

# **COMPREHENSIVE GUIDE TO GET SETTLED IN YOUR NEW HOME**



# ABSTRACT

Moving to a new home can be both exciting and overwhelming. This guide offers practical tips to help you settle in quickly, from unpacking essentials to adapting to your new neighborhood, ensuring a smooth transition.

# INTRODUCTION

Relocating to a new home is a significant milestone that brings new opportunities and experiences. However, the process of settling in can be daunting without proper planning and guidance. This guide is designed to provide a structured approach to help you navigate this transition. It addresses practical aspects like unpacking, organizing, and setting up utilities, as well as emotional aspects like adapting to a new environment and building local connections. By following these steps, you can ease the process of moving and create a space that truly feels like home.

## I. Moving and Packing Tips for Your Smoothest Move Yet

Packing up your life and moving down the street or across the country doesn't have to be disastrous. Learn how to pack boxes for moving, and you'll be relaxing in your new space before you know it.



Moving—like getting a tooth pulled or driving a very long distance through uninteresting landscapes—is one of those trials almost everyone must face. It's sometimes unpleasant, it's never exactly fun, but it usually leads to a positive outcome. Of course, particularly with moving, the success of the endeavor really depends on avoiding moving mistakes and planning ahead to make the process as smooth as possible.

## Prep Ahead

Fortunately, and likely because almost everyone does end up moving at some point, there are plenty of tried-and-true moving tips out there to make the whole process easier. Following a moving checklist can help you make sure everything's in order before, during, and after the move; another good moving tip is to commit to having a good attitude about all the change to come.

Some moving tips focus on how to pack a moving truck most effectively, while others offer reminders to cancel various services or arrange for things to be prepared at the new house; still more focus on smaller details, such as how to care for pets during a move or what to do when the movers are late. The most important moving tips, though, may relate to the physical move itself.

A lot can go wrong during a move. With all the details and moving parts, there's no one-size-fits-all guide with moving tips for every single scenario that could come up during the moving process. Different people will have specific needs or concerns—such as how to pack china for moving, safely moving valuable wood furniture or delicate heirlooms—but for most cases, this general list of moving tips and tricks will help. Take a look, and prepare for a smoother, quicker, easier move.

## Moving Tips, Tricks, and Advice

### 1. Get rid of some stuff

Packing all your possessions into boxes, bags, and more can be overwhelming. Make it a little bit easier on yourself by cutting back on clutter as much as possible. Before you pack a single box, do a merciless purge of unused or unnecessary items. You'll have less to pack, less to move, and less to unpack—and you'll start life in your new space with a clean slate.



## 2. Make a moving folder

Start collecting new address info, rental or purchase papers, moving contracts, and more in one folder. (Consider a hard copy, rather than a digital one, in case computer or phone batteries die during the move.) If any questions come up during the planning process or the move itself, you'll have the answer (and records of agreements, payments, and more) on hand.

## 3. Pack as far in advance as possible

Ideally, you'll know about a move (even if you're not sure of the final destination) weeks or even months in advance. Start by packing off-season items and the items you won't miss. If you're moving in summer, you can pack winter coats in advance—and likely books and other once-in-a-while items. When it's finally time to move, many items will already be ready to go, giving you less to stress about.

## 4. Book early

If you're hiring moving services, renting supplies, or hiring professionals such as painters or cleaners to work on the house, book early. Waiting to do so could mean paying a higher price, or not being able to get a truck or movers at all, particularly if it's peak moving season.

## 5. Schedule utilities for your new place

Once the dates are finalized, contact your utility providers to schedule service at your new home. You don't want to arrive there, tired from the move, only to find that the electricity, water, or heat is off. Schedule it ahead of time, and keep records of your

requests in your moving folder. At the same time, request service stops for your move-out date at your current home.



## 6. Keep the essentials with you

On the night before the move, tuck everyday essentials—a change of clothes, a toothbrush, must-have stuffed animals or toys for the kids, medications, paperwork, etc.—into a suitcase or bag you'll keep with you in the car, the truck cab, or on the plane. If catastrophe strikes and the moving truck gets lost, at least you'll have some essentials with you.

## Packing Tips for Moving

### 1. Use the right size boxes

When you pack books for moving, pack them or other heavy items in small boxes; light items, like linens and pillows, can be packed in bigger ones. (Large boxes packed with heavy items are a common complaint of professional movers. They not only make the job harder but also have a better chance of breaking.)



## 2. And suitcases

Any suitcases you own can (and should!) be put to work. Wheeled luggage can hold heavier items, while weekend bags and carry-ons can be stuffed with pillows, blankets, linens, or clothes. Your hamper and laundry baskets can be filled too.

The Best Packing Materials for Your Next Move (and How to Use Them)

## 3. Put heavier items on the bottoms of boxes, lighter items on top

And if you're loading the truck yourself, pack your heaviest boxes first, toward the front of the truck, for balance.

## 4. Don't leave empty spaces in the boxes

Fill in gaps with clothing, towels, or packing paper. Movers often won't move boxes that feel loosely packed or unbalanced.

## 5. Avoid mixing items from different rooms in the same box

It will make your packing quicker and your unpacking a lot easier, too.

## 6. Label each box with the room it's destined for and a description of its contents

This will help you and your movers know where every box belongs in your new place. Numbering each box and keeping an inventory list in a small notebook is a good way to keep track of what you've packed—and to make sure you still have everything when you unpack.



## II. 5 Hidden Costs Of Moving That You Need To Know

You're so ready to move to a new apartment but you're not sure if you can afford a higher rent.

Typically when someone tells me they are considering moving, the biggest question is whether they can afford to spend more each month on housing.

However, moving usually requires a ton of other costs that can affect your finances far more than a monthly increase in rent would. It's not uncommon to need upwards of \$5,000 in order to pull off a successful move.

So how much cash will you need? Check out these five up-front costs of moving below and estimate how each will apply to you.

### 1) Furniture and Decor

You might think you have everything you need for your new place but the truth is, you probably don't. Maybe your existing furniture won't fit into your new floor plan. Perhaps you'll need a fresh coat of paint and some artwork to make the place feel like your own.

And even if all of the basics are covered, a fresh start often makes us want new stuff. You might suddenly feel compelled to buy that big screen TV you've had your eye on or splurge on that super comfy desk chair.

It's important to set money aside for any upgrades so that you're not tempted to go into credit card debt for these purchases. To estimate the up-front costs, make a list of all the things you'd ideally like to buy when you move. Then tally up the total and make sure you are factoring those extra costs into your move.

## 2) Deposits

In order to get the keys to your new place, most landlords will require that you put down a security deposit which is typically equal to one month's rent.

In addition to your security deposit, you'll usually be required to prepay your first month's rent when you sign your lease. In terms of timing, this could happen well before rent would normally be due. So it could create cash flow issues for you if you don't have ample savings.

In some cases, you may even be required to put up last month's rent in addition to the security deposit and first month's rent. That means you could need enough cash to cover at least three months worth of rent in your new place before you even move in.





### 3) Overlap in Rent

In competitive rental markets, it can be tough to find a great place that's in your price range. And when you do find a rental that meets your criteria, it's easy to feel like you have to jump on it -- even if the timing is terrible.

For example, let's say the lease on your current place ends on the last day of the month, but the lease for the new apartment you want to move into starts on the 15th of the month. Signing a lease for your new apartment would mean that you'd be paying double rent for two weeks.

That extra cost can be substantial in certain markets. In New York City, the average rent for a one-bedroom apartment is nearly \$4,000. So paying double rent for half a month would result in an extra expense of almost \$2,000.

### 4) Moving Costs

Whether you hire professional movers or rent a truck and have your friends help out, moving your stuff won't be free.

All too often, these costs are an afterthought. Getting quotes on moving costs before you even start your apartment search is a great way to make sure you have enough cash handy to cover them when the time comes.



### 5) Extra Fees

If you plan to work with a realtor or broker, ask what their fee is before you look at apartments. In some markets, the agent is paid by the landlord so their help is free of charge for you. But in more competitive markets, you may be responsible for footing the bill. For example, in New York City having to pay your broker 15% of annual rent is common.

Also, some apartments may charge up-front fees for things like building amenities or having a pet. Be sure to factor any extra fees into your budget before you sign a lease.

### III. How To Pack Liquids When Moving House?

Moving to a new home usually involves many tricky steps and a list of tasks that stress out most people. It all starts with sorting and decluttering and ends with packing and moving your stuff. A big challenge comes your way during the process, and that is packing liquids. Following an effective method to prevent damage and spills is essential.



There can be multiple reasons behind the spilling of liquid during transit. The boxes can tip over, or sometimes things can get jostled around.

If your liquids are not properly secured, then it can create a lot of mess. You can request your preferred removalists in Brisbane to take special care of the liquids, but

that will not be enough. Packing it properly is more important. Here is how to pack liquids when moving house. Follow these tips to make sure your household liquids are safe and secure.

## 1. Evaluate Your Liquid Items

It does not matter which type of liquid you have, all of them have the potential to cause severe damage. For instance, water can degrade the packed boxes, leading them to break. So, it becomes important to understand the liquids you are dealing with.

This way, you will know how many packing materials you need. It is worth noting that moving dangerous goods and liquids in a moving truck is not allowed. As a general rule, if the item is toxic in nature, flammable, corrosive or explosive, Brisbane removalists will not move them.

## 2. Eliminate the Unnecessary Liquids

The fewer liquids you have to move, the better your moving process will be. Just like you eliminated risky liquids, get rid of the ones you do not plan on using in the future. It also includes the ones you have not used in the past few months or even years.

These items are worth the risk of packing if they are not going to serve you at the new residence. So, it is best to eliminate them during the sorting and decluttering process itself. Furthermore, if there are liquids that can be used, then donate them to those in need. If not, discard them appropriately.

## 3. Pack All the Liquids Together

Arguably, the best way to protect your belongings from getting damaged during the move is to separate all the liquids. Packing all liquids together means all of them will be well-contained. Worst case scenario, even if there is a spill, it will not cause much damage.



To further minimise the risk, it is recommended to pack the liquids by type. Pack the kitchen-related ones in one box. Similarly, pack the toiletries and cosmetics in one box. It should be fairly easy if you have already sorted your liquids. Packing similar items together makes it easier for you and the budget removalists in Brisbane to take care of the essential liquids.

#### 4. Apply the Right Packing Technique

For maximum protection, it is best to purchase the appropriate packing materials. Start by gathering the necessary supplies, such as garbage bags, plastic wrap, and packing tape.

Put the plastic wrap on the liquid container's opening after you have removed its top. Once it is done, put the top back on. To wrap the top from the outside, take a bigger square of the wrap. Wrap it around the top's outside. Finally, secure it using packing tape.

If you are using cardboard boxes for the job, then also get the garbage bags. Place the bag in the box to ensure the opening is facing upwards. Place your wrapped and sealed containers in the bag facing up. Secure the bag from the top. Lastly, tape up the box.

#### 5. Use Plastic Bins for Packing Liquids

It is smart to use plastic bins to minimise the risk of spills when the removalists in Brisbane are moving your stuff. Unlike cardboard, bins will not let the spill leak out to the other items. Plastic makes sure that the liquids are contained, making it easier to clean and reuse in case a spill does happen.

Incorporate the bins that have secured lids into your packing approach. Place the sealed and secured containers in the bins while tightly sealing the lids. Having bins for liquids and appropriate packing boxes for other stuff makes the process a lot easier. They ensure the safety of your items.

## 6. Label the Fragile Liquids

Just like how businesses label their products, you should label your items to ensure a successful move. Liquids are fragile in nature, and that's why labelling them as "fragile" is a good option. Use bubble wrap to wrap the stuff like glass containers for extra care. Place them in robust boxes and label them.

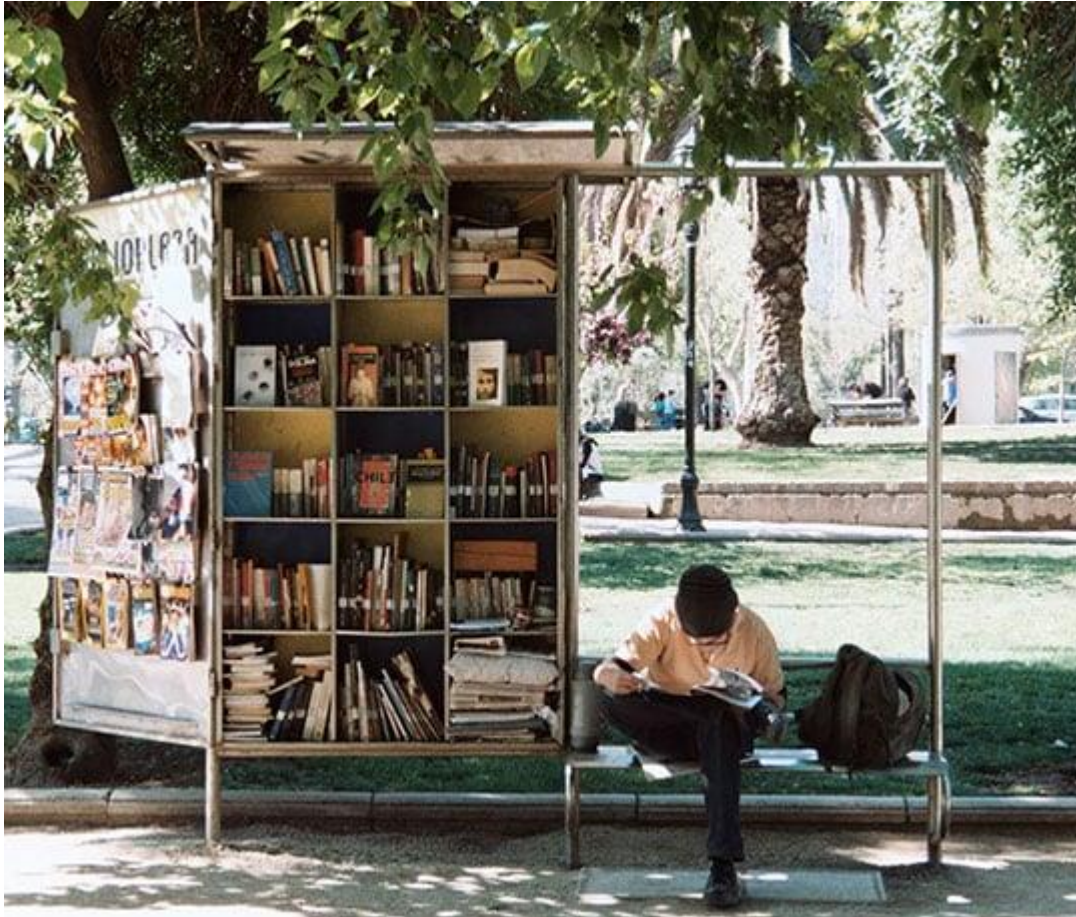


This will assist in making sure that the boxes are taken care of during packing and transit. It will remind the professional removalists in Brisbane that the items need special attention throughout the process. Labelling also makes your life easier once it is time to unpack, as you will know the content of the boxes through the label.

Packing liquids is not as simple as packing your other household stuff. It requires special care and attention. This is why you need the right approach and method. Following the tips from this article will ensure you have provided maximum protection to your stuff, leading to a successful move.

## IV. How To Adjust To Moving To A New City

Up rooting your whole life and trying to settle in somewhere new can be one of the most rattling experiences to go through. Everything is different, everything is new and in the process of finding your feet in a new environment, it is normal for it to leave you feeling a little lonely and lost. To help you on your journey to finding your new normal and settling into a new world we have outlined our best tips and tricks to help you adjust to moving to a new city.



Having a space you feel homely in is the first step to feeling settled in a new space. Once you've moved into your new living arrangements make sure you unpack everything, put the suitcases away and organise yourself so that you feel like you have truly arrived. Cultivating a home base creates some stability amongst all the new experiences and changes you're surrounded with. Take your time to put the little touches in that make it feel like your space, arrange some pictures, fill the cupboards with your favourite tea and ingredients and make the place feel cozy so you have somewhere you enjoy being established.

### Create a Routine

The best way to combat feeling lonely in a new city is to create a routine and map out your days so that you have a sense of structure and can fill your time with visiting new places and getting to know the area rather than being stuck killing time wondering what to do with yourself. There is always a lot to explore in a new city,

favourite coffee shops to find and local gems to uncover, you can always ask the people working at these places to give you recommendations of events that are happening around town or their favourite places for you to discover.

## Get to Know Your Housemates and Neighbours

One of the easiest ways to begin to build a community around you is getting to know the people who live nearby. If you have housemates start there, a simple, 'hey, how are you?' goes a long way. Ask them where they're from, what they are studying or invite them to go for a walk or a coffee or cook a meal together so you can spend some time getting to know them. Knock on your neighbour's door and just introduce yourself. It's likely they're in exactly the same boat.



It can be tricky to make new friends when you're still finding your way around a new town, so signing up to a pottery class or joining a university society can help you find people with the same interests to befriend. Not only does this give you something in your schedule to look forward to each week but nourishing your passions and hobbies also helps to get you out of the house and provides a dose of social time for you to feel immersed in your new environment. Seeing the same people at these activities each week also gives a sense of familiarity that combats the loneliness that comes with moving away from everything that is familiar to us.

## Be Open



Be open to saying yes to things even if you don't feel completely comfortable at first. Say yes to the invitations that you get. Even if your mind tries to talk you out of or if it's not the activity that you would have picked for yourself. When you say no to offers and invitations to connect you start to isolate yourself and close yourself to the unexpected fun and friendships that are born out of the strange and serendipitous moments of life.

Be open to feeling a little awkward in new groups or with new people and know that it's part of the settling process. Keep yourself open to meeting new people by taking your activities outdoors, take your book or your instrument or your coffee to a park nearby, let yourself get used to being out and open to this new city you are making your home.

In the process of starting a new life for yourself and moving to a new city, know that there are going to be some moments that you will feel at it alone. But when you're on your own it means you're in complete control. You have the opportunity to design your own itinerary and try all kinds of new experiences.

## **V. How to Get Utilities Set Up**



After you pick your providers, setting up utilities is as simple as picking up the phone or paying for services online.

There are many things that need to be taken care of when you move into a new home. Setting up utilities ranks toward the top of any to-do list. Before you set up any accounts, think about what utilities you really need and want. That list may include electricity, gas, water, trash pickup, cable and Internet.

This is a good time to re-evaluate your priorities and budget. After all, you'll be living in a new home that has different costs associated with keeping it running. It's difficult to imagine going without electricity and water, but some utilities are optional and more a matter of convenience. Are there any you're willing to forgo to save money?

Maybe you don't need your own Internet connection if your apartment complex has an on-site cafe that offers free WiFi, for example.

You've got two basic options for setting up utilities: transfer your existing utilities to your new home, or establish fresh accounts. The route you choose depends on the circumstances of your move. If you're only heading across town, you should be able to keep all the utility service providers you have now. This is an easy process -- just request the last day of service for your old place and the first day of service for your new home.

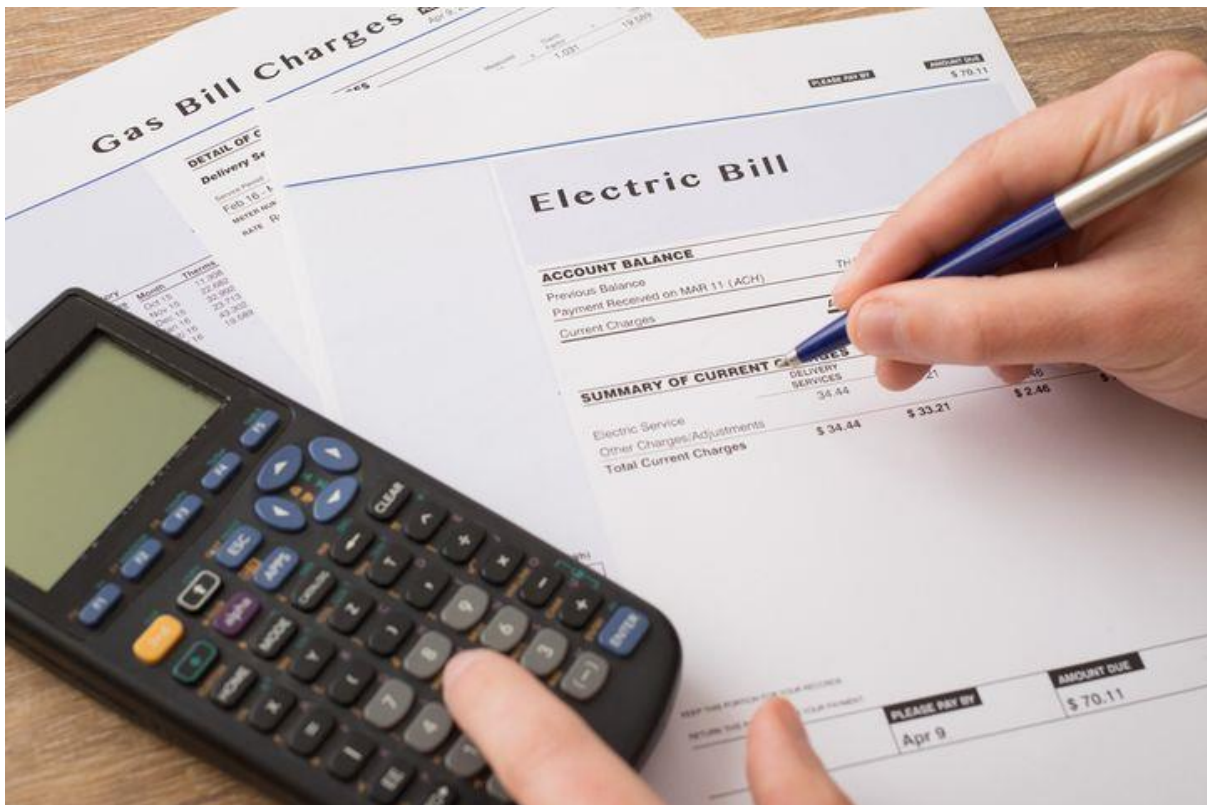
That said, you may not be able to transfer your account if you're moving to an area that's not serviced by your current providers. When this is the case, request a last day of service (effectively canceling the account) and set up the utility with a new provider.

Keep in mind some landlords require proof that utilities have been set up before they let you move in. Just ask your landlord which ones, if any, need to be on and what documents he or she needs to see as proof.

### Timeline for Setting up Utilities

Timing is everything when it comes to canceling or setting up utilities! Always give a utility provider adequate notice when canceling service to avoid overpaying or incurring fees. Contact the company early on to find out how much notice you need to give.

The same holds true when you start a service. Determine how far out you'll need to set up utilities so they're operating when you move in. It's no fun unpacking boxes in the dark or in the dead of winter without heat. When you make this initial point of contact, also ask if a deposit is required to turn on service. This way, you'll be prepared and can budget accordingly.



## Tips on How to Set up Utilities

If you have a choice in utility providers, do your due diligence. Talk to friends or neighbors about the companies providing their utilities and the quality of service they've received. Ask questions like:

- What prompted you to choose those providers over others?
- How happy are you with the service?
- What's the customer service like?
- Have you had any problems -- and if so, how quickly were they fixed?
- What are the rates like?
- Are there any deals or discounts you know about?

Because we live in a hyper-transparent world, it's also helpful to do some research online. It's easier now than ever before to find out about companies' customer satisfaction levels. Visit utility companies' Web sites to determine what they offer and how these services stack up against competitors. Read customer reviews or opinions on blogs or sites like Yelp.com.

Another valuable and easy tactic for choosing the best utility provider is to jot down a pros and cons list. Pen a separate list for each kind of utility; one tally for cable companies, one for Internet providers and so on.

## **VI. How to Set Financial Goals for Your Future**

Financial security doesn't happen by accident; it requires planning and intentionality. Whether you aim to pay down debt, save for a house, or ensure a comfortable retirement, setting clear financial goals is the first step in taking control of your future. Without a plan, it's easy to feel overwhelmed or stuck in a cycle of living paycheck to paycheck. But with defined goals and actionable steps, you can create a roadmap to build a stable, secure future.

Financial goals come in all shapes and sizes, from short-term objectives like paying off credit cards to long-term plans for retirement. Each goal is a stepping stone toward financial freedom, helping you make smarter decisions and weather life's uncertainties with more confidence. In this article, we'll guide you through the process of setting and achieving short-, mid-, and long-term financial goals so you can stay on track for a secure financial future—no matter what comes your way.

### **Short-Term Financial Goals**

Short-term goals set the stage for long-term success. They are relatively easy to accomplish within a year, helping you build the habits and confidence to tackle bigger financial objectives. Here are the key short-term goals to focus on:

#### **Establish a Budget**

You can track your spending with budgeting tools like Credit Karma, which aggregates all your accounts and categorizes your expenses, or manually create a budget by reviewing bank statements and categorizing each expense.

A good budget helps identify areas where you might be overspending and gives you control over your finances. For example, consider whether dining out is worth the expense or if you can save by cooking more at home. When you see how you spend your money and that information guides you, you can make better decisions about where you want your money to go.



## Build an Emergency Fund

An emergency fund is essential for covering unexpected expenses. The goal should be to set aside \$500 to \$1,000 initially. Once that goal is met, aim to build it up to cover three to six months' worth of living expenses. This fund will act as a buffer during life's uncertainties—whether it's a job loss or medical emergency.

## Pay Down Credit Card Debt

Experts disagree on paying off credit card debt or creating an emergency fund first. Some say that you should create an emergency fund even if you still have credit card debt because, without an emergency fund, any unexpected expense will send you further into credit card debt. Others say you should pay off credit card debt first because the interest is so costly that achieving any other financial goal is much more difficult. Pick the philosophy that makes the most sense to you, or do a little of both at the same time.

To pay off credit card debt, Davis recommends listing all your debts by interest rate from lowest to highest, then paying only the minimum on all but your highest-rate debt. Use any additional funds you have to make extra payments on your highest-rate card.

The method Davis describes is called the debt avalanche. Another method to consider is called the debt snowball. With the snowball method, you pay off your debts in order of smallest to largest, regardless of the interest rate. The idea is that the sense of accomplishment you get from paying off the smallest debt will give you the momentum to tackle the next-smallest debt, and so on until you're debt-free.

## Midterm Financial Goals

Once you've tackled short-term financial goals like budgeting, saving, and reducing debt, you can shift focus to midterm goals that bridge the gap to long-term financial success. These goals typically span three to five years.

## Get Life Insurance and Disability Income Insurance

If you have dependents, life insurance is essential to provide for them in case of your premature death. Term life insurance is an affordable and straightforward option for most people.<sup>4</sup> An insurance broker can help you find the best price on a policy. Most term life insurance requires medical underwriting, and unless you are seriously ill, you can probably find at least one company that will offer you a policy.

## Pay Off Student Loans

Student loans can be a significant burden on your monthly budget. Consider refinancing your loans for a lower interest rate or using the debt avalanche/snowball methods to accelerate repayment. Lowering or getting rid of those payments can free up cash, making it easier to save for retirement and meet your other goals. If refinancing federal loans, keep in mind that it may mean losing certain protections like income-based repayment, deferment, and forbearance, which can help if you fall into hard times.



## Start Saving for Big Purchases or Life Events

Midterm goals may include saving for significant expenses like a down payment on a home, a vacation, or even funding education for your children. Start by estimating

how much you'll need and how long it will take to save. Visualization can help make these big goals more tangible and achievable.

## Estimate Your Retirement Needs

Oscar Vives Ortiz, a CPA financial planner with PNC Wealth Management in the Tampa Bay/St. Petersburg, Florida, area, says you can do a quick back-of-the-envelope calculation to estimate your retirement readiness:

1. Estimate your desired annual living expenses during retirement. The budget you created when you started on your short-term financial goals will give you an idea of how much you need. You may need to plan for higher healthcare costs in retirement.
2. Subtract the income you will receive. Include Social Security, retirement plans, and pensions. This will leave you with the amount that needs to be funded by your investment portfolio.
3. Estimate how much in retirement assets you need for your desired retirement date. Base this on what you currently have and are saving on an annual basis. An online retirement calculator can do the math for you. If 4% or less of this balance at the time of retirement covers the remaining expenses that your combined Social Security and pensions do not cover, you are on track to retire.

## CONCLUSION

Getting settled in a new home is a journey that requires a mix of organization, adaptability, and patience. By taking the time to plan your move, prioritize key tasks, and integrate into your new community, you can transform the experience into a fulfilling chapter of your life. This guide aims to equip you with the tools and insights needed to make the process seamless, so you can focus on enjoying your new surroundings and building lasting memories in your new home.

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