

Make Your Next PCS Count

How PCS Masters supports the whole military family, and how to put your VA benefits to work for the long run.



Who PCS Masters Is

PCS Masters is a network of carefully chosen real estate professionals and financial advisors who serve military families through a Permanent Change of Station. It is part of Military Life Mastery, a wider support system that connects service members and their families with trusted help in real estate, financial planning, legal matters, career transitions and wellness.

Its motto, *Semper Primus et Optimus*, means “always first, always best.” The network spans military communities across the country, including Dallas/Fort Worth, Colorado Springs, Phoenix, Virginia Beach, the DC area, San Antonio, Las Vegas, Pensacola, Oklahoma City, California and Joint Base Lewis-McChord.

An introduction, not a lead. Families are not sent to a portal where several agents compete for a phone number. The PCS Masters team gets to know each family first, then introduces them to one vetted partner who already understands their goals.

Strong in Seven Areas of Life

A move touches everything: a spouse’s career, kids changing schools, the stress of new orders or leaving service. PCS Masters coaches families across the Seven Pillars™, because families who feel steady at home make better money decisions, and a solid financial plan takes pressure off the whole household.

1	2	3	4	5	6	7
Mental	Emotional	Spiritual	Physical	Relational	Familial	Financial

When all seven are strong, families do more than get through a move. They thrive.

How PCS Masters Helps Your Family

- 1 Dream and goal setting**
Start with the life you want to build, not only the house you want to buy.
- 2 Financial planning**
Meet with a vetted financial planner to map out where your money should go.
- 3 Financial readiness**
Credit building and coursework, including how to use your VA loan benefits well.
- 4 The right introduction**
When you are ready to buy or sell, meet a local agent who already knows your story, so you never have to repeat it.
- 5 Support in every season**
Moving checklists, tips for PCSing with kids, and help when you leave service.

PCS Masters also offers a free moving checklist and base-by-base resources at pcsmasters.com, and its team can point you to everything from agents and lenders to inspectors and packing help.

THE WHOLE FAMILY

Strength at Home Comes First

Mental and emotional health

PCS stress is real, and talking about it early helps. Military OneSource offers free, confidential counseling and support at 800-342-9647, any time of day.

Family and relationships

Bring your spouse and kids into the plan from the start. Let each child pack a go-bag and choose the paint color for the new room. Talk through a spouse's career early.

Physical health

Keep routines going through the move. Update DEERS, confirm your TRICARE options at the new location and line up care before you arrive.

Financial footing

Build a budget around your housing allowance (BAH, the monthly housing payment the military provides), keep an emergency cushion, and protect your credit. A strong score keeps your options open for the next purchase.

If you or someone you love is in crisis: dial 988, then press 1 for the Veterans and Military Crisis Line. You can also text 838255. Support is free and available 24/7.

Use Your VA Loan as a Wealth-Building Tool

A VA home loan is one of the strongest benefits of service. Used with a plan, it can do more than buy a house.



Little or no down payment

Eligible borrowers with full entitlement can often buy with no down payment and without monthly mortgage insurance.

Buy two to four units, live in one

A VA loan can finance a duplex, triplex or fourplex if you live in one unit. Your first home and your first investment can be the same purchase.

Keep it when orders come

Many families keep the home as a rental. Depending on your remaining entitlement, you may be able to buy again at the next duty station. Selling and paying off the loan restores your full entitlement.

Know your housing allowance

The military pays most service members a monthly Basic Allowance for Housing (BAH). The amount depends on where you are stationed, your rank and your dependents, so a payment that works at one base may not work at the next. Run the numbers before you shop.

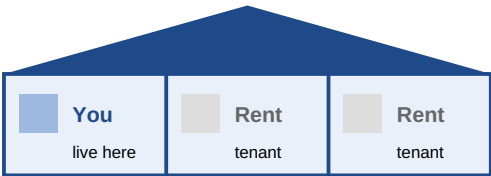
Plan for the funding fee

Most VA borrowers pay a one-time funding fee. It may be waived for some, including veterans who receive VA disability compensation. Your lender can confirm what applies to you.

Every market is different

What earns well in one city can lose money in another. Check rent, taxes, insurance, repairs, vacancy, local landlord-tenant rules and distance to base before you commit.

The “House Hack” in One Picture



You live in one unit and rent the others. Instead of paying rent to someone else’s landlord, you build equity while tenants help cover the payment. Lenders may count part of the expected rent when they qualify you, so ask how yours treats it.

The Home You Live In vs. the Rental You Keep

They are not always the same house. Ask about the exit plan before you buy.

AS A HOME TO LIVE IN

- Room for your family and daily life
- Schools and commute to base
- Resale appeal when you sell

AS A RENTAL TO KEEP

- Rent that covers the full cost of ownership
- Steady tenant demand
- Easy to manage from a distance

Questions to Ask Before You Buy

YOUR LENDER

- What is my remaining entitlement?
- Do I qualify for a funding fee waiver?
- How do you count rental income?

YOUR AGENT

- How would this home work as a rental?
- What do taxes, insurance and repairs cost here?
- Who manages rentals near this property?

Your PCS Roadmap

Orders in hand



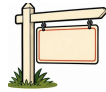
Talk to PCS Masters.
Decide whether you will
sell, keep or rent your
current home.

Get ready to buy



Meet a VA-experienced
lender. Check your credit
and entitlement.

Choose your team



Interview agents at both
ends of the move and ask
about their exit-plan
thinking.

Settle in



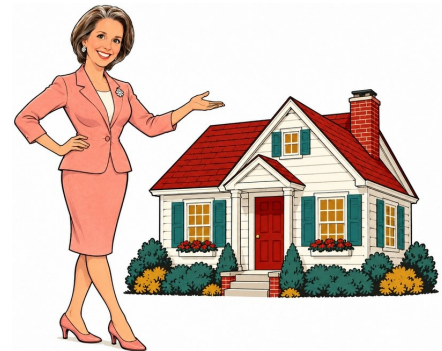
Set up care, schools and
routines. Keep building
your plan.

How Emily Cressey Can Help

Emily is a Washington State real estate broker with Keller Williams Greater Seattle and a PCS Masters partner agent. She has invested in real estate since 2002 and has owned and managed small multifamily rentals herself, so she can show you the rent side, not just the mortgage side.

She helps military and veteran families buy and sell, serving King, Pierce and Snohomish Counties, including families headed to Naval Station Everett and Joint Base Lewis-McChord.

- VA loan buyer guidance
- House hack analysis
- Selling when orders come
- Neighborhood, commute and school research
- Virtual tours before you arrive
- Investment property analysis



LET'S TALK

Emily Cressey

Call or text

(206) 245-8813

Emily.Cressey@HomeProAssociates.com
HomeProAssociates.com

General information only, not legal, tax or financial advice. VA loan terms, entitlement and funding fees depend on your situation, so confirm details with a VA-experienced lender and va.gov. PCS Masters and Military Life Mastery are separate organizations; Emily Cressey is a PCS Masters partner agent. Keller Williams Greater Seattle, 1307 N 45th St #300, Seattle, WA 98103. Equal Housing Opportunity.