



*Flight Plan to Financial Freedom*

# Air Force Financial Readiness Permanent Change of Station (PCS) Instructor Guide

May 2020

Guidance on financial readiness training requirements are outlined in AFI 36-3009 (10 May 2019), *Airman and Family Readiness Centers*.

Relocating due to permanent change of station (PCS) orders usually means new opportunities and responsibilities for Airmen and their families. New horizons can be exciting, but pursuing them can test the resilience of personal and family systems, including finances. The government provides relocation allowances, although these may not cover all expenses. This course targets service members and their spouses who are relocating due to reassignment and provides information that will help them make and execute sound financial plans.

## CONTENT ORGANIZATION

*Permanent Change of Station (PCS)* comprises five parts:

- › Introduction
- › PCS Expenses
- › PCS Resources
- › Financial Planning for PCS
- › Conclusion

The course is supported by handouts and worksheets. These can provide the basis for group classroom instruction or one-on-one counseling at the Airman and Family Readiness Center (A&FRC).

## COURSE MATERIALS

A list of required materials is included in the materials section. All learning aids are included with the course materials and instructors may print new blank forms as needed.

A bank of items for quizzing and review is included among the course materials and can be used at the instructor's discretion.

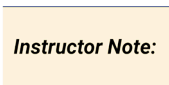



## INSTRUCTOR NOTES

Sections labeled "Instructor Note" include additional information for the instructor, as well as activities that provide practical application of key learning points. Instructor Notes contain an icon and appear in a shaded text box for easier recognition.



## CONTENT ICONS

The following icons are used throughout the guide:

	<i>Indicates additional information related to the content for the instructor</i>
	<i>Handout (Indicates a handout is associated with the content)</i>
	<i>Learning Activity (indicates a learning activity)</i>
	<i>Animated Slide (indicates that a slide is animated)</i>

## TRAINING EVALUATIONS

Upon completion of the *Permanent Change of Station (PCS)* training, learners are encouraged to complete a training evaluation. Please check the Personal Financial Readiness (PFR) Operations Guide for the most current information on how to complete a course evaluation and encourage learners to complete the evaluation.

## GUEST SPEAKERS

Facilitators may wish to invite a representative from the Finance Office to present the section on PCS entitlements.

The use of guest speakers is to be determined by each Airman and Family Readiness Center (A&FRC) or command. Speakers may be invited to present information about a specific organization or as a subject matter expert. Use of guest speakers must comply with Air Force Instruction (AFI) 36-2925, *Personal Commercial Solicitation on Air Force Installations*, and use only Air Force-provided materials; that is, this training.

## COURSE DESCRIPTION

- I. Length of Training. *Permanent Change of Station (PCS)* shall consist of approximately 45 minutes of classroom training or one-on-one education/counseling.
- II. Sections. *Permanent Change of Station (PCS)* contains an introduction, four content sections, and a conclusion. (Please see the content outline for details.)
  - A. Introduction
  - B. PCS Expenses
  - C. PCS Resources
  - D. Financial Planning for PCS
  - E. Conclusion

## LEARNING OBJECTIVES

**Terminal Objective:** Upon completion of this course, learners should be able to anticipate and successfully manage changes in their cash flow related to a PCS relocation.

### Enabling Objectives:

- › In the *Straw Poll* activity, learners will identify experiences with moving in their personal histories and make projections about their moving experiences to come.
- › Participating in the *Pass it On* activity, learners will brainstorm ways to reduce expenses during a move.
- › During the *Do the Math* activity, learners will use the *Financial Planning for a PCS Move* and *Estimate Travel Costs for a PCS Move* handouts to estimate travel expenses associated with their upcoming move.
- › During the *Tic-Tac-Go!* activity, learners will review and reinforce knowledge of PCS concepts and effective practices.

## SUMMARY OF LEARNING ACTIVITIES

- › *Straw Poll*: Prompted by multiple choice items, learners identify their personal experiences with moving and make projections about their moving experiences to come.
- › *Pass It On*: A brainstorming activity in which learners make suggestions for saving money during a PCS move.
- › *Do the Math*: A computational exercise in which learners make guided use of PCS planning materials that are available to them.
- › *Tic-Tac-Go!* (optional): An activity in which learners summarize and review session content in a game format similar to tic-tac-toe.

## CONTENT OUTLINE

- I. Introduction (8 minutes)
  - A. Welcome
  - B. Facilitator Introduction
  - C. Course Purpose and Rationale
  - D. Learning Activity: *Straw Poll*
  - E. Agenda
- II. PCS Expenses (10 minutes)
  - A. I'm Going to \_\_\_\_ (Disneyland?)
  - B. Expenses Before Your Move
  - C. Expenses in Transit
  - D. Expenses at the New Duty Station
  - E. Child Care
  - F. Emergency/Reserve Savings
  - G. Learning Activity: *Pass It On*





### III. PCS Resources (10 minutes)

- A. Air Force Portal—Virtual Finance
- B. Air Force Portal—eFinance
- C. Move.mil
- D. Travel Pay and Allowances
- E. Requesting Advance Pay and Allowances

### IV. Financial Planning for PCS (10 minutes)

- A. PCS Planning Worksheets
- B. Learning Activity: *Do the Math*
- C. Sources of Help
- D. Learning Activity: *Tic-Tac-Go!* game (Optional)

### V. Conclusion (7 minutes)

- A. Summary
- B. Closing
- C. Evaluation
- D. Certificates

## MATERIALS AND EQUIPMENT

Materials and equipment (these may vary depending on the activities that are chosen):

- › Projector/screen
- › *Permanent Change of Station (PCS)* PowerPoint slides
- › *Tic-Tac-Go!* PowerPoint slides
- › Chart paper and easel or whiteboard and markers
- › Paper
- › Pens, pencils

Forms:

- › Course sign-in sheet (from the course materials)
- › *Financial Planning Worksheet for a PCS Move* handout
- › *Estimated Travel Costs for a PCS Move* handout
- › *Moving Tips That Can Save You Money* handout
- › *Internet Resources for PCS Moves* handout
- › *Spending Plan Worksheet* handout
- › *Spending Plan Worksheet Checklist* handout
- › Course evaluation
- › Course certificate



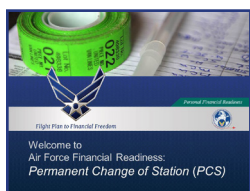
## COURSE PREPARATION

**Instructor Note:** Being prepared for training promotes organization, projects a positive image, and reduces stress. To ensure proper preparation for your training, do the following:

- › Create a roster of learners before the training begins.
- › Set up an attendee sign-in sheet on a sign-in table near the front of the classroom.
- › Place a sharpened pencil and blank paper for notes at each seat.



# CONTENT



## SLIDE 1

### Introduction

#### Welcome

Welcome the learners to *Permanent Change of Station (PCS)*.

Acknowledge that moving is never easy and can cause some financial strain, but tell them that they will learn strategies that will help them make their upcoming moves without breaking their budgets.

A PCS assignment presents financial challenges along with exciting new opportunities. This course increases awareness of the financial support that is available to service members and their families that have received a PCS assignment.

#### Facilitator Introduction

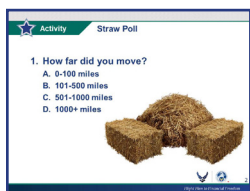
Introduce yourself by providing:

- › Your name
- › Your position
- › Your experience as a facilitator and/or with a PCS move

#### Course Purpose and Rationale

Explain that the purpose of this course is to help Airmen manage their money effectively before, during, and after a PCS.

**Disclaimer:** Tell learners the information provided in this course does not constitute a formal endorsement of any company, its products, or services by the Air Force. Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the Air Force of the linked websites, or the information, products, or services contained therein. The Air Force does not exercise any editorial control over the information you may find at these locations. This information provides informational resource material to assist military personnel and their families, to assist in identifying or exploring resources and options.



## SLIDE 2



### Learning Activity: Straw Poll

#### Purpose:

To establish need-to-know among learners

#### Time:

2-5 minutes



### Materials:

- › *Permanent Change of Station (PCS)* PowerPoint slides
- › Projector/screen

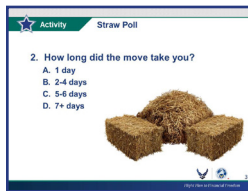
**Preparation:** Prepare a tally sheet to capture the number of respondents who select each option under each question.

**Procedure:** Tell learners to think back to the last time they moved, either as civilians or as Airmen. As you read each question and response, ask them to raise their hands to indicate their moving experiences. Tally and report the results at the end of the poll.

### Straw Poll

How far did you move?

- A. 0–100 miles
- B. 101–500 miles
- C. 501–1000 miles
- D. 1000+ miles

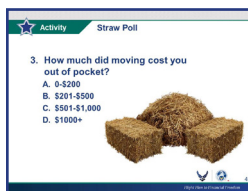


SLIDE 3

### Straw Poll

How long did the move take you?

- A. 1 day
- B. 2–4 days
- C. 5–6 days
- D. 7+ days



SLIDE 4

### Straw Poll

How much did moving cost you out of pocket?

- A. 0–\$200
- B. \$201–\$500
- C. \$501–\$1,000
- D. \$1000+



SLIDE 5

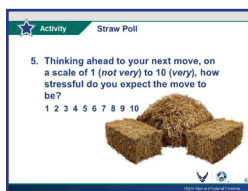
### Straw Poll

Thinking ahead to your next move, how expensive do you expect it to be?

- A. Less expensive
- B. More expensive







SLIDE 6

## Straw Poll

Thinking ahead to your next move, on a scale of 1 (*not very*) to 10 (*very*), how stressful do you expect the move to be?

1 2 3 4 5 6 7 8 9 10

Inform learners that moving by itself ranks in the bottom third of stressors on psychological stress scales, but the additive effect of other stressors often *associated with* moving—like change in income, loss of a spouse’s income, job change, major expenditures, and indebtedness—demonstrate that moving is actually extremely stressful. Airmen can increase their resilience for moving through planning, saving, and taking advantage of programs like PCS child care through the Air Force Aid Society.

Close out the activity by asking what surprises learners encountered during their last move. Transition to the course content from the last question, noting that with planning, their next move can be closer to their budget, less stressful, and hold fewer surprises.

[End activity.]



SLIDE 7

## Agenda

Explain that the course consists of three sections:

- › PCS Expenses
- › PCS Resources
- › Financial Planning for PCS

Tell learners that planning is the key to a financially successful relocation. When a service member and his or her family makes a PCS, there are many areas of household finances that may need to be reviewed and possibly changed for the sake of a “smooth move” and to minimize financial disruption.



SLIDE 8

## PCS Expenses

### I’m Going to \_\_\_\_\_ (Disneyland?)

Poll learners about their PCS destinations. If no “non-standard” PCS locations are mentioned, note that not all PCS assignments are to Air Force bases. Airmen may be going to Air National Guard or Reserve bases, other government agencies (Defense Intelligence Agency, Defense Information Systems Agency, a recruiting station, etc.), another service installation, embassy duty, etc.



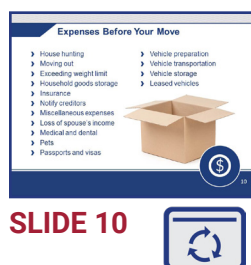
SLIDE 9



Ask learners to think about the following:

- › What financial obligations must they clear before leaving their current duty station and community?
- › What financial obligations will they incur during the transition from this duty station to the next? Which costs will be reimbursed? Which will not be reimbursed?
- › What financial obligations will be incurred at the new duty station?
- › What are their financial reserves? How much money do they have set aside to pay for expenses until they are reimbursed or for expenses that will not be reimbursed?
- › How will they handle changes in their cash flow?
- › Will they need to change banks or financial institutions? How much lag time will there be before funds are available from a new bank?
- › If they have a second job or other family members who work, how will they deal with the loss (at least temporarily) of this extra household income?

Note that these questions reflect some of the major considerations that Air Force families need to think through, discuss, and plan for. Worksheets in this course are provided to help Airmen organize their thoughts and finances when it comes to their PCS moves.



## Expenses Before Your Move

**Instructor Note:** Distribute the *Financial Planning Worksheet for a PCS Move*. Refer learners to the *Possible Expenses* section of the handout. Suggest that learners not write on the handout until you have reviewed it with the class. Learners will have the opportunity to fill in the worksheet during the *Do the Math* activity later in the course.

Explain to learners that moving expenses begin accumulating well before the Airman and his or her family departs for their next assignment. Expenses before a move include:

**House hunting:** Service members may receive house-hunting leave, but the Department of Defense (DoD) does not pay for the travel and lodging costs associated with that leave.

**Moving out:** Move-out expenses may include selling costs, dismantling major appliances or play equipment, lawn maintenance, cleaning services, etc.

**Exceeding household goods weight limitations:** Remind learners to check their household goods weight limit at <https://www.move.mil/> or with their Traffic Management Office (TMO). Service members must pay for items shipped in excess of the DoD weight limitations.



**Household goods storage:** Airmen and families can also work with their TMO to arrange long-term storage of household goods. *Note that items stored must remain stored for the duration of the orders authorizing their storage.*

**Insurance:** Suggest that learners consider additional insurance on household goods to cover potential losses beyond what the DoD will reimburse. Note that some renter's insurance policies may cover household goods in shipment, so learners should check with their current insurer.

**Notify creditors:** Remind learners to notify all creditors of their upcoming move (especially, if the move is outside the continental United States or OCONUS), so they avoid missed payments that can incur a fee, an increase in interest rates, or a credit score reduction.

**Miscellaneous expenses:** Learners should not forget to budget for dining with friends and/or parties before leaving their current location, as well as for side trips and souvenirs during the move.

**Loss of spouse's income:** The loss of a spouse's income until new employment can be found at the new location is often the single biggest negative financial effect of a military transfer. Remind learners that the A&FRC offers spouse employment information, workshops, and other resources to help family members locate jobs, update résumés, and learn interview techniques. Additional resources can be found on Military OneSource and the Military Spouse Employment Partnership website (<https://msepjobs.militaryonesource.mil/msep>).

**Medical and dental:** Remind learners that if they are moving overseas, there may be some medical and/or dental costs associated with the move, including medical screenings for dependents, immunizations, prescription refills, wisdom teeth extraction, braces, etc.

**Pets:** Some common pet expenses include visits to the veterinarian to ensure that your pet is current on immunizations, possible quarantine fees, boarding, airline crates, and airline tickets.

**Passports and visas:** Note that when transferring overseas, there will be costs associated with passports and visas. With command approval, the cost for these may be reimbursed. More information on passport fees (up to \$145 for an adult and \$115 for a child under 16) 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>). 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.



**Vehicle preparation:** Inform learners that maintenance may be needed before driving long distances. Those Airmen moving overseas may want to purchase extra maintenance parts for their vehicle that may be hard to find in another country. Airmen who are planning to sell or store their cars should set aside money for transportation costs to their new location.

**Vehicle transportation:** Note that the government only pays for the shipment of one vehicle to overseas duty assignments and usually pays only what it would cost to drive one personally owned vehicle (POV) from station to station in CONUS. There may be exceptions, so learners should check with their command and/or TMO.

**Vehicle storage:** For those storing POVs rather than moving them overseas, the government will pay storage fees up front. There may be exceptions, so learners should check with their command and/or TMO. *Note that stored vehicles must remain stored for the duration of the orders authorizing storage.*

**Leased vehicles:** Inform learners that if their vehicles are leased or if there is a loan on the vehicle, the leasing company or financial institution may not allow movement of the vehicle OCONUS. Airmen should check with the leasing agent or financial institution before moving the vehicle. The base legal office can advise Airmen about their rights under the Servicemembers Civil Relief Act (SCRA), which allows some leases to be legally canceled.



SLIDE 11



## Expenses in Transit

**Instructor Note:** Distribute the *Estimated Travel Costs for a PCS Move* handout. Refer learners to the travel expense items (such as lodging, food, and transportation costs) on the second page of the *Financial Planning Worksheet for a PCS Move*. Suggest that learners not write on the handouts until you have reviewed them with the class. Learners will have the opportunity to enter their information during the *Do the Math* activity later in the course.

Inform learners that most of the normal in-transit expenses are on the *Estimated Travel Costs for a PCS Move* handout and are reimbursed when the travel claim is filed. Remind them to keep all receipts in a safe place while in transit, so they can complete their travel claims immediately upon arrival.

Review the following points with learners:

**Driving costs via POV:** The government estimates that Airmen will travel 350 miles per day.

**Overnight accommodations:** The government estimates Airmen will need lodging every 350 miles.



**Food and miscellaneous expenses:** To make this estimate, learners should calculate the number of people multiplied by the number of days multiplied by \$50. Note that this estimate may be slightly different from the actual per diem entitlement.

**Recreation:** Airmen and families making a cross-country or long-distance move should budget time and money to see sights along the way. Planning for fun will make the move more enjoyable for everyone.



SLIDE 12



## Expenses at the New Duty Station

Note that some of the expenses the learners may encounter when they arrive at their new location include:

**Temporary lodging and food:** They will need a place to stay until they find a place to live. Suggest that they try to find a place with cooking appliances and a refrigerator to save money on food expenses while house hunting.

**Laundromat:** On average, they can expect to pay at least \$3 to \$6 per load of laundry.

**Utility/telephone deposits:** If possible, learners should obtain letters of reference from previous utility companies stating that they have paid on time. These letters may help them get deposit fees waived or reduced at the new duty station.

**Cell phones:** Most of the large cell phone carriers offer service across the contiguous United States, but learners going overseas should check with their carrier to price international service. Under the SCRA, service members may be able to terminate their cell phone contracts if the carrier does not provide service at their new location.

**Rental deposits:** Generally, learners should not expect to receive their security deposit from the house or apartment they have just vacated until 30 to 60 days after they have left. This means that they will need to come up with the security deposit and first month's rent for their next house or apartment, if they plan to rent.

**Cleaning supplies and restocking food supplies:** Learners should expect to spend more than usual at their first trip to the commissary or local market. They will have to restock food and cleaning supplies that could not be shipped.

**Insurance:** Learners should notify their insurance companies of their impending move and check the insurance rates at the new location. Insurance costs vary by locale as state law dictates minimal coverages, so they may need to budget more for payments.





**Car registration, licenses, and personal property tax:** With a few exceptions, states expect new residents to register their vehicles in that state. Direct learners to the state's motor vehicle department to find out what the rules are at their new duty station and to find out about military specific guidelines.

**State residency:** Note, however, that the Military Spouses Residency Relief Act gives the spouse of an active-duty service member the option *not* to change state residency when relocating to a new state due to a PCS. It is important to weigh pros and cons of changing state residency. Changing may not be the best option for a particular person or family because it may impact state income tax, personal property taxes, car registration, and voter registration. For more information, refer learners to: <https://military.laws.com/military-spouses-residency-relief-act> and <https://militarybenefits.info/military-spouse-blue-residency-relief-msrra>.

**Miscellaneous:** Commuting and clothing are other examples of costs that may increase with a move. A move to a different climate may involve additional clothing, utilities, and transportation expenses. Transferring children to a new school could involve tuition, uniforms, or new clothes. Also, there are typically decorative and practical odds and ends that must be purchased for a new residence.



SLIDE 13



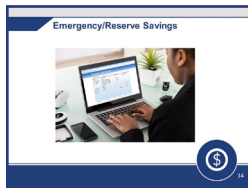
## Child Care

Remind learners that the availability, cost, and location of child care can vary significantly from one duty station to another. Researching options and planning for changes to their budgets and routines should be a high priority for parents with a PCS assignment.

Inform learners that Military OneSource's interactive Military Installations website (<https://installations.militaryonesource.mil>) is a good place to start their research. Other sources of help can include command sponsors in their new locations, the A&FRC at their new base, and [MilitaryChildCare.com](https://militarychildcare.com)—a DoD-sponsored organization that matches military families with providers that include both child development centers (CDC) on base and certified care homes. (MilitaryChildCare.com allows assignees to non-standard locations to search by city, not just by installation.)

Note that the Air Force Aid Society (AFAS) offers child care programs at both ends of a PCS move, including subsidized care for families getting ready to relocate and respite care post-PCS. Parents should contact their A&FRC to learn what AFAS offers in various locations and to sign up for services.





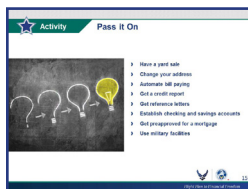
SLIDE 14

## Emergency/Reserve Savings

Tell learners that as their PCS date gets closer, building up their emergency and reserve savings fund should be another top priority. It is better to draw down their savings to pay expenses that are associated with a move than to take advances against future pay—which decrease future income as the advances are repaid—or to borrow the necessary money with interest, especially since not all costs are reimbursable.

Note that savings provide a buffer against unplanned or unexpected expenses, such as emergencies and repairs to a car or home.

Remind learners that members of the Reserve Component may experience a delay in pay when mobilizing or demobilizing, especially when changing from Title 32 to Title 10 orders.



SLIDE 15



## Learning Activity: Pass It On

### Purpose:

Learners share ideas with one another for reducing the financial burden of a PCS move.

### Time:

5 minutes

### Materials:

- › Whiteboard or chart pad and markers
- › *Moving Tips That Can Save You Money* handout

### Procedure:

Ask learners to think of one cost-cutting tip or way they have saved money when relocating in the past (whether a military transfer or a civilian move), and then have them come forward and write it on the whiteboard or chart pad. Review the list with learners, comparing and contrasting ideas generated by the class with the ideas on the slide.

### Slide Bullets:

**Have a yard sale:** Airmen who have received PCS orders can have a yard sale to get rid of items they no longer want or need. A rule of thumb is if an item has not been used in a year, get rid of it. Not only will this help movers stay below their weight limit on household goods shipments, it can generate funds to help pay for the move itself. Learners might also consider online sales and auction sites.



**Change your address:** Learners should notify all creditors, insurance companies, automatic investment programs, and the IRS of their change of address as soon as possible. This helps prevent missed payments and late fees. Learners should also arrange to have their mail forwarded, starting a day or two before leaving their present residence.

**Automate bill paying:** When available, learners might consider setting automatic bill payments or electronic bill payments, allotments, preauthorized withdrawals, or another system for paying bills while in transit. Remind them to allow plenty of time to start an allotment.

**Get a credit report:** Remind learners to review their credit report before they move. If they plan to rent, their next landlord will order a copy of their credit report, so it is wise to get ahead of any problems or discrepancies.

**Get reference letters:** Airmen can obtain letters of reference from their current utility, cable, and telephone companies to reduce or eliminate deposit costs at their new location. They should also get written references from their landlord if they rent their current residence and from their employers if they worked a second job or their spouse worked outside the home.

**Establish checking and savings accounts:** Remind learners that if they will be changing banks or credit unions, they should not close existing checking and savings accounts until they have new ones at their new location and all allotments and/or electronic fund transfers have been successfully shifted to the new account. Suggest that if possible, they should choose a financial institution that will move with them during future PCS relocations.

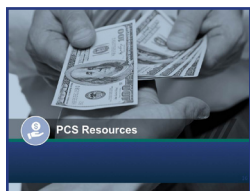
**Get preapproved for a mortgage:** If learners are going to be buying a home at their new duty station, suggest that they get preapproved at their bank or credit union for a home loan. Suggest that they also attend a class on home buying at the A&FRC, housing office, or a civilian location. Home buyers should be careful about taking on additional debt (e.g., car loan, advance pay) at the same time they purchase their home.

**Use military facilities:** Suggest that learners use military temporary lodging facilities whenever possible, and they should always ask for a military discount when using civilian lodging facilities.

Close the activity by distributing the *Moving Tips That Can Save You Money* handout. Highlight any tips that have not already been discussed.

**[End activity.]**

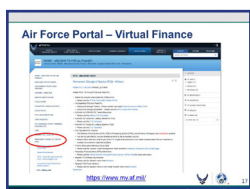




**SLIDE 16**

## PCS Resources

To plan effectively for a PCS move, it is important that Airmen know the financial resources available to them. This section of the course briefly introduces funding for costs associated with moving family members, household goods, and vehicles from one duty station to another, as well as methods for tracking, managing, and reporting expenses



**SLIDE 17**

### Air Force Portal—Virtual Finance

Remind learners that many resources that will help them with their PCS moves reside on the Air Force Portal (<https://www.my.af.mil>). Airmen should first log into the portal and search for “virtual finances” under Quick Links, then click the Permanent Change of Station (PCS) link in the panel on the left. This section of the portal includes a database of finance-related questions and a search function to locate the Finance Support Office (FSO) on every base around the world.



**SLIDE 18**

### Air Force Portal—eFinance

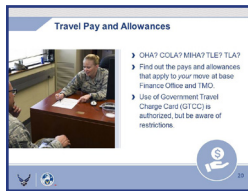
Highlight eFinance, another application available through the virtual finance page of the Air Force portal. The eFinance workspace assists active-duty and Reserve Air Force service members with the paperless submission of PCS-related documents, military pay documents, and non-Defense Travel System/Temporary Duty (non-DTS/TDY) vouchers. The PCS In-Processing System (PIPS) module uses a “wizard approach” to guide the members through PCS in-processing by presenting an interactive virtual interview session that explains PCS entitlements based on information provided by the service member. The system uses easy-to-understand, question-and-answer sessions to take the member through the process of PCS travel from start to finish. PIPS also includes a briefing area where the local FSO can include a tailored briefing or provide information specific to their location for the member to review. The FSO can also provide service members with base-specific contact information, hours of operation, or other important information.



**SLIDE 19**

### Move.mil

Remind learners that information about the logistics of their PCS move and links to service providers are found on the official DoD moving portal at Move.mil (<https://www.move.mil>). If they are relocating and have not done so already, they should review the options, limitations, and responsibilities that are found on the website. Airmen should also check in with their local TMO for assistance in completing required actions for a move and to find additional information about entitlements.



SLIDE 20



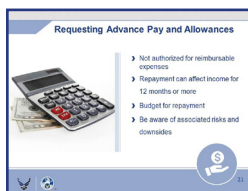
## Travel Pay and Allowances

**Instructor Note:** Consider inviting a representative from the finance office to discuss the specifics of travel pay and allowances.

Explain that Airmen and their families can expect to receive a number of travel pays and allowances as part of their PCS orders. The installation Finance Office and TMO will have the most up to date information on travel pays and allowances. However, typical examples include mileage reimbursement, per diem (to cover hotel and meals), and a dislocation allowance (monies to cover expenses not otherwise reimbursed). Other pays and allowances are specific to certain geographic areas, like Overseas Housing Allowance (OHA), Cost-of-Living Adjustment (COLA), and Move-In Housing Allowance (MIHA). Based on geographic location, an Airman may also be eligible for Temporary Lodging Expense (TLE) or Temporary Lodging Allowance (TLA). The installation Finance Office, TMO, Move.mil, and the virtual finance page on the Air Force Portal will provide additional information and estimates for reimbursement.

Airmen may use their Government Travel Charge Card (GTCC) to cover expenses that will be reimbursed by the government. However, it is important to anticipate costs and develop an estimated cost for expenses. Airmen are responsible to pay any overages on the GTCC that are not covered by reimbursement. Emphasize that government travel cards are issued only for official travel-related expenses. Cardholders who misuse their DoD travel cards are subject to administrative or disciplinary action.

Preparing for a PCS is a great time to review your current spending plan and estimate any changes that might occur. Examine other sources of money you may have available to assist with your PCS, including savings/emergency funds.



SLIDE 21

## Requesting Advance Pay and Allowances

Inform learners that upon receipt of their orders, they may request an advance on pay and eligible allowances, such as Basic Allowance for Housing (BAH). The purpose of advance pay and allowances is to help the service member meet the extra expenses related to relocation during PCS moves. Advance pay is not authorized for the specific out-of-pocket expenses covered by advances of other pays and entitlements.

Note that if learners are going to take advance pay (if eligible, they may apply for one to three months of advance pay) or the advance BAH, they should be sure to budget for repaying it. Before requesting an advance, they should consider having their budget reviewed by a personal financial





counselor/educator (PFC/E) at the A&FRC and take into account the effect of the repayment over the next 12 months of income. A repayment time of greater than 12 months requires unit commander approval.

Guidance for advance pay and advance BAH can be found in AFMAN65-116V3. Financial Management (pages 29–30, section 6.17 “Advance Pay” and section 6.18 “Advance BAH”). (Source: [https://static.e-publishing.af.mil/production/1/saf\\_fm/publication/afman65-116v3/afman65-116v3.pdf](https://static.e-publishing.af.mil/production/1/saf_fm/publication/afman65-116v3/afman65-116v3.pdf)).

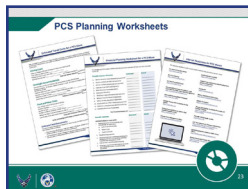
Advance pay or advance BAH is one option available to Airmen; however, it is not the only option and may not be the best option for an Airman’s financial situation. Preparing for a PCS is a great time to review their current spending plan and estimate any changes that might occur and the effect of repaying any advance pay or advance BAH. Airmen should examine other sources of money they may have available to assist with their PCS, including savings/emergency funds.



SLIDE 22

## Financial Planning for PCS

Remind learners that planning is the key to a financially successful relocation. When a service member and his or her family relocates due to a PCS, advance knowledge and planning can make the difference between landing on the right foot financially or starting a new assignment at a financial disadvantage. This section of the course will help the learners account for specific expenses, including travel, and help them find available resources for meeting those expenses.



SLIDE 23

## PCS Planning Worksheets

**Instructor Note:** Distribute the *Internet Resources for PCS Moves* handout. If you have not already done so, distribute the *Financial Planning Worksheet for a PCS Move* and *Estimated Travel Costs for a PCS Move* handouts.

Explain to learners that the *Financial Planning Worksheet for a PCS Move* has two sections: the first lists the possible sources of income that were just discussed. The second deals with possible expenses. The list of possible expenses gets very specific and still may not cover everything for each Airman’s unique situation. Additional lines are provided for other expenses.

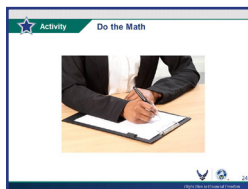
This worksheet provides a starting point for Airmen and their family members to begin planning for the expenses associated with relocation. When learners subtract the expenses in the second section from the income expected in the first section, they will know approximately how much additional money, if any, will be needed for their move.



A second worksheet, *Estimated Travel Costs for a PCS Move*, can help Airmen calculate likely out-of-pocket expenses associated with a PCS move. Figures can be used in the *Financial Planning Worksheet for a PCS Move*.

The *Internet Resources for PCS Moves* has a list of websites that may facilitate planning.

**Instructor Note:** If Internet access is available, and time permits, access a sampling of the websites.



SLIDE 24



## Learning Activity: Do the Math

### Purpose:

To review the relationship between PCS expenses and PCS resources.

### Time:

5–10 minutes

### Materials:

- › Paper
- › Pens/pencils

### Preparation:

Be sure learners have usable copies of the *Financial Planning Worksheet for a PCS Move* and *Estimated Travel Costs for a PCS Move* handouts.

### Procedure:

Tell learners that they will make preliminary estimates to determine how much money above and beyond expected reimbursements they may need for a PCS move. Give learners some time to work through the sections on the worksheets.

Close out the activity by asking learners what surprising discoveries they made. (Answers may include realizing that reimbursements will not cover all expenses.)

Make additional copies of the worksheets available for Airmen who want to repeat the exercise at home.

### [End activity.]



SLIDE 25

## Sources of Help

Transition from the activity by noting that the military understands how challenging a PCS move can be and that the military has made a number of resources available to help.



**Command Sponsor:** Your sponsor will not only know about the base and command you are going to, but the local community and its resources. If you are going to a non-standard location, your sponsor can be especially helpful, as well as contacts to the local school district, chamber of commerce, convention and visitors' bureau, and other local institutions.

**Personal Financial Counselor/Educator (PFC/E):** A PFC/E at your A&FRC can help Airmen construct a budget or financial plan in anticipation of an upcoming move.

**Military OneSource:** Along with budgeting and relocation tips, information about their next duty station is available through the Military OneSource website (<https://www.militaryonesource.mil>).

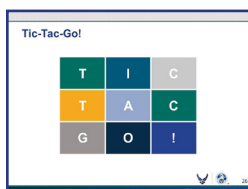
**Traffic Management Office (TMO):** This office is responsible for arranging the actual move of household goods and vehicles.

**Financial Services Office (FSO):** This office is where Airmen can request travel advances, file travel claims, and learn about entitlements. Remind learners that it is important to ask questions to ensure that they receive all of their entitlements.

**Virtual Finance:** An online resource on the Air Force Portal with information on many finance topics, including PCS. Resources include finance question database, calculators, FSO lookup, and link to eFinance.

**eFinance:** The eFinance Workspace (eFinance) is an application that assists active-duty and Reserve Air Force members with the paperless submission of PCS-related documents, military pay documents, and non-DTS/TDY vouchers. In addition, civilians can also use the application to submit non-DTS/TDY vouchers.

**Air Force Aid Society (AFAS):** Airmen who have a financial emergency once they arrive at their new duty station may find that AFAS is able to help with basic needs such as move-in expenses, food, and car repairs. Funds may be provided in the form of an interest-free loan that must be repaid.



**SLIDE 26**



### Optional Learning Activity: *Tic-Tac-Go!* Review Game

**Purpose:**

To review and reinforce course content.

**Time:**

5–10 minutes



### Materials:

- › Projector/screen
- › *Tic-Tac-Go!* PowerPoint slides

**Preparation:** Preview the functionality of the game slides.

**Procedure:** Draw a three-by-three tic-tac-toe game board on a whiteboard or chart paper. Divide learners into teams. Name one of the teams X and the other O. Explain that the teams will be playing a tic-tac-toe review game against each other and will get to place their marks (X or O) on the squares for which they answer questions correctly. The content of the questions can come from anywhere in the course. Flip a coin or use some other method to decide whether X or O will go first. Click the first slide to advance to the first question. Allow the team who won the coin toss a few moments to answer the question. Click again to reveal the correct response. Allow respondents whose answers are correct to choose the placement of the X or O, as appropriate, on the game board. Repeat until a winning vertical, horizontal, or diagonal row is made on the game board or all nine questions have been answered.

### Question Bank

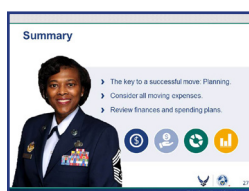
1. True or false: Every PCS move is either to an Air Force base or within the vicinity of an Air Force base. (False. Airman can be assigned to recruiting, embassy duty, instructor duty, or other duties away from Air Force installations.)
2. True or false: The Servicemembers Civil Relief Act (SCRA) allows you to end auto leases early under certain conditions. (True. You may also be able to terminate some cell phone contracts.)
3. True or false: An Airman's state of residency can be different from the Airman's geographical location, but the Airman's spouse must always be a resident of the state where he or she is located. (False. The Military Spouses Residency Relief Act [MSRRA] changed that in 2009.)
4. True or false: Taking a pay advance is the best way to meet the extra expenses of a PCS move. (False. Advance pay has to be paid back, which lowers your income after the move. Reserving money for expenses ahead of time is less disruptive.)
5. How much per diem does the Air Force pay for house-hunting trips? (\$0. Airmen may be granted leave to house hunt, but no expenses will be reimbursed.)



6. What does TMO stand for and what is its function? (Traffic Management Office. This office is responsible for arranging the actual moving of your household goods and vehicles.)
7. How many personally owned vehicles (POVs) will the government ship overseas when you relocate? (One)
8. True or false: The Air Force Aid Society offers subsidized child care to families preparing to PCS. (True.)
9. True or false: You can sign up for child care at your next duty station before you arrive there. (True. Create an account at <https://public.militarychildcare.csd.disa.mil>).

**[End activity.]**

## Conclusion



**SLIDE 27**

### Summary

Remind learners that the key to a successful move is found in good planning. Airmen should consider all of the expenses of a move, take a look at their current spending plans, make some projections based on anticipated expenses, and be prepared for the best!

Solicit and answer questions.



**SLIDE 28**

### Closing

**Instructor Note:** Remind learners that participant evaluations are an essential part of facilitation. Encourage learners to complete the training evaluation.

Explain that certificates are available, if needed, and can be collected before they leave the classroom.

Thank everyone for participating!

## REFERENCES

National Endowment for Financial Education. n.d. Money and Moving: Avoid a PCS Financial Fiasco.. Retrieved March 3, 2020 from <https://militarysaves.org/organizations/partner-resource-packets/money-and-moving>.

