

PCS Financial Readiness Checklist

Service Member Financial Readiness Network (SMFRN) | smfrn.com

Use this checklist alongside the "Financial Trade-Offs & PCS Readiness" lesson at smfrn.com to work through every financial decision point in a Permanent Change of Station move — from the moment you suspect orders are coming to the weeks after you arrive.

Phase 1 — As Soon As You Suspect a Move (3–6+ Months Out)

- Open or top off a dedicated PCS savings fund (\$1,000–\$2,000 target cushion)
- Review current TSP contribution election; confirm it still fits your 2026 goals (\$24,500 elective deferral limit; \$32,500 if 50+)
- If carrying pre-service debt, research SCRA interest rate protections (6% cap)
- Begin a rough decluttering pass — identify items you won't need to move again

Phase 2 — Once Orders Are in Hand (1–3 Months Out)

- Look up your NEW duty station's BAH rate and compare honestly to expected housing cost
- Request a written government-cost estimate from the Transportation Office
- Decide: full PPM, government move, or partial PPM — based on that estimate
- Confirm dependents are correctly listed in your records (affects DLA, weight, per diem)
- Verify your authorized household goods weight allowance for your rank/dependency status
- If OCONUS: research TLA timelines, vehicle shipping rules, and COLA for new location
- If your spouse works: research professional license reciprocity in the new state
- Contact installation Family Employment Readiness office or Military Spouse Employment Partnership if a job search will be needed

Phase 3 — During the Move

- Track all receipts (lodging, fuel, tolls) even for flat-rate-covered categories
- Track authorized travel days vs. actual travel days taken
- If doing a PPM: obtain certified empty and full weight tickets
- Keep DLA, MALT, and per diem funds separated mentally from discretionary spending

Phase 4 — After You Arrive

- File your travel voucher promptly
- Rebuild your budget around your ACTUAL new BAH and cost of living
- If a PPM was completed, set aside funds for tax liability on the reimbursement
- Replenish your PCS savings fund once reimbursements are received
- Revisit spouse income/employment plan with updated timeline

2026 Quick Reference (Verify current rates at travel.dod.mil)

| Entitlement | What It Covers | 2026 Snapshot |
|-------------------|--|---|
| DLA | Flat-rate household setup costs (deposits, utility hookup, etc.) | ~\$1,019–\$6,386 by rank/dependents |
| MALT | Mileage for driving your own vehicle(s) PCS-to-PCS | \$0.205 / mile (per vehicle, DTOD distance) |
| Per Diem | Lodging + meals for authorized travel days | ~\$110/night lodging + ~\$68/day M&IE |
| TLE (CONUS) | Temporary lodging at old/new station before housing is ready | Up to 14 days combined, ~\$290/day cap |
| TLA (OCONUS) | Temporary lodging overseas while securing housing | Weeks–months, receipt-based |
| Weight Allowance | Household goods moved at no cost to you | ~5,000–18,000 lbs by rank/dependents |
| PPM Reimbursement | Self-move payment (taxable) | Up to 100% of government-cost estimate |

Note: DLA, MALT, per diem, and weight allowance figures vary by rank, dependency status, and location, and are adjusted annually. This sheet is an educational snapshot, not a binding entitlement determination — confirm exact figures with your Finance Office or Transportation Office before relying on them for budgeting decisions.