# **BUDGET YOUR MOVE**



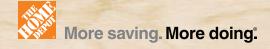
Before you move, it's important to budget for both time and money. Here's some moving advice to consider before your DIY move.

#### **CONSIDER THE TIME AND EFFORT**

- Do you have the stamina? The contents of an average three-bedroom house (two adults and two children) weighs 10,000 pounds.
- · Do you have enough vacation time to get through the whole process, from packing to unloading and unpacking?
- Can you round up enough helpers to get the job done at both ends of the move? Are your friends or family up to the challenge?
- Will you or one of your friends be able to drive a large van or truck?
- If you're moving miles or states -- away, you'll have to budget for costs over and above the truck rental. Have you set aside a budget for gas and toll fees?

#### **FACTOR IN INSURANCE COSTS**

- You'll need coverage if someone helping you is injured in the process.
- Coverage for drivers operating a moving van is also a good idea especially since car insurance policies usually exclude this.
- You may need cargo insurance to cover accidental loss or damage to possessions while in the truck. Most home
  policies exclude this, but it's often available from the rental company.



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# LOOK OUT FOR ADDITIONAL TRUCK-RENTAL FEES

- The rental of a truck or trailer may include a deposit that will be refunded when you return the vehicle.
- Check the contract for extra-mile charges or fees for one-way rentals.
- You'll typically pay higher rental fees during the peak summer-moving season, as well as on weekends and around the first and last days of the month.
- Calculate the cost of fuel used for rental vehicles. A fully loaded 26-foot truck will average about 10 miles per gallon.

## OTHER MOVING DAY COSTS AND CONSIDERATIONS

- Factor in the cost of gas, tolls, meals and lodging if you're driving a long distance.
- Consider the need to drive slower than you would in your own car and the possible need to modify your route based on clearance or construction issues.
- Don't forget the expense of hired hands, plus food and beverages for any friends and relatives who are helping with loading and unloading at both ends of the move. At the very least, you'll want to provide food at the start and end of the move, and bottled water available throughout the process.
- If you have pets, you may want to lodge them at a pet day care so that they stay safe and out of the way.

#### **PACKING ESSENTIALS**

- Find all of your moving essentials, such as tape, wrapping paper, boxes, bubble wrap, labels, markers and furniture padding at the lowest price around at The Home Depot.
- Not sure about quantity? The Home Depot experts will help you figure out how much to buy.

#### **CONSIDER THE KIDS**

- If your children are still in school, the summer is a less disruptive time to relocate. Make sure you check moving-company schedules and prices, however, since peak periods often mean higher rates.
- Don't forget to factor in childcare. Hiring a babysitter will keep your kids entertained and out of harm's way, leaving you to focus on the tasks at hand.

#### **SAFE STORAGE**

- If you're running out of space, consider buying an outdoor storage unit from The Home Depot or renting one.
- Many rental units can be dropped off at your home.
   Then you pack it at your own pace. The company will pick up the unit when you're ready, and then safely deliver it to your new home. You may also store items for a longer period of time, often for a fee.
- Self-storage facilities are also an option when you need a temporary place to store items during a transition. They can also be a more permanent place to put things that won't fit in your new home, or to store items you don't need access to on a regular basis.

### FIND CREATIVE WAYS TO SAVE ON EXPERT ASSISTANCE

- Self-service moving companies will deliver a truck or trailer to you to load up, then a company driver will take it to your new home.
- Share the expense with another family, or two.
   Charges are usually assessed based on how much load space you use.
- Most moving companies provide workers on an hourly basis if you just need a little extra help. Check the fine print for additional charges.

#### KNOWING WHEN TO CALL IN THE PROS

- · Get estimates from several reputable companies.
- Ask if the quoted price includes professional packing and if the insurance provided by the company meets your needs.
- For a head start on questions to ask your mover, see 20 Questions to Ask Your Moving Company.
- · Consider hiring professional movers for:
  - Disconnecting or installing appliances such as washers, dryers, refrigerators with ice-makers and dishwashers.
  - Moving heirlooms, such as grandfather clocks and china cabinets with curved front glass.
  - Moving recreational equipment, including pool tables, exercise equipment and swing sets.
  - Breaking down or reassembling large items such as waterbeds and wall units.
  - For items such as cars, motorcycles, boats and pianos, look for a specialty transporter.