

PERMANENT CHANGE OF STATION

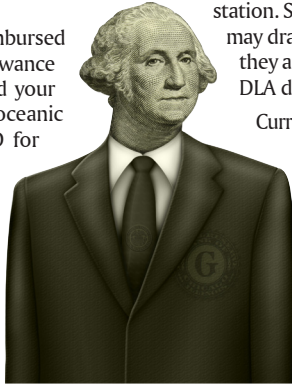
MOVE



Basic Entitlements & Allowances

Per Diem Allowance:

Food and lodging costs are reimbursed when making a PCS move. This allowance is paid at a daily rate for you and your family members. For transoceanic travel, see your transferring PSD for rates. Auto travel at a rate of 350 miles per day (not to exceed the official authorized distance) is used to determine how many days Per Diem will be paid. The service member receives the Standard CONUS Per Diem rate per day plus per-diem at reduced rates for spouse and other dependents based on their age. Refer to <http://www.defensetravel.dod.mil/site/perdiem.cfm> for current Per Diem rates and changes. When a spouse travels separately, the spouse receives full Per Diem per day. If the spouse travels separately departing on a different day than the service member, he/she receives full Per Diem per day. The Per Diem for other family members traveling separately is either 75% or 50% of full Per Diem depending on their age. Per Diem may be drawn up to 10 days in advance of the move or upon arrival.



station. Single or unaccompanied service members may draw DLA at the “without dependent” rate if they are moving into non-government quarters. DLA does not require repayment.

Currently DLA is not available to service members ordered from home of record to their first duty station, single or unaccompanied service members who are assigned to unaccompanied government quarters at a new duty station, or those transferred to a duty station within the same geographical location. DLA is not payable on separation or retirement orders. Please consult your local PSD for current restrictions.

Temporary Lodging Expense Allowance (TLE):

This allowance is for PCS transfers in the United States. TLE provides service members up to \$290 a day, depending on location, for 10 days to offset temporary costs (food and lodging) incurred locally before departing an old duty station or after reporting to a new duty station. Personnel going overseas are entitled to TLE for five days prior to departure to the overseas duty station. The actual TLE allowance is calculated using a complex formula and differs in each area. To claim TLE, service members must turn in receipts for TLE expenditures with completed travel claim. Service members must receive a non-availability statement from the BEQ/BOQ to be eligible for TLE. Partial TLE can be paid if staying with friends or family. TLE cannot be drawn in advance. Active duty members coming from home of record or to their first duty station are not eligible.

Mileage in Lieu of Transportation (MALT):

Service members receive MALT when they drive to a new assignment. This allowance is computed using federal tables of the mileage between the old and new duty stations. This official distance determines the allowance payable, though actual mileage driven may be longer or shorter. MALT is also paid to those going overseas if they drive from their stateside location to the port of embarkation for transcontinental plane/ship or from the port of debarkation to the new duty station.

Service members and/or authorized family members traveling alone or together will receive a flat rate for mileage; the current rates are listed at: <http://www.defensetravel.dod.mil/site/faqmileage.cfm>.

This rate also applies to travel in a second car when its use is authorized. Specific approval for the use of three Privately Owned Vehicles (POVs) is required in advance. MALT may be paid up to 10 days in advance.

Dislocation Allowance (DLA):

Active duty personnel with or without dependents are entitled to a Dislocation Allowance to offset some of the hidden costs of closing one home and setting up another. These costs can include rent deposits, utility hookups, etc. This allowance is based on pay grade and can be drawn up to 10 days in advance of the transfer date or upon arrival at the new duty

Temporary Lodging Allowance (TLA):

New arrivals at overseas bases are eligible for this allowance to help offset the cost of temporary housing and meals. You are entitled to TLA even if you move into temporary government quarters. The amount of TLA payable depends on several factors, including family size, local Per Diem rate, actual cost of quarters, whether the quarters have cooking and dining facilities, and other allowances you may be receiving. A single member or one family member receiving TLA gets 65% of the local Per Diem if actual expenses are at least that amount. A member with one or two family members receives 100% of the Per Diem if expenses warrant. For each additional family member, the maximum TLA is increased by 25% for children under 12 years old and 35% for children over 12 years old. TLA is paid in 10- to 15-day increments and usually has a 60-day limit for those arriving, and a 10- to 15-day limit for those departing overseas.

Basic Allowance for Housing (BAH):

BAH is paid to offset actual housing costs. You must be eligible for BAQ to receive BAH and not occupy military family housing. BAH will be based on civilian rental costs by pay grade, depending on status and location.

Overseas Housing Allowance (OHA):

OHA is paid in addition to BAQ to service members who live in private housing at their overseas duty station. OHA replaces BAH in overseas locations and, like BAH, is designed to make up the difference between BAQ received and actual housing costs. Receipt of OHA is not automatic. Once you have secured a rental, you must apply for OHA. Not all overseas areas receive OHA. To determine your eligibility and application procedures, check with your Disbursing Officer or sponsor.

Cost of Living Allowance (COLA):

COLA is paid to service members stationed in high-cost areas overseas and in United States (CONUS) locations. COLA is designed to help maintain the purchasing power of the dollar so service members can maintain the same standard of living overseas and throughout the U.S. The amount of COLA received varies depending on location, number of family members accompanying you, and pay grade. COLA overseas may be adjusted as often as every payday due to the variance in exchange rate. Families living in base housing are eligible to draw COLA, as well as those who live off base. Not all overseas areas are authorized to draw COLA, and only select CONUS areas are authorized COLA. Check with your Disbursing Officer or sponsor to verify whether your area is eligible for COLA, as well as the estimated amount allotted for your area.

Move-In Housing Allowance (MIHA):

Service members assigned to many overseas locations can receive a lump-sum allowance to help meet expenses for major appliances, other improvements, or to pay non-refundable, rent-related taxes or fees. Landlords usually provide such items as kitchen cabinets in the U.S., but apartments overseas often come without these basic amenities. To be eligible for MIHA, service members must also be eligible for OHA. MIHA rates are dependent on the OHA rate for the area and does not require repayment.

Advance Pay and Allowances:

Advance Basic Pay can be drawn up to 60 days prior to your move. Up to three months worth of advance pay can be drawn with PCS orders and must be approved by the Commanding Officer (CO). Repayment is made in equal installments over 12 months or extended to 24 months with CO approval.

Advance Basic Housing Allowance (Advance BAH) may be issued to cover the expenses of renting a new home or apartment. A copy of the rental agreement and receipts or bills for one month's rent, security deposit, etc. are required for payment. The advance must be requested for actual expenses, not to exceed an amount equal to three months BAH. Repayment of Advance Basic Housing Allowance is normally made in equal installments over 12 months, though it may be spread over a longer period if circumstances warrant. Repayment generally begins the month after the advance is drawn.

Additional Benefits:

House hunting leave — permissive travel for house hunting can be authorized by your CO. This time off is executed by no cost Temporary Additional Duty (TAD) orders and cannot exceed 10 days, only five of which can be work days. House hunting leave can be

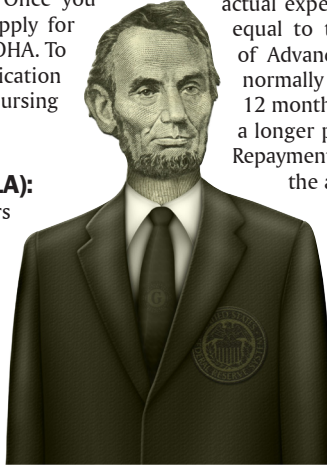
authorized before you transfer or after you report to a new command.

Proceed time — administrative absence not charged as leave (normally four days). It can be granted to personnel ordered to or from ships, mobile units having a sea/shore rotation code of 2 or 4, from an "all others tour," and to or from overseas accompanied tours.

NOTE:

Remember to maintain records and keep receipts during your move in order to file a claim at Personnel Support Detachment (PSD).

Entitlement to any pay or allowance is based on meeting specific requirements. Check with your servicing Personnel or Disbursing Officer for more details on pay entitlements in conjunction with your PCS move.



Financial Tips for PCS Moves

Whenever you move, you are going to be faced with some unusual and new expenses. This list gives some of them, but you may find others. *It's important to PLAN AHEAD!*



Where the Money Might Go:

- New clothes for different climates.
- Travel costs: gasoline, food and lodging, tolls, car tune-up, new tires before trip, emergency repairs, weatherproofing the car for new climate, new driver's license and registration fees.
- Deposits: security deposit if renting an apartment, utilities, telephone, and pet damage deposit for those with pets.
- Closing costs if buying a new home.
- Restocking the refrigerator.
- Household incidentals: light bulbs, toilet paper, soaps, cleaning supplies.
- New curtains and rugs.
- Temporary Lodging Expense Allowance - provides up to \$290 per day for 10 days for temporary housing costs incurred before signing out of an old duty station or after signing into a new one.
- Temporary Lodging Allowance - for new arrivals at overseas bases, depends on family size and Per Diem cost of quarters.
- Refunds on rent, damage, and utility deposits from your old home or apartment plus interest.
- Lower cost of living or increased BAH.
- Do-it-Yourself/Personally Procured Transportation move.

Other Financial Concerns:

- Do you depend on the money your spouse gets from his or her job? How long will it be before he or she can get a new job? Will it pay as well?
- A higher cost-of-living includes not only higher housing and food costs, but also things like having to drive farther to work, child care costs, school costs, car insurance, and renter's or home-owner's insurance.
- BAH — may be lower.
- Should you buy or rent?
- Start saving now. Any PCS move is going to cost money.
- Make an appointment at PSD. They can figure out how much travel pay you will receive and talk to you about dislocation allowances, etc.
- Send out change of address notices to credit card companies, loan companies, banks, and anyone who owes you money or a deposit refund.
- Call or email the Fleet and Family Support Center at your new base and ask for a Welcome Aboard Packet.
- Take an inventory or make a video of all your household goods for possible claims when they reach your new destination.

Where the Money Might Come From:

- Dislocation Allowance (DLA): equals 2.5 month's BAQ.
- Mileage Allowance if driving to a new assignment and Per Diem for food and lodging.
- Advance Pay: DON'T TAKE ADVANCE PAY UNLESS IT'S ABSOLUTELY ESSENTIAL! You will pay it back with monthly deductions from your pay.
- Garage sale before you move.
- Call the Fleet and Family Support Center or Housing Referral Office at your new location for cost of living information, job availability, and home or apartment availabilities.
- Get a sponsor at your new command. He or she will be able to answer questions about housing, child care costs, temporary lodging, weather, laws, taxes, etc.

Travel Cost Worksheet

Estimated Costs:

Planning a budget for your PCS move shows the likely costs that you will have to pay. Much of the incurred cost during travel to your new duty station is reimbursed by the government. Most people do not have much experience with long distance travel and the costs involved. Completing the following plan should help you with your travel budget.

- Your personal style, family size, route plans, and method of travel will make a difference in the costs you must pay.
- Be sure that you remember the “extra little things” that you will do — they make a real difference in your costs.

Driving Costs:

Mileage (\$14.20 per 100 miles for fuel and oil)

Total miles _____

Expected cost _____
(multiply by \$14.20 for every 100 miles)

Toll charges: Expected cost _____

Total: \$ _____
(Add mileage and toll costs)

Overnight Accommodations: _____

Estimated cost of room for each day during travel

Single occupancy \$104

Double occupancy \$125+

Each added person in room \$10 each

Expected daily room cost _____

Total miles you plan to travel _____
(may also include side trips)

Travel days (divided by 350) _____

Total: \$ _____
(Multiply daily room cost X number of travel days)

Food & Miscellaneous Costs:

Food (\$25 per person per day)

Number of people _____

Number of days _____

Expected food costs _____
(Multiply # of people X days X \$25)

Miscellaneous purchases and charges

Expected costs _____

Total: \$ _____
(Add food & miscellaneous costs)

Total Estimated Costs While Traveling

Driving Cost _____

Overnight Accommodations Cost _____

Food & Miscellaneous Costs _____

Total: \$ _____

Estimated Reimbursements

You cannot control the payment regulations, however you can plan for the amount of costs. Save receipts from everything!

- The reimbursement rules are established in regulations used by the Disbursing Officer at your new duty station when you submit your travel voucher.
- Only that Disbursing Officer can decide if the regulations permit reimbursement of an item(s) that you claim and how much is paid.

Financial Planning Worksheet

Possible Sources of Income

	Estimated Date Payable	Amount
1. Member's Travel Allowance (prepayment)	_____	_____
2. Member's Per Diem (prepayment)	_____	_____
3. Member's Advance Basic Pay (prepayment)	_____	_____
4. Member's Advance Housing Allowances (reimbursed)	_____	_____
5. Dependent Per Diem (prepayment)	_____	_____
6. Dislocation Allowance (prepayment 2½ months BAQ)	_____	_____
7. Temporary Lodging Expense – CONUS (reimbursed)	_____	_____
8. Temporary Lodging Allowance – Overseas (reimbursed)	_____	_____
9. Refund security deposit (present quarters)	_____	_____
10. Refund of utility deposits (present quarters)	_____	_____
11. Accumulated pay while in transit (reimbursed)	_____	_____
12. Profits from selling articles you do not plan to transfer	_____	_____
Total sources of income (A)	_____	_____

Possible Expenses

1. Liquidation of Advance Pay	_____	_____
2. Liquidation of Advance Travel (possible excess payment)	_____	_____
3. Disconnect major appliances including cost of any necessary services (electrical, plumbing, carpentry). Reinstallation costs	_____	_____
4. Disconnect and remove window air conditioners	_____	_____
5. Cost to clean vacated quarters and final lawn maintenance	_____	_____
6. Shipping pets (crate, transportation, board, and pickup at destination)	_____	_____
7. Dismantling outdoor play equipment. Reassembly costs	_____	_____
8. Shipping a boat or outdoor motor	_____	_____
9. Shipping, towing, or carrying a vehicle or motorcycle	_____	_____
10. Shipping any other items not authorized at government expense	_____	_____
11. Supplemental insurance for shipping or storing your personal property	_____	_____
12. Excess weight over authorized weight allowance	_____	_____
13. Preparation of car for trip	_____	_____
14. Reserve for vehicle breakdown en route	_____	_____
15. Other transportation to new duty station	_____	_____
16. When shipping a car overseas, the costs of preparing for shipment are:		
a. Cost to move to port of shipment and return fare	_____	_____
b. Get the engine, wipers, brakes, horn, etc. in good order	_____	_____
c. Glass	_____	_____
d. Exhaust system	_____	_____
e. Antifreeze in radiator	_____	_____
f. Extra set of keys	_____	_____
17. Lodging costs after the pickup and prior to departure	_____	_____
18. Food costs after the pickup and prior to departure	_____	_____
19. Hotel/motel costs en route	_____	_____
20. Temporary lodging (old duty station)	_____	_____
21. Temporary lodging (new duty station)	_____	_____
22. Two months rent (plus security deposits) on new quarters	_____	_____
23. Restaurant/food costs en route	_____	_____
24. Phone deposit (new quarters)	_____	_____
25. Electric deposit (new quarters)	_____	_____
26. Water/sewage deposit (new quarters)	_____	_____
27. Cleaning supplies for new quarters	_____	_____
28. Laundromat costs until washer arrives	_____	_____
29. Restock with food staples and first grocery order	_____	_____
30. Local transportation costs until car arrives	_____	_____
31. Extra long distance calls to family or friends	_____	_____
32. Replacement of damaged personal property	_____	_____
Total possible expenses (B)	_____	_____

Total balance (A-B) _____

Monthly Budget Worksheet

Monthly Income	Current	Projected	Remarks
Base Pay (O/E - Yrs) ¹			¹ Pay entitlements are taxable. Allowance entitlements are non-taxable.
Basic Allowance for Housing (BAH)			
Basic Allowance Subsistence (BAS)			
Sea Pay ¹			
Other (FSA, Special Pays, etc.) ¹			
Other ¹			
TOTAL PAY (A)			
Federal Income Tax (FITW) (M/S __)			
Social Security (FICA)			
Medicare (FICA)			
State Income Tax (if applicable)			
AFRH			
TOTAL TAXES WITHHELD			
Other Take-Home Pay (i.e., Part-time work)			
Spouse's Net Pay ¹			
Dependent Allotment or Child Support ²			
TOTAL NET MONTHLY INCOME BOX #1			
Servicemen's Group Life Insurance (family)			
Tricare Dental			
Advance Pay (APA/Ends _____)			
Overpayments (Ends _____)			
MGI Bill (Ends _____)			
Thrift Savings Plan			
Allotments (Ends _____)			
(Ends _____)			
(Ends _____)			
(Ends _____)			
TOTAL DEDUCTIONS (B)			
SERVICE MEMBER'S TAKE-HOME PAY (A-B)			


²Only include this dollar figure if this money is paid to your household.

Monthly Living Expenses

Category	Current	Projected	Category	Current	Projected
Savings and Investments			Child Care/Babysitting		
Rent/Mortgage			Amusement (movies, videos, hobbies)		
Electricity/ Gas			Personal Hygiene (haircuts/perms)		
Water/Sewage/Garbage			Eating Out (lunches, dinners, fast food)		
Insurance (homeowner's/renter's/life)			Cable/Internet		
Food (groceries, commissary)			Pet Care (vet, grooming)		
ATM Fees			Medical/Dental (prescriptions, bills)		
Car Insurance			Postage, Money Orders		
Car Maintenance/Repairs			Alcohol/Cigarettes		
Gasoline			Gifts/Cards		
Phone (local/long distance/cell)			Contributions (churches/charities)		
Clothing			Other:		
Laundry/Dry Cleaning			Other:		
Job Gedunk (soda, coffee, candy, etc.)			Other:		
School (tuition, lunch, books, supplies)			Total Monthly Living Expenses		
			BOX #2		

Indebtedness Creditors (charge cards/loans)	Monthly Payment	Projected Payment	Balance	Interest Rate	Remarks/Status (current/ past due)
Car Payment #1					

Total Indebtedness BOX #3					
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	Current	Projected	
TOTAL NET INCOME (Box #1)			 <p>FLEET & FAMILY SUPPORT CENTERS MID ATLANTIC</p> <p>Little Creek/Fort Story (757) 462-7563 Newport News (757) 688-6289 Norfolk (757) 444-2102 Northwest (757) 421-8770 Oceana/Dam Neck (757) 433-2912 Portsmouth (757) 933-7801 Yorktown (757) 887-4606 www.cnic.navy.mil/navyifema</p>
MINUS Living Expenses (Box #2)			
MINUS Monthly Debt Payments (Box #3)			
MONTHLY SURPLUS/DEFICIT			

Financial Planning for Relocation

	Estimated Date Payable	Amount
CURRENT HOME COSTS		
Home Deposits:		
Security	_____	_____
Cleaning	_____	_____
Residential Community	_____	_____
Gas	_____	_____
Electric	_____	_____
Water	_____	_____
Refuse	_____	_____
Ending the Lease:		
Military Clause or Early Separation Penalty	_____	_____
Clubs: Transfer Contract or Penalty for Early Separation	_____	_____
Phone Forwarding (The New Number is ...)	_____	_____
Full Set of Keys/New Locks	_____	_____
Other Items (_____)	_____	_____
THE MOVE		
DITY Moves (Do It Yourself)/Personally		
Procured Transportation (PPT):		
Rental Vans/Trailers	_____	_____
Base Rate	_____	_____
Per Mileage Rate	_____	_____
Dollies	_____	_____
Insurance	_____	_____
Boxes, Tape, Miscellaneous Supplies	_____	_____
Contractor Vans:		
Boxing/Crating	_____	_____
Unpacking Charges	_____	_____
Excess Weight Charges (Est. Excess Weight _____)	_____	_____
Insurance	_____	_____
Boat Moving	_____	_____
Motor Home Moving	_____	_____
Motorcycle Moving	_____	_____
Travel Expenses:		
Gas	_____	_____
Toll Roads	_____	_____
Car Maintenance (Tires, Brakes)	_____	_____
Housing/Motels/Hotels	_____	_____
Phone Charges (Phone Card)	_____	_____

	Estimated Date Payable	Amount
Pets:		
Special Vet Examinations	_____	_____
Carrying Case	_____	_____
Special Medications	_____	_____
Transportation (Train or Plane)	_____	_____
International:		
Visas	_____	_____
Permits	_____	_____
Passports	_____	_____
Baggage Charges	_____	_____
Taxis/Trains	_____	_____
Airport Fees	_____	_____
Driver's Licenses	_____	_____
Other Items (_____)	_____	_____
NEW HOME COSTS		
Home Deposits:		
Security	_____	_____
Residential Community	_____	_____
Gas	_____	_____
Electric	_____	_____
Water/Sewage	_____	_____
Cable TV	_____	_____
Telephone	_____	_____
Appliances:		
Stove	_____	_____
Oven	_____	_____
Freezer	_____	_____
Washer/Dryer	_____	_____
Other Items (_____)	_____	_____
Taxes:		
City	_____	_____
State	_____	_____
Property	_____	_____
Expenses:		
Uniforms	_____	_____
Deposits/Tuition	_____	_____
School Books/Materials	_____	_____
Vaccinations	_____	_____
Registration	_____	_____
Club Transfer Costs/Dues	_____	_____
Other Items (_____)	_____	_____
TOTAL	_____	_____



**FLEET &
FAMILY
SUPPORT
CENTERS
MID ATLANTIC**

Dam Neck 492-6342	Little Creek/Fort Story 462-7563	Newport News 688-6289	Norfolk 444-2102	Northwest 421-8770	Oceana 433-2912	Portsmouth 953-7801	Yorktown 887-4606
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