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Cruz Moves
Service before Self

Free Move Planning Guide

For a Stress-Free Move



CRUZ MOVES

Moving 101

Moving has a reputation for being a stressful experience. The good news, though, is that it doesn't have to be. Like most things in life, preparation is key.

For example, your boss asks you to talk to staff about a new company proposal. If you don't take the time to educate yourself about that proposal, your speech probably won't go over too well. Or you've got your eye on a new car you'd like to buy, but you find out it's a manual. If you've only ever driven an automatic car, with no training on how to drive a stick shift, you'd be in for a bumpy and unpleasant ride.

Moving is no different, and you've taken the first step in the right direction by coming to the experts. In this section you will learn about how to choose a mover, when to move, what type of estimate to request, and what to expect on moving day. If you have any disputed charges or loss and damage claims after your move, we can help you resolve them as well.

Moving Tips

1. Verify a mover's identity to know who you're dealing with.

Look for red flags that something may not be right, such as:

- No physical address listed or phone number available online, just a "Contact Us" feature, either through message service or email.
- You're quoted an incredibly low price that seems too good to be true.
- They don't gather any estimate information, simply give you a price based on the number of bedrooms or the square footage of your home.

We make verification easy for you. Just check the State of New Jersey's list of Licensed Moving Companies. You can access this website to search: https://newjersey.mylicense.com/verification_4_6/.

2. Get at least three written estimates.

Be wary of any "guaranteed" estimates offered over phone without having seen your inventory. Don't just be wary, run in the other direction. With the abundance of software available today, some moving companies do have software that allows them to complete estimates virtually. Cruz Moves takes full advantage of this, and this is an incredibly popular option when it comes to scheduling estimates. Nevertheless, get more than one written estimate. If a mover insists that he can provide a "final" estimate over the phone without ever seeing your home and your furniture, whether through photos, software, or in person — choose another mover.

3. Check the company's ratings with the Better Business Bureau, or other consumer websites such as Google, Yelp, Facebook, Thumbtack, Angie's List, and more. Also, ask family and friends for referrals.

4. Know your rights. Your rights for an intrastate move are spelled out in the federal government publication, *Your Rights and Responsibilities When You Move*.

State regulations require your mover to give you a copy of the brochure when scheduling your move.

You must also receive information on the arbitration program that the mover participates in when you schedule your move.

Most state governments regulate movers who operate within that state, so for a local move, check with your state moving association or your state consumer affairs office for details.

5. Understand the level of liability, or *valuation*, that your mover would be responsible for in case of loss or damage. The state requires all moves to automatically include the minimum coverage of \$1.00 per pound per item, which we personally do not recommend. Insured movers typically offer higher levels of coverage, referred to as full-value valuation, and it is available at a higher cost. This is different than traditional insurance, which is written by a third party.

6. Avoid large down payments. Although some movers may ask for a small "good faith" deposit to hold a date typically between \$50.00 to \$200.00, or a percentage of your move cost (typically no more than 20%), be wary of carriers seeking large down payments, or payment in advance for any reason.

7. Make sure all agreements between you and your mover are in writing, and get a copy of everything you sign, especially the most important document, called the bill of lading. Never sign any blank forms. In the state of New Jersey, there are three signed forms required: the written estimate, the Order of Service, and the Bill of Lading.

8. Take valuables with you. Cash, coins, jewelry, photographs, and important papers should be taken with you or sent ahead separately.

9. Be reachable by phone. Make sure the mover has your cell phone number and is able to reach you during your move, in case there is any unforeseen changes regarding your move. An adult should always be present during the move, protecting both the customer and the movers.

10. Ask questions. If you do not understand something, ask. The moving business and has its own terminology and can be complex. If you aren't satisfied with the answers to your questions or if the mover hesitates when you ask for clarification, talk to another carrier.

Getting Estimates:

Once you have a list of several potential movers, the next step is to contact them to get estimates. It is very important to get reliable, written estimates from the companies you are considering. That way there is no disagreement later about what the terms of your agreement were. Get estimates from at least three different companies so you can also compare their services and prices.

Estimates should be at no cost to you. Be wary of any "guaranteed" estimates offered over phone without having seen your inventory.

There are two types of estimates offered, so be sure to understand the one that you are being offered.

Hourly Rate estimates are exactly what they sound like. You pay an hourly rate which will be based on the truck(s) and the number of men assigned. You pay for the amount of time taken to complete your move. This rate type is most common and offers you the most flexibility.

Guaranteed or Flat Rate estimates are a binding price based on your inventory and move details. Cruz Moves only offers these based on in-home estimates. The benefits of these estimates are that you can know exactly what you will be paying on moving day. The downside is, they can often be more than what you would have paid for with the hourly rate.

To expand on that, an estimate is conducted based on your current residence. A representative will gather information about your inventory, location details, services needed, and more. While they will ask you details about the home that you are moving to, they will not be able to survey that home. There may be unforeseen circumstances, such as a refrigerator not fitting through the front door, a sofa not fitting down a narrow hallway, and other surprises. These unexpected hiccups add time to your move. With an hourly rate quote, you pay based on the amount of time taken to complete your move. If your move goes smoothly, and is finished quickly (ie: 5 hours), that's perfect. If there are one or two hiccups that delay your move, then you do pay for that time as well (ie: 6 hours). With guaranteed pricing, the company will automatically include extra time to allow for these possible unforeseen circumstances (ie: 6.5 hours). Discuss your needs with your representative, who can help you decide what option is best for you.

Be wary of low-ball estimates. If a company you're considering tells you that it can do the job for a surprisingly low price, ask questions. It could mean he will "suddenly remember" some extra charges once your belongings have been loaded on the truck, the doors have been padlocked and your leverage over the situation has been greatly reduced.

Making Your Decision:

After you have compared your estimates, you should be ready to make a decision about which mover to hire. Contact that company and schedule your move date. Your mover may ask you, particularly in the rainy or snow season to select a possible alternate date. This allows the mover flexibility to service you should a heavy rainfall or snowstorm require them to reschedule you.

After scheduling your move, you will receive an Order of Service form. It will allow you an opportunity to select the level of valuation protection that you prefer, and review the companies Terms & Conditions.

Packing

Safely packing your items is vital to having a safe smooth moving experience.

Many movers can help you obtain low-cost packing materials (newsprint, boxes, tape, etc), however there are many places to obtain those.

While Cruz Moves does not currently offer packing services, some companies do. If you are not able to pack yourself, hiring skilled, trained packers take care of it for you can be incredibly beneficial.

Schedule packing with your mover or packing service a day or two before the moving truck is loaded. If you are packing yourself, it is never too soon to start, however movers do not usually accept liability for any damage to items packed by owners.

Be present when your goods are packed. An inventory of your goods will be made and it is important to resolve any disagreements prior to signing the inventory. Make sure all copies are legible. Have valuable items listed separately.

Moving Day

The **bill of lading** you will receive on loading day is the receipt for your goods and the contract for their transportation. It is your responsibility to read the bill of lading and understand it before you sign it. If you do not agree with something, do not sign it until you are satisfied that it is correct. For shipping, you will also receive an inventory of your items.

These are both important documents, so don't lose or misplace your copies.

Delivery

At your new home, the movers will begin unloading and reassembling your furniture as needed.

For binding or guaranteed estimate moves, the movers expect to be paid what you still owe them before unloading your belongings.

For hourly rate moves, once the truck is unloaded, your move charges will be calculated and payment will be due.

As the truck is being unloaded, check your goods for any damage. Do not sign off on the bill of lading until you have inspected all of your items and the exterior of packing cartons.

For shipping or long-distance moves, some movers ship your belongings in a van with those of other customers in the same general area. This helps to keep your costs down. Delivery is made on any of the several consecutive days agreed upon before the move began. Make sure the mover knows how to contact you to schedule actual delivery. If you cannot be reached at destination, the mover may place your shipment in storage to avoid delaying other shipments. This can mean additional charges for storage and handling.

Cruz Moves offers straight delivery moves, meaning that they pick up your items, and deliver them immediately. There are no additional stops or pick-ups. Cruz Moves does offer overnight storage-in-transit if needed, but your items will remain locked in the truck and are never mixed with another customers.

Free Moving Guide Manual

Moving with Children

Tens of millions of Americans move every year. Some families become veterans at relocating; others may be moving for the first time. Either way, it can be easy to overlook the impact that moving to a new house in a new city will have on those closest to us: our children, pets, plants, and yes, even home electronics ranging from at-screen TVs to computers. Here is some advice to help you make these transitions as smooth as possible.

Moving with Children

Keep in mind that whatever the reasons behind it, moving represents a major change for everyone in the family. Fatigue and uncertainty can eventually cause emotions to run high and tempers to run short. Prior preparation will help your entire family better handle the stress that moving can create.

Discussion

Talking with your children about the move in advance should be a top priority. Explain to each child at his or her own level of understanding why you are moving, what the new home will be like, and how each of them can contribute to the success of the family's relocation.

Encourage them to express whatever feelings they have on the subject. Accept their attitudes, even if they are negative, and discuss your own feelings. If you as a parent view the change as the fulfillment of some hope or ambition, the attitude you will transmit to those around you, especially your children, will be a happy one. You can meet the inconvenience of relocating with an optimistic outlook and a fresh start.

On the other hand, if the move is associated with disappointment or grief, your children may be unintentionally left to emotionally fend for themselves in a situation they may not fully understand. Acknowledge that both you and your children will probably have mixed feelings about leaving, no matter how nice your new situation may be.

Above all, be honest. Truth will go a lot further than pretense or made-up stories in preparing children for the move. And remember that the strength of the family as a unit will contribute immeasurably to the readiness and confidence with which the children adapt to their new surroundings.

Experience

If children have moved before, the current move will recall memories of feelings they experienced then. If the feelings were unpleasant, the child may exhibit signs of depression, withdrawn behavior or tantrums as the pending moving day nears. Watch for these signs, and when dealing with them remember that the child may not fully understand the reasons for his or her behavior.

For children who have not moved before, this experience may be their first with giving up the known for the unknown. While they may seem to accept the move well, understand that their need for reassurance and security is high.

Age Matters

Each child, because of differences in age and experiences, will view the move differently. An infant, of course, will be least affected — as long as they are comfortable and their normal routine isn't disrupted too much, they won't be a concern.

But the pre-school child can pose a real problem. Their sense of identity relies on his or her parents, the family routine, and several objects that are special to them. When they see their favorite toys being packed and put away, a crib being dismantled, or mother rushing around with apparently little time to with them, they start to worry. One of your child's greatest fears may be that they will be left behind. Make sure their special stuffed animal or favorite toy doesn't get packed away.

The temptation may be great to send your preschooler to a babysitter during the move, but they will feel a lot better if you let them stay with you. Let them pack and bring along some of their special possessions (do not discard any of them before the move, no matter how old and tattered they are). Still, some parents find their move goes more smoothly with the children occupied elsewhere.

Grade school-age children have a more highly-developed sense of self, since their world extends beyond the family circle. Their developing sense of discovery may make the idea of moving exciting to them. While they will be leaving friends, these will not be the deep, vital friendships of older children. The expressed concerns of a grade-schooler usually deal with how well they will fit into where they are going.

Timing

One of the unfortunate myths about relocation is that school age children should not be moved until summer. Many families have undergone considerable inconvenience just to avoid a school-year move. But a summertime move may cause more problems than it solves.

Since school is a primary source for making friends, a summertime move will place your child in unfamiliar surroundings at a time when his or her chances for making friends are at a minimum. When school opens in September, they will enter the first day chaos as a stranger. The teacher, meanwhile, facing a new class, may not be able to identify their discomfort and need for special attention.

A move during the school year, on the other hand, allows your child to go directly from one social setting into another. They are new on the scene, so their classmates – and more importantly, the teacher – pay special attention to them.

Classes in the elementary grades are especially flexible enough to allow school transfers with a minimum of academic problems. High school curricula are generally more structured, which might cause some transitional academic difficulties. These issues, however, would still be a problem in September in the case of a summertime move. The uncertain academic drawbacks of relocation during the school year should be weighed against the social problems a summer move is almost certain to cause.

Adults find that moving can sometimes be an emotional and stressful experience. And it is likely to be even more so for your children, who don't have the maturity, independence and understanding of a parent. You will move many valuable possessions when you change addresses, but none as precious as your children. Give them the attention they deserve and need.

Deducting Moving Expenses from Your Federal Taxes

Did you know that in many cases, your moving expenses are deductible from your federal income taxes? If you moved due to a change in your job or business location, or because you started a new job or business, you may be able to deduct your "reasonable" moving expenses.

To qualify, you must satisfy two tests. First, under the "distance test", your new job must be at least 50 miles farther from your old home than your old job location was from your old home. If you had no previous workplace, your new job must be at least 50 miles from your old home.

The second test is the "time test." If you are an employee, you must work full-time for at least 39 weeks during the first 12 months right after you arrive in the general area of your new job. If you are self-employed, you must work full-time for at least 39 weeks during the first 12 months, and for a total of at least 78 weeks during the first 24 months, after you arrive in the general area of your new work location. There are exceptions to the time test in case of death, disability and involuntary separation, among other things.

If you are a member of the armed forces and your move was due to a permanent change of station, you do not have to satisfy the distance or time tests.

"Reasonable expenses," according to the IRS, include the cost of packing and transporting your goods and effects, the cost of storage and insurance on these items and the cost of connecting and disconnecting utilities while moving household goods and personal effects. As for traveling to the new home, reasonable expenses are the cost of lodging and transportation from the old house to the new house.

Meals are not deductible as an expense. Also pre-move house-hunting expenses and entering into or breaking a lease are not deductible. The standard mileage rate for moving expenses for 2010 is 16.5 cents a mile, plus parking fees and tolls.

Moving expenses are figured on Form 3903 (PDF) and deducted as an adjustment to income on Form 1040 (PDF). You cannot deduct any moving expenses that were reimbursed by your employer. For more information, visit this link at the IRS:

<https://www.irs.gov/pub/irs-pdf/f1040.pdf>.

