

Planning for PCS moving expenses

Planning for Permanent Change of Station orders can help keep down the costs of moving.

Servicemembers often move frequently due to Permanent Changes of Station (PCS) and special assignments. The military provides monetary and non-monetary benefits to help defray the cost of moving, but it takes smart planning to ensure that servicemembers and their families aren't spending their own money during a PCS.

Some servicemembers and their families may opt to move themselves. If the servicemember can move on their own for less money than the military would have paid to move them, then they get to pocket the difference (although any difference is counted as taxable income, so receipts must be kept for tax purposes). If a move ends up costing a servicemember more than the military's allocated moving budget, they must cover those costs themselves.

Each military installation provides information and support to military families related to moving. But servicemembers and their families can make the process easier by proactively planning for moving expenses.

What to do

- **Review the list of possible moving expenses.** Identify the moving expenses you think you are likely to incur.
- **Estimate the cost of each moving expense.** This may require some research. Start with the military installation you are moving to. They will have much of the information you will need to estimate moving expenses.
- **Check off how each item is paid. If it's paid directly by the military, you don't have to worry about the cost.** If it is a reimbursed expense, you must pay the cost upfront and keep receipts to receive reimbursement. You will have to have to pay for items not paid or reimbursed by the military.

To access a dynamic and fillable version of this tool, visit consumerfinance.gov/your-money-your-goals/companion-guides.



Keep costs down by **Planning for PCS moving expenses**

- Estimate each possible moving expense. Add categories you need using the “other” rows.
- Check off whether each item is paid directly by the military, reimbursed by the military, or not covered. If you don’t know, check the final column.
- Discuss the completed tools with your military transportation office, especially any items the check marks in the “Don’t know” column.
- Review the list of common moving allowances. Find out if there are others at your military transportation office at your military transportation office.
- Start planning in advance to save money for your move.

POSSIBLE EXPENSE	ESTIMATE	PAID BY MILITARY	REIMBURSED	PERSONAL COST	DON'T KNOW
1. Shopping for your new home This may include costs of travel, lodging, meals, transportation at your new location, and professionals engaged to find housing.					
2. Preparing to rent out your home This may include professional cleaning and a contract with a property management company or costs associated with you doing the functions of a property management company.					
3. Maintaining your rental If you leave a rental dirty or in disrepair, you may lose your security deposit.					

POSSIBLE EXPENSE	ESTIMATE	PAID BY MILITARY	REIMBURSED	PERSONAL COST	DON'T KNOW
<p>4. Managing utilities and other rental fees</p> <ul style="list-style-type: none"> ▪ Electric ▪ Gas ▪ Water/Sewer ▪ Trash Collection ▪ Telephone service ▪ Internet service ▪ Television service 					
<p>5. Personal vehicles</p> <ul style="list-style-type: none"> ▪ Selling ▪ Storing ▪ Shipping 					
<p>6. Hiring a moving company</p> <ul style="list-style-type: none"> ▪ Professional movers ▪ Rent-your-own truck and DIY <p>While hiring movers can be expensive, it can help you save a lot of time and effort. You can also rent your own truck and move yourself. People often do a combination of both to save money. For example, you can pack and move smaller items yourself, and hire professionals to move big items.</p>					
<p>7. Buying moving supplies</p> <p>Supplies like boxes, packing tape, and packaging may be included in the cost of a move if you hire a moving company.</p>					
<p>8. Storage</p> <p>Store items you want to keep but can't or don't want to move.</p>					

POSSIBLE EXPENSE	ESTIMATE	PAID BY MILITARY	REIMBURSED	PERSONAL COST	DON'T KNOW
9. Selling your belongings before you move If you host a yard sale or garage sale before you move, there may be costs for permits and advertising.					
10. Moving your family members <ul style="list-style-type: none"> ▪ Common carrier—plane, bus, train ▪ Private vehicle(s) 					
11. Transporting pets					
12. Stocking your new home Items to set up home not able to be moved (e.g. moving companies will not move liquids or foods).					
13. Other:					
14. Other:					
15. Other:					
16. Other:					
TOTAL					

Common military moving allowances

- Dislocation Allowance—Covers expenses not otherwise reimbursed. The amount varies by rank, number of dependents, and location of the move.
- Temporary Lodging Expense—Covers meals and lodging costs for moves in the Continental United States (CONUS).
- Per Diem Allowance—Covers meals and lodging costs during the move.
- Temporary Lodging Allowance—Covers meals and lodging costs for moves Outside of the Continental United States (OCONUS).
- Common Carrier/Private Vehicle—Covers transportation for the servicemember and dependents; if using a privately-owned vehicle, mileage is reimbursed.

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