



12 Month Financial Fitness Calendar

By Valentino Sabuco, Executive Director of The Financial Awareness Foundation

Greetings!

The beginning of the year, or actually anytime is a perfect time to get your financial house in order and start planning for the upcoming year and your future. As **financial planning is a lifelong process** we've developed a 12 Month Financial Fitness Plan to simplify the process and help you to get your financial house in order.

12 Month Financial Fitness Plan

<p>January</p> <ul style="list-style-type: none"> * Organize paperwork—saves time/money * If bankable review credit report * Protect your identity 	<p>May</p> <ul style="list-style-type: none"> * Review insurance policies & risk management—protect your assets 	<p>September</p> <ul style="list-style-type: none"> * Review spending plans—plan for year-end gifting & spending
<p>February</p> <ul style="list-style-type: none"> * Update & review your net worth statement & spending plans - Know where you stand * Gather tax return info, if required 	<p>June</p> <ul style="list-style-type: none"> * Review employment benefits—discover your hidden paycheck 	<p>October</p> <ul style="list-style-type: none"> * Review & Update Estate & Gift Plans—protect yourself & your loved ones
<p>March</p> <ul style="list-style-type: none"> * Review investments & plans for major expenditures—help make your dreams come true 	<p>July</p> <ul style="list-style-type: none"> * Speak with kids about the essential principles to smart money—help them live a happier & better life 	<p>November</p> <ul style="list-style-type: none"> * Set goals for the coming year—determine what you want to prioritize * If appropriate finalize tax plans
<p>April</p> <ul style="list-style-type: none"> * Review your retirement plan—achieve a comfortable retirement * If appropriate file tax return and begin tax planning – may save you money 	<p>August</p> <ul style="list-style-type: none"> * Talk with parents about their estate & financial plans—protect family assets & head off problems 	<p>December</p> <ul style="list-style-type: none"> * Schedule an Annual Family Financial Meeting—review the year / set future goals * Finalize family & charitable gift * Happy holidays

Staying organized and planning wisely are keys to financial success. Short of winning the lottery or inheriting millions, few people attain and maintain financial success and security without forethought, a strategy, and ongoing management. Learn this simple process to make better everyday money decisions so you have the best chance of watching your personal and family dreams become a reality.

Download your complimentary copy of **The Personal Finance Publication Set** at <http://home.thefinancialawarenessfoundation.org/publications.html>

Wishing you much success and all the very best, **The Financial Awareness Foundation**

The Financial Awareness Foundation is a 501(c)(3) nonprofit organization; our mission is to significantly help solve a major social problem - the lack of financial awareness and financial illiteracy. We serve as a nonpolitical "financial awareness advocate" for the general public, the financial service, charitable gift planners, nonprofit, and educational professionals and their organizations, municipalities, and employers.

To learn more about **The Financial Awareness Foundation** and **The Improving Financial Awareness & Financial Literacy Movement & Campaigns** and how you can make a meaningful difference visit us at www.thefinancialawarenessfoundation.org

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