

5 Financial Tips for Fall

Fall means dreams of pumpkin spice lattes, turkey dinners and a cozy holiday season just around the corner. Here are five ways to make sure you're financially well-equipped for the last stretch of the year.

1. Tackle back-to-school shopping wisely

Whether you're shopping for your kids or yourself, approaching [back-to-school sales](#) with a clear focus can ensure you're spending on the right things.

It might be tempting to buy something just because it's on sale. To guard against impulse buys, make a list of what you need, not what you want. Set a budget and stick to it. If you must make large purchases such as laptops, look for reliable models that should last through several school years.

2. Winterize your home: Save energy, save cash

As temperatures drop, home heating bills rise. But properly sealing and insulating a house can [save an average of about 11% a year](#) on energy costs, according to the Environmental Protection Agency.

Keep your expenses to a minimum by sealing gaps and cracks in windows and doors with weatherstripping or caulk. Clean and inspect your furnace to ensure it's running as efficiently as possible. Also consider [increasing your insulation](#). Though your wallet will take a hit for the season, you'll probably get more than your money's worth in a few years.

3. Start your holiday gift hunt

We all know that the sale to beat all sales — Black Friday — comes on the heels of Thanksgiving. But don't forget about the little guys: Labor Day, Columbus Day and Veterans Day usually mean smaller but still significant discounts. As the year winds toward its close, expect sales on appliances, cookware, clothing and electronics. Beat the winter rush and get started on your holiday shopping.

4. Traveling in December? Book your trip now

If you're flying for the holidays, now is the time to book if you haven't already. Follow your favorite airlines on Twitter or Facebook, or sign up for their email announcements for deals. This is also a great time to cash in your travel credit card miles, especially if your earned perks are due to expire at the end of the year.

5. Check your flexible spending account balance

If you've been putting money aside in a health care [flexible spending account](#), or FSA, make sure you spend it before your money effectively disappears at year's end. Book yourself a dentist or eye appointment, or get an annual physical.

And check with your company to see whether there's any wiggle room. Your employer might allow you to roll over up to \$500 to the next year or give you a few months' grace period.

With a little planning in the fall, you can save enough money to get through the long (and often pricey) holiday season that's just ahead.

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