

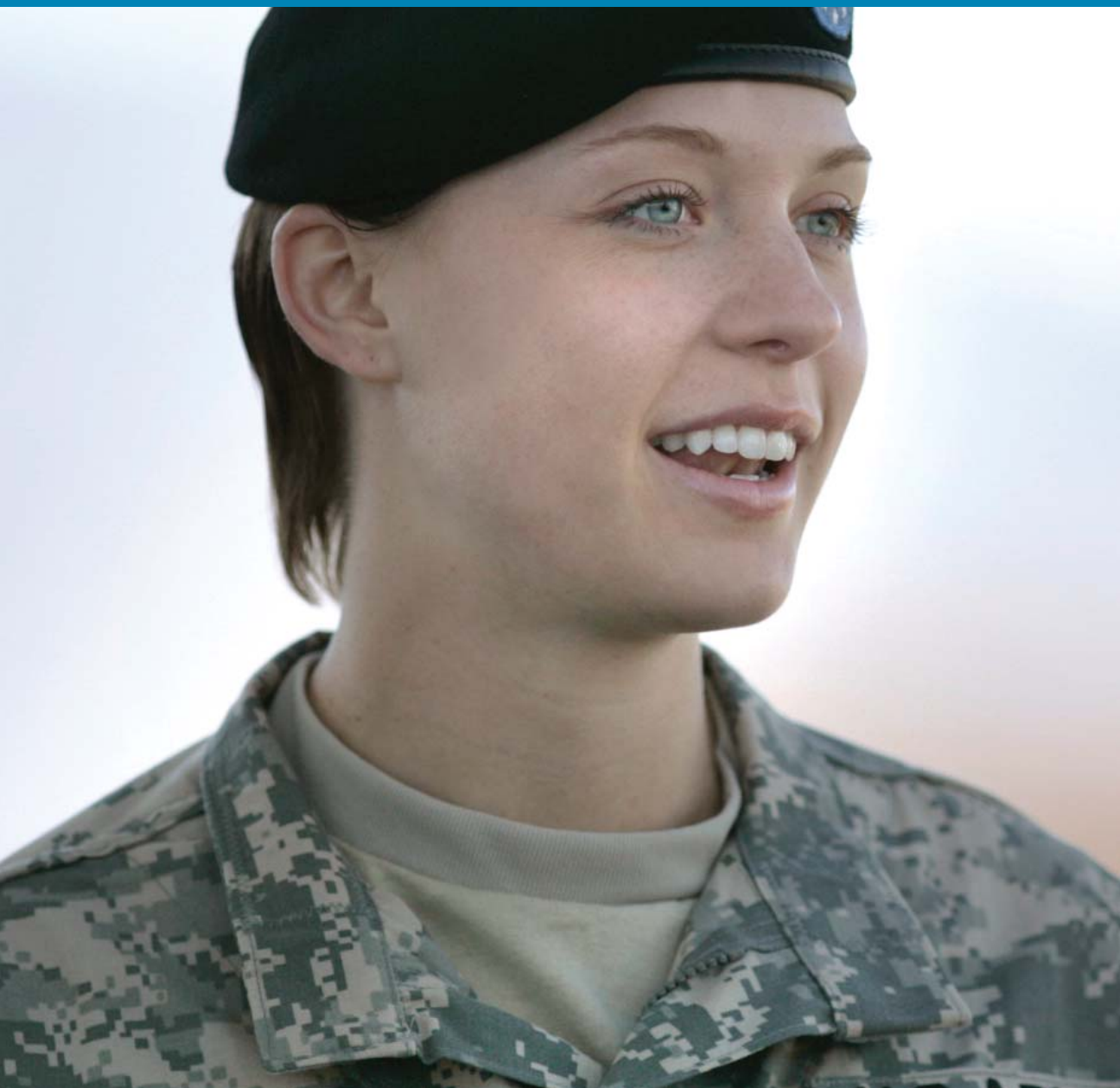


THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

MILITARY

PLANNING YOUR PCS



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



TABLE OF CONTENTS

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Planning A Smooth Transition	2
An introduction	
Getting Ready	3
Contacting your transportation office	
Medical Care	4
Updating your DEERS file and TRICARE coverage	
Financial Matters	5
Looking at benefits, deductions and banking services	
Additional Considerations	7
Addressing insurance, real estate and other matters	
Overseas PCS	8
Managing the complexity of an international move	
Moving Tips	11
Taking steps for packing and unpacking	
Planning And Moving Checklists	14
Keeping up with the details	

2 PLANNING A SMOOTH TRANSITION

This publication is designed to offer practical suggestions to help you plan a smooth and successful stateside or overseas PCS. It includes tips on managing expenses, moving logistics, and checklists to help you keep up with the details.

Available Assistance

There are groups available to assist you and your family. Go to them for support as often as necessary.

- Military offices of transportation, housing and legal assistance provide important information and necessary processing required for a transfer.
- The network of family support centers can help meet your needs in a variety of ways.
- Brochures and workshops on moving, stress management and parenting are available.
- You can get the latest information about stateside and overseas installations, including computer access to the worldwide installation information system, SITES.
- Welcome kits are provided to help you with your transition.
- Referrals to spouse employment assistance programs are available as well.
- A Sponsorship Program often assigns a servicemember of similar rank and job description to ease the transition to your new installation. Sponsors also may be available for children through military installation youth centers. Sponsorships vary by service and location. See your commander for more information.

THE USAA EDUCATIONAL FOUNDATION OFFERS FREE INFORMATION TO HELP YOU THROUGH THIS TRANSITION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION FOR MORE INFORMATION.

Your transportation office will act as the “hub” of your move, supporting each phase of the process. When you receive orders, immediately call your transportation office for a counseling appointment. Carefully review the information provided by your counselor. Even if you have moved many times, each move is unique. Failure to adhere to guidelines can cost time and money.

Consider Your Spouse

If your spouse has a career that will be interrupted by your PCS, take advantage of the spouse employment assistance programs available through your military support centers.

Talk With Your Children

Inform your children as soon as possible about your PCS so they can adjust to the upcoming change:

- Explain why the move is necessary. Be clear and straightforward.
- Share as much information about the new location as you can find — books, maps, articles, photographs, local newspapers and community Web sites.
- Accept and listen to your child’s fears and concerns; address them directly.
- Describe the advantages of the new location, such as a lake, amusement park, mountain, sports team or school.
- If your child is a senior in high school, consider letting them stay with a trusted family until the school year ends.

Help your children acclimate to their new community by getting involved in local activities — such as the PTA, Little League, Scouts and community organizations.

Taken in part from *Facts for Families*, “Children and Family Moves,” American Academy of Child & Adolescent Psychiatry.

Research Your New Community

Contact the appropriate military community and family support center for information about your new community and your new installation.

- Army Community Services (ACS)
- Navy and Marine Corps Family Service Centers (FSC)
- Coast Guard Work-Life Staffs
- Airman and Family Readiness Centers

In addition, many communities have Web sites that introduce the location’s amenities and provide links to more specific information. You may also order area newspapers or contact the local chamber of commerce.

4 MEDICAL CARE

IF A MEDICAL EMERGENCY OCCURS WHILE TRAVELING BETWEEN INSTALLATIONS, GO TO THE NEAREST HOSPITAL EMERGENCY ROOM.

You should do several things to ensure you have access to health insurance coverage throughout your transition.

Update Your DEERS File

The Defense Enrollment Eligibility Reporting System (DEERS) is the worldwide database for military health care and other benefits. To prevent the possibility of medical claims going unpaid, be sure to update your DEERS status and make sure your spouse and children are properly registered:

- Visit the DEERS Web site at www.tricare.mil/mybenefit/ or call (800) 538-9552.

Understand TRICARE Coverage

When you PCS, your TRICARE coverage moves with you. Your current TRICARE office can provide detailed health insurance coverage information.

Whether you and your family are enrolled in TRICARE Standard or Prime, contact your regional TRICARE office at www.tricare.osd.mil as soon as you know your new address. TRICARE Prime patients should make sure the transfer of coverage becomes effective after arriving at the new installation.

If a medical emergency occurs while traveling between installations, go to the nearest hospital emergency room. If you and your family are enrolled in TRICARE Prime, be sure to report the visit to your primary care manager within 24 hours. Additionally, save all documentation and receipts in the event you need to file a reimbursement claim for a covered service.

Military Relocation Benefits

You are entitled to various military relocation benefits when you receive PCS orders. For details, ask your family support center relocation manager or Defense Finance and Accounting Service (DFAS) pay office.

The following basic forms of assistance may be available:

- **Dislocation Allowance (DLA).** This multiple of your Basic Allowance for Housing (BAH) is paid once each PCS to help with miscellaneous moving expenses. Talk with your finance and accounting office for exceptions.
- **Per Diem Allowance.** This allowance — a flat rate per 350-mile day of travel — partially reimburses you and your family members for meal and lodging costs en route to your new installation. You receive 100 percent of the rate; your spouse and older children receive 75 percent; children 12 and under, receive 50 percent.
- **Monetary Allowance in Lieu of Transportation (MALT).** To cover driving expenses associated with your PCS, you may be reimbursed a flat rate per mile based on the Official Military Table of Distances. The amount is based on the number of authorized travelers in your vehicle.
- **Move-In Housing Allowance (MIHA).** If living in private housing at an overseas installation, this allowance reimburses you for one-time rent-related expenses, modification of your home for security protection and the initial cost of making a home habitable.
- **Temporary Lodging Expense (TLE).** This benefit helps offset temporary housing and Continental United States (CONUS) meal costs that may be incurred while waiting for permanent housing. Your family support center relocation manager can help calculate your TLE.
- **Temporary Lodging Allowance (TLA).** This benefit partly offsets meal and lodging costs incurred while waiting for permanent overseas housing. Payment begins the same date as your overseas housing allowance and usually continues up to 60 days when arriving and up to 10 days when departing.
- **Overseas Housing Allowance (OHA).** If living in private housing at an overseas installation, you may be eligible for an advance against projected OHA to cover the difference between rental housing and Basic Allowance for Housing (BAH) allowance. Advances usually are limited to 12 months' OHA.
- **Advance Basic Pay.** You may request up to 3 months' basic pay in advance. Be sure your budget can handle the repayment deduction, which begins 1 month after the allowance is received.
- **Advance Basic Allowance for Housing (BAH).** You may receive an advance against your normal BAH if you choose to live off the installation.

**DOCUMENTING
EXPENSES AND
RETAINING
RECEIPTS ARE
ESSENTIAL FOR
FEDERAL INCOME
TAX FILING.**

Federal Income Tax Deductions

You may be able to deduct certain expenses associated with your military move. Documenting expenses and retaining receipts are essential for federal income tax filing.

Because the tax laws change, contact your tax accountant or the installation's legal office for the latest information. IRS Publication #3, *Armed Forces' Tax Guide*, addresses tax implications of moves and other issues unique to the military. Visit www.irs.gov for more information on tax considerations for military moves.

Banking

Because your financial responsibilities do not change when you move, it is important to make sure you have uninterrupted banking services throughout your relocation. Although some individuals prefer to have local accounts, many banks can meet your needs long distance.

Choosing to use one bank and simply having new checks printed with each move can simplify the relocation process. Select one that offers the service, support and value to meet your needs.

Every PCS is subject to additional considerations related to insurance and claims, driving responsibilities and real estate contracts. Ask questions and seek competent legal advice when necessary.

Insurance And Claims

You should take several steps to protect your household goods throughout your relocation:

- Know how your household goods are protected and verify that they are insured while being moved or stored.
- Renters and homeowners insurance do not typically cover many common problems that can happen to goods in transit, such as mysterious disappearance or damage from mishandling. These policies also may have limits for items in storage.
- If your moving company contract does not cover damage from careless handling, breakage or mold, you should purchase insurance before the mover picks up your belongings.
- Avoid moving household goods in and out of storage when possible. Extra handling increases moving costs and the risk of damage to your belongings.
- Refer to your installation's transportation and legal offices for handling coverage and claims reporting, as the rules may change from year to year.

Driving

Laws regarding driver's licenses, auto insurance and registration vary from state to state and country to country. Consider the following to avoid penalties:

- Inform your insurance company when and where you will be moving so that you have appropriate coverage.
- Have all vehicles inspected and registered in your new location.
- Learn the speed limits and traffic regulations in your new location.
- As a military servicemember, you may maintain a driver's license and vehicle registration from your state of legal residence (domicile) or the state in which you are stationed. Usually, your dependents must have a license issued for the new location after a grace period.

Real Estate Contracts

If you own a home, selling it and buying a new one can be complex. When considering a real estate contract, pay attention to details and understand the terms. Ensure the contract includes a clause stating that a sale or purchase is contingent upon receiving military orders to move. Consult an attorney, as appropriate. Ask your housing office if you are eligible for government assistance under the Homeowner's Assistance Program, controlled by the U.S. Army Corps of Engineers. This program is designed to help homeowners at installations being closed or downsized. For more information, visit www.usace.army.mil.

8 OVERSEAS PCS

HAVING A PERSONAL SPONSOR AT YOUR OVERSEAS ASSIGNMENT TO ANSWER SPECIFIC QUESTIONS AND HELP MAKE ARRANGEMENTS CAN BE EXTREMELY BENEFICIAL.

Overseas moves require extra preparation. Your sponsor, transportation counselor, housing office and family support center representatives are available to help you through this transition. They can help answer the following questions:

- Are you authorized to travel with your family? Ask this question as soon as you receive PCS orders, as there is a deadline for securing dependent entry approval.
- Is concurrent travel authorized for the country to which you are moving? If you are interested in having your family travel concurrently, talk to your personnel office as soon as you are notified of the move.
- What are local shopping options? Is there a military exchange? How well is it stocked? What is available in the local market?
- How long will you have to wait for housing and what is the availability and condition of temporary quarters?
- How large are your quarters? What are the typical room dimensions of permanent quarters? How much storage space is provided?
- What furniture and appliances are provided? What appliances are stocked by the exchange? What appliances should be shipped?
- What are the electrical standards? Are transformers and adapter plugs readily available?
- What banking services are available at the installation?
- What recreational activities are available?
- Are there any special clothes or household items that should or should not be shipped?
- What are the requirements regarding ownership and storage of personal firearms?

Living Considerations

Gather information about the country to which you will be moving, including medical care, spouse employment, education, fitness centers, recreational activities and child care. Most family support centers maintain current information compiled by overseas family support centers.

Having a personal sponsor at your overseas assignment to answer specific questions and help make arrangements can be extremely beneficial. Once you reach your destination, your sponsor can acquaint you with the facilities, restrictions and social customs of the country.

What To Take

Work with your sponsor and the military offices of transportation and housing to make appropriate decisions about what to take on your overseas PCS. The following information will help you get started:

- Household goods. Ask your transportation counselor about Joint Federal Travel Regulations (JFTR) weight limits. It is important to learn the guidelines and exceptions for overseas shipments. In some cases, such as attaché assignments, an additional allowance for consumable goods is authorized.
- When determining what to take with you, consider weather conditions. For example, it is not advisable to take suede and leather goods to humid areas of the Pacific.
- Your vehicle. Depending on your location, the government will ship one privately owned vehicle (POV) at its expense. However, having a vehicle may not be practical for your individual situation and destination.
- Before deciding to ship your vehicle, learn the requirements for registration and insurance, as well as procedures for obtaining a driver's license.
- Some countries require an official international permit or an official translation of your license (usually issued by auto clubs).
- Most vehicle leasing companies will not permit leased vehicles to be shipped internationally. You may want to consider using public transportation or buying a vehicle once there. The Status of Forces Agreement (SOFA) usually sets the policy for each country.
- If you leave your vehicle stateside, make sure you understand the requirements for shipping it to your new CONUS destination upon your return.
- Pets. Learn what requirements, including vaccinations and quarantine, must be met before taking a pet to your new destination. Your pet will need a current rabies vaccination and a Veterinary Health Certificate. Consider the animal's age and health, along with your housing situation. Consult your vet and ask your sponsor or destination's family support center about other families' experiences.

Mail Service

When living abroad, the U.S. Postal Service® usually is the major link for stateside business and personal mail. With a few exceptions, such as some attaché assignments, military members serving abroad will have an APO or FPO address.

As soon as you receive orders you should:

- Find out if your unit has special recommendations for forwarding mail. You may be able to forward mail to an APO or FPO box number.
- Check with your assigned unit, sponsor or family support center to find out how mail should be addressed to your dependents. It may need to be addressed in care of the sponsor.

Returning To The United States

When moving back to the states after an overseas assignment, the following special considerations apply:

- Household goods must be cleared by the U.S. Customs and Border Protection.
- You will need to learn about import regulations (a military customs inspector will provide guidelines). For example, U.S. Customs and Border Protection may restrict the import of certain foreign-made articles such as cameras and other electronic devices.
- You will need to revisit guidelines for moving your vehicle(s).
- You should request instructions for duty-free entry if you plan to mail items to the states.
- Insure your goods for loss or damage.

WHEN MOVING BACK TO THE STATES AFTER AN OVERSEAS ASSIGNMENT, HOUSEHOLD GOODS MUST BE CLEARED BY THE U.S. CUSTOMS AND BORDER PROTECTION.

Working With Your Mover

Between 9 and 12 weeks before your move, your transportation office should let you know what company will transport your household goods. Most of the larger moving companies have Web sites you can visit for specific information about their services.

The moving company will send a representative to preview everything you intend to move and estimate the number of hours needed to pack and load your possessions. During this visit you should:

- Discuss any items that need special handling.
- Walk through every area of your home — including the basement, attic, garage and storage shed — to ensure the representative sees everything.
- Point out previously packed boxes. Because the moving company is not responsible for damage to items they do not pack, you may want to have the movers repack them.

The moving representative will also identify items that may not be shipped, such as plants, explosives, combustible materials and perishables. In addition, you may have to make special arrangements for recreational vehicles, campers and boats.

Starting To Pack

The following preliminary steps can help make the packing process much smoother:

- Be sure to photograph your belongings before the movers arrive. Do not skip this step. It is necessary to avoid any dispute over the condition of your household goods when they arrive at your new home.
- Designate two closets for temporary storage. One is for things you will keep with you throughout the move, such as jewelry, family photos or heirlooms. The other is for essentials you will need on move-out day and again on move-in day, such as a telephone, vacuum cleaner and cleaning rags, markers and scissors or a few kitchen items.
- Allow small children to keep a few items with them throughout the move. Make sure they understand that the rest of their things are packed and with the mover. Allow them to choose stickers to place on their boxes for easier identification. Talking with them ahead of time can help avoid added stress when packing day arrives.

Moving Day

You or a designated representative should be present at all times during the packing, loading and delivery process.

It is your responsibility to make sure your belongings are coded properly. You will be asked to sign and date the inventory of your household goods, indicating that you agree with the code evaluations. Boxes marked packed by owner (PBO) or condition unknown (C/U) are not included in the valuation for loss coverage. Ask the movers to inspect and repack the items if you want them covered for losses, and contact your transportation office if there are any problems.

You will be asked to sign and date a bill of lading authorizing the moving company to take your goods for transit. Do not let the movers leave until you have checked and rechecked your home. Remember to look inside closets and drawers and even your dishwasher. Outside, look under your deck or patio, and inspect your garage or storage shed. You are responsible for anything left behind.

Arriving At Your New Location

When you arrive at your new location, see the transportation counselor. The government shipping control office will help you arrange to receive your shipment from the moving company. Because services and procedures vary from one installation to another, you should take advantage of your new housing office's settling-in services.

Delivering Your Stored Goods

The moving company will store your household goods in an installation warehouse or commercial storage facility (unless you move into your new home within a few days of leaving your previous residence). In this case, you are responsible for notifying the moving company about delivering your stored goods. Once you have identified a delivery date, it is their responsibility to move your possessions from storage to your new home on the agreed-upon date.

Receiving The Movers

The following steps can help ensure a trouble-free unpacking process:

- Arrive at your new home before the moving van. If you arrive after the movers, the transportation office will have to pay waiting charges, which you may have to reimburse.
- Place purses and wallets in a secure location, such as the trunk of your vehicle.
- Before the crew unloads, walk your new home with them to identify the location of each room. Discuss where major household items should be placed.

- Have two individuals present for delivery, if possible. One should stand at the door and check off boxes and household goods as “received” on the inventory. The other should direct the crew.
- Note any damaged or missing items on the inventory sheet. Failure to do this may disqualify you for coverage.
- Keep damaged items and the boxes they came in. Do not touch up scratches or make repairs until a moving company representative has inspected the damaged goods, or you may forfeit your coverage.

Movers are expected to place each item in the room you designate. Anything they disassembled at your previous home should be reassembled before they leave. Do not sign any papers or allow movers to leave until you have checked and rechecked your household goods to note possible damage and ensure items are properly located and assembled.

Choosing A Do-It-Yourself Move

With your transportation office’s approval, you may be able to pack and move yourself through a voluntary Do-It-Yourself (DITY) moving program. If you choose this option, the government will pay you 95 percent of what it would cost them to hire a moving company. Consult your transportation office for details and necessary paperwork.

You should begin packing at least 6 weeks before the move. Advance planning and organizing can save time, money and stress. The following steps can help:

- Develop a packing plan. Begin packing items you seldom use. Then, move to items of similar size and weight.
- Follow basic packing tips recommended by professional movers. Most packing supply companies will provide directions for safely packing all varieties of household goods.
- Label each carton with the contents and the room in which they belong. Clearly mark boxes containing fragile items. Write “open first” on boxes holding essential items, such as cooking utensils, bedding and toiletries. Make sure they are the last items loaded on the moving van.

14 PLANNING AND MOVING CHECKLISTS

AS SOON AS YOU LEARN ABOUT YOUR PCS	
THINGS TO DO	COMPLETED
Contact your transportation office to schedule a counseling session.	
Parents: Discuss the upcoming move with your children.	
Homeowners: Find a real estate agent to sell your home and estimate the amount you can spend for a new home. Consider interviewing two different real estate agents before selecting one to sell your home.	
Homebuyers: Find a realtor in your new location.	
Employed spouses: Notify your employer of the upcoming move.	
Contact your tax accountant or installation's legal office for information about federal income tax-deductible moving expenses.	
Create a PCS expense log and receipt folder.	
Begin tracking moving expenses for federal income tax purposes.	
Begin saving for unreimbursed moving expenses. Notify the housing office if you are currently living in government quarters.	
Contact the housing office at your new location for availability and wait times if you want to move into installation housing.	
Determine whether you will choose professional movers or pack and move yourself.	
Purchase insurance to cover goods in transit or storage, if necessary.	
Schedule medical, optical and dental appointments.	
Obtain copies of prescriptions, eyeglass specifications and medical records. If needed, obtain extra eyeglasses or contact lenses.	
Apply for passports, if necessary.	
Make sure you have extra passport photos for international documents. Ask about travel visas if you intend to visit countries other than the one where you are moving.	

AS SOON AS YOU LEARN ABOUT YOUR PCS (CONTINUED)

THINGS TO DO	COMPLETED
Prepare, update and execute wills and powers of attorney, if needed. Obtain a safe deposit box; make a list of its contents and authorize access to a family member, trusted friend or your attorney.	
Update vaccinations.	
Investigate absentee voting procedures.	
Renew your driver's license if it will expire while you are gone.	
Research international driving regulations. If necessary, obtain an international driving permit.	
Notify your transportation office if you are planning to ship a privately owned vehicle (POV).	
Notify your lender if a loan is outstanding on a vehicle you plan to ship overseas.	
Learn the country's entrance requirements and quarantine regulations if you are taking a pet.	
Plan for storage and insurance of any owned firearms while you are away, or obtain permits to ship them internationally.	

9–12 WEEKS BEFORE MOVING

THINGS TO DO	COMPLETED
Organize personal records, such as birth certificates, insurance papers, warranties, etc.	
Begin investigating housing options in your new location.	
Contact your local employment office to determine whether your relocation qualifies your spouse for unemployment benefits, if appropriate.	

9–12 WEEKS BEFORE MOVING (CONTINUED)	
THINGS TO DO	COMPLETED
Employed spouses: If changing employers, consider rolling employee retirement plan funds into an IRA to simplify record keeping and provide greater control.	
Employed spouses: Update resumé and request a letter of recommendation from current employer, if changing jobs.	
Renters: Notify landlord. Contact a real estate agent or obtain an apartment guide.	
Inventory possessions and their value using videotape or photographs.	
Provide your transportation office with estimated shipping weight of your belongings.	
Begin identifying schools, neighborhoods and recreational activities in your new location.	
Make any necessary repairs to your existing home.	
Plan a house-hunting trip to your new location.	
Make several copies of your PCS orders.	
Contact your sponsor at your new installation.	
6–8 WEEKS BEFORE MOVING	
THINGS TO DO	COMPLETED
Execute a power of attorney or letter of authorization if you will not be available on moving day. Your legal office can help.	
Home buyers: Arrange financing and schedule tentative closing dates.	
Schedule a pretermination inspection if you live in government quarters.	
Avoid placing any mail orders.	

6–8 WEEKS BEFORE MOVING (CONTINUED)

THINGS TO DO	COMPLETED
Sort clothes, furniture and other items to give away, donate or sell. When donating items, remember to obtain receipts for federal income tax purposes.	
Remove stickers from previous moves from furniture.	
Use your existing supply of canned foods and other perishable food items, as well as cleaning supplies and paints.	
Contact your insurance company about vehicle, home and household goods coverage — and about coverage of possessions while in transit or in storage.	
Close local credit accounts, if appropriate.	
Schedule veterinary appointments for pets and confirm their vaccinations are current. Obtain copies of records.	
Meet with military finance center for information about moving allowances.	
Parents: Begin looking for child care in your new location.	
Check school schedules and enrollment requirements. Create a school folder containing information such as birth certificates, Social Security numbers (SSN), immunization records, previous school records, etc., for each child.	
Find out how to obtain a new driver's license and register your vehicle. Gather auto insurance quotes for your new location.	
Start collecting containers and packing materials if you are doing your own packing.	
Obtain change of address forms and mail forwarding forms from the post office.	

4-5 WEEKS BEFORE MOVING	
THINGS TO DO	COMPLETED
<p>Notify others of your upcoming move:</p> <ul style="list-style-type: none"> • Bank • Creditors, including credit card companies • Professionals, such as an accountant or stockbroker • Medical facilities and physician’s offices • Schools • Pharmacy • Dentist • Optician • Veterinarian • Clubs • Place of worship • Magazines • Other 	
Pickup school records or have them sent to new schools.	
Arrange for letters of transfer from religious, professional or social organizations.	
Employed spouses: Give written notice.	
Contact your transportation office to confirm mover’s delivery date and arrange storage if needed.	
Obtain appraisals for high-value items.	
Set aside fragile, valuable or keepsake items that you want to pack and keep with you if movers are packing your goods.	
Contact Military Pay to see if you are eligible for advanced pay or other move-related benefits.	
Make travel reservations as needed for moving to your new location.	
Take care of vehicle maintenance and repairs.	

3 WEEKS BEFORE MOVING	
THINGS TO DO	COMPLETED
Use things you cannot move, such as frozen foods and cleaning supplies.	
Notify utilities/services of disconnect dates: <ul style="list-style-type: none"> • Gas/electric • Water • Phone (home and cellular) • Cable/satellite television • Internet service provider • Home security provider (some may offer special deals for movers) • Newspaper delivery • Trash collection • Lawn/yard service • Cleaning service • Other 	
Schedule connection dates for new utilities. Some may require deposits.	
Arrange for child care on moving day if you have young children.	
Arrange to board pets on moving day.	
Consider giving houseplants away, or plan to move them yourself.	
Check the expiration date on your family's military ID cards. Renew them if they are about to expire. (ID cards can be renewed within 30 days of the expiration date.)	
Separate goods that will be moved in different shipments.	
Have draperies, comforters or bedspreads professionally cleaned and folded before they are packed.	
Sketch a floor plan of your new home or apartment and indicate placement of major household items.	

2 WEEKS BEFORE MOVING

THINGS TO DO	COMPLETED
Use groceries remaining in your refrigerator, freezer and cabinets.	
Reconfirm moving dates and times with transportation office.	
Contact Military Pay to recertify Basic Allowance for Housing (BAH) and have PCS checklist signed.	
Return library books and anything else you have borrowed.	
Make final packing decisions.	
Contact your bank and other financial institutions to confirm uninterrupted service.	
Backup computer files.	
Begin clearing basement and attic. Dispose properly of flammables such as fireworks, aerosol cans, cleaning fluids, paint, ammunition, weed killer and acids.	
Ask your current medical provider(s) for referral(s) in your new location, if appropriate.	
If you are receiving prescribed medications through the mail, notify the mail order service of your new address so you can continue receiving uninterrupted service.	
Obtain sufficient medications to sustain you until arrival at your new location and you are able to establish a new relationship with a treating physician.	
Pickup items such as processed film, dry cleaning and any items being repaired or stored.	
Arrange vehicle rental, if necessary.	

1 WEEK BEFORE MOVING

THINGS TO DO	COMPLETED
Remove wall accessories such as drapery rods, food and utensil racks (if specified that they will not remain in the home).	
Check with your moving company to determine their requirements for emptying any flammable material containers such as propane tanks and power equipment fuel tanks that you plan to transport.	
Disassemble outdoor play equipment and outdoor structures such as utility sheds.	
Obtain cash or traveler's checks as needed for travel expenses.	
Service your vehicle, if using it to travel to your new location.	
Drain water from all garden hoses.	
Defrost and clean refrigerator and freezer. Allow 1 to 2 days with the door open (remembering to block door open to keep it from closing if you have small children or pets). Fill an old sock with coffee grounds, baking soda or charcoal; tie it shut and leave it in your refrigerator and/or freezer to absorb and prevent odors.	
Confirm travel, child care and pet arrangements. Set aside games for traveling. Prepare a "travel kit" for moving day using the Travel Kit Checklist in this publication.	
Set aside personal or valuable items, such as photo albums or video tapes, to take with you to avoid damage or loss during the move.	

THE DAY BEFORE MOVING

THINGS TO DO	COMPLETED
Set aside items you do not want to pack, such as suitcases and cleaning materials and vacuum cleaner, to be used after packing and loading.	
Disconnect electronic equipment such as stereos, DVD, VCR players and televisions.	
Disconnect computers and store disks.	
Contact your homeowners insurance company at least 24 hours before releasing your belongings to the mover.	
Remove portable air conditioners, clock pendulums, light bulbs and satellite dishes.	
Keep household inventory list with your personal luggage.	
Pack prescriptions and other necessary items in easy-to-access luggage. If traveling by air, keep these items in a carry-on bag.	

MOVING DAY	
THINGS TO DO	COMPLETED
Move your survival kit, cash, jewelry, important documents and other valuables to a secure location, such as the trunk of your vehicle.	
Strip beds and put bedding in a “load last” box.	
Review all details and paperwork when movers arrive; inspect the home with the driver, making sure each item to be moved bears the appropriate label and code number. Do not accept any “miscellaneous” labels or entries.	
Keep the military transportation office’s phone number available. Note the location of any damage and ensure that the driver marks the item as “scratched,” “dented” or “soiled.”	
Ensure items such as VCRs, DVD players, televisions and weapons are marked clearly on the inventory forms with the description and serial numbers.	
Confirm the delivery date and time goods will arrive at your new address. Provide written directions for the driver, including a phone number where you can be reached in transit.	
Oversee the loading of your goods, and remain on the premises until the last item is on the truck. Make a final inspection before you sign the inventory or bill of lading.	
Keep the destination agent’s name, address and phone number available.	
Leave the electric garage door opener for the next resident.	

YOUR TRAVEL KIT CHECKLIST

Pack essentials to take with you in the vehicle or airplane.

- | | |
|--|--|
| <input type="checkbox"/> Military ID cards, passports | <input type="checkbox"/> Move-related paperwork |
| <input type="checkbox"/> Tickets for travel | <input type="checkbox"/> Maps |
| <input type="checkbox"/> Cell phone and charger | <input type="checkbox"/> Toiletries and makeup |
| <input type="checkbox"/> Credit/debit cards | <input type="checkbox"/> Snacks |
| <input type="checkbox"/> Cash/checkbook | <input type="checkbox"/> Toys and books for children |
| <input type="checkbox"/> Prescriptions and medications | <input type="checkbox"/> First aid items |

“OPEN FIRST” BOX

Pack the following useful items in a box labeled “open first,” and make sure it is one of the last items loaded onto the moving van or truck.

- | | | |
|---|---|--|
| <input type="checkbox"/> Scissors | <input type="checkbox"/> Paper plates, napkins and cups | <input type="checkbox"/> Cleaning rags |
| <input type="checkbox"/> Tape | <input type="checkbox"/> Plastic flatware | <input type="checkbox"/> Towels and sheets |
| <input type="checkbox"/> Pens and paper | <input type="checkbox"/> Cooking utensils | <input type="checkbox"/> A few tools or tool box (may be needed to reassemble certain furniture items) |
| <input type="checkbox"/> Flashlight and batteries | <input type="checkbox"/> Bathroom tissue and paper towels | |

MOVING EXPENSES WORK SHEET

If you do not itemize, you may be able to deduct reasonable moving expenses for travel to your new home, some job search expenses, some costs of moving household goods and household storage expenses. Use the following work sheet to record expenses as they are incurred. *Skip items that do not apply.*

SHIPPING	EXPENSE
Shipping charges (packing, crating and transporting)	\$ _____
Household goods	_____
Vehicle	_____
Pet boarding/travel	_____
Storage charges	_____
Insurance for goods in transit	_____
Subtotal	\$ _____
TRAVEL AND MOVE-RELATED	
Airfare	\$ _____
Vehicle (mileage, gas and oil)	_____
Parking and tolls	_____
Lodging (excluding meals)	_____
Child care	_____
Vehicle rental	_____
Connecting or disconnecting utilities	_____
Cost of lost or stolen property	_____
Insurance or other reimbursement	_____
Subtotal	\$ _____

MOVING EXPENSES WORK SHEET (CONTINUED)

JOB SEARCH	EXPENSE
Employment agency and job-counseling fees	\$ _____
Telephone calls and faxes	_____
Resumé preparation and mailing	_____
Travel to interviews	_____
Subtotal	\$ _____
BUYING A HOME	
Home mortgage interest	\$ _____
Loan origination fee	_____
Loan assumption fee	_____
Part of maintenance fees (if buying a co-op)	_____
Subtotal	\$ _____
TOTAL MOVING EXPENSES	\$ _____

28 NOTES

RESOURCES



The USAA Educational Foundation offers the following publications.

FAMILIES DEALING WITH DEPLOYMENT (#538)

LIFE AFTER THE MILITARY (#539)

MAKING MONEY WORK FOR YOU (#523)

PLANNING FOR RETIREMENT (#508)

MANAGING YOUR PERSONAL RECORDS (#506)

AUTO INSURANCE (#526)

HOMEOWNERS INSURANCE (#558)

RENTING A HOME (#533)

BUYING OR REFINANCING A HOME (#502)

SELLING A HOME (#519)

PLANNING A MOVE (#509)

SAFE ON THE ROAD (#570)

MAKING YOUR HOME A SAFER PLACE (#531)

IDENTITY THEFT (#520)

CHANGING JOBS (#532)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

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If a Web site address, physical address or phone number has changed since you received this publication, log onto a search engine and type in keywords of the subject matter or organization you are researching to locate such updated information.

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