First, your money should be split into two piles: taxable and non-taxable.

Taxable:

* Base pay – find this on your LES. This amount shouldn’t be any different from your last base unless you’re promoting soon in which case, congrats! Mo money
* Utilities – this is factored by going [here](https://www.defensetravel.dod.mil/site/ohaCalc.cfm) and plugging in your information. Use the calculator and it’ll tell you just how much you’ll be getting for utilities. Of note, you will only get utilities paid to you AFTER you’ve signed a lease for a place to stay.
* Hardship duty pay – this is a set amount for everyone, and it's $50 of Osan peeps. This is paid to you as you arrive on Osan. If you don’t see it on your first paycheck, contact finance [here](https://usaf.dps.mil/teams/SAFFMCSP/portal/SitePages/Home.aspx.).

Non-taxable:

* OHA – this amount can be found at [here](https://www.defensetravel.dod.mil/site/ohaCalc.cfm), and your Locality Code (for Osan at least) is KR025. If you’re elsewhere, just drop the menu down and look for your location, starting with “Korea” as the first word.
* COLA – this can be found at [here](https://www.defensetravel.dod.mil/site/colaCalc.cfm). Ensure you double check that you put in the correct information (e.g. pay grade, # of dependents, etc.). COLA is and is paid twice a month, so double the value that is spit out on the calculator for your monthly COLA amount.
* BAS – A fixed, non-taxable amount of $266.18 for officers, $371.71 for enlisted. Paid monthly.

Second, add your base pay, utilities, and hardship duty pay to get your total BEFORE taxes.

Third, let’s figure out how to determine how much money you actually get to see go into your bank account each month. To get your take home pay, you have to take taxes out first. Go [here](https://www.msn.com/en-us/money/taxes/irs-releases-income-tax-brackets-for-2021/ar-BB1aqXj4) to find out what percentage you’re being taxed by the IRS and use this formula to figure out how much money you get after tax (i.e., your take home pay):

* Base pay + utilities + hardship duty = SUM1.
* SUM1 x (tax bracket in decimal form, so 22% would be 0.22) = SUM2
* If you are contributing to savings (which you better be), add that percentage value to the tax bracket percentage you’re being taxed. For example, I am taxed at 22% by the federal government, and I put 8% of my base pay into savings, so now I'm up to 30% or 0.30.
* If you’re paying state tax, add that value also. Colorado taxes me at 4.5%, so now my total tax percentage is 34.5% or 0.345.
* SUM1 – SUM 2 = SUM3, your take home pay.
* Be sure to subtract any miscellaneous debts within your LES. For example, remember when the IRS gave us all our social security pay and said they wanted it back in 2021? Don't forget to subtract that from your SUM3, take home pay. Additionally, you're paying in to SGLI, and that amount can be found on your LES as well. Subtract that from your take home pay.

It's that easy. It just takes a little work.