



FINANCIALLY FIT IN 2019

Month by Month Calendar

People who explicitly make resolutions are **10 times** more likely to attain their goals than people who don't. Here's a financial tip or topic to focus on each month in 2019 to ensure **your success**:

JANUARY

Don't miss out on FREE money! Contribute to your employer's 401(k) plan and set aside enough funds to qualify for the maximum company match. No 401(k)? Stash your retirement savings in another account - such as a Traditional IRA or Roth IRA.

Notes

FEBRUARY

Procrastinators, don't put off filing your taxes until April. File now and reap the reward of receiving your refund sooner or plan to save if you still owe. Don't forget to make adjustments to your filings for the next tax year. You don't want to owe if you can avoid it, and you don't want to wait on a large return. That's money you could use to invest or pay off debt!

Notes



MARCH

Now is the time for spring cleaning—and your finances are no exception. Tips include:

1. tossing bills after 12 months (unless you plan to take a tax deduction for a home office);
2. paying down debt;
3. reviewing your budget;
4. and consolidating your financial accounts.

Notes

APRIL

A tax refund is more than just extra cash in your pocket—it provides a nice opportunity to give an added “boost” to your retirement savings. Consider enhancing the diversification of your existing retirement portfolio or building your retirement savings with a Traditional IRA or Roth IRA. Talk to an expert today to see what options are best for you.

Notes



MAY

An alarming 40% surveyed are not confident or only somewhat confident they have adequate and appropriate insurance coverage for their needs, according to the Independent Insurance Agents & Brokers of America (IIABA). Don't be a statistic—review your coverage to ensure you aren't over-insured or have major gaps in your plan.

Notes

JUNE

Summer means graduations and weddings. Before you purchase presents, ensure you stay within your budget. Remember, a thoughtful or meaningful gift can be more impactful than just the price tag.

Notes



JULY

Ensure your family and financial goals are met after you're gone with an estate plan.

The four key documents you need are:

1. a durable power of attorney;
2. advanced medical directives;
3. a will;
4. and a letter of instruction.

Notes

AUGUST

As you prepare your child(ren) for back to school, use the shopping trip as a learning lesson by:

1. creating a shopping list together (include the estimated cost for each item);
2. sharing your budget and asking them to find bargains;
3. and helping them understand the difference between wants and needs.

Notes



SEPTEMBER

Are you among one in nine Americans who have never looked at their credit reports or even their credit scores? Protect your good name and check your credit reports from each of the three bureaus annually.

Notes

OCTOBER

Every two seconds, an American becomes a victim of identity theft, according to Javelin Strategy & Research.

Protect your financials during National Cyber Security Awareness Month with these five tips:

1. Shred anything containing personal information before disposing of it.
2. Password protect all of your devices and use unique, complicated passwords for online accounts.
3. Never log in to financial accounts or shop online using public Wi-Fi. Make sure your internet at home is password protected.
4. Review your credit report annually and bank accounts regularly for suspicious activity.
5. Detect and protect against cyber criminals with antivirus software.

Notes



NOVEMBER

With 2020 in sight, now is the time to evaluate your benefits package. Review your current health coverage and shop around. Consider reducing your premiums by signing up for a high-deductible plan and investing in a health savings account.

Notes

DECEMBER

Don't bust your budget this holiday season. Spend smart by:

1. knowing your budget and keeping track of your spending;
2. using debit instead of credit;
3. and pre-shopping online to find the best deals.

Notes

Make the most of ***your money*** and efforts in 2019.

Contact our team at **1.800.67** | **Busey** for expert advice and tailored solutions.