



# Your Fall To-Dos

September is here, and fall is in the air. Back-to-school season isn't just for students and parents; we can all take a line from the back-to-school playbook (or, er, textbook) by planning for the season ahead. Here are the key items on your autumn to-do list:

Print Your To-Dos And Check Them Off As You Go!



## 1 Reassess Your Budget.

*Deadline: Today*

This should also be done every quarter, as all of our lifestyles change regularly. Go to the [LV Budgeting Tool](#) to make sure that you've been sticking to your current budget, or to create a new one that fits more with your lifestyle.

**BUDGETING**



## 2 Check Your Credit Score.

*Deadline: Today*

This is important because it will let you know if something's wrong with your accounts (like, say, identity theft). We recommend you do this once every season. It's easy—just go to [Credit Karma](#) to do it for free. It takes only a minute or two.

**CREDIT**



## 3 Plan For Holiday Travel Now.

*Deadline: September 22*

The time to [buy plane tickets for the winter holidays](#) is now, when prices are still low. If you and your family decide that this year calls for a nontraditional warm-weather Christmas, now's the time to make that decision.

**TRAVEL**



## 4 Buy Holiday Gifts Early.

*Deadline: October 27*

Black Friday is one of our least favorite shopping days because everything is so hectic and crowded that it's easy to buy things we don't really need—just because they're on sale. Start deciding now who you will give a gift to and start [tracking down those presents](#), while the going is still pleasant.

**BUDGETING**



## 5 Gear Up For Your Employee Review.

*Deadline: 3 weeks before your review*

Most employee reviews happen in the fall and close to the new year. Think about what you've been doing well and what you could improve. Concentrate on doing well at work leading up to your review, and organize your thoughts if you plan to [negotiate your salary](#).

**WORKPLACE**