PCS BUDGET WORKSHEET

Rent vs. Buy

Compare the real cost of each option, and see when money is due vs. when it actually lands in your account.

How to use this worksheet

1. **Fill in your move at a glance** below, so every number has the same starting point.
2. **Estimate upfront costs** for renting and buying side by side (page 2).
3. **Compare monthly costs to your new BAH** and plan your exit for the next PCS (page 3).
4. **Map when money is due vs. when it comes back** (pages 4–5). VA loan key points are on page 6.

Your move at a glance

LOSING DUTY STATION

GAINING DUTY STATION

REPORT NO LATER THAN (RNLTD)

PLANNED SIGN-IN DATE

CURRENT BAH (MONTHLY)

$

NEW BAH RATE (MONTHLY)

$

CURRENT LEASE ENDS / HOME SELLS

EARLIEST MOVE-IN WE NEED

SAVINGS SET ASIDE FOR THIS MOVE

$

HOW LONG WE EXPECT TO STAY

Before you choose, talk through

- [ ] Is on-base housing an option, or required?
- [ ] How much cash can we front before reimbursements arrive?
- [ ] Will we arrive before, or after, we need the keys?
- [ ] Would we sell, or rent it out, at the next PCS?
- [ ] Is our stay long enough to recover buying and selling costs?
- [ ] Could we cover the payment if the home sat empty?

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Upfront Costs

What you pay before or at move-in. Typical timing is filled in; add your estimates.

If you rent

Cost	Your estimate	Usually due	Comes back?
Application & admin fees	$	When you apply	No
Security deposit	$	At lease signing	Yes, minus damages
First month's rent (prorated?)	$	At signing or move-in	No
Last month's rent (if required)	$	At lease signing	Applied to final month
Pet deposit	$	At lease signing	Often, minus damages
Pet fee (one-time) / first pet rent	$	At signing / monthly	No
Utility deposits & hookup fees	$	Before move-in	Deposits often refundable
Renters insurance (first payment)	$	Before move-in	No
Total upfront to rent	**$**	Expected back later: $_____	

☐ **Lease has a military clause** covering PCS orders, base housing, and separation or retirement. Free to add.

If you buy

Cost	Your estimate	Usually due	Comes back?
Earnest money	$	Days after offer accepted	Credited at closing
Home inspection	$	During inspection period	No
Appraisal	$	When lender orders it	No (seller may pay)
Termite / other inspections	$	Before closing	No
Down payment (if your loan needs one)	$	At closing	No
Closing costs (lender, title, recording)	$	At closing	Seller may pay (p. 6)
Prepaids & escrow (taxes, insurance, interest)	$	At closing	No
VA funding fee (if not exempt or financed)	$	At closing	Refund if rated later
HOA transfer / setup fees	$	At closing	No
Utility deposits & hookup fees	$	Before move-in	Deposits often refundable
Minus seller & lender credits	– $	At closing	Lowers cash to close
Total upfront to buy	**$**	Earnest money already paid: $_____	

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Monthly Costs vs. BAH

The true monthly cost is more than rent or a mortgage.

Monthly cost	Rent	Buy
Rent / mortgage (principal & interest)	$	$
Property taxes (escrow)	n/a	$
Renters or homeowners insurance	$	$
HOA or community fees	$	$
Pet rent	$	n/a
Utilities not included (water, trash, gas, electric)	$	$
Lawn, snow removal, pest control	$	$
Maintenance & repair savings	$	$
Total monthly housing cost	**$**	**$**
New BAH rate	$	$
BAH minus total cost (+ left over / – out of pocket)	**$**	**$**

Moving in before or after BAH starts at the new rate

The new rate generally starts at sign-in. Keys before then can mean two homes on one BAH. A first mortgage payment is usually due the 1st of the second month after closing.

Overlap cost: $_____ First payment due: _____

Your exit plan for the next PCS

If you rent

The SCRA lets you end a lease with written notice and a copy of PCS orders. Monthly leases end 30 days after the next rent due date.

Notice date: _____

Deposit expected back: $_____

If you buy: sell or rent it out?

Selling costs: $_____

Rent it could earn: $_____ /mo

Mortgage, manager, repairs: $_____ /mo

Monthly cash flow: $_____

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Money Due vs. Money Available

Most PCS money is reimbursed after the bills are due. Savings cover the gap.

PHASE	MONEY OUT (DUE)	MONEY IN (AVAILABLE)
1 · Orders in hand Planning & house hunting	Applications · house-hunting trip (on leave, your cost) · credit fees $_____ by _____	Ask finance about DLA, advance pay and travel advances $_____ on _____
2 · Lease signed or under contract Often before you arrive	Rent: deposit, first month, pet fees · Buy: earnest money, inspection, appraisal $_____ by _____	Usually nothing. Savings carry you here. $_____ on _____
3 · Leaving the old station Pack-out & clearing	Cleaning, repairs, final utilities · overlap at both homes $_____ by _____	Old deposit (weeks later) · PPM advance, if approved $_____ on _____
4 · On the road Travel days	Gas, hotels, meals, pet boarding or travel $_____ by _____	Per diem and MALT come later on your travel claim $_____ on _____
5 · Arrival & sign-in Keys and closing	Cash to close · utility deposits · temporary lodging · setup $_____ by _____	New BAH rate generally starts at sign-in · file your travel claim right away $_____ on _____
6 · Settling in First 1–3 months	First mortgage payment · advance pay repayments begin $_____ by _____	Travel claim settles (MALT, per diem, TLE, pet, DLA) · PPM incentive $_____ on _____

Find your cash gap

A · Total due before reimbursements arrive $ _____

B · Savings set aside for this move $ _____

C · Advances you'll request (DLA, pay, travel) $ _____

Gap = A – (B + C) **$** _____

Gap above zero? Ask the seller to pay closing costs, negotiate a prorated first month, or request advances sooner. Advance pay is a loan; budget the repayments.

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PCS Money: What Comes Back, and When

Most arrive after the bills do. Track each one here.

Entitlement	What it's for	Usually paid	Can you get it sooner?	Your est.	Paid
DLA	One-time payment toward move costs; set by rank and dependents	On your travel claim	Yes, once you have orders	$	☐
Advance basic pay	Interest-free loan of base pay	Before you move, if requested	Repaid from future paychecks	$	☐
MALT / mileage	Driving your vehicle(s)	On your travel claim	Ask about a travel advance	$	☐
Per diem	Meals and lodging on authorized travel days	On your travel claim	Ask about a travel advance	$	☐
TLE / TLA	Temporary lodging and meals between homes	TLE: travel claim · TLA: as you go	Keep lodging receipts	$	☐
Pet travel	One cat or dog: up to $550 CONUS, $2,000 OCONUS	On your travel claim	Keep receipts	$	☐
PPM incentive	Moving your own things	After PPM closeout	Operating advance may be available	$	☐
BAH (new rate)	Housing at the new duty station	Generally from sign-in	No	$	☐
Old security deposit	Not an entitlement, but money back	Weeks after move-out (state law)	Leave a forwarding address	$	☐

Savings vs. entitlements

Entitlements pay you back; savings pay bills on time. Treat reimbursements as refilling savings.

Total expected back: $_____

Get paid faster

- File your travel claim within 5 working days of sign-in
- Keep receipts: lodging, weigh tickets, pet costs
- Ask about advances before you sign a lease

Rules vary by service and change. Confirm with finance, your transportation office and the JTR.

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VA Home Loan: Key Points

Know these before you make an offer.

The VA funding fee (purchase loans)

Down payment	First use	After first use
Less than 5%	2.15%	3.3%
5% or more	1.5%	1.5%
10% or more	1.25%	1.25%

A one-time fee, figured on the **loan amount**, not the price. Pay it at closing or finance it into the loan.

VA example: $200,000 home, $10,000 down. 1.5% × $190,000 loan = $2,850.

Our fee: ____% × loan $_____ = $_____

No funding fee if you:

- Receive VA compensation for a service-connected disability
- Are eligible for it but get retirement or active-duty pay instead
- Receive DIC as a surviving spouse
- Have a proposed or memorandum rating before closing (pre-discharge claim)
- Are active duty and show proof of a Purple Heart on or before closing

Refund: possible if later awarded compensation dated before closing. A rating issued after closing doesn't qualify.

What can be rolled into the loan

Can be financed

- The VA funding fee, and nothing else, on a purchase loan

Paid at closing

- All other fees and charges, by you or through credits

What you can ask the seller to pay

Closing costs · no VA limit on seller credits

Negotiable: agent commission, origination fee, discount points, credit report, VA appraisal, hazard insurance, property and state/local taxes, title insurance, recording fees

Asking for: $_____

Concessions · up to 4% of reasonable value

Anything of value at no extra cost to you, like paying your funding fee, paying off debts, or prepaying hazard insurance. Find the value on your VA Notice of Value.

4% of value = $_____

Ask your lender

- Loan Estimate cash to close: $_____
- Funding fee exempt? Y / N

Source: VA.gov, VA Funding Fee and Loan Closing Costs (rates effective April 7, 2023). Education only, not financial advice.

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