



At Home

*Making the Most of Living in a Cowboy
Properties Community
Jan. 13, 2023*

Busy Being A Responsible Adult

While those New Year's resolutions are still fresh in your mind, think about checking in with these areas of your life.

Review Insurance Coverage

Call around and get new quotes every year for car, renters and life insurance. You may be able to get more coverage for less money, or coverage that better fits your needs. For example, if your car is older and you wouldn't repair it if it were damaged, you may consider dropping collision insurance. If you've bought or sold expensive possessions recently, the value of your items has changed and you may want to change the coverage of your renters insurance. If your financial obligations have changed you may increase or decrease your life insurance.

Estate Planning

Although none of us want to think about becoming incapacitated, designating a power of attorney and creating a living will or health care directive authorizes someone to act on your behalf if the worst does happen. A power of attorney can assist with financial decisions while a living will or health care directive lets others know what your wishes are relating to your healthcare choices if you are unable to make your own decisions. This could include types of treatment you may or may not want or your preferences regarding organ donation. Do you need to update beneficiaries of your life insurance or retirement plan? Consider creating a will or trust for your property, particularly if you have minor children. These items should be updated every 3-5 years or after any major life events.

Schedule Medical Checkups

You should visit a healthcare provider regularly to screen for medical issues and avoid problems in the future. Depending on your age and medical history, your doctor may request additional screenings. Don't forget about the dentist or eye doctor. Dentists will often see signs of more significant underlying medical issues during their exam. Eye exams are recommended every 5 years for adults under age 40, every 2-4 years between ages 40-54 and every 1-3 years between ages 55-64.

Pull Credit Report

Credit reports list your bill payment history, loans, current debt and other financial information. You should check your credit reports to make sure that your personal and financial information is accurate and make sure that no one has opened fraudulent accounts in your name. You are entitled to a free annual credit report from each of the three credit reporting agencies, [Equifax](#), [Experian](#) and [TransUnion](#). If you find something you don't recognize, each agency has steps you can take to dispute the information.

Review Subscriptions

Many consumers are unaware of how much they are actually spending on subscriptions and also have subscriptions they are paying for but forgot about. Review your credit card bills and receipts to note what subscriptions you have and what you are actually paying. A subscription tracking service like [Mint](#) can also help you keep track of your subscriptions and offer additional budgeting assistance.

Events of the Week

[Reading with Raptors](#)

Discovery Gateway Children's Museum (444 W 100 S, Salt Lake City); Jan. 14, 11 AM
Meet a Raptor Ambassador and read a storybook that matches the bird you just met.

[Winter Festival](#)

Wasatch Mountain State Park (1281 Warm Springs Rd, Midway); Jan. 14, 10 AM - 2 PM
Call 435-654-1791 to reserve snowshoes and skies and fat tire bikes will be available to try.

Assistance Resources

Please let us know if you are having difficulties keeping up with your rent.

We've partnered with [Flex](#) to give you flexibility in how you pay your rent.

Housing Assistance

rentrelief.utah.gov

General Assistance (Utilities, Food, Housing)

utahca.org/housing/ or call (801) 359-2444
211utah.org/ or call 211

Utah Department of Workforce Services

Resources
jobs.utah.gov/

Food Resources, and Mobile Food Pantry Dates and Locations

slc.gov/sustainability/food-covid/
utahfoodbank.org/programs/mobile-pantry/
feedut.org/