

# PERSONAL TRANSITION CHECKLIST



## Real Estate and Moving

- Contact a real estate agent to sell your home (homeowners).
- Notify your landlord of your vacate date (renters).
- Contact a real estate agent in the area where you are moving to show you properties to buy or rent.
- Contact a mortgage company to pre-apply for a mortgage; get a VA home loan form from the VA if you'll be obtaining this type of loan.
- Explore home warranty options on your new home.
- Explore homeowners or renters insurance on your new home or apartment.
- Consider a do-it-yourself move to save money; contact a truck rental company.
- Determine personal property storage if necessary.
- Obtain moving and/or personal property insurance if your homeowners or renters policy does not cover you during a move.

## Home Improvement and Consumer Electronics

- If you plan improvements on your new home, compare do-it-yourself home improvement costs versus outsourcing to a contractor.
- Determine if you need to buy new furniture to fill your new home and plan that amount into your budget.
- Determine if you need to buy new appliances and electronics equipment to fill your new home.
- Consider your budget when making decisions on which brands to buy.
- If you use your work computer and don't own a home computer, consider buying a new home system if necessary.

## Telecomm and Utilities

- Notify utility and telecomm providers of your move date.
- Revisit your home phone, cellular phone, cable and Internet service providers and determine best options. Many companies now offer discounts on package deals including all of the above.
- With utility deregulation, consider your options with respect to electricity, water and gas providers.

## Health and Life Insurance

- Investigate your options for transitional health care.
- Determine your family's life insurance needs and how to replace SGLI. Consider whole vs. term life policies from a range of companies.
- This is a good time to revisit your auto insurance policy - obtain several policy quotes and determine which one best fits your needs and budget.

## Financial Planning

- Consider your bank or credit union needs: Do you need a physical branch in your new hometown?
- Transition is a prime opportunity to revisit your financial planning. Interview several financial advisors and determine your retirement, education and insurance needs and how to get there.

## Wardrobe

- A sharp personal appearance and updated wardrobe will be important in your new job. Consider upgrading your wardrobe.
- Start assembling a wardrobe for interviewing and for your new job.
- Buying clothes over a period of time keeps the cost down compared to buying all at once.

## Family

- Getting married? If so, research high-ticket purchases such as engagement rings, receptions and honeymoons.
- Find a child care provider in your new hometown.
- Register your children in their new school.
- Find a family physician and dentist in your new hometown.

## Educational Needs

- If you need additional education, vocational training or certifications to compete in the job market, explore your options for online and distance education. Consider using your GI Bill to help defray costs.

## Travel and Leisure

- Use your terminal leave to take a well-deserved vacation before you start your next job. You may not have much vacation starting a new job.

