

GETTING ORGANIZED

Seven Things To Do Before The Year Ends

(NAPSA)—Before the year is done, it may be wise to take stock of your life and your family's to make sure you've done all you should.

Here are seven ideas:

1. If you have a Flexible Spending Account, use it up before it expires. See your doctor, dentist, optometrist and so on.

2. Add to your 401(k) or 403(b). An extra contribution before the end of the year can help it grow faster. Also, see if you can reduce your taxable income by contributing to an IRA.

3. Make sure your health insurance is all set. During Medicare's annual open enrollment period, which ends in December, you can change plans or get one for the first time. People insured by private companies and through the Affordable Care Act may also have deadlines.

4. Donate to charity to help it and help yourself to a tax deduction. Contributions in kind such as an old car or old clothes and contributions of time, such as volunteering at a soup kitchen, can also be put toward a tax deduction.

5. Take your vacation time. If your time off is use it or lose it by year's end, go do your holiday shopping. Play with your kids while they're off from school. Avoid commuting in the dark.

6. If there's a college-bound student in your family, make sure all applications, fees, forms and so on have been properly filled in and filed.

7. If you or someone in your family is a young man between 18



Making sure you've filled out all the right forms before this year ends can help you have a happier New Year.

and 26, be sure registration with the Selective Service is all squared away. All young men, including immigrants, regardless of status, are required to register within 30 days of their 18th birthday.

Registration is not only required by law, it's necessary for many college loans and grants and jobs with many state and municipal governments as well as government contractors. Some places even require it for a driver's license.

Fortunately, it's easy to do. Many students can register at their high school. In addition, "mail-back" registration forms are available at any post office or with a Reminder Mail-Back Card that Selective Service sends to young men. Checking "Yes" on the Selective Service box on the Free Application for Federal Student Aid (FAFSA) form has the Department of Education send Selective Service the information. It's also possible to register online at www.sss.gov, where you can find further information.