

HOW TO STRETCH YOUR MOVING BUDGET

20 TIPS ON SAVING AND MAKING MONEY WHEN YOU MOVE

1. Request the money you paid as a deposit on your gas, electric, or water service when you moved into your present home. If you have been a good customer and consistently paid your bills on time, also ask your utility company for a "good customer" letter to take to your new town. The good reference could net you a deposit waiver at your new location.

2. Order one of the "Entertainment" books that are sold by organizations like charities and civic groups as fundraisers. The cost of the book is \$25-\$45 and it will pay for itself after only a few uses. The books are full of coupons that will save you money and allow you to relax and have a night out to dinner and a show to unwind from your move. To order a book online, go to www.entertainment.com or call 888-231-SAVE.

3. If you will be changing area codes when you move, contact your long-distance carrier now and ask about special programs or discounts available in the area you're moving to. Ask if changes to your present service will be required. This may be a good time to explore other options and consider changing carriers in order to save money.

4. It is tempting when moving to a smaller home to sell or give away furnishings. Instead, wait to do this until AFTER the move. Then if you discover you have some pieces you want to get rid of, sell them or give them away.

5. Prior to the move, gather all important paperwork you will want to have handy at all times. Insurance information, medical information, dental records, vet records. If your child is involved in activities such as ballet, sports activities, etc, speak with their instructors and coaches and ask for "To Whom It may Concern" letters regarding your child and his level of progress in each class. These will come in handy in your new town when enrolling your kids in the classes there.

6. Hold a Moving Sale to downsize and get rid of any items you truly don't want to take along when you move.

7. After your moving sale, donate any unsold items to charity and be sure to get a receipt for a tax write off.

8. Consider taking some of your unwanted items to a consignment shop. You will likely get more money for them through consignment.

9. Make sure you are not giving away or selling anything that may be worth a small fortune. If you are uncertain about an item's value, have it appraised.

10. Make arrangement for someone to pet-sit on moving day and/or the day before. This way there will be no animals underfoot as you come and go.

11. Visit your real estate agent and ask about maps of the area you are moving to. Also visit the local Convention and Visitors' Bureau and Chamber of Commerce for information and locations of the places you will want to know the locations of (supermarkets, movie theaters, etc) in your new town.

12. Once your move is complete and you are settled in, visit your local Chamber of Commerce again and get information on local attractions, historical sites, and all the interesting things to see and do in your new location. Oftentimes they will have coupons available as well.

13. Check with local banks for a "newcomer Kit". These packets are full of helpful information and usually contain an offer for a free product or service or some type of discount as a welcome gift.

14. If you are a "trailing spouse", in other words one who is relocating as a result of a spouse's career, get a jump-start on finding a new job by doing some research into the job market in your new community prior to moving.

15. Do some shopping around for homeowner's or renter's insurance prior to moving. An important point to keep in mind is to make certain that you are not paying for "overlapping" coverage (car insurance included with a home insurance policy, etc).

16. If you are moving from a residence where you paid a security deposit upon moving in, make sure it will be returned and check to see if you may be entitled to interest on your deposit. Make sure to take down the name and address of the rental office or agent and if you have not received any money due you within the specified amount of time listed in your rental agreement (generally no longer than 30 days after you vacate), contact the rental office/agent again.

THE FIRST FEW WEEKS IN YOUR NEW HOME

17. Contact the local Welcome Wagon if one is available in your community. Someone will deliver to your door a "Welcome Basket" filled with free things that can make your life easier and more pleasant as a "newbie" to the neighborhood.

18. Shortly after you settle in you will begin to receive a lot of what may initially look like junk mail. Don't throw it out without reading it thoroughly. Businesses are going to want to get the attention of the new folks in town, and this could work in your favor by way of discounts, free gifts/giveaways/samples, etc.

19. Consider joining the local "Newcomer's Club" if one is available. These clubs offer excellent advice, shared among their members, as to where certain items can be purchased, where the best prices can be found, etc.

20. As soon as possible after your move, pay a visit to the library in your new town. Secure a library card. Check out some movies or CDs to enjoy. Some libraries even offer framed artwork that may be borrowed, generally for 1-2 months.