

A financial checklist for quitting your job

Ready for a change?

Millions of people are quitting their jobs each month in what many have dubbed the “Great Resignation.”

Before you join the mass employment exodus, do a thorough scan of your financial situation.

That means, of course, taking a hard look at your spending habits and any savings you’ve accumulated — you need at least a little cover to get you from one job to the next.

It also means taking inventory of everything your employer currently subsidizes. Things like health care, retirement savings, commuter benefits and

stock options, which you may surrender when you exit.

Use this financial checklist to make sure you don’t leave any money on the table when you leave your job.

Use your FSA

Flexible spending accounts don’t move with you from one job to the next. You typically need to use the funds before you resign or lose that money altogether.

With health care FSA accounts, you can use the full amount elected, even if you’ve only contributed a portion when you leave. With dependent care accounts, you can use what

you’ve contributed up to your final paycheck.

Most FSA plans offer a grace period, allowing you to submit claims after you leave. But you’ll be reimbursed only for eligible expenses that occurred on or before your last day, so stock up on cold medicine, hand sanitizer and ibuprofen before calling it quits.

There is one exception: If you opt for COBRA coverage (more on that below), you may be able to keep your health care FSA.

Investigate vacation, sick leave

Companies differ on how they handle accrued vaca-

tion and sick time. Some will cut you a check for any unused vacation when you leave. Others will pay out a set number of hours (up to 20 hours, for example). With others, you forfeit any unused time when you quit.

Find out what your employer’s policy is before putting in your notice and use up any time you won’t be paid for when you quit.

Sign up for health insurance

Don’t risk going uncovered while between jobs. Evaluate your health insurance options and choose a plan that works for you. You may also have the option to

continue your employer insurance but pay the full premium, for up to 18 months via the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA.

Research your 401(k) fees

Make sure you’re well versed on the plan options with your employer’s 401(k), as well as any fees, so you can decide what to do with your account when you leave.

You may leave your 401(k) where it is. If you have a job lined up, you can roll it into a new employer’s plan (if it offers one).

Learn your vesting schedules

Some companies use a vesting schedule to dole out benefits like stock and retirement plan contributions. Leave before you’re 100% vested and some — or all — of that money could go back to your employer.

Before you give notice, find out if you’re fully vested. If you’re not, take note of your next vesting milestone and how much money you’ll forfeit if you leave before that date. You may opt to stay another week, month or year to gain full ownership of your vested benefits.

— NERDWALLET

PROFESSIONAL

TECHNOLOGY
Twitter, Inc. has the following multiple openings in Boston, Massachusetts (job opportunities available at all levels, e.g., Principal, Senior and Lead levels):
Software Engineers/Sr. Software Engineers (50825): Build systems that enable Twitter to deliver fast, scalable, and reliable services to users. Telecommuting permitted.
Data Scientists/Sr. Data Scientists (18513): Develop or apply mathematical or statistical theory and methods to collect, organize, interpret, and summarize numerical data to provide usable information. Telecommuting permitted. To apply, all applicants must submit resume to <https://www.jobpostingtoday.com/> and reference ID#.

GENERAL

The beavers S&N landscaping tree services inc.
Landscaper wanted
Temporary/full time position
Spring clean-ups at largely commercial client properties
Weeding, edging, mulching and annual plantings.
Installation of seed or sod; creation of planting beds.
2013 /hr
Silvia Ramirez Fabian
781 299 5921

Junk Car or Truck?
Have it towed away today! Check out the Auto Donations guide running every day in the Boston Herald automotive section.

Picture This! In-column photos are now available for automotive, real estate and merchandise ads in the Boston Herald. Call today for information, 617-423-4545.

Considering a Move?
Check out HOME SHOWCASE, a weekend listing of homes and condos for sale every Friday and Sunday in the Boston Herald.

LEGAL NOTICES

Public Announcement Concerning a Proposed Health Care Project

UMASS Memorial MRI & Imaging Center, LLC (“Applicant”) located at 700 Congress Street, Suite 204, Quincy, Massachusetts 02169 intends to file a Notice of Determination of Need (“Application”) with the Massachusetts Department of Public Health (“DPH”) for the addition of a Positron Emission Tomography - Computed Tomography (PET/CT) mobile unit to be located at UMass Memorial Health – Marlborough Hospital, 157 Union Street, Marlborough, Massachusetts 01752. The total value of the Project is \$125,000. The Applicant does not anticipate any price or service impacts to the Applicant’s existing patient panel as a result of the Project. Any ten Taxpayers of Massachusetts may register in connection with the intended Application no later than April 15, 2022 or 30 days of the Filing Date, whichever is later, by contacting the Department of Public Health, Determination of Need Program, 250 Washington Street, 6th floor, Boston, MA 02108 or dph.don@state.ma.us

#NY0043310

Mar 7

LEGAL NOTICES

City Of Boston Public Improvement Commission

March 3, 2022

Ordered: That due notice be given that this Commission is of the opinion that in said City of Boston the following public improvements will be considered at the request of the petitioners: the City of Boston Mayor’s Office of Housing and the Boston Redevelopment Authority (d/b/a Boston Planning & Development Agency).

On a joint petition by the petitioners for the **Discontinuance** of any and all rights to travel the public may have had within sections of the following public ways in Roxbury,

This Commission appoints **March 17, 2022**, at 10:00 AM, in Boston City Hall room 801, as the time and place for the Public Hearing to consider the petition of the petitioners.

JASCHA FRANKLIN-HODGE
GREGORY ROONEY
BRADLEY GERRAT
SEAN LYDON
HENRY VITALE
KRISTEN MCCOSH } PUBLIC IMPROVEMENT COMMISSION

A true copy of an order passed by said Commission on said day.

Attest:
Karen M. Powell
Executive Secretary

Mar 5 7

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On a joint petition by the petitioners for the **Widening, Relocation, & Extension** of the existing right-of-way lines of **Harold Street** (public way), Roxbury, from Holworthy Street to Hollander Street.

This Commission appoints **March 17, 2022**, at 10:00 AM, in Boston City Hall room 801, as the time and place for the Public Hearing to consider the petition of the petitioners

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ADVERTISEMENT CITY OF BOSTON MAYOR’S OFFICE OF HOUSING REQUEST FOR PROPOSALS

Grove Street, West Roxbury; Walnut Road, West Roxbury; Dresser Street, South Boston

The City of Boston acting by and through its Public Facilities Commission by the Director of the Mayor’s Office of Housing and Real Estate Management and Sales Division, sells tax foreclosed or surplus municipal real property to buyers who agree to invest in the rehabilitation of the property. Residential, commercial, industrial, and institutional land and buildings are included in this program.

This Request for Proposals (RFP) is to solicit proposals under MOH’s Real Estate Disposition Program. This program seeks to generate revenues and/or public benefits while strengthening neighborhoods by reducing the amount of blighted and underutilized property in the community.

This Property is being offered “As Is” without warrant of any kind, express or implied. If concerned about the Property condition, legal or physical access and the maintenance thereof, property lines or boundaries or any other matter affecting the Property, prospective developers should investigate and conduct whatever due diligence and inspection they deem necessary.

The Properties:

Grove Street, West Roxbury (Ward 20 Parcel 03059000) approximately 5,847 total square feet.
Walnut Road, West Roxbury (Ward 20 Parcels 11055000 & 11056000) approximately 2,287 total square feet.
Dresser Street, South Boston (Ward 06 Parcel 02901000) approximately 1,246 total square feet.

The RFP package will be available **February 28, 2022** and can be downloaded by registering at <https://www.boston.gov/departments/housing/requests-proposals>. If you are unable to access, please contact the Project Manager.

Due to the ongoing health precautions that the City has taken due to COVID-19, Completed RFP responses must be submitted electronically by **April 4, 2022** no later than 4:00 PM.

LATE PROPOSALS WILL NOT BE ACCEPTED.

Please go to <https://www.boston.gov/departments/housing/requests-proposals> for detailed instructions on how to submit RFP responses.

For more information about this Request for Proposals contact Neriliz Llenas, Project Manager at (617) 635- 0101 or Neriliz.Llenas@boston.gov.

Sheila Dillon
Chief and Director
Mayor’s Office of Housing

Feb 28 Mar 7

**Food,
glorious
food.**

fork lift
**A BLOG
for food,
fun & drink**