



4 Financial Moves to Make This Fall

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September marks the end of summer and the start of the frantic dash toward the end of the year. Before life becomes too chaotic once again, it's a good time to take a fresh look at your financial situation.

Here are 4 fall financial moves you can make to reduce your financial stress and gain a greater sense of control as we approach the holiday season.



1) Review your benefits during open enrollment

Open enrollment is a once a year thing. It's also a good forced reminder to review a few financial issues from your workplace. Changes happen every year like marriage, divorce and the birth of a child. First, review your Flexible Spending Account (FSA). Decide how you'll use the money or decide if this is the year you need to start using one. Second, review your life and disability insurance. Decide if they need to be increased or decreased.

2) Max out retirement savings

This is a good time to finish contributions to your Traditional or Roth IRA, because after the holidays you

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may be short on funds. It's also a good time to adjust your 401(k) withholdings, so you can get all the match and tax benefits. Starting now gives you a few months to spread it out.

3) Plan your holiday spending

The holidays are a great time to eat, drink, be merry....and overspend! Why not set aside some funds now to cover gifts for family, coworkers and friends? In fact, why not start a Christmas Club savings account this fall? Set up a dedicated account and transfer money to it every month until next October. At the end of October, you'll have the cash to either fund the holidays outright, or enough to put a dent in it.

4) Dump your losers

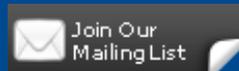
No, not the losers you were thinking of! Dump the stocks you've lost money on all year long. If you do it now, you get the tax-loss and a few months later, buy them back if you think they still have potential. It will also offset any gains you have in other stocks.

Source: www.huffingtonpost.com

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