

Year-End Financial Checklist

General

- Complete a financial review with your accountant, planner, and/or family
- Check your financial numbers (e.g., debt, savings, credit score)
- Review your credit report for accuracy
- Set up automatic payments (e.g., credit card, monthly loan payments, etc.)
- Calculate your spending, savings, and investments for the year

Savings

- Contribute to your emergency fund

Investment

- Review your asset allocation
- Review your progress towards your investment goals
- Open or contribute to a 529 if you are saving for future education

Retirement

- Maximize your 401k contributions (at least to receive employer matching)
- Maximize your IRA and/or Roth IRA contributions
- Convert any accounts where beneficial

Taxes

- Make final tax-deductible donations
- Adjust your tax withholding if applicable

Health

- Utilize your Flexible Spending Account
- Review your health insurance to ensure it's the best plan for you

Insurance

- Review the costs and benefits of your insurance policies (e.g., homeowners, renters, life, etc.)