

HOW TO STRETCH YOUR MOVING BUDGET

Twenty tips on how to make and save money when you move.

Make money during a move? Of course you can. There are several ways you can earn cash in the days and weeks before and after you relocate, and there are ways you can save money during that busy time, too. Here are 20 suggestions for putting greenbacks in your pocket. Even better, some of these tips come under the heading of "fun."

Before the move:

Tip 1

If your gas, electric or water utility never returned the deposit you made when you moved into your present home, ask for that money now. If you have paid your bills on time, also ask for a "good customer" letter to take to your new town. It might allow you to skip a utility deposit there.

Tip 2

You've seen "Entertainment" books full of coupons for meals, travel and leisure activities. The books are often sold by civic groups or charities in fundraising efforts. Why not send away for one now? You're likely to be too tired to cook every night during the busy weeks ahead, and dining out at half-price lessens the sting of paying for frequent restaurant meals. The books cost between \$25 and \$45, depending on locale, but that money can be recouped after just a few meals. And the coupons are usually good for an entire year. Entertainment Publications is a company that issues over 130 city and area editions of the book nationwide. To order a book online, visit their Web site at www.entertainment.com. For more information, contact them at 2125 Butterfield Road, Troy, MI 48084, or call (888) 231-SAVE.

Tip 3

If you will be living in another telephone area code, call your long-distance carrier now. They might have special programs available where you are going, or require changes from your present coverage. Or perhaps this is a good time to shop around among carriers to find a better plan. Investigate your options now and you might start saving money with the first phone call from your new home.

Tip 4

Are you moving to a smaller place? There is a temptation to sell or give away furniture you think you won't need. Wait! Many who downsize their home, retirees especially, arrive with too little furniture after paring down. When shopping for replacements they discover that new furniture is far more expensive now and they regret leaving pieces behind. It's okay to sell things, but take with you any major pieces you think you might use. If you don't need them after you've settled in, you can always sell or give them away.

Tip 5

Round up the records now that you will need to take with you, including medical, dental, school and veterinarian files. This can save costly toll calls from your new home. Also, while you are at your present address, ask your kids' counselors and coaches for "To Whom It May Concern" letters that tell what your child has accomplished in karate, after-school dance classes, swimming, etc. Having their achievements documented will help them fit comfortably into those same activities in your new community.

Tip 6

You might want to hold the always-popular moving sale to dispose of what you definitely do not want to take with you. For tips on making the most of a sale see our "How To Hold a Moving Sale" page. Among other tips, it offers questions you can ask the classified advertising department of your local paper about placing an advertisement, as well as advice on how to word an ad.

Tip 7

If you donate items to charity, remember to ask for receipts so you can document federal income tax deductions.

Tip 8

Consider consignment. Offering furnishings to a local consignment shop can bring you more money than you would make from a moving sale at your home. Visit one or more of these stores to see how they handle the consignment process and exactly what they offer for sale. Some carry a wide variety of merchandise including furniture, with prices substantially below the cost of new merchandise, but high enough to make a nice profit for you. Whatever you take in must be in good condition. Usually, you specify an amount you will take for each item and the shop adds a markup to arrive at a sale price. If the item remains unsold after a period of time, the store may reduce the price.

Tip 9

Be careful about selling or giving away what might be quite valuable. If you have doubts about particular items, have them appraised. Many jewelry stores offer free appraisals. For antiques, rugs and other furnishings, check the Yellow Pages under "Appraisers." Some of those services might be free as well. You might be one of the lucky ones who "finds" something worth big bucks buried in the attic!

The above applies especially if you have inherited furnishings and other odds and ends. Don't be too hasty to dismiss old tins, books, odd pieces of china, etc. Do some homework before you put them in a moving sale or consignment shop.

Tip 10

Is your pooch moving with you? You might start working now to gain some free pet-sitting credit with a friend or neighbor who also has a dog. Take his or hers for a day or so, perhaps while that family is away. Then cash in your chit on moving day or the day before. If you need Bowser out from underfoot, he will be far happier with someone he knows than in a kennel. And you'll like saving the kennel fees.

Tip 11

You'll need street maps of your new community. You should probably have at least three, and you can usually get them for free. Your real estate agent or relocation consultant is likely to have one for you. The Chamber of Commerce and Convention & Visitor's Bureau might have maps, too. Large banks often include a street map in their newcomer kits (more about banks later). Keep a map in each car. Since you might not have anything on the walls of your new home for the first few weeks, pin up a map for easy reference in helping you find your way around the neighborhood.

Tip 12

After you move, you may want to take an occasional break from settling in to do some exploring. You can get plenty of free printed materials about what to see and do in your new community from the Chamber of Commerce (chamber-of-commerce.com), the Convention & Visitors Bureau, and local or regional historical societies. The brochures and booklets can be a good pastime for the kids, too... you might even let them plan the family's first sightseeing excursion.

Tip 13

About banks and their newcomer kits: By all means call or write for one of those packets. They are likely to offer some free product, service or discount to welcome you.

Tip 14

Are you a "trailing spouse"? Get busy now to increase your chances of finding work soon in your new locale. First, take advantage of your spouse's corporate relocation program and its assistance for working spouses.

To get a feel for the job market in your new community, subscribe to the daily newspaper or access its classified employment listings through the Internet.

Begin networking now, too. Prepare to join professional associations in your new community, as well as other groups with the same background or interests as your own. Perhaps a fellow member of a committee you're on knows someone in a similar field in your new town. He or she might write you a letter of introduction.

Consider temporary work. It can bring in money right away, get you out and meeting people, and even lead to a permanent position. Keep in mind that today's temporary work force comprises more than clerical and industrial workers. Attorneys, accountants, nurses and architects, among other professionals, can find temp assignments these days.

Tip 15

You may call the same insurance company that holds your present homeowners or renters policy to get a quote for coverage at your new address. But don't stop there. Costs vary among carriers for the same coverage, and you might be able to save.

Shop around, and use the Internet to make researching easy.

Also, be certain you are not duplicating coverage. Compare your standard homeowner's and automobile policies, as well as any umbrella coverage you might have, to be certain you are not paying for overlapping coverage.

Tip 16

Are you leaving an apartment and expecting your security deposit to be returned? Check now to see if you are entitled to interest on that money. Many communities require landlords to deposit such sums in the bank. The tenant gets it back, with interest, when he or she moves and leaves the apartment in satisfactory condition. (Not all renters can expect that small bounty, however. Owner-occupied buildings of three units or fewer are usually exempt from having to pay interest.)

If you paid a pet deposit when you moved in, look into that as well. Should it be returned to you if the apartment is left as you found it?

Take with you the name and address of your building's owner or managing agent, and contact that individual or office if you have not received the money due you within 15 days after you move.

The first few weeks in your new home...

Tip 17

Call the Welcome Wagon. Although it is not in every community, you might be lucky enough to find it where you are. Look for the number in the White Pages under "Welcome Wagon." A "hostess" (most representatives are women) will deliver a basket of free goodies to you which will include small gifts and discount coupons from area merchants.

Tip 18

During the days right after you move you're bound to receive something in the mail good for a free or discounted product or service from those eager for your business. So don't be too eager to toss out what looks like junk mail — it could be worth money or gifts! For example, some supermarkets send neighborhood newcomers coupons good for a complimentary breakfast — free eggs, bacon, bread and juice. A nursery might welcome you to town with a coupon for a free plant when you stop by.

Tip 19

You might want to join the local Newcomers Club. Such groups, usually made up mostly of women, may offer free or inexpensive ways to see the town. Also, these clubs are a good way to meet people and make new friends. There may be bridge games for members, current affairs groups, sightseeing trips, and crafts sessions. They may have groups interested in food, who meet for gourmet gatherings in someone's home where everyone brings an interesting dish. Look for newcomer activities and phone numbers to call in your local newspaper under "Calendar of Events."

Tip 20

Visit the library in your new town as soon as you can. Some have framed art that can be borrowed for one or two months with just a library card. You might find a few paintings or sketches to fill bare spots on your walls for a while.

Many libraries also allow you to check out videos on a library card. And don't forget books on local history and places of interest to acquaint you with your new community.

