



# Permanent Change of Station (PCS)





# Agenda

- **Financial Planning**
- **PCS Considerations**
  - ✓ **Before Your Move**
  - ✓ **During Your Move**
  - ✓ **After You Arrive**
- **Allowances and Entitlements**
- **Summary and Resources**

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# Financial Planning

# Self Assessment

## Financial Wellness Self-Assessment (Please circle your answers below)

1) Are you paying all of your bills on-time, every month, without having to borrow money to pay them?	YES	NO	
2) Do you have at least \$1,000 set aside for unexpected expenses (emergency fund)?	YES	NO	
3) Have you reviewed your credit report and score within the past 12 months, AND are you on track to achieve a credit score of at least 740?	YES	NO	
4) Are you contributing to the Thrift Savings Plan (TSP) (and/or an IRA) AND do you know what fund(s) you are invested in?	YES	NO	
5) If you have a credit card(s), do you pay its balance in full every month?	YES	NO	N/A
6) If you have debt (loans or a credit card(s) with a balance), do you know the interest rate you are paying for each debt AND do you know the total amount of money that you owe?	YES	NO	N/A
7) Are you consistently seeing the balance of your savings account increase each month?	YES	NO	
8) Have you identified your short-term, mid-term, and long-term financial goals (Ex: down payment on a car/house, pay off debt, save for my next PCS, save for my ETS transition, fund my retirement, etc.)?	YES	NO	
9) Do you have a current spending plan/budget (either written out, on a spreadsheet, or in an app) which if followed, allows you to live below your means (spend and save less than you earn)?	YES	NO	
10) Do you believe you are financially secure and on track for future financial independence (stable finances, little to no debt, adequate savings/investments)?	YES	NO	
11) Do you know what retirement plan you are in (Legacy or Blended Retirement System) AND do you know the components and details of it?	YES	NO	

If you answered "No" to any of the above questions, your financial wellness could be improved.  
Ready to get financially fit? Schedule a one-on-one appointment with an accredited Personal Financial Counselor

To schedule a one-on-one financial counseling appointment go to your local ACS Financial Readiness Location.

GRAFENWÖHR  
Building 244 (Soldier Support Center)

VILSECK  
Building 322 (Army Community Service)

HOHENFELS  
Building 10 (Army Community Service)



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# Create / Manage a Spending Plan





# Estimate Changes to Income

- **Basic Allowance for Housing (BAH)**
- **Overseas Housing Allowance (OHA)**
- **Cost of Living Allowance (COLA)**
- **Family Separation Allowance (FSA)**
- **Special and Incentive Pays**
- **Spousal Income**



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# Basic Allowance for Housing (BAH) Calculator

## BAH Calculator

Updated: 12/15/2020

YEAR:	DUTY ZIP CODE:	PAY GRADE:
2021 ▾	65473	E-4 ▾
<input type="button" value="CALCULATE"/>		

## BASIC ALLOWANCE FOR HOUSING

Rate Query Results

**ZIP CODE:** 6 5 4 7 3

**MILITARY HOUSING AREA:** FORT LEONARD WOOD MO (MO163)

MONTHLY ALLOWANCE:	
<b>E 4 with DEPENDENTS:</b>	<b>E 4 without DEPENDENTS:</b>
\$ 888.00	\$ 690.00

See BAH Frequently Asked Questions for more information. For other BAH concerns, contact your service's BAH POC.

Source: <https://www.defensetravel.dod.mil/site/bahCalc.cfm>

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# Estimate Changes to Expenses



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# Budgeting Exercise

## Budget Exercise

### Budgeted Monthly Income

Maya works full-time as a barista at a local coffee shop. Her monthly take-home pay is \$1,600. Maya's husband Anthony is on active-duty in the Army. His monthly take-home pay is \$3,400. The couple lives with their 1 year old daughter and their pet dog in an apartment off-base.

- 1) Write their budgeted income and expenses in the "budgeted" column of their budget worksheet.

### Budgeted Monthly Expenses

#### **Needs**

- Rent: \$1,400
- Utilities: \$200
- Car payment: \$350 (current balance is \$16,400 with an interest rate of 4.5%)
- Car insurance: \$250
- Renter's insurance: \$20
- Groceries: \$350
- Diapers / Wipes: \$60
- Gas: \$200
- Clothing / Shoes: \$30
- Haircuts: \$30
- Child care: \$500
- Pet expenses (food & vet): \$40
- Student loan payment: \$115 (current balance is \$11,200 with an interest rate of 6%)
- Credit card debt: \$100 (current balance is \$1,350 with an interest rate of 18.9%)

#### **Wants**

- Cell phone: \$160
- Dining out: \$200
- Entertainment: \$100
- TV (Hulu, Netflix, and Crunchyroll): \$40
- Internet: \$70
- Pet toys: \$10
- Savings (emergency fund): \$100
- Goal #1: Save \$200/month for a family vacation to Disney World in 24 months.
- Goal #2: Save \$150/month for a new laptop. Maya plans on taking college classes online beginning 6 months from now.
- Thrift Savings Plan (TSP): \$125
- Adult allowance: \$200 (\$100 each for Maya and Anthony)



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# Budgeting Exercise

Anthony and Maya had some unforeseen expenses this month.

- 1) Write their actual income and expenses in the "actual" column of their budget worksheet.
- 2) Compare their budgeted income and expenses to their actual income and expenses.
- 3) Compute the difference and then answer the questions below.

## Actual Monthly Income

- Anthony's monthly take home pay was \$3,400.
- Maya's monthly take home pay was \$1,600.

## Actual Monthly Expenses

### **Needs**

- Rent: \$1,400
- Utilities: \$200
- Car payment: \$350
- Car insurance: \$250
- Renter's insurance: \$20
- Groceries: \$400 (Anthony and Maya decided to host a BBQ for friends and had to purchase additional food for it)
- Diapers / Wipes: \$60
- Gas: \$260 (Anthony and Maya drove to Portland for a day-trip)
- Clothing / Shoes: \$30
- Haircuts: \$30
- Child care: \$500
- Pet expenses (food & vet): \$210 (Anthony and Maya's pet got sick. The vet administered several tests and sent them home with some medication)
- Student loan payment: \$115
- Credit card debt: \$100

### **Wants**

- Cell phone: \$160
- Dining out: \$300 (Anthony and Maya dined out more than expected this month)
- Entertainment: \$175 (Anthony and Maya spent more money in Portland than they planned for)
- TV (Hulu, Netflix, and Crunchyroll): \$40
- Internet: \$70
- Pet toys: \$10
- Savings (emergency fund): \$100
- Goal #1: Save \$200/month for a family vacation to Disney World in 24 months.
- Goal #2: Save \$150/month for a new laptop. Maya plans on taking college classes online beginning 6 months from now.
- Thrift Savings Plan (TSP): \$125
- Adult allowance: \$200 (\$100 each for Maya and Anthony)

## Additional Unexpected Expenses

- \* Anthony got a speeding ticket while driving back from Portland. The cost of the ticket was \$180.
- \* The brakes on the family's vehicle needed to be repaired. The cost of the repairs were \$400.



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# Protect Your Credit

- Notify financial institutions
- Set up automatic payments
- Check your credit
- Enroll in free credit monitoring
- Update your address



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**EQUIFAX**

 **experian**<sup>™</sup>

**TransUnion**<sup>®</sup> 

# Manage Debt

- **Debt destroyer strategies**
  - ✓ Snowball
  - ✓ Avalanche
- **Major purchases**
  - ✓ Housing
  - ✓ Vehicles



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With New Features!

 **POWERPAY**  
HELPING DEBTORS BECOME SAVERS

[PowerPay \(Debt Reduction Tool\)](#)

PowerPay will give you the tools to develop a personalized, self-directed debt elimination plan. Discover how quickly you can become debt free, and how much you can save in interest costs by following your debt reduction plan. Utah State University Extension is pleased to provide this debt management tool without any cost to consumers worldwide.

- [How To](#)
- [What's new](#)
- [Log In To PowerPay](#)

[Start Now](#)

# How Much Can I Afford?

As a general rule of thumb, your total transportation costs should not exceed 20% of your gross income

- 1) Calculate your net income (take home pay) and your total monthly non-transportation expenses (include savings, debt payments, and your fixed, variable, and periodic expenses).
- 2) Subtract your total monthly non-transportation expenses from your net income. The remaining amount is what you have available for your monthly transportation expenses.
- 3) Estimate your complete cost of car ownership (car loan w/interest (if applicable), fuel, insurance, maintenance, repairs, and registration). Break it down into monthly payments.
- 4) How much can I afford vs. How much am I willing to pay



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# Car Buying Exercise





## Car Buying Activity

PFC Smith is in the market to buy a car. He is 20 years old, single, been in the Army for 1 year, and is living in the barracks. He is currently serving on a 4-year enlistment. He has calculated that he can comfortably afford to pay up to \$500 per month for his car.

**Car buying tip #1:** Always take the complete cost of car ownership into consideration when buying a car. Total cost of car ownership includes your monthly car loan payment (if you have one), car insurance premium, gas, and maintenance. If you budget \$500 per month for your car, all of the total cost of car ownership categories should add up to \$500 or less per month.

**Car buying tip #2:** Purchase a car based on the total sales price, not your monthly payment. In recent years, lenders have introduced 72 month (6 year) and 84 month (7 year) auto loans. These are traps to get you to purchase a vehicle you can't afford. For example, eighty-four payments of \$400 each equals \$33,600. Did you plan on paying this much for a car? If you agree to buy a car for \$16,000, you can take out a 48 month loan at 5% for \$368 per month. If you decide to finance a vehicle, always calculate the overall amount you will pay for the loan (monthly payment times the number of months you are financing).

PFC Smith has narrowed his choices down to the following four vehicles:

Year	2005	2012	2018	2018				
Make/Model	Toyota Camry LE	Honda Civic LX	Chevy Camaro SS SS1	Ford F-150 Lariat				
Miles	135,000	85,000	26,000	20				
Cost	\$4,000	\$14,000	\$29,500	\$43,000				
# of Previous Owners	3	2	1	0				
Monthly Car Loan Payment (no credit / bad credit)	\$0 (cash purchase) - set a goal to save \$4,000	Financed at an 18% interest rate						
		\$508 for 36 months = \$18,221	\$1,066 for 36 months = \$38,394	\$1,555 for 36 months = \$55,964				
		\$411 for 48 months = \$19,740	\$867 for 48 months = \$41,595	\$1,263 for 48 months = \$60,630				
		\$356 for 60 months = \$21,330	\$749 for 60 months = \$44,946	\$1,092 for 60 months = \$65,515				
		\$319 for 72 months = \$22,990	\$673 for 72 months = \$48,444	\$981 for 72 months = \$70,613				
Monthly Car Loan Payments (good credit)	\$0 (cash purchase) - set a goal to save \$4,000	Financed at a 5% interest rate						
		\$420 for 36 months = \$15,105	\$884 for 36 months = \$31,829	\$1,289 for 36 months = \$46,395				
		\$322 for 48 months = \$15,476	\$679 for 48 months = \$32,609	\$990 for 48 months = \$47,532				
		\$264 for 60 months = \$15,852	\$557 for 60 months = \$33,402	\$811 for 60 months = \$48,688				
		\$225 for 72 months = \$16,234	\$475 for 72 months = \$34,207	\$693 for 72 months = \$49,861				
Cost of Insurance (monthly)	\$165	\$195	\$265	\$265				
Cost of Gas (monthly)	\$120	\$120	\$160	\$180				
Maintenance Costs (annually)	\$1,200	\$800	\$200	\$100				
Total Cost of Ownership (monthly)	Car loan payment (assuming a 60-month car loan) + insurance + gas + maintenance = Total cost of car ownership							
	No / Bad Credit / \$385	Good Credit / \$385	No / Bad Credit / \$737.67	Good Credit / \$645.67	No / Bad Credit / \$1,190.67	Good Credit / \$998.67	No / Bad Credit / \$1,545.33	Good Credit / \$1,264.33
Warranty	None	None	1 year / 10,000 miles	3 year / 36,000 miles				
CARFAX	Accident and Damage reported	Accident reported	No accidents or damage reported.	New vehicle				
Photo								

**Question 1:** If PFC Smith has no established credit, which car do you think he should buy? When should he buy it? Why?

**Question 2:** PFC Smith has a credit score of 700 and qualifies for a 5% interest rate. Which car do you think he should buy? Why?

**Question 3:** If PFC Smith intends on ETSing from the Army in 3 years after his initial 4-year contract is up, what should he consider prior to taking out a 72 month (6-year) auto loan?

**Question 4:** If you were in charge of PFC Smith, what advice would you give him about buying a car?

**Question 5:** Why do you think Soldiers buy vehicles with high interest rates and monthly payments they can barely afford to pay?

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# PCS Considerations

# PCS Considerations



TRICARE



Childcare



SCRA



Vehicles



Pets




Passports

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# During Your Move

- Estimated Travel Costs for a PCS Move Worksheet
- Tax Considerations

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## ESTIMATED TRAVEL COSTS FOR A PCS MOVE

### ★ PLANNING PCS COSTS

A PCS move requires a lot of planning which includes creating a budget. Your type of move, family size, planned route, method of travel and "extras" will all impact the total cost of your move. Completing the following worksheet will help you plan and estimate costs.

### ★ DRIVING COSTS

Allow an average of \$25 per 100 miles for fuel and maintenance.

Total miles you plan to travel: \_\_\_\_\_  
Divide total miles by 100: \_\_\_\_\_  
Multiply by \$25: \$ \_\_\_\_\_  
Toll charges expected: \$ \_\_\_\_\_

**Total (add mileage cost and tolls): \$ \_\_\_\_\_**

### ★ OVERNIGHT ACCOMMODATIONS

Estimate the cost of a room for each day during travel based on the following:

Hotel cost per night — \$120 - \$150  
If traveling with pets — \$20 pet fee per pet  
Expected daily room cost: \$ \_\_\_\_\_  
Distance you plan to travel: \_\_\_\_\_ miles  
Divide total number of miles by 350 miles per day = \_\_\_\_\_ total days.

**Total (accommodations x days): \$ \_\_\_\_\_**

### ★ FOOD AND OTHER COSTS

Plan on food costs of \$50 per person per day.

Number of people: \_\_\_\_\_  
Number of days: \_\_\_\_\_  
Multiply number of people by number of days: \_\_\_\_\_  
Multiply the figure from the line above by \$50: \$ \_\_\_\_\_  
Cost of other items (admission tickets, souvenirs, etc.): \$ \_\_\_\_\_


**Total (cost of food and other items): \$ \_\_\_\_\_**  
**TOTAL ESTIMATED COSTS (total previous three boxes): \$ \_\_\_\_\_**

### ★ ESTIMATED REIMBURSEMENTS

Reimbursements may not cover all costs, but you can reduce expenses by planning ahead. Be sure to save all receipts!

- The disbursing officer at your new duty station will decide whether the regulations permit reimbursement of an item(s) and how much is paid.
- Reimbursements include mileage and per diem allowances and are based on whether you are traveling with or without dependents or with other travelers.

Updated November 2019



**SECURING THE FINANCIAL FRONTLINE**

# After You Arrive

- Initial expenses
- State residency
- Spouse employment

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# Allowances and Entitlements

# Travel Pay and Allowances

Pay	Advance Eligible	Purpose
Monetary Allowance in Lieu of Transportation	Yes, If no GTCC	Mileage reimbursement
Per diem	Yes, If no GTCC	Reimburse travel expenses (i.e., hotel and meals)
Dislocation Allowance	Yes	Partially offsets cost of moving a household (i.e., deposits, first and last month rent, unexpected moving costs, etc.)
Temporary Lodging Expense	No	Partially covers lodging and meal expenses while in temporary lodging
Overseas Housing Allowance	No	Offset housing and living expenses (Location-Specific)
Move-in Housing Allowance		
Temporary Lodging Allowance		
Cost of Living Allowance		



# PCS Pay Resources

- **Government Travel Charge Card (GTCC)**
- **Advance on:**
  - ✓ Regular pay
  - ✓ Basic Allowance for Housing (BAH)
  - ✓ Dislocation Allowance (DLA)



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# LES Review



DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																
ID	NAME (Last, First,MI)		SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED						
	SOLDIER, SALLY S.		***--0000	E4	171229	02	220316	ARMY	0000	1-30 APR 19						
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY				
Type	Amount			Type	Amount			Type	Amount			+Amt Fwd				
A	BASE PAY 2307.00			FEDERAL TAXES 132.37			AER ALLOT 5.00			+TOT ENT 4470.39						
B	BAS 369.39			FICA-SOC SECURITY 143.03			BANK ACCT ALLOT 1500.00									
C	BAH 1794.00			FICA-MEDICARE 33.45			US DEBT 74.00									
D	Rule of thumb...			SGLI 18.50			US DEBT 43.25			-TOT DED 1649.00						
E	-"Pays" are taxable			AFRH .50												
F	-"Allowances" are non-taxable			SGLI FAM/SPOUSE 5.00						-TOT ALMT 1622.25						
G				TSP-ROTH 115.35												
H	-HDP (Hardship Duty Pay)			MID-MONTH-PAY 1200.80						=NET AMT 1199.14						
I	-FSA (Family Separation Allowance)									-CR FWR .00						
J	-COLA (Cost of Living Allowance)			-State Income Tax			-TRICARE Dental									
K	-Special Duty Pay (Jump pay, Language pay, etc.)			-Meal deductions (if living in the barracks)			-Privatized housing allotment			=EOM PAY 1199.14						
L	-Clothing Allowance			-Montgomery GI Bill			-Personal allotments									
M																
N																
O																
	TOTAL 4470.39			TOTAL 1649.00				TOTAL 1622.25				DIEMS 171229		RET PLAN BLENDED		
LEAVE	BF Bal	Ernd	Used	Cr Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD	
	19.0	17.5	0	36.5	120.0	.0	.0	.0		2307.00	9228.00	M	00	.00	529.48	
FICA TAXES	Wage Period	Soc Wage YTD	Soc Tax YTD	Med Wage YTD	Med Tax YTD	STATE TAXES	TX	Wage Period	Wage YTD	M/S	Ex	Tax YTD				
	2307.00	9228.00	572.12	9228.00	133.80			.00	.00	S	00	.00				
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat	JFTR	Depns	2D JFTR	BAS Type	Charity YTD	TPC	PACIDN			
	W/DEP	SPOUSE	98433	1.00	1		R	0			20.00		BLWJMSFO			
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current								
	0	.00	0	.00	0	.00	0	.00								
ROTH PLAN	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current								
	5	115.35	0	.00	0	.00	0	.00								
CM AGCY CONTR	AGCY-AUTO	AGC-MATCH														
	23.07	92.28														
CONTRIBUTIONS TOTALS	YTD Deductions	YTD TSP Deferred	YTD TSP Exempt	YTD ROTH	YTD TSP AGCY-AUTO	YTD TSP AGCY-MATCH										
	461.40	.00	.00	461.40	92.28	369.12										
REMARKS: YTD ENTITLE 17881.56 YTD DEDUCT 1792.80																
-ALWAYS MAKE TIME TO REVIEW YOUR END OF MONTH LES.								THIS SIDE OF THE REMARKS SECTION SHOULD ALWAYS BE REVIEWED BECAUSE IT CONTAINS ANY CHANGES / UPDATES THAT WERE MADE TO YOUR MILITARY PAY DURING THE CURRENT PAY PERIOD.								
-DO YOU HAVE THE CORRECT AMOUNT OF TAX WITHHELD FROM YOUR PAY? USE THE IRS WITHHOLDING CALCULATOR ON MYPAY TO ADJUST								MEMBER'S SGLI COVERAGE AMOUNT IS \$250,000 FAM/SPOUSE SGLI COVERAGE AMOUNT IS \$100,000 BAH BASED ON W/DEP, ZIP 98433 AMERICAN GI CREDIT UNION								

# LES Review

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT									
ID	NAME (Last, First,MI)	SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED
	SOLDIER, SALLY S.	***-**-0000	E4	171229	02	220316	ARMY	0000	1-30 APR 19

- Verify that your grade and ETS are correct

ENTITLEMENTS		
Type		Amount
A	BASE PAY	2307.00
B	BAS	369.39
C	BAH	1794.00
D	Rule of thumb...	
E	- "Pays" are taxable	
F	- "Allowances" are non-taxable	
G		
H	-HDP (Hardship Duty Pay)	
I	-FSA (Family Separation Allowance)	
J	-COLA (Cost of Living Allowance)	
K	-Special Duty Pay (Jump pay, Language pay, etc.)	
L		
M	-Clothing Allowance	
N		
O		
	TOTAL	4470.39

- Ensure you are receiving the correct entitlements in the correct amount.

DEDUCTIONS	
Type	Amount
FEDERAL TAXES	132.37
FICA-SOC SECURITY	143.03
FICA-MEDICARE	33.45
SGLI	18.50
AFRH	.50
SGLI FAM/SPOUSE	5.00
TSP-ROTH	115.35
MID-MONTH-PAY	1200.80
-State Income Tax	
-Meal deductions (if living in the barracks)	
-Montgomery GI Bill	
	1649.00

- Do you pay state income tax?

- How much are you contributing to your TSP account each month? Roth or Traditional?
- How much coverage do you have for for SGLI?



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# LES Review

ALLOTMENTS	
Type	Amount
AER ALLOT	5.00
BANK ACCT ALLOT	1500.00
US DEBT	74.00
US DEBT	43.25
-TRICARE Dental -Privatized housing allotment -Personal allotments	
	1622.25

SUMMARY	
+Amt Fwd	.00
+TOT ENT	4470.39
-TOT DED	1649.00
-TOT ALMT	1622.25
=NET AMT	1199.14
-CR FWR	.00
=EOM PAY	1199.14
DIEMS	RET PLAN
171229	BLENDED

- What debts, if any, are being taken out of your pay?
- Does you have TRICARE dental for your dependents?

- What retirement plan are you in (BRS or Legacy)?
- DIEMS of 20180101 and later means were automatically placed in the BRS.

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# LES Review

LEAVE	BF Bal	Ernd	Used	Cr Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose
	19.0	17.5	0	36.5	120.0	.0	.0	.0

- How many leave days does the Soldier currently have (Cr Bal)?
- Does the Soldier have any use/lose days?

FED	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD
TAXES	2307.00	9228.00	M	00	.00	529.48

- M/S = Married/Single      Ex = Number of exemptions
- <https://www.irs.gov/individuals/tax-withholding-estimator>
- Changes can be made in myPay under the heading, "Federal Withholdings."



# LES Review

<b>FICA TAXES</b>	Wage Period 2307.00	Soc Wage YTD 9228.00	Soc Tax YTD 572.12	Med Wage YTD 9228.00	Med Tax YTD 133.80
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- Social Security is taxed at a rate of 6.2% of base pay for both the employee and employer (total of 12.4%)
- Medicare is taxed at a rate of 1.45% of base pay for both the employee and employer (total of 2.90%)

<b>STATE TAXES</b>	St TX	Wage Period .00	Wage YTD .00	M/S S	Ex 00	Tax YTD .00
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- Paying state taxes is based on the Soldier's state of residency as shown in the "St" block – DD Form 2058
- Paying state taxes is based on the Soldier's state of residency as shown in the "St" block – DD Form 2058
- No income tax states: Alaska, Florida, Nevada, New Hampshire, S. Dakota, Tennessee, Texas, Washington, and Wyoming



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# LES Review

PAY DATA	BAQ Type W/DEP	BAQ Depn SPOUSE	VHA Zip 98433	Rent Amt 1.00	Share 1	Stat R	JFTR	Depns 0	2D JFTR	BAS Type	Charity YTD 20.00	TPC	PACIDN BLWJMSFO
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- VHA Zip = the zip code of the duty station for which the Soldier is receiving BAH. Fort Stewart is 31315.

TRADITIONAL PLAN (TSP)	Base Pay Rate 0	Base Pay Current .00	Spec Pay Rate 0	Spec Pay Current .00	Inc Pay Rate 0	Inc Pay Current .00	Bonus Pay Rate 0	Bonus Pay Current .00
ROTH PLAN	Base Pay Rate 5	Base Pay Current 115.35	Spec Pay Rate 0	Spec Pay Current .00	Inc Pay Rate 0	Inc Pay Current .00	Bonus Pay Rate 0	Bonus Pay Current .00
CM AGCY CONTR	AGCY-AUTO 23.07		AGC-MATCH 92.28					
CONTRIBUTIONS TOTALS	YTD Deductions 461.40	YTD TSP Deferred .00	YTD TSP Exempt .00	YTD ROTH 461.40	YTD TSP AGCY-AUTO 92.28	YTD TSP AGCY-MATCH 369.12		

- What percentage of the Soldier's pay is he/she contributing to his/her TSP (base, incentive, special, and bonus pays)?
- If the Soldier is in the Blended Retirement System, is he/she receiving the appropriate automatic and matching contributions? See "AGCY-AUTO" and "AGC-MATCH"

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# LES Review

REMARKS:	YTD ENTITLE 17881.56	YTD DEDUCT 1792.80
-ALWAYS MAKE TIME TO REVIEW YOUR END OF MONTH LES.		THIS SIDE OF THE REMARKS SECTION SHOULD ALWAYS BE REVIEWED BECAUSE IT CONTAINS ANY CHANGES / UPDATES THAT WERE MADE TO YOUR MILITARY PAY DURING THE CURRENT PAY PERIOD.
-DO YOU HAVE THE CORRECT AMOUNT OF TAX WITHHELD FROM YOUR PAY? USE THE IRS WITHHOLDING CALCULATOR ON MYPAY TO ADJUST		MEMBER'S SGLI COVERAGE AMOUNT IS \$250,000 FAM/SPOUSE SGLI COVERAGE AMOUNT IS \$100,000 BAH BASED ON W/DEP, ZIP 98433 AMERICAN GI CREDIT UNION

WWW.DFAS.MIL

DFAS Form 702, Jan 02

- The right side of the Remarks section should always be reviewed because it contains changes/updates that were made to the Soldier's military pay during the current pay period



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# Summary and Resources



# Summary

**Congratulations on your upcoming move to your next duty station!**

Along with new adventure opportunities, a Permanent Change of Station can add many additional expenses. Preparation and planning can help alleviate the stress of spending more than you can afford.

**Let's wrap up all of the topics we talked about today:**

- ✓ Financial Planning
- ✓ PCS Considerations
  - Before Your Move
  - During Your Move
  - After You Arrive
- ✓ Allowances and Entitlements



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# Resources



**CLICK:** Find additional self-help products at [www.FinancialFrontline.org](http://www.FinancialFrontline.org).



**CALL:** Contact Military OneSource at 800-342-9647 for more information or immediate assistance with financial matters.



**WALK:** Come to your local ACS Center and see a Financial Counselor today.



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**WALK:** Visit a National Guard Military and State Family Assistance Center. To find one near you, visit: <https://installations.militaryonesource.mil>



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**Thank You!**