



# Financial Planning Worksheet for a PCS Move

To calculate your PCS budget, subtract your total estimated expenses (B) from your total estimated income (A).

## Possible Sources of Income

1. Service member's travel allowance (pre-payment)
2. Service member's per diem (pre-payment)
3. Service member's advance pay (pre-payment)
4. Dependent's per diem (post-payment)
5. Basic Allowance for Housing (BAH)
6. Dislocation Allowance
7. Temporary Lodging Allowance (post-payment)
8. Refund of security deposit (if applicable)
9. Refund of utility deposit(s) (if applicable)
10. Accumulated pay while in transit (post-payment)
11. Profit from selling items you are not transferring
12. Overseas allowances (if applicable)

**Total Sources of Income (A)**

## Estimated

## Actual

## Possible Expenses

### EXPENSES PRIOR TO YOUR MOVE

1. Reserve funds for travel incidentals and emergencies (as applicable)
  - a. Loss of spouse's income
  - b. Delays in pay
  - c. Travel incidentals
2. House-hunting expenses
3. Disconnecting major appliances, including any necessary services (e.g. electrical, plumbing, carpentry) and reinstallation costs
4. Cost to clean vacated quarters/housing
5. Final lawn maintenance and costs to dismantle and reassemble outdoor furniture or play equipment.

## Estimated

## Actual

- 6. Cost to kennel and/or ship pets
- 7. Shipping costs for a boat or outboard motor
- 8. Shipping, towing or carrying a vehicle
- 9. Shipping any other items not authorized for shipping at government expense
- 10. Supplemental insurance for shipping or storing personal property
- 11. Excess weight over authorized weight allowance
- 12. Preparing your vehicle for travel
- 13. When shipping a car overseas, include costs to:
  - a. Ensure the engine, wipers, brakes, etc., are in good working order
  - b. Ready the vehicle for any specific requirements at the new location
  - c. Prepare the vehicle for shipping and/or storage
  - d. Move to port of shipment and return fare

**EXPENSES IN TRANSIT**

- 14. POV driving expenses
- 15. Lodging costs at both departure, destination and en route
- 16. Food and miscellaneous expenses during transit

**EXPENSES AT NEW DUTY STATION**

- 17. Advance pays (if applicable)
- 18. Housing security deposit/rent at destination
- 19. Storage fees for household items
- 20. Utility deposits (e.g. phone, electricity, gas, water, cable, cellphone transfer)
- 21. Costs to restock food staples and cleaning supplies
- 22. Laundromat costs until household goods arrive
- 23. Local transportation until vehicle arrives
- 24. Replacing household goods not shipped or purchasing items needed at new home
- 25. Clothing costs to accommodate a different climate
- 26. Child care costs

**Total Expenses (B)**


