

### Are You Ready for the Coming Year? (Excerpt only)

How prepared are you for the coming year? You may have made several New Year resolutions but life in general may still seem as hectic as the holidays. Here are seven steps to help you start this year on the right track.

**Check your gift cards and organize returns.** The holidays have just passed and it is common to receive gift cards or gifts that do not work out. Check any gift cards to see when they expire, if registration is necessary, or if the card discounts over time, Make a plan to use them because it could happen that the retailer is no longer in business if you wait too long. It is too easy to let returns and gift cards slide until it is too late. Take care of your returns or gift cards in a timely manner so you can put them to good use.

**Clean up the clutter.** The New Year is a great time to go through your home and clean out items that you never use. If you haven't used something in a long time, you probably never will. Donate useful goods to charities to help other people and be sure to get the receipts for future tax returns. You may even find things you've been searching for while cleaning up.

**Organize your papers and receipts.** April 15<sup>th</sup> will be here before you know it! Organize your papers and receipts for your bill paying and income tax return. Be ready so that if you have taxes coming back, there is no delay.

**Review your budget.** Plan next year's finances now so you know what you will be able to afford during the year, such as a vacation, a new appliance, or that upgrade you want. If you are making monthly payments for services you do not use and/or do not need, cancel them. See if there are bills to combine into one payment. If you have credit card debt, figure out how you can pay it off.

**Review all your policies.** Once a year you should review all the due dates of your policies – renter's insurance, car insurance, life insurance, warranties, etc. January is a good time to do this review. If you still do not have renter's insurance, then set up a policy as soon as possible. There are no funds or programs to replace your contents during an emergency or disaster except renter's insurance.

**Check your smoke detector/alarms.** Start this year's safety program by checking all smoke alarms. If a device is not working, replace the batteries. If it is still not working, then report it to your property manager immediately. Remember to continue this throughout the year - this can...

## Focus on Safety (*Excerpt only*)

It is always important to focus on safety for yourself and your family. As we enter into the last quarter of the year and the holiday season, it pays to increase your awareness on possible threats. There are just more opportunities for things to happen in so many areas.

**Protect your personal information.** Identity theft has become a billion dollar industry *every year*. During holiday seasons spending normally increases, this gives thieves more incentive to target credit cards and information.

- Keep identifying information such as social security numbers, passport, driver's license, photo ids, credit cards, bank accounts, or other financial information secure at all times.
- Dispose of any identifying information properly. Thieves will go through mailboxes, garbage receptacles, and discarded items looking for anything that encourages theft. Get rid of unnecessary documents or old credit cards by shredding them properly.
- Check your bank and credit statements when you receive them. If possible, do it more often by accessing it on line. Report any discrepancies as soon as possible.
- If you store information on your cell phone or computer, use a secure program that will protect you from hackers. The newer cellular devices are the latest target because people now access their financial information regularly.
- Never leave any identifying information, such as a driver's license or credit cards, anywhere unattended and be cautious of where and to whom you give information.
- Learn how to use social media wisely. Beware of what you put on social media, such as Facebook. Do not give out personal information that can help predators. For example, if someone is tracking you, you don't want someone to know that you are away shopping at the mall or going on vacation - they may know where you live and target your home for a burglary.

**Protect your residence.** Whether you are at home or away, you should always follow certain safety procedures to prevent problems.

- Always secure windows and doors. Burglars today are often aggressive and have no fear of entering even when a resident is home. If locks, windows, or doors do not work, contact your property manager for repairs ....

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