



Moving often means adjusting to change and starting new routines. This is especially true for your finances and cash flow.

This checklist, supplemented with information and referrals from the Army Community Service Center (ACS) staff, can help address the main financial considerations of a PCS to help Soldiers and Families make sound financial decisions.

## HANDOUTS

- ✓ Spending Plan Worksheet
- ✓ Understanding Credit
- ✓ Major Purchases
- ✓ 5 Rules for Buying a House
- ✓ Estimated Costs for a PCS Move
- ✓ Military Consumer Protection
- ✓ Sources of Help for Military Consumers
- ✓ Financial Planning Worksheet for a PCS Move
- ✓ TRICARE Overview
- ✓ Free Credit Monitoring
- ✓ Servicemembers Civil Relief (SCRA)



## FINANCIAL PLANNING

- Update your personal spending plan using the “Spending Plan Worksheet”. A good spending plan helps you manage your money, plan for your financial goals, and prepare for emergencies. Here are four tips financial experts suggest to help you get started.

*Counselor: Inform Soldier(s) you can provide a “Spending Plan Worksheet” as well as more detailed templates with features that can help them understand their financial condition and reduce excessive debt.*

### Tip 1: Understand your current situation.

In this step, it’s important to understand what’s really going on with your money today. Start tracking all of your current cash inflows and outflows for the next 30 days to analyze where you are spending. Or calculate your past 30 days using credit card and bank account statements.

### Tip 2: Know where your money should go.

Financial experts offer these general guidelines when budgeting your money:

- Save and/or invest 10 - 15% of pretax pay.
- Strive to keep transportation expenses including car payments, insurance, gas, and maintenance to 15 - 20% of pretax pay.
- Limit housing expenses, including mortgage or rent payment, taxes, utilities, maintenance, etc., to the Basic Allowance for Housing (BAH) or 25% of pretax pay.

### Tip 3: Create a plan.

Build a plan for setting aside money and putting limits on how much you’ll spend each month on various things.

### Tip 4: Make adjustments.

Make sure to go back and update your budget as life changes.



- Establish an emergency fund. Financial experts suggest you should keep at least three to six months of living expenses in reserve. If you do not have that much saved, consider setting aside a little money each paycheck to help get you there.

***Counselor:** Share the concepts of paying yourself first, automating savings, and keeping their emergency fund in a separate account. Suggest the Soldier set up an automatic transfer through his/her bank or an allotment, time permitting.*

- Identify changes in pay, expenses and taxes from your current duty station to your next duty station.
  - Budgeting to live on one income is a great way to reduce financial related stress during a PCS. The second income, once re-established, can be used for saving for goals and quality of life improvements. Using this strategy can reduce long term debt obligations when additional income is interrupted during a move.
  - Potential changes to income could include an increase or decrease in: CONUS or OCONUS Cost of Living Adjustment (COLA), Basic Allowance for Housing (BAH), and spousal income due to job change. Visit <https://www.travel.dod.mil/Allowances> to calculate expected changes to your pay.
  - Potential changes to your expenses at your next duty station may include an increase or decrease in: housing, transportation, insurance, child care, food, fuel and utilities. It's important to establish a spending plan so you can identify and adjust to these changes.
  - Note: Your tax liability could change depending on where you are relocated. Speak to a tax professional to discuss your specific situation. Visit [www.militaryonesource.mil/financial-legal/personal-finance/taking-care-of-people/](http://www.militaryonesource.mil/financial-legal/personal-finance/taking-care-of-people/) to learn about initiatives to improve the quality of life for military families.
- Notify your financial institutions and creditors of your upcoming move. Consider setting up automatic bill pay to avoid missed or late payments. Confirm all transactions have cleared your bank or credit union account, if you plan to switch financial institutions at your next duty station.
- Check your credit report for free and resolve any errors. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or speak to a financial counselor on your installation. Review the "Understanding Credit" handout for more information about credit reports, credit scores and tips on improving your credit.
- Setting up auto payments and updating your address at [www.usps.com](http://www.usps.com) and with creditors, can help to avoid the most common credit issues caused by PCS.
- Develop a plan for managing and paying off your debt. Help is available at your Army Community Service Center (ACS), Military & Family Readiness Center, or at [www.powerpay.org](http://www.powerpay.org).
- Analyze your housing and transportation needs and be sure to prepare your finances for any major purchases related to your PCS. Review the handouts "Major Purchases" and "5 Rules for Buying a Home" for more information.



## PCS COSTS AND CONSIDERATIONS (Before Your PCS)

- Prepare for possible housing-related expenses such as cleaning, maintenance, long-term storage, insurance, and house hunting at your next duty station.
- Consider weight limitations, since you must cover the cost of shipping items that exceed the DoD weight limits. Visit [www.militaryonesource.mil/personalproperty](http://www.militaryonesource.mil/personalproperty) or your Travel Management Office for more information.

***Counselor:** The Soldier may want to consider a yard sale or online marketplace to sell non-essentials. This provides two benefits – they can make extra money AND lower their shipping weight. Another option is to donate the items to a charity.*

- Check the Servicemembers Civil Relief Act (SCRA) to see if your PCS orders qualify you to break your lease contract on your home, vehicle, or cell phone. Review the “Military Consumer Protection” and “Servicemembers Civil Relief Act” handouts for more information.

*Counselor: Remind Soldier(s) the installation legal office can assist with additional questions about SCRA.*

- Prepare for the potential costs associated with transporting and/or storing your vehicles.

The government only pays for the shipment of ONE vehicle to overseas duty assignments and usually only pays what it would cost to drive one personally owned vehicle from station to station in the U.S. There may be exceptions, so check with your command and your Travel Management Office regarding your specific situation.

- Prepare for potential costs associated with taking pets to your next duty station. These costs may include immunizations required for overseas travel (quarantine, airline crates, etc.) as appropriate. “Pet transportation/ fees authorized per Joint Travel Regulation” must be on orders to be reimbursed. This was effective 1 JAN 2024.
- Obtain passports and visas when appropriate. There will be costs associated with passports and visas when transferring overseas. The cost for these may be reimbursed with command approval. More information on passport fees and processing times (normally four to six weeks after application) is available on the State Department website <https://travel.state.gov/content/travel/en/passports.html>.

*Counselor: Note that passport rates vary based on whether the passport is new or being renewed. Passport applications for children under 16 require the presence of both parents, even if they are estranged.*



## PCS COSTS AND CONSIDERATIONS (During Your PCS)

- Estimate travel costs for your PCS move using the “PCS Expense Worksheet” provided. Remember to keep all receipts so you can complete your travel claim immediately upon arrival. Also, any unreimbursed moving expenses may be eligible for a tax deduction. Be sure to consult with a tax professional.

*Counselor: Remind Soldier(s) who are authorized PCS travel by POV are allowed one day of travel for the first 400 miles between authorized official points and each additional day is 350 miles. Mileage Allowance in Lieu of Transportation (MALT) is paid on a per mile basis for the official distance of each portion of the travel. PCS Flat Per Diem covers Lodging, Meals, & Incidentals. There are separate rates for the Soldier, Spouse or Dependent 12 years and older, and Dependents under 12 years. Visit [www.travel.dod.mil/](http://www.travel.dod.mil/) for most up to date rates.*



## PCS COSTS AND CONSIDERATIONS (After You Arrive)

- Prepare for possible expenses once you arrive such as security deposits, lodging, child care, and vehicle registration costs. Army Emergency Relief provides grants and interest-free loans for over 30 categories of assistance to help relieve financial distress of Soldiers and their Families. Visit [armyemergencyrelief.org](http://armyemergencyrelief.org) for more information.
- Consider the pros and cons of changing state residency. The Veterans Auto and Education Improvement Act of 2022 (HR 7939) amended the Servicemembers Civil Relief Act (SCRA) to give active-duty Soldiers and their spouses the ability to elect to use one of three states for purposes of taxation: either of their residences or domiciles or the permanent duty station of the Soldier (rather than just the state where the Spouse and Soldier are residing together) for purposes of taxation. Soldiers and their Spouses should consult a tax professional, as changing residency may impact state income tax, personal property taxes, car registration, and voter registration.

*Counselor: Inform Soldier(s) and Spouses of residency options for taxation purposes.*

- Child care can be a big expense, so seek out potential resources to help reduce costs. Sources of potential help include:
  - Military OneSource, <https://www.militaryonesource.mil/parenting/child-care/military-child-care-services>
  - Army Child & Youth Services (CYS), [www.armymwr.com/programs-and-services/cys](http://www.armymwr.com/programs-and-services/cys)
  - MilitaryChildCare.com, [www.militarychildcare.com](http://www.militarychildcare.com): A DoD-sponsored organization matching military families with providers that includes both child development centers on base and certified care homes
  - Dependent Care Flexible Spending Account, <https://finred.usalearning.gov/Benefits/DCFSA>: A pre-tax flexible spending account to pay for eligible dependent care services. A PCS is considered a “qualifying life event” for enrollment.
  
- Visit the Army’s Spouse Employment Toolkit at [www.armyresilience.army.mil/ard/spouse-employment-toolkit.html](http://www.armyresilience.army.mil/ard/spouse-employment-toolkit.html). Military OneSource and the Military Spouse Employment partnership website is a benefit for spouses needing help seeking new employment: <https://myseco.militaryonesource.mil/portal/msep>.

Enrolled in the Exceptional Family Member Program? Visit the Enterprise EFMP site at <https://efmp.army.mil/EnterpriseEfmp> to assist you in the PCS process both before and after you arrive.



## PCS ENTITLEMENTS

### ALLOWANCE

Monetary Allowance in Lieu of Transportation (MALT)  
 PCS Per diem  
 Dislocation allowance

### PURPOSE

Offset driving costs  
 Cover lodging, meals & incidentals  
 Partially reimburses for expenses incurred

- Other Pay and Allowances (Location Specific)

### ALLOWANCE

OHA  
 MIHA  
 TLA  
 TLE  
 COLA

### PURPOSE

Overseas Housing Allowance  
 Move-In Housing Allowance  
 Temporary Lodging Allowance (OCONUS)  
 Temporary Lodging Expense (CONUS)  
 Cost of Living Allowance (in designated areas)

- You may use your Government Travel Charge Card (GTCC) during your PCS to cover expenses that will be reimbursed by the government. Remember that these cards are ONLY for official travel-related expenses and misuse of your GTCC can subject you to administrative or disciplinary action. You will be responsible to pay any overages on the GTCC that are not covered by reimbursement, so it is important to develop an estimated cost of what is reimbursable.
  
- An advance of Basic Allowance for Housing (BAH) can help cover the extra expenses of relocation due to a PCS move and claimed at the new duty station. The Advance Pay may be paid at the losing duty station upon request. DD Form 2560, PCS orders, and their Absence request must be submitted via IPPS-A (Old DA 31 Leave Form). It is important to note that since this is an advance, it MUST BE REPAYED over the next 12 months unless your unit commander authorizes a longer repayment term.