

Hi everyone, Jerry Manor here. Today on SeaComm Money Matters are some financial tips for autumn. If you are like me, fall is the best time of year. The return of cool breezes, beautifully colored leaves, and pumpkins is great. It's also a perfect time to take stock of your summer spending to see what shape you are in financially. Here are some money tips as we move into autumn.

Financial planning is bringing the future into the present so you can do something about it now, and that's important when it comes to your end-of-year finances. Company benefits often begin on January 1, so pay close attention to your employer's open enrollment period should you need to change your options. If your company has benefits like a flexible savings account (FSA), a health savings account (HSA), and a 401(k) (especially if there's company matching) determine what works best for you.

Fall is a great time to get your home ready inside for winter. Not only will it make you more comfortable during the cold months, it will also save you money. Cleaning out your gutters in late autumn, when all the leaves have fallen, can help you avoid drainage trouble in winter. If your driveway or sidewalk needs repair, do it now before rain and ice seep into the cracks and holes, potentially causing costly underlying damage. Be sure to turn off your outside faucets and detach the hoses to make sure there is no water in them to freeze.

Have your furnace serviced and change its filter so it's at peak capacity, and check your windows and doors for drafts and cracks, sealing where needed. If you use a fireplace, make sure the chimney is clean and be sure to close the draft when you are not using it so you don't lose heat up the chimney.

Another good tip, take necessary steps to winterize your car to save you financial headaches down the road. Check your antifreeze level and temperature, tires, and the status of your wipers and windshield fluid. Have your heater and defrosters checked to make sure they are functioning well. A winter storm survival kit could be a lifesaver. Here are some items to consider:

- Blankets or sleeping bags
- Extra stocking caps, warm socks, gloves/mittens
- Flashlight with extra batteries
- First-aid kit
- Booster cables and windshield brush/scraper
- Drinking water and high-calorie, non-perishable food (trail mix, energy/protein bars)

- Sand or cat litter for traction
- Cell phone adapter/charger... So be ready for winter

Many times, we pay the price for waiting until December to take care of our holiday shopping—when you're desperate, stock is depleted, and the calendar is dwindling down, you'll tend to pay full price. But if you're smart about it, you can plan ahead and enjoy the holiday rush.

During the time between now and Black Friday get started and make smart choices. Also, be sure to set aside a little money out of every paycheck for the holidays which will really help when the January credit card bills arrive. Remember if you pay the credit card bills in full, you don't have to pay any interest for Christmas and that is a very good thing!

I know we're still in August but September is just around the corner. Just like any other season it's a good thing to be prepared. Take a few minutes to think and plan for the upcoming fall. Your peace of mind and your wallet or pocket book with thank you.

That's it, thanks for listening to SeaComm Money Matters and Have a great weekend!