

VOLUME 7A, CHAPTER 51: “SAVINGS PROGRAMS”**SUMMARY OF MAJOR CHANGES**

All changes are denoted by **blue font**.

Substantive revisions are denoted by an * symbol preceding the section, paragraph, table, or figure that includes the revision.

Unless otherwise noted, chapters referenced are contained in this volume.

Hyperlinks are denoted by **bold, italic, blue and underlined font**.

The previous version dated October 2012 is archived.

PARAGRAPH	EXPLANATION OF CHANGE/REVISION	PURPOSE
511003, 511004, and 511005	Updated annual contribution limits.	Update

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CHAPTER 51

SAVINGS PROGRAMS

5101 SAVINGS DEPOSIT PROGRAM (SDP)

510101. Definitions

A. Geographic Areas

1. Persian Gulf Area. Arabian Gulf area as **defined** in Figure 10-1.
 2. Operation Joint Endeavor Area. The area of operations is the total land area of Bosnia-Herzegovina, Croatia, Serbia, Montenegro, Slovenia, Macedonia, Hungary and the air space thereover, or the waters of the Adriatic Sea north of 40N; plus forces operational control/tactical control to Supreme Allied Commander, Europe for the purpose of executing Operation Joint Endeavor (e.g., SOCIFOR, DECISIVE EDGE, and DETERMINED EFFORT).
 3. Operation Joint Guard and Operating Joint Forge Area. The area of eligibility consists of the total land area of Bosnia-Herzegovina, Croatia, Serbia, Montenegro, Slovenia, Macedonia, Hungary, and the airspace thereover, or the waters of the Adriatic Sea north of 40 degrees N.
 4. Operation Enduring Freedom. The area of eligibility consists of the total land area of Afghanistan, Pakistan, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, and Uzbekistan, the waters consisting of the Red Sea, Gulf of Aden, Gulf of Oman, and Arabian Sea (portion north of 10 degrees north latitude and west of 68 degrees east longitude), or in the air space thereover. Effective February 1, 2003 the area of eligibility was expanded to any area that has been designated a combat zone or an area designated in direct support of a combat zone. See paragraph 510205.
- B. Permanent Duty Assignment. For the purposes of this chapter only, effective July 1, 1991, any active duty assignment that contemplates duty in the designated area as a permanent change of station (PCS) or for more than 30 days on temporary additional duty (TAD), temporary duty (TDY), or with a deployed ship or unit.
- C. Unallotted Current Pay and Allowances. The amount of money a member is entitled to receive on the payday immediately before the date of deposit, less authorized deductions and allotments (e.g., for dependents or insurance). Pay and allowances include special continuation pay, reenlistment bonus, travel allowance on discharge, and pay and allowances for unused accrued leave. Advance pay and travel allowance on PCS and TDY may not be deposited.

D. Persian Gulf Conflict. The period beginning on January 16, 1991 and ending on the date prescribed by presidential proclamation or by law.

5102 AUTHORITY AND ELIGIBILITY

510201. Persian Gulf Conflict

Members of the Armed Forces serving outside the United States or its possessions under arduous conditions (as determined by the Secretary of Defense) in connection with the Persian Gulf Conflict (e.g., Operation Desert Shield, including Desert Storm) or on permanent duty assignment outside the United States or its possessions in support of a contingency operation (as defined in the Definitions) are authorized to make deposits of unallotted current pay and allowances and earn interest. See Table 51-1 for specific eligibility to make deposits.

510202. Operation Joint Endeavor

Effective January 1, 1996, members serving outside the United States or its possessions on Operation Joint Endeavor became authorized to participate in the SDP by making deposits of unallotted pay and allowances payable after January 1, 1996. This includes units reassigned to the area of operations from outside the United States such as ships or mobile units.

510203. Operation Joint Guard

Effective January 1, 1997, members of the Armed Forces serving on Operation Joint Guard outside the United States or its possessions became authorized to make deposits of unallotted current pay and allowances payable after January 1, 1997.

510204. Operation Joint Forge

Effective June 20, 1998, any member assigned to Operation Joint Forge became authorized to participate in the SDP, provided that he or she had served for at least 30 consecutive days or at least 1 day in each of 3 consecutive months in the Operation Joint Forge area of eligibility.

510205. Operation Enduring Freedom

A. Effective November 1, 2001, any member assigned to Operation Enduring Freedom became authorized to participate in the SDP, provided that he or she had served for at least 30 consecutive days or at least 1 day in each of 3 consecutive months in the Operation Enduring Freedom area of eligibility.

B. Effective February 1, 2003, any member serving in an assignment outside the United States or its possessions in support of Operation Enduring Freedom in an area that has been designated a combat zone or is in direct support of a combat zone is eligible to participate in the SDP after the member has served in that assignment for at least 30 consecutive days or at least 1 day for each of 3 consecutive months.

510206. Member in a Missing Status

The Secretary of the Military Department concerned may, in the interest of a member who is in a missing status (see Glossary) or his dependents, initiate, stop, modify, and change allotments for deposit of unpaid pay and allowances accruing in a missing member's pay account, and authorize withdrawal of deposits made under this chapter, even though the member had an opportunity to make deposits and elected not to do so. Compute interest as prescribed by this chapter, from January 1, 1991, or the day the member enters a missing status, whichever is later. The \$10,000 limitation on the amount that interest is payable does not apply to deposit accounts of members in a missing status.

Examples:

1. A member entered a missing status on February 1, 1991. Unpaid pay and allowances have been accruing in his pay account at the rate of \$100 per month since that date. An account was opened for the member on May 1, 1991, with an initial deposit of \$300 (February, March, and April). His account was credited with \$100 per month on June 1, 1991, and the first day of each month thereafter while he remains in a missing status, or until modified, stopped, or repaid at the direction of the Secretary of the Military Department concerned. Interest accrued from February 1, 1991.

2. A member entered a missing status on February 18, 1991. The amount of unpaid pay and allowance due to the member on the payday following February 18, 1991, determined the amount of the initial deposit. The member's account was opened on March 1, 1991, with the initial deposit and his account was credited with his unallotted pay and allowances monthly on the first day of each month thereafter as prescribed in example 1. Interest accrued from February 18, 1991.

5103 LIMITATIONS ON AMOUNTS OF DEPOSITS

510301. Amounts

Amounts up to \$10,000 can be deposited with interest accrual at the rate of 10 percent per annum. The maximum amount on which 10 percent interest is computed is \$10,000 (principal and accrued interest combined). Deposits may not be more than the amount defined as unallotted current pay and allowances in subparagraph 510101.C. When, however, the member can establish to the satisfaction of his commanding officer that he or she was unable to make a deposit in the normal manner, unallotted pay in excess of current pay and allowances may be deposited. Members may not accumulate back pay prior to departure to a covered geographic area or on permanent duty assignment outside the United States or its possessions in support of a contingency operation (as defined in the definitions) for deposit after arrival in the area. When members arrive in a covered geographic area, or on permanent duty assignment outside the United States or its possessions in support of a contingency operation (as defined in the definitions), they may deposit the amount they could have, or did, accrue during the month of arrival, less authorized deductions. Members who are paid twice monthly may combine pay accrued at midmonth and pay accrued at end-of-month, or combine end-of-month pay with pay

accrued on the following midmonth payday for a single deposit, provided the total amount deposited in a one month period does not exceed the amount they are entitled to be paid for 1 month.

510302. Eligible Members

Active duty officers and enlisted members may make deposits into the SDP by allotment. Such allotment shall be processed in accordance with the procedural instructions of the Military Service concerned. However, the restrictions of this chapter are applicable when starting this type of allotment.

510303. Power of Attorney

An agent with a power of attorney from the member may make deposits, either by allotment or by cash, into the SDP on behalf of the member, if the power of attorney states the authority to establish, change, or stop allotments. When accepting a cash deposit from the agent on the member's behalf, the disbursing officer must ensure that the amount deposited does not exceed the member's unallotted pay and allowances for the period involved.

5104 INTEREST ON DEPOSITS

510401. Accrual of Interest

See Table 51-2.

510402. Computation of Interest

Deposits made on or before the 10th of the month accrue interest from the 1st of the month. Deposits made after the 10th of the month accrue interest from the first day of the following month. The effective date of deposit is the date the deposit is made to the disbursing officer, finance officer, or any other designated officer of the Uniformed Service. Compute interest at the rate of 10 percent per annum, compounded quarterly, according to calendar quarter. Compute quarterly interest on the average quarterly balance on deposit. Ten percent is compounded quarterly on amounts less than \$10,000. Once \$10,000 is on deposit, simple interest will be computed on the \$10,000. No interest is paid on amounts exceeding \$10,000, except on amounts for a member who is in a missing status.

510403. Taxability of Interest Paid

Interest paid on the amounts deposited into the SDP is taxable.

510404. Computing Average Quarterly Balance

A. If there were no emergency withdrawals during the quarter, determine the average quarterly balance by adding amounts on deposit on the 10th day of each month of the quarter, and divide the total by three.

Example 1:

<u>Date</u>	<u>Deposits</u>	Amount On On <u>Deposits</u>	On 10 th <u>Day of</u>
Jan 5	\$20.00	\$20.00	Jan
Feb 3	20.00	40.00	Feb
Feb 20	20.00		
Mar 10	20.00	<u>80.00</u>	Mar
		\$140.00	

\$140.00 divided by 3 = \$46.67 average quarterly balance.

Example 2:

<u>Date</u>	<u>Deposits</u>	Amount On On <u>Deposit</u>	On 10 th <u>Day of</u>
Jan	\$0.00	\$ 0.00	Jan
Feb 3	20.00	20.00	Feb
Feb 20	20.00		
Mar 3	20.00	<u>60.00</u>	Mar
		\$80.00	

\$80.00 divided by 3 = \$26.67 average quarterly balance

B. Emergency withdrawals at any time during a quarter reduce the average quarterly balance on which interest accrues.

Example:

<u>Date</u>	<u>Deposits</u>	With- drawals	Amount On On <u>Deposit</u>	On 10 th <u>Day of</u>
Apr 1	\$147.12	\$0.00		
	(Bal Fwd)			
Apr 3	20.00		\$167.12	Apr
			167.12	May
May 15	10.00		--	
Jun 4	30.00		--	Jun
Jun 15		\$80.00	<u>127.12</u>	Jun
			\$461.36	

\$461.00 divided by 3 = \$153.79 average quarterly balance

C. Except for amounts on deposit in the case of a member who is in a missing status, the maximum amount upon which 10 percent interest is payable is \$10,000 (principal and accrued interest combined).

Example:

<u>Date</u>	<u>Quarterly Interest</u>	<u>Amount on Deposit</u>
Jan 10	-0-	\$10,000.00
Apr 1	250.00	10,250.00
July 1	250.00	10,500.00

510405. Special Determinations

See Table 51-2.

5105 CONDITIONS UNDER WHICH DEPOSITS, PLUS INTEREST, ARE REPAYED

See Table 51-3.

5106 PAYMENT OF INTEREST UPON FINAL SETTLEMENT OF DEPOSIT ACCOUNT

510601. General

Except when the 90-day limitation applies, interest will stop at the end of the month in which full repayment is made to the member or member's heirs.

510602. Ninety-Day Limitation Period After Eligibility to Make Deposits Terminates

In no case shall interest accrue for a period longer than 90 days (computed on a day-for-day basis of actual elapsed time) after the member's eligibility to make deposits terminates. For the Persian Gulf Conflict, the 90-day limitation period begins on the day after the member's entitlement terminates for Imminent Danger Pay (IDP) in the Persian Gulf area. Should the 90-day limitation period end on any day other than the last day of a month, interest will accrue through the last day of the preceding month. If the 90-day limitation period ends on the last day of a month, interest accrues for that month. In determining when the 90-day limitation period terminates, the last day of the month is February 28 (February 29 in leap year), the 30th of a 30-day month, or the 31st day of a 31-day month.

510603. Computation of Interest at 10 Percent Rate

Repay deposits, plus interest, under the conditions shown in Table 51-2. Compute interest at the rate of:

- 1 Month-1/12 of 10 percent or .00833...
- 2 Months-2/12 of 10 percent or .01666...

3 Months-(Full Quarter) .025

Example 1: Member's Request

A member has \$355 (principal plus compounded interest as of June 30, 1991) on deposit when IDP terminates on July 30, 1991. He requested repayment on August 12, 1991. The member was repaid \$355 plus interest of \$5.92 for the months of July and August (.01666... x \$355) or \$360.92.

Example 2: Ninety-Day Rule

Same example as 1, above, except the member requested repayment on October 15, 1991. The member was repaid \$355 plus interest of \$8.88 for the months of July, August, and September (.025 x \$355) or \$363.88. Interest for October 1-15, 1991, was not allowed since the 90-day limitation period ended on October 12, 1991 (a day other than the last day of the month).

Example 3: Member Discharged

Same example as 1, above, except the member was discharged overseas for his or her own convenience on July 15, 1991. The member was repaid \$355 plus interest of \$2.96 for the month of July (.00833... x \$355) or \$357.96, assuming full repayment was in effect in the month of July.

Example 4: Member Dies

On March 8, 1991, the member had on deposit the maximum amount of \$10,000 (principal plus simple interest) and made no new deposits. While in the Persian Gulf area, the member died on November 15, 1991, and settlement of unpaid pay and allowances was made to member's heir(s) on December 15, 1991. The amount repaid was \$10,000 plus simple interest of \$833.33 for period March 1 through December 31, 1991 (.00833... x 10), or \$10,833.33.

5107 WITHDRAWAL OF DEPOSITS

510701. Emergency Withdrawals

Withdrawals may be made in an emergency only when the health or welfare of a member or his dependent(s) would be jeopardized if the withdrawal was not granted. Emergency withdrawals may be authorized by the member's commanding officer.

510702. Members in a Missing Status

Withdrawals may be made when directed by the Secretary of the Military Department concerned when deemed in the best interest of the member, the member's dependent(s), or the U.S. Government.

510703. Discharge While Eligible to Make Deposits

Members, eligible to make deposits, who are discharged and immediately reenlist, extend their enlistments, or who are discharged to accept a commission may not withdraw their deposits.

510704. Accounts Which Have Reached \$10,000

In situations where the member's principal and interest on deposit reaches \$10,000, any amounts representing interest accruing in the account subsequent to that time which causes the \$10,000 total to be exceeded, may be withdrawn quarterly at the member's request.

510705. Automatic Refund

Accounts will accrue interest no more than 90 days after a member leaves a designated SDP area. Members should withdraw their funds after the 90-day period. If no withdrawal is made within 120 days after the qualifying duty terminates, the Defense Finance and Accounting Service will automatically transfer the funds to the military pay account of the SDP account owner.

5108 APPLICATION TO INDEBTEDNESS OR FORFEITURE

Savings deposits and interest thereon are exempt from liability for member's debts except for levies issued by the Internal Revenue Service in problem cases. This includes any indebtedness to the United States Government or its agencies. Deposits are not subject to forfeiture by sentence of court-martial, and are not forfeited by desertion.

5109 LIABILITY OF DISBURSING OFFICERS

A disbursing officer who fails to properly process a deposit into his account is liable for the amount of the deposit, plus interest, from the effective date of the deposit to date of withdrawal or repayment.

5110 THRIFT SAVINGS PLAN (TSP)

511001. General

TSP is a Government-sponsored retirement savings and investment plan. Congress established the plan as part of the Federal Employees' Retirement System Act. Participation in the plan for military members was allowed by the National Defense Authorization Act for Fiscal Year 2000 as amended by the National Defense Authorization Act for Fiscal Year 2001 and was effective October 9, 2001. The traditional TSP offers tax deferral advantages similar to those offered by private corporations to their employees under 401(k) plans. There is also a Roth TSP option, which offers the opportunity to make after-tax contributions. The Federal Retirement Thrift Investment Board (Board), which operates the plan solely for the benefit of the participants and their beneficiaries, administers the plan. The Agency Technical Services (ATS) staff processes TSP data submissions from the submitting payroll offices. The Board issues TSP

regulations via [5 Code of Federal Regulations \(CFR\), part 1600](#) and bulletins providing necessary guidance relating to TSP operations.

511002. Definitions

A. Member means:

1. A member of the Uniformed Services serving on active duty; or
2. A member of the Ready Reserve in any pay status.

B. Basic pay means basic pay payable under [37 United States Code \(U.S.C.\) 204](#) or inactive duty pay compensation payable under [37 U.S.C. 206](#), which is paid at the rate of 1/30 of the basic pay authorized to a member of a Reserve Component who is not entitled to basic pay under [37 U.S.C. 204](#).

C. Military Services refer to the Uniformed Services as defined (see Glossary).

*511003. Participation

A. When to Begin TSP Deductions. Any member of the Uniformed Services may elect to participate in the TSP. The payroll deduction will commence the first full pay period after the service accepts the TSP Election Form (TSP-U-1).

B. Contribution Limitations. During the initial start up of the program, contribution limitations applied. The maximum amount a member could contribute by year through 2005 is listed below. Effective 2006, a member is authorized to contribute from 1 to 100 percent of their basic pay. If a member is contributing to the TSP from basic pay, the member is also authorized to contribute incentive or special pay (including bonus pay) under [37 U.S.C. chapter 5](#) (See Figure 51-1). Under no circumstance will the contribution for any given year exceed the limitation under title [26 U.S.C. sections 402\(g\)](#) and [415\(c\)](#) of the Internal Revenue Code.

<u>Pay Period in Year</u>	<u>Maximum Percentage Allowable</u>	<u>Maximum Dollar Amount</u>
2002	7	\$11,000
2003	8	\$12,000
2004	9	\$13,000
2005	10	\$14,000
2006	100	\$15,000
2007 through 2008	100	\$15,500
2009 through 2011	100	\$16,500
2012	100	\$17,000
2013	100	\$17,500

C. Member Transfers

1. When members transfer between components or branches of the Uniformed Services, their TSP contributions may be continued. The member will notify their gaining servicing organization of their existing TSP contribution rates in order to continue TSP contributions and or loan payments without interruption.

2. If a member separates from the service and rejoins after a break in service of 31 days or more, the member may sign up immediately to contribute to TSP.

3. If a member separates from the service and rejoins after a break in service of less than 31 days, and the member had been contributing to the TSP, contributions to the TSP should resume the first pay period after rejoining the service.

4. A member of the Uniformed Service who is also a Federal civilian employee may contribute under both programs to the TSP. The yearly contribution limitations in subparagraph 511003.B will apply to the combined accounts and not to each account separately.

D. All TSP contributions must be made through payroll deduction. Lump-sum contributions for special, incentive, and bonus payments are permitted only through payroll deductions.

E. The choice to stop contributing to TSP is permitted at any time. It is effective at the end of the pay period in which that election is accepted by the member's servicing activity. If basic pay contributions are terminated, TSP deductions for special, incentive and bonus pays will also be terminated with the same effective date.

*511004 Roth TSP

Members may elect to contribute to a Roth TSP account instead of, or in addition to, a traditional TSP account. Any member eligible to contribute to a traditional TSP account may also contribute to a Roth TSP account.

A. Payroll Deductions. Roth TSP contributions are taken after-tax. In the same manner as a traditional TSP account, the payroll deduction will begin the first full pay period after the service accepts the TSP Election Form (TSP-U-1). Roth TSP contributions must be made through payroll deduction. Lump-sum contributions for special, incentive, and bonus payments are permitted only through payroll deductions.

B. Maximum Contribution Limits. The same maximum contribution limits that apply to traditional TSP also apply to Roth TSP. The contribution limit is \$17,500 in 2013. If a member elects to contribute to both traditional TSP and Roth TSP, the maximum contribution limits apply to the combined accounts, not to each account separately.

*511005. Catch-Up Contributions

A TSP participant age 50 years or older may make catch-up contributions to both traditional and Roth TSP accounts. Only deductions from basic pay are allowable. The amount of the catch-up will not exceed the annual limit of \$5,500. To participate in the catch-up contribution, a member must self-certify on the Catch-Up Contribution Election Form (TSP-U-1-C) that he/she expects to contribute the maximum amount to the TSP or other eligible employer plans. That amount is \$17,500 in 2013. Future catch-up amounts will be set by the IRS and announced by the Thrift Investment Board. The website is <http://www.tsp.gov>. If a member elects to contribute catch-up contributions to both traditional TSP and Roth TSP, the maximum contribution limits apply to the combined accounts, not to each account separately.

511006. Matching Contributions

The Secretary concerned may enter into an agreement with a member to make matching contributions to the traditional TSP for the benefit of the member if the member is in a specialty designated as critical to meet wartime or peacetime requirements. The member shall commit to serve on active duty in that specialty for a period of 6 years.

A. The Secretary concerned will make these contributions for each pay period of the 6-year period that the member makes contributions.

B. Contributions are matched dollar for dollar for the first 3 percent of basic pay contributed per pay period, and the 50 cents on the dollar for the next 2 percent of pay. Therefore, the member will not receive matching contributions for amounts contributed above 5 percent.

C. Participants in Roth TSP will be eligible for matching contributions, but those contributions will be applied to a traditional TSP account, not to a Roth TSP account.

511007. TSP Loan Program

A. General. All TSP participants are eligible to obtain a TSP loan. Members may borrow only from their own contributions and earnings. The minimum amount a member can borrow is \$1,000. A member may have a total of two loans outstanding, one of each type listed below. The total outstanding loans cannot exceed \$50,000. When a member has both a civilian TSP account and a military TSP account, the maximum loan amount applies to the combined accounts and not to each account separately.

B. Types of Loans. Loans can be made for the following purposes:

1. Residential; or
2. General purpose.

C. Interest Rate. The interest rate shall be the posted rate for the G Fund at the time that the loan application is processed by the TSP. The rate is fixed at that level for the

life of the loan, and the interest paid on the loan shall go back to the member's own TSP account and is not tax deductible.

D. Tax Exempt Amount. When a participating member has contributions that are made from tax exempt pay as well as from tax deferred pay, the loan principal will be made and repaid on a pro rata basis from these funds. For additional information, see TSP Loans (June 2006).

511008. Breakage (Lost TSP Earnings) Due to Agency Error

A. Authority. Title 5 U.S.C. 8432a provides statutory authority for employing agencies to pay to the TSP amounts representing breakage (lost earnings) resulting from certain agency errors. If a member receives pay from which member contributions should have been deducted, but as a result of agency error, all or any part of those deductions were not made, then even if the member makes up those member contributions, the belated member contributions shall not be subject to lost earnings. Title 5 CFR, part 1605 provides guidance on those errors that require payment of breakage. The following are applicable conditions that require payment of breakage:

1. Delayed or Erroneous Contributions When Member Received Pay

a. If a member receives pay, but as a result of an agency error all or any part of the agency matching contribution associated with that pay are not timely received by the TSP record keeper, the agency belated contributions shall be subject to breakage.

b. If a member receives pay where contributions were properly deducted but, as a result of an agency error, all or any part of the associated agency matching contributions were not timely received by the TSP record keeper, then the belated contributions will be subject to breakage.

c. If a member receives pay where contributions were properly deducted but, as a result of an agency error all or any part of those member contributions were not timely received by the TSP record keeper, the belated contributions will be subject to breakage.

2. Agency Delay in Basic Pay, Special Pay, Incentive Pay and Bonus.

Where, as the result of an agency error, a member does not timely receive all or any part of pay to which entitled, all such belated member contributions and agency matching contributions shall be subject to breakage.

3. Late Payroll Submissions. All contributions contained in a payroll

submission received by the TSP record keeper more than one pay period after the pay date associated with that payroll submission shall be subject to breakage.

4. Loan Allotments. Loan allotments deducted from a member's pay but not timely received by the TSP record keeper due to agency error shall be subject to breakage.

B. Minimum Dollar Amount. Breakage on loan allotments and late contributions shall be calculated by the TSP system only for those contributions and loan allotments that are \$1 or more.

C. Agency Responsibility. The employing agency whose error caused a late or erroneous investment of money in the TSP is responsible for payment of any breakage resulting from that error. The paying office that submitted payment records or loan allotments that are subject to breakage is also responsible for submitting the appropriate payment records relating to those submissions. The amount of breakage that is calculated shall be charged to the TSP clearing account of the submitting paying office. Where another employing agency caused the late or erroneous submission by the submitting paying office, the paying office that was charged for the amount of breakage calculated should seek reimbursement from the other employing agency.

D. Detailed Information on Breakage. For detailed information concerning the breakage (lost earnings) process, refer to TSP regulations in [5 CFR, part 1605](#) or TSP Bulletins. The TSP bulletins are available under Info for TSP Representatives on the TSP's Web site at <http://www.tsp.gov>.

Figure 51-1. Pay Entitlements Available for TSP Contributions

PAY ENTITLEMENTS AVAILABLE FOR TSP CONTRIBUTIONS		
37 U.S.C. §	DoDFMR, Volume 7A, Chapter section, paragraph, or subparagraph	Bonuses
302(h)	0602	Accession Bonus (Dental)
302(j)	070101	Accession Bonus (Pharmacy)
302(d)	2101	Accession Bonus For Registered Nurses
330	0306	Accession Bonus for Officer Candidates
324	0307	Accession Bonus for New Officers in Critical Skills
301(b)	20	Aviator Retention Bonus (Aviator Continuation Pay)
308(h)	61	Bonus Program for the Individual Ready Reserve and Inactive National Guard
308(h)	5704	Bonus for Reenlistment, Enlistment, or Voluntary Extension (Ready Reserve)
354	66	Career Status Bonus
302(e)	2102	Certified Registered Nurse Anesthetists Bonus
302(l)	0603	Critical Skills Wartime Accession Bonus (Dental)
302(k)	0509	Critical Skills Wartime Accession Bonus (Medical)
309	0901	Enlistment Bonus
308	0904	Enlistment Bonus (Army)
308(c)	5603	Enlistment Bonus (Selected Reserve)
308(g)	5704	Enlistment Bonus (Ready Reserve)
316	1901	Foreign Language Proficiency Bonus
301(e)	0608	Multiyear Retention Bonus (Dental)
301(d)	0514	Multiyear Retention Bonus (Medical)
312(b)	030101	Nuclear Career Accession Bonus
312(c)	030103	Nuclear Career Annual Incentive Bonus
308(i)	5605	Prior Service Enlistment Bonus
308	0902	Reenlistment Bonus
308(b)	5604	Reenlistment Bonus (Selected Reserve)
308(j)	5603	Reserve Affiliation Bonus
355	0903	Retention Bonus for Members Qualified in a Critical Military Skill
355	0308	Retention Incentive for Officers in a Critical Military Skills
314	14	Special Pay for Enlisted Members Extending Duty at Designated Locations Overseas (See note 1)
302(g)	5602	Selected Reserve Health Care Professionals In Critically Short Wartime Specialties
308(j)	5601	Selected Reserve Officer Accession And Affiliation Bonus
301(b)(2)	140102	Qualified Members Extending Duty at Designated Locations Overseas Bonus
318	030302	Special Warfare Officer Retention Bonus
327	0309	Transfer between Armed Forces

Figure 51-1. Pay Entitlements Available for TSP Contributions (Continued)

PAY ENTITLEMENTS AVAILABLE FOR TSP CONTRIBUTIONS		
37 U.S.C. §	DoDFMR, Volume 7A, Chapter section, paragraph, or subparagraph	Bonuses cont.
335(a)	0512	Health Professions Officer Accession Bonus (Medical)
335(a)	0705	Health Professions Officer Accession Bonus (Veterinarian)
335(a)	0514	Health Professions Officer Retention Bonus
Incentive Pays		
301(a)	2202	Aviation Career Incentive Pay
320	2203	Career Enlisted Flyer Incentive Pay
301	24	Hazardous Duty Incentive Pays
301(c)	23	Submarine Duty
335(b)	0513	Health Professions Officer Incentive Pay (Medical)
335(b)	0705	Health Professions Officer Incentive Pay (Veterinarian)
335(c)	0515	Health Professions Officer Board Certification Incentive Pay
Special Pays		
307(a)	15	Assignment Incentive Pay
302(c)(d)	0507	Board Certified Pay for Non-Physician Health Care Providers
305(a)(a)	180102.A	Career Sea Pay
305(a)(c)	180102.B	Career Sea Pay Premium
328	13	Combat-Related Injury Rehabilitation Pay
312	030102	Continuation Pay for Nuclear-Qualified Officers Extending Period of Active Service
302(b)(a)(4)	0606	Dental Additional Special Pay
302(b)(a)(5)	0607	Dental Board Certified Pay
302(b)(a)(2)	0605	Dental Variable Special Pay
302(b)(6)	0604	Oral or Maxillofacial Dental Surgeon Incentive Special Pay
302(b)(h)	0609	Reserve Dental Officers Special Pay
308(d)	580108	Designated Unit Pay
302(c)(c)	0507	Diplomate Pay for Psychologists
304	11	Diving Duty
315	0304	Engineering and Scientific Career Continuation Pay
314(b)(1)	140201.A	Enlisted Members Extending Duty at Designated Locations Overseas
305	17	Hardship Duty Pay
310	10	Hostile Fire and Imminent Danger Pay
302(e)	2102	Incentive Special Pay for Nurse Anesthetists
321	0305	Judge Advocate Continuation Pay
302(a)(4)	0505	Medical Additional Special Pay
302(a)(5)	0506	Medical Board Certified Pay
302(b)	0503	Medical Incentive Special Pay
302(a)(2)	0504	Medical Variable Special Pay

Figure 51-1. Pay Entitlements Available for TSP Contributions (Continued)

PAY ENTITLEMENTS AVAILABLE FOR TSP CONTRIBUTIONS		
37 U.S.C. §	DoDFMR, Volume 7A, Chapter section, paragraph, or subparagraph	Special Pays cont.
<u>302(f)</u>	0508	Special Pay for Reserve Medical Officers
<u>302(c)</u>	0507	Nonphysician Health Care Providers
<u>302(e)</u>	21	Nurse Anesthetists
<u>306</u>	0302	Officers Holding Position of Unusual Responsibility and of Critical Nature
<u>302(a)(a)</u>	070202	Optometrists Regular Special Pay
<u>302(a)(b)</u>	070203	Optometrists Retention Special Pay
<u>302(i)</u>	070102	Pharmacy Officers
<u>302(g)</u>	5803	Reserve Health Care Professionals in Critically Short Wartime Specialties
<u>307</u>	08	Special Duty Assignment Pay for Enlisted Members
<u>307(d)</u>	570401	Special Duty Assignment Pay (Guard and Reserve)
<u>319</u>	0304	Surface Warfare Officer Continuation Pay
<u>303(a)</u>	070302	Veterinarians
<u>305(b)</u>	010203.A	Weapons of Mass Destruction Civil Support Team

Table 51-1. Eligibility for Making Deposits in the Savings Deposit Program (SDP)

ELIGIBILITY FOR MAKING DEPOSITS IN THE SAVINGS DEPOSIT PROGRAM			
R U L E	A	B	C
	If the member is	and the member	then member is eligible to make deposits in the SDP
1	serving outside the United States or its possessions under arduous conditions in connection with the Persian Gulf conflict (notes 2 and 3)	is serving on an active duty assignment for more than 90 days and is entitled to hostile fire pay/imminent danger pay (HFP/IDP) for the Persian Gulf area	(note 4).
2		is entitled to HFP/IDP for duty in the Persian Gulf area for 3 consecutive months (note 7)	for subsequent periods the member is also entitled to HFP/IDP for duty in the Persian Gulf area (notes 5 and 8).
3		is assigned to duty contemplating presence in the Persian Gulf area for a period of at least 30 days	for subsequent periods the member is entitled to HFP/IDP for duty in the Persian Gulf area (note 5).
4	serving outside the United States or its possessions in support of Operation Enduring Freedom	has served at least 30 consecutive days or at least 1 day in each of 3 consecutive months in the area of operations	(note 12).
5		has served at least 30 consecutive days or at least 1 day in each of 3 consecutive months in an area that has been designated as a combat zone or in direct support of a combat zone	for subsequent periods of service outside the United States or its possessions in support of a Operation Enduring Freedom. (note 13)
6	serving on permanent duty assignment (see paragraph 510101.B) outside the United States or its possessions in support of a contingency operation (as defined in Definitions) (notes 9, 10, and 11)	has served on an active duty assignment in the designated area for more than 30 days. (This includes units reassigned to the area of operations from outside the United States, such as ships or mobile units.)	for subsequent periods of service outside the United States or its possessions in support of a contingency operation (note 6).
7		is entitled HFP/IDP for duty in the designated area of the contingency operation for 3 consecutive months	for subsequent periods the member is also entitled to HFP/IDP for duty in the designated area of the contingency operation (note 6).

NOTES:

1. Amounts deposited shall be accounted for in the same manner as public funds. The amount of the deposits is limited to "unallotted" current pay and allowances and will be in multiples of \$5.
2. The period concerned is contained in section 5101.
3. Members eligible to make deposits may continue to do so when on TAD or TDY, provided the account was started while the member was in the Persian Gulf area.
4. Applicable to deposits made before July 1, 1991. The amount of the deposits will be in multiples of \$5.
5. Applicable to deposits made on or after July 1, 1991.
6. Eligibility to make deposits will be determined on a month-by-month basis in accordance with guidelines issued by the Secretary of Defense.
7. See section 5101 regarding areas in the Persian Gulf Area that are no longer designated areas.
8. The amount of money that may be deposited will not be greater than the unallotted pay and allowances the member accrued on the paydays, during the month in which member qualified for hostile fire pay.
9. See subparagraph 510101.A.2 and paragraph 510202 for Operation Joint Endeavor effective date and eligibility criteria.
10. See subparagraph 510101.A.3 and paragraph 510203 for Operation Joint Guard eligibility criteria and effective date.
11. See subparagraph 510101.A.3 and paragraph 510204 for Operating Joint Forge effective date and eligibility criteria.
12. See subparagraph 510101.A.4 and paragraph 510205.A for Operation Enduring Freedom effective date and eligibility criteria.
13. See subparagraph 510101.A.4 and paragraph 510205.B for Operation Enduring Freedom effective date and eligibility criteria.

Table 51-2. Savings Deposits, Special Determinations on Accrual of Interest

SAVINGS DEPOSITS, SPECIAL DETERMINATIONS ON ACCRUAL OF INTEREST			
R U L E	A	B	C
	When an eligible member has a savings deposit account in effect and member	and	then interest
1	was in a deserter status	is returned to military control	accrues to the end of the month before the month the member entered a deserter status and resumes the first of the month after the month the member returns to military control (note 1).
2	returns to military control after desertion	has personnel records corrected to remove a mark of desertion	accrues during the period the member was originally considered to be a deserter (note 2).
3	is separated or discharged	repayment of deposits is delayed for any reason (note 3)	accrues to the end of the month in which repayment is made, not to exceed 90 days after eligibility to make deposits terminates.
4	does not request repayment after termination of eligibility to make deposits	within 90 days is again entitled to make deposits	continuously accrues.
5	is in a missing status	the Secretary of the Military Department concerned (or designee) directs repayment of total amount of deposit	accrues to the end of the month in which repayment is directed.
6		a finding of death is made	accrues to the end of the month in which repayment is made not to exceed 90 days after the date pay and allowances terminate.
7	is assigned to duty in the Persian Gulf area or on permanent duty assignment outside the United States or its possessions in support of a contingency operation (as defined in Definitions) (notes 5, 6, and 7)	is on TDY or TAD away from (a) the Persian Gulf area or (b) permanent duty assignment outside the United States or its possessions in support of a contingency operation (as defined in Definitions) for a period of 90 days (notes 5, 6, and 7)	accrues for the first 90 days of TDY or TAD, but not after 90 days (note 4).

NOTES:

- Interest does not accrue on deposits during the period a member is in a desertion status.
- Interest will be computed and retroactively credited.
- Delays in repayment of deposits include withholding of issued discharge certificates pending release from confinement when sentenced to dishonorable discharge.
- Interest would again accrue upon return to the Persian Gulf area or permanent duty assignment outside the United States or its possessions in support of a contingency operation (as defined in the definitions).
- See subparagraph 510101.A.2 and paragraph 510202 for Operation Joint Endeavor contingency operation designation, effective date, and eligibility criteria.
- See paragraph 510101.A.3 and paragraph 5102043 for Operation Joint Guard contingency operation designation, effective date, and eligibility criteria.
- See subparagraph 510101.A.3 and paragraph 510204 for Operation Joint Forge contingency operation designation, effective date, and eligibility criteria.

Table 51-3. Savings Deposits, Conditions Under Which Deposits, Plus Interest Are Repaid.

SAVINGS DEPOSITS, CONDITIONS UNDER WHICH DEPOSITS, PLUS INTEREST ARE REPAID		
R U L E	A	B
	When an eligible member has a savings account and member	then all deposits, plus interest will be repaid upon
1	departs the Persian Gulf area or is no longer on permanent duty assignment outside the United States or its possessions in support of a contingency operation (as defined in the definitions)	the member's request upon departure from the permanent duty assignment outside the United States or its possessions or 90 days after the permanent duty assignment in the area of operations terminates (see note). For the Persian Gulf area, all deposits, plus interest, will be repaid upon the member's request, 90 days after IDP for the Persian Gulf area terminates, or 90 days after permanent duty assignment in the Persian Gulf area terminates. For contingency operations, all deposits, plus interest, will be repaid upon the member's request 90 days after the permanent duty assignment outside the United States or its possessions terminates.
2	is discharged or separated overseas (not for reentry into the Military Service)	discharge or separation from the Military Service or not to exceed 90 days thereafter.
3	is in a missing status	direction of the Secretary concerned or designee.
4	dies	settlement of member's unpaid pay and allowances as provided in Chapter 36 (note).

NOTE:

Interest on deposits stops at the end of the month in which full repayment is made. Do not continue interest beyond 90 days after the date of the member's death, when hostile fire/imminent danger pay for the Persian Gulf area terminates, or when a member's permanent duty assignment outside the United States or its possessions in support of contingency operation (as defined in definitions) terminates, whichever is earlier. See Table 51-2, Rule 6, for death cases where a missing status is involved.

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