

# **LEADERS GUIDE TO OUT-PROCESSING**

## **A Guide to Relocating**

**Appendix B**  
**Provided by Joint Base Lewis-McChord Army Community Service**  
**Relocation Readiness Program**  
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## INTRODUCTION

In a profession as mobile as the military, the word “permanent” is indeed relative. What the Department of Defense calls a Permanent Change of Station (PCS) might be only twelve months long --hardly time for most people to unpack boxes, hang pictures and remove the sticky packing numbers from the furniture. The most typical PCS tour is three to four years, the fact still remains: With every PCS, an entire way of life must be detached, transported and reattached to a new environment.

Anyone who has moved more than once knows that each relocation brings unique challenges and rewards. Relocating is not the easiest task, but it can be made far less stressful if you approach this move like you would any complex field problem or any other task that you perform. Planning for such conditions would require that you think of many details.

The Directorate of Family, Morale , Welfare & Recreation, Army Community Service, Relocation Readiness Program prepared this guide, designed to assist you by providing specific details necessary to guide your planning before, during, and after the move.

### COMMENTS WELCOMED!

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## USEFUL INTERNET WEBSITES

- [www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)
- [www.military.com/spouse](http://www.military.com/spouse)
- [www.militaryonesource.com](http://www.militaryonesource.com)
- [www.dfas.mil](http://www.dfas.mil)
- [www.dtic.mil/perdiem](http://www.dtic.mil/perdiem)
- [www.lewis-mcchord.army.mil/chapel/](http://www.lewis-mcchord.army.mil/chapel/)
- [www.aphis.usda.gov/ac/pettravel.html](http://www.aphis.usda.gov/ac/pettravel.html)
- [www.TRICARE.osd.mil](http://www.TRICARE.osd.mil)
- [www.militaryacclimate.com](http://www.militaryacclimate.com)
- <http://cpolrhp.belvoir.army.mil/west>
- [www.mapblast.com](http://www.mapblast.com)
- [www.USCIS.gov](http://www.USCIS.gov)
- [www.driverslicensesearch.net](http://www.driverslicensesearch.net)
- [www.travel.state.gov/passport](http://www.travel.state.gov/passport)
- [www.JBLMmwr.com](http://www.JBLMmwr.com)

**CHAPTER I**

**TAKING IT  
IN STAGES**

## **Handling Change**

Change is the military's middle name. We expect it; we plan for it, and many times we look forward to it. But when it's time for change, it can also knock us right out of the saddle. Here are some hints on what to do when it's time for a change:

Renew your important relationships. The worst thing anyone can do during a period of significant change is to neglect friendships. The people you love and work with should provide the greatest source of comfort and support as you prepare to take on new challenges.

Play your role to the very end. I've known people who lose focus or neglect responsibilities when they become "short-timers." Such reactions leave a bad taste in the mouths of former colleagues and acquaintances, and they rob you of the satisfaction of leaving on a positive note.

Draw confidence from your toughest challenges. When I survive a major challenge, my confidence grows by leaps and bounds. So I recommend setting aside extra time to contemplate the conquest of past difficulties and hardships.

Impose order on your life. When it's time for a major change, the demands of daily life can get out of control. You may begin to daydream, worry, sleep late, eat improperly or lose track of time. The result may be frustration and poor performance. To counter such tendencies, focus on simple disciplines, such as punctuality and preparation.

Get into better shape. When you move away from familiar territory, the stresses of change can take a physical toll, so you have to develop extra reservoirs of energy and endurance.

Keep working hard. No matter where we moved, I always found a way to make an extra buck.

Don't expect to duplicate the past. When you are making a change in your life, don't keep looking over your shoulder. No one can replay the past.

“Celebrate the transition”. There are many ways to celebrate the transition to a new home. Enjoy your new surroundings.

The issue is not whether or not there will be change, or whether or not you will change. The issue is whether you will be a **Change Victim**-- one who is unprepared, overwhelmed, and victimized by change; or a **Change Master**--one who recognizes, prepares, takes advantage of opportunities, and masters change.

Your attitudes, beliefs and expectations are critical factors in the success of your change management. Attitudes can be either limiting or challenging. You tend to get what you think; so, why not rehearse for mastery by imagining yourself succeeding!

The most powerful coping strategies involve working through and with others. People who have a number of contacts and an effective support network usually do best with change. We derive strength and resources from those around us. There are few changes that we need to go through alone.

Many people have difficulty reaching out for help. They may believe that they will be considered weak or dumb if they don't do everything on their own. Reach out and connect.

Luckily, several support groups that come into play during the relocation cycle accompany PCS orders. Military offices of transportation, housing and legal assistance provide important information and necessary processing required for a transfer.

An invaluable resource during the PCS process is the network of community and family support services available. Army Community Service (ACS) provides information and referral services to help meet the relocation needs of military affiliated individuals. Programs of special importance for relocating Servicemembers and Families include orientations and workshops on moving, change management and financial impact classes. There is also information about military installations around the world. “Plan My Move” at the website, [www.militaryonesource.dod.mil](http://www.militaryonesource.dod.mil) is a valuable tool. Plan My Move is a set of on-line organizational tools designed to make frequent moves easier and less disruptive for Service-

members and Families. Tools include a customizable calendar, to-do lists, departure and arrival checklists, installation overviews and installation-specific information on topics such as education, transportation, childcare and employment. Military INSTALLATIONS BOOKLETS , available [www.MilitaryInstallations.dod.mil](http://www.MilitaryInstallations.dod.mil) , is a searchable directory of programs and services on military installations worldwide, allowing easy access to contact information, websites, maps and directions to installation programs and services. Working closely with military organizations can help smooth your transition process.

### **Children and Relocation**

It is natural for parents to be concerned about the impact moving will have on children. Youngsters of different ages will face different problems during the relocation cycle; usually, the older the child, the more difficult the adjustment process.

The following suggestions are offered for parents:

- Explain clearly to the children why the move is necessary. Children of all ages are usually capable of dealing with a family move when they know far enough ahead and are given patience, support and understanding.
- Familiarize the children as much as possible with the new area using the internet, maps, photographs or the daily newspaper and relocation websites.
- Be positive about your new environment. Children pick up parents' attitudes.
- Try to keep the family schedule as normal as possible. Stress often comes with change, but maintaining structure will help give your child the extra security needed during relocation.
- Ask open-ended questions and then be available to listen to your child either after school, at mealtime or bedtime.



- Allow your child a certain amount of “quiet time” with no commitments. Relocating takes a lot of energy and children need time to internalize the changes.
- Children and parents adjust to their new home better when they scout out the new neighborhood together. Meeting neighbors, sightseeing and trying some new restaurants can be fun and educational.

### **Relocation Organizer**

Planning your move helps you take care of the details of your move, including setting up a personal move calendar, coordinating events, and keeping track of moving expenses. Families should involve everyone in the moving strategy. Being a team can bring the family closer together.

Update and check all your important documents: orders, household goods inventory; videotape or take pictures of your possessions. If possible, hand-carry a copy of medical records, school transcripts, financial and employment records in a special Relocation Organizer file. You may also add maps, stamps, envelopes, pens, an address book, cell phone and a laptop computer. The entire file should be kept with you at all times; do not trust it to airlines or movers.

The transportation office you work with will be the “hub” of your move. Pay attention to the information and instructions if you are doing a “self-counseling” on the website. During your counseling session, your counselor will provide a great deal of valuable information. Take care to digest it all. Even if you have moved a dozen times before, every move is different. Pay attention to details, take notes, ask questions and follow directions. Failure to adhere to guidelines can be costly in time and money.

When making a PCS move, you may deduct a limited amount of your unreimbursed expenses from the IRS. Unlike the average civilian taxpayer, military members do not have to meet requirements for relocation distance and time of residence. But as with all taxpayers, accurate records, with receipts, are essential. Looking back on a PCS can be a hazy proposition, so it is best to keep track as you go. Your accounting system doesn't need to

be complicated. A notebook or ledger to record amounts and an envelope to file receipts are adequate. If you have a smart phone, you can scan them into an electronic file. Tax laws are subject to change. For up-to-date information, check with the local legal office or Internal Revenue Service.

### **Countdown to Moving Day**

Civilian friends are often prone to say, “Oh, you’re lucky. When you move, the military does all the work for you!” Wouldn’t that be nice if it were true? Although the federal government does much for its military members, the unfortunate reality of relocation comes down to an incredibly long list of things that you must take care of personally. Because the extra chores are added onto an already tight schedule of personal and work responsibilities, it is easy to overlook, forget or simply choose to ignore some tasks.

Beginning a relocation countdown three months prior to the actual moving day allows the workload to be distributed over time and reduces the odds for last minute panic and potentially costly errors. The countdown checklist you will find here is “generic”, but can be easily personalized by jotting in your special requirements.

### **Up to Twelve Weeks Before Move**

- \_\_\_\_\_ Decide how to save for unreimbursed moving expenses.
- \_\_\_\_\_ Renters need to notify landlord as required by lease.
- \_\_\_\_\_ Begin keeping track of tax deductible moving expenses.
- \_\_\_\_\_ If traveling overseas, arrange all necessary travel documents, ie. Passport, visa, pet shots and travel, etc.
- \_\_\_\_\_ Make an inventory of possessions and valuables. Photograph or videotape your valuables as necessary.
- \_\_\_\_\_ Organize personal records, such as birth certificates, insurance papers, warranties, etc.

- \_\_\_\_\_ Make a list of who to notify about your move and provide a forwarding address as required.
- \_\_\_\_\_ Let clubs and organizations you serve on know that you are leaving.
- \_\_\_\_\_ Take care of necessary medical, optical or dental appointments.
- \_\_\_\_\_ Go through closets and drawers to sort clothes and other items to give away or sell. Don't take anything you don't need. It adds to your weight limit.
- \_\_\_\_\_ Make sure stickers from previous moves have been removed from furniture.

### **Up to Eight Weeks Before**

- \_\_\_\_\_ Start using up canned foods, spray paint and other consumables.
- \_\_\_\_\_ Employed spouses should give required notice of termination and obtain letters of referral. Spouses planning to seek employment should compile or update their resume. This can be done with Army Community Service, Family Member Employment Readiness Program (ERP) 253-967-3538. Also, go to the Military Spouse Career Center at [www.military.com/spouse](http://www.military.com/spouse).
- \_\_\_\_\_ If traveling by car, stop by the Army Community Service Relocation Program for further assistance in planning your trip. Start making Hotel/motel reservations if you plan to stop along the way. Military installation road maps are available at the Relocation office.
- \_\_\_\_\_ Take care of auto maintenance and repairs.
- \_\_\_\_\_ Contact insurance company concerning auto(s), home and household goods. Find out about coverage on your possessions in transit and storage and about high value items.
- \_\_\_\_\_ Have pets checked by vet and vaccinations /inoculations updated. Obtain copy of records.

\_\_\_\_\_ Obtain a transport carrier for your pet. If you are traveling by air, Check with the Airlines to see if your pet is eligible for transport.

\_\_\_\_\_ If you are going overseas, check customs requirements/quarantine procedures for animals. Use the website:  
[www.aphis.usda.gov/ac/pettravel.html](http://www.aphis.usda.gov/ac/pettravel.html)

\_\_\_\_\_ Close out any local charge accounts. Pay off all local debts.

### **Up to Four Weeks Before**

\_\_\_\_\_ Obtain change of address cards from post office or go to the website. If new address is not yet known, you can still address cards now to save time later.

\_\_\_\_\_ Haul castaways to local thrift shop (obtain receipt for donation) or have a garage sale.

\_\_\_\_\_ Ensure all your family members are properly enrolled in DEERS.

### **Up to Three Weeks Before**

\_\_\_\_\_ Inform utilities, phone company, internet and delivery services to discontinue service.

\_\_\_\_\_ Arrange for child care on packing and moving day(s).

\_\_\_\_\_ If having more than one shipment, know weight limits of each, decide contents and begin separating.

### **Up to Two Weeks Before**

\_\_\_\_\_ Return all library books and other borrowed items to friends and neighbors.

\_\_\_\_\_ Retrieve all loaned items from friends and neighbors.

- \_\_\_\_\_ Plan menus for what's in the freezer and the cabinets.
- \_\_\_\_\_ Reconfirm moving dates and times with your Transportation Carrier.
- \_\_\_\_\_ Renew and pick up any necessary medical prescriptions.

### **Up to One Week Before**

- \_\_\_\_\_ Remove pictures, mirrors, wall accessories such as drapery rods, small appliances, food and utensil racks.
- \_\_\_\_\_ Drain oil and gas from lawn mower and other power tools.
- \_\_\_\_\_ Disassemble outdoor play equipment and structures such as utility sheds.
- \_\_\_\_\_ Disassemble electronic media components such as computers, games, etc. Place in original packing boxes if available.
- \_\_\_\_\_ Write down all serial numbers for electronic equipment.
- \_\_\_\_\_ Set aside cleaning materials to be used after packing and loading.
- \_\_\_\_\_ If you use cash and traveler's checks, make sure you have enough money on hand for emergencies. It might be difficult cashing out-of-state checks during the move. Debit/Credit cards are also an option.

### **The Final Stretch**

- \_\_\_\_\_ Physically separate items not to be packed, including suitcases you are taking with you. If more than one shipment will be made, separate into groups.
- \_\_\_\_\_ Keep household goods inventory list on hand to carry as part of personal luggage. You will need it at delivery in your new destination.

\_\_\_\_\_ Contact insurance company at least 24 hours before storing and releasing your goods to movers.

\_\_\_\_\_ Clean and dry refrigerator and freezer. Allow to dry one or two days with doors open. **CAUTION:** Families with young children or pets should block open doors to prevent accidental closing.

\_\_\_\_\_ Remove light bulbs from lamps.

### **Day of Move**

\_\_\_\_\_ Get up early and be ready for movers.

\_\_\_\_\_ Get pets under control before movers arrive, perhaps letting them stay with a neighbor.

\_\_\_\_\_ Make sure cash, jewelry, important documents and other valuable items are secured; many people lock valuables in their car trunk.

\_\_\_\_\_ Useful items to have on hand: markers to make extra notes on boxes; coffee, cold drinks and snacks for yourself and movers.

\_\_\_\_\_ Verify that mover's inventory is detailed, complete and accurate. Don't accept "miscellaneous" labels or entries, especially for valuable items.

\_\_\_\_\_ Make sure conditions of belongings are accurately noted. If anything is marked "scratched", "dented" or "soiled"; also note location of such. If you make a videotape, make sure it is clear.

\_\_\_\_\_ Keep the Transportation Office and Carrier phone numbers on hand. If any problems or questions arise, call them. The Joint Personal Property Shipping Office at Joint Base Lewis-McChord is (253) 967-5093.

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## **TRAVEL TIPS**

**Medical Supplies.** Pack a bag which includes a first aid kit, sinus medication, aspirin, scissors, thermometer, prescription drugs in original bottles (bring extra prescriptions for brand name and generic drugs in case of loss), moist towelettes, toothpaste and brushes, mouthwash, tissues, toilet paper, contact lens solutions and eye drops. Add any items you think you might need.

**Youth Activities.** Bring cards, writing paper, coloring books, markers, small travel games, books and magazines or video games. Be sure to include extra batteries for electronic items you bring with you. Try to ration the games to last throughout the trip. Have children pack their own backpack with fun things to do. Attached to this chapter is a Youth Activity Travel Calendar with fun things to do along the way.

**Traveling with Pets.** If your situation includes a four-footed friend, special consideration is necessary. If you are transporting your pet by car, make sure you keep them in a container. It will keep them from jumping into the driver's lap or otherwise causing distractions. Also, if you are planning to stay in motels/hotels, remember to ask about pets when making your reservations.

### **Settling In**

There are several tried and true ways to meet people and make friends. If you need information about your new post, your neighbors are a good source of local information. Ask them specific questions about the area. Don't forget to pick up a Military Installations Booklet at your Relocation Office to learn all about your new location.

Join clubs, churches, and special interest groups. Most groups are happy to have new members. Volunteer-- the more you give to your new community, the more it will give back to you. Making the effort to meet people and fit in is easy and rewarding. You may have to make the first move, but most people are open to new friendships.

# YOUTH ACTIVITY TRAVEL CALENDAR

## Day 1

Date and Time you left JBLM: \_\_\_\_\_

Identify major direction to travel from JBLM to new installation:

\_\_\_\_\_

Name mountains you can see from JBLM and along the way:

\_\_\_\_\_

## \*Day 2

Volunteer one hour to help your parents today.

List 5 State car licenses you see in your travels:

1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_

4 \_\_\_\_\_ 5 \_\_\_\_\_

\*Make up games or songs the whole family can participate in.



### **Day 3**

On a separate piece of paper, draw a picture of something you saw on your trip.

List as many types of animals you see along the way, as you can:

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### **Day 4**

Find cities with letters from your last name:

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Find car license plates with letters from your first name:

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**Day 5**

Name state parks you see along the way:

_____	_____
_____	_____
_____	_____
_____	_____

**Day 6**

Write down the price for a gallon of gas:

_____	_____	_____	_____
_____	_____	_____	_____

Name five places you want to visit when you get to your next installation:

_____	_____
_____	_____
_____	

Chapter II

*Let's*  
*Talk*  
**MONEY**

# FINANCE

The following financial information is designed to help you prepare for the upcoming relocation.

The first section will cover possible expenses in preparation for PCS. Decide which expenses are applicable to you, start thinking about and begin preparing for these expenses as early as possible.

The second section will cover potential costs you may incur over the next several months in preparation for a PCS, to include possible costs now and continuing throughout final out-processing at JBLM.

The third section will discuss potential costs during the actual move, to include costs associated with travel and transient travel.

The fourth section takes a look at money you earn and your entitlements.

The final section discusses ways to adjust your current life style in order to prepare now for all financial aspects of a PCS, to include budgeting, savings, cutbacks, spending guidelines, and financial aid programs available to you at JBLM and your next duty station.

# SECTION 1

Section 1 will inform you about possible expenses in preparation with a PCS. **You** need to start thinking about and begin your preparations now.

## Preparation Costs

### **Clearing On-post Housing**

One of the first things you will have to consider is the cost of clearing on-post housing. If you live on post, about 45 days in advance, a pre-inspection is required to evaluate your house and decide what needs to be done to prepare for your final inspection. It is then up to you to decide whether to take care of these things yourself or pay a cleaning team to do it. Two major factors in this decision are time and money. You can pick up a list of frequently used cleaning teams and phone numbers for estimated prices from Lewis-McChord Communities or the Housing Services Office.

If you live off post, your responsibilities should be specified in your lease. At least 45 days in advance, check with the manager for lease conditions of cleaning. You will have to clean before you leave. Many rental complexes keep part of your deposit if you do not leave your unit in satisfactory condition. You will also want to check with the Housing Services Office if you are in the Rental Partnership Program.

### **Basic Rules Governing Security Deposits**

1. Landlords are allowed to charge a security deposit, and almost all landlords do.
2. The total amount a landlord charges cannot be more than two months rent for unfurnished rental unit or three months rent for a furnished unit.
3. A security deposit cannot be non-refundable. However, part or all of the deposit can be retained under certain circumstances such as, if you move out and still owe rent, or leave the unit in a damaged condition.

## **Refund of Security Deposits**

Washington law specifies a procedure that a landlord must use if the landlord keeps any or all of a security deposit.

1. A landlord may use your security deposit for these four purposes only:
  - a. For cleaning the rental unit after the tenant moves out, if the unit was not as clean as when it was rented.
  - b. For repair other than normal wear and tear caused by the tenant, the tenant's guests, or the tenant's pets.
  - c. If the rental agreement allows it, for the cost of restoring or replacing furniture, furnishings, or other items of personal property, exclusive of ordinary wear and tear (including keys).
  - d. Unpaid rent.
2. A landlord can withhold from the security deposit only those amounts that are reasonably necessary for these purposes. The security deposit cannot be used to clean or repair items damaged by normal wear and tear, for repairing defects that existed before the tenant moved in, or for cleaning a unit that is as clean as it was when the tenant moved in.
3. Your landlord must, within fourteen days after you move, either send you a full refund of the security deposit or an itemized statement that lists reasons, and amounts, for any deduction from the deposit along with a refund of any amounts not deducted.

Contact utilities and telephone companies if you are due a deposit return or to remove your name from the contract of payment responsibility.

## **Car Preparations**

Another preparation cost is that of getting your car(s), upgraded to a standard to make the trip from JBLM to your new destination.

Some of you will be able to do most, or all, of the work yourself. At JBLM, use either the Lewis Auto Center, 967-3728/4793, located in building 4043, near the Dupont gate or the McChord Auto Center, 982-7226. Call to get

more information on cost. Doing the work yourself or enlisting the help of a friend is more economical than the average price of \$42.00 per hour charged by most private shops to do the work for you.

If you do not know how to do some of the more basic maintenance jobs on your car, consider a self-help book, or take a class on basic auto mechanics. If you do not know how, or do not have the time to do the work yourself, check the yellow pages, call around to find reasonable prices for your auto repairs. As a minimum, check tires, schedule a tune-up, oil change, and conduct a safety check.

## **SECTION 2**

This section will cover potential cost during the actual move from the price of gas to the cost of food. It is important to recognize these costs and to start saving for them now.

### **Transportation**

The first expense to consider is the manner in which you will be traveling.

If you are planning to use commercial air, make reservations with the Official Travel Office in building 2140, Waller Hall. They can issue you a ticket at no cost for you and any family member on orders. If you decide not to go through the Official Travel Office, you will be limited to the price of a government ticket.

If you are planning to drive, there are many factors to consider. One of the first things to think about is the cost of gas. If you have a good idea what type of gas mileage your car gets, then you can approximate the cost of gas by using this formula.

$$\frac{\text{TOTAL MILES}}{\text{MILES PER GALLON}} \times \text{PRICE PER GALLON} = \text{COST}$$

Car trouble is always a possibility. Even if you have taken the time and money to prepare your car(s) for the drive, it could break down. The cost of break down on the road can be expensive.

Independent towing companies usually have an initial charge of \$60.00-\$75.00 for the first 20 miles plus an additional charge per mile. This does not include the price of the necessary repair. Mechanic fees run approximately \$45.00 per hour. Keep this in mind, especially, if your car is older, and set aside some emergency cash.

One course of action to avoid this situation is to join an auto club. There are a number of auto clubs available with a small yearly fee. For this annual fee, there are many road services provided, at no additional charge. Listed below are some of these services:

Battery Jump-start

Towing

Delivery of Gas to Breakdown

Emergency Lock Service

Travel & Route Information

Another option is to check with your current insurance carrier. Quite often they offer road service coverage for as little as \$3.00 a month or it may be included as a part of your coverage.

## **Lodging**

Lodging is the next financial consideration on the trip from JBLM to your new duty station. There are a number of choices in deciding where and what type of lodging to choose. Several motel/hotels offer military discounts. A few hotels will take pets at no charge. There may be a refundable pet deposit so, be sure to check when making your reservations, on the various charges. Pick up a Military Installations Road Map to plan your trip and lodging accommodations along the way.

Remember that your **MWR Leisure Travel Services (LTS)** can usually book your reservations and obtain tickets to most entertainment parks and attractions. Generally, prices are guaranteed to be the lowest currently available for military personnel and their families. Contact them at 967-3085 or 967-2050 for more information.



The duration of the trip will vary, based on personal preference. Make reservations and budget for your projected lodging costs before starting your trip.

We suggest you visit the base library or use the internet for additional information on highway routes, lodging, eating and sightseeing. If you choose to camp on the way, use the local library or the internet to locate campground reservation contact numbers for each state. Most state and federal parks are free to the military. **Grandstaff Library** at JBLM, Lewis Main has the following current references, along with Internet access available to help with your trip:

Rand McNally Road Atlas

Birnbaum's United States Travel Guide

Fodor's USA Guide to Restaurants, Hotels

## **Food**

There are many options for what and where to eat. Of course, it is always tempting to experiment with new places when traveling, but that can turn out to be expensive and disappointing. When watching your budget, it is usually best to stay with the familiar. The choices available to you are examined more closely below:

### **Restaurants**

There are a variety of restaurants to be found when traveling from JBLM. It is, however, important to keep in mind that restaurant eating can become expensive when done three times a day. Family restaurants and many franchises are best for affordable good meals. Avoid trendy food shops. They are often over priced and offer smaller portions.

Many prefer drive through window, fast food restaurants. Although it may appear to be less expensive, this is not always true. Be careful, numerous individual items add up! However, many places offer meal deals and child menus, important factors when trying to eat on a budget.

**Consider packing lunches and snacks and restocking at grocery stores throughout the trip.** It will cost less and be more convenient and nutritious. A cooler is probably a good investment, if you do not already own one. Fill it with juices, water, soft drinks, fruits, and any perishables that you wish to carry (such as vegetables, cheese, bread, etc.), and place it in a convenient place in the car. This can be a big money saver. There are always roadside parks along the highway. Take advantage of them. Get out, stretch your legs, and have a picnic.

For many of you, a combination of all these food options will make up your eating schedule for the trip. It is important to try to plan ahead so that you will not over-extend yourself financially.

## **SECTION 3**

This section will cover the potential costs you will face upon arrival.

### **Temporary Lodging**

Guest House/Billeting/Lodging Office: The Lodging Office or the Family Housing Services Office will provide or identify temporary lodging in the immediate area. Many lodging accommodations are now privatized and military members have the same priority as any other guest. If you plan to use base lodging, you can make your reservations up to 6 months in advance. At some locations, Servicemembers must report to the Base Lodging Office for a statement of non-availability prior to reserving off-post temporary lodging.

### **Moving In**

A notable expense in relocating will be miscellaneous items for your new home. This will include restocking staples, household products, and some furnishings. These costs can add up quickly.

As long as the household goods are not going into storage, the movers will ship canned products and paper products. Examples of those things ***NOT*** shipped are as follows:

1. **Combustible Liquids**
  - Alcohol
  - Antifreeze compounds
  - Camphor oil
  - Disinfectants
  - Type cleaners (fluids containing combustible materials; such as spot clothing cleaners and office machine liquid cleaners)
  
2. **Corrosive Liquids**
  - Acids, photographic, used in film developing
  - Etching acid
  - Iron/steel rust preventing compounds
  - Muriatic, Nitric, or Sulfuric acid
  
3. **Explosives**
  - Black powder
  - Cigarette loads
  - Dynamite, plastic or any similar explosive
  - Explosive auto alarms
  - Explosive flash bulbs
  - Fireworks
  - Small arms ammunition (see Note A)
  - Primers
  - Smokeless powder
  - Souvenir explosive instruments of war
  - Spear guns having a charged head
  - Toy propellant or smoke devices
  - Trick matches
  - Trick noisemakers
  
4. **Flammables**
  - Adhesives (glues, cements, and plastic)
  - Ammonia
  - Charcoal briquettes
  - Cleaning fluids
  - Compound 3 weed killers
  - Denatured alcohol
  - Enamel
  - Gasoline

Hand signal flares  
Kerosene  
Lacquer  
Leather dressing or bleach  
Lighter fluids (pocket, charcoal, camp stove, lamp, or torch)  
Liquors  
Matches  
Oil stains for wood  
Paint, flammable  
Paint or varnish remover  
Petroleum products (kerosene, gasoline, and oil)  
Photographic flash bulbs or lamps  
Polishes, liquid (metal, stove, furniture, and wood)  
Propane tanks (nonpurged)  
Propane or other gas used for cooking or heating purposes  
Shellac  
Shoe polish (liquid)  
Solvents, plastic  
Stains  
Turpentine  
Varnish  
Windshield solvent  
Wines  
Wood filler

5. **Gases, Compressed**  
Engine starting fluids, Fire extinguishers, Gases used in welding,  
Scuba diving tanks (see Note B)
6. **Rags soaked in Corrosive or Flammable Substances**
7. **Aerosol Cans (Containing a Flammable Gas, Flammable Liquid,  
Toxic, Corrosive Substance)**
8. **Chlorinated Hydrocarbons in Decorative Lamps**
9. **Other Regulated Material**

NOTE A. Denotes an item that is not completely prohibited from shipment, but is prohibited shipment by a household goods or unaccompanied baggage carrier.

NOTE B. Only those scuba diving tanks containing not more than 25 pounds per square inch at 70 degrees Fahrenheit may be shipped as a household goods or unaccompanied baggage.

## **Licensing**

Licensing is an expense that many of you will be faced with. It is important to remember this when planning your budget for the move.

### **Auto Registration/Driver's License**

In accordance with Army Regulation, all privately owned vehicles must be registered on post. Another license to contend with will be your driver's license. Check with the state licensing department at your new duty station for state requirements.

## **SECTION 4**

Section 4 will go over the entitlements associated with your PCS.

### **Dislocation Allowance (DLA)**

This is an amount paid to Servicemembers required to reside anywhere other than single government quarters at the new permanent duty station. Servicemembers without dependents not assigned single government quarters will receive DLA without dependents rate. Servicemembers with dependents will receive DLA with dependents rate. To receive these entitlements, Servicemembers must complete the appropriate forms available at In/Out Processing Section, Waller Hall Finance. There is a chart on the upcoming pages with calculations for DLA with and without dependents, according to rank.

## **Temporary Living Expense/Allowance (TLE/TLA)**

This is an amount to help offset the cost of living when it is necessary to occupy temporary lodging during a PCS. Servicemembers receive **10 days TLE CONUS to CONUS, and 5 days TLE and 10 days TLA CONUS to OCONUS**. To receive TLE, you would need to obtain the TLE worksheet, attach 2 copies of PCS orders stamped by Billeting and original of your lodging receipt.

## **Service Member Travel**

This is money allotted for each day of authorized travel to new duty station. To receive this money, the Servicemember must obtain the necessary forms from their Personnel office. Website:

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

**Note information on the following pages.**

**DISLOCATION ALLOWANCE**  
**As of 1 January 2013**

<b><u>RANK</u></b>	<b><u>DLA W/O DEPENDENTS</u></b>	<b><u>DLA W/DEPENDENTS</u></b>
E-1	\$882.74	\$2045.27
E-2	\$989.95	\$2045.27
E-3	\$1218.79	\$2045.27
E-4	\$1242.33	\$2045.27
E-5	\$1428.03	\$2045.27
E-6	\$1548.33	\$2274.12
E-7	\$1710.51	\$2461.14
E-8	\$2002.12	\$2650.77
E-9	\$2181.31	\$2875.69
W-1	\$1659.49	\$2183.92
W-2	\$1982.53	\$2525.21
W-3	\$2232.29	\$2744.91
W-4	\$2655.97	\$2996.01
W-5	\$2990.74	\$3268.00
O-1E	\$1862.20	\$2509.51
O-2E	\$2165.59	\$2716.15
O-3E	\$2547.44	\$3010.36
O-1	\$1575.80	\$2138.14
O-2	\$1871.36	\$2391.81
O-3	\$2359.12	\$2801.10
O-4	\$2943.68	\$3385.70
O-5	\$3176.48	\$3840.77
O-6	\$3298.08	\$3984.62
O-7	\$3594.95	\$4425.34

**OFFICIAL BAH CHART EFFECTIVE 1 JANUARY 2013\***

\*These amounts are set by Congress and change with each new Fiscal Year. Check with your Relocation office or the government website for updates.

**BAH W/O DEPENDENT**

**BAH WITH DEPENDENT**

<b>E1</b>	<b>960.00</b>	<b>E1</b>	<b>1281.00</b>
<b>E2</b>	<b>960.00</b>	<b>E2</b>	<b>1281.00</b>
<b>E3</b>	<b>960.00</b>	<b>E3</b>	<b>1281.00</b>
<b>E4</b>	<b>960.00</b>	<b>E4</b>	<b>1281.00</b>
<b>E5</b>	<b>1086.00</b>	<b>E5</b>	<b>1446.00</b>
<b>E6</b>	<b>1185.00</b>	<b>E6</b>	<b>1578.00</b>
<b>E7</b>	<b>1290.00</b>	<b>E7</b>	<b>1641.00</b>
<b>E8</b>	<b>1476.00</b>	<b>E8</b>	<b>1713.00</b>
<b>E9</b>	<b>1515.00</b>	<b>E9</b>	<b>1821.00</b>

<b>W1</b>	<b>1218.00</b>	<b>W1</b>	<b>1581.00</b>
<b>W2</b>	<b>1473.00</b>	<b>W2</b>	<b>1671.00</b>
<b>W3</b>	<b>1518.00</b>	<b>W3</b>	<b>1758.00</b>
<b>W4</b>	<b>1593.00</b>	<b>W4</b>	<b>1845.00</b>
<b>W5</b>	<b>1659.00</b>	<b>W5</b>	<b>1950.00</b>

<b>01E</b>	<b>1446.00</b>	<b>01E</b>	<b>1656.00</b>
<b>02E</b>	<b>1506.00</b>	<b>02E</b>	<b>1743.00</b>
<b>03E</b>	<b>1578.00</b>	<b>03E</b>	<b>1578.00</b>

<b>01</b>	<b>1113.00</b>	<b>01</b>	<b>1461.00</b>
<b>02</b>	<b>1389.00</b>	<b>02</b>	<b>1575.00</b>
<b>03</b>	<b>1530.00</b>	<b>03</b>	<b>1752.00</b>
<b>04</b>	<b>1650.00</b>	<b>04</b>	<b>1992.00</b>
<b>05</b>	<b>1692.00</b>	<b>05</b>	<b>2160.00</b>
<b>06</b>	<b>1758.00</b>	<b>06</b>	<b>2181.00</b>
<b>07</b>	<b>1791.00</b>	<b>07</b>	<b>2202.00</b>



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## EXAMPLE

### MAXIMUM PER DIEM FOR 7 DAYS TRAVEL BY POV

This is money allotted for dependents for each authorized day of travel to new duty station. To receive travel pay the servicemember must obtain the necessary forms from their PAC office.

Servicemember travel and dependent travel can be calculated from the information below:

Soldier	Per Diem	\$123.00 X 7	\$861.00
Spouse	Per Diem	\$ 92.25 X 7	\$645.75
Children 12 and over	Per Diem	\$ 61.50 X 7	\$430.50

Note: Per Diem will be less if Servicemember completes travel prior to 10 days.

Travel by privately owned vehicle, 1 or 2 (POV) has additional authorized mileage entitlement as follows:

Soldier only	.24 X 2418 (miles)	=\$580.32
POV W/1 Dependent	.24 X 2418	=\$580.32
POV W/2 Dependents	.24 X 2418	=\$580.32
POV W/3 or more Dep.	.24 X 2418	=\$580.32

Travel time:	Miles	Authorized Days of Travel
	0-401	1
	402-751	2
	752-1101	3
	1102-1451	4
	1452-1801	5
	1802-2151	6
	2152-2501	7
	2502-2851	8
	2852-3201	9
	3202-3551	10

## **Advance Travel**

This is an advance of travel entitlement you can get to help defray travel expenses you will incur.

## **Advance Pay**

This is a *LOAN* to provide Servicemembers with funds to meet extraordinary expenses incident to the movement of their household. Advance pay is equal to one month's pay minus all normal deductions on your leave and earning statement (LES). This must be repaid over a 12-month period. Payment begins within 30/60 days of receiving.

## **SECTION 5**

You now have a pretty good idea just how much you should be spending and how much you should be saving to adjust to your new needs and goals. Following are some basic money saving ideas that might help. There are two ways to stretch your dollar. You can either (1) increase your income, or (2) decrease your expenses.

A two income family (spouse employed) is one way of increasing your income. A part-time job is also an option when trying to increase your income. If schedules do not permit an additional job, consider using your skills to make extra money. There are many things you can do for others to make extra income. A few ideas are: become a registered family child care provider, use skills and experience to teach a class with Community Recreation, make craft items for sale, etc.

By being your own boss, you can bring in extra income on your own schedule. Another idea to increase your income is by selling unwanted or unneeded items through a garage sale or an ad in the newspaper.

Also check to make sure that your payroll deductions are correct. If you are not claiming enough deductions on your W-4 form, more money is being taken out of your check than necessary.

Decreasing expenses is the next area to look at. Expenses are usually divided into three categories: fixed, variable and discretionary. Examples are listed below.

<b><u>FIXED</u></b>	<b><u>VARIABLE</u></b>	<b><u>DISCRETIONARY</u></b>
Rent/Mortgage	Utilities	Entertainment
Insurance	Food	Vacations
Child Care	Transportation	Allowances
Installment Payments	Medical	Hobbies
Savings	Personal Care	Subscriptions

First, establish things that you need versus things that you want. Things that are in the first two categories are needs, as opposed to things in the third column which are nice to have. Still, we can cut back a little in both areas. Cutting back in a number of small areas rather than trying to eliminate one major expense is sometimes easier. Determine your own priorities. What is most important to you, then 2nd, then 3rd, etc. Once you have prioritized, it is easier to determine where you and your family are most willing to cut back. Look at which items are “wants” compared to “needs”. Cut back on the wants first, and then look to see if there is a less expensive way to provide for needs. Become a smart shopper. By cultivating your consumer skills, you may still be able to buy what you want and need but spend less for it, thereby reducing your overall expenses. Some guidelines for smart shopping follow:

1. **COMPARISON-SHOP.** Don’t let brand loyalties or shopping habits keep you from being aware of competitive products or prices at other stores. Use coupons wisely. Scan coupons into your smart phone or use websites to compare prices.

2. **PLAN YOUR SHOPPING TRIPS.** Know exactly what you need and where you can find it. Use the telephone or internet to see if a store carries a particular product before you make the trip. The act of planning will make you think ahead of time if you really need a particular item and how much you are willing to pay for it.

3. **WATCH FOR IMPULSE SPENDING.** Often we go into a store for a single item and come home with a whole bag full. Ask yourself -

is this something that I will use often? Is this a particularly good buy?  
Does it fit into my budget?

4. **BE AWARE OF REGULAR PRICES.** Knowing what the regular price of an item is, can help you to evaluate “specials” or “sales”. Many times one store’s “sale” is another store’s regular price. Hold out for reductions of 25% or more and then stock up on staples, canned goods, paper products, cleaning supplies, and other items you use on a regular basis.

5. **DON'T LET YOURSELF BE PRESSURED.** Be leery of any salesman who won't let you have some time to think about it. Don't let yourself be fooled into thinking that the item won't be there later.

**LEARN TO SAY NO!!!**

To yourself/children  
To your sales people  
To things you're pressured into

**LEARN TO SAY YES!!!**

To creative ways of saving  
money.

## CHAPTER III

# TRAVEL

## TRAVEL

Take advantage of other post resources (Leisure Travel Services (LTS), libraries, and the ACS Relocation Office) to complete travel plans. See the Finance section of this guide for travel tips and authorized pay entitlements.

### Reference hotels/motels:

- Make reservations in advance. Remember to tell them that you are with the government.
- Inquire about pet deposits.
- Quotes do not include tax, unless indicated.
- Check with LTS or libraries for additional listings of motels.

## SAFETY NETS-AMERICAN RED CROSS

In case of an emergency, please call the Red Cross Armed Forces Emergency Services Center, 1-866-878-6378. Caseworkers are available to assist you with emergency communications, and with funding through the Military Aid Services.

## IN CASE OF A MOTOR VEHICLE ACCIDENT

Even though you may drive safely and defensively, accidents still happen. If one happens to you, ***DON'T PANIC!*** Tend to any injuries first, then, call the local police or state patrol for your own protection. Most insurance companies furnish a “what to do” type of form. Keep one of these forms and some pertinent information about your insurance coverage in your glove compartment in case of an accident. Contact your insurance representative as soon as possible.

## **SAMPLE ACCIDENT INFORMATION FORM**

In the event of a motor vehicle accident, most insurance companies will require the following information. Complete and exchange the same information with the driver of the other vehicle involved. Do not mail the information to your insurance company.

**ACCIDENT**

**DATE** \_\_\_\_\_ **TIME** \_\_\_\_\_ **AM** \_\_\_\_\_ **PM** \_\_\_\_\_

**ACCIDENT LOCATION:**

**STATE/HWY** \_\_\_\_\_

**CITY** \_\_\_\_\_

**STATE** \_\_\_\_\_ **ZIP CODE** \_\_\_\_\_

**POLICE DEPT./SHERIFF INVESTIGATING:**

**NAME** \_\_\_\_\_

**POLICE CASE #** \_\_\_\_\_

**TICKETS ISSUED? YES** \_\_\_\_\_ **NO** \_\_\_\_\_ **TO WHOM** \_\_\_\_\_

**CHARGE** \_\_\_\_\_

**YOUR VEHICLE YR** \_\_\_\_\_ **MAKE** \_\_\_\_\_ **MODEL** \_\_\_\_\_

**VIN#** \_\_\_\_\_ **COLOR** \_\_\_\_\_ **LIC.PLATE#** \_\_\_\_\_

**REGISTERED OWNER OF VEHICLE**

**NAME** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_

**INSURANCE CO. NAME** \_\_\_\_\_ **AGENT** \_\_\_\_\_

**POLICY #** \_\_\_\_\_

**PASSENGERS**

**NAME** \_\_\_\_\_ **AGE** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_ **PHONE** \_\_\_\_\_

**INJURED? YES** \_\_\_\_\_ **NO** \_\_\_\_\_

**NAME** \_\_\_\_\_ **AGE** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_ **PHONE** \_\_\_\_\_

**INJURED? YES** \_\_\_\_\_ **NO** \_\_\_\_\_

**WITNESSES**

**NAME** \_\_\_\_\_ **ADDRESS** \_\_\_\_\_

**HOME PHONE** \_\_\_\_\_ **BUS. PHONE** \_\_\_\_\_ **AGE** \_\_\_\_\_

**NAME** \_\_\_\_\_ **ADDRESS** \_\_\_\_\_

**HOME PHONE** \_\_\_\_\_ **BUS. PHONE** \_\_\_\_\_ **AGE** \_\_\_\_\_

## **FAMILY CAR MAINTENANCE CHECKLIST**

The family car is an important part of family life. The sudden and unexpected loss of your car can be a real burden. During relocation, know how to handle car problems. Discuss checks that keep a car on the road.

### FAMILY DRIVER'S LICENSE INFORMATION

<b>NAME</b>	<b>LICENSE #</b>	<b>STATE</b>	<b>EXP. DATE</b>
1. _____	_____	_____	_____
2. _____	_____	_____	_____

### AUTO DATA/SERVICING INFORMATION CHECK LIST

1. MAKE \_\_\_\_\_ MODEL \_\_\_\_\_ YEAR \_\_\_\_\_ VIN# \_\_\_\_\_
2. WARRANTY \_\_\_\_\_ LOCATION \_\_\_\_\_
3. CAR TITLE \_\_\_\_\_ LOCATION \_\_\_\_\_
4. CAR REGISTRATION \_\_\_\_\_ STATE REGISTRATION # \_\_\_\_\_
5. LICENSE PLATE # \_\_\_\_\_ STATE \_\_\_\_\_ EXP. DATE \_\_\_\_\_
6. INSPECTION STICKER EXP. DATE \_\_\_\_\_ STATE \_\_\_\_\_
7. AUTO INSURANCE \_\_\_\_\_ POLICY # \_\_\_\_\_ COMPANY \_\_\_\_\_
8. SPARE KEYS \_\_\_\_\_ LOCATION \_\_\_\_\_
9. BATTERY TYPE \_\_\_\_\_ MAKE/BRAND \_\_\_\_\_ WARRANTY \_\_\_\_\_
10. TIRES MAKE/BRAND \_\_\_\_\_ SIZE \_\_\_\_\_ PRESSURE \_\_\_\_\_
11. OIL BRAND \_\_\_\_\_ WEIGHT \_\_\_\_\_
12. SPARK PLUG BRAND \_\_\_\_\_ TYPE/SIZE \_\_\_\_\_ GAP \_\_\_\_\_

### **MAINTENANCE SCHEDULE**

1. MAJOR SERVICING TO BE DONE AT:

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_ PHONE \_\_\_\_\_

2. OIL FILTER CHANGE/LUBRICANT: NEXT SCHEDULED DATE \_\_\_\_\_

3. TUNE-UP: NEXT SCHEDULED DATE \_\_\_\_\_  
APPROX. MILEAGE \_\_\_\_\_

4. TIRE BALANCING, ROTATION, FRONT-END ALIGNMENT:  
NEXT SCHEDULED DATE \_\_\_\_\_ APPROX. MILEAGE \_\_\_\_\_



# AUTO CHECKLIST

## CHECK OPERATION OF:

Headlights, high and low beams  
Parking lights, front and rear  
Turn signals, front and rear  
Back up lights  
Emergency flair  
Dome and interior lights, trunk, glove  
box and under hood lights  
Power steering, brakes and air conditioning  
Horn  
Windshield wipers and washer system  
Gauges, warning lights, indicators

## CHECK CONDITION OF:

Radiator and heater hoses  
Fuel lines  
Brake lines  
Brake linings, disks, pads  
Belts  
Air Filter  
Shock absorbers  
Battery cables  
Tires and pressure  
Seat belts  
Windshield wipers

## CHECK LEVEL OF:

Radiator  
Master cylinder  
Windshield washer fluid  
Rear-end lubrication

Expansion tank  
Battery fluid  
Engine oil  
Power steering pump reservoir

## BEFORE THE MOVE CONSIDER:

Getting the car greased  
Tune-up  
All safety checks

Oil filter change  
Front-end alignment

NOTES \_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
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## **CHAPTER IV**

# **GENERAL INFORMATION**

## **Are We There Yet? PCS, TRICARE and You**

Sometimes, a permanent change of station (PCS) might be more “change” than “permanent.” Packing up all of your belongings may unearth treasures you have not seen in years; like those boxes of old clothes that you swore you were going to donate two PCS’s ago.

Fortunately, you won’t have to break out the bubble-wrap to safely transport your health care coverage. TRICARE<sup>®</sup> is portable; it moves with you across town and across the country—even overseas.

So put down the tape gun and stop wrapping your plates in old newspapers. There are a couple of steps to take before your big move and a couple you’ll want to take care of once you reach your new home to ensure seamless coverage for your family.

### **Moving Made Easy**

Don’t disenroll before you move. You can transfer your enrollment if TRICARE Prime is available at your new location. You will have to choose a new primary care manager (PCM). No matter if you’re moving across town or across the county, you can find instructions for transferring your enrollment at [www.TRICARE.mil/moving](http://www.TRICARE.mil/moving). Active duty families can even transfer their enrollment over the phone.

## **Detours**

Across town or across state lines, you have TRICARE Prime coverage for emergency and urgent care. For any urgent care while you're en route, you will need a referral from your PCM. Without a referral, you may have to pay out-of-pocket. In an emergency, get care quickly and contact your PCM by the next day.

## **Plan Ahead**

When you transfer your TRICARE Prime enrollment, you'll need a new primary doctor. Take some time before you leave to check your new regional contractor's website ([www.TRICARE.mil/contactus](http://www.TRICARE.mil/contactus)) for their provider directory. When you get to your new home, you'll be busy unpacking and won't want to worry about finding a new doctor.

## **Don't Forget the Refills**

Do you use the TRICARE pharmacy home delivery? You should! Make sure you update your address and prescriptions through Express Scripts, Inc. ([www.TRICARE.mil/pharmacy](http://www.TRICARE.mil/pharmacy)). You can have a 90-day supply of your prescriptions delivered to your house. That way, you won't have to worry about untangling your children from the packing tape before running out to the neighborhood pharmacy.

## **Case Closed**

If you have a case manager or are enrolled in the Extended Care Health Option (ECHO) program, be sure to coordinate with your ECHO nurse or case manager.

## **Update your Family's Contact Information**

When your information in the Defense Enrollment Eligibility Reporting System ([www.TRICARE.mil/DEERS](http://www.TRICARE.mil/DEERS)) is correct and current, you can avoid problems with claims or eligibility. Remember to update your whole family.

Around the country and around the globe, TRICARE can be with you no matter how far you go. Whether it's your first PCS or your fifteenth, TRICARE moves with your family when everyone is properly enrolled and information is updated.

## **RELOCATIONEMPLOYMENT ASSISTANCE**

### **Employment Relocation Checklist**

1. Learn about your new home before you leave. Find out about employment opportunities. Start well in advance of your departure date.
2. Know how to use on-line resources. Most employers only use the web for accepting resumes. Subscribe to newspapers in the area. Most will mail to out-of-town subscribers. Study classifieds.
3. Register with employment agencies. Temporary work may give you local references and access to in-house job postings.
4. Notify potential employers that your relocation expenses are covered.
5. Contact local chapter of professional organizations. Join a business or service organization for camaraderie and contacts.
6. Take a class in your field in the new city to develop local contacts.
7. Look at the total picture in the area. A position with less compensation or title may offer more potential or a broader career path.

8. Collect and hand carry the following items:
  - School transcripts
  - Updated resume
  - Professional licenses or certifications
  - Special awards, honors, or recognitions
  - Name, job title, addresses and telephone numbers of at least three work and three character references
  - Letters of recommendation from past and/or present employers
  - Copies of your SF50s, performance appraisals, and job descriptions, for all federal jobs held. Collect similar documents for other jobs.
  - Volunteer employment records from any agency where you volunteer
  - DD Form 214 and similar documents to verify prior military service, disability or other preferences claimed
  
9. If your employment field requires licensing or certification, check on these requirements at the new installation. Contact Employment Readiness office before you PCS.
  
10. If you are reemployment eligible in the Federal Civil Service or NAF, contact the local Civilian Personnel Office (CPAC) for an appointment. Have them brief you on what you are eligible to apply for, ensure you have proper verifying documents, and understand the limiting time frames for making application.
  
11. If you are a current civil service of NAF employee, consult your local CPAC for information on reemployment rights, leave without pay, and enrollment in priority placement programs.
  
12. Budget for unemployment. Work with the Financial Readiness Program, ACS, for assistance in preparing a budget to achieve financial goals.

## **EMPLOYMENT READINESS PROGRAM (ERP)**

[www.military.com/spouse](http://www.military.com/spouse)

### **Job Information:**

Civil Service Positions  
NAF Positions  
AAFES Positions  
Volunteer Positions  
Washington Dept. of Labor  
Office of Employment Security  
Private Sector Positions

### **Resource Material:**

Adult Education Information  
Job Search Publications  
Education Center Information  
Local School Boards  
Local Hospitals  
Computers  
Educational Institutions

The ERP office, in cooperation with the CPAC, provides information on many of the special programs for Family Members offered by the Departments of the Army and Defense.

### **Directorate of Civilian Personnel (CPAC)**

The Job Information Center provides information on employment in the federal and private sectors within the commuting area. For additional information contact gaining CPAC office on CPOL online and USA Jobs.

### **Spouse Preference Registration Eligibility**

The spouse of a military sponsor assigned as the result of a PCS who is immediately appointable to a job in the competitive service; i.e., currently working in a career appointment, has reinstatement eligibility, or has eligibility as a former overseas returnee under Executive Order 12721, and meets all pre-employment criteria.

### **Nonappropriated Fund Employment (NAF)**

Examples of NAF positions include childcare attendants, waiters, waitresses, food service workers, bartenders, recreation aids, and clerical workers. Applicants must submit application for NAF employment at CPAC.

### **Commissary Bagger or Vendor Stocker Positions**

For employment information you should contact the Commissary Manager in person.

# EDUCATION

## Withdrawing your Child from the Local School District

In order to prepare for this task properly, we are asking parents to help the district in the following ways:

Complete and return all surveys issued by the schools that request information about military status, departure dates, etc.

When your family has received orders, contact the school secretary, if calling an elementary school; the school registrar if calling a middle or high school.

Phone the school when you have determined the date you will withdraw your child or children. Arrange an appointment for withdrawal.

Return all school materials, equipment, and books to the appropriate teachers. The schools will prepare a withdrawal slip and records to use when enrolling your child in a new school. The gaining school will then request your child's official transcript.

NOTES: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



**CHAPTER V**

**CHOOSING  
YOUR  
HOME**

## **BUY OR RENT?**

Once you receive orders, the most important decision for this move will deal with housing upon arrival to your new duty station. You will need to look at your financial status and determine specific requirements for your family. You should see how long the wait is for on base Family housing. If you are part of the 75 percent of military families that are unable to obtain government housing, you should decide whether you want to rent or purchase. There are a number of important considerations to determine renting vs. buying. How long are you going to be assigned to this new area? Will you be able to afford a home on the servicemember's income alone? How much can you afford to pay?

If you are not going to be stationed at your new duty station for at least five years, it may not be in your best interest to buy. It costs a minimum of 5% of the sales price for a down payment and 6% or 7% for the sales commission. When you leave the area, it is important to deal with real estate professionals who understand the military lifestyle and its specific needs.

When real estate sales are sluggish, rental prices go up. Consider keeping your present property wherever it is located. You may be able to rent it for more than your payment, allowing you to make money from the investment on your house, while still obtaining the tax breaks and profiting from the home appreciation. Owning is better than renting if you will be there for an extended period of time and it fits within your budget. Check with your tax preparer to see if owning a house will be beneficial to you tax-wise. Note: Check the economic forecast and the housing markets in the new PCS area.

Get an overview of market trends. What types of loans are available in the area? Take a look at these before you buy:

1. Traffic - Are you within fifty miles from work?
2. Job Growth - Are you moving to an area where new business opportunities are attracting more workers?
3. Education System - Does your new area provide high quality schools? Good schools are important for resale value.
4. Demand - Is your new area one where others will want to live?
5. What is the number of available housing units in the area?

How much house can you afford to buy? It is absolutely vital that you assess your buying capacity BEFORE you begin shopping for a home. The general rule for mortgage or rental payments is to make sure that the bills comprise less than one fourth of your monthly income.

Payment on your other total debts, including all loans, credit and housing costs, should not exceed one third of total income. Pay down your debt. For every \$250 less in monthly debt, you can qualify for \$20,000 more house.

VA loans may be obtained at no down payment. Depending on the area of the country to which you are moving, you will find various options for financing. Almost every other home loan for purchase requires a down payment and/or Private mortgage Insurance (PMI). To avoid paying PMI, a twenty (20%) percent down payment is needed.

Before you sign an agreement to purchase any house, we highly recommend that you hire your own inspector to check the building out from top to bottom. Your own inspector will tell you what the seller's inspector may not. Find out if fixtures, appliances, window dressings stay with the house.

### **APARTMENT SECURITY**

When leasing an apartment, there is more to consider than the number of bedrooms or the proximity to work. A dream apartment can become a nightmare if you haven't thought about security. Here are a few suggestions to consider helping ensure your safety in a new area:

1. Talk to local police. One of the best sources of information on crime is your police department. Obtain the crime statistics about the areas before you decide. Use the internet.
2. Keep your eyes open as you approach the apartment complex. Check the condition of the area.
3. Discuss what security is available with the complex manager or rental agent.
4. The parking area should be of primary importance to you. Look for adequate lighting.

5. Laundry facilities and other amenities should be well lighted and not isolated from tenant activity. Observe how the laundry facility is protected.

6. Secure locks. This is something within your control. Ask the manager to change the lock on your door or to allow you to replace the locks. Install a deadbolt if the door is not equipped with one. A peephole is also a good idea so you can view visitors before opening the door.

7. Before you sign the lease, agree in writing about any security changes to be made and when that will be done. Include changes that you will make.

8. Security patrol. Find out whether you have a neighborhood watch or a full or part time security guard.

9. Take the time to inspect the apartment during daylight hours and make a couple of nighttime checks.

10. Whenever possible, ask the housing referral counselor or legal office to review your lease agreement prior to moving in. This will help to avoid any problems later.

## CHAPTER VI

# LIFESTYLE

## **CHOOSING QUALITY CHILD CARE**

Choosing quality childcare is an important decision. If you are considering enrolling your child in a center-based child care program, the following information will help you assess the ability of a center to meet your child's and your family's needs.

### **Steps for Choosing Center-based Child Care**

**STEP 1** - Compile a list of possible centers from referrals, friends' recommendations, advertisements, etc.

**STEP 2** - Conduct telephone interviews with the directors of prospective centers to gather basic information.

**STEP 3** - Make an appointment to visit and tour at least three of the centers that might be able to provide the care you need.

**STEP 4** - Evaluate all information from telephone interviews and visits to make a decision that "feels" right for your child and family.

## **CHILD, YOUTH & SCHOOL SERVICES (CYSS)**

Child, Youth and School Services (CYSS) provides quality child development options to reduce conflict between parental responsibilities and unit mission requirements. The objectives of CYSS are to support readiness and to contribute to the quality of life of families with young children. CYSS includes full day, hourly care and part day preschool programs designed to foster and develop children's physical, intellectual and social capabilities.

### **Registration Made Easy with CYSS**

Registration is required for all Child and Youth programs and services. Registration is free and can be done on-line.

Bring your children's immunization records with you when you arrive at your new duty station. All immunizations must be up-to-date to receive service. Additionally, sole and dual military parents must provide a copy of their Family Care Plan (DA Form 5305-R) to gain sole or dual military priority status on the waiting list.

### **Family Child Care Program**

The Family Child Care (FCC) program is a home-based alternative to CDS center-based services. All persons who provide child care in on-base housing are required to be certified through this program. The FCC staff maintains a registry of homes to provide assistance to parents desiring FCC services for children, birth through 12 years of age.

## **FOOD STAMP PROGRAM**

The Food Stamp Program helps low-income households buy the food they need for good health.

Information is available at ACS. Call ACS to get eligibility requirements.

## **WOMEN, INFANT, CHILDREN (WIC) AND CHILD GUIDANCE CLINICS**

The Women, Infants and Children program is a nutrition and educational program for women with infants or small children. The services are based on family income and several additional criteria. Persons eligible to receive these special foods must fall into one of the categories below:

1. A pregnant woman, a mother of a newborn baby, or breast feeding mother.
2. A baby under one year of age.
3. A child under five years of age.

If you think you meet the eligibility criteria, or you need more information, contact ACS at your new installation.

