# **Thrift Savings Plan Overview**

### Introduction

This guide provides the procedures for starting, changing, and stopping a Thrift Savings Plan (TSP) using Self Service in Direct Access (DA).

### Contributions/ Pay Period

TSP contributions are delivered to TSP on the first *business* day of each month. It can take up to five *business* days for the contribution to post to your TSP account.

The term "first full pay period" refers to the first of the following month. Even though members typically receive pay twice each month, military pay periods are considered monthly and implementation rules state contributions will start the pay period following. Unless a TSP election is made on the first of the month, deductions will begin on the first of the following month.

### **Helpful Links**

- The Thrift savings Plan website provides a myriad of information regarding TSP.
- Additional information may be found on PPC's webpage at https://www.dcms.uscg.mil/ppc/mas/tsp/.

### Catch-up Contributions

The process for catch-up contributions is simple for TSP participants. If you are turning 50 or older, you will not need to make separate catch-up elections to your TSP account to contribute toward the catch-up limit. See https://www.tsp.gov/making-contributions/catch-up-contributions/for more information.

### Change to Direct Access Homepage

You will notice a change in how Direct Access displays upon login. There is a new "hover" feature that shows what is covered under a particular tile as your mouse moves over the tile as shown below.



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# Thrift Savings Plan Overview., Continued

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## **Adding a Thrift Savings Plan Mailing Address**

#### Introduction

This section provides the procedures to add a Thrift Savings Plan (TSP) mailing address in DA.

#### **Information**

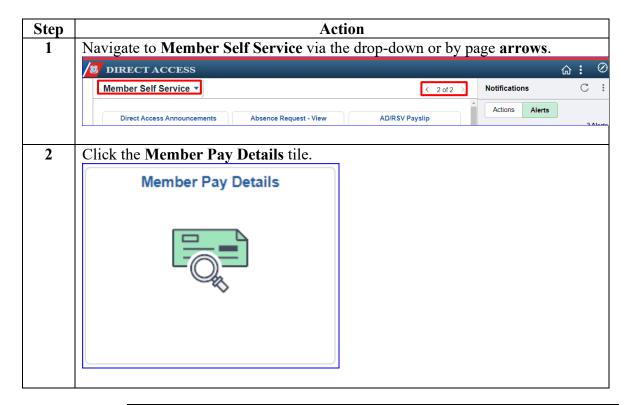
All TSP participants must add a TSP mailing address in DA prior to enrolling in TSP; or if already participating, before you can change any contributions. The TSP mailing address may be the same as the your home and/or mailing address.

### **IMPORTANT RULES:**

- Ensure there are no blank spaces at the front of the address.
- Do not use special characters (e.g. á, ñ, ú, Ñ, etc.)
- The address line (i.e. number and street) cannot exceed 25 characters.

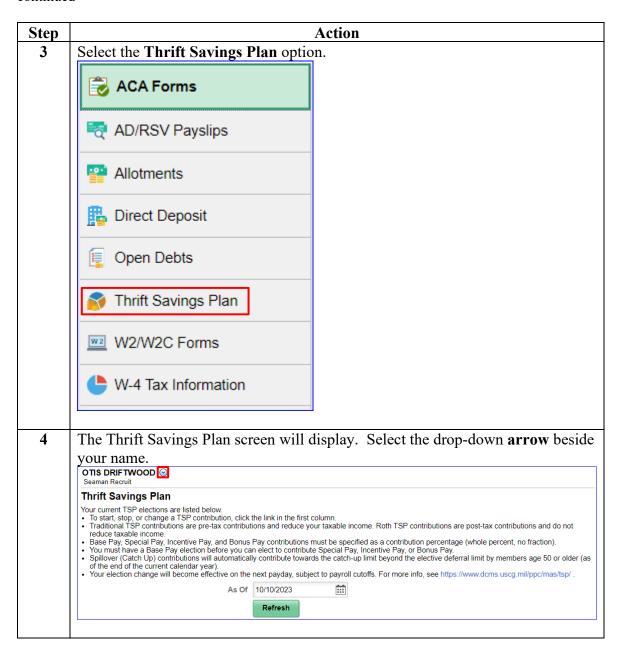
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See below.

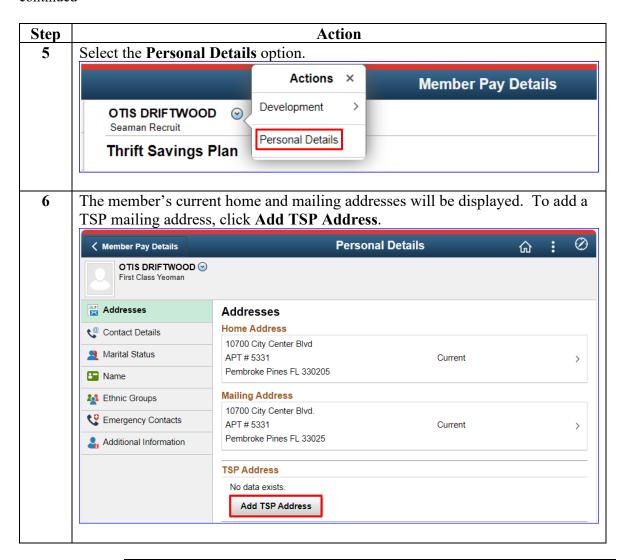


### Procedures,

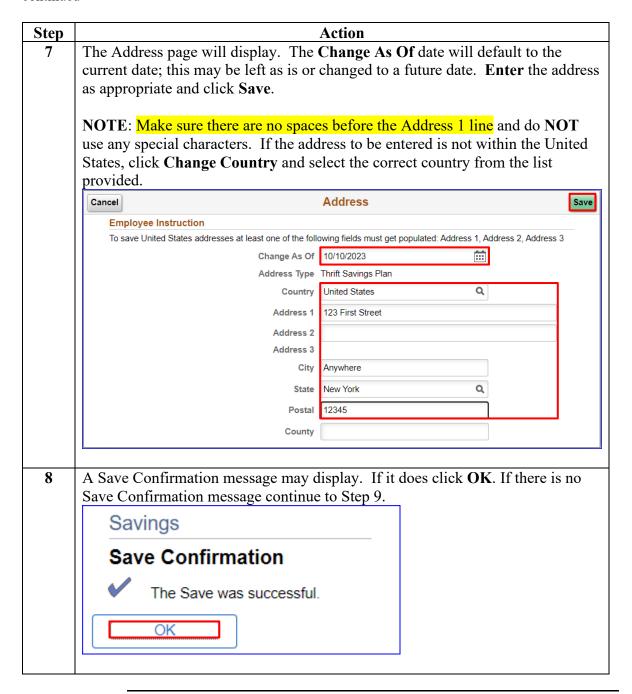
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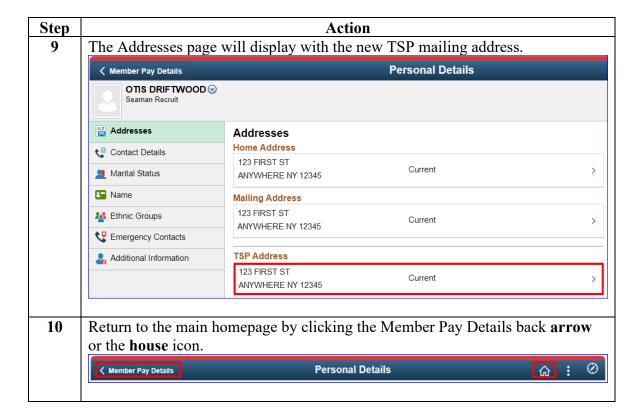
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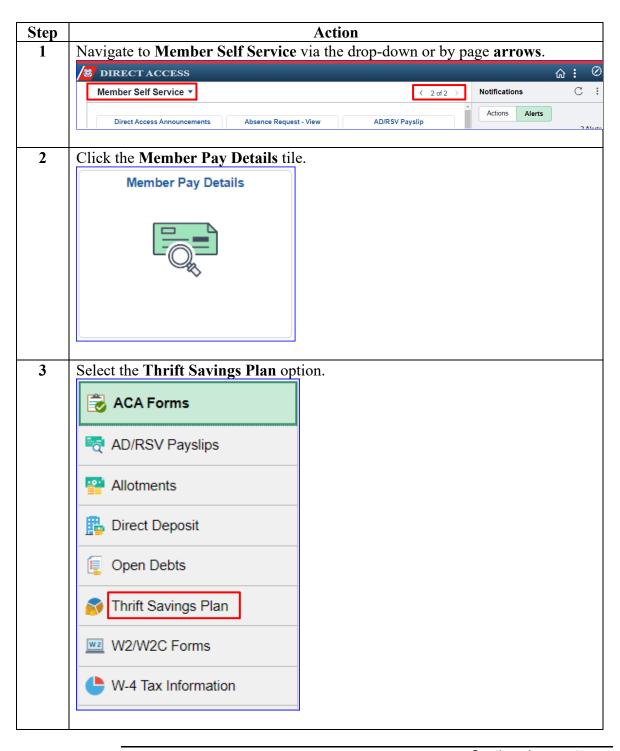


# Starting a Thrift Savings Plan

**Introduction** This section provides the procedures to start a Thrift Savings Plan (TSP)

in Direct Access (DA).

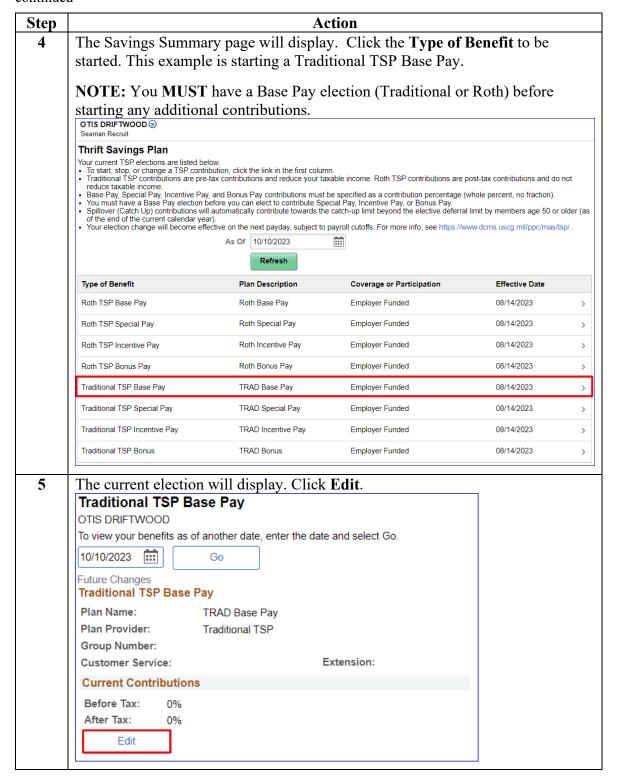
**Procedures** See below.



## Starting a Thrift Savings Plan, Continued

#### Procedures,

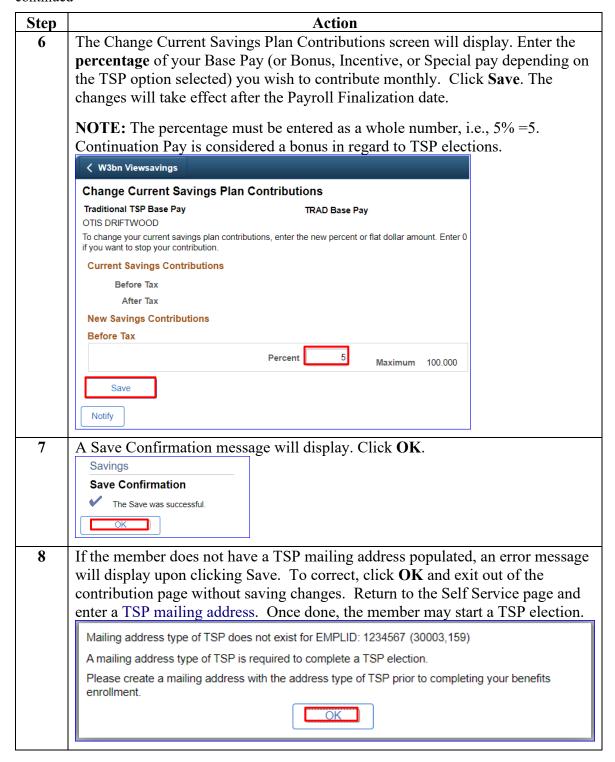
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### Starting a Thrift Savings Plan, Continued

### Procedures,

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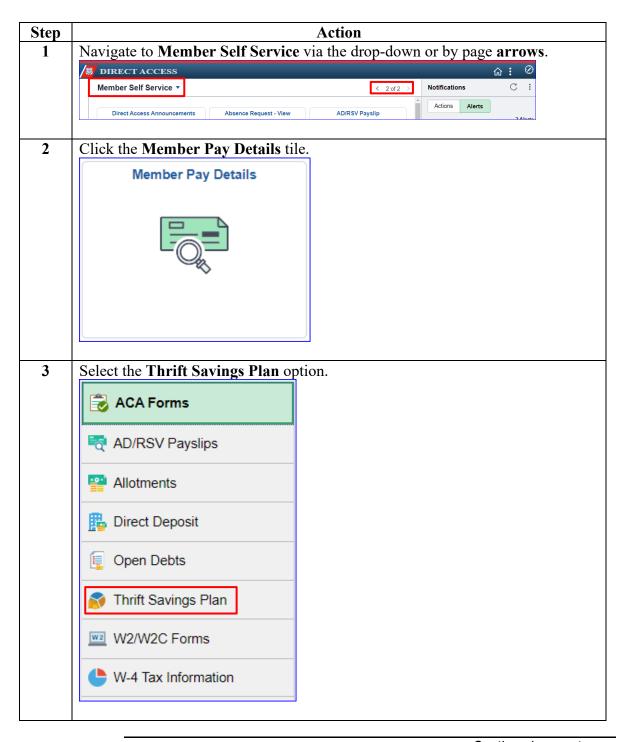


# **Changing a Thrift Savings Plan**

**Introduction** This section provides the procedures for you to change your Thrift

Savings Plan (TSP) in DA.

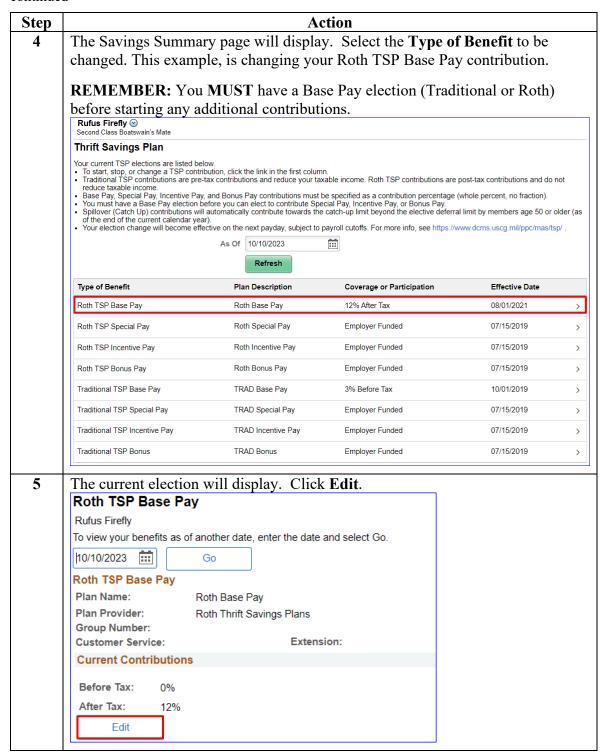
**Procedures** See below.



## Changing a Thrift Savings Plan., Continued

#### Procedures,

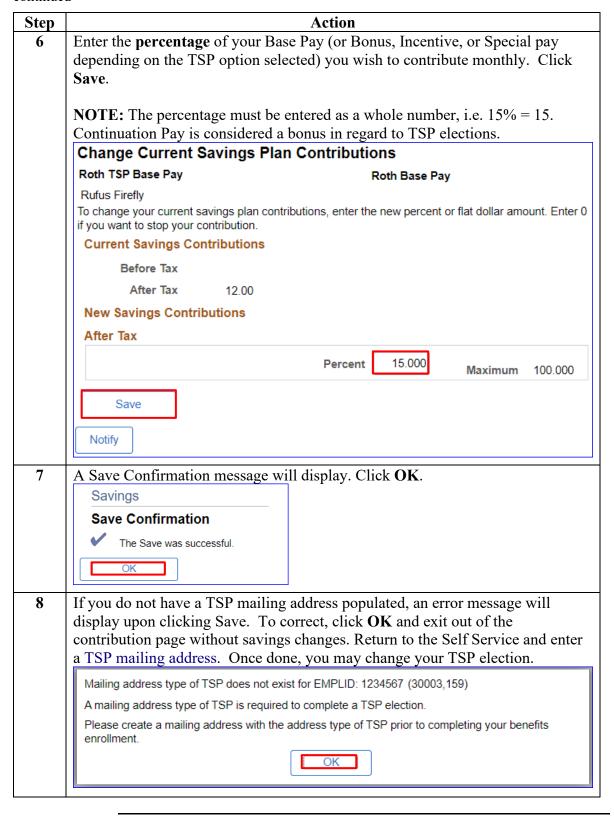
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### Changing a Thrift Savings Plan., Continued

#### Procedures.

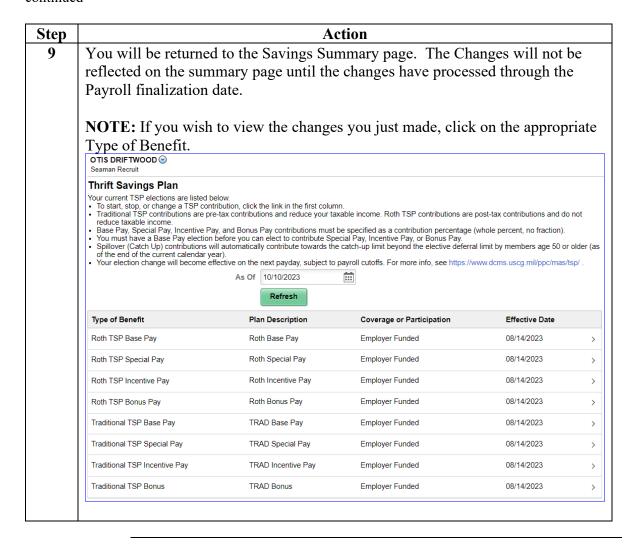
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## Changing a Thrift Savings Plan., Continued

#### Procedures,

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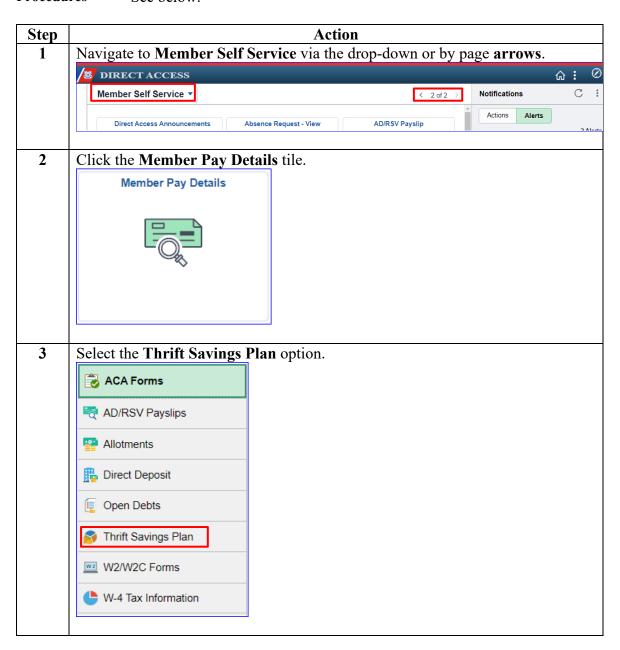


# **Stopping a Thrift Savings Plan**

**Introduction** This section provides the procedures for you to stop your Thrift Savings

Plan (TSP) in DA.

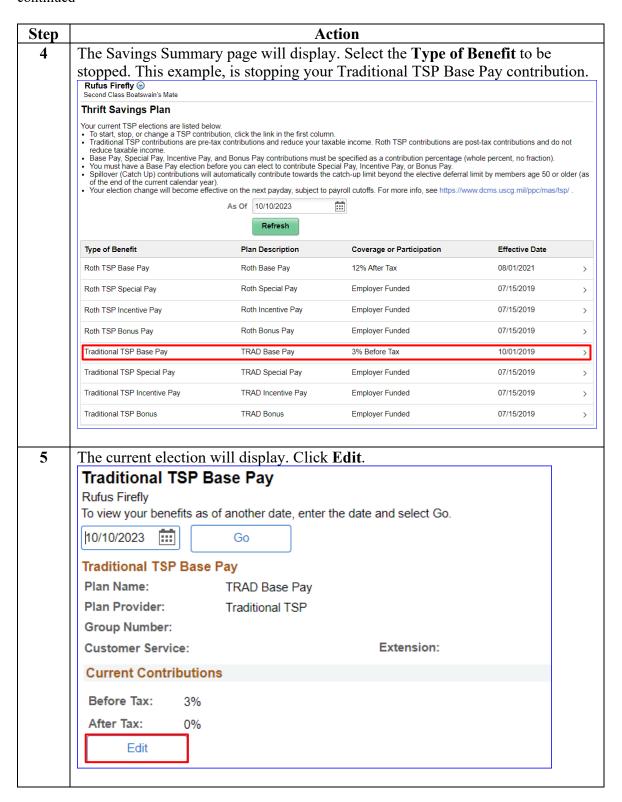
**Procedures** See below.



### Stopping a Thrift Savings Plan., Continued

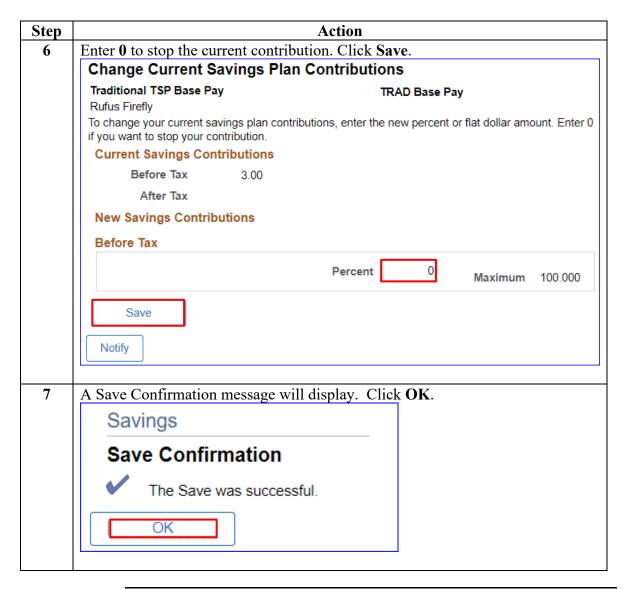
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# Stopping a Thrift Savings Plan., Continued

# Procedures, continued



### Stopping a Thrift Savings Plan., Continued

### Procedures,

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