

Year-End Financial Check-Up

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- Calculate your net worth
 - Review your financial goals and adjust
 - Evaluate your risk tolerance and investment strategy
 - Review your monthly spending plan (budget)
 - Identify areas to cut expenses or increase savings
 - Assess upcoming changes in income or expenses
 - Rebalance your investment portfolio
 - Maximize retirement account contributions
 - Consider tax-loss harvesting opportunities
 - Review Required Minimum Distributions, if applicable
 - Estimate your tax bracket for the upcoming year
 - Potentially accelerate deductions or defer income
 - Review potential tax credits and deductions
 - Gather necessary documents for tax preparation
 - Review and update insurance policies
 - Check beneficiary designations on accounts
 - Review estate planning documents
 - Review outstanding loans and credit card balances
 - Potentially consolidate or refinance high-interest debt

Notes

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- Develop a plan to pay down debt for next year
 - review bank and investment account fees
 - Check credit reports for errors and address issues
 - Assess emergency fund (3-6 months expenses)_
 - Plan charitable contributions for tax benefits
 - Set financial goals for the coming year
 - Create a plan to achieve financial goals
 - Schedule regular check-ins to review progress

Notes