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Financial decisions young adults can make to usher in a prosperous New Year

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The holidays are usually not the time when you want to tackle money chores. But doing a little financial housekeeping could be the best gift you give yourself this year.

Where to focus your attention will depend on your own circumstances, but here's a list of year-end financial moves that may be particularly useful for 20-somethings.

Sign up for health care. To get health care coverage that begins Jan. 1 through government marketplaces, you had to sign up by Dec. 15. But don't worry: The open enrollment period for 2015 goes through Feb. 15, and if you enroll by Jan. 15, your coverage will begin Feb. 1.

Keep in mind that if you had insurance through a government exchange in 2014, and you didn't take action before Dec.

15, you may have been re-enrolled automatically in your current policy. You won't have a lapse in coverage, as a result. But pricing is changing for 2015, so it's a good idea to log on to your state's health care website and compare plans. You can make changes to your 2015 elections through Feb.15.

To get started, go to healthcare.gov. For answers to common questions about health care reform, check out kff.org/aca-consumer-resources.

Spend FSA dollars. If you contributed money to a flexible spending account for medical expenses in 2014, you may need to use those dollars by Dec. 31.

Maureen Fay Migliorini, senior vice president at Aon Hewitt, a benefits consulting firm, says 26 percent of employers let you use your 2014 contributions only for expenses incurred during the 2014 calendar year (however, you generally have through March 2015 to submit those expenses for reimbursement).

Other employers may allow you to carry over as much as \$500 from year to year, while still other companies have a grace period and let you use 2014 FSA dollars for expenses incurred through March 15.

Find out what your company's policy is and refer to Internal Revenue Service Publication 502 for which medical expenses are reimbursable. Bandages, birth control pills and contact lens solution (as well as contacts) are a few examples of qualifying costs.

Have money conversations. If the holidays are one of the few times during the year when you gather with family, use the opportunity to have important money conversations, says John Gajkowski, a financial planner in Oak Brook, Ill.

If you're a new parent, for example, you may need to designate a guardian for your child. If something happens to mom and dad, who will take care of their finances and help make decisions about care?

"This is a good time to bring up those kinds of questions," Gajkowski said.

Prepare for the job search. If you're graduating from college in the spring, use the holiday break to prepare for the job hunt.

There's reason to whip your resume into shape.

According to the National Association of Colleges and Employers, companies plan to hire 8.3 percent more new college graduates in 2015, up slightly from last year's forecast of 7.8 percent.

Maximize credit card rewards. For any last-minute holiday shopping, maximize credit card rewards by using your issuer's online shopping portal. By linking to stores through your card's online mall, you'll earn bonus rewards.

Discover cardholders, for example, get an extra 5 percent cash back on Apple store purchases and an additional 15 percent back at Under Armour when they shop through Discover's portal.

"You're not going to get rich off it, but it certainly can help," said Matt Schulz, senior industry analyst at CreditCards.com.

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