



## Moving Tips That Can Save You Money

### GET MULTIPLE ESTIMATES FOR EVERYTHING

Anything about your PCS move that you have to pay for, whether it is renting a trailer or hiring a cleaning crew, is worth the trouble of getting more than one bid. Your options are rarely limited to a single source, and you probably do not have to pay a premium price for acceptable service.

### USE UTILITY BILLING CYCLES TO YOUR FINANCIAL ADVANTAGE

Many utility companies—cable and phone companies, in particular—require payment for a full month of service and will not prorate your bill if you end service in the middle of their billing month—whatever the start and end dates of that month may be.

At least a month ahead of your move, arrange a shut-off date that will not cause you to pay for service you will not use. That may cause a bit of inconvenience (and you certainly do not want to shut off your water or end trash pick-up too soon), but it can also keep you from giving money away.

### LOOK INTO A UTILITY CONCIERGE IN YOUR NEW LOCATION

Not every city has such services, but large cities often have utility concierges that work with local utilities and often offer special deals on their services. Make sure the concierge does not charge you. (Usually, they are paid by the utility companies for providing sales and customer service.)

Not only can utility concierges save you money, they offer great convenience and welcome local knowledge. Anyone who has ever tried to figure out at a distance which water district a particular address is located in knows how difficult and time-consuming that can be.

### CONSIDER MOVING INSURANCE

Wait ... your homeowners, renter's, or auto policy covers damage to your goods in transit, right? Why pay extra for moving insurance?

Because you probably have your household goods insured at actual cash value (ACV) rather than replacement value, that's why. So, when a chair puts a divot in your plasma TV, you will get what it would cost to replace your TV (or chair) from a thrift store, not what you will actually wind up paying for that new flat-screen.

Do check with your property and/or auto insurer to make sure you understand the terms of any existing policies. And if you decide that you need more or better insurance, do shop around for the best deal.

### IMPOSE ON FRIENDS AND FAMILY

If you are driving a long distance, stay overnight with friends or family members along the way. Map your route and call ahead. Maybe you're not all that close with some of your service buddies, but it's just one night, and they've probably done the same thing when they were PCSing. Promise yourself you will do the same for someone else, someday.

## DO NOT PACK YOUR CLUTTER

Not only can selling or donating belongings earn you money (or at least a tax break), it will also eliminate weight, which can cost you significantly if it exceeds a mover's set threshold (or strains your own back).

You may also incur storage costs on arrival, if your new residence lacks the space of your old one. Anything you have not worn, used, or read in the previous year—and all the stuff that is still in boxes from the last time you moved—is a candidate for disposal. Be ruthless.

If you plan to move bulky items like furniture and appliances, check your new home's dimensions. Avoid the trouble and expense of moving a king-sized bed and its matched dressers and night stands if there is simply no way all that is going to fit into your new bedroom.

And speaking of appliances: If you need to move your appliances, consider their ages, sizes, and colors. Do you really want to move that 20-year-old avocado washing machine?

Along with weight and space, you can also save time by donating items you do not want to move. Many charitable organizations—like the Disabled American Veterans and the Salvation Army—will come to your house and take away your unwanted belongings for free.

## GET YOUR BOXES ON THE CHEAP

If you are packing all or some of your household items yourself, you may be offered the chance to buy boxes. That can be tempting—commercial boxes are clean and square and free from extraneous markings. But it can also be expensive, especially when you buy from a commercial mover or moving supply store.

Here are some strategies for getting serviceable boxes for free, or just a little:

- › Bring empty boxes home from your office or workplace.
- › Get boxes from friends who have recently moved or post a request on a social network.
- › Look in your local paper's Free for Free section, or on Craigslist.
- › Check the local package or liquor store. They often have piles of sturdy boxes and though they are often smallish, they are just the right size for books.
- › Consider renting boxes. The rental company delivers cardboard boxes to pack, then picks them up again when you are done with them at your new place.
- › If you do not rent them, you might be able to sell your used boxes. There are companies—Container Exchanger and Box Cycle are two—that will actually buy boxes for use by other movers.

## PACK YOUR GROCERIES

Save useable non-perishables instead of buying all new groceries at your new place.

## SETTLE IN GRADUALLY

Resist the urge to refurnish and redecorate right way. Your life has probably been in turmoil for months and it can be tempting to want to put roots down quickly, regardless of the cost in credit-card debt. Instead, buy minimal furnishings for cash. Go to discount stores or thrift shops. Tell yourself you will upgrade later. As you do, work on one room at a time, and do not go on to another until the first one is finished...unless your daughter is sleeping on the floor until her room comes up in the rotation.

