



## Preparing for a Permanent Change of Station

About one third of military members experience a Permanent Change of Station, or PCS. A PCS is a move from your home to your first post of active duty, from one permanent post to another or from your last post to your home.

Financial planning is key to a successful move. This involves understanding your financial obligations before departing, during transition and at your new duty station. The Department of Defense, Internal Revenue Service and military installations provide a variety of resources to offset the cost of moving.

### My PCS Moving Checklist

- Budget for your PCS** by starting a relocation fund. You can use the relocation budget planner on the MilitaryHOMEFRONT website: [www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil).
- Set up an emergency fund.** Your emergency fund should contain at least one month's base pay in a liquid account. (Consider having money funneled automatically into a savings account every month.)
- Review your credit report.** A free copy is available once a year from [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling (877) 322-8228.
- For more information about **tax deductions** for reasonable moving expenses, visit the Internal Revenue Service website ([www.irs.gov](http://www.irs.gov)) and search for "**Form 3903.**"
- Look into Entitlement Programs**, such as Temporary Lodging Allowance, which can also help offset the cost of a move. To get started, visit the U.S. General Service Administration website ([www.gsa.gov](http://www.gsa.gov)).

For help or more information, or to make an appointment with a Personal Financial Counselor, call (800) 342-9647 or visit [www.militaryonesource.com](http://www.militaryonesource.com).



## Online Resources

### FINANCIAL PLANNING

Military OneSource:  
[www.militaryonesource.com](http://www.militaryonesource.com)

DoD Per Diem, Travel and Transportation Allowance Committee:  
[perdiem.hqda.pentagon.mil/perdiem](http://perdiem.hqda.pentagon.mil/perdiem)

MilitaryHOMEFRONT:  
[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

### TAXES

Defense Finance & Accounting Service:  
[www.dfas.mil](http://www.dfas.mil)

Internal Revenue Service:  
[www.irs.gov](http://www.irs.gov)

[Military.com](http://Military.com)

### ENTITLEMENTS AND TRAVEL

U.S. General Services Administration: [www.gsa.gov](http://www.gsa.gov)

[About.com](http://About.com)

Department of Defense:  
[www.defenselink.mil](http://www.defenselink.mil)

Defense Travel Management Office:  
[www.defensetravel.dod.mil](http://www.defensetravel.dod.mil)

Military OneSource:  
[www.militaryonesource.com](http://www.militaryonesource.com)