



MONEY AND THE MOVE

TRAINING TECHNIQUES

MODULE DESCRIPTION

Relocating due to a permanent change of station assignment is exciting but can be expensive. Even though the government provides relocation allowances, many families find a move puts a definite strain on their budget. This sixty-minute session targets active duty military and their spouses who are relocating due to reassignment or transition.

This session can be included as part of a longer Smooth Move or Overseas Transfer Workshop. It could easily be presented by a PSD representative, since much of the discussion involves pay and entitlements. Command Financial Specialists and Fleet and Family Support Center personnel should also be able to facilitate this discussion based on the information that follows.

Some of the numbers and amounts used in this module may change from year to year. Amounts should be verified prior to presenting this module. All figures used in this printed text are current as of September 2007.

LEARNING OBJECTIVES

At the conclusion of this program, participants will be able to:

- Identify at least two travel pays or allowances they may be entitled to due to a military transfer.
- State the importance of financial planning for transfers.
- Identify at least three possible moving expenses.
- List at least three ways to save money when relocating.
- Identify at least two resources that can assist with relocation.

REFERENCES

- www.dfas.mil (Defense Finance and Accounting Service)
- www.npc.navy.mil (Navy Personnel Command)

- <https://secureapp2.hqda.pentagon.mil/perdiem/>
(Per Diem, Travel and Transportation Allowance Committee)
- www.militaryonesource.com (Military OneSource)
- www.militaryHOMEFRONT.dod.mil/moving
(Financial Relocation Counseling Tool)
- www.housing.navy.mil/onestop/
(CNI Housing, includes PCSHouse)
- www.tricare.mil (Tricare Military Health System)
- www.lifelines.navy.mil (Lifelines Services Network Personal Financial Planning for Relocation, Office of Family Policy, CD.)
- www.annualcreditreport.com (Free annual credit report)
- www.netpets.org (Pet Foster Care)
- www.ffsp.navy.mil (Fleet and Family Support Program)

■ MODULE PREPARATION

Handouts:

- Financial Planning Worksheet for a PCS Move
- Estimated Travel Costs and Reimbursements Worksheet

Materials (varies depending on activities chosen):

- World map or a globe and a push pin or small “sticky” for each participant
- Hat or other container
- 3 x 5 index cards or small sheets of paper - one per participant
- Marker
- Pencils
- Token prizes or candy

SUMMARY OF OPTIONAL PARTICIPANT ACTIVITIES

- **Where in the World?:** Participants place a sticky on a globe or a pushpin on a world map to locate their new duty station or retirement location. This gives the instructor an idea of whether or not any participants are transferring OCONUS, and gives participants an opportunity to identify others who might be transferring to the same place. Insert activity between slides 1 and 2.
- **Pass the Hat:** Participants write and read suggestions for saving money during a PCS move to encourage participant involvement and to learn more ideas than are suggested in this workshop. Opening to “Ways to Save” section, prior to Slide 15.
- **Money and the Move Review Game:** Using Tic-Tac-Toe, this is a quick and easy way to summarize and review session content using a game format.

CURRICULUM OUTLINE

1. Welcome and Introduction
2. Entitlements
 - a. Travel Pay and Allowances (5 minutes)
 1. Per Diem
 2. PCS Mileage
 3. Dislocation Allowance (DLA)
 4. Temporary Lodging Expense (TLE)
 - b. Overseas Allowances (5 minutes)
 1. OHA
 2. MIHA
 3. TLA
 4. COLA
 - c. Advance Pay and Advance Housing Allowance (5 minutes)
 1. Advance Pay

2. Advance Basic Allowance for Housing (BAH)
3. Financial Planning for Transfers (10 minutes)
 - a. Transfer Planning Worksheet
4. PCS Transfer Expenses (5 minutes)
 - a. Expenses Prior to Transfer
 - b. Expenses In Transit
 - c. Expenses at New Duty Station
5. Ways to save (10 minutes)
 - a. Emergency Fund
 - b. Cost Cutting Tips
6. Resources (5 minutes)
7. Summary (10 minutes)

■ INSTRUCTOR TECHNIQUES BY SLIDE NUMBER



Optional Participant Activity: Where in the World?

Time: 5 – 10 Minutes

Preparation: Set up a world map or globe in the room. Provide a push pin or small “sticky” for each participant, depending on what will stick to the map or globe.

Procedure: Ask participants to come up to the front of the room, tell the class their name, where they are moving to, and then mark it on the map or globe. Be prepared to help them find the location. If a couple or family is attending together, ask everyone come up to the map.

When all participants have been to the map or globe, comment as appropriate about where they are going, and then review the agenda.

Tell them that relocating can be exciting, but it can also be expensive.

3

Starting with Slide 3, be sure to review all content and update any numbers as needed. Use the websites listed under “Resources” for current data prior to presentation.

15

Optional Participant Activity: Pass the Hat

Time: 10 Minutes

Preparation: Have 3x5 index cards or small sheets of paper, one for each participant, and one hat or other container.

Procedure: Give A 3x5 card or piece of paper to each participant. Ask them to jot down one cost cutting tip or way they have saved money when relocating in the past. (A move doesn't have to be a military transfer.) Ask everyone to write a specific suggestion such as “Have a yard sale” or “Get a temporary part time job to save additional money”. Put each suggestion in a hat. Shake up the hat. Have each participant draw one of the suggestions, stand, and read it aloud to the rest of the group. Compare the cost cutting tips generated by the class with those on the slides.

Optional Participant Activity: Review Tic Tac Toe Game

See “Introduction to the Modules: PowerPoint Review Games”

Money and the Move Question Bank:

1. What does TLE stand for? (Temporary Lodging Expense)
2. What does TLA stand for? (Temporary Lodging Allowance)
3. What does MIHA stand for? (Move In Housing Allowance)
4. What does COLA stand for? (Cost of Living Allowance)
5. How many POVs will the government ship overseas? (1)
6. What is a disadvantage of taking advance pay? (You have to pay back;

thus, reduces future income.)

7. Does the Navy pay per diem during a house hunting trip? (No)
8. What happens if you exceed your housing weight allowance? (You pay.)
9. Who at your command can help you prepare a financial plan or budget? (CFS)
10. Where can you borrow pots and pans, utensils, table and chairs and other household goods so you can move into your apartment before your household goods shipment arrives? (FFSC)
11. What agency might be able to assist you if you need to pay for emergency car repairs? (NMCRS)
12. True or false: A military clause means you don't have to pay bills while in transit to an overseas duty station. (False)
13. True or False: The SCRA of 2003 allows you to cancel a vehicle lease under certain circumstances. (True)
14. Name three expenses you could have prior to a PCS transfer. (househunting, move-out, exceeding HHG weight limitations, insurance, credit report, loss of spouse's income, pets, passports and visas, car preparation, and anything else that sounds reasonable.)
15. Name two expenses you could have in transit. (driving costs via POV, overnight accommodations, food and miscellaneous expenses, fun.)
16. Name three expenses you could have at your new duty station. (Temporary lodging, food, utility and phone deposits, rental deposits, purchase closing costs, long-distance phone calls, cleaning supplies, restocking food, insurance, car registration, licenses, personal property tax, etc.)
17. List two ways to cut the costs of a PCS transfer. (Accept anything that sounds reasonable.)
18. True or False: DLA is three times BAH. (False, DLA is a set rate based on grade and dependency status)