

Keeping an Eye on Moving Expenses

Relocating can be an exciting adventure. It also can be stressful, especially when it comes to the cost. To ensure you complete your move without breaking your budget, keep these expenses in mind:

- Contact your health, home and car insurance companies. The cost of coverage in your new community and home may be different from your previous location.
- Shop around for a moving service or moving truck. Before hiring the movers, check for consumer complaints against them with your consumer-protection agency.
- Long-distance movers base their cost mostly on the weight of the load; local movers base their charges on hours of actual labor. Get cost estimates up front and in writing, and get details on all the services provided, including insurance for your personal belongings.
- Videotape or document your possessions. This is helpful for insurance purposes and in the event of a moving accident, theft or loss.
- Contact all companies that send you regular mail and bills, especially finance and credit card companies, and indicate your change of address.
- Register for services in your new neighborhood, including electric, telephone, gas, cable, water and waste pickup. Check the costs of these services against your old ones and adjust your budget accordingly.
- You'll likely need a new family physician or primary-care doctor and dentist. Be sure your insurance plan covers each doctor and dentist.
- Try to arrive at the new home before the movers do. Document any items damaged or broken during the move so you can file claims later.



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