

PCS FINANCIAL CHECKLIST: A STEP-BY-STEP GUIDE TO MILITARY MOVES

At First Command, we're no strangers to PCSing. Most of our Advisors come from a military background, so they know the ins and outs of military life. To help take some of the stress out of your next move, we've prepared a [PCS checklist](#), which walks you through specific steps to keep your financial plan in order before, during and after your move. You can also find more general information by visiting our [PCS FAQ webpage](#).



Step 1: Contact Your Financial Advisor

Once you have a rough timeline for your move, your next step should be to brief your Financial Advisor on your upcoming PCS. Your Advisor can get your financial plan ready to move with you and connect you with your new Advisor before you arrive at your destination.



Step 2: Budget for Your Move

Many service members mistakenly believe that all PCS costs will be covered by the military. And while there are a number of [PCS Entitlements & Per Diems](#) that you'll be able to access, there are also a variety of travel expenses that you will need to pay up front or out of pocket. Budgeting for these expenses will help alleviate stress and ensure that you're in a sound financial position when you reach your new duty station.



Step 3: Create a Household Inventory

It's important to bear in mind there are [weight allowances](#) related to items you're shipping or storing during your PCS. These allowances can fluctuate based on whether or not you're moving within the Continental United States or headed overseas. If you exceed these limits, you may be responsible for some of the cost out of pocket. That's why it's important to create an inventory of items that you will (or won't) be taking with you and get a general sense of their weight. It's also a good idea to take photos of your items so you'll have an accurate record of their condition if you need to file a damage claim.



Step 4: Choose Your Housing Type

If you live off base, you will also need to decide whether it's best to buy or rent.

In all cases, it's important to understand the [options](#) that are available to you at your new duty station before you arrive. Speaking with the housing office at your new duty station as early as possible will allow you to determine the available options and plan for any associated expenses.

You can learn more about Basic Allowance for Housing by visiting the [Defense Travel Management Office's BAH page](#).



Step 5: Plan Your Transportation

During a PCS you have choices when traveling to your new duty station.

If you're planning on driving, you are entitled to mileage. Alternatively, you may choose to fly. It's important to remember that in many cases, transportation costs are paid out of pocket and reimbursed later, so you'll want to make sure you include them in your budget.

You can learn more about your specific mileage rates by visiting the [Defense Travel Management Office's Mileage Page](#).



Step 6: Plan Your Storage

If you aren't moving directly into quarters at your new duty station, you may need temporary or "gap" storage.

You could also store items that you can't take with you or that aren't needed at your new duty station. The

military offers both permanent and temporary storage options, but there are weight limits that you should be aware of beforehand. Additionally, there may be up-front and out-of-pocket costs associated with moving and leaving items in storage.

For specific details on weight limits and storage options, you should speak with your base's travel office well in advance of your PCS.



Step 7: Plan Your Movers

The military offers several PCS moving options. You can use government provided movers, or make your own arrangements (a Personally Procured Move (PPM) – formerly referred to as a Do-it-Yourself or DITY move).

In both cases, there are weight limits and expenses that you'll need to consider. You should also schedule your movers as early as possible and bear in mind any incidental costs related to distance, out-of-state travel and mileage.

Be sure to coordinate with your Transportation Office well in advance. Planning ahead is generally the best way to ensure that you have a smooth experience and get the best value.



Step 8: Start Packing

If you're transferring to an overseas duty station, bear in mind that you're allowed to take unaccompanied baggage with you (up to a certain weight limit) and set those items aside. You should also remember to pack with your first day in mind. Because you will likely be expected to begin work immediately, there may be little or no time to unpack and get settled. Having boxes ready with necessary household items and furnishings can help alleviate this stress. You also have the option of utilizing express shipments for important items to ensure they arrive before you.

Color coding can make unpacking easier. For example, mark all of the boxes for the kitchen with purple tape clearly visible at the top and on all four sides so you and the movers will know exactly where items should go.



Step 9: Make the Move and Use Your DLA

The big day has finally arrived and you and your family are starting the trip to your new duty station. Regardless of whether you choose to drive or fly, you'll be entitled to Dislocation Allowance (or DLA). The specific DLA amount is based on your pay grade and dependent status and is designed to cover any incidental costs associated with your move.

You can learn more and get specific rates by visiting the [Defense Travel Management Office's DLA page](#).



Step 10: Check in with Your New Advisor

Once you arrive at your new duty station, you'll be required to provide your orders and begin your assignment. There may be limited time to help unpack.

Be sure and make time, however, to thoroughly photograph your new residence inside and out. That way you'll have proof of any existing damage or issues that you might otherwise be charged for.

As soon as possible you should also plan to meet with your local Financial Advisor to get acquainted and let them know about any specific objectives or concerns you may want their help with.

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