



Permanent Change of Station (PCS)

Instructor Guide

I. COURSE ORGANIZATION AND OUTLINE

The ***Permanent Change of Station (PCS)*** course is **organized into five parts:**

1. Introduction and Agenda

- Welcome
- Facilitator introduction
- Review of agenda

2. Financial Planning

- Spending plan
- Estimate changes to income
- Estimate changes to expenses
- Health and Dental Insurance
- Protect your credit
- Manage debt

3. PCS Considerations

- Before your move
 - HHG and PPM
 - Housing
 - Property Insurance
 - Weight limitations
 - Child care and schools
 - Servicemembers Civil Relief Act
 - Vehicles
 - Pets
 - Passports
- During your move
 - Estimated travel costs
 - Tax considerations
- After you arrive
 - Initial expenses
 - State residency
 - Spouse employment
 - Dependent Care Flexible Spending Account
 - Childcare

4. Allowances and Entitlements

- Travel pay and allowances
- PCS pay resources
- Food Security Resources and Support Programs

5. Summary and Resources

TOTAL: 30-45 minutes

II. LEARNING OBJECTIVES



Terminal Learning Objectives (TLOs) and Enabling Learning Objectives (ELOs)

1. **TLO:** Understand the fundamentals of creating and managing a spending plan, and the importance of updating a spending plan.
ELOs: Be able to calculate the differences in pay and benefits from a previous duty station to the current duty station. Be able to identify changes in expenses from a previous duty station to the current duty station. Update a personal spending plan.
2. **TLO:** Understand the fundamentals and management of debt and credit.
ELOs: Know how to check and resolve errors on a credit report. Understand the strategies to raise a credit score. Know strategies for managing credit and debt. Know several resources for funding major life events that reduce the need for additional credit.
3. **TLO:** Examine the impact of special pay and entitlements.
ELO: Understand the typical costs and entitlements associated with a change in duty station.
4. **TLO:** Know the military consumer protection law fundamentals, including the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA).
ELOs: Understand the components and protections for Soldiers under the SCRA and MLA. Know the basic procedures for handling a consumer complaint or dispute associated with the SCRA or MLA. Understand how the basic protections afforded under the SCRA can protect finances.

III. CHAPTER PREPARATION

Sections labeled “**INSTRUCTOR NOTE:**” include additional information for instructor background, 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 this guide:

INSTRUCTOR NOTE:	Instructor Note (indicates additional information related to the content for the instructor)
	Checklist and Handout (indicates a Checklist or Handout is associated with the content)
	Learning Activity (indicates a learning activity)

INSTRUCTOR NOTE: Being prepared for training promotes organization, projects a positive image, and reduces stress.

Be prepared to discuss each Checklist and Handout in class. You should familiarize yourself with this content so you can effectively discuss each document during your presentation.

While this guide is written as a script, avoid reading it word-for-word. Familiarize yourself ahead of time so you feel comfortable covering the material in your own words.

Throughout the presentation, the Checklist or Handouts will be identified with an icon on the PowerPoint and an Instructor Note in this Instructor Guide.

Materials and Equipment:

- Projector/screen
- *Permanent Change of Station (PCS)* Course PowerPoint slides
- Chart paper and easel or whiteboard and markers
- Paper, pens, pencils
- Course sign-in sheet
- Course evaluations

Forms and Handouts:

- *Permanent Change of Station (PCS)* Soldier Checklist
- *Spending Plan Worksheet* Handout
- *Understanding Credit* Handout
- *Military Consumer Protection* Handout
- *Sources of Help for Military Consumers* Handout
- *Servicemembers Civil Relief Act* Handout
- *Major Purchases* Handout
- *5 Rules of Buying a House* Handout
- *Estimated Travel Costs for a PCS* Handout
- *Financial Planning Worksheet for a PCS Move* Handout
- *TRICARE Overview* Handout
- *Free Credit Monitoring* Handout

IV. CONTENT

Introduction



SLIDE 1

Facilitator Introduction

Introduce yourself by providing:

Hello, my name is _____. I am a _____.

(Describe your experience as a facilitator or with personal financial management).

Course Purpose and Rationale

Those of you who have moved before know that the process can be overwhelming, but the Army has many different resources to help you in this endeavor. The information I'll provide over the next 30-45 minutes will help you better understand and prepare for a Permanent Change of Station (PCS) move. This training satisfies the common military training requirement for PCS for Soldiers in pay grade E-4 or below, or in pay grade O-3 or below.

Disclaimer: *The information provided in this course does not constitute a formal endorsement of any company, its products, or services by the military. Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the military of the linked websites, or the information, products, or services contained therein. The military does not exercise any editorial control over the content you may find in these resources. The intent is to provide informative material to assist Soldiers and their families in identifying or exploring multiple options.*

Agenda



SLIDE 2



INSTRUCTOR NOTE: Distribute the *Permanent Change of Station Soldier Checklist*.

Moving often means adjusting to change and starting new routines. This is especially true for your finances. This course will help you optimize your resources and strategize ways to complete your upcoming move without breaking your spending plan.

Today, we will discuss several topics to prepare you for this PCS:

- Financial Planning
- PCS Considerations
 - Before your move
 - During your move
 - After you arrive

- Allowances and Entitlements

I'll also point you to free resources that can help you take action on what we discuss.

We have a lot to cover today, so let's get started.

Financial Planning



SLIDE 3



ACTIVITY: Break the class into pairs and have them discuss their past moving experiences and upcoming move. Instruct them to discuss the questions listed below, as well as other moving issues they've encountered. Then, call on a few groups. Have them brief what they discussed. Acknowledge the emotional aspect of moving and tie it to the financial aspect. Also, acknowledge those moving OCONUS, geo-bachelor, etc., and the additional steps involved. Allow five minutes to complete this activity.

I want everyone to think back to your past moving experiences and forward to your upcoming move as a Soldier or as a spouse.

- Have you moved before?
- What difficulties did you face?
- Where are you going for this move?
- What struggles do you think you will have with this move?
- How much did moving cost you out of pocket?
- Thinking about your upcoming move, how many of you have financial changes taking place — things like a spouse changing jobs, needing to find a new day care, or planning to buy a house?

Moving can be full of financial surprises. Moving is expensive and comes with a lot of out-of-pocket expenses. The Army will cover many of the costs; however, the Soldier/family needs to save money (and start planning) as soon as they receive the Request for Orders (RFO). This will ensure that the emergency expenses can be covered until the allowances and entitlements come in. So, let's talk about planning for the unexpected.

Spending Plan



SLIDE 4



INSTRUCTOR NOTE: Distribute the *Spending Plan Worksheet* and *Financial Planning Worksheet for a PCS Move* Handouts. Preparing to PCS can trigger stressful thoughts like, "Should I buy or rent?"; "How will my family adjust?"; or "Will my spouse be able to find a job?" A good spending plan can help you identify where you have control of your money and ease the stress of a PCS.

You may recall completing a *Spending Plan Worksheet* in your previous training sessions. For those who haven't looked at your spending plan recently, I've included a *Spending Plan Worksheet* Handout in your course handouts to complete tonight. If you are married, this would be a great activity to complete with your spouse along with our other communication handouts.

A good way to start preparing for your PCS is by reviewing your spending plan. It doesn't matter how you track your money — whether it's an app, spreadsheet, or an old-fashioned journal. What's important is that you *do* it.

A good spending plan helps you manage your money, plan for financial goals, and prepare for emergencies. Let's do a quick overview of the spending plan process, and then we will focus on specific changes that may apply to *your* move.

Here are four tips financial experts suggest for building your plan:

Step 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.

Take note of what expenses you will be leaving behind and try to estimate new expenses at your next duty station. We will dive into more details on how to estimate these changes in a few minutes.



INSTRUCTOR NOTE: Consider new Soldiers who may not know what typical new expenses would be in a PCS situation. A whiteboard would be helpful to have the class brainstorm expenses.

Step 2: Know Where Your Money Should Go

Financial experts offer these general guidelines when developing your spending plan:

- 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 payments, taxes, utilities, maintenance, etc., to the Basic Allowance for Housing (BAH), or 25% of pretax pay.

For those of you who plan to live off-post, pay close attention to this guidance, and try not to overspend on your next home.

Step 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. Although it seems obvious, you should spend less than you earn. Try to prioritize your financial goals, whether they include saving and investing or paying down debt.

If you do not have an emergency fund, consider saving toward this goal. An emergency fund is money that's kept in a low-risk account, such as a savings account that you can access easily without any penalties, in case you have unexpected expenses like a car or appliance repair.

Most experts agree that three to six months' worth of living expenses is a good target amount. If that seems like a lot, especially during a major transition, then it's good to start with a smaller goal like setting aside \$1,000.

Paying bills while you're moving can be challenging. Consider putting recurring bills on automatic payment during this time. That way, you won't miss a payment, which could potentially hurt your credit.

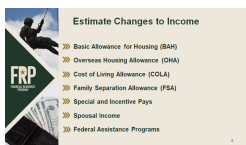
Consider why it's important to have a spending plan and to be in control of your finances. When you connect a behavior, such as creating a spending plan, to the values and priorities in your life, it can help you stay committed and achieve success.

Creating your spending plan needs to be a family affair. Get on the same page with your spouse and discuss shared financial goals and expectations which will enhance overall communication and connection in the relationship.

Step 4: Make Adjustments

Make sure to go back and update your spending plan as life changes. It's a good idea to monitor and make adjustments every month until you have fully adjusted your finances for your new location.

Estimate Changes to Income



SLIDE 5

Now, let's take a closer look at some potential changes to income.

Regardless of whether you are single, married, or have dependents, it's a good idea to live below your means during a PCS to help offset and adjust to income changes associated with your move.

Potential changes that could impact your monthly income are:

- Basic Allowance for Housing (BAH)
- Overseas Housing Allowance (OHA)
- Cost-of-Living Allowance (COLA)
- Family Separation Allowance (FSA)

- Special and Incentive Pay
- Spousal Income
- Federal Assistance Programs

For those who are married, it's a good idea to plan to live on one income during the move window in order to reduce financial-related stress. The second income, once re-established, can be used to save for goals and to improve your quality of life. Using this strategy can also reduce long-term debt obligations when additional income is interrupted during a move. Keep in mind, every situation is unique, and in some situations, any additional income may be needed to meet cash flow needs.

Cost-of-Living Allowance (COLA)

For those of you moving OCONUS, you may be eligible to receive COLA. COLA is a non-taxable allowance designed to offset the higher cost of non-housing goods and services overseas. Visit

<https://www.defensetravel.dod.mil/site/colaCalc.cfm> to calculate your overseas COLA rate. Also, visit <https://www.defensetravel.dod.mil/site/cola.cfm> for more information.

Spousal Income



INSTRUCTOR NOTE: Refer spouses to the Army's Spouse Employment Toolkit at www.armyresilience.army.mil/ard/spouse-employment-toolkit.html for assistance with employment opportunities and additional resources.

Spouses face numerous challenges in obtaining and maintaining quality employment due to frequent PCS moves. Spousal unemployment and underemployment has been associated with increases in family and relationship stress along with dissatisfaction with military service. When Soldiers relocate, their spouses may face difficulties maintaining or transferring professional licenses and certifications. The Department of Defense recognizes these concerns and is working to improve spousal economic opportunities. We will discuss this further in the class.

Federal Assistance Programs



INSTRUCTOR NOTE: Refer Soldiers to Food Security Resources and Support Programs found at: <https://www.militaryonesource.mil/resources/millife-guides/food-security-resources-and-support-programs/>

We will discuss this in more detail later in the training, but it is important to recognize that eligibility for federal assistance programs may vary at each location. Federal Assistance Programs such as Supplemental Nutritional Assistance Program (SNAP) and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) are administered by the states so contact your local or state agency to discuss any eligibility changes that might occur.



SLIDE 6

Basic Allowance for Housing (BAH) Calculator

The Basic Allowance for Housing (BAH) is a U.S.-based allowance prescribed by geographic duty location, pay grade, and dependency status. BAH provides Soldiers with equitable housing compensation based on housing costs in local civilian housing markets within the U.S. when government quarters are not provided.

Let's take a look at what SPC Jones would earn for BAH. SPC Jones is stationed at Fort Sill, OK, is married, and has dependents.

In this example, SPC Jones will earn \$1119 BAH per month.



ACTIVITY: Now, ask the students to bring up the BAH calculator found at <https://www.travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/> on their phones and to input their information. They can also compare their allowances between their current ZIP code and their upcoming ZIP code. Allow two minutes for this activity.

You can try all of the allowance calculators at <https://www.defensetravel.dod.mil/site/allcalc.cfm>. This is a great way to calculate changes to your pay.

Estimate Changes to Expenses



SLIDE 7

Now, let's take a few minutes to review some potential changes to your expenses. A few of the expenses mentioned on this list include housing, transportation, child care, and insurance. It's best to research these changes now, so that you won't be in for a surprise at your next duty station. Certain expenses like auto insurance and fuel prices at your new location can be fairly easy to research. Others, like utilities, car registration fees, and grocery prices can be more difficult.

If you are moving OCONUS and need to purchase a vehicle when you get there, the purchase of vehicles "sales tax free" does not exclude you from needing to pay sales tax once you register the vehicle stateside. Most states require proof of purchase and sales tax paid.

Before we move on, let's briefly talk about taxes. Everyone's situation is different. Some of you may see very little impact on your federal income taxes since your taxable pay may not differ much from your current location. Others may see changes primarily due to changes in spousal income. There are many individuals who become frustrated when filing their taxes. This experience is normal.

For free help with your personal tax situation, contact your installation legal assistance, a Personal Financial Counselor, or MilTax via Military OneSource. Also, consider seeking help from the SJA to review contracts, such as rental agreements, to ensure compliance with the Servicemembers Civil Relief Act (SCRA).

Also, the Veterans Auto and Education Improvement Act of 2022 makes it easier for military spouses to make decisions regarding their residency, voting, and state taxes. This will be discussed more later in the course.

Now that we've reviewed possible changes to income and expenses, refer to the *Financial Planning Worksheet For a PCS Move* Handout. Later in the training we will discuss specific expenses you may incur before, during and after your move.



SLIDE ,

Health and Dental Insurance



INSTRUCTOR NOTE: Distribute the *TRICARE Overview* Handout.

It is important to review your health care coverage options that may be available to your family in preparation for your upcoming move.

Typically, TRICARE Open Season is the annual period when you can enroll in or change your health care coverage for the next year. A Qualifying Life Event (QLE) affords you a 90-day period to make eligible enrollment changes. Examples are a PCS, marriage, birth of a child, child moving away to college, etc. A QLE for one family member means all family members may make enrollment changes. No matter when you initiate the enrollment change following a QLE, coverage starts on the date of the QLE. Visit <https://www.tricare.mil/planfinder> to learn more.

Questions to consider:

1. What health plans are available in your new location?
2. Do you need to fill prescriptions or schedule routine exams?
3. Will you need to transfer your medical records?
4. When do you update your DEERS records?
5. When do you notify your new regional contractor for your new region?
6. Will you need to change your dental and/or vision coverage?
7. Do you need to coordinate TRICARE and any civilian insurance?

Protect Your Credit



SLIDE -

INSTRUCTOR NOTE: Distribute the *Understanding Credit and Sources of Help for Military Consumers* Handouts. They provide information on credit reports, credit scores, and tips on improving your credit.

Next, let's talk about protecting your credit during a PCS.

Notify Financial Institutions

Notify your financial institutions and creditors of your upcoming move and provide them with your new mailing address, if you know it.

Confirm that all transactions have cleared your bank or credit union account if you plan to switch financial institutions at your next duty station.

Set Up Automatic Payments

Consider setting up automatic bill pay in order to avoid missed or late payments. Also, consider using financial institutions that provide online services or that are accessible at military installations.

Check Your Credit

Check your three major credit reports for free at <https://www.annualcreditreport.com>. This is especially important if you plan to make a major purchase at your next duty station. Receive free weekly reports!

Enroll in Free Credit Monitoring



INSTRUCTOR NOTE: Distribute the *Free Credit Monitoring* Handout and have the audience refer to it.

Another benefit available for eligible Soldiers is free credit monitoring services from the nationwide credit reporting agencies, shown on the screen.

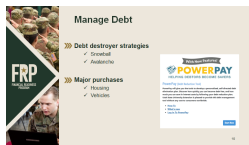
- **Equifax:** <https://www.equifax.com/personal/credit-report-services/>
- **Experian:** <https://www.experian.com/help/>
- **TransUnion:** <https://www.transunion.com/credit-help>

Update Your Address

Submit an address change through the United States Postal Service at <https://www.usps.com> as soon as you know your new address (whether temporary or permanent). You can also place your mail on hold until you have an address. Be sure to inform all your creditors, financial institutions, and utility companies directly of your new address. This can help avoid the most common credit issues caused by a PCS — lost or missing mail.

To ensure that you receive correspondence for your Thrift Savings Plan (TSP), update your address in the TSP section on myPay by visiting <https://mypay.dfas.mil/>. Note that you cannot update your address on <https://www.tsp.gov>.

Manage Debt



SLIDE 10



INSTRUCTOR NOTE: Distribute the *Major Purchases* and *5 Rules of Buying a House* Handouts. When we are in challenging situations, such as managing debt, we may be more prone to thoughts that undermine our resilience like “I will never get out of debt” and “This debt is going to affect my family, career and happiness forever.” Watch out for thoughts that make you believe this problem is permanent. Tell your brain to focus on where you have control and to realize that many people have debt and learn to manage it effectively. Use these financial literacy resources to help you take steps in the right direction.

Now, let’s move on to debt. Whether you have a lot of debt, a little debt, or no debt at all, how you manage debt can have a profound impact on your finances and well-being.

If you are struggling with paying back loans or credit cards, a PCS can often compound the problem. Managing debt smartly boils down to two things: Being careful with how much debt you take on in the first place and taking a deliberate approach in how you pay it off.

Debt Destroyer Strategies

If debt reduction is a goal for you, there are a couple strategies that can help you do it efficiently:

- The **Debt Snowball** is a debt repayment strategy that focuses on paying down your lowest balance while making minimum payments on all other debt. Once you’ve paid off your lowest-balance debt, concentrate additional resources to pay down the next-lowest-balance debt until you become completely debt-free.
- The **Debt Avalanche** works in a similar fashion, but instead of paying off the lowest-balance debt, you concentrate on paying off the highest interest rate debt first, while making minimum payments on the rest. After the highest-rate debt is paid off, turn your attention to the next-highest rate debt.

Help with either strategy is available through the Personal Financial Managers or Counselors on your installation. For additional guidance on how to pay down your debt, you can create an account at PowerPay.org and develop a plan to meet your needs.

Regardless of which strategy you use, following through on your plan is key to a successful PCS. Research shows that it’s important to first consider the obstacles that get in our way to help you stick to your plan. Consider what areas

of spending are the biggest challenge to meeting your goals (i.e., dining out, online shopping, or spending on hobbies). Create a contingency plan to help you avoid excessive spending in those areas. For example, “When I feel like eating out, I will [enter contingency plan].”

Major Purchases

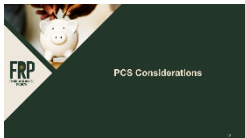


INSTRUCTOR NOTE: Review the *Major Purchases* Handout in class and call attention to the section about car buying and the vehicle loan debt multiplier graph. You may reference car buying videos at <https://finred.usalearning.gov/Money/CarBuyingBasics>.

For those of you who are not focused on paying off debt, but are instead considering taking on new debt, here are some tips. If you are thinking about purchasing a new house or vehicle at your next duty station, make sure the payment, as well as related expenses such as insurance and maintenance, fit into your new spending plan. Remember to check out the BAH calculator so that you can manage your spending plan accordingly.

You may want to consider meeting with a Personal Financial Manager or Counselor on your installation. Next, let's turn to PCS considerations before your move.

PCS Considerations



ACTIVITY: If time permits and it is appropriate, poll the class participants about where they are moving for their next assignments. If you are familiar with any of the locations, share a story about your experience.

SLIDE 11

When relocating, it's common for travel expenses to begin well before you depart. Let's discuss a few of these obligations.

Before Your Move – Part 1



INSTRUCTOR NOTE: Refer students to the *Permanent Change of Station (PCS)* Checklist.

Before you move, it is a good idea to research the area and the installation you are going to. To help you with this, the Army has two new, free apps that Soldiers and their families can download. The Digital Garrison mobile app provides access to resources about the local exchange; Army Family and Morale, Welfare and Recreation program; and other services in your new

area. The Army PCS Move mobile app is an interactive application that will help you prepare for your PCS move. The app is developed as a central hub of information to assist with and improve the HHG movement process. You can find both the Digital Garrison and Army PCS Move app wherever you download apps.

Clearly, moving can create a lot of stress and there are a lot of details involved. If you need help, reach out to the installation Family Support Center to get more information on the new area to which you're moving. Also, go to <https://installations.militaryonesource.mil/> and the Digital Garrison app to learn more about your new installation.



SLIDE 12

Before Your Move – Part 2

Household Goods (HHG) and Personally Procured Move (PPM)

Let's look at a couple of ways in which you can move between duty stations. Depending on your orders and on how much help you may need, you can allow the government to take care of all the details of your move or you can move yourself.

- A Household Goods (HHG) move is when the DoD hires a moving company known as a Transportation Service Provider to complete your move. All details of the move, including costs, are taken care of by the government.
- A Personally Procured Move (PPM), previously known as a DITY move, is when you do all the planning and packing of your belongings and move yourself. The government reimburses 100% of what the government would pay a contracted moving company, and if your actual expenses are less than what you received from the government, then the difference is yours to keep.

You can also do a combination of an HHG and PPM; this is called a “partial.” For a PPM or partial, it is imperative that you obtain weight tickets, both before and after loading. These weight receipts need to be saved, as they are used against the taxable amount for the move.

Housing

- **House hunting** — You 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, on-post housing costs, or repairs for rental homes, deposits for utilities or rent at your next duty station, any prorated rent.

- **On-Post Housing** — If you are planning on living in military housing, it is a good idea to get on the housing list for your new duty station as soon as possible, as there may be long waits. You may collect the full amount of BAH while living in military housing.
- **OCONUS Housing** — The Overseas Housing Program enables Soldiers assigned overseas to privately lease housing on the economy. This program encompasses a reimbursement system designed to partially defray housing costs when on-post or when government-leased housing is not available. There may be delays in receiving a housing assignment.

Also, if renting, provide written notice to your landlord of your intent to vacate, along with a copy of your orders, at least 30 days in advance of the move. Remember the Servicemembers Civil Relief Act offers lease protections due to an eligible PCS move.

Property Insurance

It is important to know what is covered under your specific policies for homeowner, renters, vehicle, and property insurance. Take the time to read over your policy and call the company to answer any questions you may have. A moving and storage clause may or may not be covered by an existing policy. Consider the different types of loss that could occur: damage, missing items, theft, fire, mold, etc. Some policies may cover some types of losses and not others. Do you need separate moving insurance? Have you arranged for insurance at your new duty station? Doing the research early on can save!

Weight Limitations

The DoD outlines the weight limitations for household goods. To check limits specific to your situation, visit www.militaryonesource.mil/moving-pcs or your Travel Management Office. If you and your spouse own pro gear, you're limited to the amount and type allowed to be shipped. Note that your moving allowance is determined by your rank, dependency status, and type of move. You must pay for items shipped in excess of the DoD weight limitations, so now might be a good time to sell unused items. This can help you make a little extra money and lower your shipping weight. Another option is to donate the items to charity.



SLIDE 13



SLIDE 14

Before Your Move – Part 3

Granted, moving your household goods is a high priority, but there are several other details that you should think about before your move. We will now discuss a few of these details.

You may need to get a Power of Attorney (POA) for your spouse or designated responsible person who can make decisions for you if you are away.

Child care and Schools

If you have children, you should start researching child care and schools at your new duty station, as there may be waiting lists for enrollment. Ensure that you bring school and immunization records with you.

Child care resources can vary greatly by location. Research your options and plan for changes to your spending plan and child care routines.

The Army Child Care Fee Assistance program provides eligible families with monthly fee assistance to help offset the cost of child care in their communities. Visit <https://www.armymwr.com/programs-and-services/cys/childcare-fee-assistance> for more information and the additional resources below:

- Military OneSource, www.installations.militaryonesource.mil
- Army Child & Youth Services (CYS), www.armymwr.com/programs-and-services/cys
- MilitaryChildCare.com, 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.
- National Guard and Reserves Weekend Drill Child Care pilot programs
- Expansion of the Family Child Care (FCC) Program to include FCC Provider Transfer Program
- Army Emergency Relief Childcare Fee Assistance: <https://www.armyemergencyrelief.org/news/aer-announces-new-program-for-child-care-assistance/>

Servicemembers Civil Relief Act (SCRA)



INSTRUCTOR NOTE: Distribute the *Military Consumer Protection and Servicemembers Civil Relief Act* Handout. Ask the audience, "Has anyone used the Servicemembers Civil Relief Act (SCRA) before? If so, what was your experience?"

Review 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. SCRA will also assist in canceling gym memberships, utilities, cable contracts, etc. Visit <https://www.justice.gov/servicemembers/servicemembers-civil-relief-act-skra> for more information.

See your installation legal office with specific questions unique to your situation. Service members entering active military service can terminate residential leases that were executed before going on active duty. Residential leases executed after beginning military service can be terminated upon receipt of PCS orders or deployment orders of at least 90 days. Joint leases with spouse/dependents are also covered.

Vehicles

Now, let's talk 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 CONUS. There may be exceptions, so check with your command and your Travel Management Office regarding your specific situation. If you plan to transport multiple vehicles, be prepared for those additional expenses. Additionally, the car must get weighed before it is shipped and when it arrives.

When a Soldier and their dependents relocate within the U.S., Monetary Allowance in Lieu of Transportation (MALT) reimbursement is authorized. MALT provides reimbursement for lodging and per diem. Visit <https://www.dfas.mil/militarymembers/travelpay/armypcs/malt/> and <https://www.defensetravel.dod.mil/site/Mileage.cfm> for more information. Also, visit <https://www.defensetravel.dod.mil/Docs/CE-MPDT-07.pdf> for a good example of using MALT.

For those storing their primary vehicles rather than moving them overseas, the government will pay storage fees up front. There may be exceptions, so individuals should check with their commands. Note that stored vehicles must remain stored for the duration of the orders authorizing storage.

For those with leased vehicles, or if there is a loan, the leasing company or financial institution may not allow movement of the vehicle overseas. You should check with the leasing agent or financial institution before moving the vehicle. The installation legal office can advise you about your rights under the SCRA.

Passports

For those moving overseas, be sure to obtain passports and visas, when appropriate. Soldiers and their families must have the government "no fee" passport and a tourist passport. 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 here: <https://www.travel.state.gov/content/travel/en/passports.html>.



INSTRUCTOR NOTE: Passport applications for children under 16 require the presence of both parents, even if they are separated or divorced. Parents with primary custody of a child who will be relocating overseas with the child may need to obtain the consent of the other parent or approval of family court. Petitioning for such court approval can be a long process. Refer to your legal office for advice on how to ensure appropriate procedures are followed.

Pets

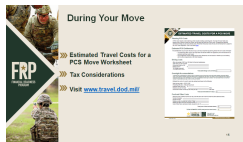
If you are a pet owner, you may incur some costs associated with taking pets to your next duty station. Costs may include immunizations required for overseas travel, quarantine, airline fees, crates, etc., as needed. You may also be required to pay pet deposits, if renting, or to sign additional paperwork if living on post. Many military installations have veterinary services that may cut down on expenses.

Effective January 1, 2024, pet transportation allowances apply:

- **Eligibility.** A Soldier on a PCS order with an effective date of January 1, 2024 or later, may be authorized reimbursement for the costs related to the relocation of one household pet that arises from a permanent change of station. A household pet is a cat or a dog, owned for personal companionship. A Soldier is responsible for following rules for importing and exporting a pet to and from the United States in order to be eligible for reimbursement. Denial of entry could result in denial of reimbursement. See How to Compute a Permanent Change of Station (PCS) Order's Effective Date.
- **CONUS.** A Soldier may be authorized the reasonable and substantiated cost of mandatory microchipping, boarding fees, hotel service charges, licensing fees at the new location, and pet shipping fees if the member flies rather than drives, or the pet is shipped separately from the member. Reimbursement for the actual cost of all expenses is limited to \$550 per PCS move.
- **OCONUS.** A Soldier may be authorized the reasonable and substantiated cost of mandatory microchipping, quarantine fees, boarding fees, hotel service charges, licensing fees at the new location, testing titer levels for entry, and pet shipping fees if the member flies rather than drives, or the pet is shipped separately from the member. For transoceanic travel, use of Government or Government procured transportation must be used if available or reimbursement for transportation costs is not authorized. Reimbursement for the actual cost of all necessary expenses described above in connection with the movement of a pet is limited to \$2,000 per PCS move.

Visit here for more information: <https://www.travel.dod.mil/Support/ALL-FAQs/Article/3624131/pet-transportation-allowance/>

During Your Move



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INSTRUCTOR NOTE: Distribute the *Estimated Travel Costs for a PCS Move* Handout. While most of these normal expenses may be reimbursed or covered by the Government Travel Charge Card (GTCC), it's important that Soldiers keep all receipts. This handout can be covered in class as an activity if time allows.

Estimated Travel Costs Worksheet

This handout will help you plan for and estimate costs associated with traveling to your next duty station. Driving costs, overnight accommodations, and food are covered up to certain limits.

Tax Considerations

It's important to keep all receipts related to your move. You may be eligible to deduct some of your unreimbursed PCS moving expenses from your federal income tax return. Please note: If you complete a Personally Procured Move (PPM), you will receive a separate W-2 for moving allowances. Most moving costs are covered by military allowances, but you should save all receipts and log expenses in order to calculate any possible deductions at the end of the tax year. A few of the costs you can deduct are packing materials, some storage fees, and first night's lodging at your new location. Visit <https://www.militaryonesource.mil/financial-legal/tax-resource-center/preparing-filing-and-refunds/pcs-and-taxes-deducting-military-moving-expenses/> for more information. Check out IRS Publication 521, Moving Expenses for examples and more details.

After You Arrive



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Finally, let's review a few items to consider once you arrive at your new location. In addition to normal service fees, deposits for utilities, and deposits for first and last month's rent, here are a few other things to think about after you arrive at your new duty station.

Initial Expenses

The first is temporary lodging and food. You will need a place to stay until you can find a place to live. It's a good idea to find a place with cooking appliances and a refrigerator to save money on food expenses while house hunting.

Also, be aware of vehicle registration costs and procedures. With a few exceptions, states expect new residents to register their vehicles in that state. Double check with the state's motor vehicle department to find out what the rules are your new duty station and to find out about military-specific guidelines.

If you are moving OCONUS, it may take a long time to get housing, household goods, and your car shipment. You will need money to cover these expenses until you get them.

State Residency

As an active-duty Soldier, you are not required to change your legal residence when you move to a new state due to a PCS. You can maintain your tax rights based on your state of legal residence.

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.

Spouse Employment

As stated earlier, a second income can be used to improve your quality of life. The Army is working hard when it comes to spouse employment to make sure spouses have opportunities to keep their jobs or get jobs as they travel from assignment to assignment in support of their Soldiers' careers. Here are a few resources that may help your spouse find employment.

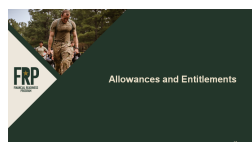
- The Army Community Service (ACS) program provides employment, career and education assistance to spouses.
- Visit the Army's Spouse Employment Toolkit at www.armyresilience.army.mil/ard/spouse-employment-toolkit.html for resources.
- Through the Military Spouse Employment Act, military spouses can have remote work careers with federal agencies when they move with their spouse during a PCS.
- Military Spouse Employment Partnership (MSEP) is part of DoD's broader Spouse Education and Career Opportunities, or SECO, initiative, which seeks to strengthen the education and career opportunities of military spouses. Visit: www.msepjobs.militaryonesource.mil/msep.
- Military spouses can apply for federal positions through the Noncompetitive Military Spouse Appointing Authority, which allows agencies to appoint military spouses without competition.
- Fee reductions for Child & Youth Services staff for the first child with paid training and professional development opportunities.
- In January 2023, a portability provision was added to the SCRA to ease the difficulty of transferring professional licenses from one state to another. Learn more at <https://www.armyresilience.army.mil>.

- My Career Advancement Account Scholarship (MyCAA) provides up to \$4,000 of tuition assistance to eligible military spouses. Contact a SECO career coach by calling Military OneSource.
- Spouse License Reimbursement reimburses for qualified relicensing costs held by a military spouse at their previous location. Costs include exam and registration fees, with a maximum reimbursement of \$1,000 per PCS move. Learn more at <https://www.armyresilience.army.mil>.

Exceptional Family Member Program

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

Allowances and Entitlements



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ACTIVITY: Consider inviting a representative from the Finance Office to discuss the specifics of travel pay and allowances.

Next, we will go over some of the basics on common allowances and entitlements. It's important to speak with your installation Finance Office for the most up-to-date information on travel pay and allowances specific to your situation.

Travel Pay and Allowances



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You may receive a number of travel pay and allowances as part of your PCS orders. These may include mileage reimbursement or per diem (to cover hotel and meals).

Monetary Allowance in Lieu of Transportation — The purpose is to offset driving costs.

PCS Per diem — The purpose is to cover lodging, meals & incidentals.

Dislocation Allowance (DLA) — The purpose of the DLA is to partially reimburse a Soldier for expenses incurred in relocating the household on a PCS, ordered for the government's convenience, or incident to evacuation. This allowance is in addition to all other allowances authorized in Joint Travel Regulation (JTR). A form MUST be filled out; this does not occur automatically. Use the calculator at:

<https://www.defensetravel.dod.mil/site/DLA.cfm>.

Advanced Dislocation Allowance for authorized Soldiers

Advance travel payments may be authorized for entitlements if the Member is not a Government Travel Charge Card (GTCC) holder, or an advance is not specifically prohibited in the orders.

If an Army member is a card holder, an advance travel payment may only be authorized for DLA. The GTCC must be used for all other PCS travel expenses. Soldiers who possess an individually billed government charge card are eligible for the advance payment.

Additionally, National Guard and Reserve Service members coming on or leaving active duty are not eligible for DLA. The exception to this is if you come on active duty for more than 20 weeks at one location and are authorized PCS allowances (not TDY allowances) and you move your dependents from your home to your new PDS or a designated place.

You are also not authorized DLA on your separation or retirement from active-duty service.

Other Pay and Allowances

Other pay 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, you may also be eligible for Temporary Lodging Expense (TLE) or Temporary Lodging Allowance (TLA). The installation Finance Office and <https://militaryonesource.mil/moving-pcs/plan-to-move/pcs-and-military-moves> will provide additional information and estimates for reimbursement.



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PCS Pay Resources

Government Travel Charge Card

You may use your Government Travel Charge Card (GTCC) to cover expenses reimbursed by the government. However, it is important to anticipate costs and to develop an estimated cost for expenses. You are responsible to pay any overages on the GTCC not covered by reimbursement. Remember 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.

Advance Pay

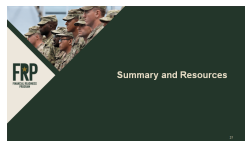
And advance of Basic Allowance for Housing (BAH) can help cover the extra expenses of relocation due to a PCS move and claimed at the new duty station. The Advance Pay may be paid at the losing duty station upon request. DD Form 2560, PCS orders, and their Absence request must be submitted via IPPS-A (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.



SLIDE 20

Food Security Resources and Support Programs

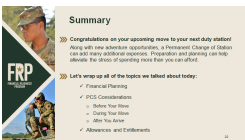
While it's important to fuel ourselves and our families with nutritious meals, many barriers keep us from doing so, including rising costs and availability of healthy food. If you're experiencing challenges with accessing healthy, affordable food, please know you're not alone. Resources and support are available to anyone in need, and eligibility can change from each duty location. Use the QR code here to access the MilLife Guide that gives a multitude of resources.



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Summary and Resources

Let's take the last couple of minutes we have together to review what we covered today.



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Summary

Today, we discussed the following topics:

- Financial Planning
- PCS Considerations: Before, During and After Your Move
- Allowances and Entitlements



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Resources

Please read through your Checklist and Handouts and refer to them. They are a great resource to help navigate the financial decisions you'll need to make.

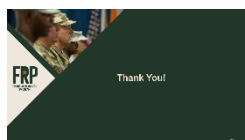
Consider taking these two additional steps toward success:

- 1) Write down, talk with a partner, or make a mental note of your thoughts, concerns, or other items to do for your PCS.
- 2) Consider your first step to prepare and manage your finances during your upcoming move. Be specific. Start small, then prioritize items on your list based on what is most important and in your control.

Remember: You are not alone! You have many layers of support to help you learn more and to make good financial decisions.

Remember your financial resources for securing the financial frontline!

- Click — Access <https://www.financialfrontline.org>
- Call — Military OneSource at 800-342-9647
- Walk — Come by the local Family Support Center



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Thank You

Thank you for participating, and I wish you the best at your next duty station.