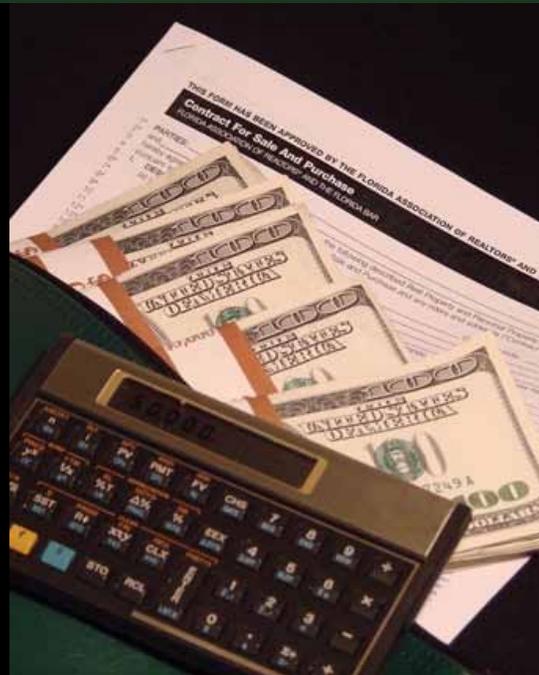


# MONEY AND THE MOVE



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## MODULE DESCRIPTION

Relocating due to a Permanent Change of Station (PCS) assignment is exciting, but it can be expensive, too. Even though the government provides relocation allowances, many families find a move puts a strain on their budget. This 60- to 75-minute session targets active-duty military and their spouses who are relocating due to reassignment or transition.

This session can be included as part of a longer Smooth Move or Overseas Transfer Workshop. It could easily be presented by a Personnel Support Detachment (PSD) representative, since much of the discussion involves pay and entitlements. Command Financial Specialists and Fleet and Family Support Center personnel should also be able to facilitate this discussion based on the information that follows.

**Trainer's note:** Some of the numbers and amounts used in this module may change from year to year. Amounts should be verified prior to presenting this module. All figures used in this printed text are current as of May 2010. Refer to the "It's Your Move — Armed Forces Members" handbook (Feb. 23, 2010) for additional information (<[http://www.transcom.mil/j5/pt/dtrpart4/dtr\\_part\\_iv\\_app\\_k\\_1.pdf](http://www.transcom.mil/j5/pt/dtrpart4/dtr_part_iv_app_k_1.pdf)>).

## LEARNING OBJECTIVES

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

### Enabling:

- Learners will correctly answer the matching questions on travel pays, entitlements and allowances in the *Acronym Challenge* activity.
- During the *Do the Math* activity, learners will use the *Estimated Travel Costs and Reimbursements* worksheet to estimate travel expenses associated with their upcoming move.
- Participating in the *Pass the Hat* activity, learners will list a minimum of six possible moving expenses and three ways to reduce expenses during a move.

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Print Module

Print Module Handouts

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## MODULE PREPARATION

### Handouts:

- *Acronym Challenge Note Cards*
- *Financial Planning Worksheet for a PCS Move*
- *Estimated Travel Costs and Reimbursements*
- *Internet Resources for PCS Moves*
- *Defense Personal Property System Brochure*

● **Materials (varies depending on activities chosen):**

- World map or a globe and a push pin or small Post-it note for each learner.
- Hat or other container big enough to hold several index cards.
- Index or notecards.
- Pencils and markers.
- Chart paper or white board.
- “Money and the Move” PowerPoint slides.
- Internet connection if using Internet option for the *Do the Math* activity.

## SUMMARY OF LEARNER ACTIVITIES

**Where in the World? (Optional):** A group-forming icebreaker activity in which learners locate their new duty station or retirement location on a globe or map. This activity gives the instructor an idea of relocation destinations and allows learners to meet others who might be transferring to the same place.

**Acronym Challenge:** Matching activity in which learners match the entitlement or allowance acronym with its description.

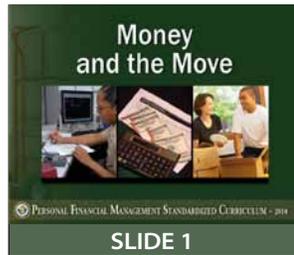
**Do the Math:** Worksheet activity in which learners estimate their basic travel expenses, which can then be used for the Financial Planning Worksheet for a PCS Move transfer spending plan.

**Pass the Hat:** Brainstorming activity in which learners make suggestions for saving money during a PCS move.

**Money and the Move Review Game (optional):** Using tick-tack-toe, this is a quick and easy way to summarize and review session content using a game format.

## CONTENT OUTLINE

1. Welcome and Introduction (5-10 minutes)
  - a. Agenda
  - b. Optional Learner Activity: Where in the World?
2. Entitlements (15 minutes)
  - a. Travel Pay and Allowances
  - b. Overseas Allowances
  - c. Advance Pay and Advance Housing Allowance
  - d. Learner Activity: Acronym Challenge
3. Financial Planning for Transfers (15 minutes)
  - a. Transfer Planning Worksheet
  - b. Learner Activity: Do the Math
4. PCS Transfer Expenses (5 minutes)
  - a. Expenses Prior to Transfer
  - b. Expenses In Transit
  - c. Expenses at Your New Duty Station
5. Ways to Save (15 minutes)
  - a. Emergency Fund
  - b. Learner Activity: Pass the Hat
  - c. Cost-Cutting Tips
6. Summary (5-20 minutes)
  - a. Resources: Who can help me?
  - b. Conclusion
  - c. Optional Learner Activity: Money and the Move Review Game



## CONTENT

### WELCOME AND INTRODUCTION

#### AGENDA

Transfers are a fact of life for most service members and their families. This class will help you prepare financially for an upcoming move due to a transfer to a new duty station or a transition out of the military.

Topics included in this workshop are:

- Entitlements – Travel pay and allowances
- Developing a transfer financial plan
- Understanding transfer expenses
- Ways to save
- Resources

#### Optional Learner Activity: Where in the World?

Purpose: An icebreaker and group-forming activity in which learners locate their new duty station or retirement location on a globe or map. This activity gives the instructor an idea of relocation destinations and allows learners to meet others who might be transferring to the same place.

Time: 5-10 minutes

Materials and preparation: Set up a world map or globe in the room. Provide a push pin or small Post-it note for each learner, depending on what will stick to the map or globe.

Procedure: Ask learners to come up to the front of the room, tell the class their name, where they are moving to, and then mark it on the map or globe. Be prepared to help them find the location. If a couple or family is attending together, ask everyone to come up to the map. When all learners have been to the map or globe, comment as appropriate about where they are going.



**Trainer's note:** If you do not intend to do this activity, then hide Slide 3 before the class.



## ENTITLEMENTS

Moving is expensive, but the government provides some financial assistance. Service members on Permanent Change of Station (PCS) orders, separating or retiring from the Navy, are entitled to personal travel and transportation allowances for themselves and their families. Upon receipt of your orders, you may request an advance on eligible travel allowances. Ensure your NAVPERS 1070/602 (service member's Page 2) is current before requesting a travel advance. (Note: Dual military couples can contact their disbursing office for specifics on dual compensation.)

## TRAVEL PAY AND ALLOWANCES

### Per Diem and MALT

Service members, separatees and retirees entitled to PCS mileage (also known as Mileage in Lieu of Transportation, or MALT) receive a flat per diem for each day of authorized travel based on the Official Military Table of Distances. Separatees and retirees receive a flat per diem not to exceed distance to home of record. Generally, one travel day is allowed for each 350 miles of official distance of ordered travel. When the total official distance is 400 or fewer miles, one day of travel time is allowed. MALT rates are based on the current per diem rates established by the General Services Administration. The total paid per day traveled is dependent upon the total number of authorized travelers and is based on a percentage of the current rates. For example:

- Maximum per diem rate \$116 (as of 2010).
- The service member is entitled to receive 100 percent of the rate allowed, or \$116.
- A spouse or other authorized traveler over 12 years of age is entitled to 75 percent of the member's allowance, or \$87.
- Authorized travelers under 12 years of age are entitled to 50 percent of the member's allowance, or \$58.

**Trainer's note:** Starting with the Entitlements section, be sure to review all content and update any numbers as needed. Use the websites listed under "Resources" for current data prior to presentation. Make sure to update information on slides as well.

Using these rates, you can determine your daily per diem allowance. For example, a family of four consisting of the service member, a spouse and two children under age 12 would be \$232 ( $\$116 + \$87 + \$58 + \$58 = \$319$ ). Consult your Personnel Support Detachment (PSD) for rates and regulations concerning two personally-owned vehicles.

### **PCS Mileage**

Service members receive PCS mileage when they drive their own vehicle to a new assignment. This allowance is paid on a “per mile” basis for the official distance. Your commanding officer (last duty station) must grant approval prior to your travel if you wish to be reimbursed for driving two or more privately-owned vehicles. The rate payable per car depends on the number of authorized travelers:

- Driving cost, parking fees, tolls.
- One traveler = 15 cents per mile.
- Two travelers = 17 cents per mile.
- Three travelers = 19 cents per mile.
- Four or more travelers = 20 cents per mile.

### **Dislocation Allowance**

The purpose of Dislocation Allowance (DLA) is to partially reimburse a member, with or without dependents, for the expenses incurred when relocating the member’s household on a PCS move, housing moves ordered for the government’s convenience, or because of an evacuation. Advance payment requires documented evidence that household goods are scheduled for shipment. Normally you are only authorized DLA once per fiscal year, although there are exceptions to the policy. If you are moving for a second time in a fiscal year, check with your personnel office for eligibility to waive this and receive DLA for your current move. You do not receive DLA for moves associated with leaving active duty.

Please note that residing in government quarters (BOQ/BEQ) longer than 60 days after arrival or acceptance of family-type government quarters will invalidate your eligibility (single service member only). DLA payment is based on grade and dependency status on the effective date of your

PCS, paid three to 10 days in advance of transfer, and does not require repayment.

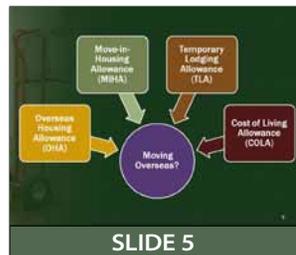
### Temporary Lodging Expense

You and your family can receive Temporary Lodging Expense (TLE) at a rate of up to \$180 per day, depending on location, to help defray the cost of meals and temporary housing incurred during a PCS move within CONUS. TLE is available for a maximum of 10 days' lodging in the vicinity of either your old or new duty station in CONUS. A non-availability statement may be required. Housing TLE is limited to five days if transferring to a location overseas. Payment is made through the settlement of your travel claim. (Receipts are required). For entitlement questions, contact your PSD travel section.

## OVERSEAS ALLOWANCES

### Overseas Housing Allowance

Service members who live in private housing at their overseas duty station receive an Overseas Housing Allowance (OHA). OHA helps offset housing costs and is made up of three components: rent, utility and recurring maintenance expenses. OHA is available as an advance, requested via the commanding officer, with repayment from 12 to 24 months.



### Move-In Housing Allowance

Move-In Housing Allowance (MIHA) is an upfront, lump-sum payment covering unique OCONUS move-in costs such as appliances, taxes and fees that normally are not incurred with a move in the states. Upon arriving at duty stations, members should check with the local housing office (or the local commander if there is no housing office) to see what the procedures are for the area. Once housing has been found, members should take a copy of the lease to the appropriate official and complete DD Form 2367 (Individual Overseas Housing Allowance Report). Current rates are posted on the Department of Defense website.

### Temporary Lodging Allowance

The purpose of Temporary Lodging Allowance (TLA) is to help offset the cost of temporary housing and meals for new arrivals overseas. The

amount varies. TLA is paid in 10-day increments (15 days when determined to be appropriate by the TLA-approving authority). It usually has a 60-day limit for those arriving and a 10-day limit for those departing. (Ten days for people living on the economy, six days for people living in government quarters.)

### Cost of Living Allowance

Those stationed in high-cost areas overseas and certain CONUS locations receive a Cost of Living Allowance (COLA). Check with PSD to verify eligibility and amounts.

All of the above allowances are subject to change. They are directly deposited into the member's account; therefore, the member must make a determination on whether the funds will be readily accessible to meet needs. Consult with PSD for up-to-date information and amounts.

### ADVANCE PAY AND ADVANCE HOUSING ALLOWANCE

The purpose of advance pay and allowances is to help the service member meet extra expenses related to relocation during PCS moves. Advance pay is not authorized for the specific out-of-pocket expenses covered by advances of other pays and entitlements.

#### Advance Pay

Advance pay (basic pay minus taxes and required deductions) of up to three months may be authorized upon receipt of PCS orders. The member must provide written justification clearly showing that actual or anticipated out-of-pocket PCS expenses are equal to or exceed the amount of advance pay requested. A commanding officer must approve a repayment period that is longer than the norm and for all payments made to pay grades E1 to E3. Advance pay may be received up to 30 days before departure or as late as 60 days after reporting. Repayment is in equal installments over 12 months or extended to 24 months with a commanding officer's approval.



## Advance Basic Allowance for Housing

Advance Basic Allowance for Housing (BAH) may be issued to cover the expenses of renting a new home or apartment. It must be requested for actual expenses, not to exceed an amount equal to three months' BAH. A copy of the rental agreement or receipts or bills for one month's rent is required. Repayment is normally over 12 months. Single service members living in the barracks may not be entitled to BAH.

**NOTE:** If you are going to take advance pay or housing allowance, be sure to budget for the repayment. Consider having your budget reviewed by your Command Financial Specialist, and consider the effect of the repayment over the next 12 to 24 months.



### Learner Activity: Acronym Challenge

Purpose: To reinforce the information on entitlements by having learners match the entitlement acronym with the correct description.

Time: 10 minutes

Materials: Index or notecards, *Acronym Challenge Note Cards* handout

Preparation: Before the class the trainer should prepare notecards for this activity. Using the *Acronym Challenge Note Card* handout, cut and paste the acronyms and descriptions on separate note cards.

Procedure: Tell learners that you are going to give them a chance to prove what they know about the entitlements you just discussed. Give each learner one card (if it is a small class and you have time, you can do a couple "rounds" to use all the cards). Explain that on their card they either have a name or description of travel pay or allowance and that they are to find the other person in the class who has the matching name or description. Give learners about five minutes to pair up and then go around the room and ask them to give the entitlement name and read the description.





## FINANCIAL PLANNING FOR TRANSFERS

Planning is the key to a financially successful relocation. There are many areas of your finances that may need a check-up and perhaps some changes, so that you will have a smooth move. Think about the following:

- What financial obligations must you clear before leaving this duty station and community?
- What financial obligations will you incur during the transition from this duty station to the next? Which costs are reimbursed? Which are not?
- What financial obligations will be incurred at the new duty station?
- Do you have money set aside to pay for any expenses before reimbursement or for those that are unreimbursed?
- How will you handle the transfer of bank accounts and changes in cash flow?
- If you have a second job or family members who work, how will you deal with the loss (at least temporarily) of that income?

These questions show some of the major considerations that you and your family need to think about, talk about and determine how to deal with. To help you plan, we have provided you with worksheets to organize your thoughts and finances when it comes to your move.

### TRANSFER PLANNING WORKSHEET

The *Financial Planning Worksheet for a PCS Move* has two sections; the first lists the possible sources of income that were just discussed. The second deals with possible expenses. The list of 31 possible expenses gets very specific, and yet it may not cover everything in your personal situation. This form provides an excellent starting point from which you and your family can begin to plan the expenses associated with relocation. When you subtract the expenses in the second section from the income expected in the first section, you will know how much additional money, if any, you will need for your move.

**Trainer Note:** Distribute the *Financial Planning for a PCS Move* handout to learners.



The second worksheet, *Estimated Travel Costs and Reimbursements*, can help you calculate some of the PCS entitlements for which you are eligible. It provides guidelines to use in calculating several of the common expenses and reimbursements associated with a military move, figures which can then be used for the *Financial Planning Worksheet for a PCS Move*.

**Learner Activity:** Do the Math

Purpose: In this activity, learners will complete the *Estimated Travel Costs and Reimbursements* worksheet. The figures calculated on this worksheet can then be used for the *Financial Planning Worksheet for a PCS Move*, which the learner will complete at home.

Time: 10 minutes

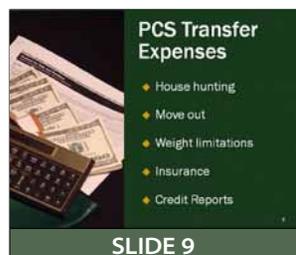
Materials: *Estimated Travel Costs and Reimbursements* and *Financial Planning Worksheet for a PCS Move* handouts, pencils, calculators and DoD Travel Distances information (which can be found at <<https://dtod.sddc.army.mil/default.aspx>>).

Procedure: Explain to learners that they will now have an opportunity to estimate their basic travel expenses using the *Estimated Travel Costs and Reimbursement* worksheet. Go over the worksheet's instructions and assist learners as they complete it. Encourage learners to use the information from this worksheet to help them to prepare their transfer spending plan using their *Financial Planning Worksheet for a PCS Move*.

Internet option: If time and class size allows and you have an Internet connection in the classroom, you can demonstrate the use of the Defense Tables of Official Distances to calculate mileage for this activity. Additionally, you may want to demonstrate how to find per diem and other entitlement information at <<http://www.defensetravel.dod.mil/>>.

## PCS TRANSFER EXPENSES

Let's focus on the expense section of the *Estimated Travel Costs and Reimbursements* worksheet and look at some of the common expenses that may be encountered before, during and after a PCS move.



**Trainer's note:** Distribute the *Estimated Travel Costs and Reimbursements* and *Internet Resources for PCS Moves* handouts.





## EXPENSES PRIOR TO TRANSFER

Some expenses prior to transfer include:

- **House-hunting trip:** The Navy can grant house-hunting leave but does not pay for the travel and lodging costs.
- **Move-out:** Expenses involved include selling costs, dismantling major appliances, cleaning, lawn maintenance, cleaning services, drinks and snacks for packers and movers, etc.
- **Exceeding household goods weigh limitations:** Check with your Personal Property Office. Members must pay for items shipped in excess of the Navy's weight limitations.
- **Insurance:** Consider getting additional insurance on your household goods to cover potential losses beyond what the Navy reimburses. Often, your renters insurance covers your household goods in shipment. Check with your current insurer for rates.
- **Credit report:** Review your credit report before a transfer. You can get a free copy of your credit report once a year at <http://www.annual-creditreport.com>. If you plan to rent, your potential landlord will want to check your credit report, so it is wise to check it first. Also, notify all creditors of the upcoming move (especially if OCONUS) to avoid missed payments that can cause a fee or increase in interest rates.
- **Miscellaneous expenses:** Money spent on trips, souvenirs, eating out with friends and/or parties before leaving.
- **Loss of spouse's income:** Will there be a loss of your spouse's income until employment is found at the new location? This is often the single biggest negative financial effect of a military transfer. Be sure to use the FFSC Family Employment Readiness Program (FERP).
- **Medical and dental:** If moving overseas, there may be some costs associated, such as the medical screening for dependents, immunizations, prescription refills, wisdom teeth extraction, braces, etc.
- **Pets:** Expenses include visits to the veterinarian to ensure your pet is current on immunizations, possible quarantine fees, boarding, airline crates and airline tickets. If you cannot afford to bring your pet with you, check into pet foster care at <http://www.netpets.org>.

- **Passports and visas:** Photos and fees for each family member are needed for overseas transfers. With command approval, the cost for these may be reimbursed. You can get more information on passport costs from the State Department website.
- **Car preparation:** Maintenance may be needed before driving long distances. If moving overseas, you may want to purchase extra parts that may be hard to find. If you are going to sell or store your car, set aside money if you will be purchasing a vehicle at your new location.



## Notes Regarding POVs

The government only pays for the shipment of one vehicle to overseas duty assignments. For those storing Personally Owned Vehicles (POVs) rather than moving them overseas, the government will pay storage fees up front. Also, the government will ship POVs between stateside duty stations as long as it does not cost any more than it would for the member to drive it there. However, under certain circumstances you may get authorization/approval for the transportation of one POV to your new CONUS PCS location. The Joint Forces Travel Regulations (JFTR) states that transport of one POV to your new location CONUS can be authorized when:

- It is advantageous and cost effective for the government.
- The service member is medically unable to drive or when time does not permit the service member to drive a vehicle to the new location.
- During a homeport change.

If your vehicle is leased or if there is a bank note on the vehicle, the leasing company or bank may not authorize movement of the vehicle OCONUS. Check with the lessor or bank before moving the vehicle. For leased vehicles, talk to the Naval Legal Service Office about your rights under the 2003 Servicemembers' Civil Relief Act, because some leases can be legally canceled under certain circumstances (PCS orders OCONUS or deployment, both of greater than 180 days).



## EXPENSES IN TRANSIT

Most of these expenses are on the *Estimated Travel Costs and Reimbursements* worksheet and are reimbursed when the travel claim is filed. Keep all receipts.

- **Driving costs via POV:** The government estimates that you will travel 350 miles per day.
- **Overnight accommodations:** The government estimates you will need lodging every 350 miles.
- **Food and miscellaneous expenses:** Calculate the number of people times the number of days times \$25 to get a good estimate of this expense.
- **Fun:** If you're making a cross-country or long-distance move, budget time and money to see the sights and have some fun. It will make the transfer more enjoyable for everyone.

## EXPENSES AT YOUR NEW DUTY STATION

Expenses you may encounter at this stage of the transfer include:

- **Temporary lodging and food:** You will need a place to stay until you find a place to live. Try to find a place with cooking and refrigeration to save money on food expenses.
- **Laundromat:** Expect to pay at least \$2 to \$4 per load of laundry.
- **Utility/telephone deposits:** Bring a letter of reference from previous utility companies stating that you paid on time to possibly get deposit fees waived or reduced at your new duty station. If you are a member of certain credit unions, your utility deposits may also be waived.
- **Rental deposits/house purchase closing costs:** Generally, you will not receive your security deposit from the house or apartment you just vacated until 30 to 60 days after you have left, so you will need to come up with the security deposit for your next house or apartment if you plan to rent. If you sold your house, hopefully, you have money from the sale to apply toward closing costs on your next home.
- **Extra long-distance calls:** It is inevitable. You and your family made friends at your last duty station and you will want to stay in touch. Your





family may also want to receive telephone calls from you to ensure you are settled at your new duty station.

- **Cleaning supplies/restocking food supplies:** Expect to spend more than usual at your first trip to the commissary. You will have to restock food and cleaning supplies that you could not ship.
- **Insurance:** Check with your car and home insurer. Insurance costs vary by locale. Your insurance may cost a bit more at your new duty station or, perhaps, less.
- **Car registration/licenses/personal property tax:** If your car is jointly owned, many states expect you to register your vehicle in that state. Check with the state motor vehicle department or installation to find out what the rules are at your new duty station.
- **Miscellaneous:** Child care, commuting costs and clothing are examples of costs that may increase with a move. Transferring children to a new school could involve tuition, uniforms or new clothes. Consider newspaper subscriptions for your new area, and new furniture.

## WAYS TO SAVE



### EMERGENCY FUND

As mentioned at the beginning of the class, moves can be expensive. As you prepare for a transfer, an emergency savings fund should be a top priority. Your emergency fund should have one to three months' worth of your current living expenses and payments. If you have not already established an emergency fund as part of your current financial plan, you should create or build this fund as soon as you expect PCS orders. Savings are vital to your financial health because it provides you with a buffer against unplanned or unexpected expenses like emergencies and car or home repairs. If you have a healthy savings account, you will not need to incur additional debt or use money earmarked for other purposes when you are faced with life changes such as a move. Although you will receive travel pays and allowances, there are usually additional expenses and purchases associated with moving and settling into a new home. Take the time between now and your move to build an adequate emergency fund.

**Learner Activity:** Pass the Hat

Purpose: Brainstorming activity on ways to save money during a PCS move.

Time: 10 minutes

Materials: Index or notecards and one hat or container

Procedure: Distribute an index card to each learner. Ask them to jot down one cost-cutting tip or way they have saved money when relocating in the past. (A move does not have to be a military transfer.) Ask everyone to write a specific suggestion such as “Have a yard sale” or “Get a temporary part-time job to save additional money.” Put each suggestion in a hat. Shake up the hat. Have each learner draw one of the suggestions, stand and read it aloud to the group. Compare the cost-cutting tips generated by the class with those on the slides.



## COST-CUTTING TIPS

- **Yard sales:** Have a yard sale to get rid of items you no longer want or need. If it has not been used in a year, get rid of it. This will help you to stay below your weight limit on your household goods.
- **Change of address:** Notify all creditors, insurance companies, automatic investment programs and the IRS of your change of address as soon as possible. Arrange to have your mail forwarded.
- **Bill paying:** Set up an online bill paying account, allotments, preauthorized withdrawals or another system for billing in transit. Remember to allow plenty of time to start up an allotment.
- **Reference letters:** Obtain letters of reference from current utility, cable and telephone companies to reduce or eliminate deposit costs at your new location. Also, get written references from employers if you worked a second job or your spouse worked.
- **National providers:** Choose national providers whenever possible for long-distance phone service, your Internet service provider and your bank so you will not need to find new services when you move.
- **Checking and savings accounts:** Do not close your checking and savings accounts until you have a new one at your new location and any allotments and/or electronic fund transfers have been successfully



**Trainer’s note:** If you have available space to hang chart paper or have access to a white board, you can have learners write the tips as soon as they have drawn their card and then you can go over their list. This is a little less time-consuming if you need to trim time or if you have a very large group.

shifted to the new account. Better yet, choose a financial institution that will move with you so you will not have to keep closing and opening accounts.

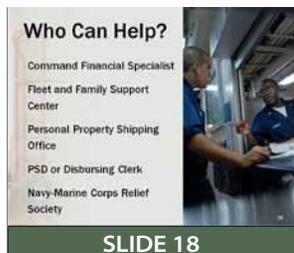
- **Home loan pre-qualification or pre-approval:** If you are going to be buying a home at your new duty station, pre-qualify, or better yet, get pre-approved at your bank or credit union for a home loan. Attend a class on home buying at your local FFSC, housing office or a civilian location. If you are buying a home, do not take on additional debt (car loan, advance pay, etc.).
- **Military facilities:** Use military temporary lodging facilities whenever possible. Always ask for a military discount when using civilian lodging facilities.
- **Dependent health care:** If you are currently enrolled in TRICARE Prime, stay enrolled at the old duty station until you arrive at your new duty station. If you are transferring overseas, investigate TRICARE Europe or TRICARE Pacific <<http://www.tricare.mil>>. Contact the TRICARE Service Center in your new location to transfer enrollment. If you are not enrolled in TRICARE Prime, what health care facilities are available at the new duty station? If you have a dependent with special health care needs, contact the Exceptional Family Member Program.
- **Sponsor:** Use your sponsor to get the answers to many questions on neighborhoods, schools, entitlements, etc., that you might have.
- **Women, Infants, and Children:** If you are enrolled in WIC, the program is available in all 50 states. It is available at most all overseas locations as well. OCONUS sites can be accessed through the TRICARE website.

## SUMMARY

### RESOURCES: WHO CAN HELP ME?

The Navy understands how challenging a PCS move can be. A number of resources are available to help.

- **Command Financial Specialist:** Can help you construct a budget or financial plan in anticipation of your upcoming move.



- **Fleet and Family Support Center (FFSC):** Check to see if your FFSC can order a welcome aboard packet from your new duty station or provide you information on how to obtain one. In addition, you might want to see if your FFSC has a lending locker service which allows you to check out such items as futons, tables and chairs, dishes, pots, pans, eating utensils, high chairs, irons, etc. This can be especially helpful after your belongings have been loaded on the moving van and before they arrive at your new duty station. Other information about your next duty station is available through the Military OneSource website.
- **Personal Property Shipping Office:** This office is responsible for arranging the actual move of your household goods and vehicles.
- **Personnel Support Detachment (PSD):** You can request travel advances, file travel claims and learn about entitlements from this office. It is important to ask questions to ensure you receive all entitlements.
- **Navy-Marine Corps Relief Society (NMCRS):** If you experience financial emergencies once you arrive at your new duty station, NMCRS may be able to help with basic needs such as move-in expenses, food and car repairs. Realize the money they provide is most often in the form of an interest-free loan that you will have to repay.

**Trainer Note:** Distribute the *Defense Personal Property System* brochure to learners for information on setting up a personal property move. 



## CONCLUSION

The key to a successful move is found in good planning. Consider all the expenses of a move, take a look at your current spending plan, make some projections based on anticipated expenses and be prepared for the best! A PCS move can be disruptive and expensive, but it can also be exciting, challenging and rewarding. Plan ahead, use all your resources and enjoy your move.

## **Optional Learner Activity:** Money and the Move Review Game

See "Introduction to the Modules: PowerPoint Review Games."

Money and the Move Question Bank:

1. What does TLE stand for? (Temporary Lodging Expense)
2. What does TLA stand for? (Temporary Lodging Allowance)
3. What does MIHA stand for? (Move In Housing Allowance)
4. What does COLA stand for? (Cost of Living Allowance)
5. How many POVs will the government ship overseas? (One)
6. What is a disadvantage of taking advance pay? (You have to pay it back; thus, it reduces future income.)
7. Does the Navy pay per diem during a house-hunting trip? (No)
8. What happens if you exceed your housing weight allowance? (You pay.)
9. Who at your command can help you prepare a financial plan or budget? (CFS)
10. Where can you borrow pots and pans, utensils, table and chairs and other household goods so you can move into your apartment before you household goods shipment arrives? (FFSC)
11. What agency might be able to assist you if you need to pay for emergency car repairs? (NMCRS)
12. True or false: A military clause means you do not have to pay bills while in transit to an overseas duty station. (False)
13. True or false: The SCRA of 2003 allows you to cancel a vehicle lease under certain circumstances. (True)
14. Name three expenses you could have before a PCS transfer. (house hunting, move-out, exceeding household goods weight limitations, insurance, credit report, loss of spouse's income, pets, passports and visas, car preparation, and anything else that sounds reasonable.)
15. Name two expenses you could have in transit. (Driving costs via POV, overnight accommodations, food and miscellaneous expenses, fun.)
16. Name three expenses you could have at your new duty station. (Temporary lodging, food, utility and phone deposits, rental deposits, purchase closing costs, long-distance phone calls, cleaning supplies, restocking food, insurance, car registration, licenses, personal property tax, etc.)
17. List two ways to cut the costs of a PCS transfer. (Accept anything that sounds reasonable.)
18. True or false: DLA is three times BAH. (False, DLA is a set rate based on grade and dependency status.)