

10

Money Saving Tips for Your Next Move

by Janine Boldrin

From fees to unexpected out-of-pocket expenses to replacing damaged items, military families can easily throw away money in the hurried rush of a move. So whether you're packing up for the first or 12th time, make sure your next Permanent Change of Station (PCS) move doesn't cost more than it should by following these ten tips:

1 Get organized

Whether you use an old-fashioned notebook and binder, or keep all of your notes on the computer and scan your documents, designate one place for keeping all of your records from

the move. Print out a copy of online information you gather or keep links to sites for easy reference. Keep track of your expenses and designate one large envelope for the associated receipts. And, most importantly, do not pack the notebook, files or computer where you store this data. You may need the information while in transit and lost information can be costly when it comes time to reconcile your trip and moving expenses.

2 Get educated

Educate yourself on any new moving processes as soon as you become aware you will be making a PCS move. The best place to start is www.move.mil, a website that can be used by all service members and

Department of Defense Federal Service civilians and their families for managing personal property moves.

"Members have the option of visiting their installation transportation office or personal property shipping office (PPSO) to receive a relocation briefing or go directly to the move.mil website and self counsel themselves," says John Johnson, Chief of the personal property branch at the Military Surface Deployment and Distribution Command.

Johnson adds that the move.mil "can be a bit intimidating at first" and suggests viewing the online video and PowerPoint presentation that explains the moving process, located on the opening page of the website. Service members and their families can follow the step-by-step process and use additional learning tools located on the site to avoid making common mistakes that could cost them time and money along the way to their new home.

3 Know your entitlements

"What adds up and what is neglected is not keeping up on what you're entitled to," says Susanna Haynie, military spouse and operator of

What is DP3?

In November 2008, the legacy Transportation Operational Personal Property Standard System or TOPS was replaced by a new personal property program called Defense Personal Property Program (DP3). The backbone of the new system is the Defense Personal Property System (DPS) which automates the PCS move process. DPS is the technology side of DP3, and can be accessed at www.move.mil.

www.militarydutystations.com, a website devoted to military families sharing information on the moving process. "Make sure that you are actually getting (what you're owed) by knowing your allowance rates, what paperwork to keep and what you need to do in order to fulfill the requirements to get the allowance."

"Bottom line [is] don't rely on the military to plan your move," adds Raquel Theibes, a former service member, military brat and now Army spouse who writes a blog called Life Lessons of a Military Wife. "You need to take charge of your move and do some research ahead of time."

4 Pitch before you ship

According to Defense Transportation Regulations, charges for excess weight can range from several hundred to several thousand dollars so it is important to know your weight limits and have a good estimate of your weight allowance.

"Members are encouraged to dispose of unnecessary items to reduce the weight of their shipment as any weight shipped in excess of their entitlement will be charged to them," says Johnson.

Also, know what can be moved and what cannot, and determine whether it is worthwhile to sell these items or move them yourself. If you want to move them yourself, you may be able to apply for a partial Personal Procured Move (formally called a "DITY" move).

Eliminating items before the move can also reduce storage fees if new quarters are smaller than your previous location.

"European homes do tend to be smaller with not a lot of storage space, so keep that mind," says Thiebes who has lived in both Germany and Belgium with the military. In fact, housing in most overseas locations are typically smaller, and have fewer storage choices than those in the United States, so plan accordingly.

5 Protect your belongings

The best bet for irreplaceable items like special mementos or photographs or small, valuable items like jewelry, devices like iPods, collections or stocks/bonds and other important paperwork is to transport it yourself. For larger valuable items, consider getting an appraisal of the item done prior to moving and locate any receipts associated with the item. Appraisals are not paid for by government but can help you in the event of filing for a loss or damage claim.

For the majority of your household goods, take the time to video the contents of your home while taking extra time documenting larger items that may become damaged in transport. This will help to show the condition prior to moving when filing a loss or damage claim. Electrical equipment should be documented as working and shown on the video. Make sure to take all of these documents and videos with you and not pack them so they won't be lost during the move.

6 Pick out the professional (gear)

Service members and their dependant spouses may be able to declare a certain amount of their professional books, gear and equipment under a separate classification known as Pro-Gear or PBP&E. If you have Pro-Gear to declare it must be done at the time of counseling and must be separated from the rest of your household items so it can be packed, marked and weighed separately. An additional 500 pounds of Pro-Gear may be authorized for a spouse who requires the items for employment or community support activities.

And don't listen to a moving company representative who says you do not have to separate the items for packing and documenting—do it anyway, and make sure it is getting recorded as your professional gear.

Classifying items helps to eliminate possible weight overages and the associated cost.

"It goes back to knowing what it takes to qualify for a

A Costly Mistake

It is important to stay in continuous contact with your Transportation Service Provider (TSP) throughout the move process and be present at your residence on the scheduled pick up or delivery dates, according to John Johnson, Chief of the personal property branch at the Military Surface Deployment and Distribution Command. If members or their designated reps are not at their residence when the TSP arrives, they may be liable for an attempted pick up or delivery charge. To avoid any confusion, it is extremely important to keep your phone number, e-mail address and contact information updated in DPS through www.move.mil.

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special allowance," says Haynie who also reminds service members to discuss any special medical equipment they may have with their counselor at their transportation office to also have it separately classified.

7 Rethink your utilities

"We always call utilities to cancel before moving with the intent of asking if they are available in the area we are moving to and what they can do for me to keep me as a customer," says Betsie McKenna, a military spouse who just completed a move to North Carolina. "(It) saved us quite a bit this year."

Many service members are finding they are skipping the fees of hooking up landlines by abandoning them altogether. However, before you take this approach make sure your cellular provider is reliable in the area where you are moving. Fees for installing cable can be eliminated by switching to Web or satellite television. And, when and if you chose a provider, don't forget to ask if they have a military discount. Many of the major cellular phone providers offer discounts on services or reduced activation fees.

8 Decorate for tomorrow

"Families who move often face a unique challenge regarding home furnishing choices," says Gerry Gwinn, interior designer and owner of Gerry Gwinn Design & Staging. "Flexibility is key. Furniture items that can be moved from room to room and are not oversized will work the best."

Gwinn also suggests rethinking the usage of certain pieces, saying that an interesting bachelor's chest may be used as a nightstand in one home and be moved to the foyer or hallway in another.

"Window treatment choices can be a challenge as well," adds Gwinn. "Stay away from board mounted styles, which allow for little flexibility. Panels or top treatments with a gathered top will be a more practical choice."

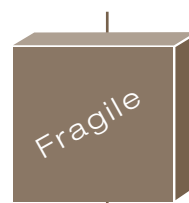
"When there's room, go to a longer length and hang them higher than the top of the window. Your next home may have 9 foot ceilings instead of 8 foot and you'll be relieved that you've thought ahead. Buying a few extra yards of fabric or buying an extra panel of drapery, just in case, might possibly solve a future problem as well."

9 Plan for Fido

Consider future moves when it comes to choosing a new pet.

"If you have pets, the military will not pay to move that pet, so you're looking at flights, possible kenneling, vet bills," says Thiebes. "On-post vet clinics typically only do routine care if you can get in."

Presently, mandatory pet quarantine fees are reimbursable within certain limits but are only applicable to dogs and cats. Other expenses can include fees at hotels and additional pet deposits at apartment and home rentals. Privatized military housing may also limit the number of pets in quarters and the

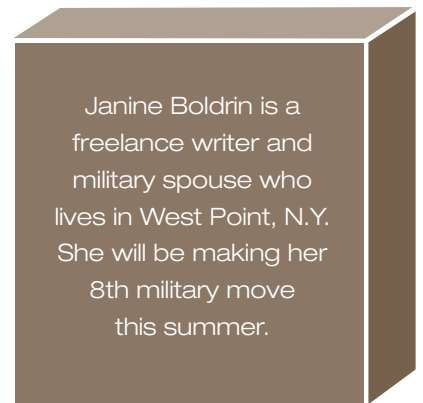
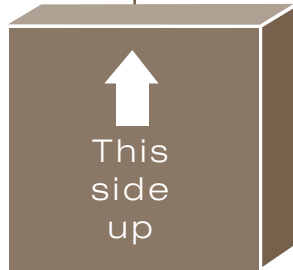


types of pets that are accepted. Additionally, some countries ban certain types and breeds of animals.

It is incredibly heart-breaking when a beloved family pet needs to be adopted out because of these limitations, so be aware of current policies and consider your financial situation.

10 Watch in-transit expenses

It pays to be frugally minded when in transit by choosing less expensive and sometimes healthier meal options. By filling a cooler with sandwiches, fruit and snacks it can keep the trip going while cutting down on the number of fast food stops. While on the road, try to find hotels that offer a substantial free breakfast so you can get a good start in the morning without having to find a restaurant. And always be sure to document your in-transit expenditures and keep the associated receipts. Not only will this keep you on track to staying in budget but may also be needed when settling any entitlements or claims when you finish your trip. ●



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