



Winter Organizing Checklist

January Must Do's

- Purge your personal finance files and create a new set of folders for the current year. Shred everything containing any personal information and add items to your safety deposit box when appropriate.
- Organize tax records and W2s in advance of meeting with your accountant by month's end.
- Schedule appointment with accountant to review taxes.
- Check all window/door openings for drafts. Reseal any gaps to lower heating costs. Plan to clean windows during the process.
- Contact heating service company to inspect your system, make any needed repairs.
- Clean gutters and if you live in a wooded area, consider having them covered.
- After you put away holiday decorations, inspect attic insulation and remove any debris, loose items, or unwelcome critters who have taken residence in the eaves.
- Get your flu shots, including H1N1, because the season lasts through April. While visiting the doctor, request an updated copy of your children's immunization records and have any sports physical forms completed for the upcoming spring season.
- Review financial plans and make sure you've not missed any year-end contributions opportunities that might still be active. If you don't have a tax deductible vehicle in place, set one up.
- Review company medical plans to see if any new offerings might better serve the needs of your family.

Plan Now for January, February, and March

Paperwork with a Purpose

- Reserve your summer vacation week now for the most flexibility.
- Schedule carpet and window cleaners for the end of March.
- Schedule any interior painting projects during the quieter indoor months.
- Schedule oil change and any needed seasonal or annual automotive services.
- Schedule necessary medical appointments for all family members, including pets.
- Take a quick spin through your house to create a video inventory to store in your safe deposit box.
- Contact insurance agent to add any new purchases from the previous year to your personal articles policy.
- Review your will to insure it is both current, including any children that you may have had in the past year or a relocation of residence, and complete. There are numerous directives that extend beyond a traditional will and having a thorough and well executed will may well be the most protective money you will every spend on your children.

- Create an Emergency Document Portable file system to include copies of Banking Records, Business Paperwork, Contacts, Deeds/Titles/Registrations; Family Records, Funeral Instructions, Insurance Policies, Investment Paperwork, and Legal Documents.
- Keep your eye out for summer camp registration, open house tours for private schools, and pre-school announcements for the upcoming year. All of these programs fill fast and early so stay ahead of the game by registering now.

Household Have To's Once Every Quarter

- Change or clean filters in furnace units and all intake vents.
- Check hot water heater.
- Flush all drains with cleaner to keep clear.
- Flip mattresses on beds.
- Wash quilts, pillows, and rugs to keep dust mites at bay.
- Clean out refrigerator and vacuum coils for maximum efficiency.