

## TO DO LIST AS YOU MOVE-IN

1. Contact your insurance company. The insurance provider will lead you through a series of questions to understand the types of insurance that you will need and how much. Pay close attention to policy details and deductibles (the larger the deductible, the lower the annual premium). You can set up automatic payment for insurance monthly or annually.
2. Call your utility provider and get your electrical, heating and water services connected. Inquire about the payment options and select what suits your budget. For example, heating/cooling bills can sometimes be set to a budget program whereby the amount is the same each month regardless of the season and the amount of gas you use. This can be helpful for new homeowners on a strict budget. But paying a variable amount each month may work better for others.
3. Internet, phone and cable will need to be set up if you use those services. Hunt around for the best deal – often it's cheaper when these are bundled together.
4. Property taxes can typically be paid monthly or annually. By calling the appropriate department in your city, you can register for a property tax payment plan that will work best for your cash flow. Property taxes are calculated based on a percentage of the value of the property each year. So pay close attention to property tax assessment that is mailed to you annually and if you don't agree with the amount (valuation put on the home), you have the right to challenge it.
5. To best manage the operations costs associated with your home, establish a budget and stick to it. If you are stumped on how to prepare one, use templates from Mint.com Google documents or your bank.

