



MILITARY SAVES PARTNER RESOURCE PACKET
VOLUME 5 ISSUE 3

PCS MOVES AND HOME OWNERSHIP
APRIL 18TH - JUNE 5TH

Military Saves' goal is to promote the importance of savings and encourage servicemembers and families to take financial action. To help the people you serve save more successfully and to promote the importance of savings throughout your footprint, we have put together this resource packet with you in mind.

This resource packet contains a sample article, suggestions for social media content, and tools and resources designed to help you communicate with the public, your audience, and with other organizations about how to financially prepare for Permanent Change of Station (PCS) moves, saving for and maintaining a home, and renting. Look for new packets from Military Saves every six to eight weeks.

This resource packet includes:

1. [Sample Article](#)
2. [Facebook and Twitter Posts](#)
3. [Tools and Resources](#)

We encourage you to use this material to:

- Augment the savings information you already provide to others;
- Encourage individuals to [take the Military Saves pledge](#), thereby creating and committing to a basic savings or debt reduction plan and;
- Position your organization as "in front" of the savings message and the need to save, particularly in uncertain economic times.

SAMPLE ARTICLE

Use this content for your blog, newsletter, email communications, or any other publication. You can either rewrite the information or use as a guest post.

Five Tips to Avoid the Financial Stress of a PCS Move: Part 1

By Alecia D. Blair, Military Saves Communications Project Manager

Spring has sprung, and permanent change of station (PCS) season is in full swing! If you're among the one-third of active servicemembers who receive PCS orders each year, according to the [Consumer Financial Protection Bureau](#) (CFPB), then you are very aware of the financial costs of these moves that can stress even the most frugal of military families.

According to Ethan Ewing, [Military.com](#), it is estimated that "servicemembers spend an average of \$1,725 in non-reimbursable costs." When you consider that most military members and their families PCS every two to four years, that adds up to a lot of money! Here are five tips to prepare, save and even make a little money during your next PCS move.

Save, make money with a Personally Procured Move (PPM)

Personally Procured Moves (PPMs), formerly known as Do-It-Yourself (DITY) moves are a great way to have more control over your move and possibly make some money for your effort. In a PPM, the government will reimburse you up to 95 percent of what it would have cost a commercial moving company to move your household goods, according to [MilitaryOneSource](#).

Once you deduct your expenses, you could make significant money if you're willing to take on all the work involved with planning, packing, moving and unpacking your belongings. The key is to always consult with your installation moving office first, keep careful track of all receipts and complete all forms thoroughly, as indicated by the [Defense Finance & Accounting Service](#)(DFAS).

Don't want the headache of coordinating your entire move? Consider a partial DITY—moving only part of your household goods (HHG), while the government moves the rest. A partial DITY is a great way to be reimbursed for moving the essentials you'll often need right away at your next duty station.

Cut costs and make living more comfortable by having the essentials

And what are the essentials, you ask? Air mattresses, bedding, towels, a pot and pan, cooking utensils, paper plates and plastic ware. If you'll be without your HHG for a lengthier period of time, consider packing a TV and some small kitchen appliances. That's right. Pack to be prepared. Put these essentials aside so that the movers do not pack them up! Having these basic items can help you get by if you're without your HHG for any length of time during your move, thus possibly saving you money on lodging and eating out.

Don't buy. Borrow! If you need to borrow bedding or a coffee pot until your HHG arrive, remember that many installations have some form of a [loan or lending closet](#), usually through the relocation and family support center, that lends needed items to military families during PCS moves.

Once you get more settled, it's worth the time to visit your installation's [thrift store](#) (or one near you) to find steals on gently-used home goods. And if you're unpacking and still have goods to purge, [consigning them at a thrift store](#) is a great way to make a little money, too!

Don't let the dollars and cents of PCS season take you by surprise. Avoid the financial stresses of a PCS move, cut costs and actually save through PCS readiness. Set a goal. Make a plan. Save automatically.

[Read Part 2 of this story](#) for three more tips to help you avoid financial stress during a PCS move.

Military Saves, managed by the nonprofit Consumer Federation of America (CFA), seeks to motivate, encourage, and support servicemembers and military families to save money, reduce debt, and build wealth. Learn more at [militarysaves.org](#).

SAMPLE SOCIAL MEDIA POSTS

Share the following messages with your Facebook & Twitter followers.

#SavingsTipTuesday

"Homeowners typically have to pay for a lot of things renting neighbors don't." <http://ow.ly/10xyO2> @MilitarySaves #SavingsTipTuesday

Ask these ??? before you spend a lot of money on a large purchase, such as a home. <http://ow.ly/10xDiI> @MilitarySaves #SavingsTipTuesday

Get the biggest bang for your #BAH bucks w/ these simple steps: <http://ow.ly/LBlwP> @MilitarySaves #SavingsTipTuesday #rent #housing

What's right for your #military lifestyle and #budget: living on or off base? <http://ow.ly/LBsHd> @MilitarySaves #SavingsTipTuesday

Know your #BAH #budget when searching for a #rental home. <http://ow.ly/LBuBn> @MilitarySaves #SavingsTipTuesday #military

Don't lose track of your #TSP when you #PCS - update myPay with your new address. <http://ow.ly/LByRT> @MilitarySaves #SavingsTipTuesday

#Saving for a home? Plan to #save for these overlooked costs of home ownership: <http://ow.ly/HNSza> @MilitarySaves #SavingsTipTuesday

Plan ahead & manage expenses for your next #PCS w/ tips from @USAA Ed Foundation <http://ow.ly/LL0H4> @MilitarySaves #SavingsTipTuesday

Additional Posts

The easiest way to #save is automatically. Transfer \$ to a #savings account every paycheck @MilitarySaves

Help yourself by #saving money, reducing #debt, & building #wealth. Take the #Military Saves Pledge! <http://ow.ly/DP8gU> @MilitarySaves

Savers w/a plan are 2x more likely to save for #retirement, have #emergency #savings, & stick to a #budget @MilitarySaves

Create #financial goals & strive for milestones. Positive outcomes start with a goal & vision. <http://ow.ly/HNSTr>

#SavingsFactFriday

Save, make money with a Personally Procured (PPM) or partial DITY move. <http://ow.ly/10xFJA> @MilitarySaves #SavingsFactFriday #PCS

If you can't plan on owning for 3 yrs (sometimes longer), renting might be better. <http://ow.ly/10xCmG> @MilitarySaves #SavingsFactFriday

Overseas #PCS moves are expensive - expect to spend up to \$8K. #Save for your move! <http://ow.ly/LBiIQ> @MilitarySaves #SavingsFactFriday

A #mortgage may not make sense if you're active duty #military; find out why. <http://ow.ly/LBqZJ> @MilitarySaves #SavingsFactFriday

Costs of #homeownership: Active duty #military may owe on 2 households after #PCS. <http://ow.ly/LBw5w> @MilitarySaves #SavingsFactFriday

Whether renting or buying, plan for your new #BAH when you #PCS <http://ow.ly/10Ax8U> @MilitarySaves #SavingsFactFriday

An emergency fund can help reduce the risk of late mortgage payments & foreclosure. <http://ow.ly/LBXwn> @MilitarySaves #SavingsFactFriday

#Servicemembers struggling w/ #mortgage payments may qualify for HAMP modification <http://ow.ly/LEWIB> @MilitarySaves #SavingsFactFriday



TOOLS & RESOURCES

Share the following tools and resources with your audience and with other organizations.

Military Saves Resources

- [Servicemembers: 5 Ways to Protect Your Home](#)
- [Five Tips to Avoid the Financial Stress of a PCS Move: Part 1](#)
- [Five Tips to Avoid the Financial Stress of a PCS Move: Part 2](#)
- [Saving For Your Big Purchase](#)
- [Should You Buy or Rent With Your Next PCS?](#)
- [PCS Coming: Ask Yourself These Money Questions](#)
- [5 Bad Reasons to Jump into Real Estate](#)
- [5 Tips for Finding a Great Rental Home](#)
- [8 Overlooked Costs of Homeownership](#)
- [Can Lack of Emergency Savings Lead to Mortgage Problems?](#)
- [Changing Where You Stay? Make the Change to your Thrift Savings Plan \(TSP\) Account in myPay](#)
- [Decision Making: Living On or Off Base](#)
- [Gearing Up for a PCS This Summer? Give Your Finances a Check-Up](#)
- [How to Make Sure You Have a Smooth Move](#)
- [How to Overcome Unexpected Expenses When Moving Overseas](#)
- [Stretch Your BAH With These 6 Simple Steps](#)

Other Resources

- [Department of Veterans Affairs](#)
 - [VA Home Loans](#)
- [InCharge Debt Solutions](#)
 - [Defending Your Home](#)
 - [Military Money: Home Ownership](#)
- [Making Home Affordable](#)
 - [Military Resources](#)
- [Military OneSource](#)
 - [Moving](#)
- [SaveAndInvest.org](#)
 - [How to Shop for a Mortgage](#)
 - [PCS Financial Tips for Military Families](#)
- [The USAA Educational Foundation](#)
 - [Buying, Refinancing or Renting a Home](#)
 - [Planning Your PCS](#)



Research

- [Blue Star Families](#)
 - [2014 Military Family Lifestyle Survey](#)
 - [FINRA Investor Education Foundation](#)
 - [2012 Military Financial Capability Survey](#)
 - [Millennials in the Military - An Examination of Financial Capability](#)
 - [Consumer Financial Protection Bureau \(CFPB\)](#)
 - [Snapshots of Complaints Received from Servicemembers, Veterans and their Families](#)
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