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# Relocation Assistance Program Money Talk Workshop Student Manual

# Table of Contents

Table of Contents 1

Welcome to Money Talk 3

SECTION 1 Financial Preparations for Relocation 4

Financial Stability and Moving 4

Importance of Budgeting 4

Pre-Departure Costs 6

In-Transit Costs 7

Start-Up Costs at the New Location 10

A Final Note on Finance 14

Section 2 Permanent Change of Station Allowances and Benefits 15

Military Allowances and Benefits 15

DoD Civilian Permanent Change of Station Allowances and Benefits 22

Section 3 Special Considerations – Medical and Pets 30

Medical Preparations for Moving 30

Moving with Pets – An Additional Expense – Plan for Pets 32

Conclusion 40

Attachments 41

Attachment 1 42

Attachment 2 43

Worksheets 47

Worksheet A – Relocation Budget Planner 48

Worksheet B – Ninety-two Tips for Spending Less 55

Worksheet C – Important Documents to Hand-Carry 62

Worksheet D – Field Kit 65

Worksheet E – Practical Check List for Arrival in New Location 67

Worksheet F – Household Goods Weight Allowance Table 71

Worksheet G – Evaluation 72

# MT ChpStripWelcome to Money Talk

As a member of the armed services, you have signed up for a mobile career. Sometimes this mobility will be with family members and other times you will be moving alone. Either way, you will be relocating often, on average every two to three years, AND this mobility will be worldwide.

This workshop is designed to give you and your family members a basic understanding of the financial aspects of relocation and basic military and DoD civilian permanent change of station allowances. We will investigate the following information:

**What are the costs (real and hidden) of relocation?**

**What are the allowances provided and do they change?**

**How do I find answers to my financial questions?**

**How do I prepare financially for a PCS move?**

**What is the impact of a PCS move on net spendable income?**

The workbook contains more information than can be covered in the short time of this workshop. In addition, each individual’s and/or family’s financial situation is different and changes each year. Therefore, keep this workbook and read it often because each time you move you need to plan-plan-plan for your current and future situations.

# SECTION 1 Financial Preparations for Relocation

## *MT ChpStrip*Financial Stability and Moving

Some people are under the impression that the military pays for ALL expenses incurred during a military-ordered permanent change of station move. The military does pay for many major moving expenses, but there are many costs associated with a move that you and your family will be responsible for paying. In recent years, there have been several changes in military policy that have helped ease the cost of moving for all military families. These changes have been made as a direct result of the ongoing commitment of the military’s leadership to service members and families. In addition to financial reimbursements, many services are available to help make your move easier. Most of these services can be found in the military and family support centers worldwide or the Relocation Manager in the military and family support center can direct you to where you need to go. You can find these resources on [MilitaryINSTALLATIONS](http://www.militaryinstallations.dod.mil). The URL for MilitaryINSTALLATIONS and all other websites referenced in this workshop may be found in [Attachment 1](#_Attachment_1).

With the services that are offered, the expenses that the military will pay and some sound financial planning on your part, you should be able to make a move that will not force you to arrive at your new assignment broke and in debt. Financial stability is an important aspect of life in general but it is even more important so you do not get into financial trouble during a move. The trick is to avoid problems that can set you behind permanently and become aware of some of the hidden and obvious costs of moving by planning ahead for them.

## Importance of Budgeting

Every household should have a good budget so that you know where your money is being spent and what your fixed and variable costs are each month. If you have such a budget, you are ahead of the game when trying to plan a budget for relocation. For budgeting help, there are two primary places to seek help: your Personal Financial Manager if you are on the installation or Military OneSource.

The Personal Financial Manager for each installation can be found by visiting [MilitaryINSTALLATIONS](http://www.militaryinstallations.dod.mil), selecting an installation, then selecting Personal Financial Manager under programs and services.

For budgeting help, [Military OneSource](http://www.militaryonesource.mil) offers in-person financial counseling and financial planning by phone and face-to-face in some communities. Financial counseling is offered in partnership with the National Foundation for Credit Counseling. The NFCC provides financial education and counseling services at hundreds of local offices nationwide. Military OneSource arranges for you to meet face-to-face with a financial consultant in your community. Certified Financial Planner® professionals are also available by phone for more complex investment and planning-related questions.

This program is specifically designed to provide short-term, solution-focused financial counseling for service members and families who may be experiencing a financial setback. Whether you need advice for a specific debt problem or basic assistance with money management, a financial expert can help you analyze your situation and develop a debt management plan. Contact Military OneSource at 800-342-9647 to schedule an appointment with a financial consultant.

If you want to do some work yourself, Military OneSource has a [Financial Calculator page](http://www.militaryonesource.mil/pfm?content_id=269233). You will need to create an account and login. These calculators can help you in many aspects of financial decision making. For more financial tools and information, visit [SaveAndInvest.org](http://www.saveandinvest.org). Save and Invest is a financial education program designed to improve the military service members’ knowledge of saving and investing.

The best way to minimize your out-of-pocket expenses is to set up a budget for your move. Planning a relocation budget is the secret to staying in financial control throughout your move. The [Relocation Budget Planner](http://pre.mhf.dod.mil/dav/lsn/LSN/BINARY_RESOURCE/BINARY_CONTENT/2139931.xls) found in [Worksheet A](#_Worksheet_A_-) can be printed out. It can also be found online on [Military OneSource](http://www.militaryonesource.mil/moving?content_id=266869). Follow the easy instructions at the top of the spreadsheet to guide you through the process. It is a good idea is to take the Budget Planner to your relocation/personal financial counselor at the military and family support center for professional assistance. Keep your Relocation Budget Planner up-to-date as estimates become actual costs and as your assumptions change. If you are moving overseas, you will need to keep track of the [currency exchange rate](http://www.xe.com/ucc/) so that you know how many actual dollars you are spending.

You should also [keep track of expenses related to your move](http://www.irs.gov/taxtopics/tc455.html), primarily for [tax-deduction](http://www.irs.gov/taxtopics/tc455.html) reasons if you itemize. It is a good idea to keep track of your reimbursements as well. For example, reimbursement you receive from the government for do-it-yourself or personally procured moves is considered taxable income. To read more about deductible and non-deductible moving expenses visit the [IRS website](http://www.irs.gov/publications/p521/ar02.html#en_US_publink1000203509).

To learn about your PCS allowances, check out the following resources. The most up-to-date information on allowances is on the [Defense Travel Management Office](http://www.defensetravel.dod.mil/) website. Uniformed members and civilian employees have different allowances. The [Defense Finance and Accounting Service](http://www.dfas.mil/) website has complete information on pay and travel benefits for both uniformed and civilian employees.

## Pre-Departure Costs

Before you actually leave your present location, there may be several costs for which you need to budget.

* Begin a pre-departure expense worksheet
* Make a list of creditors who need to be informed of your pending move
* Research options for transporting and temporarily boarding pets
* If driving, give added emphasis to vehicle maintenance

Some of the typical pre-move costs are listed below but your own personal circumstances may create additional costs.

* Any repairs, replacement or cleaning costs to clear a rental property or the quarters on base
* Travel and lodging for permissive temporary duty house-hunting trips
* “Fix-up” costs of selling or renting your own property to include realty or property management fees if you are selling or renting your property
* New clothing for the family if you are moving to an area that has a different climate than your present one
* Temporary lodging (after you have moved out and until you are in your new home)
* Food expenses after you move out and before you depart
* New or additional luggage (usually for overseas)
* A pet cage if you need to transport pets overseas
* Prescription refills
* Additional childcare needs

### Money saving tips for preparing for a move

When you know you are moving, the first step is to intensify efforts to reduce debt before you move. You reduce debt by decreasing spending and paying off bills. A good program to help you organize is called [Powerpay](https://powerpay.org/). Having a special account for those unexpected expenses is a good psychological boost and smart financial planning so you will want to open a moving savings account where you put money before, during and after the move.

Other ideas for reducing debt and saving are:

* Have a garage sale
* Start to use up those things you know you cannot take with you
* Do not forget any utility deposits or security deposits that should be returned
* Stop deliveries so you do not get overcharged
* Research insurance costs
* Check credit reports

[Worksheet B](#_Worksheet_B_-) contains a list of 92 ways to save. There are ideas in this list that will help you save money and organize your move.

Another important tip is to organize family records in a travel records kit. Compile a personal file for each family member. See [Worksheet C](#_Worksheet_C_-) for a comprehensive list of the documents that should be in your personal file.

## In-Transit Costs

### Planning for travel

Before planning your travel, check with your transportation/travel office on your installation regarding procedures for obtaining official travel tickets. You can find these offices on the [MilitaryINSTALLATIONS](http://www.militaryinstallations.dod.mil) website. Making airline reservations, plotting a route and finding temporary lodging are among the myriad of details necessary to your move. Here are some resources: [Sato Travel](https://www.cwtsatotravel.com/) has special sections for military official and personal travel and [Omega Travel](http://www.owt.net) has special sections for military official and personal travel.

Safety and security are vital for everyone traveling overseas. The [U.S. State Department](http://www.travel.state.gov) has up-to-date information and travel warnings. You can connect to information on embassies and consulates, health advisories, citizenship and immigration, passports and visas, customs, homeland security and many other topics of interest from this website.

### Travel emergencies checklist

An emergency in-transit can happen to anyone but you can be prepared to handle unforeseen problems along the way with a little pre-move planning. The following are preparation suggestions if traveling by car:

#### Pre-move preparation

* Clearly mark a map of your travel and route plans
* Make hotel reservations two to four weeks in advance
* Have your car serviced by your own reliable mechanic
* Carry a dependable spare tire and tools to change it
* Check oil, antifreeze and windshield wiper fluid levels
* Check that the headlights, taillights and windshield wipers are in proper working order
* Know where to obtain emergency care along the route, prior to departure
* Carry the telephone number for the highway patrol
* Review the route with a passenger; in case of unexpected diversions, he or she can help the driver

#### Items to take with you

* Telephone numbers and directions for the hotels where you will be staying
* Automobile registration card and insurance
* Contact number for your insurance agent
* Spare set of car keys
* Battery jumper cables and flares for emergencies
* Proof of medical, auto and household goods insurance
* Telephone book
* All important documents to hand-carry ([Worksheet C](#_Worksheet_C_-)) including marriage certificate, birth certificate, immunizations record, assignment orders, leave form, passport, proof of citizenship and any other pertinent information
* Telephone number of your sponsor or unit commander

#### Tips for the road

* Plan a realistic travel schedule
* Alternative driver should rest as much as possible
* Pack valuable items inside the trunk during the day and take them into the hotel at night
* Use well-traveled routes and safe neighborhoods
* Do not overload the car and obstruct your view
* Remember to take the number for the installation security office; they are available 24/7

#### Emergency relief

Emergency relief agencies of the services provide loans or grants for approved emergency financial needs for food, rent, utilities, transportation, vehicle repair, funeral expenses, medical/dental expenses and personal needs when pay is delayed or stolen. You may apply for emergency relief assistance at any installation. If there is no emergency relief section, you may go to the [American Red Cross](http://www.redcross.org). In addition, all branches of service have inter-service agreements to assist any military individual. The services’ emergency relief agencies are:

* [Army Emergency Relief](http://www.aerhq.org/)
* [Air Force Aid Society](http://www.afas.org/)
* [Navy/Marine Corps Relief Society](http://www.nmcrs.org/)

The military will pay a certain amount of the travel and lodging expenses incurred en route from one duty station to the next. If you decide to take leave en route however, that will be at your own expense. There may be several additional costs involved such as transportation, lodging and food bills. Prior to your departure, you should budget for these expenses in your financial plan so that you will not face financial difficulties while traveling. There are several regulations regarding en route costs. For instance, family travel is not authorized at government expense to a temporary duty travel training course. If your family wishes to join you under such circumstances, it must be at personal expense. Go to your [Finance Office](http://www.militaryinstallations.dod.mil) for more information on in-transit costs. They will brief you thoroughly on the travel allowances but you must give them the full story of your circumstances in order for them to help you.

While traveling make sure to keep some emergency phone numbers handy, such as:

* Supervisor at losing unit
* Sponsor at your new unit
* Armed Forces Emergency Services Center, 877-272-7337
* TRICARE

#### Money saving tips during transit

The key to success is planning. Plan your travel route, plan for expenses while on leave, have extra money for children’s recreation and entertainment and plan for the unexpected.

* Have a field kit handy if you are driving to your next duty station; see [Worksheet D](#_Worksheet_D_-) for a list of items to pack in a field kit
* Hand-carry valuables, high theft items and important papers

Keep records of all expenditures as some expenses are tax deductible. The IRS forms Publication 521 and IRS Form 3903 can be found on the [IRS website](http://www.irs.gov). The unreimbursed moving expenses are tax deductions in computing your adjusted gross income so they are very important and it will help to have them available at tax time.

## Start-Up Costs at the New Location

### Determine government housing availability

For many young single service members, housing decisions will be made for them as the government provides housing in the form of dormitories. The goal is for all services to provide single enlisted personnel with private rooms that are considered two-room “suites.” Dormitory rooms are generally available upon arrival.

For many young married families, there will be no installation housing available of any kind so the family will have to live “on the economy.” The government provides a very helpful website for families searching for rental properties in the new area, the [Automated Housing Referral Network](http://www.ahrn.com).

To research government owned housing available on the installation and any privatized housing available for new service and family members, visit on the installation’s file on [MilitaryINSTALLATIONS](http://www.militaryinstallations.dod.mil). Read all the housing articles, housing overview, temporary quarters, and government housing to find out specifics. The photo galleries generally include floor plans for available housing.

#### General start-up costs

There are some inevitable costs of moving a family to a new location over and above the transportation and food costs. Although it is rather difficult to anticipate all of these costs, it is advisable to try to budget as accurately as possible for them prior to the move. Some of the more common start-up costs are:

* Utility “hook-up” fees. These can include gas, water, electricity, internet access or phone.
* Rent and utility security deposits. Many stateside installations have some form of rent and utilities deposit program to assist with these costs. In addition, many utility companies will accept a letter of good credit from your last utility company and will waive the deposit. Check with the Relocation Assistance Manager before you leave to see if the new installation has a deposit waiver program. Be sure to go to the military and family support center and the housing office and ask if they have such a program before you pay a deposit to the utility company.
* Security deposits. If you are moving overseas and will not have government-owned or leased housing, your landlord may require up to three months security deposit.
* Temporary housing costs. The military does cover some expenses for temporary housing at your new location but not for an extended period of time. Be sure you fully understand what your reimbursement will be before you spend several days or weeks in a motel or guest house.
* Home purchase costs. Closing costs and down payments are major expenses, if you plan to purchase a home.
* “Settling in” costs. Inevitably, it will be necessary to buy such things as drapes, rugs, furniture, paint, etc. for the new home. If you are going overseas, these costs can be even higher due to differences in housing design and electrical current.
* Insurance costs. Automobile insurance rates may be affected by your move as well as personal property insurance rates. Check with your insurance company for information. Note that you may have different expenses for automobile insurance if moving overseas.

Moving can create a variety of expenses depending on the distance or location of the new duty assignment. This is not meant to discourage you, but to point out the importance of careful planning and budgeting for each move. Wise planning can cut costs and enable you to better meet your financial obligations and survive the move financially. Staying organized and working off of a good arrival checklist helps as well ([Worksheet E](#_Worksheet_E_-)).

#### Choosing a bank

Unless you are already using a large national bank, you will probably need to change banks when you move. Finding a bank that will best meet your needs depends on your spending and saving habits. The more you know about how you want to use your account, the services you need and the fees charged for those services, the more effective your search will be. See [Attachment 2](#_Attachment_2) for a description of bank services and associated fees. This may help you determine your needs. To get started, ask yourself these questions:

* How often will you have to withdraw money from your account?
* Do you have enough cash available to meet a minimum balance requirement for a no-cost or interest-bearing checking account and will you be able to keep that amount in your account?
* Do you have time to get to the bank during banking hours or do you need a bank that is open nights and weekends?
* Would you like the option of banking online or over the phone?

##### What to Look For

When you choose a bank, you should first decide what type of bank you want to use. Once you have decided on the type of bank that best suits your needs, you can narrow your options by comparing different banks’ interest rates, fees and locations. Remember, credit unions also provide banking services. For a breakdown of the different types of banks see the table below:

| **Type of bank** | **Pros** | **Cons** |
| --- | --- | --- |
| National/regional banks | * Hundreds or thousands of branches * Full range of services * Multiple automated teller machine locations * Some online banking | * Charges for services are often higher * May have large minimum balance requirement |
| Local/community banks | * More personal service * Minimum balance requirement is usually lower * More likely to have weekend or evening hours * Lower fees and loan rates * Pay higher interest rates | * Fewer branches * Fewer ATMs |
| Credit unions | * Lower fees and loan rates * Pay higher interest rates | * Range of services may be limited * May carry specific eligibility requirements * Limited hours and offices |
| Non-bank banks | * One-stop money management if you already are doing business with a financial services company * Fees and loan rates are sometimes lower * Interest rates are sometimes higher | * Minimum required balance may be high * May offer only deposit services * No proprietary ATMs |
| Online banks | * Lower fees and loan rates * Pay higher interest rates * Real-time account updates * May offset some ATM fees | * Checks and deposits must be made electronically or by mail * No proprietary ATMs |

##### **Weighing your options**

If your banking needs are limited to a single savings account, choosing a bank is probably just a simple matter of finding the one that is paying the highest interest rate and charging the lowest fees. But as your needs grow to include checking accounts, online accounts and loans, choosing a bank may take a little more thought.

Each bank charges its own checking fees, pays its own interest rates and offers other benefits, so you may find that one bank suits your needs better than another. For example, if you tend to write a lot of checks each month and do not foresee taking out a loan, finding a bank with a small or no checking fee or one where you qualify for free checking is more important than finding one with low loan interest rates. Likewise, if you think you will be borrowing money from your bank in the future, you may want to emphasize the importance of your bank’s loan rates and the range of loans it makes.

*If you are going overseas*

All of these factors will affect your banking decisions if you are going overseas on your next assignment. In particular, you will want to make sure you can access your accounts, write and cash checks and perform other transactions with no difficulty. Your best choice may be a large, national bank or military credit union, but check with regional banks and "internet banks" to see if they can provide the same services with lower fees.

Using credit cards and debit cards off installation and “on the economy” overseas is the most economical way to convert currencies. The bankcard rates, even with foreign currency conversion and transaction fees are almost always better than exchanging dollars for the local currency. In any case, you will be charged a currency conversion fee. Find out from your sponsor what works best at your new overseas assignment.

## A Final Note on Finance

PLAN-PLAN-PLAN. Financial stability is an essential ingredient to a smooth move. Finances can be a source of real concern to military families, especially when the proper time and planning have not been devoted to financial preparedness. There are many things that you can do to insure financial stability for you and your family. Be sure to set up an allotment program for your family before any military separation to ensure that they will have funds while you are gone. Discuss all options with your installation Personal Financial Management or the Military OneSource Counselor. Be sure you carefully go over all your financial affairs with your spouse so that both of you have a clear picture of your financial situation. If you are going to be separated because of this move, be sure that your spouse has all proper information regarding family finances and information regarding the proper agencies to turn to if financial advice or assistance is required. Take a little time now – it will pay big dividends later.

# Section 2 Permanent Change of Station Allowances and Benefits

## *MT ChpStrip*Military Allowances and Benefits

In this section are various allowances associated with most CONUS (domestic) and OCONUS (overseas) moves with a brief description of each. DO NOT ASSUME that you will receive any of these allowances as allowances change periodically. Please check with the finance office found in [MilitaryINSTALLATIONS](http://www.militaryinstallations.dod.mil) to determine the exact amount of your allowances.

**Basic allowance for housing**: is an allowance to offset the cost of housing when you do not receive government-provided housing. This allowance is only paid stateside. Your BAH depends upon your location, pay grade and whether you have dependents. Rates for BAH are set by surveying the cost of rental properties in each geographic location. The rates are established so that members in each pay grade, independent of location, pay approximately the same out-of-pocket expenses.

**Overseas housing allowance**: is an allowance to offset the cost of housing for service members living off base overseas. Rates are determined by rank and whether or not the military member has dependents. Rates for OHA have three components: rental ceiling, utilities/recurring maintenance allowance and move in housing allowance.

**Dislocation allowance**: is intended to help with miscellaneous moving costs. In general, it is paid once per PCS move. The DLA is available CONUS and OCONUS and is based on your rank and dependent status. This allowance is not available when assigned to government quarters, without family members, at new duty station. It is not available when transferring to a nearby duty station, unless a local move of household goods has been pre-authorized nor is it available when separating or retiring from the military. It is not paid if the family does not move on the first move from home to the duty station.

**Monetary allowance in lieu of transportation**: is the amount paid when a member and/or the member’s family drive to their new duty station, based on the official Defense Table of Distances and is available CONUS and OCONUS. Approval is needed before MALT can be paid for more than two vehicles. The allowance may be advanced if your service approves at 80% before the move and is paid by travel voucher.

**Move-in housing allowance**: is designed to reimburse you for overseas costs associated with living in privately-owned or privately-leased quarters. It addresses three specific needs: one-time rent-related expenses, modification of homes for security protection and the initial cost of making a home habitable. The State Department determines whether a location is “high-threat.”  This is available OCONUS only and rates change with currency rates and location so see your base relocation manager.

**Per diem allowance**: is designed to reimburse you and your family for the costs associated with meals and lodging when you travel to your new duty station. Per diem is available for both CONUS and OCONUS moves. Per diem rates for car travel are based on a flat rate and the military uses 350 miles per day as the standard one-day travel distance to compute per diem rates. To determine the number of days per diem, take the official government mileage between duty stations and divide by 350. An additional day of travel is allowed if the remainder is 51 miles or more.

Per diem rates vary by age. Each family member is entitled to a different percentage of the applicable per diem rate on the days they are eligible. The total per diem reimbursement on your move is the sum of the allowable per diem for each family member.

* Service member: 100% of rate
* Spouse: 75% of rate
* Children over 12: 75% of rate
* Children under 12: 50% of rate
* A spouse who travels separately, departing on a different day than the service member receives 100% of the authorized amount.

DO NOT CONFUSE PER DIEM WITH TDY TRAVEL THAT IS BASED ON LOCATION.

**Temporary lodging allowance**: is designed to partly offset the cost of temporary housing and meals incurred while waiting for permanent lodging and is available OCONUS only. This allowance is calculated according to a formula that factors in the military member’s pay grade, number of family members, actual quarters cost, the availability of cooking facilities and the local per diem rate. It starts the same date as the member’s cost of living allowance eligibility begins and usually has a 60-day maximum when arriving and a 10-day maximum when departing an installation.

In calculating the TLA, the applicable locality per diem meals and incidental expenses and lodging rates apply. Single service members receive 65% of the rate; service members with one family member receive 100% of the rate. The rate is adjusted by adding 25% for each additional family member under 12 and 35% for each family member 12 and over.

**Temporary lodging expense:** is designed to partly reimburse relocating members and families for the cost of meals and lodging incurred when temporary housing is needed and is available in CONUS only. The formula used to calculate TLE includes the service member’s pay grade, number of family members, actual quarters cost, availability of cooking facilities and the local per diem rate. The maximum TLE rate is $290.00 per day. The maximum amount of time you can claim TLE is up to 10 days for CONUS to CONUS moves and up to five days for CONUS to OCONUS moves. When arriving overseas, TLA is paid. Ask your military and family support center or Finance Office for help in figuring out your TLE. It is paid as a reimbursement only, so keep your receipts.

**Travel advances associated with a PCS**: are not approved by all services. Check with your service immediately when you think you may need an advance. When making a PCS move, you can request, depending on your services’ rules, an advance payment of up to 100% of the DLA, MALT and per diem amounts to which you are entitled. The travel voucher must be filed at your new installation after the move is complete. Travel advances can go a long way toward paying the initial cost of setting up your household in the new location. Advances may typically be requested 10 days before signing out of the losing unit. The funds will be deposited into the service member’s checking account so do not close your old account when leaving the installation. If an advance is not requested, allowances will be paid after completing the move and filing the travel voucher. Payment can take several weeks.

**Advance pay**: is to be used only if absolutely necessary. Service members can receive an advance of basic pay, OHA, and BAH when making a PCS move. Keep in mind that all of these advances are simply interest-free loans and are repaid by deductions from pay. Repayment can create an additional financial burden just after the PCS move at a time when finances are already stressed. Therefore, the use of advance pay is not encouraged unless circumstances require it.

**Advance basic pay**: is an interest-free loan you can get when you make a PCS move. The collateral is your military salary and you repay advance basic pay in 12 equal installments.  Advance basic pay is available for both CONUS and OCONUS moves. A member may draw up to three months basic pay in advance, interest free. Your base pay and finance offices can provide more details specific to your situation.

**Advance BAH**: is an advance against your normal BAH to help you cope with the costs of rental housing off base. This is available for CONUS and OCONUS moves. For CONUS moves, up to three months’ BAH is available and for OCONUS moves up to 12 months’ BAH is available. Note: Unit commanders must authorize advances in BAH; payback requirements are determined by the length of the tour.

**Advance OHA**: is an advance against any projected OHA to cover the difference between the cost of economy rental housing and the BAH. Except in unusual cases, advances are limited to 12 months OHA. Advance OHA should not exceed one year’s allowances.

**Household goods**: is personal property including items associated with the home and all personal effects belonging to a member and dependents on the effective date of the member’s PCS or TDY order that legally may be accepted and transported by an authorized commercial transporter. Review the [DoD Household Goods Portal](http://www.move.mil) for further information. Every rank has its own [weight allowance](http://www.move.mil/documents/Counseling/Self-Counseling/Weight_Allowance_Table_JFTR_Vol1.pdf) ([Worksheet F](#_Worksheet_F_-)) and certain areas of the world have restrictions. Your HHG also include professional books, papers and equipment; spare privately-owned vehicle parts which include a pickup tailgate when removed, integral or attached vehicle parts that must be removed due to their high vulnerability to pilferage or damage (for example, seats, tops, winch, spare tires, portable auxiliary gasoline can(s), and miscellaneous associated hardware); vehicles other than POVs (such as golf carts, motorcycles, mopeds, jet skis, hang gliders, snowmobiles and their associated trailers, boats and single occupant ultralight vehicles for recreation or sport purposes) weighing less than 155 pounds if uncovered or less than 254 pounds if powered, having a fuel capacity not to exceed five gallons, airspeed not to exceed 55 knots and power-off stall speed not to exceed 24 knots.

Your HHG do not include personal baggage when carried on an airplane, bus or train; automobiles, trucks, vans and similar motor vehicles; airplanes; mobile homes; camper trailers and farming vehicles; live animals including birds, fish and reptiles; cordwood and building materials; items for resale, disposal or commercial use rather than for use by the member and dependents; privately owned live ammunition; articles that otherwise would qualify as HHG but are acquired after the effective date of PCS orders except bona fide replacements for articles that have become inadequate, worn out, broken or unserviceable on/after the effective date of orders.

**Personally procured transportation moves** (what used to be called do-it-yourself moves): is a move that allows you to move your HHG yourself using rental equipment/POV or by hiring a commercial mover. Under this program you can receive reimbursement up to 100% of the government constructive cost or an incentive payment of 95% of the GCC. An advance operating allowance can be authorized to defray out of pocket moving expenses (rental equipment, HHG mover charges, packing material, etc.).

**Privately owned vehicle**: is the area that defines personal vehicle shipments. You or your family member may ship one POV overseas at government expense. However, it must only be for you or your family member’s personal use. If you choose to make your own arrangements and ship an additional POV, consult your Transportation Office for any restrictions that may apply. You may be required to pay an import duty on a second POV. At the option of the member shipping a vehicle overseas, a motorcycle or moped may be considered a POV if the member does not ship a vehicle with four or more wheels under the same set of military orders. A vehicle under a long-term lease (12 months or longer) may be shipped if you obtain written permission from the leasing company.

The POV should be delivered to the port prior to the departure of the personnel on whose orders the shipment is to be made. This includes dependent travel authorizations when no POV has been previously shipped on the sponsor’s orders. Member must have a minimum 12 months remaining on overseas tour at the time the vehicle is delivered to loading port. If a military spouse delivers the vehicle to the loading port they must have a special power of attorney.

**Professional books, papers and equipment**: is a separate portion of the HHG in a member’s possession that is needed for the performance of official duties at the next or a later destination. Examples include reference material; instruments, tools and equipment peculiar to technicians, mechanics and members of the professions; specialized clothing such as diving suits, astronauts’ suits, flying suits and helmets, band uniforms, chaplains’ vestments and other specialized apparel not normal or usual uniform or clothing; communication equipment used by members in association with the Military Auxiliary Radio System; individually owned or specially issued field clothing and equipment; an official award given to a member by a service (or a component thereof) for service performed by the member in the member’s capacity or by a professional society/organization/U.S. or foreign government for significant contributions in connection with official duties; and personal computers and accompanying equipment used for official government business (for example, computer, monitor, keyboard, mouse, one printer, one set of small computer speakers). In addition to the service member’s allowance for professional books and equipment, there is a small weight allowance available for a spouse’s professional books and equipment as well.

**Unaccompanied baggage**: is limited to those items that you will need immediately upon arrival at your new destination. It includes clothes, linens, baby or medical equipment and is generally limited in weight form 250 to 500 lbs depending on location.

### Protecting your personal property during a move

Properly packing fragile, expensive, and rare items is always a concern. This includes not just art, collections and antiques but also high value audio-visual components like home theater systems and HDTVs. Here are a few tips that can make things easier.

* Pack items in their original boxes and packaging if at all possible, but make sure the boxes are still strong and the packaging is in good condition. Re-tape boxes if the original tape has dried out or is no longer holding the box together.
* Wrap and pack fragile items separately. DO NOT use newspaper to wrap valuable items as the ink may come off. Do not nest items inside one another.
* Pack heavy items on the bottom, lighter items on top.
* Cushion contents with packing material such as bubble wrap, paper or tissue, so that items will not shift around inside the box.
* Small pictures can be wrapped and stood up in normal packing boxes with other goods. Large pictures (24" x 36" and larger) should go into mirror packs (the movers will provide these unless you are doing a self-move).
* If you are having movers move your personal property, do not finish sealing the boxes you pack until the packers arrive. They will quickly check your work and then seal the boxes. Double check and make sure these items are included on the descriptive inventory that the movers prepare.

#### Irreplaceable items

Things of importance and information you need on hand should be carried with you, not moved by movers. These may include personal and financial records, legal documents, expensive jewelry, photo albums and other family records.

These may not have much monetary value, but they could be very difficult to replace or be irreplaceable. If you have a forwarding address, registered mail is a good way to move these items if you cannot carry them with you.

#### Create a high-value inventory

If you decide to have your movers move your expensive and valuable items, you will need to make a high-value inventory list that identifies each item. Information on how to create a high-value inventory list can be found on the [DoD Household Goods Portal website](http://www.move.mil). You should also have some type of proof of value, like an appraisal. Use a video camera or take close-up pictures to record the condition of your furniture and show what your expensive and valuable items look like before the move. It is a good idea to save a paper copy of this list in a fireproof safe, in a safe deposit box or somewhere outside of your home.

**Mobile home allowances**

Mobile home allowances may be authorized for movement of house trailers for service members incident to PCS orders. These allowances are in lieu of the transportation of baggage and household goods and are authorized only for mobile home shipments between points within the 48 contiguous states, between the CONUS and Alaska, and between points within Alaska. The transportation of a mobile home is subject to an overall cost limitation of the total amount of the cost of transporting the member’s maximum authorized weight allowance of HHG from the old permanent station to the new permanent station. Service members may also arrange to personally transport the mobile home, subject to the same cost limitations.

**Funded emergency leave travel**

The following is a brief summary of those eligible for funded emergency leave travel:

* Only active-duty members and their command-sponsored dependents stationed overseas qualify.
* The situation must warrant emergency leave. Usually this means death or a life-threatening issue involving an immediate family member. Completion of requirements for obtaining U.S. citizenship is also listed as a possible reason for emergency leave.
* The member’s unit commander decides if the situation warrants emergency leave and whether a government, space-available flight is a reasonable option.
* If emergency leave is granted, and space-A flight is not practical, funds from the unit are provided for commercial travel.
* Travel is provided to the nearest port of debarkation. This means the first stop upon arrival in the United States, but is contingent upon the cost, not geography. For example: if you needed to go home to Oklahoma, the nearest point of debarkation might be Baltimore. But if you found a flight to Dallas/Fort Worth at the same price or less, government funds would cover it. If you chose to fly all the way to Oklahoma City, you would pay the difference if the price was higher. Return travel is provided on the same terms.

Units in all service branches have funding available for emergency travel for military members and their families. If those funds run dry, however, help may still be available from a military aid society.

Army Emergency Relief, Air Force Aid Society, Navy-Marine Corps Relief Society and Coast Guard Mutual Assistance provide help for military families in many difficult situations. The Red Cross and installation military and family support centers can provide information about these organizations. Individual units can answer specific questions about emergency travel at government expense.

For “Space A” emergency travel on a round-trip basis in connection with serious illness, death or impending death of a member of the immediate family you must meet one of the following criteria:

* U.S. citizen civilian employees of the DoD stationed overseas
* Full-time, paid personnel of the American Red Cross serving with U.S. military services overseas
* Uniformed service family members whose sponsors are stationed within CONUS and the emergency exists overseas
* Family members of U.S. citizen civilian employees of the DoD when both sponsor and dependents are stationed overseas at the same location
* Uniformed service family members when accompanied by their sponsor may travel CONUS if the emergency exists in CONUS

For more information and details, see [Joint Federal Travel Regulations, Volume 1](http://www.defensetravel.dod.mil/Docs/perdiem/JFTR(Ch1-10).pdf), paragraphs U7205 (for the service member’s travel) and U5244 (for dependent travel). Your personnel office can provide further assistance. To find your personnel office visit [MilitaryINSTALLATIONS](http://www.militaryinstallations.dod.mil).

## DoD Civilian Permanent Change of Station Allowances and Benefits

**Overview**

There are a number of travel and transportation benefits DoD civilian employees may be authorized when moving from one location to another at the direction of the agency for which they are working.  These benefits may include:

* Employee and dependent transportation
* Employee and dependent per diem
* Transportation of HHG including storage in transit
* Non-temporary storage of HHG
* Miscellaneous expense allowance
* Transportation and per diem for a house-hunting trip
* Temporary quarters subsistence expense
* Assistance with selling and buying a residence and lease termination

In addition, there are several special situations that affect DoD civilian employees who are assigned to an OCONUS PCS.

**Am I eligible?** Certain relocation allowances must be paid to the employee. For other allowances, the DoD component has discretionary authority whether to pay or not to pay the allowance. In general, a DoD civilian employee who, in the government’s interest, transfers from one location to another is authorized to be paid most basic allowances. Situations in which a move is in the government’s interest include recruiting to fill a vacancy and requesting an employee to transfer due to a transfer of function, an agency career development program, an agency directed placement or a reduction in force. In all cases, the agency must make a determination as to which relocation allowances will be paid and make this information known at the time of the advertisement or notification. In all cases, an employee will be required to sign and comply with the terms of a service agreement to obtain the authorized allowances.

This is only an overview of the civilian PCS allowances available. An employee’s specific PCS allowances may not include all of the allowances described here. To determine what is actually allowable and the procedures they must follow, the employee must discuss their specific PCS allowances with the agency sponsoring the move. Please see the [Defense Travel Management Office](http://www.defensetravel.dod.mil) website, for additional information.

**Employee and dependent transportation –** Transportation for the eligible employee and dependents will be provided by the government. For employees who are authorized to use their personal vehicles for the move, this will be in the form of a MALT. The MALT is a rate per mile for authorized private vehicle use during official PCS travel. The MALT rate is ordinarily adjusted on January 1 of each year. The current MALT rate can be found on the [Defense Travel Management Office](http://www.defensetravel.dod.mil) website. The total amount of MALT payable depends on the official distance for which the rate per mile may be paid under the circumstances of the PCS move.

In general, up to two private vehicles may be used per household comprised of an employee and their dependents. Only the employee incurring the vehicle expenses may be paid MALT. Parking fees, ferry fares and bridge, road and tunnel tolls are reimbursable in addition to the MALT. Though not included in the transportation benefit, a traveler may be eligible to submit a claim for repairs to a private vehicle used for official travel, using service procedures under “The Claims Act” (31 USC §3721).

**Employee and dependent per diem –** An eligible employee on PCS travel is always authorized a per diem allowance during travel, some of which may be taxable. The per diem allowance consists of an amount for lodging limited to a maximum allowance and a flat rate allowance for meals and incidental expenses. The standard CONUS per diem rate is used for all CONUS locations when PCS travel is involved. The maximum per diem rate applies to OCONUS travel. These [per diem rates](http://www.defensetravel.dod.mil/perdiem/perdiemrates.html) are adjusted annually. They can be found on the [Defense Travel Management Office](http://www.defensetravel.dod.mil) website.

Per diem is payable on each day of actual travel not to exceed the authorized travel time. Authorized travel time is found by dividing the official mileage between permanent duty stations by 350 miles per day.

With a few exceptions, the employee’s dependents are also authorized per diem at a reduced rate. The employee’s spouse and other dependents age 12 and older may be paid 75% of the amount of per diem due the employee. The per diem for dependents under the age of 12 is 50% of the amount due the employee.

The actual per diem payment is computed using the “lodgings plus” method. Under this method, the employee’s per diem is computed using the actual lodging costs incurred during the PCS move plus the flat rate meals and incidental expenses allowance for each day of actual travel. The per diem payment cannot exceed the maximum allowable per diem times the number of authorized travel days.

**Transportation and storage for HHG** – Employees are generally authorized the movement of their HHG at government expense from one location to the next. This includes:

* Packing, crating, unpacking, uncrating, drayage and hauling (as necessary)
* Special technical servicing to prepare household appliances for safe transport and use at destination (but not connecting or disconnecting those appliances)
* Use of special rigging and equipment for heavy or delicate articles and handling
* Storage in transit for the HHG for 90 days while awaiting final delivery
* An additional 90 days may be authorized in special circumstances

Non-temporary storage is long-term storage of household goods. It may be authorized in place of HHG transportation when the employee is relocating to an isolated CONUS duty station or an OCONUS duty station subject to administrative shipment limitations.

The maximum weight allowance for all civilian HHG shipments is 18,000 pounds for each employee. Employees moving to some OCONUS locations may be further limited to an administrative maximum of 4,500 pounds and may also be eligible for a separate shipment of consumables.

A portion of the household goods weight allowance may be transported as unaccompanied baggage. Unaccompanied baggage consists of small items of personal property (for example, linens and appliances but not beds or tables). These are the items that may be required to set up housekeeping at the new duty station while waiting for the arrival of the primary household goods shipment. The employee may transport unaccompanied baggage of up to 350 pounds per person for the employee, the spouse and each dependent 12 years of age and older and up to 175 pounds per person for each dependent under the age of 12.

In any case, the total amount of HHG and consumables that may be transported or stored at government expense cannot exceed 18,000 pounds. Note that charges for excess weight and unauthorized services are the responsibility of the employee.

**Transportation of a personal vehicle** – Eligible employees may be authorized to transport one or more personal vehicles. Transportation at government expense is limited to the cost for a vehicle having a gross shipping size of not more than 20 measurement tons (800 cubic feet, equivalent to 6’ x 7’ x 19’) which is enough to ship a large SUV. An employee who ships a larger personal vehicle is financially responsible for all costs resulting from the excess vehicle size.

An employee who is moving to an OCONUS location may be authorized to transport only one vehicle at government expense, when it is in the government’s interest and is consistent with local policies at the OCONUS permanent duty station. When overseas transport of a vehicle is authorized, the employee may be reimbursed subject to a maximum for the driving to deliver the vehicle to the loading port/vehicle processing center for shipment and for driving from the unloading port/vehicle processing center to the new duty station upon arrival.

In certain limited circumstances, employees moving from one CONUS permanent duty station to another may be authorized to transport their vehicles at government expense. This is limited to situations where the agency has determined that it is more advantageous and cost effective for the government to transport the personal vehicles to the new permanent duty station at government expense and to pay for transportation of the employee and immediate family by commercial means, than to have the employee and immediate family drive one or more personal vehicles to the new permanent duty station.

**Transportation of a mobile home** – An employee authorized HHG transportation at government expense may choose to move a mobile home in lieu of HHG transportation within the 48 contiguous states or between one of the 48 contiguous states and Alaska. The mobile home must be in good condition, ready to transport and used as the employee’s primary residence at the new permanent duty station. This benefit is limited to the government’s cost of transporting 18,000 pounds of household goods to the new permanent duty station including 90 days of storage in transit.

**Miscellaneous expense allowance** – The purpose of MEA is to reimburse various residence-relocation related expenses associated with an authorized residence relocation that are not otherwise reimbursed – sort of a “catchall.” However, new employees moving to their first permanent duty station are not authorized MEA except when moving overseas from the CONUS.

The MEA minimum payment does not require the employee to itemize the expenses and is paid at a flat rate:

* Employees without dependents: the lesser of $500 or the equivalent of one week’s basic compensation.
* Employees with dependents: the lesser of $1,000 or the equivalent of two weeks’ basic compensation.
* Employees with dependents but whose dependents and HHG are not relocated: the lesser of $500 or the equivalent of one week’s basic compensation. If the dependents and HHG are later transported to the new permanent duty station the employee is authorized the difference between the amount initially received and the “with dependents” rate.

The maximum MEA can be paid if the employee submits an itemized claim. The total MEA amount cannot exceed the employee’s basic salary rate of:

* One week if the employee is without dependents, or
* Two weeks if the employee has dependents who were relocated.

**Temporary quarters subsistence expense** – The TQSE is a discretionary, not mandatory, allowance intended to partially reimburse an employee for reasonable subsistence expenses (expenses of lodging, food and other necessities) incurred while an employee and dependents occupy temporary lodging incident to relocation. This means that the agency determines if TQSE is necessary and the method of its payment.

The TQSE can be paid as an actual expense reimbursement based on the standard CONUS per diem rate and “lodgings plus” computation for up to 120 days or as a fixed amount payment based on the new permanent duty station maximum per diem rate for up to 30 days. The TQSE for dependents is at a reduced rate. If the employee is offered TQSE based on a fixed rate, the employee may accept it or may elect TQSE based on the actual expenses.

The TQSE must be authorized before temporary lodging is occupied and may not be approved after the fact for any days that have passed. Extensions up to the maximum time limits may be approved. Once the employee elects a TQSE payment method and that method is approved by the agency, the employee may not change the payment method, nor can the employee change the payment method once any portion of the travel authorization (including a house-hunting trip) has been executed.

The TQSE will only be authorized when the new location is in the CONUS or is a non-foreign OCONUS permanent duty station and may be denied or reduced if the employee takes a house-hunting trip.

**House-hunting trip** – At the discretion of the new employer, the employee and their spouse may be authorized to go on a house-hunting trip only after the employee has accepted a permanent transfer within the CONUS or a non-foreign OCONUS area. The employee is in travel status during the authorized absence for a house-hunting trip. If children accompany the family on the house-hunting trip, their expenses are not reimbursed.

In addition to determining if a house-hunting trip is necessary, the agency also determines how subsistence and travel expenses will be paid. Usually, the subsistence allowance will be computed using the “lodging plus” method described earlier, although the employee may be offered a fixed amount instead. Travel expenses to and from the new location will be reimbursed, as will reasonable expenses for local transportation at the new duty station. It is important to remember that a government-funded house-hunting trip may not exceed 10 days in duration.

**Relocation income tax allowance** – The RIT allowance reimburses an eligible transferred employee for substantially all of the additional federal, state and local income taxes incurred by the employee (or by an employee and spouse if a joint tax return is filed) as a result of reimbursement or payment of certain travel and transportation expenses and relocation allowances that are not excludible from gross income for federal income tax purposes.

The amount of the RIT allowance payment is calculated using the process in the Federal Travel Regulation, Part 302-17, and can be found at their [website](http://www.gsa.gov/ftr).

**Real estate transaction and unexpired lease expense allowances** – An eligible employee is authorized reimbursement for certain expenses incurred in conjunction with the sale of a residence or the settlement of an unexpired lease involving the residence or the lot on which a mobile home is used as a residence at the old location. The employee may also be reimbursed for certain expenses involving the purchase (including construction) of a residence at the new location.

Total reimbursements may not exceed 10 percent of the actual sale price of the residence at the old location and 5 percent of the purchase price of a residence at the new location.

To be eligible for this reimbursement, all three of the following requirements must be met before expense reimbursement is authorized by the agency:

* A PCS is authorized and approved and in general, both the old and new PCS are located in the CONUS or a non-foreign OCONUS area
* The dwelling at the old location was the employee’s actual residence when informed that transfer to a new location was definite
* The settlement dates for the sale (or lease termination) and purchase are not longer than two years after the employee’s transfer was effective. The residence (which may be a mobile home and/or the lot on which that mobile home is located or is to be located) is the one from which the employee regularly commutes to and from work on a daily basis.

An employee who has completed an agreed upon tour of duty at a foreign location and is transferred to a new CONUS/non-foreign OCONUS location (other than the one from which transferred when assigned to the foreign location) is authorized reimbursement of real estate transaction and unexpired lease expenses.

Under rare, extenuating circumstances, the employee may request that the two-year time limit be extended to a maximum of four years after the effective transfer date.

The following are examples of expenses that are reimbursable under this allowance:

* Broker’s fees or real estate commissions for services in selling the old residence
* Other advertising and selling expenses including customary costs of appraisal
* Legal and related costs (other than litigation costs)
* Miscellaneous reimbursable items:
  + Federal Housing Administration or VA fee for a loan application
  + Loan origination fees and similar charges such as loan assumption fees and loan transfer fees
  + Cost of preparing credit reports
  + Mortgage and transfer taxes
  + State revenue stamps
  + Other fees and charges similar in nature to those listed above
  + Charge for prepayment of a mortgage or other security instrument in accordance with the sale of the old residence
  + Mortgage title insurance policy paid for by an employee on a residence purchased by the employee for the protection of, and required by, the lender
  + Owner’s title insurance policy, provided it is a prerequisite to financing or the transfer of property
  + Expenses in accordance with the construction of a residence that are comparable to expenses reimbursable in accordance with the purchase of an existing residence
  + Expenses in accordance with environmental testing and property inspection fees when required by federal, state or local law or by a lender as a precondition to sale or purchase
  + Environmental protection fee if required as a mortgage condition

**Relocation and property management services** – The DoD component, at its discretion, may offer the employee relocation or property management services in conjunction with their authorized move.

Relocation services are provided through a government contract and include:

* Home sale programs (up to $750,000 home value)
* Home finding assistance
* Home marketing assistance
* Mortgage finding assistance

The home sale program is one of the biggest benefits here. In this program, a relocation company (under contract with DoD) purchases a transferred employee’s residence at fair market (appraised) value, then independently markets and sells the residence. Associated with the home sale program is the home marketing incentive payment that may be made to the transferred employee to encourage the employee to independently and aggressively market the employee’s residence and find a buyer. Any employee home sale activity significantly reduces the fees and expenses the DoD component must pay to a relocation services company and effectively lowers the relocation program cost. The home marketing incentive payment allows the transferred employee to share in the cost savings.

Alternatively, property management services may be offered to assist an employee in managing a residence at the old location as a rental property. These services include:

* Obtaining a tenant
* Negotiating the lease
* Inspecting the property regularly
* Managing repairs and maintenance
* Enforcing lease terms
* Collecting the rent
* Paying the mortgage and other carrying expenses from rental proceeds and/or the employee’s escrow funds
* Accounting for the transactions and providing periodic reports to the employee
* Similar services

If an employee is eligible for the real estate transaction allowance described above the employee is probably eligible for either relocation services or property management services.

# Section 3 Special Considerations – Medical and Pets

## *MT ChpStrip*Medical Preparations for Moving

Medical preparations are a vital part of your move. While moving can be exciting it can also cause stress on the individual and his/her family whether the individual or family members have prior medical conditions or not. Medical preparations for your move will generally fall into three categories:

1. Arranging for and receiving any special medical care that will be necessary to enter the new location (especially if it is overseas)
2. Taking the proper precautions and documents with you when you are traveling
3. Finding good medical care once you settle into your new location

### Before you move

Make sure you understand your health care options.

* If you have not already done so, speak with the Beneficiary Counseling and Assistance Coordinator or a representative in the TRICARE service center (normally located in your military hospital) for details on available care at your next duty station and enrollment requirements. You can locate your BCAC on the [MilitaryINSTALLATIONS](http://www.militaryinstallations.dod.mil) website.
* As an active duty member, your eligibility for care in a uniformed services military treatment facility will not change because of your move. However, the eligibility requirements for your family members could change. The nearest MTF can be found on [MilitaryINSTALLATIONS](http://www.militaryinstallations.dod.mil).
* If the type of care you have received for any medical needs is not available at the new location, your primary care manager will refer you to the appropriate provider.
* The TRICARE program is available worldwide.
* Transferees who go overseas and cannot get necessary medical care near their new location may have to travel to get proper care. In these cases, the travel expenses may be covered by the U.S. government. Speak to the BCAC for more clarification.
* If you have special medical needs, find out what assistance is offered by the services’ Exceptional Family Member/Special Needs Programs.

Tips prior to moving:

* Take care of what you can before you leave.
* Have both medical and dental needs taken care of in a familiar setting.
* There may be some types of treatment you should not have before traveling. For example, do not have teeth extracted just before a trip if you are flying. The cabin pressure could loosen a blood clot caused by the extraction.
* If you are going overseas, you may need to have certain tests done or vaccines given to you. Check these with both the hospital and your doctor.
* Receive any necessary shots far enough ahead of your departure date to allow time for reactions.
* Have all necessary health documents ready.
* Be sure to collect copies of all medical and dental records, including x-rays. This is particularly important if you are going overseas.
* Make several copies of all the records and documents you will need. Keep one in a safe deposit box in the United States if you are going abroad. You might also want to leave one with a family member in the states. Take another one in a secure file that you will hand carry and not pack in your luggage.
* Birth certificates are needed for every member of the family for travel abroad.
* The health card, Form PHS 731, shows that you have been vaccinated for any diseases that require quarantine. Keep this with your passport since they will both need to be presented if an inspection is requested. Have your doctor fill in the personal health history information on the card; this includes the dates of the vaccinations and lists of any prescriptions you will be taking with you and more. Remember to enter contact lens and eyeglass prescription information as well as any information on hearing aids.

### While you are traveling

Taking the proper health precautions for your actual trip is important. This means trying to reduce the stress of travel, as well as being prepared for medical needs. Try to reduce the health dangers of stress by getting proper rest, exercise (possible even while on a plane) and eating nutritious food. Make sure that your family talks about all aspects of the move, from the excitement to the fears, to avoid the build-up of stress that can affect everyone’s health.

Also, pack properly and follow the “do’s and do not’s” of travel:

* Take a medical kit with regular prescription drugs and emergency aids including such things as aspirin, bandages, laxatives, sunscreen and insect repellant.
* When traveling across several time zones, change the time you get up and go to sleep gradually, to avoid “jet lag” types of reactions.
* Watch for signs of high altitude sickness if you are traveling in the mountains. Normally healthy people could have reactions once they are above 7,000 feet. People with heart problems could experience reactions at altitudes over 4,000 feet.
* In some parts of the United States, beware of Rocky Mountain Fever that is caused by ticks.
* If a filling in your tooth falls out, save it and temporarily fill the hole with wax.
* If a crown comes off, wash and dry it carefully. Put petroleum jelly in it and replace it over the tooth. This will protect the tooth and keep the adjacent teeth from shifting.
* Check with your doctor to see what special precautions you may have to take for family members with chronic diseases.
* If you are traveling abroad, you may want to add several health-related items to your luggage. You may want to consult your local physician about which items may be hard to find or replace in your new location. Such items include a large supply of birth control pills, infant formula, oral and rectal thermometers, extra dentures, denture repair materials, contact lenses and eyeglasses.

### Finding special medical care

Whether at another MTF or with a civilian provider, if you need special medical care that is not available on the base, your provider will refer you.

## Moving with Pets – An Additional Expense – Plan for Pets

If you are paying special attention to your pets now, you will find they need even more attention when you move. You will have to consider such thing as:

* Preparations for travel – including medical information
* Transporting your pet – by air, by car, internationally
* Feeding and care while traveling
* Settling into the new home

Plan for the above travel considerations early. Ask about pets at the military and family support center and transportation office. Check any regulations regarding pets that may apply to your new location.

### Preparing pets for travel

In addition to the stress that people in your family experience, you must also look out for the welfare of your family pets during your move.

* Some pets are not adaptable to travel. For example, it may be wiser to sell your aquarium and fish and start all over again at your destination. Aquariums are very heavy. Since one gallon of water equals eight pounds it will be expensive to move.
* Pets are very sensitive to changes in their environments, too. When dogs and cats sense stress, they can become alarmed, run away, become unruly, start soiling the carpet, etc. It is important to take them for walks, keep them comfortable and spend time with them. It may be wise to board them or leave with family and friends on packing and moving days.
* As much as possible, keep the pets’ schedules and feedings normal. Make sure they have favorite toys or blankets on the trip. If they will be flying, line their cages with old blankets, robes, etc. that smell familiar or have your scent on them.
* Contact your veterinarian for a complete checkup and a certificate of health. Make sure that inoculations are up to date and carry the papers with you. Make sure that any you have an adequate supply of prescribed medications in order to keep your pet comfortable. Depending on the pet, you might want to ask your vet to recommend a tranquilizer for the travel time.
* If you are planning to take pets in the car with you, be sure to have plenty of water and food for them. Make sure animal and bedding are free of fleas, ticks and other parasites.  Also, be alert to the dangers of a too hot or too cold car while the family away from the car. Make sure pets get plenty of exercise at rest stops.
* Motion sickness pills usually need to be given 30 minutes before the trip starts.
* The first signs of carsickness are drooling, followed by restlessness and anxiety. Vomiting may occur. If you stop the car and let your dog out for some exercise, he will probably feel better.
* Cats are usually frightened of car travel and will be most comfortable in a carrier.
* Portable kennels can be handy for overnight stays in a motel or hotel when you have to leave the room.
* Trim your pet’s nails to prevent damage to car upholstery.
* Keep your pet out of restaurants.
* Do not leave a pet in a parked car – it is illegal in some places. If you must leave, park the car in the shade and open all the windows an inch or two to get cross ventilation.
* Carry a room spray deodorant or air freshener. This can be important if your pet is in a motel overnight.
* It is very important to know to never put a pet in the trunk of a car – the temperature becomes extreme and the carbon monoxide will poison it.
* Not all motels accept pets. Be sure to call ahead to find accommodations where your pet is also welcome. Some larger motels may have nice kennel accommodations. Auto clubs and hotel/motel guides provide information on amenities and restrictions.

#### Airline travel

##### In the main cabin

Small pets less than eight inches tall can be taken in the passenger compartment with you, as long as they are in a carry-on kennel that fits under the passenger seat in front of you. Properly harnessed seeing-eye dogs can travel at no extra charge in the cabin at the master’s feet. However, most animals do not fall into these categories and must travel in cargo.

##### In cargo

Most airlines only allow a limited number of pets in cargo per flight. Call as soon as you receive orders to arrange a flight for your pet. Occasionally, pets can go on military flights; availability on military flights is so limited one phone call will determine if this is even a possibility.

* If you have to change planes, you – not the airline – are responsible for seeing that the pet is transferred at the connecting point.
* Use a regulation airline kennel for your pet. You can buy these at most exchanges, from the airline or from someone who has recently moved. Have your pet get used to it in advance.
* Be sure to have proper identification – your name and address – on the outside.
* Feed your pet no less than five hours before flight time. Give your pet a drink of water within two hours of takeoff.
* If your flight is more than 12 hours long for young pets or 24 hours for adult pets, you must send food with your pet. Federal law requires freight to provide water every 12 hours.
* Health certificates are a must for a pet on commercial travel and these are only good for 10 days.
* If pets are being sent on airfreight alone, you will be expected to sign an airway bill, pay in advance and make all arrangements.
* If you cannot ship your pet when you leave, local kennels often provide boarding and shipping services so your pet can join you later.

### Internationally

Taking your pet with you when going abroad may be difficult. Most countries have strict leash laws and may require a muzzle at all times. Kennels for travel with pets are not as common and are very expensive. Also, many countries require quarantines for pets upon arrival, often for as long as several months. When returning to the United States, dogs will need rabies and other shots within a set time before re-entry.

Always carry a recent photo of your pet with you for identification purposes, etc.

#### Shipping pets and quarantine rules

If you have ever been a pet owner, you know that leaving Fido or Fluffy home when you are reassigned overseas is simply unthinkable. In order to take your pet you will have to do a lot of advance planning for them to arrive safely and to honor the rules and regulations of the host country. In addition to preparing your pet for moving and travel in general on an airplane, there is also a lot to know and prepare for the quarantine and importation rules in foreign countries.

Each country has a different set of rules and regulations; therefore, researching what you need to do is imperative and, in some cases, it can take months to prepare a pet for an overseas assignment. Each country has a web site to visit for the most up-to-date information. For more information visit the [Per Diem website](http://www.defensetravel.dod.mil/perdiem/faqpetquarantine.html) under Frequently Asked Questions regarding Pets.

United Kingdom

###### **Quarantine**

The UK is a rabies free country and there is currently a six month pet quarantine in effect there for animals who do not meet the new rules for admission to the country. New rules have been established by the British Government that allow animals to enter the country without quarantine provided they comply with the Pets Travel Scheme (P.E.T.S). The official UK web site is the [Department for Environment Food and Rural Affairs](http://www.defra.gov.uk/), known as DEFRA and has all the rules for importing pets.

###### **Banned Breeds**

The British government has placed a ban on certain breeds of dogs. The ban includes Pit Bull Terriers, Japanese Tosas, Dogo Argentinos, Fila Brazilieros and any other type of dog which appears to have been bred for fighting.

Japan

The [Japanese Animal Quarantine Service](http://www.maff.go.jp/aqs/english/index.html) (AQS) has radically revised its procedures for importing pets to Japan. Below are the current guidelines but it is always a good idea to check the official Japanese AQS web site for the most up-to-date information.

Owners are responsible for the shipment of pets arriving, departing and traveling within Japan.  Owners are responsible for all matters associated with travel arrangements and shipping requirements for their pets.

###### Dogs and Cats

At least 210 days prior to arrival in Japan the animal must have implanted microchip identification. This must be done before the rabies vaccinations. The only microchips that can be read at Japan AQS facilities are ISO 11784 and 11785 Standards.  If your animal has any other microchip you must bring your own microchip reader.

**After** receipt of the microchip, the animal receives the first of two rabies vaccinations. These must be "inactivated rabies vaccinations". Make sure to obtain certification of the period of validity for the vaccinations that you obtain for your pet. The pet must be at least 90 days old at the time of the first vaccination.

Your pet should receive a second vaccination at least 180 days prior to arrival in Japan but at least 30 days after the first rabies vaccination.

After the second vaccination, ideally within one to two days, your pet must receive a Fluorescent Antibody Viral Neutralization (FAVN) Blood Test to ensure that the rabies vaccinations have provided adequate rabies antibody levels and must be approved by a facility approved by the Government of Japan. Approved sites are listed on the AQS website above.

There is a waiting period before export after confirmation of antibody presence. In order to reduce the detention period to twelve hours or less at the time of arrival in Japan, the dog or cat is advised to arrive in Japan more than 180 days and less than 2 years from the blood sampling date as described in the previous section. If the animal arrives in Japan before the passage of 180 days from the date of the blood sample, detention will be required for the remaining period of time at an Animal Quarantine Station.

As early as 90 days prior to arrival or as late as 40 days before arrival, you must fax a formal notification to AQS on a specific form. The notification form and all other recommended certificates can be found at the AQS web site above. AQS will then send an acknowledgement of receipt of the form. Kadena Air Base and Yokota Air Base currently have capabilities for handling AMC arrivals of dogs and cats and the advance notification is not needed.

Between two and ten days of arrival you must obtain a health certificate for your pet verifying that it is free of rabies, and, in the case of dogs, leptospirosis. This certificate must be approved by the national government in the country of export ([USDA APHIS](http://www.aphis.usda.gov/), if coming from the United States).

All incoming animals must enter Japan through officially designated ports:

* **Seaports:** Keihin, Nagoya, Osaka, Kobe, Kanmon and Naha.  
  **Airports:** New Tokyo, Tokyo (Haneda), Nagoya, Osaka, Fukuoka, Kagoshima, and Naha (Okinawa).  
  **Military AMC ports:**  Kadena Air Base and Yokota Air Base
* Once you arrive in Japan, be prepared to present completed forms A and C from the AQS web site above. These forms are: Acknowledgement of Advance Notification, and completed Import Quarantine Application. If your pet arrives with all documents in order, including a readable microchip, it should be cleared at the airport between two and 12 hours and may be taken home immediately. Animals that arrive without the appropriate health certificate, without advance notice, without a readable microchip, or without the proper blood test and 180 day waiting period will be subject to quarantine for as long as it takes to resolve the problem.

###### **Birds**

A quarantine inspection will be required for chickens, ducks, turkeys, quail and geese as well as small pet birds such as parrots, parakeets, myna birds, pigeons, Java sparrows, canaries, etc. that are brought into Japan from a foreign country. The inspection of small pet birds will be completed and, if no abnormalities are recognized in the inspection at the time of arrival, will be permitted to enter the country. If abnormalities are found, the bird will be subject to an additional inspection in detention.

###### **Rabbits**

For entry into Japan, the rabbit must satisfy the requirements in the country of departure as well as the requirements for entry into Japan.  For departure requirements contact the embassy or quarantine department of the country of departure in advance to confirm departure requirements.

Rabbits entering Japan must be accompanied by a health certificate issued by the government quarantine authorities in the country of departure.  In addition to the health certificate, rabbits must undergo a one day quarantine in detention at an Animal Quarantine Station. An import quarantine certificate will be issued after the quarantine period is completed.

###### **Amphibians, Fish and Reptiles**

Animal quarantine inspections are not required upon arrival for frogs, snakes, fish and so forth that you bring from abroad. Inspection upon departure from Japan animals is also not required for these animals unless the destination country requires a departure certification.

****Korea****

If you are bringing pets to Korea, you must travel via commercial airline. AMC flights cannot transport pets to Korea due to the importation requirements of the country. The following items are required when bringing an animal into Korea:

* A health certificate less than 10 days old when arriving in Korea (the original plus two copies).
* Two copies of orders assigning owner to Korea.
* Bill of Lading or Certificate of Excess Baggage, original signed.
* Rabies certificate plus two copies. Rabies vaccination must be over 30 days but less than one year prior to entry.

If these requirements are met, your pet will not be quarantined and you will be allowed to transport them from the airport. If these requirements are not met, your pet will undergo quarantine for a ten day period at your expense. When quarantine is required, all dogs and cats will be placed in the National Quarantine Station in Seoul. If your pet does go into quarantine, you will have to fill out the necessary forms for your animal to be picked up from the National Quarantine Station. At this time you will also need to present the following items to your post veterinary facility:

* Original Rabies Certificate
* Bill of Lading or Certificate of Excess Baggage (if the animal is traveling unaccompanied)
* Original Health Certificate
* One copy of your orders assigning you to Korea
* Power of Attorney (YPCC form to sign allowing them to pick up your pet from the quarantine center.)

Further information on bringing a pet to Korea may be found on the [National Veterinary Research & Quarantine Service website](http://www.nvrqs.go.kr/eng/rese_quarantine_02.asp?pageNumber=3-0).

Hawaii

Although technically not overseas, Hawaii has strict quarantine rules for pets.

###### **Quarantine**

Importation of dogs, cats and other carnivores into Hawaii is governed by Chapter 4-29 of the State of Hawaii, [Department of Agriculture](http://hawaii.gov/hdoa/ai/aqs). This law says that dogs and cats meeting specific pre and post arrival requirements may qualify for 30-days, five-days or even direct release depending upon which requirements are met prior to and after arrival in Hawaii.

**Please study the requirements for each program carefully as any deficiency or deviation from the stated requirements will disqualify the pet from that program and result in a longer quarantine period such as 120-days.**

You must contact the Animal Quarantine Branch at the web site above with any questions prior to your preparations as no exemptions or discretionary modifications are permitted by law.

The Department of Agriculture has developed a checklist to assist pet owners in qualifying their pet for the **Five Day-or-Less** program.

The State of Hawaii has implemented a five-day-or-less quarantine program which allows pets a "direct release" from the airport if all pre-arrival requirements are completed and all the required paperwork is submitted at least ten days prior to arrival.

The five-day-or-less quarantine is a new option. The 30-day and 120-day quarantine programs remain in effect for pets that do not satisfy the new requirements.

Fees for the five-day-or-less quarantine program will be **$165.00** if the pet qualifies for direct release from the airport and **$224.00** if the pet must be held for up to five days of quarantine.

The cost of the 30 day and 120 day quarantine will remain at **$665.00** and **$1,080.00**, respectively.

Germany

###### **Quarantine**

Germany does not quarantine pets provided they are shipped with a valid bi-lingual health certificate which was issued ten days prior to travel and recent vaccinations. However some countries, such as England, do quarantine. Try to make arrangements to come on a direct flight into Germany to avoid any problems.

Pets need the following documents:

* Most recent vaccination information
* Existing pet medical records from last duty station
* Sponsor’s name, pay grade, SSN, home phone number and address, organization address and duty phone.

###### **Dangerous Dogs**

You should be aware that the German authorities have instituted many regulations affecting owners of "fighting breeds". Fighting Breeds include American Pit Bull, Staffordshire Bull Terrier, Bull Terrier, Dogo Argentina, Bull Mastiffs, etc. The regulations have been increasing and getting more restrictive over the past few years. Be sure to check with your sponsor to find out if you will be affected by these regulations.

Italy

Dogs and cats will require a health certificate **and pet passport** from a military veterinarian or a USDA certified veterinarian. You must have **the origin health certificate** (DD Form 2209) and **Italian health certificate** (four languages including Italian) **dated within ten days of departure**.

Rabies Vaccine: **Vaccinations must be administered more than 20 days prior to entry but less than 12 months prior to entry.  If the rabies vaccine does not meet these standards, your pet will not receive a health certificate and will not be able to travel.**

Pets must enter the European Union through an approved port in Europe. Contact the Italian Embassy to ensure your itinerary is through an approved port.

# Conclusion

This student manual and the following worksheets just scratch the surface on issues impacting financial planning and budgeting for permanent change of station moves. We tried to present you with the resources necessary to assist you in researching information and/or finding assistance. The military provides many avenues of assistance to help you plan a budget and lessen the impact of moving on your savings. Many people underestimate the impact of moving on their personal finances and end up in debt. Do not let this happen to you. Take the necessary steps to plan carefully.

# AttachmentsMT ChpStrip

1. Website Listing
2. Bank Features, Services and Fees

## Attachment 1

This attachment contains a list of all of the websites referenced in the *Money Talk* Workshop Kit.

Air Force Aid Society: <http://www.afas.org/>

American Red Cross: <http://www.redcross.org>

Army Emergency Relief: <http://www.aerhq.org/>

Automated Housing Referral Network: <http://www.ahrn.com>

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

IRS websites: <http://www.irs.gov/taxtopics/tc455.html>

IRS moving publication: <http://www.irs.gov/publications/p521/ar02.html#en_US_publink1000203509>

IRS homepage: <http://www.irs.gov>

Military OneSource, Relocation Budge Planner: <http://www.militaryonesource.mil/moving?content_id=266869>

MilitaryINSTALLATIONS: <http://www.militaryinstallations.dod.mil>

Military OneSource financial calculators:   
<http://www.militaryonesource.mil/moving?content_id=269234>

Military OneSource Plan My Move: <http://planmymove.militaryonesource.mil/>

Navy/Marine Corps Relief Society: <http://www.nmcrs.org/>

Omega Travel: <http://www.owt.net>

Defense Travel Management Office: <http://www.defensetravel.dod.mil/>

Sato Travel: <https://www.cwtsatotravel.com/>

SaveandInvest.org: <http://www.saveandinvest.org>

United States Department of State, Travel: <http://www.travel.state.gov>

## Attachment 2

### Bank Features, Services and Fees[[1]](#footnote-1)

Finding the best bank will require some comparison shopping, as the best deal is not likely to find you, you will have to find it. Of course, it is up to you to decide how much time you want to spend looking for the best bank for your needs…remember that time is money. The internet is usually the easiest way to comparison shop. If you have a lot of questions that might not be answered on a website or if you just want to see how attentive a bank is, you might prefer to visit the local branch, especially once you have narrowed your choice. You will probably make your final decision based on services and fees. Below is a list of features and services you might be looking for and a list of fees you should be aware of, which you can use to make your comparison shopping easier. If you are considering online banking, be sure to read the online banking section as well.

Some of these will be very important to you, while some will not matter at all. When comparing banks, all that matters is what is important to you.

#### Features

##### Interest rate:

If the account pays interest, what is the rate currently? Ask for the “Annual Percentage Yield” which makes it easier to compare banks that compound their interest at different frequencies. Keep in mind that after you open your account, your rate will continue to change from week to week.

##### Convenience:

How close is the nearest branch? How long are the lines when you go? Is the bank open when you need them or do they open late and close early as many banks do?

##### Federal Deposit Insurance Corporation membership:

Are they a member of the FDIC? If so, the FDIC insures your deposits up to $250,000.

##### Size:

Is the bank large or small? Some people feel more comfortable with a larger bank while others believe small banks can offer better customer service.

##### Minimum deposit:

What is the minimum deposit required to open an account (if any)?

##### Limitations:

Are there any limitations imposed on the account? For example, how many checks or transactions are allowed per month?

##### Availability of funds:

How soon after you make a deposit are you able to withdraw against those funds? Different banks have different rules.

#### Services

| Direct Deposit | Loans and Mortgages | Talking to a teller in person |
| --- | --- | --- |
| Automated teller machines | Stock and mutual fund trading | Debit card fees |
| Banking by telephone (what you can do over the phone and when) | Retirement planning services | Traveler’s checks |
| Online banking | Small business services | Loan application processing |
| Credit cards | Access to international money markets | Safe deposit box rental |
| Debit cards | Copies of previous monthly statements | Cashier’s checks |
| Overdraft protection | Deposit slips and other slips | Stop payment |
| Cancelled checks (included with monthly statements) | Phone support | Wire transfer |
| Money order | *N/A* | *N/A* |

#### Bank fees

Banking fees have risen significantly in recent years. The average price of maintaining a bank checking account is currently about $200 a year. Before you sign up, take a close look at the fees associated with the account, and try to estimate what it will cost.

##### Maintenance fees:

A small fee is reasonable. After all, the bank is providing you with a valuable service. But make sure the amount is competitive with what other banks are charging. You might even be able to get a free checking account if you use direct deposit for your paychecks, if you are a shareholder of the bank (sometimes even a single share is enough) or if you limit your bank branch visits and/or transactions.

##### Low-balance penalty:

While most big banks offer “free” checking if you maintain a substantial balance, typically $2,000 to $4,000, you should realize that this is not free at all, you are paying the opportunity cost of tying up your money in a low- or no-yield account while the bank lends it out a hefty interest rate. You can work the system to your advantage when you find out if the calculation is based on your average daily balance, the lowest balance in the month or the balance on a certain day of the month. Alternatively, if you buy certificates of deposit from the bank (which yield higher rates than a checking account does), the bank might include that amount in its minimum balance requirement.

##### Surcharges for use of an ATM:

Find out if you will be charged by your bank for “Foreign” ATM fees usage. Always try to use only your bank’s ATMs, to avoid the additional fee from the ATM owner or you can utilize surcharge-free ATMs. Another way to avoid ATM fees is to ask for extra cash when you make a purchase with your bank’s debit card, such as when buying groceries. Also consider taking out more each time in order to make fewer withdrawals; a $3 fee on a $100 withdrawal can eat up a full year’s earned interest. Be sure to guard your ATM card, as some banks charge a lot to replace it.

##### Returned check:

If someone writes you a bad check, you may be charged by the bank.

##### Bounced check:

If you do not have enough in your account to cover the checks you have written, an insufficient funds fee usually will be imposed by the bank. If you expect this to happen, consider getting overdraft protection (described below). If you make a large deposit, ask when it will clear, and do not write checks against that amount until it does.

##### Overdraft protection:

If there is any chance you might bounce a check, you should ask for overdraft protection. Instead of getting charged $25 for bouncing a check, overdraft protection will in effect provide you with an instant loan. The interest rate will be exorbitant, but if you pay it off quickly it should be much less expensive than the bounced check fee. Some banks do charge a fee when your balance falls below zero even if you have overdraft protection, but it is still significantly less than the bounced check fee. If there is a fee, find out how it is calculated (per day? or per check?).

##### Check printing:

Some banks offer free checks for first-time account holders, account holders with a large minimum balance, senior citizens, students and certain others. If your bank does not offer free checks, consider buying your checks directly from a check printer rather than from the bank, as the cost savings will be substantial.

##### Per-check charges:

Some accounts include a certain number of checks per month and charge extra for more, so know the limit.

##### Cancelled check return fees:

If the bank does not include cancelled checks along with your monthly statement, they may charge a fee for any cancelled checks you request.

##### Closed account:

Some banks charge a fee if you close an account that has not been open for a sufficient time (such as one year).

##### Automated teller machines

The rise of ATMs has revolutionized banking over the last decade or two, by enabling around-the-clock withdrawals and other banking activities. While ATMs are very convenient, finding one that works with your card (and does not charge an exorbitant fee) can be difficult. There are three types of ATMs:

##### Proprietary (owned by your bank):

This is the best type to use, because the fee will usually be lowest and if you stick to your own bank’s ATMs, for some banks there will not be a fee at all.

##### Non-Proprietary (owned by a bank other than yours):

When you use such a machine, the owner bank will charge you a fee indicated on the screen or on the machine itself. In addition, your bank may also charge you a fee for using an ATM that it does not own. The costs can be substantial relative to the amount most people withdraw, so be sure to know the amounts in advance.

##### National:

Some banks are part of a regional or national network, such as Cirrus, Plus, Interlink or NYCE. In most cases, using an out-of-town ATM that is part of such a system will cost you a fee from the network and one from your bank.

Of note, there are an increasing number of surcharge-free ATMs at locations such as convenience stores that want your business.

# Worksheets

1. Relocation Budget Plan
2. Ninety-two Steps for Spending Less
3. Important Documents to Hand-Carry
4. Field Kit
5. Practical Checklist for Arrival
6. Household Goods Weight Allowance Table
7. Evaluation

## Worksheet A – Relocation Budget Planner

One of the best ways to minimize your out-of-pocket expenses is to set up a budget for your move. This Relocation Budget Planner is the secret to staying in financial control throughout your move. It is a good idea to take it to your relocation/financial counselor at the military and family support center for professional assistance.

After talking to your relocation/financial advisor, enter the estimated benefits and entitlements due to you in Column A. Enter your estimate of your total cost for each item in Column B, and then do the math. If the number in column C is negative it means your budget will leave you with "out-of-pocket expenses" that you will have to pay. Knowing this in advance can help you reduce your estimated costs or help you plan for the additional expense.

Keep your Relocation Budget Planner up to date as estimates become actual costs and as your assumptions change. This will help you stay on top of your relocation finances.

This worksheet will show your out-of-pocket cost. It is a good idea to keep track of your reimbursements, as well. For example, reimbursement you receive for do it yourself or personal moves, as they are now called, is considered taxable income.

**Budget Owner:**.

**City, State,**

**Nearest large city/town**

**Relocation Assistance Manager**

**Name**

**Telephone**

**Transportation Management Office**

**Name**

**Telephone**

To use the following budget tables, print and fill out this worksheet by subtracting the A column from the B column to get the C column.

### House-hunting Trip:

|  |  |  |  |
| --- | --- | --- | --- |
| Potential Expenses | A Benefits Due You | B Your Total Estimated Cost | C Your "Out of Pocket" Cost |
| Transportation |  |  | $0.00 |
| Lodging |  |  | $0.00 |
| Meals |  |  | $0.00 |
| Childcare |  |  | $0.00 |
| Long distance charges |  |  | $0.00 |
| Incidentals |  |  | $0.00 |
| *House-hunting Trip Subtotal* | $0.00 | $0.00 | $0.00 |

### Selling A Home

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Expenses** | **A Benefits Due You** | **B Your Total Estimated Cost** | **C Your "Out of Pocket" Cost** |
| Real estate commission |  |  | $0.00 |
| Prepayment penalty |  |  | $0.00 |
| Attorney/title fees |  |  | $0.00 |
| Appraisals/inspections |  |  | $0.00 |
| Advertising costs |  |  | $0.00 |
| House preparation/cleaning |  |  | $0.00 |
| Other |  |  |  |
| ***Selling A Home Subtotal*** | $0.00 | $0.00 | $0.00 |

### Rental: Out of Present Unit

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Expenses** | **A Benefits Due You** | **B Your Total Estimated Cost** | **C Your "Out of Pocket" Cost** |
| Lease cancellation fee |  |  | $0.00 |
| Cleaning/repair |  |  | $0.00 |
| Lost (unused) rent |  |  | $0.00 |
| Other |  |  | $0.00 |
| ***Rental Out Subtotal*** | $0.00 | $0.00 | $0.00 |

### Temporary Living Costs

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Expenses** | **A Benefits Due You** | **B Your Total Estimated Cost** | **C Your "Out of Pocket" Cost** |
| Transportation |  |  | $0.00 |
| Lodging |  |  | $0.00 |
| Meals |  |  | $0.00 |
| Incidentals |  |  | $0.00 |
| ***Temporary Living Subtotal*** | $ - | $ - | $0.00 |

### Household Goods Shipment

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Expenses** | **A Benefits Due You** | **B Your Total Estimated Cost** | **C Your "Out of Pocket" Cost** |
| Packing |  |  | $0.00 |
| Transporting goods (contractor) |  |  | $0.00 |
| Vehicle rental (Do-It-Yourself only) |  |  | $0.00 |
| Unpacking |  |  | $0.00 |
| Storage |  |  | $0.00 |
| Car (or other vehicle) |  |  | $0.00 |
| Boat/boat trailer |  |  | $0.00 |
| Mobile home |  |  | $0.00 |
| Claims/damage |  |  | $0.00 |
| Incidentals |  |  | $0.00 |
| ***Household Goods Subtotal*** | $ - | $ - | $0.00 |

### Travel to New Duty Station:

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Expenses** | **A Benefits Due You** | **B Your Total Estimated Cost** | **C Your "Out of Pocket" Cost** |
| Transportation |  |  | $0.00 |
| Lodging |  |  | $0.00 |
| Meals |  |  | $0.00 |
| Incidentals |  |  | $0.00 |
| ***Travel Subtotal*** | $ - | $ - | $0.00 |

### Buying a Home

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Expenses** | **A Benefits Due You** | **B Your Total Estimated Cost** | **C Your "Out of Pocket" Cost** |
| Attorney's fees |  |  | $0.00 |
| Title search fees |  |  | $0.00 |
| Appraisal/inspection |  |  | $0.00 |
| Loan fees |  |  | $0.00 |
| Survey fee |  |  | $0.00 |
| Insurance |  |  | $0.00 |
| Recording/transfer fees |  |  | $0.00 |
| Other |  |  | $0.00 |
| ***Buying a Home Subtotal*** | $ - | $ - | $0.00 |

### Rental: into the New Unit

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Expenses** | **A Benefits Due You** | **B Your Total Estimated Cost** | **C Your "Out of Pocket" Cost** |
| Rental deposit |  |  | $0.00 |
| Advance: first month’s rent |  |  | $0.00 |
| Advance: last month’s rent |  |  | $0.00 |
| Other |  |  | $0.00 |
| ***Rental In Subtotal*** | $ - | $ - | $0.00 |

### Miscellaneous

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Expenses** | **A Benefits Due You** | **B Your Total Estimated Cost** | **C Your "Out of Pocket" Cost** |
| Utility deposits (minus any refund) |  |  | $0.00 |
| Household insurance (minus any refund) |  |  | $0.00 |
| Property tax (minus any refund) |  |  | $0.00 |
| Interest on bridge loan |  |  | $0.00 |
| New furnishings (minus any proceeds from yard sale) |  |  | $0.00 |
| Other one-time expenses (list) |  |  |  |
| Pet Boarding (1 week) |  |  | $0.00 |
| ***Miscellaneous Subtotal*** | $ - | $ - | $0.00 |

Take all the subtotals from the tables above and total them in the table below:

|  |  |  |
| --- | --- | --- |
| **Grand Total Benefits  Due You** | **Grand Total  Estimated Cost** | ***Grand Total*** |
| **$ -** | **$ -** | **$0.00** |

## Worksheet B – Ninety-two Tips for Spending Less

If you think there is no way you can cut back on your spending, think again! Following are 92 ways for you to do it. Spending less can really help dig you out of a financial hole. Many say it is the best way to save, but you have to persevere every time you buy. Saving money by spending less is not brain surgery, but it does take discipline. The main ideas are: shop wherever possible on sale, deal or discount; buy value, not price; take care of the things you own; be especially careful on large purchases; never buy on impulse (always plan your purchases); compare prices whenever possible; and pinch pennies – they soon become dollars. To get going, highlight the section where you think you have the most potential to save and print it. Or print the entire section and display it for the whole family to see. We guarantee you will find a few new ideas in here that will work for you.

### Entertaining and fun

1. Some of the best things around may be free or close to it. Visit civic assets in or near your own town or city – state and national parks, museums, galleries, memorials, zoos, aquariums, libraries, stations, waterfronts, etc. The list goes on!
2. When eating out, it is cheaper to go to "lunch" than to "dinner." Not the same effect maybe, but definitely cheaper. Do not be embarrassed to take home what you have not eaten.
3. For the smaller appetite, ask if the restaurant can give half portions or split an entree with your spouse. Even if there is a small charge, it is still cheaper.
4. Vacation rule #1: Go off-season and save big time.
5. Make money from work you love. Skills that grow from hobbies like furniture refinishing or repair are always in demand.
6. Leave the driving to them. Going to Grandma’s via bus or train instead of plane may not be as fast, but it is about half the price.
7. Do not assume you can find the best plane fare without a lot of research, if you must fly. Use a good Internet travel site with "intelligent agents" that update you regularly about fares on routes you choose. Some will even let you know if a lower fare becomes available.
8. Travel with a group on vacation. The rates are much cheaper. If that is not possible, take a tour. You might meet interesting people and save money.
9. Giving a dinner party over the holidays? Make it “pot luck" and ask every guest to bring a dish. It is often more fun and always less money.
10. Kids in tow when you are on the road? Always be sure to stop for the night where you can keep the kids in your room at no extra charge.
11. Use your public library frequently. Why buy a book you may never refer to again?
12. Want to try a cheap, fun family vacation? Try camping. It’s catching on, so make your campground reservations well in advance, especially over main holidays.

### Clothing

1. Buy at a discount. It does not matter if it is at factory outlets, garage, lawn or porch sales, the PX/BX, retail sales or wherever. Just make an effort never to buy at full retail price. Never be afraid to negotiate for a better price. Visit the charity and consignment shops for bargains.
2. Wash delicate clothing items at home and avoid professionally dry-cleaning them.
3. If you have talent, sew your own things. Start with Halloween costumes and work up from there. Store your clothes properly. Moth-proof your woolens.
4. Participate in/start a swap program. Trade your two-year-olds’ duds for some infant wear when baby #2 arrives.
5. Avoid buying cheap junk – check the seams and the buttons beforehand. If things look cheap, they are no bargain.
6. Plan your shopping. Never buy clothes on impulse or lose the chance to buy it on sale.
7. Do not buy more clothing than you really need in a season. Kids have a way of outgrowing things and it is cheaper to wash more and buy less.
8. Coordinate your clothes. This is easy with uniforms. With civilian gear, stick to a few basic color combinations.
9. Wear work clothes when you work, sports gear for play and more expensive dress clothes only for special events. Many a good shirt has been ruined by painting or cooking in it.
10. If it is not right, always return or exchange it.
11. Take advantage of sales to stock up on items you need on a continuing basis. This refers to "staples" like socks, sneakers, etc., not fashion goods.

### Food and groceries

1. Use a shopping list based on menus. Forget impulse shopping or just wandering the aisles. Check your cupboards and refrigerator before shopping to make sure you do not buy what you already have.
2. On your list, include items that are in season and check the store circular for specials.
3. Try house brands or generic brands. Their quality may surprise you.
4. Never shop when you are hungry. You buy more.
5. Always compare unit prices. Those little white stickers help you sort "deals" from "heels."
6. Cut out use of convenience foods (such as, frozen dinners, vegetables, entrees, etc.). Cooking from scratch is cheaper.
7. Make food shopping a weekly affair. Avoid "fill-in" trips during the week just to make sure you have everything.
8. Be creative and use leftovers. Try not to waste anything.
9. Make sure your store checkout person is alert and accurate. If in doubt about any item, be sure to check the tape.
10. Buy larger cuts and sizes. Divide them up into packages and freeze them when you get home.
11. Be creative with ingredients. Try turkey chili or vegetarian chili.
12. Grow your own herbs – all you need is a small garden.
13. Remember, you may use coupons in the commissary.
14. Even with coupons, other brands may still be cheaper. Always compare.
15. It is usually more economical to buy beverages by the case.
16. Make your own baby food. All you need is a blender or food processor. It may also be healthier since it cuts down on salt and preservatives.
17. Shop quickly. Shop alone. The more time you take, the more you will spend. Bringing children and spouse along on the trip will add impulse items to the cart.

### Furniture and appliances

1. Always buy energy-efficient appliances.
2. Give the charity outlets and secondhand stores a try. You might luck out.
3. Carpets and rugs should always be purchased on sale or at discount outlets.
4. Buy big-ticket items as a group with your neighbors – things like a carpet cleaner, an industrial-size coffeemaker, a floor polisher, etc.
5. Compare appliance service terms as well as price. A slightly more expensive item may have a better warranty. Tread carefully in purchasing additional service contracts, though; many times, they are not worth it.
6. Evaluate major and minor appliances by reading reports from unbiased testing services.
7. Regular appliance maintenance does wonders for longevity. Do it yourself. Some only need a drop of oil in the right place once a year.
8. Postpone purchase of major furniture and appliances until they go on sale. Watch the papers and the season (January-February for bedding, April-May for carpets, and furniture at the start of summer).
9. All other things being equal, unpainted furniture is less expensive.
10. Read the classifieds. Do not be too proud to find a large-item bargain for sale by a desperate mover. Again, check the item number with the opinions of unbiased testing services, if possible.
11. Save your sales slip and always know what the warranty terms are. You never know when you will need to return faulty merchandise.
12. Use less expensive fabric for slip covers or drapes when you know you will probably be moving or redecorating soon.
13. Do not buy more than you need in an appliance. Most of us do not use all the "bells and whistles" on our appliances. For example, how many of us know how to use the advanced programming functions on our VCR/DVD/TIVO?

### Gifts

1. Give cookies, pies, cakes, breads, etc. You will be remembered, and you will save.
2. Give of yourself. An IOU for services such as child-sitting or yard care are unexpected and always welcome.
3. Shop for next year’s gift wrap and holiday cards after the December holidays are over.
4. Give hand-crafted or sewn gifts. They often mean more than store-bought items.
5. When shopping for gifts of any kind, be sure to do so only if items are on sale or discounted.

### Household

1. Do your own yard work and landscaping.
2. Do your own routine maintenance: painting, minor roofing, putting up the TV antenna, etc. "How to" books in the library have many tips on minor repairs.
3. Get some of your household needs at garage/lawn/porch/stoop sales.
4. Buy good quality paint. You can use less and it will probably last longer.
5. Trade your repair knowledge for your neighbor’s. This is called barter, and nobody pays anything.
6. Never paint outside (or inside) when it is below 55 degrees. The wood may not be dry, and the paint will crack later.
7. Use water with ammonia or white vinegar for cleaning the kitchen and bathrooms.

### Telephone

1. Use a food timer to help limit the length of your calls.
2. Check with your long-distance carrier about discount programs that best fit your geographic calling pattern. Compare wireless plans versus long distance call charges.
3. Consider switching to a cheaper long-distance carrier. This can be confusing, so before you sign up for the "deal of the minute," compare the offered rate per minute with your actual average over the past few bills. If this checks out, ask about additional available financial switching incentives. BE SURE TO READ THE FINE PRINT.
4. Eliminate any add-on services you can do without (such as call waiting, automatic messaging, automatic redial, etc).
5. Plan the topics you want to cover to avoid calling back.

### Transportation

1. Public transportation will also get you there, and it is usually cheaper.
2. Buying a car? It is always better to buy a two-year-old used car than a brand new car, since most cars incur about 50 percent of their depreciation during the first two years.
3. Buying a used car? Better have it thoroughly checked out by a trusted mechanic. Caveat emptor (let the buyer beware).
4. Car pools are good for the environment. If possible, start one and share the expense instead of paying all of it.

### Utilities

1. Insulate uninsulated spaces like attics, and use storm windows and weatherproofing materials to reduce heat loss.
2. Set the thermostat for 65 degrees and lower it when you go to sleep. Never set it below 55 degrees as pipes can freeze.
3. Keep air conditioner use to a minimum. Fans are cheaper to operate.
4. Wear extra layers of clothing in the winter. Do not just turn up the heat.
5. Seal off any unused rooms in the winter.
6. Reduce your water heater temperature.
7. Install water-saving showerheads.
8. Cut back on watering the lawn and/or refilling backyard swimming pools.
9. Turn off lights when not in use.

### Vehicles

1. Consolidate your errands and plan the route efficiently.
2. Do not use the car for nearby errands. Walking is great exercise.
3. Shopping for the best vehicle insurance rate is necessary. You can do this from home on the Internet. When you compare insurance rates, remember to keep "apples with apples."
4. Choose a higher deductible on collision insurance.
5. Drop your collision insurance if your car is older.
6. You must have liability insurance, but it is also a good idea to carry insurance for uninsured motorists.
7. Drive sanely and smoothly – no sudden stops or starts. Less gas use is the payoff.
8. Always change your oil at recommended intervals. An ounce of prevention is worth a pound of cure. Read your owner’s manual for other regular things you need to do. Do them!
9. Make sure you subscribe to an emergency road service. It is inexpensive and the first time you need it, you will find you are happy you have it.

Worksheet C – Important Documents to Hand-Carry

At all times, it is a good idea to hand-carry and keep in your possession any documents with your name, social security number and birth date. This is all an identity thief needs to steal an identity.

| **Documents** | **Check** |
| --- | --- |
| Adoption papers, (if applicable) and court-ordered name changes | Check Box for Adoption papers |
| Allotment records (copy of allotment application) | Check Box for Allotment records |
| Birth certificates (original or certified copies) for all family members | Check Box for Birth certificates |
| Bank statements (checking/savings) | Check Box for Bank statements |
| Blank and canceled checks and you current bank statement | Check Box for Blank and canceled checks |
| Car insurance, registration and title | Check Box for Car insurance, registration and title |
| Copy of credit cards or other wallet items, in case the wallet is stolen. This paperwork should be carried separately from your wallet or purse | Check Box for Copy of credit cards or other wallet items |
| Child ID file | Check Box for Child ID file |
| Company name, address, phone number, policy number and type of insurance for each company (life, fire, etc.) for all insurance policies | Check Box for Company name, address, phone number |
| Credit cards | Check Box for Credit cards |
| Deeds and mortgages | Check Box for Deeds and mortgages |
| Divorce papers (pertaining to any prior marriages: discharge papers, divorce papers, death certificates and annulments) | Check Box for Divorce papers |
| Driver's licenses | Check Box for Driver's licenses |
| Educational report cards and records, individualized education plan documentation if applicable (preschool, K-12) and transcripts from colleges, universities, vocational training and business schools attended. Also, include addresses and phone numbers of these locations. | Check Box for Educational report cards and records |
| Identification cards (for all dependents 10 years and older) | Check Box for Identification cards |
| Immunization records | Check Box for Immunization records |
| Last leave and earnings statement | Check Box for Last leave and earnings statement |
| Lists of bonds, mutual funds, stocks and other investments (broker’s or registered investment advisor’s address, phone number and account number(s)) | Check Box for Lists of bonds, mutual funds, stocks and other investments |
| List of company payments due for household (due dates, account numbers, phone numbers and address-to avoid delinquent payments) | Check Box for List of company payments due for household |
| Marriage certification | Check Box for Marriage certification |
| Medical records (including shot records) | Check Box for Medical records |
| Moving materials: hold unaccompanied baggage, household goods and shipping/storage documents | Check Box for Moving materials |
| Orders (extra copies-minimum three) and dependent orders if separate | Check Box for Orders (extra copies-minimum three) and dependent orders if separate |
| Original will and trust(s) (per adult) | Check Box for Original will and trust |
| Passports & VISAs (if needed and if so must be for ALL FAMILY MEMBERS) | Check Box for Passports & VISAs |
| Personal papers (those not listed that you will need) | Check Box for Personal papers |
| Privately-owned vehicle shipping documents | Check Box for vehicle shipping documents |
| Power(s) of attorney and power(s) of attorney for healthcare (check expiration date, three copies) | Check Box for Power of attorney |
| Safety deposit box key(s) | Check Box for Safety deposit box key |
| Spouse resume, letters of recommendation and last pay statement, records of employment, copies of personnel actions (such as, step increases or change of career status) | Check Box for Spouse resume, letters of recommendation and last pay statement |
| State and federal income tax forms/records (AT MINIMUM the past three years) | Check Box for State and federal income tax forms |
| Social Security cards for all family members | Check Box for Social Security cards |
| Travelers checks | Check Box for Travelers checks |
| United States savings bonds | Check Box for savings bonds |
| W-2 forms | Check Box for W-2 forms |

## Worksheet D – Field Kit

If traveling by car, pack a field kit to handle emergencies on the way. Pack your luggage, your important papers and anything you are taking with you in your vehicle.

| **Supplies** | **Check** |
| --- | --- |
| Emergency food and snacks | Check Box for Emergency food |
| Coffee, tea with fixings | Check Box for Coffee, tea |
| Water | Check Box for Water |
| Large and small plastic bags, trash bags | Check Box for plastic bags |
| First aid kit, sunscreen | Check Box for First aid kit |
| Sunglasses | Check Box for Sunglasses |
| Prescription medications | Check Box for medications |
| Travel alarm | Check Box for Travel alarm |
| Extra pairs of eyeglasses | Check Box for eyeglasses |
| Tool kit | Check Box for Tool kit |
| Toilet and facial tissues, towels | Check Box for towels |
| Paper plates, plastic utensils, cups, etc. | Check Box for Paper plates |
| Flashlight | Check Box for Flashlight |
| Light bulbs | Check Box for Light bulbs |
| Soap, cleaning supplies, moist towelettes | Check Box for cleaning supplies |
| Pet food, toys | Check Box for Pet food |
| Baby food, formula, diapers, wipes, etc. | Check Box for Baby food |
| Address book, important telephone number list | Check Box for important telephone numbers |
| Spare keys | Check Box for Spare keys |
| Can opener | Check Box for Can opener |
| Paper, pens, stamps, envelopes | Check Box for Paper, pens, stamps |
| Cellophane and heavy duty tape, scissors, tape measure | Check Box for Cellophane |

## Worksheet E – Practical Check List for Arrival in New Location

### Initial information

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Military contacts | Military contacts |
| Check Box for Newspapers | Newspapers and magazines |
| Check Box for | Helpful publications (such as, apartment finders, home magazines) |

### Transportation

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Military transport | Military transport |
| Check Box for Car rental | Car rental |
| Check Box for Taxicabs | Taxicabs |
| Check Box for public transportation | Buses and other public transportation |
| Check Box for Driver’s license | Driver’s license information |

### Health concerns:

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Hospitals | Hospitals |
| Check Box for Emergency rooms | Emergency rooms |
| Check Box for Pharmacies | Pharmacies |
| Check Box for Special services and clinics | Special services and clinics |

### Housing

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Installation housing | Installation housing |
| Check Box for Temporary lodging | Temporary lodging |
| Check Box for Apartments | Apartments |
| Check Box for Houses | Houses |
| Check Box for Real estate companies | Real estate companies |

### Recreation

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Recreation office | Recreation office |
| Check Box for Swimming pools | Swimming pools |
| Check Box for Fitness clubs | Fitness clubs |
| Check Box for Restaurants | Restaurants |
| Check Box for Concerts | Concerts |
| Check Box for Parks programs | Parks programs |
| Check Box for community centers | Young Men’s/Women’s Christian Association community centers |
| Check Box for Sports activities | Sports activities |
| Check Box for Museums | Museums |
| Check Box for Trips | Trips/tours |
| Check Box for Free events | Free events |

### Childcare facilities

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Day care | Day care on/off the installation |
| Check Box for Camps | Camps on/off the installation |
| Check Box for Nursery schools | Nursery schools |

### Schools

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Sources of information | Sources of information |
| Check Box for Testing | Testing |
| Check Box for Installation schools | Installation schools |
| Check Box for Public schools | Public schools |
| Check Box for Private schools | Private schools |
| Check Box for Religious schools | Religious schools |
| Check Box for Colleges | Colleges |

### Continuing education

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Adult education | Adult education programs |
| Check Box for scholarships | Fellowships, grants, loans, scholarships |

### Exceptional family member program

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Special education programs for the Exceptional family member program | Special education programs |
| Check Box for Recreation programs for the Exceptional family member program | Recreation programs |
| Check Box for Counseling support groups for the Exceptional family member program | Counseling support groups |
| Check Box for Transportation for the Exceptional family member program | Transportation |

### Consumer information

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for | Commissary |
| Check Box for | Installation exchange |
| Check Box for | Discount stores |
| Check Box for Specialty stores | Specialty stores |
| Check Box for Grocery stores | Grocery stores |
| Check Box for Specialty food | Specialty food stores |

### Maintenance services

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Cleaners | Cleaners |
| Check Box for Painters | Painters |
| Check Box for Rental equipment | Rental equipment |
| Check Box for Electricians | Electricians |
| Check Box for Contractors | Contractors |
| Check Box for Landscapers | Landscapers |
| Check Box for Pest control | Pest control |
| Check Box for Plumbers | Plumbers |
| Check Box for Chimney sweeps | Chimney sweeps |
| Check Box for Delivery services | Delivery services |
| Check Box for Car repair | Car repair |

### Career sources

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Family member employment program | Family member employment program |
| Check Box for Civilian personnel office | Civilian personnel office |
| Check Box for Career counseling | Career counseling |
| Check Box for Career counseling | Women’s action groups |
| Check Box for Volunteer opportunities | Volunteer opportunities |
| Check Box for Job assistance centers | Job assistance centers |

### Personal services

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Doctors | Doctors |
| Check Box for Dentists | Dentists |
| Check Box for Lawyers | Lawyers |
| Check Box for Baby sitters | Baby sitters |
| Check Box for Hairdressers | Hairdressers |
| Check Box for Veterinarians | Veterinarians |

### Banking

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Checking accounts | Checking accounts |
| Check Box for Safe deposit boxes | Safe deposit boxes |
| Check Box for Savings accounts | Savings accounts |
| Check Box for Credit cards | Credit cards |
| Check Box for Check cashing | Check cashing |

### Religious information

|  |  |
| --- | --- |
| **Check** | **Supplies** |
| Check Box for Churches | Churches |
| Check Box for Synagogues | Synagogues |
| Check Box for Other | Other |

## Worksheet F – Household Goods Weight Allowance Table

|  |  |  |  |
| --- | --- | --- | --- |
| **Grade** | **PCS With Dependents Accompanied[[2]](#footnote-2)** | **PCS Without Dependents 36 Month Tour Unaccompanied/Single** | **TDY/TAD[[3]](#footnote-3)** |
| O-10 | 18,000 | 18,000 | 2,000 |
| O-9 | 18,000 | 18,000 | 1,500 |
| O-8 | 18,000 | 18,000 | 1,000 |
| O-7 | 18,000 | 18,000 | 1.000 |
| O-6 | 18,000 | 18,000 | 800 |
| O-5 | 17,500 | 16,000 | 800 |
| O-4/WO4 | 17,000 | 14,000 | 800 |
| O-3/WO3 | 14,500 | 13,000 | 600 |
| O-2/WO2 | 13,500 | 12,500 | 600 |
| O-1/WO1 | 12,000 | 10,000 | 600 |
| E-9 | 15,000 | 13,000 | 600 |
| E-8 | 14,000 | 12,000 | 500 |
| E-7 | 13,000 | 11,000 | 400 |
| E-6 | 11,000 | 8,000 | 400 |
| E-5 | 9,000 | 7,000 | 400 |
| E-4 | 8,000 | 7,000 | 400 |
| E-3 and Below | 8,000 | 5,000 | 400 |

## Worksheet G – Evaluation

1. Was this workshop helpful?

1. What information did you find most helpful?

1. What information did you find least helpful?

1. What additional information would you like to have incorporated in future workshops?

1. Is the workbook helpful?

1. Additional comments



Providing policy, tools, and resources to service members and their families.

1. The information on this page has been extracted from the Plan My Move application available at http://planmymove.militaryonesource.mil/. [↑](#footnote-ref-1)
2. Weight authorizations associated with PCS move are current as of June 1, 2013. Weight authorizations are listed in paragraph U5310, [The Joint Federal Travel Regulations, Volume 1](http://www.defensetravel.dod.mil/Docs/perdiem/JFTR(Ch1-10).pdf). [↑](#footnote-ref-2)
3. Weight authorizations associated with TDY/TAD move are current as of June 1, 2013. Weight authorizations are listed in paragraph U4510, [The Joint Federal Travel Regulations, Volume 1](http://www.defensetravel.dod.mil/Docs/perdiem/JFTR(Ch1-10).pdf). [↑](#footnote-ref-3)