



Plan your 2024

JAN

Draft a Plan

- Budgeting Exercise
- Make Retirement Account Contributions
- Spending Analysis & Cost Planning

FEB

Simplify your Finances

- Rollover any old 401(k)s
- Consider auto-reallocation investment options
- Set up Recurring Contributions to your Investment Accounts

MAR

Tax Preparation

- Collect documents & forms
- File taxes (before April 15)

APR

Review Financial Standing

- Credit Score Review
- Debt Review & Pay-down Strategizing
- Deploy Tax Refund to Investment Account / Emergency Fund

MAY

Account Funding

- Fund 529s & Other Custodial Accounts for Children

JUN

Mid-Year Check-In

- Review of Asset Allocation
- Investment Portfolio from Household POV

JUL

Planning Review

- Budget Adjustment & Tracking
- Cash-Flow Overview
- Beneficiary Updates across accounts & Trust

AUG

Elections Analysis

- Review Insurance Policies & coverage
- Review employer sponsored elections

SEP

Tax Return Preliminary

- Begin Preliminary Tax Return to assess opportunities & gauge liability

OCT

Financial Plan Review

- Investment Diversification strategy & opportunities
- Go over Subscriptions to avoid duplication

NOV

Family Planning

- Take steps towards your Estate Plan & make changes
- Ensure max contributions towards retirement accounts
- Tax Loss Harvesting

DEC

Retirement Planning

- Charitable giving
- Take remaining RMDs for IRAs & inherited accounts