



Permanent Change of Station (PCS) Instructor Guide



**GUARD
YOUR
FINANCIAL
FUTURE**

PERSONAL FINANCIAL MANAGEMENT PROGRAM

I. COURSE ORGANIZATION AND OUTLINE

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

1. **Introduction and Agenda** (2 minutes)
2. **Basic Finance** (10 minutes)
3. **Consumer Protections** (10 minutes)
4. **Major Purchases** (5 minutes)
5. **Planning for the Future** (10 minutes)
6. **Compensation, Benefits, and Entitlements** (10 minutes)
7. **PCS Considerations: Before, During, and After Your Move** (10 minutes)
8. **Summary and Resources** (3 minutes)

TOTAL: 60 minutes

II. LEARNING OBJECTIVES




Terminal Learning Objectives (TLOs)

1. Understand the fundamentals of creating and managing a spending plan, and the importance of updating a spending plan.
2. Understand the fundamentals and management of debt and credit.
3. Know military consumer protection law fundamentals, including Servicemembers Civil Relief Act and Military Lending Act.
4. Examine the impact of special pay and entitlements.

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 the guide:

<div>INSTRUCTOR NOTE:</div> <div>  </div>	<p>Instructor Note – (indicates additional information related to the content for the instructor)</p> <p>Checklist and Handout – (indicates a checklist or handout is associated with the content)</p> <p>Learning Activity – (indicates a learning activity)</p> <p>Video – (indicates an optional video)</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

Be prepared to discuss the checklist and handouts 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. An in-depth review of each handout is not required but you are encouraged to manage time, course work, and audience interest during instruction.

Throughout the presentation, the checklist and handouts will be identified with an icon on the PowerPoint and an Instructor Note in this Instructor Guide.

Materials and equipment needed:

- Computer with display
- *Permanent Change of Station (PCS)* course PowerPoint slides

Optional:

- Chart paper and easel or whiteboard and markers
- Paper, pens, pencils

Forms and Handouts:

- *Permanent Change of Station (PCS)* Member Checklist
- Course sign-in sheet
- Course evaluations

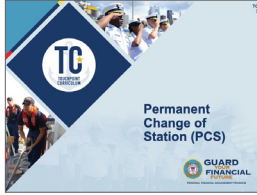
Optional:

- *Spending Plan Worksheet* Handout
- *Financial Planning Worksheet for a PCS Move* Handout
- *Understanding Credit* Handout
- *Military Consumer Protection* Handout
- *Servicemembers Civil Relief Act* Handout
- *Sources of Help for Military Consumers* Handout
- *Major Purchases* Handout
- *5 Rules of Buying a House* Handout
- *Estimated Travel Costs for a PCS* Handout

Videos:

<https://finred.usalearning.gov/SPL/ServiceResources/CoastGuardResource/EachPCS>

V. CONTENT



SLIDE 1

Introduction

Facilitator Introduction

Introduce yourself:

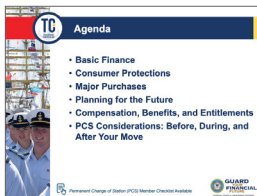
Hello, my name is _____.

I am a _____.

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

The information I'll provide over the next 60 minutes will help you better understand and prepare for a Permanent Change of Station (PCS) move.

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



SLIDE 2

Agenda



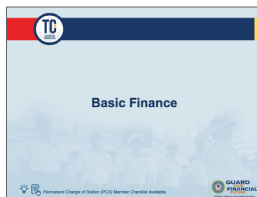
INSTRUCTOR NOTE: Distribute the *Permanent Change of Station (PCS) Member Checklist*.

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

Today we will discuss several topics to prepare you for this Permanent Change of Station or PCS:

- Basic Finance
- Consumer Protection
- Major Purchases
- Planning for the Future
- Compensation, Benefits, and Entitlements
- PCS Considerations: Before, During, and After Your Move

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.



SLIDE 3



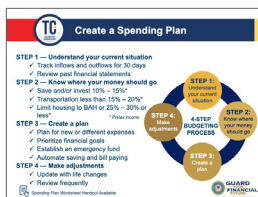
Basic Finance

ACTIVITY: Engage with the class participants to learn more about their previous moving experiences. Poll the class with the questions provided. Consider making a game out of this activity by uncovering who traveled the farthest or took the longest to reach their destination.

I want everyone to think back to the last time you moved, either as a civilian or as a Service member.

- How far did you move?
- How long did it take?
- How much did moving cost you out of pocket?
- Thinking about your next move, how many of you have financial changes taking place? Things like a spouse changing jobs, needing to find a new day care, or are you thinking of buying a house?

Moving can be full of surprises, so let's talk about trying to plan for the unexpected.



SLIDE 4

Create a Spending Plan



INSTRUCTOR NOTE: Review the *Spending Plan Worksheet Handout* and play the optional video *Spending Plan*.

A good place to start preparing for your PCS is by reviewing your spending plan or budget. 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. For those who haven't looked at your spending plan recently, I've included tonight with your handouts a *Spending Plan Worksheet Handout*. If you are married, this would be a great activity to complete with your spouse.

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 to build 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 statements.

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

Step 2 — Know where your money should go

Financial experts offer these general guidelines when budgeting your money:

- Save and/or invest 10% – 15% of pretax pay.
- Strive to keep transportation expenses including car payments, insurance, gas, and maintenance to 15% – 20% of pretax pay.
- Limit housing expenses, including mortgage or rent payment, taxes, utilities, maintenance, etc., to the Basic Allowance for Housing (BAH) or 25% – 30% or less of pretax pay.

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

Step 3 — Create a plan

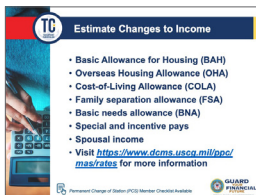
Build a plan for setting aside money and putting limits on how much you'll spend each month on various things. Although it seems obvious, you should spend less than you earn. Try to prioritize your financial goals, whether they are saving and investing, or paying down debt.

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 and without any penalties in case you have an emergency. Financial experts recommend saving three to six months' worth of living expenses.

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 and potentially hurt your credit.

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.



SLIDE 5

Estimate Changes to Income



INSTRUCTOR NOTE: Review the *Financial Planning Worksheet for a PCS Move* Handout.

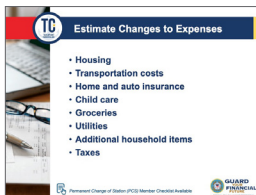
Use this worksheet to estimate your expected cash inflow from travel pay and allowances and expected PCS expenses. Now, let's take a closer look at some potential changes to income. For those who are single or have dependents, it's a good idea to live below your means during a PCS to help offset and adjust to income changes associated with your move.

Potential changes that could impact your monthly income could be:

- Basic Allowance for Housing (BAH)
- Overseas Housing Allowance (OHA)
- Cost-of-Living Allowance (COLA)
- Family Separation Allowance (FSA)
- Basic Needs Allowance (BNA)
- Special and Incentive Pays
- Spousal income

For those who are married, it's a good idea to plan to live on one income to reduce financial related stress during a PCS. The second income, once re-established, can be used to save for goals and improve your quality of life. Using this strategy can also reduce long-term debt obligations when additional income is interrupted during a move.

Find out more regarding potential changes to your pay by visiting <https://www.dcms.uscg.mil/ppc/mas/rates>.



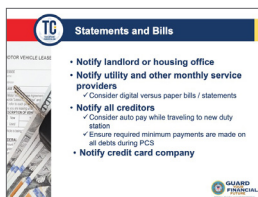
SLIDE 6

Estimate Changes to Expenses

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, taxes, child care and insurance. It's best to research these changes now, so you won't be surprised 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.

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. State taxes may change, too. Others may see changes primarily due to changes in spousal income.

For help with your personal tax situation, contact CG SUPRT Money Coaches, or visit <https://www.cgsuprt.com>.



SLIDE 7

Statements and Bills

Notify your landlord or housing office with the dates of your planned move. If you live on base housing, call the housing office to ensure you schedule your move-out inspection within the base's prescribed requirement. If you are renting, contact your landlord to schedule a walk-through. If you fail to schedule a walk-through, you could be charged for damages and potentially lose some or all of your deposit.

Notify utility and other monthly service providers of your move. Settle your final bill and return any associated equipment.

Update your contact information for all accounts. You may want to consider updating account settings to receive digital statements. Digital statements may save you some money as some companies now charge a fee for paper documents.

Notify all creditors with your new location or ask to hold the next billing cycle statement until settled into the new location.

For those uncomfortable with a creditor to be able to debit your account without your review of charges, you may communicate with creditors to pay ahead a cycle. Also you might consider auto-bill pay just during your PCS. Once settled, revert back to your normal bill paying rhythm.

Ensure at least minimum payments are made during PCS. I'll explain why on our next slide.

Notify the credit card company you plan to use during your move, including your government credit card, to ensure cards remain active during transit. Some financial institutions and credit card companies allow you to upload your trip dates/times with your estimated stops and locations to prevent fraud on non-routine transactions.



SLIDE 8

Understanding Credit



INSTRUCTOR NOTE: Review the *Understanding Credit* Handout and play the optional video, *Managing Debt and Understanding Credit*.

Access and review credit report

At <https://www.annualcreditreport.com>, you can request a free copy of your credit report from each of the three major credit bureaus. The PFM at your local Health, Safety and Work-Life (HSWL) Regional Practice can also help you access your free credit report and credit score. Your credit report shows all the current credit accounts that are open in your name, as well as your history.

Everyone, including civilians, is able to receive a free report weekly from each bureau. If you are married, you and your spouse should obtain your individual reports.

Review your reports carefully and communicate any errors. You may find debts that you didn't realize are still in repayment. Speak with a CFS or PFM if you have questions about your credit report.

Understanding your credit score

Your credit report is different from your credit score. Credit scores may range from 300 to 850 depending on the credit-scoring model. A FICO score is one credit score model and is considered by lenders to be the industry standard for determining how likely a person is to repay a loan.

If your score is low, you may have a hard time being approved for loans or credit cards. The higher your score, the better chance of being approved and the lower your interest rates will be.

There are five key factors that drive your score. Approximately 65% of your score comes from your payment history and the amounts owed. Be sure to make all your payments on time and to avoid carrying large balances. On credit cards, avoid carrying a balance that's larger than 30% of your credit limit. Strive to pay your credit cards in full every month.

Let's look at the chart on the *Understanding Credit* Handout. It indicates the five key components of a FICO credit score.

- 35% = Payment history
- 30% = Amounts owed
- 15% = Length of credit history
- 10% = Types of credit used
- 10% = New credit

Be sure to keep all five credit score components in check to maintain the highest possible score.

Free credit monitoring

Another benefit available for eligible Service members is free credit monitoring services from the nationwide credit reporting agencies: Equifax, Experian, and TransUnion. Visit their websites for more information on how to enroll.

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



SLIDE 9

Managing Debt

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.

Manage debt smartly

So, 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:

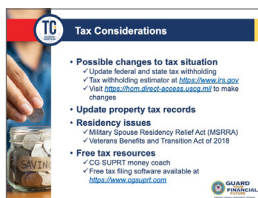
1. Being careful with how much debt you take on in the first place
2. Taking a deliberate approach to pay it off

Debt Reduction Strategies

If debt reduction is a goal for you, there are a few 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 (PFMs) at your local HSWL Regional Practice, or using <https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Finred.usalearning.gov%2Fassets%2Fdownloads%2FDebt%2520Destroyer%2520Tool.xlsx&wdOrigin=BROWSELINK> or <https://extension.usu.edu/powerpay>. CG SUPRT Money Coaches are also available to help.



SLIDE 10

Tax Considerations

Possible changes

Your tax situation may change as a result of your PCS. Review your federal and state withholding. Check out the tax withholding estimator at <https://www.irs.gov> for help. If you need to change your withholding amount, you can do so at <https://hcm.direct-access.uscg.mil>.

Update property tax records

Make sure to update your personal property tax records for your home and/or vehicle.

Residency issues

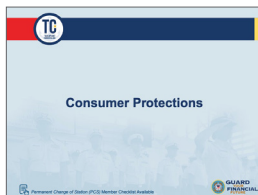
Your residency affects your taxes. Some states have lower income taxes than others, and some states have no income tax at all. You'll generally be considered a resident of your home of record state, which is the state where you were living just before you joined the military.

The Military Spouse Residency Relief Act (MSRRA) protects tax, voting, and property rights of military spouses. Civilian spouses can keep their legal residence if they move because their military spouse is transferred from the state.

The Veterans Benefits and Transition Act of 2018 allows military spouses to elect to use their Service member's state of legal residence for state and local taxes. In the past, a spouse may have had to file a different state tax return because they had split legal residences. For example, a Service member with a legal residence of New York moves to Virginia and marries a person with a legal residence from that state. Our military spouses can now elect to use the legal residence of the Service member for purposes of filing their state and local taxes.

Free tax resources

Taxes can be complicated but you do not have to figure it out on your own. Help is available with a CG SUPRT Money Coach or you can visit <https://www.cgsuprt.com> for free tax filing software and professional assistance.



SLIDE 11

Consumer Protections

The time to know the resources to protect your family is now and not during or after your PCS move. Let's discuss some protections that you might find useful before and after your arrival at your next duty station.



INSTRUCTOR NOTE: Play the optional video, *SCRA, MLA, and Credit Protection*.



SLIDE 12

Military Consumer Protections



INSTRUCTOR NOTE: Review the *Military Consumer Protection* and *Servicemembers Civil Relief Act* Handouts.

Know your rights

Protecting yourself from scammers and scams isn't enough. It's also important to know your rights as a member of the military under the Servicemembers Civil Relief Act (SCRA) and Military Lending Act (MLA).

Under the **Servicemembers Civil Relief Act (SCRA)**, Active Duty Service members and Reservists (when on active service) are protected under the law. SCRA (for all) begins on the first day of Active Duty, which means when the person leaves home for basic or occupational training.

SCRA provides many legal protections, including:

Contracts

- Loan rate capped at 6%
- Terminate residential or auto lease. Speak with your local legal assistance office to review your situation and see if you qualify. Legal can also review your lease before you move in.
- Other contracts: telephone exchange service, internet access service, multichannel video programming service, gym membership, or home security services.

Stay civil judgments — SCRA offers certain protections from legal proceedings while you are deployed. Generally, you are protected from:

- Eviction and foreclosure
- Default judgment
- Property repossession or seizure
- These issues will not go away entirely, and you will have to deal with them when you return.

The Military Lending Act (MLA) provides additional benefits.

Active Duty Service members (Reserve members and covered dependents), cannot be charged an interest rate higher than 36% on most consumer loans, along with other protections. This act does not cover peer-to-peer loans. Visit <https://www.consumerfinance.gov>, for more information about the MLA.

Visit your local legal assistance office if you need additional assistance with military consumer protections related to SCRA and MLA.

Identity theft protections

Next, we'll shift to identity theft. It occurs when someone steals an individual's personal information and uses it without his or her permission to open fraudulent accounts and make unauthorized purchases.

In the course of your military duty, it's important to follow the Personally Identifiable Information (PII) regulations.

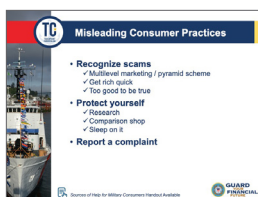
- Safeguard your wallet, debit cards/checkbooks, ID cards, credit cards and your mail.
- Sign up for electronic delivery of your banking, credit and other financial statements to avoid mail theft.
- Opt out of prescreened credit offers by visiting <https://www.optoutprescreen.com>.
- Opt out of marketing phone calls by visiting <https://www.donotcall.gov>.
- Periodically review your credit report.
- Ensure your computer's security settings are up to date.
- Avoid unsecured WiFi networks.
- Consider placing Active Duty alerts or a credit freeze on your credit report. They are easy to implement and can protect your credit.

You can also put a complete freeze on your credit. That means nobody, even you, can open new credit in your name until you lift the freeze. To freeze your credit, contact all three of the credit bureaus.

Resources

You can learn more about protecting yourself by visiting <https://www.identitytheft.gov>, <https://consumer.gov>, and <https://www.ftc.gov>.

You can refer back to the *Military Consumer Protection* Handout for these websites in the future.



SLIDE 13

Misleading Consumer Practices



INSTRUCTOR NOTE: Review to the *Sources of Help for Military Consumers* Handout.

Recognize scams

Avoid offers to join multilevel marketing organizations, and steer away from somebody offering you a way to get rich quick. Remember, if it sounds too good to be true, it probably is.

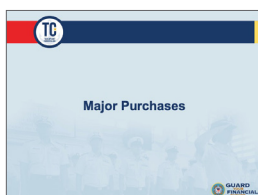
Protect yourself

Before giving your money to anyone else, even a legitimate business, be sure to protect yourself.

Before spending or investing money, do your research and comparison shop. If you're unsure, give yourself extra time to sleep on it. Don't give in to pressure. Be mindful of businesses requiring you to set up allotments on the spot. This is illegal.

Report a complaint

If you feel you've been cheated, report it. The *Sources of Help for Military Consumers* Handout gives you a step-by-step process on how to effectively complain. If you're not sure where to direct your complaint, contact your local legal assistance office.



SLIDE 14

Major Purchases

Next, let's look at adjustments you may need to make regarding your home and your vehicles.



SLIDE 15

Housing and Transportation



INSTRUCTOR NOTE: Review the *5 Rules of Buying a House* and *Major Purchases* Handouts.

As a critical part of your spending plan, you will need to analyze your current housing and transportation needs.

Housing needs

Do you want to live in base housing or in the community? Do you want to rent or buy? Either way you need to connect with your base housing office to discuss your family's needs. They provide information about both military and community housing options. You can also access <https://www.homes.mil/homes/DispatchServlet/HomesEntry> for options.

If you will be purchasing a home, start planning now. Check your credit report and score, set a budget, obtain a mortgage pre-approval and start saving for a down payment and move-in expenses. We also have two handouts for your review: *Major Purchases* and *5 Rules of Buying a House*. For additional information and in-person support, attend a Home Buying class at your local HSWL Regional Practice.

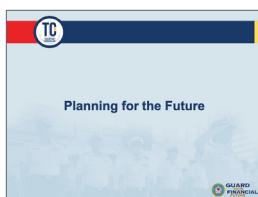
Change your electric, cable, water, other utilities and other household accounts so they're active at your new location.

Provide your new mailing address to creditors, subscription services, and other companies with whom you have ongoing relationships when you move.

Transportation needs

Update your car registration and insurance as needed. If you have questions about how to do this, contact your local legal assistance office.

For those of you who are not focused on paying off debt, but instead are considering taking on new debt, here are some tips. If you are thinking about purchasing a new vehicle at your next duty station, make sure the payment fits into your new budget. You may want to consider attending a Car-Buying Strategies class or meeting with a PFM.



SLIDE 16

Planning for the Future

Next, let's shift to thinking about and planning for the future, specifically related to life insurance. First, we'll cover how to calculate your life insurance needs. Then, we'll move on to learn about your options for coverage.

SLIDE 17

LIFE Insurance Needs

Use the acronym LIFE as a simple way to calculate your life insurance needs:

- “L” stands for liabilities, which are debts you would like to pay off, such as a mortgage, student loans, car loans, or credit cards. Keep in mind, some federally funded student loans may be forgiven at death.
- “I” represents the income you would like to replace. Multiply that by the number of years your survivor(s) will need the income. So, if you want to replace \$25,000 of income for 20 years, that's \$500,000. Note, this does not account for inflation.
- “F” is for funeral and other final expenses. The National Funeral Directors Association estimates funeral costs range between \$6,000 and \$10,000. This can vary by location and should be added to any other expenses, like the administration of your estate.
- “E” represents education and other things you would like to provide for your survivor(s).

After you've added it all up, subtract SGLI and other coverage you already have plus assets and benefits available at your death.



SLIDE 18

Life Insurance

Life insurance offers protection for your family in the event of your death. It helps prevent financial hardship for your loved ones.

Servicemembers' Group Life Insurance (SGLI)

Effective March 1, 2023, the maximum coverage offered under SGLI is \$500,000. Even if you declined or reduced coverage previously, you will automatically be insured for \$500,000. If you would like to make changes to your coverage, log in to the SGLI Online Enrollment System (SOES) via milConnect.

Review your beneficiaries on a regular basis to make sure they're aligned with your current wishes.

Reserve members assigned to a unit scheduled to perform at least 12 periods of inactive duty creditable for retirement purposes can purchase full-time SGLI coverage that is in effect 365 days of the year.

Family Servicemembers' Group Life Insurance (FSGLI)

FSGLI offers coverage for spouses and dependent children of Service members who are covered by full-time SGLI. You can get up to \$100,000 in coverage for a spouse – not to exceed your own SGLI coverage. Each dependent child is automatically covered for \$10,000 when they're enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

Even if your spouse is not employed, losing their contribution to the household could have a big financial impact, particularly if you have children and you'd need to hire additional help taking care of them.

You can update SGLI and FSGLI online using the SGLI Online Enrollment System (SOES). Sign in to <https://milconnect.dmdc.osd.mil/milconnect> and go to the Benefits tab to review and make changes.

Private life insurance

Similar to SGLI, make sure to review private life insurance coverage and update beneficiaries as needed. Keep in mind your will does not overrule your beneficiary designations.

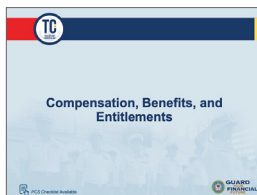
If you're looking for more life insurance, there are two main types: term and permanent. Think of term insurance as temporary coverage that lasts for a certain period of years. Permanent insurance is designed to last your entire life. Permanent insurance costs more, but also builds cash value. Term gives you the most coverage for your dollar right now.

Watch out for policy exclusions. These are things that are not covered such as war clauses or other restrictions you may not have known about. Review your beneficiary designations for all of your policies and make sure they're aligned with your current wishes. Account for premium payments in your spending plan.

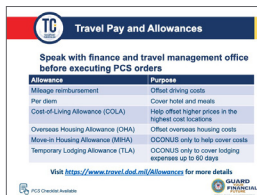
Compensation, Benefits, and Entitlements

In the next section, we'll move on to cover pay and entitlement topics specifically related to your PCS.

INSTRUCTOR NOTE: Consider inviting a representative from the finance office to discuss the specifics of travel pay and allowances.



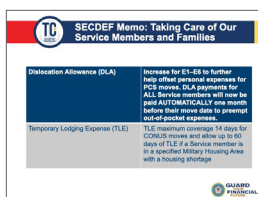
SLIDE 19



SLIDE 20

Travel Pay and Allowances

You may receive a number of travel pays and allowances as part of your PCS orders. These may include mileage reimbursement, per diem (to cover hotel and meals), and a dislocation allowance (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). On the next slide, we'll cover two more allowances, dislocation allowance (DLA) and temporary lodging expense (DLE), that can also help cover costs during your PCS, depending on your location. It's important to speak with your unit Admin/Servicing Personnel Offices (SPOs) for the most up-to-date information on travel pay and allowances specific to your situation.



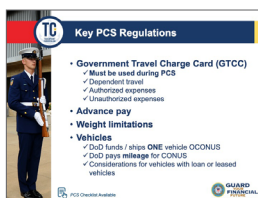
SLIDE 21

SECDEF Memo: Taking Care of Our Service Members and Families

Service members and families are required to move frequently, and these moves often come with costs that can strain budgets and cause financial uncertainty. The Secretary of Defense released a memo in September 2022 to help make military moves a little easier. The updated guidance took effect in October 2022 and includes:

- Increase the dislocation allowance (DLA) for E-1 to E-6 Service members to further help offset personal expenses for PCS moves. DLA payments for all Service members will now be paid automatically one month before their move date to preempt out-of-pocket expenses.
- Permanently increase standard temporary lodging expense (TLE) maximum coverage from 10 days to 14 days for CONUS moves and allow up to 60 days of TLE if a Service member is in a specified Military Housing Area with a housing shortage. This will give Service members and families significantly more flexibility to secure housing during a PCS move.
- Continue improvements to Military OneSource (MOS), the Department's information portal for military families, through enhancements to the online moving and housing tools. These online resources must be clear, intuitive, and easy to navigate.

Key PCS Regulations






SLIDE 22

Government Travel Charge Card

Use the Government Travel Charge Card (GTCC) during your PCS to cover authorized expenses. Remember, your GTCC is for official travel-related expenses ONLY and misuse can subject you to administrative or disciplinary action. You will be responsible to pay any overages on the GTCC that are not covered by reimbursement, so it is important to develop an estimated cost of what is reimbursable. For questions, contact the 24-hour GTCC PCS support cell at 1-833-330-MNCC (1-833-330-6622).



INSTRUCTOR NOTE: Refer to the *PCS Checklist* and cover the GTCC infographic on page five.

Dependent Travel 	Authorized Expenses 	Unauthorized Expenses 
<ul style="list-style-type: none">• Coast Guard members traveling concurrently with their dependents can choose to use the GTCC for all PCS expenses for the family.• Members with dependents traveling separately (non-concurrently) cannot use the GTCC for both sets of travel.<ul style="list-style-type: none">- In this case, the GTCC may only be used by the members for their personal travel expenses.- Dependents traveling separately cannot use the GTCC for any part of their travel expenses. <p><i>* A travel advance must be requested for non-concurrent dependent travel via the existing process</i></p>	<ul style="list-style-type: none">• Temporary Lodging Expense (TLE) at the old or new Permanent Duty Station (PDS).• Fuel for a privately owned vehicle (POV), when POV is the authorized mode of transportation.• Rental car and fuel when a rental is authorized on orders.• Lodging and meals en route.• Dislocation allowance (DLA) related expenses normally used to establish a household such as deposits and cleaning.• Automatic teller machine (ATM) withdrawals. <p><i>* ATM fees are not a separately reimbursable expense</i></p>	<ul style="list-style-type: none">• Medical expenses• Personal expenses that are not part of your authorized moving expenses.• Commercial airfare for PCS Travel. [This will be booked through E-Gov Travel Systems (ETS)]• Personally Procured Moves (PPM), formally known as a Do-It-Yourself (DITY) move.• Personal travel arrangements incurred during leave in conjunction with orders.• Other expenses not authorized by the Joint Travel Regulation (JTR). <p><i>* The GTCC cannot be combined with an electronic funds transfer/direct deposit (EFT/DD) travel advance (e.g. advanced DLA and per diem)</i></p>

Advance pay

Upon receipt of your orders, you may request an advance on Base Pay and Basic Allowance for Housing (BAH), to help cover the extra expenses of relocation due to your PCS move. However, it is important to note that since this is an advance, it **MUST BE REPAID** over the next 12 months unless your unit commander authorizes a longer repayment term.

Weight limitations

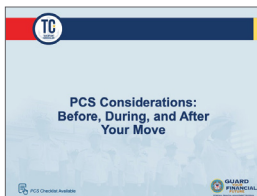
The government outlines household goods weight limitations. To check limits specific to your situation, visit MOS. You must pay for items shipped in excess of the government weight limitations, so it might be a good time for a garage sale or to sell unused items online. This can help you make a little extra money and lower your shipping weight. Another option is to donate the items to a charity.

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 the U.S. So, if you plan to transport multiple vehicles be prepared for those additional expenses.

For those storing their primary vehicle rather than moving it overseas, the government will pay storage fees up front. There may be exceptions, so learners should check with their command. 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 Your local legal assistance office can advise you about their rights under the SCRA we mentioned earlier.

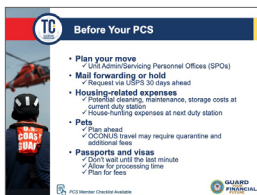


SLIDE 23



PCS Considerations: Before, During, and After Your Move

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



SLIDE 24



Before Your PCS

INSTRUCTOR NOTE: Play the optional videos, *Potential Housing Expenses Before You Move*, *Potential Vehicle Considerations Before You Move*, and *Potential Miscellaneous Expenses Before You Move*.

Plan your move

Plan your move and apply for resources such as government housing and child care. Another helpful resource to guide your PCS is the Plan My Move online tool available at <https://planmymove.militaryonesource.mil>.

Mail forwarding or hold

Update your address on the USPS website and consider using Hold Mail and forwarding services. It's recommended that you do this 30 days in advance.

Housing-related expenses

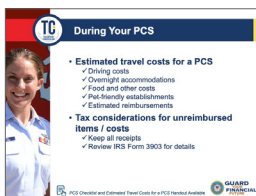
Prepare for possible expenses such as cleaning, maintenance, long-term storage, insurance, and house hunting at your next duty station.

Pets

Prepare for potential costs associated with taking pets to your next duty station. These costs may include transportation and importation requirements for overseas travel (quarantine, airline crates, etc.).

Passports and visas

Obtain passports and visas, if appropriate. There will be costs associated with passports and visas when transferring overseas, which may be reimbursed with command approval. More information on passport fees and processing times (normally four to six weeks after application) is available on the State Department website <https://travel.state.gov/content/travel/en/passports.htm>.



SLIDE 25



During Your PCS

INSTRUCTOR NOTE: Distribute the *Estimated Travel Costs for a PCS* Handout. While most of these normal expenses may be reimbursed or may be covered by the GTCC, it's important that Coast Guard members keep all of their receipts. The handout can be covered in class as an activity if time allows. Play optional video, *Potential PCS Expenses During Your Move*.

Estimated travel costs for a PCS

Let's review the handout to help you plan and estimate costs associated with traveling to your next duty station. Driving costs, overnight accommodations and food are covered up to certain limitations.

Tax considerations

It's important to keep all of your receipts related to your move. You may be eligible to deduct some of your unreimbursed PCS moving expenses from your federal income tax return. Most moving costs are covered by military allowances, but you'll want to save your receipts and log your expenses to calculate any possible deduction at the end of the tax year. Check out IRS Form 3903 for instructions and more details.



SLIDE 26

After You Arrive



INSTRUCTOR NOTE: Play the optional video, *Potential PCS Expenses After You Arrive*.

Finally, let's review a few items to consider once you arrive at your new location.

Submit your travel claim

Far too many Coast Guard members fail to submit the required travel claim and supporting documents in a timely manner. If you fail to submit these items, your pay department can recoup any advances all at once.

Prepare for initial expenses

You will need temporary lodging until you find a place to live. Your temporary lodging should be able to provide the basic necessities such as cooking appliances and a refrigerator to save money on food expenses while house hunting. When you finally find a place and location where you want to live, don't forget that you may have to pay security deposits for rent and utilities.

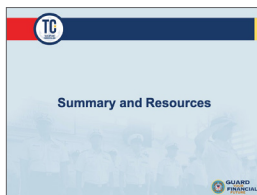
Also be aware of vehicle registration costs and procedures. With a few exceptions, states expect new residents to register their vehicles in that state. Double check the state's motor vehicle department to find out what the rules are at your new duty station and to find out about military-specific guidelines.

Child care

Child care resources can vary greatly by location. Research your options and plan for changes to your spending plan and child care routines. Speak with your PFM at your local HSWL Regional Practice for additional financial help.

Spouse employment

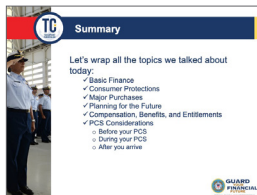
Visit Military OneSource and the Military Spouse Employment partnership website for spouses needing help seeking new employment. Your local HSWL Regional Practice has Transition Relocation Spouse Employment Assistance Program Coordinators (TRSEAPCs) to assist with their employment search from job hunting to resume writing.



SLIDE 27

Summary and Resources

As we're moving into the final part of the course, let's review what we talked about and cover resources that can help you with your upcoming PCS.

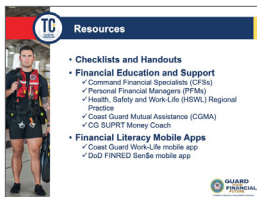


SLIDE 28

Summary

We discussed the following topics. Do you have any questions on any of them?

- Basic Finance
- Consumer Protection
- Major Purchases
- Planning for the Future
- Compensation, Benefits, and Entitlements
- PCS Considerations: Before, During, and After Your Move



SLIDE 29

Resources

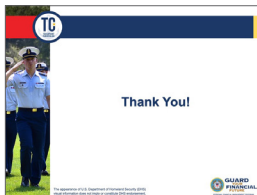


INSTRUCTOR NOTE: Play the optional video, *PCS Resources*.

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

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

You can talk to your Command Financial Specialists (CFS) at your unit or meet with a Personal Financial Manager (PFM) and attend a class at your local Health, Safety and Work-Life (HSWL) Regional Practice. CG SUPRT and Coast Guard Mutual Assistance (CGMA) are also additional resources for guidance. You may also access the Coast Guard Work-Life mobile app or the DoD FINRED Sen\$e mobile app for assistance with a variety of personal finance issues.



SLIDE 30

Thank You!

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