursing Officer, Lieutenant (b) (6) [redacted] Lieutenant (b) (6) [redacted] is located in the Midshipmen Disbursing Office, Bancroft Hall Room 4002, and can be reached at (b) (6) [redacted] @usna.edu or (b) (6) [redacted].

S. E. LISZEWSKI

Copy to:
Midshipmen Disbursing Officer

Table of Contents

Midshipman Pay

Advance for Clothing and Equipment (ACE) Loan 1
Pay Day 1
Held Pay/Mass Held Pay Release. 2
Electronic Pay Records 3
Taxes 3
Service Member's Group Life Insurance (SGLI). 4
Naval Academy Business Services Division (NABSD) 4
Charitable Allotments 5
Travel Reimbursement 6

Budget Breakdown

Entitlements 7
Standard Deductions. 7
USNA Deductions. 8
Variable Deductions. 10
End of Month Values 10
1/C Budget. 11
2/Class Budget. 12
3/C Budget 13
4/C Budget (Male) 14
4/C Budget (Female) 15

Issue Items

Computer and Accessories 16
Plebe Issue (Gender Neutral) 17
Plebe Issue (Gender Specific) 18
Uniform Issue 19
Textbook Issue. 23

"How To" Guide

How To Read Your LES. 24
How To Set Up Your MyPay Account 28

I. MIDSHIPMEN PAY

1. Advance for Clothing and Equipment (ACE) loan:

   a. The ACE loan is an interest free government loan established by Congress to provide funding for mandatory clothing and equipment costs incurred by midshipmen.

   b. The ACE loan is automatically credited to every midshipmen pay account as soon as the pay account is established – no action is required on the part of the midshipmen. Midshipmen will see the ACE loan credit as an "Advance Pay" in the entitlements column of their Leave and Earnings Statement (LES) in the month it is credited.

   c. Repayment of the ACE loan is budgeted by the Midshipmen Disbursing Officer as shown on pages 11-15. Midshipmen should monitor the monthly payments in the deductions column of their LES, as well as the outstanding balance remaining in the narrative portion at the bottom of their LES, to ensure repayments are on schedule.

   d. Midshipmen may apply outside funding that is intended to subsidize educational expenses to the repayment of their ACE loans and future uniform and textbook issues. The estimated average of a midshipman's gear issue and purchases, over the four years is approximately $17,500. Authorized funds include personal checks, public and private scholarships, and college savings plans such as state 529 plans. All checks should be accompanied by letters stating the intended application of the funds and any limitations to their usage. **Any scholarship funds exceeding the costs of the ACE Loan and future issued items will be returned to the funds' source.** Funds for the incoming class of 2020 should not be sent prior to the start of their first academic year. This allows for pay accounts to be built and eliminates the need to hold un-deposited checks.

   e. All outside funding intended to subsidize educational expenses should be made payable to the United States Naval Academy and mailed to the following address:

      United States Naval Academy
      Midshipmen Disbursing Office
      101 Buchanan Road, Room 4002
      Annapolis, MD 21402

   f. Midshipmen must fully repay the ACE loan before graduating. If a midshipman is separated before graduating, all account remaining credits are applied to the outstanding ACE loan balance. Any remaining ACE loan balance is waived, regardless of the nature of the separation, in accordance with Department of Defense Financial Management Regulations. The separated Midshipman will, however, be responsible for paying taxes on the outstanding balance. The balance will be figured into the individuals W-2 as taxable income during the next tax season.

2. Pay Day:

   a. Midshipmen are paid once a month, at the End of the Month of each month for the previous month's work. For example, midshipmen will receive a paycheck on 31 August for the month of August. This payment is considered "August pay".

   b. All payments are directly deposited into bank accounts via electronic fund transfer. It is essential that midshipmen establish savings and/or checking accounts and provide the account information to the Midshipmen Disbursing Office as early as possible, but no later than Induction Day, in order to ensure direct deposit can be established during Plebe Summer.

   c. Direct deposit sign-up paperwork is distributed in the Permit to Report package. The following form can also be used to submit or change direct deposit information:

      Standard Form 1199A DIRECT DEPOSIT SIGN-UP FORM, General

   d. As shown on pages 11-15, standard monthly pay amounts are: $100 for 4/C, $200 for 3/C, and $300 for 2/C. In addition to standard monthly pay amounts, midshipmen will have an additional $200 released in their April pay which should be used to cover expenses associated with summer training. This extra pay is called "Training Pay."

   e. 1/C midshipmen receive net pay, which is the total value of entitlements minus deductions in a given month. Thus, the amount 1/C midshipmen receive will vary from month to month and from midshipman to midshipman. Training Pay and Semester Utility Pay do not apply to 1/C midshipmen.

   f. Leave and Earning Statements are available through the MyPay website for all midshipmen. **It is the responsibility of the midshipman to monitor their pay, identify pay issues as quickly as possible, and report findings to the Disbursing Office as quickly as possible.**

3. Held Pay and Mass Held Pay releases:

   a. In order to ensure sufficient funds are available in midshipmen accounts to meet mandatory issue requirements, not all pay is released into monthly paychecks. The paychecks are budgeted as described in paragraph 2d. Any excess money that accumulates in pay accounts is held from one month to the next and allowed to accumulate in order to cover future issue requirements. Conversely, when deductions exceed entitlements for a given month, the extra cost is paid with this excess rolling balance instead of affecting monthly paychecks. This balance that is held in accounts from month to month is called "Held Pay."

   b. Minimum Held Pay balances are required in order to meet upcoming mandatory issue requirements. These minimum required balances for the current academic year are:
      i. $1,000 for 2/C midshipmen (to pay for fall books, spring books, and spring uniforms)
      ii. $ 450 for 3/C midshipmen (to pay for fall books and spring books)

c. 3/C and 2/C midshipmen that accumulate Held Pay in excess of minimum required balances will have the excess periodically released into their paychecks. The Mass Held Pay releases takes place in November, February and July pay in order to provide midshipmen with extra income. The maximum authorized amount of a Mass Held Pay release is $750 per occurrence, in addition to scheduled pay amounts. Mass Held Pay release amounts vary between midshipmen and can range from $0.01 to $750.00, depending on individual Held Pay balances at the time of release.

d. On a case-by-case basis with the Disbursing Officer's approval, Held Pay may be released on an unscheduled basis in order to resolve a midshipman's financial hardship. The maximum amount of Held Pay that can be released in a given month by the Disbursing Officer is $750.00.

e. At the end of 2/C year, Held Pay accounts are liquidated and remaining Held Pay balances are released into the July monthly pay for the rising 1/C.

4. Electronic Pay Records:

a. Monthly pay statements, called Leave and Earnings Statements (LESs), are published electronically by the Defense Finance and Accounting Service (DFAS) on its MyPay Website, https://mypay.dfas.mil/mypay.aspx. Form W-2s, which summarize annual earnings and are necessary for filing taxes, are published there as well.

b. Page 24 provides a skeleton LES and a detailed description of each block. Additionally, the Midshipmen Financial Advisor Website has a PowerPoint presentation that explains LESs block-by-block and line-by-line.

c. Each LES is only available on MyPay for 12 months. It is highly recommended that all midshipmen save their monthly LESs and all receipts from the Naval Academy Business Services Division (NABSD) in order to reconcile monthly charges.

d. In order to access LESs and W-2s, midshipmen must apply for MyPay access. **Obtaining MyPay access is mandatory and should be done no later than December of 4/C year. Failure to establish a MyPay account will result in an inability to access W-2s and thus an inability to properly file taxes.**

e. Instructions for obtaining a MyPay account can be found on page 26.

5. Taxes:

a. Midshipmen pay is subject to Federal Income Tax Withholding (FITW), Federal Insurance Contribution Act withholding (FICA), and in most cases, State Income Tax Withholding (SITW).

b. Federal and State income tax is withheld based on the following defaults:
   i. Marital status: Single
   ii. Number of exemptions: 01
   iii. State of legal residence: As declared in Permit to Report; if not declared, Maryland

c. To change these default settings, midshipmen must submit the following paperwork to the Midshipmen Disbursing Office:

   i. To change the number of exemptions for federal or state income tax withholding:

      Form W-4 EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE

   ii. To change your state of legal residence:

      DD Form 2058 STATE OF LEGAL RESIDENCE CERTIFICATE

d. Each state has different rules associated with the payment of state taxes for military service members. Consult your state's tax publications to determine if you can be exempt from paying state taxes.

e. A volunteer income tax assistance (VITA) office is available each year to assist midshipmen with their taxes. The hours and location of the VITA office change from year to year and are published via email at the beginning of tax season.

6. Servicemembers' Group Life Insurance (SGLI):

   a. All military personnel are automatically insured for $400,000 upon entry, at a cost of $29.00 per month. You may elect a lesser amount of coverage in increments of $50,000. The cost is $4.50 per $50,000.

   b. The elected coverage will automatically be deducted from monthly pay. If the coverage is not preferred or a lesser amount is desired, the following form must be submitted to the Midshipmen Personnel Office:

      SGLV Form 8286 SERVICEMEMBERS' GROUP LIFE INSURANCE ELECTION

7. Naval Academy Business Services Division (NABSD) Accounts:

   a. NABSD is the retail arm of the Naval Academy that operates all retail services on the Yard, including the Midshipmen Store, Uniform Store, and Textbook Store. NABSD is also the organization that issues midshipmen uniforms and other gear listed on pages 16 – 23, including the initial plebe issue on Induction Day. All issue items will be charged to a midshipman's individual NABSD account, and then paid through deductions posted to that midshipman's military pay account. NABSD charges appear as "UNIF, TEXT, STORE" on the midshipman LES.

   b. In addition to these mandatory issue items, NABSD provides midshipmen with a no-interest credit card known as the "Midstore card" for use at the Midshipmen, Uniform, and Textbook Stores.

   c. Pre-approved uses of the Midstore card are as follows:

Class	Authorized uses	Credit limit
1/C	Unrestricted	$500
2/C	Uniforms & Textbooks	$250
3/C	Uniforms & Textbooks	$250
4/C	All issue items	$2,500

d. To request the use of the Midstore card for items other than those authorized above, submit one of the following forms to the Midshipmen Disbursing Office (team requests are for coaches only):

Standard Midshipmen Regulations Special Request Chit

Request for use of Midstore card, Team

e. NABSD account balances are charged to midshipmen pay accounts in full each month. Any Held Pay remaining in accounts after other deductions are paid is used to pay the NABSD account charge. If Held Pay exceeds the NABSD account balance, the balance will be paid in full. However, if the NABSD account balance exceeds the Held Pay balance, all available Held Pay will be paid toward the NABSD account balance and the remaining unpaid balance will carry forward to the following month for billing. This can result in debt being carried forward and billed in months during which no issues or Midstore card charges occur.

f. Credit limits will only be overridden for mandatory issue items, including core textbooks. Midshipmen should budget their end-of-month pay to cover additional uniform or textbook requirements that may exceed credit limits.

g. 1/C Midstore cards are not accepted after 15 March to prevent further debt accumulation. Midshipmen will not be permitted to graduate indebted to NABSD. Midshipmen are highly encouraged to use end of month pay in order to reduce any accrued debt.

8. Charitable Allotments:

a. Midshipmen are authorized to contribute to two charitable organizations: Combined Federal Campaign (CFC) and Navy Marine Corps Relief Society (NMCRS).

b. Payments are typically collected during the second semester of each academic year. The maximum donation varies for each class. This limit is due to budgeting constraints within the midshipmen budget and should not discourage midshipmen from contributing as much as they would like through other means (cash, check, etc.)

c. Midshipmen contributions are processed en masse by company. Individual contribution forms will not be accepted. Campaign coordinators should ensure uniformity of contribution sign-up sheets.

d. 1/C Midshipmen are ineligible to contribute to NMCRS through midshipmen pay allotments. Instead, 1/C Midshipmen can contribute in the same manner as active duty

service members. NMCRS campaign coordinators will provide details at the start of the annual campaign.

9. Travel Reimbursement:

   a. Midshipmen are reimbursed for travel performed under official orders. This includes travel to the Naval Academy when accessed, travel to/from summer cruises, and travel home upon separation.

   b. Reimbursement for accession travel is processed upon receipt of the completed permit to report. The permit to report is mailed to prospective midshipman prior to their report date and should be completed, signed, and submitted on I-Day.

   c. Reimbursement for summer cruise travel is processed upon receipt of a completed travel claim during the summer by the Summer Training Team. **Travel claims must be accompanied by original, stamped orders, copies of all receipts for expenses being claimed, and accurate bank routing / account numbers**.

   d. Reimbursement for separation travel is processed upon official separation from USNA. This process can take a significant amount of time after a midshipmen physically departs and therefore may delay travel claim processing. Travel claims must be accompanied by separation orders, copies of all receipts for expenses being claimed, and accurate bank routing / account numbers. Despite the potential delay in reimbursement, separation travel claims should be completed and mailed as soon as travel is complete.

   e. For all travel other than accession travel, the following form should be used to file a claim:
      DD 1351-2 TRAVEL VOUCHER OR SUBVOUCHER

II. BUDGET BREAKDOWN

The following breakdown explains the entitlements paid to, and deductions levied against, midshipmen pay accounts. The item numbers correspond to the rows on pages 11-15.

1. Entitlements:

Item 1: Amt-Fwd: Amount brought forward; held pay carried forward from the previous month.

Item 2: Base Pay: Stipend set at 35% of the O1 under-two pay rate ($1040.70 for 2016).

Item 3: COMRATS: Commuted rations earned at the daily ration rate ($12.65 per day for 2016) when midshipmen are on authorized status away from USNA as described in COMDTMIDNINST 7220.2D are usually paid in the month after expenses are incurred. Amounts shown in budget assume standard leave periods for summer, Thanksgiving, Christmas, and spring break. Actual COMRATS paid will vary by midshipman. COMRATS are not taxable.

Item 4: Advance Pay/Held Pay Release: Advance Pay is pay that is advanced and must be repaid in the future. The ACE Loan is advance pay and is shown on pages 14-15 in the 4/C Budget. Unpaid ACE Loan balances are taxable upon separation. For all other classes, the Held Pay Release row is calculated based on class minimum required totals and the Held Pay balance at the beginning of the scheduled release month (refer to page 2).

2. Standard Deductions:

Item 5: FITW: Federal Income Tax Withholding. Single with one exemption is used for computation.

Item 6: FICA-SS: Federal Insurance Compensation Act, Social Security (6.20%)

Item 7: FICA-M: Federal Insurance Compensation Act, Medicare (1.45%).

Item 8: SITW: State Income Tax Withholding. Budget assumes an exempt state of residency. Actual cost will vary based on your declared state of legal residence.

Item 9: SGLI: Servicemembers' Group Life Insurance. $29.00 per month for $400,000.00 term life insurance. Actual cost is based on your declared amount of coverage.

3. USNA-Specific Deductions:

Item 10: Personal Deduction: Laundry and Midshipmen Services fees totaling $125.50 per month for the following services:

Service	Price/Month	Benefit
Barber/Beauty Shop	$ 23.00	**Males:** Unlimited haircuts, scalp treatment, shampoo, conditioning, and blow dry. **Females:** Unlimited shampoo, cut, blow dry, deep conditioning/hair repair treatments, swimmers hair/chlorine removal treatments, flat press and curl styling, and up-do's for formal events.
Repair Tailor Shop	$ 27.50	**"While You Wait" Services**: Replace buttons on shirts, trousers, and coats. Repair hems, small rips/tears, linings, and zippers. **Other Services**: Alterations to Midshipmen jackets, o-coats, reefers, shirts, blouses, trousers, and skirts. Attach name tags, patches, sweater stars, sweater letters, and lace to SDB jackets.
Cobbler Shop	$ 4.00	**Shoes:** Replace heels, soles, heel lining, rips, heel plates (if needed), and shoe welts (if needed). **Boots:** Replace heels and rips. **Backpacks:** Repair backpacks. **Athletic shoes:** Repair rips and cement soles if needed.
Laundry/Dry Cleaning	$ 71.00	**WEEKLY Laundry Service**: (Estimate $56.00/Month) Bulk laundry/dry cleaning; pressing, steaming, hanging, and assembling. **Brigade Linen Exchange Program**: (Estimate: $5/Month) available via weekly laundry and on-demand via the 5th Wing Center. **5th Wing Laundry Center:** (Estimate: $10.00/Month) **Storage and Cleaning:** Available for O-coats, Reefers, SDB and FDB jackets following striping with return at Reform, summer storage bags, and garments while studying abroad. **Surplus and Donated Uniform Inventory Program**: previously owned items available for free and no charge for exchanged items. **Lost and Found Program**

Item 11: ACE Loan Repay: Repayment of $8,500 ACE Loan. Payments vary by month and by class. Refer to pages 11-15 for repayment schedules.

Item 12: Class Fund: Midshipmen Welfare Fund (MWF). Charges and benefits vary by class as follows:

Class	Benefits	Total	Monthly Deduction
1/C	Class Fund ($17) Spirit Items ($9) Brigade Concerts ($178) Lucky Bag ($60)	$264 ÷ 11 mo	$24
2/C	Class Fund ($20) 2/C Ring Dance ($120) Spirit Items ($8) Brigade Concerts ($176) Lucky Bag ($60)	$384 ÷ 12 mo	$32
3/C	Class Fund ($20) Spirit Items ($8) Brigade Concerts ($176) Lucky Bag ($60)	$264 ÷ 12 mo	$22
4/C	Class Fund ($20) Spirit Items ($8) Brigade Concerts ($176) Lucky Bag ($60)	$264 ÷ 12 mo	$22

Item 13: NAAA: Naval Academy Athletic Association fee of $12.00 per month for all classes. NAAA is responsible for the physical mission of the Naval Academy. The monthly fee represents a small percentage of revenue provided to NAAA to offset the cost of non-revenue sports programs. None of the fee collected by DFAS and given to NAAA is used to pay salaries of NAAA employees. The NAAA operating budget supports 30 Varsity Athletic Sports, covering equipment, lodging, meals, transportation, entry fees, etc. NAAA is also responsible for maintaining all the athletic fields and venues used for Intramural, Club and Varsity events so that Midshipmen can fulfill their physical mission requirements. A portion of the monthly $12.00 fee is also used to offset ticket costs for attendance at Varsity Athletic Events that charge for admission and is known as an activity fee.

Item 14: Alumni. Midshipmen who choose to be lifetime members of the Naval Academy Alumni Association will have monthly withholdings for the Life Membership At Graduation (LMAG) program. The Alumni Association's mission is "To serve and support the United States, the Naval Service and the Naval Academy; by furthering the highest standards at the Naval Academy....." Monthly installments for LMAG are $18 per month during 1/C year, $15 during 2/C and 3/C years; with no installments required during 4/C year. Enrollment for the Alumni Association is offered initially to incoming plebes on I-Day. To sign up or opt out of membership contact the Alumni Association Membership office at 410-295-4026.

4. Variable Deductions:

Item 15: Midstore/Uniform: Issues from the Midshipmen Store as shown on pages 16-23. Issues are mandatory unless otherwise noted. Dollar values provided are estimates.

Item 16: Textbook: Issues from the Textbook Store. The values provided are rough estimates based on the average cost of textbooks for each semester during the previous academic year. Actual values may vary greatly due to class enrollment and other contributing factors.

5. End-of-month Values:

Item 17: EOM Pay: End of month paycheck amount.

Item 18: Cr-Fwd: Credit forward. This is the amount of held pay left at the end of a month that will carry forward to the beginning of the next month.

Item 19: ACE Loan Balance: Balance outstanding on the ACE loan at the end of each month. This value may vary from midshipman to midshipman based on NABSD debts, Midstore charges, or if midshipmen have received outside funding such as scholarships to pay toward their ACE Loan balances.

1/C - CLASS OF 2017

			Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	Total
	1	Amt-Fwd[2]	$ 1,000.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
ENTITLE-MENTS	2	Base Pay	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 11,499.75
	3	Comrats[3]	$ -	$ -	$ 387.80	$ -	$ -	$ 55.40	$ 221.60	$ -	$ -	$ 124.65	$ -	$ 789.45
	4	Held Pay Release	$ (1,000.00)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (1,000.00)
	TOTAL ENTITLEMENTS		$ 1,040.70	$ 1,040.70	$ 1,428.50	$ 1,040.70	$ 1,040.70	$ 1,096.10	$ 1,272.71	$ 1,051.11	$ 1,051.11	$ 1,175.76	$ 1,051.11	$ 13,289.20
STANDARD DEDUCTIONS	5	FITW[4]	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 569.24
	6	FICA-SS	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 712.98
	7	FICS-M	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 166.75
	8	SITW	***	***	***	***	***	***	***	***	***	***	***	$ -
	9	SGLI	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 319.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 1,380.50
	11	ACE Loan Repay	$ 200.00	$ 200.00			$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 400.00
	12	Class Fund	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 24.00	$ 264.00
	13	NAAA	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 132.00
	14	Alumni	$ 18.00	$ 18.00	$ 18.00	$ 18.00	$ 18.00	$ 18.00	$ 18.00	$ 18.00	$ 18.00	$ 18.00	$ -	$ 180.00
VAR DED	15	Midstore/Uniform	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
	16	Textbook[4]	$ -	$ 152.00	$ -	$ -	$ -	$ -	$ 60.00	$ -	$ -	$ -	$ -	$ 212.00
	TOTAL DEDUCTIONS		$ 539.63	$ 691.63	$ 339.63	$ 339.63	$ 339.63	$ 339.63	$ 400.94	$ 340.94	$ 340.94	$ 340.94	$ 322.94	$ 4,336.47
	17	EOM Pay	$ 1,501.07	$ 349.07	$ 1,088.87	$ 701.07	$ 701.07	$ 756.47	$ 871.77	$ 710.17	$ 710.17	$ 834.82	$ 728.17	$ 8,952.73
	18	Cr-Fwd	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
	19	ACE Loan Balance	$ 200.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	

1 There is normally an annual military-wide Base Pay increase each January. This budget anticipates a 1.0% increase in January 2017.

2 Any accumulated held pay from 2/C year will be released into July pay. From then on, no held pay will accumulate: all pay will roll into EOM Pay.

3 Comrats estimate based on typical summer, Thanksgiving, winter, and spring leave periods.

4 Texbook costs based on 2014-2015 1/C core book costs. Non-core books are not included in this budget and must be purchased separately.

5 1/C Midshipmen charity allotments will vary

2/C - CLASS OF 2018

			Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	June	Total
	1	Amt-Fwd[2]	$ 1,000.00	$ 1,196.07	$ 781.14	$ 1,365.02	$ 1,561.09	$ 1,196.07	$ 1,447.54	$ 1,644.31	$ 909.42	$ 1,114.59	$ 898.41	$ 1,103.58	
ENTITLE-MENTS	2	Base Pay	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 12,550.86
	3	Comrats[3]	$ -	$ -	$ 387.80	$ -	$ -	$ 55.40	$ 221.60	$ -	$ -	$ 124.65	$ -	$ -	$ 789.45
	4	Held Pay Release	$ -	$ -	$ -	$ -	$ (561.09)		$ -	$ (644.31)	$ -		$ -		$ (1,205.40)
	TOTAL ENTITLEMENTS		$ 1,040.70	$ 1,040.70	$ 1,428.50	$ 1,040.70	$ 479.61	$ 1,096.10	$ 1,272.71	$ 406.80	$ 1,051.11	$ 1,175.76	$ 1,051.11	$ 1,051.11	$ 12,134.91
STANDARD DEDUCTIONS	5	FITW	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 621.27
	6	FICA-SS	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 778.15
	7	FICS-M	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 181.99
	8	SITW	***	***	***	***	***	***	***	***	***	***	***	***	***
	9	SGLI	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 348.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$125.50	$125.50	$125.50	$125.50	$125.50	$125.50	$125.50	$125.50	$125.50	$125.50	$125.50	$125.50	$ 1,506.00
	11	ACE Loan Repay	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 2,400.00
	12	Class Fund	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 32.00	$ 384.00
	13	NAAA	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 144.00
	14	Alumni	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 180.00
VAR DED	15	Midstore/Uniform	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 295.75	$ -	$ 346.00	$ -	$ -	$ 641.75
	16	Textbook[4]	$ -	$ 611.00	$ -	$ -	$ -	$ -	$ 230.00	$ -	$ -	$ -	$ -	$ -	$ 841.00
	TOTAL DEDUCTIONS		$ 544.63	$ 1,155.63	$ 544.63	$ 544.63	$ 544.63	$ 544.63	$ 775.94	$ 841.69	$ 545.94	$ 891.94	$ 545.94	$ 545.94	$ 8,026.16
	17	EOM Pay[5]	$ 300.00	$ 300.00	$ 300.00	$ 300.00	$ 300.00	$ 300.00	$ 300.00	$ 300.00	$ 300.00	$ 500.00	$ 300.00	$ 300.00	$ 3,800.00
	18	Cr-Fwd[6]	$ 1,196.07	$ 781.14	$ 1,365.02	$ 1,561.09	$ 1,196.07	$ 1,447.54	$ 1,644.31	$ 909.42	$ 1,114.59	$ 898.41	$ 1,103.58	$ 1,308.75	
	19	ACE Loan Balance	$ 2,600.00	$ 2,400.00	$ 2,200.00	$ 2,000.00	$ 1,800.00	$ 1,600.00	$ 1,400.00	$ 1,200.00	$ 1,000.00	$ 800.00	$ 600.00	$ 400.00	

1 There is normally an annual military-wide Base Pay increase each January. This budget anticipates a 1.0% increase in January 2017.

2 July Amt-Fwd is based on the minimum required held pay balance during 2/C year. Actual Held Pay balance may vary greatly.

3 Comrats estimate based on typical summer, Thanksgiving, winter, and spring leave periods.

4 Texbook costs based on 2014-2015 2/C book costs. Non-core books are not included in these projections.

5 April EOM Pay includes $200 of training pay intended to help pay for uniform and other expenses incurred during summer training.

6 Minimum held pay balance of $1,000 required before held pay will be released in July or December.

3/C - CLASS OF 2019

			Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	June	Total
	1	Amt-Fwd[2]	$ 450.00	$ 631.07	$ 124.14	$ 693.02	$ 874.09	$ 631.07	$ 867.54	$ 1,034.31	$ 640.17	$ 830.34	$ 945.16	$ 1,135.33	
ENTITLE-MENTS	2	Base Pay	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 12,550.86
	3	Comrats[3]	$ -	$ -	$ 387.80	$ -	$ -	$ 55.40	$ 221.60	$ -	$ -	$ 124.65	$ -	$ -	$ 789.45
	4	Held Pay Release	$ -	$ -	$ -	$ -	$ (424.09)		$ -	$ (584.31)	$ -		$ -		$ (1,008.40)
	TOTAL ENTITLEMENTS		$ 1,040.70	$ 1,040.70	$ 1,428.50	$ 1,040.70	$ 616.61	$ 1,096.10	$ 1,272.71	$ 466.80	$ 1,051.11	$ 1,175.76	$ 1,051.11	$ 1,051.11	$ 12,331.91
STANDARD DEDUCTIONS	5	FITW	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 621.27
	6	FICA-SS	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 778.15
	7	FICS-M	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 181.99
	8	SITW	***	***	***	***	***	***	***	***	***	***	***	***	***
	9	SGLI	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 348.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 1,506.00
	11	ACE Loan Repay	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 325.00	$ 3,900.00
	12	Class Fund	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 264.00
	13	NAAA	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 144.00
	14	Alumni	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 15.00	$ 180.00
VAR DED	15	Midstore/Uniform	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
	16	Textbook[4]	$ -	$ 688.00	$ -	$ -	$ -	$ -	$ 245.00	$ -	$ -	$ -	$ -	$ -	$ 933.00
	TOTAL DEDUCTIONS		$ 659.63	$ 1,347.63	$ 659.63	$ 659.63	$ 659.63	$ 659.63	$ 905.94	$ 660.94	$ 660.94	$ 660.94	$ 660.94	$ 660.94	$ 8,856.41
	17	EOM Pay[5]	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 400.00	$ 200.00	$ 200.00	$ 2,600.00
	18	Cr-Fwd[6]	$ 631.07	$ 124.14	$ 693.02	$ 874.09	$ 631.07	$ 867.54	$ 1,034.31	$ 640.17	$ 830.34	$ 945.16	$ 1,135.33	$ 1,325.50	
	19	ACE Loan Balance	$ 6,375.00	$ 6,050.00	$ 5,725.00	$ 5,400.00	$ 5,075.00	$ 4,750.00	$ 4,425.00	$ 4,100.00	$ 3,775.00	$ 3,450.00	$ 3,125.00	$ 2,800.00	

1 There is normally an annual military-wide Base Pay increase each January. This budget anticipates a 1.0% increase in January 2017.

2 July Amt-Fwd is based on the minimum required held pay balance during 3/C year. Actual Held Pay balance may vary greatly.

3 Comrats estimate based on typical summer, Thanksgiving, winter, and spring leave periods.

4 Texbook costs based on 2014-2015 3/C book costs. Non-core books are not included in these projections.

5 April EOM Pay includes $200 of training pay intended to help pay for uniform and other expenses incurred during summer training.

6 Minimum held pay balance of $450.00 required before held pay will be released in July or December pay.

4/C - CLASS OF 2019, MALE

			Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	June	Total
	1	Amt-Fwd[2]	$ -	$ (670.91)	$ (953.84)	$ (101.26)	$ (762.99)	$ (702.37)	$ (225.90)	$ (500.88)	$ (70.71)	$ 359.46	$ 714.28	$ 1,144.45	
ENTITLE-MENTS	2	Base Pay	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 12,550.86
	3	Comrats[3]	$ -	$ -	$ 387.80	$ -	$ -	$ 55.40	$ 221.60	$ -	$ -	$ 124.65	$ -	$ -	$ 789.45
	4	Advance Pay[4]	$ 8,500.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -		$ -	$ -	$ 8,500.00
	TOTAL ENTITLEMENTS		$ 9,540.70	$ 1,040.70	$ 1,428.50	$ 1,040.70	$ 1,040.70	$ 1,096.10	$ 1,272.71	$ 1,051.11	$ 1,051.11	$ 1,175.76	$ 1,051.11	$ 1,051.11	$ 21,840.31
STANDARD DEDUCTIONS	5	FITW	$51.51	$51.51	$51.51	$51.51	$51.51	$51.51	$52.03	$52.03	$52.03	$52.03	$52.03	$52.03	$ 621.27
	6	FICA-SS	$64.52	$64.52	$64.52	$64.52	$64.52	$64.52	$65.17	$65.17	$65.17	$65.17	$65.17	$65.17	$ 778.15
	7	FICS-M	$15.09	$15.09	$15.09	$15.09	$15.09	$15.09	$15.24	$15.24	$15.24	$15.24	$15.24	$15.24	$ 181.99
	8	SITW	***	***	***	***	***	***	***	***	***	***	***	***	$ -
	9	SGLI	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 348.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 1,506.00
	11	ACE Loan Repay	$ -	$ -	$ -	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 1,800.00
	12	Class Fund	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 264.00
	13	NAAA	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 144.00
	14	Alumni	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
VAR DED	15	Midstore/Uniform	$ 9,477.28		$ 156.30	$ 1,082.80	$ 360.45	$ -	$ 490.75	$ -	$ -	$ -	$ -	$ -	$ 11,567.58
	16	Textbook[5]	$ 364.70	$ 954.00	$ -	$ -	$ -	$ -	$ 436.00	$ -	$ -	$ -	$ -	$ -	$ 1,754.70
	TOTAL DEDUCTIONS		$ 10,161.61	$ 1,273.63	$ 475.93	$ 1,602.43	$ 880.08	$ 519.63	$ 1,447.69	$ 520.94	$ 520.94	$ 520.94	$ 520.94	$ 520.94	$ 18,965.69
	17	EOM Pay[6]	$ 50.00	$ 50.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 300.00	$ 100.00	$ 100.00	$ 1,300.00
	18	Cr-Fwd[2]	$ (670.91)	$ (953.84)	$ (101.26)	$ (762.99)	$ (702.37)	$ (225.90)	$ (500.88)	$ (70.71)	$ 359.46	$ 714.28	$ 1,144.45	$ 1,574.62	
	19	ACE Loan Balance	$ 8,500.00	$ 8,500.00	$ 8,500.00	$ 8,300.00	$ 8,100.00	$ 7,900.00	$ 7,700.00	$ 7,500.00	$ 7,300.00	$ 7,100.00	$ 6,900.00	$ 6,700.00	

1 There is normally an annual military-wide Base Pay increase each January. This budget anticipates a 1.0% increase in January 2017.

2 Held pay balance will never drop below zero. Negative held pay balances represent debt to Business Services Division that will be carried forward and charged in future months.

3 Comrats estimate based on typical Thanksgiving, winter, and spring leave periods.

4 July Advance Pay of $8,500 represents the Advance for Clothing and Equipment (ACE) Loan

5 Texbook costs based on 2014-2015 4/C book costs. Non-core books are not included in these projections.

6 April EOM Pay includes $200 of training pay intended to help pay for uniform and other expenses incurred during summer training.

4/C - CLASS OF 2020, FEMALE

			Jul	Aug	Sep	Oct	Nov	Dec	Jan[1]	Feb	Mar	Apr	May	June	Total
	1	Amt-Fwd[2]	$ -	$ (900.21)	$ (1,183.14)	$ (395.26)	$ (1,118.74)	$ (1,196.52)	$ (720.05)	$ (1,083.53)	$ (653.36)	$ (223.19)	$ 131.63	$ 561.80	
ENTITLE-MENTS	2	Base Pay	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,040.70	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 1,051.11	$ 12,550.86
	3	Comrats[3]	$ -	$ -	$ 387.80	$ -	$ -	$ 55.40	$ 221.60	$ -	$ -	$ 124.65	$ -	$ -	$ 789.45
	4	Advance Pay[4]	$ 8,500.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -		$ -	$ -	$ 8,500.00
	TOTAL ENTITLEMENTS		$ 9,540.70	$ 1,040.70	$ 1,428.50	$ 1,040.70	$ 1,040.70	$ 1,096.10	$ 1,272.71	$ 1,051.11	$ 1,051.11	$ 1,175.76	$ 1,051.11	$ 1,051.11	$ 21,840.31
STANDARD DEDUCTIONS	5	FITW[5]	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 51.51	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 52.03	$ 621.27
	6	FICA-SS	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 64.52	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 65.17	$ 778.15
	7	FICS-M	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.09	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 15.24	$ 181.99
	8	SITW	***	***	***	***	***	***	***	***	***	***	***	***	$ -
	9	SGLI	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 29.00	$ 348.00
USNA-SPECIFIC DEDUCTIONS	10	Personal Deduction	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 125.50	$ 1,506.00
	11	ACE Loan Repay	$ -	$ -	$ -	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 1,800.00
	12	Class Fund	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 22.00	$ 264.00
	13	NAAA	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 12.00	$ 144.00
	14	Alumni	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
VAR DED	15	Midstore/Uniform	$ 9,706.58		$ 221.00	$ 1,144.55	$ 498.85	$ -	$ 579.25	$ -	$ -	$ -	$ -	$ -	$ 12,150.23
	16	Textbook[5]	$ 364.70	$ 954.00	$ -	$ -	$ -	$ -	$ 436.00	$ -	$ -	$ -	$ -	$ -	$ 1,754.70
	TOTAL DEDUCTIONS		$ 10,390.91	$ 1,273.63	$ 540.63	$ 1,664.18	$ 1,018.48	$ 519.63	$ 1,536.19	$ 520.94	$ 520.94	$ 520.94	$ 520.94	$ 520.94	$ 19,548.34
	17	EOM Pay[6]	$ 50.00	$ 50.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 300.00	$ 100.00	$ 100.00	$ 1,300.00
	18	Cr-Fwd[2]	$ (900.21)	$ (1,183.14)	$ (395.26)	$ (1,118.74)	$ (1,196.52)	$ (720.05)	$ (1,083.53)	$ (653.36)	$ (223.19)	$ 131.63	$ 561.80	$ 991.97	
	19	ACE Loan Balance	$ 8,500.00	$ 8,500.00	$ 8,500.00	$ 8,300.00	$ 8,100.00	$ 7,900.00	$ 7,700.00	$ 7,500.00	$ 7,300.00	$ 7,100.00	$ 6,900.00	$ 6,700.00	

1 There is normally an annual military-wide Base Pay increase each January. This budget anticipates a 1.0% increase in January 2017.

2 Held pay balance will never drop below zero. Negative held pay balances represent debt to Business Services Division that will be carried forward and charged in future months.

3 Comrats estimate based on typical Thanksgiving, winter, and spring leave periods.

4 July Advance Pay of $8,500 represents the Advance for Clothing and Equipment (ACE) Loan

5 Texbook costs based on 2014-2015 4/C book costs. Non-core books are not included in these projections.

6 April EOM Pay includes $200 of training pay intended to help pay for uniform and other expenses incurred during summer training.

CLASS OF 2020 MIDSTORE ISSUE
CALCULATOR, COMPUTER, AND ACCESSORIES

COMPUTER AND ACCESSORIES			
ITEM	QTY	PRICE	TOTAL
TI 36X PRO CALCULATOR	1	$ 19.95	$ 19.95
TI-NSPIRE EMULATOR SOFTWARE	1	$ 110.99	$ 110.99
LAPTOP COMPUTER BUNDLE (W/4YR WARRANTY)*	1	$ 1,977.00	$ 1,977.00
USB EXTERNAL HARD DRIVE	1	$ 109.95	$ 109.95
DESKTOP COLOR PRINTER	1	$ 149.00	$ 149.00
SURGE SUPPRESSOR COMPUTER GRADE	1	$ 39.95	$ 39.95
CD-RW DISK	1	$ 0.95	$ 0.95
DVD+/-RW DISK	1	$ 1.50	$ 1.50
3.0 USB EXTERNAL DVD/BLUE RAY WRITER	1	$ 89.95	$ 89.95
STEREO HEADPHONES W/ MIC	1	$ 39.95	$ 39.95
CAT 6 DATA CABLE RJ-45M 10FT	2	$ 8.95	$ 17.90
LAPTOP/MONITOR CABLE LOCKS	2	$ 17.95	$ 35.90
COMPUTER SET PROCEDURES	1	$ 2.00	$ 2.00
MAGNA CART MCK	1	$ 38.95	$ 38.95
18" BUNGEE CORD 2/PK	1	$ 1.95	$ 1.95
24" BUNGEE CORD 2/PK	1	$ 2.25	$ 2.25
32" BUNGEE CORD 2/PK	1	$ 2.50	$ 2.50
PRINTER CABLE 10FT	1	$ 10.95	$ 10.95
COMPUTER INK CARTRIDGE	1	$ 83.00	$ 83.00
MCRC COMPUTER SUPPORT 4YRS	1	$ 135.00	$ 135.00
USNA MICROSOFT LICENSES 4YRS	1	$ 155.00	$ 155.00
MATHWORKS SOFTWARE	1	$ 16.00	$ 16.00
PROTECTIVE COMPUTER CASE	1	$ 26.95	$ 26.95
ISSUE TOTAL		**$**	**3,067.54**
*Bundle includes 24" monitor (w/3yr warranty), CAC enabled keyboard & wireless mouse.			
All not provided in prior year issue.			

CLASS OF 2020 MIDSTORE ISSUE
GEAR, GENDER-NEUTRAL

GEAR			
ITEM	QTY	PRICE	TOTAL
HOODED SWEATSHIRT	1	$ 45.95	$ 45.95
NAVY SWEATPANTS	2	$ 36.95	$ 73.90
NAVY / GOLD RUNNING PANTS	2	$ 61.95	$ 123.90
NAVY / GOLD RUNNING JACKET	2	$ 109.95	$ 219.90
NAVY / GOLD REV. MESH JERSEY	2	$ 25.95	$ 51.90
GYM TRUNKS, BLUE MESH W/ USNA	12	$ 23.95	$ 287.40
ATHLETIC T-SHIRTS STYLE SS0260	10	$ 14.95	$ 149.50
MICROFIBER ATHLETIC T-SHIRTS	10	$19.95	$ 199.50
USNA COMMAND BALLCAP	1	$ 9.95	$ 9.95
V-NECK T-SHIRT 3/PK #777	5	$ 9.95	$ 49.75
O NECK T-SHIRT 3/PK #2135	3	$ 9.95	$ 29.85
SLIDE-ON SANDAL SM103NV	1	$ 14.95	$ 14.95
VANQUISHER GOGGLE	1	$ 11.95	$ 11.95
BLACK COMPRESSION SHORTS	6	$ 15.95	$ 95.70
1 QT CANTEEN - BLACK	1	$ 3.95	$ 3.95
#16200 EXTREME SPORT INSOLE	3	$ 9.95	$ 29.85
REFLECTIVE BELT WITH HOLDER	1	$ 6.95	$ 6.95
TOILET KIT	1	$ 9.95	$ 9.95
ATTACHE BAG	1	$ 34.95	$ 34.95
#1025 CLEAR MOUTH GUARD	1	$ 0.95	$ 0.95
VINYL NAME BADGE HOLDER W/ CLIP	2	$ 0.95	$ 1.90
BLACK ACCESS CARD HOLDER W/CLIP	2	$ 1.25	$ 2.50
LARGE WHITE NET BAG	2	$ 19.50	$ 39.00
WHITE FABRIC LAUNDRY BAG	2	$ 34.95	$ 69.90
MEDIUM YELLOW NET BAG	2	$ 16.94	$ 33.88
BLUE NYLON GARMENT BAG	2	$ 13.95	$ 27.90
I-DAY BAG	1	$ 10.95	$ 10.95
2/PK FLAT SHEETS	2	$ 28.95	$ 57.90
2/PK PILLOW CASES	1	$ 7.95	$ 7.95
WASH CLOTHES	6	$ 2.25	$ 13.50
BATH TOWEL	6	$ 9.95	$ 59.70
BLUE BEDSPREAD	2	$ 48.95	$ 97.90
BLUE RING BINDER W/ SEAL	2	$ 3.95	$ 7.90
BLUE RING SPIRAL NOTEBOOK W/ SEAL	1	$ 2.25	$ 2.25
TOOTHBRUSH COVER 4/PK	1	$ 0.95	$ 0.95
ZEQUENZ REPORTER FLEX NOTEBOOK	1	$ 4.95	$ 4.95
TACTICAL BOUND MEMOBOOK - GREEN	1	$ 4.25	$ 4.25
TACTICAL SPIRAL MEMOBOOK - GREEN	1	$ 3.25	$ 3.25
TACTICAL BOUND FIELDBOOK - GREEN	1	$ 12.95	$ 12.95
NAME TAGS - ENGRAVED	4	$ 2.95	$ 11.80
YELLOW HIGHLIGHTER	1	$ 1.25	$ 1.25
WHITE DRAFT ERASER	1	$ 1.25	$ 1.25
P205 MECHANICAL PENCIL	1	$ 3.25	$ 3.25
LOOSELEAF DIVIDER SET	1	$ 0.95	$ 0.95
FILLER PAPER, 200 SHEETS	1	$ 2.25	$ 2.25
ROOM CLEANING KIT	1	$ 39.95	$ 39.95
KLEENEX POCKET PACKS	1	$ 2.00	$ 2.00
PURELL HAND SANITIZER	3	$ 0.95	$ 2.85
PURELL HAND SANITIZER W/JELLYROLL	1	$ 1.00	$ 1.00
PURELL MILITARY BOTTLE 3OZ	1	$ 2.25	$ 2.25
WOOD PENCIL 12 PACK	1	$ 2.25	$ 2.25
BLUE PORTFOLIO W/ CREST	1	$ 1.50	$ 1.50
POSTAGE STAMPS - 1ST CLASS	2	$ 9.80	$ 19.60
PUSH PIN, 50 PK	1	$ 0.80	$ 0.80
PLASTIC RULER	1	$ 1.50	$ 1.50
TERRYCLOTH CLEANING RAG	1	$ 3.75	$ 3.75
3A BATTERY 8/PK	1	$ 4.75	$ 4.75
9V BATTERY 2/PK	1	$ 4.25	$ 4.25
COMBINATION LOCKS, 2/PK	1	$ 7.50	$ 7.50
FINGERNAIL CLIPPERS	1	$ 0.95	$ 0.95
TOENAIL CLIPPERS	1	$ 1.00	$ 1.00
ADVANTAGE TOOTHBRUSHES #32	2	$ 2.75	$ 5.50
BLOTTER W/ COVER	1	$ 7.95	$ 7.95
LINED SCRATCH PADS	3	$ 2.50	$ 7.50
SCISSORS	1	$ 2.50	$ 2.50
MASKING TAPE	1	$ 6.25	$ 6.25
BACKPACK LOCK #646D	1	$ 2.95	$ 2.95
A92P SURGE BLACK BACKPACK	1	$ 64.95	$ 64.95

GEAR (CONTINUED)			
ITEM	QTY	PRICE	TOTAL
COMBAT BOOT LACES	1	$ 1.25	$ 1.25
SPONGES - 2/PK	1	$ 1.75	$ 1.75
CREST TOOTHPASTE	1	$ 3.50	$ 3.50
SURE DEODERANT	2	$ 1.75	$ 3.50
BAND AIDS	1	$ 2.75	$ 2.75
TIDE STAIN STICK 3/PK	1	$ 7.25	$ 7.25
DIAL BODY WASH - COCNUT WATER	1	$ 4.25	$ 4.25
LIQUID HAND SOAP - PUMP	1	$ 1.75	$ 1.75
CEPACO LOZENGES	2	$ 2.95	$ 5.90
INSECT REPELLANT	1	$ 5.25	$ 5.25
MESH BODY SPONGE	1	$ 0.65	$ 0.65
ADVIL REGULAR STRENGTH	1	$ 4.25	$ 4.25
PEPTO BISMOL TABLETS	1	$ 4.25	$ 4.25
VASALINE	1	$ 2.35	$ 2.35
TUMS 72CT	1	$ 4.50	$ 4.50
NEOSPORIN 1oz.	1	$ 6.95	$ 6.95
WAXED DENTAL FLOSS	1	$ 3.75	$ 3.75
SEWING KIT	1	$ 9.00	$ 9.00
PERT SHAMPOO	1	$ 2.95	$ 2.95
EDGE SHAVING GEL	1	$ 1.25	$ 1.25
Q-TP SWABS	1	$ 2.45	$ 2.45
SUNBLOCK LOTION	1	$ 7.95	$ 7.95
LIPBALM SPF 30	1	$ 1.50	$ 1.50
BLACK LAUNDRY MARKER	2	$ 0.95	$ 1.90
BLACK BIC PENS, 10/PK	1	$ 1.50	$ 1.50
SUIT HANGERS, 10/PK	1	$ 12.95	$ 12.95
WHITE PASTE POLISH	1	$ 2.75	$ 2.75
OD GREEN SEABAG	1	$ 31.95	$ 31.95
DOOR PLATE - ENGRAVED	1	$ 4.75	$ 4.75
BLUE ANGEL PORTFOLIO	1	$ 1.95	$ 1.95
WHITE COTTON BLANKET	2	$ 25.95	$ 51.90
NALGENE BOTTLE	1	$ 9.95	$ 9.95
PENCIL SHARPENER	1	$ 3.25	$ 3.25
BLACK MILITARY PEN	1	$ 8.95	$ 8.95
SHOE SHINE KIT	1	$ 10.25	$ 10.25
STANDARD BED PILLOW	1	$ 9.95	$ 9.95
NEUTRAL PASTE POLISH	1	$ 2.75	$ 2.75
SHOE SHINE CLOTHS	1	$ 2.50	$ 2.50
SHOUT WIPES	2	$ 2.75	$ 5.50
NEWSPAPER	1	$ 15.00	$ 15.00
SECURITY LOCK #1519	1	$ 6.95	$ 6.95
DESK DRAWER ORGANIZER	1	$ 5.25	$ 5.25
PAIR BOOKENDS	1	$ 2.75	$ 2.75
FEBREEZE SPRAY	1	$ 5.50	$ 5.50
GOLD BOND FOOT POWDER	1	$ 6.75	$ 6.75
FLOOR SCRUBBER 3M	1	$ 2.50	$ 2.50
ODOR EATERS SHOE SPRAY	1	$ 4.25	$ 4.25
WHITE EDGE DRESSING	1	$ 3.75	$ 3.75
GRADUATION PORTFOLIO	1	$ 2.50	$ 2.50
PERSONAL STAPLER	1	$ 1.95	$ 1.95
USNA STATIONARY TABLET	1	$ 2.50	$ 2.50
USNA ENVELOPES	1	$ 2.75	$ 2.75
BRASSO POLISH	1	$ 2.75	$ 2.75
LINT ROLLER	1	$ 2.25	$ 2.25
CLEANING GLOVES	1	$ 1.75	$ 1.75
BLISTER PAD KIT	1	$ 4.25	$ 4.25
ROLLING CARRY ON	1	$ 59.95	$ 59.95
USNA LUGGAGE #1 2-SUITER BAG	1	$ 56.95	$ 56.95
PROTECTIVE HEAD GEAR	1	$ 44.95	$ 44.95
IRON	1	$ 20.95	$ 20.95
IRONING BOARD	1	$ 10.95	$ 10.95
WHITE MARKER	1	$ 2.25	$ 2.25
ACADEMIC PLANNER	1	$ 3.95	$ 3.95
SNACK STORAGE BOX	1	$ 6.95	$ 6.95
PAPER TOWELS - 1 ROLL	1	$ 2.50	$ 2.50
STAINLESS CHOW SET	1	$ 4.15	$ 4.15
MATERIALS CHARGE	1	$ 40.00	$ 40.00
ISSUE TOTAL		**$**	**2,703.08**

CLASS OF 2020 MIDSTORE ISSUE
GEAR, GENDER-SPECIFIC

FEMALE GEAR ISSUE			
ITEM	QTY	PRICE	TOTAL
BLACK BOOT SOCKS	12	$ 5.95	$ 71.40
JOCKEY HIPSTER #1488 3/PK	6	$ 10.95	$ 65.70
ISSUE CROSS TRAINER MX1267	1	$ 99.95	$ 99.95
RUNNING SHOES W-990GL	1	$ 109.95	$ 109.95
SWIMSUIT - SPEEDO	1	$ 39.95	$ 39.95
VENTED SPORTS BRA #6632	11	$ 10.95	$ 120.45
ATHLETIC SOCKS - N151 - MEDIUM	22	$ 4.95	$ 108.90
DRESS SOCKS, BLK E11052670	12	$ 4.95	$ 59.40
DRESS SOCKS, WHT E11052670	6	$ 4.95	$ 29.70
PANTYHOSE	1	$ 2.95	$ 2.95
FINE MESH WHITE NET BAG	2	$ 6.50	$ 13.00
SCHICK INTUITION RAZOR, WMN'S	1	$ 8.95	$ 8.95
INTUITION REPLACEMENT BLADES, 3/PK	1	$ 12.25	$ 12.25
SANITARY NAPKINS	1	$ 3.75	$ 3.75
TAMPONS, SPORT	1	$ 9.25	$ 9.25
POLO SHIRT	1	$ 29.95	$ 29.95
WOMEN'S BROWN BELT #6599300	1	$ 16.95	$ 16.95
BLACK/BROWN SOCK 1080	1	$ 2.95	$ 2.95
9155240 SAHARA SPERRY BOAT SHOE	1	$ 59.95	$ 59.95
ISSUE TOTAL		**$**	**865.35**

MALE GEAR ISSUE			
ITEM	QTY	PRICE	TOTAL
BLACK BOOT SOCKS	12	$ 5.95	$ 71.40
ATHLETIC SOCKS LARGE N151	22	$ 4.95	$ 108.90
DRESS SOCKS, BLK E11052670	12	$ 4.95	$ 59.40
DRESS SOCKS, WHT E11052670	6	$ 4.95	$ 29.70
HANES 3/PK BRIEFS #2252P3	6	$ 5.95	$ 35.70
ATHLETIC SUPPORTER #201CS	1	$ 3.95	$ 3.95
CROSS TRAINER MX1267	1	$ 99.95	$ 99.95
RUNNING SHOES M-990GL	1	$ 109.95	$ 109.95
SWIMSUIT - SPEEDO	1	$ 19.95	$ 19.95
FUSION RAZOR	1	$ 11.50	$ 11.50
FUSION BLADES 4/PK	1	$ 17.75	$ 17.75
POLO SHIRT	1	$ 29.95	$ 29.95
MEN'S BROWN BELT #2999500	1	$ 18.95	$ 18.95
BLACK/BROWN SOCKS 1080	1	$ 2.95	$ 2.95
0197640 SAHARA SPERRY BOAT SHOE	1	$ 59.95	$ 59.95
ISSUE TOTAL		**$**	**679.95**

MIDSTORE ISSUE GRAND TOTAL - FEMALE	**$ 6,635.97**

MIDSTORE ISSUE GRAND TOTAL - MALE	**$ 6,450.57**

CLASS OF 2020 UNIFORM PRICES AND 2/C UNIFORM PRICES

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
JULY	BLUE RIM HATS	2	$ 11.75	$ 23.50	
MALE	NWU T-SHIRTS	6	$ 5.90	$ 35.40	
	NWU BALL CAP	1	$ 10.50	$ 10.50	
	WHITE WORK JUMPERS	4	$ 37.25	$ 149.00	
	WHITE WORK TROUSERS	4	$ 37.25	$ 149.00	
	NWU JACKET	2	$ 45.00	$ 90.00	
	NWU TROUSERS	2	$ 46.00	$ 92.00	
	BLACK UTILITY BELT	1	$ 6.00	$ 6.00	
	FDB SCREWBACK ANCHORS	1	$ 8.25	$ 8.25	
	CLUTCH BACKS, 8/PACK	1	$ 0.35	$ 0.35	
	WHITE STRETCH GLOVES	2	$ 1.65	$ 3.30	
	BLACK NECKERCHIEF	1	$ 9.25	$ 9.25	
	BLACK NYLON BELT	2	$ 7.75	$ 15.50	
	WHITE CNT BELT	2	$ 8.70	$ 17.40	
	KHAKI COTTON BELT	1	$ 8.10	$ 8.10	
	BAYONET BELT SET	2	$ 37.50	$ 75.00	
	WHITE STIRUP, SHIRT STAYS, SET/4	1	$ 4.30	$ 4.30	
	NWU BOOT BANDS, 2PR/PKG	1	$ 1.05	$ 1.05	
	BLACK STIRUP, SHIRT STAYS, SET/4	1	$ 4.30	$ 4.30	
	4/C HARD SHOULDER BOARDS, PR.	1	$ 23.50	$ 23.50	
	SUSPENDERS	1	$ 4.65	$ 4.65	
	GOLD CUFF LINKS	1	$ 7.30	$ 7.30	
	SDB LAPEL W/CLUTCH	1	$ 8.70	$ 8.70	
	COMBAT BOOTS	1	$ 115.00	$ 115.00	
	WHITE CNT TROUSERS	3	$ 44.00	$ 132.00	
	BLUE DRILL TROUSERS	5	$ 71.00	$ 355.00	
	BLUE HI-RISE TROUSERS	1	$ 73.50	$ 73.50	
	CASUAL KHAKI TROUSERS	1	$ 40.00	$ 40.00	
	BLACK LEATHER SHOES	2	$ 79.00	$ 158.00	
	WHITE LEATHER SHOES	1	$ 92.00	$ 92.00	
	BLACK HI-GLOSS SHOES	1	$ 75.00	$ 75.00	
	RAINCOAT	1	$ 119.00	$ 119.00	
	COMBINATION CAPS	2	$ 44.00	$ 88.00	
	S/S WHITE CNT SHIRTS	3	$ 29.00	$ 87.00	
	S/S BLUE DRILL SHIRTS	3	$ 40.75	$ 122.25	
	WHITE DOT GLOVES	2	$ 1.65	$ 3.30	
	REPAIR TAILOR SHOP MONOGRAMMING	2	$ 3.50	$ 7.00	
	TOTAL (MALE)				**$ 2,213.40**
JULY	BLUE RIM HATS	2	$ 11.75	$ 23.50	
FEMALE	NWU T-SHIRTS	6	$ 5.90	$ 35.40	
	NWU BALL CAP	1	$ 10.50	$ 10.50	
	WHITE WORK JUMPERS	4	$ 37.25	$ 149.00	
	WHITE WORK TROUSERS	4	$ 37.25	$ 149.00	
	NWU JACKET	2	$ 45.00	$ 90.00	
	NWU TROUSERS	2	$ 46.00	$ 92.00	
	BLACK UTILITY BELT	1	$ 6.00	$ 6.00	
	FDB SCREWBACK ANCHORS	1	$ 8.25	$ 8.25	
	WHITE STRETCH GLOVES	2	$ 1.65	$ 3.30	

CLASS OF 2020 UNIFORM PRICES AND 2/C UNIFORM PRICES

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
JULY	WHITE STIRUP, SHIRT STAYS, SET/4	1	$ 4.30	$ 4.30	
FEMALE	4/C HARD SHOULDER BOARD, ELASTIC	1	$ 23.50	$ 23.50	
	CLUTCH BACKS, 8/PACK	1	$ 0.35	$ 0.35	
	4/C HARD SHOULDER BOARD, FLAP	1	$ 23.50	$ 23.50	
	BLACK NECKERCHIEF	1	$ 9.25	$ 9.25	
	BAYONET BELT SET	2	$ 37.50	$ 75.00	
	NWU BOOT BANDS, 2PR/PKG	1	$ 1.05	$ 1.05	
	BLACK STIRUP, SHIRT STAYS, SET/4	1	$ 4.30	$ 4.30	
	BLACK NYLON BELT	2	$ 7.85	$ 15.70	
	WHITE CNT BELT	2	$ 8.10	$ 16.20	
	KHAKI COTTON BELT	1	$ 7.50	$ 7.50	
	SUSPENDERS	1	$ 4.65	$ 4.65	
	GOLD CUFF LINKS	1	$ 7.30	$ 7.30	
	SDB LAPEL W/CLUTCH	1	$ 8.70	$ 8.70	
	COMBAT BOOTS	1	$ 115.00	$ 115.00	
	BLUE DRILL TROUSERS	3	$ 85.00	$ 255.00	
	SDB TROUSERS	2	$ 83.50	$ 167.00	
	BLUE HI-RISE TROUSERS	1	$ 75.00	$ 75.00	
	WHITE CNT TROUSERS	3	$ 46.00	$ 138.00	
	CASUAL KHAKI TROUSERS	1	$ 17.00	$ 17.00	
	BLACK HI-GLOSS SHOES	1	$ 76.50	$ 76.50	
	WHITE LEATHER SHOES	1	$ 92.00	$ 92.00	
	BLACK LEATHER SHOES	2	$ 79.00	$ 158.00	
	RAINCOAT	1	$ 119.00	$ 119.00	
	COMBINATION CAPS	2	$ 44.00	$ 88.00	
	S/S BLUE DRILL SHIRTS	3	$ 55.00	$ 165.00	
	S/S WHITE CNT SHIRTS	3	$ 31.75	$ 95.25	
	WHITE DOT GLOVES	2	$ 1.65	$ 3.30	
	REPAIR TAILOR SHOP MONOGRAMMING	2	$ 3.50	$ 7.00	
	TOTAL (FEMALE)				**$ 2,339.30**
JULY	PARADE JACKET (MALE)	1	$ 390.00	$ 390.00	
MALE &	PARADE JACKET (FEMALE)	1	$ 386.00	$ 386.00	
FEMALE	SDB JACKET (MALE)	2	$ 275.00	$ 550.00	
	SDB JACKET (FEMALE)	2	$ 236.00	$ 472.00	
	TOTAL (MALE)				**$ 940.00**
	TOTAL (FEMALE)				**$ 858.00**
SEPTEMBER	RELAXED FIT JACKET	1	$ 92.00	$ 92.00	
FEMALE	L/S SDB WHITE SHIRTS	2	$ 35.50	$ 71.00	
	FORMAL BLACK FABRIC PUMPS	1	$ 58.00	$ 58.00	
	TOTAL (FEMALE)				**$ 221.00**
SEPTEMBER	RELAXED FIT JACKET	1	$ 92.00	$ 92.00	
MALE	L/S SDB WHITE SHIRTS	2	$ 32.15	$ 64.30	
	TOTAL (MALE)				**$ 156.30**

CLASS OF 2020 UNIFORM PRICES AND 2/C UNIFORM PRICES

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
OCTOBER	OVERCOAT	1	$ 495.00	$ 495.00	
FEMALE	SDW PANTS	1	$ 60.50	$ 60.50	
	4/C SOFT SHOULDER BOARDS	1	$ 13.50	$ 13.50	
	GARRISON CAP ANCHOR	1	$ 3.00	$ 3.00	
	BLACK WATCH CAP	1	$ 5.45	$ 5.45	
	WHITE SCARF	1	$ 11.15	$ 11.15	
	BLACK LEATHER GLOVES	1	$ 29.50	$ 29.50	
	SDB NECK TABS	2	$ 7.25	$ 14.50	
	EARMUFFS	1	$ 19.95	$ 19.95	
	TOTAL (FEMALE)				**$ 652.55**
OCTOBER	OVERCOAT	1	$ 495.00	$ 495.00	
MALE	4/C SOFT SHOULDER BOARDS	1	$ 13.50	$ 13.50	
	GARRISON CAP ANCHOR	1	$ 3.00	$ 3.00	
	BLACK WATCH CAP	1	$ 5.45	$ 5.45	
	WHITE SCARF	1	$ 11.15	$ 11.15	
	BLACK LEATHER GLOVES	1	$ 29.50	$ 29.50	
	NECK TIES	2	$ 5.00	$ 10.00	
	TIE BAR	1	$ 3.25	$ 3.25	
	EARMUFFS	1	$ 19.95	$ 19.95	
	TOTAL (MALE)				**$ 590.80**
OCTOBER	REEFER	1	$ 342.00	$ 342.00	
FEMALE	STEEL TOE BOOTS	1	$ 150.00	$ 150.00	
	TOTAL (FEMALE)				**$ 492.00**
OCTOBER	REEFER	1	$ 342.00	$ 342.00	
MALE	STEEL TOE BOOTS	1	$ 150.00	$ 150.00	
	TOTAL (MALE)				**$ 492.00**
NOVEMBER	DINNER DRESS BLUE JACKET	1	$ 232.00	$ 232.00	
FEMALE	FORMAL SKIRT	1	$ 116.00	$ 116.00	
	FORMAL S/S SHIRTS	2	$ 28.00	$ 56.00	
	WHITE HI-RISE TROUSERS	1	$ 64.00	$ 64.00	
	CUMMERBUND	1	$ 15.25	$ 15.25	
	CROSS OVER TIE	1	$ 7.00	$ 7.00	
	SHIRT STUDS	1	$ 8.60	$ 8.60	
	TOTAL (FEMALE)				**$ 498.85**
NOVEMBER	DINNER DRESS BLUE JACKET	1	$ 209.00	$ 209.00	
MALE	FORMAL L/S SHIRTS	2	$ 28.00	$ 56.00	
	WHITE HI-RISE TROUSERS	1	$ 58.00	$ 58.00	
	CUMMERBUND W/BOW TIE SET	1	$ 21.00	$ 21.00	
	SHIRT STUDS	1	$ 8.60	$ 8.60	
	CHAIN LINK BUTTONS	1	$ 7.85	$ 7.85	
	TOTAL (MALE)				**$ 360.45**

CLASS OF 2020 UNIFORM PRICES AND 2/C UNIFORM PRICES

MONTH	ITEM	QTY	PRICE EACH	TOTAL	TOTAL
JANUARY	SERVICE DRESS WHITE COAT	1	$ 224.00	$ 224.00	
FEMALE	POLY/WOOL KHAKI TROUSERS	2	$ 71.25	$ 142.50	
	POLY/WOOL S/S KHAKI SHIRTS	2	$ 48.00	$ 96.00	
	POLY/WOOL KHAKI GARRISON CAPS	2	$ 15.30	$ 30.60	
	5/8" COLLAR ANCHOR	1	$ 5.25	$ 5.25	
	1 1/16" SHOULDER ANCHOR	1	$ 6.00	$ 6.00	
	3/C SOFT SHOULDER BOARD	1	$ 15.40	$ 15.40	
	3/C HARD SHOULDER BOARD ELASTIC	1	$ 25.00	$ 25.00	
	3/C HARD SHOULDER BOARD FLAP	1	$ 25.00	$ 25.00	
	POLY/WOOL KHAKI BELT	1	$ 9.50	$ 9.50	
	TOTAL (FEMALE)				**$ 579.25**
JANUARY	CHOKER WHITE JACKET	1	$ 159.00	$ 159.00	
MALE	POLY/WOOL KHAKI TROUSERS	2	$ 70.00	$ 140.00	
	POLY/WOOL S/S KHAKI SHIRTS	2	$ 49.50	$ 99.00	
	POLY/WOOL KHAKI GARRISON CAPS	2	$ 15.30	$ 30.60	
	5/8" COLLAR ANCHOR	1	$ 5.25	$ 5.25	
	1 1/16" SHOULDER ANCHOR	1	$ 6.00	$ 6.00	
	3/C SOFT SHOULDER BOARD	1	$ 15.40	$ 15.40	
	3/C HARD SHOULDER BOARD	1	$ 25.00	$ 25.00	
	POLY/WOOL KHAKI BELT	1	$ 10.50	$ 10.50	
	TOTAL (MALE)				**$ 490.75**

TOTAL PROJECTED / CURRENT YEAR PER PLEBE	
MALE	**$ 5,243.70**
FEMALE	**$ 5,640.95**

2/C ISSUE	DINNER DRESS WHITE JACKET (MALE)	1	$ 184.00	$ 184.00	
FEBRUARY	DINNER DRESS WHITE JACKET (FEMALE)	1	$ 189.00	$ 189.00	
	BAYONET BELT	1	$ 14.75	$ 14.75	
	WHITE LEATHER SHOES (MALE)	1	$ 92.00	$ 92.00	
	WHITE LEATHER SHOES (FEMALE)	1	$ 92.00	$ 92.00	
	TOTAL (MALE)				**$ 290.75**
	TOTAL (FEMALE)				**$ 295.75**
SDB ISSUE	SDB JACKET (MALE)	1	$ 275.00	$ 275.00	
TO BE	SDB JACKET (FEMALE)	1	$ 236.00	$ 236.00	
CHARGED	SDB TROUSERS (MALE)	1	$ 71.00	$ 71.00	
TO 2/C	SDB TROUSERS (FEMALE)	1	$ 83.50	$ 83.50	
IN APRIL	**TOTAL (MALE)**				**$ 346.00**
	TOTAL (FEMALE)				**$ 319.50**
	TOTAL (MALE) 2/C CLASS OF 2018		**$ 636.75**		
	TOTAL (FEMALE) 2/C CLASS OF 2018		**$ 615.25**		

TEXTBOOK PLEBE ISSUE CLASS OF 2020		
TITLE	**ISBN**	**RETAIL**
A MESSAGE TO GARCIA	9780880884341	5.30
BASIC KEELBOAT	9781938915062	10.00
BLUE JACKETS MANUAL	9781591141563	15.00
LONGMAN HANDBOOK PKG	9781269735575	151.75
FLAG CARD SET	9780840000750	9.95
NAVIGATION RULES	9781937196233	6.85
USNA SONG BOOK	9781591148913	19.95
SERVICE ETIQUETTE	9781591143574	30.05
SHIPS & AIRCRAFT	9781591146872	94.50
THE WARRIOR ETHOS	9789368910091	5.60
REEF POINTS	9781612519456	15.75
LEADERSHIP EMBODIED		0.00
TOTAL		**364.70**

HOW TO READ YOUR LEAVE AND EARNINGS STATEMENT

Your pay is your responsibility.

This is a guide to help you understand your Leave and Earnings Statement (LES.) The LES is a comprehensive statement of a member's leave and earnings showing your entitlements, deductions, leave information, and tax withholding information. Your most recent LES can be found 24 hours a day on ***MyPay*** at **https://mypay.dfas.mil/mypay.aspx**.

Verify, print, and file your LES each month. If your pay varies significantly, you don't understand a deduction, or you have any questions after reading these instructions, consult with the Disbursing Office in room 4002. You can also view the LES Training located on the Financial Officer Website.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT

ID	NAME (LAST, FIRST, MI)	SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED
	1	2	3	4	5	6	7	8	9

ENTITLEMENTS		DEDUCTIONS		ALLOTMENTS		SUMMARY	
TYPE	AMOUNT	TYPE	AMOUNT	TYPE	AMOUNT	+ AMT FWD	13
A B C D E F G H I J K L M N O	10		11		12	- TOT ENT	14
						- TOT DED	15
						- TOT ALMT	16
						= NET AMT	17
						- CR FWD	18
						= EOM PAY	19
TOTAL	20		21		22	DIEMS 23	RET PLAN 24

LEAVE	BF BAL	ERND	USED	CR BAL	ETS BAL	LV LOST	LV PAID	USE/LOSE	FED TAXES	WAGE PERIOD	WAGE YTD	M/S	EX	ADD'L TAX	TAX YTD
	25	26	27	28	29	30	31	32		33	34	35	36	37	38

FICA TAXES	WAGE PERIOD	SOC WAGE YTD	SOC TAX YTD	MED WAGE YTD	MED TAX YTD	STATE TAXES	ST	WAGE PERIOD	WAGE YTD	M/S	EX	TAX YTD
	39	40	41	42	43		44	45	46	47	48	49

PAY DATA	BAQ TYPE	BAQ DEPN	VHA ZIP	RENT AMT	SHARE	STAT	JFTR	DEPNS	2D JFTR	BAS TYPE	CHARITY YTD	FPC	PACIDN
	50	51	52	53	54	55	56	57	58	59	60	61	62

Thrift Savings Plan (TSP)	BASE PAY RATE	BASE PAY CURRENT	SPEC PAY RATE	SPEC PAY CURRENT	INC PAY RATE	INC PAY CURRENT	BONUS PAY RATE	BONUS PAY CURRENT
	63	64	65	66	67	68	69	70

CURRENTLY NOT USED	TSP YTD DEDUCTIONS	DEFERRED	EXEMPT	CURRENTLY NOT USED
71	72	73	74	75

REMARKS YTD ENTITLE_____ YTD DEDUCT _____

76 77 78

www.dfas.mil

DFAS Form 702, Jan 02

Fields 1 - 9 contain the identification portion of the LES.

1 NAME: The member's name in last, first, middle initial format.
2 SOC. SEC. NO.: The member's Social Security Number.
3 GRADE: The member's current pay grade. C1 = 4/C, C2 = 3/C, C3 = 2/C, C4 = 1/C.
4 PAY DATE: The date the member entered active duty for pay purposes in YYMMDD format. This is synonymous with the Pay Entry Base Date (PEBD).
5 YRS SVC: In two digits, the actual years of creditable service.
6 ETS: The Expiration Term of Service in YYMMDD format. This is synonymous with the Expiration of Active Obligated Service (EAOS).
7 BRANCH: The branch of service, i.e., Navy, Army, Air Force.
8 ADSN/DSSN: The Disbursing Station Symbol Number used to identify each disbursing/finance office.
9 PERIOD COVERED: This is the period covered by the individual LES. Normally it will be for one calendar month. If this is a separation LES, the separation date will appear in this field.

Fields 10 - 24 contain the entitlements, deductions, allotments, their respective totals, a mathematical summary portion, date initially entered military service, and retirement plan.

10 ENTITLEMENTS: In columnar style the names of the entitlements and allowances being paid. Space is allocated for fifteen entitlements and/or allowances. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive entitlements and/or allowances will be added to like entitlements and/or allowances.
11 DEDUCTIONS: The description of the deductions is listed in columnar style. This includes items such as taxes, SGLI, Mid-month pay and dependent dental plan. Space is allocated for fifteen deductions. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive deductions will be added to like deductions.
12 ALLOTMENTS: In columnar style the type of the actual allotments being deducted. This includes discretionary and non-discretionary allotments for savings and/or checking accounts, insurance, bonds, etc. Space is allocated for fifteen allotments. If a member has more than one of the same type of allotment, the only differentiation may be that of the dollar amount.
13 +AMT FWD: The amount of all unpaid pay and allowances due from the prior LES. This shows your Held Pay balance carried forward from the previous month.
14 + TOT ENT: The figure from Field 20 that is the total of all entitlements and/or allowances listed.
15 -TOT DED: The figure from Field 21 that is the total of all deductions.
16 -TOT ALMT: The figure from Field 22 that is the total of all allotments.
17 = NET AMT: The dollar value of all unpaid pay and allowances, plus total entitlements and/or allowances, minus deductions and allotments due on the current LES.
18 - CR FWD: The dollar value of all unpaid pay and allowances due to reflect on the next LES as the +AMTFWD. This shows your Held Pay balance at the end of the month.
19 = EOM PAY: The actual amount of the payment to be paid to the member on End-of-Month payday.
20 - 22 TOTAL: The total amounts for the entitlements and/or allowances, deductions and allotments respectively.
23 DIEMS: Date initially entered military service: This date is used SOLELY to indicate which retirement plan a member is under. For those members with a DIEMS date prior to September 8, 1980, they are under the FINAL PAY retirement plan. For those members with a DIEMS date of September 8, 1980 through July 31, 1986, they are under the HIGH-3 retirement plan. For those members with a DIEMS date of August 1, 1986 or later, they were initially under the REDUX retirement plan. This was changed by law in October 2000, when they were placed under the HIGH-3 plan, with the OPTION to return to the REDUX plan. In consideration of making this election, they become entitled to a $30,000 Career Service Bonus. The data in this block comes from PERSCOM. DFAS is not responsible for the accuracy of this data. If a member feels that the DIEMS date shown in this block is erroneous, they must see their local servicing Personnel Office for corrective action.

24 RET PLAN: Type of retirement plan, i.e. Final Pay, High 3, REDUX; or CHOICE (CHOICE reflects members who have less than 15 years service and have not elected to go with REDUX or stay with their current retirement plan).

Fields 25 - 32 contain leave information.

25 BF BAL: The brought forward leave balance. Balance may be at the beginning of the fiscal year, or when active duty began, or the day after the member was paid Lump Sum Leave (LSL).
26 ERND: The cumulative amount of leave earned in the current fiscal year or current term of enlistment if the member reenlisted/extended since the beginning of the fiscal year. Normally increases by 2.5 days each month.
27 USED: The cumulative amount of leave used in the current fiscal year or current term of enlistment if member reenlisted/extended since the beginning of the fiscal year.
28 CR BAL: The current leave balance as of the end of the period covered by the LES.
29 ETS BAL: The projected leave balance to the member's Expiration Term of Service (ETS).
30 LV LOST: The number of days of leave that has been lost.
31 LV PAID: The number of days of leave paid to date.
32 USE/LOSE: The projected number of days of leave that will be lost if not taken in the current fiscal year on a monthly basis. The number of days of leave in this block will decrease with any leave usage.

Fields 33 - 38 contain Federal Tax withholding information.

33 WAGE PERIOD: The amount of money earned this LES period that is subject to Federal Income Tax Withholding (FITW).
34 WAGE YTD: The money earned year-to-date that is subject to FITW. Field 35 M/S. The marital status used to compute the FITW.
36 EX: The number of exemptions used to compute the FITW.
37 ADD'L TAX: The member specified additional dollar amount to be withheld in addition to the amount computed by the Marital Status and Exemptions.
38 TAX YTD: The cumulative total of FITW withheld throughout the calendar year.

Fields 39 - 43 contain Federal Insurance Contributions Act (FICA) information.

39 WAGE PERIOD: The amount of money earned this LES period that is subject to FICA.
40 SOC WAGE YTD: The wages earned year-to-date that are subject to FICA.
41 SOC TAX YTD: Cumulative total of FICA withheld throughout the calendar year.
42 MED WAGE YTD: The wages earned year-to-date that are subject to Medicare.
43 MED TAX YTD: Cumulative total of Medicare taxes paid year-to-date.

Fields 44 - 49 contain State Tax information.

44 ST: The two-digit postal abbreviation for the state the member elected.
45 WAGE PERIOD: The amount of money earned this LES period that is subject to State Income Tax Withholding (SITW).
46 WAGE YTD: The money earned year-to-date that is subject to SITW. Field 47 M/S. The marital status used to compute the SITW.
48 EX: The number of exemptions used to compute the SITW.
49 TAX YTD: The cumulative total of SITW withheld throughout the calendar year.

Fields 50 - 62 contain additional Pay Data.

50 BAQ TYPE: The type of Basic Allowance for Quarters being paid.
51 BAQ DEPN: A code that indicates the type of dependent. A - Spouse C -Child D - Parent G -Grandfathered I -Member married to member/own right K - Ward of the court L - Parents in Law R – Own right S - Student (age 21-22) T - Handicapped child over age 21 W - Member married to member, child under 21
52 VHA ZIP: The zip code used in the computation of Variable Housing Allowance (VHA) if entitlement exists.
53 RENT AMT: The amount of rent paid for housing if applicable.
54 SHARE: The number of people with which the member shares housing costs.
55 STAT: The VHA status; i.e., accompanied or unaccompanied.
56 JFTR: The Joint Federal Travel Regulation (JFTR) code based on the location of the member for Cost of Living Allowance (COLA) purposes.
57 DEPNS: The number of dependents the member has for VHA purposes.
58 2D JFTR: The JFTR code based on the location of the member's dependents for COLA purposes.
59 BAS TYPE: An alpha code that indicates the type of Basic Allowance for Subsistence (BAS) the member is receiving, if applicable. This field will be blank for officers.
B - Separate Rations
C - TDY/PCS/Proceed Time
H - Rations-in-kind not available
K - Rations under emergency conditions
60 CHARITY YTD: The cumulative amount of charitable contributions for the calendar year.
61 TPC: This field is not used by the active component of any branch of service.
62 PACIDN: The activity Unit Identification Code (UIC). This field is currently used by Army only.

Fields 63 - 75 contain Thrift Savings Plan (TSP) information/data.

63 BASE PAY RATE: The percentage of base pay elected for TSP contributions.
64 BASE PAY CURRENT: Reserved for future use.
65 SPECIAL PAY RATE: The percentage of Specialty Pay elected for TSP contribution.
66 SPECIAL PAY CURRENT: Reserved for future use.
67 INCENTIVE PAY RATE: Percentage of Incentive Pay elected for TSP contribution.
68 INCENTIVE PAY CURRENT: Reserved for future use.
69 BONUS PAY RATE: The percentage of Bonus Pay elected towards TSP contribution.
70 BONUS PAY CURRENT: Reserved for future use.
71 Reserved for future use.
72 TSP YTD DEDUCTION (TSP YEAR TO DATE DEDUCTION): Dollar amount of TSP contributions deducted for the year.
73 DEFERRED: Total dollar amount of TSP contributions that are deferred for tax purposes.
74 EXEMPT: Dollar amount of TSP contributions that are reported as tax exempt to the Internal Revenue Service (IRS).
75 Reserved for future use
76 REMARKS: This area is used to provide you with general notices from varying levels of command, as well as the literal explanation of starts, stops, and changes to pay items in the entries within the "ENTITLEMENTS", "DEDUCTIONS", and "ALLOTMENTS" fields.
77 YTD ENTITLE: The cumulative total of all entitlements for the calendar year.
78 YTD DEDUCT: The cumulative total of all deductions for the calendar year.