

Planning For Your Financial Future

Do you spend more time planning your annual vacation than you do thinking about your personal finances? If so, you're not alone. A lot of people put off financial planning or avoid it altogether.

Personal financial planning is an ongoing, lifelong process. When broken down into small, achievable tasks, it's a lot less daunting and can pay huge dividends to you and your family.

Resolve to take ownership of your financial future today!

The following personal finance calendar may help you get started.

January <ul style="list-style-type: none"> + Manage your debt. Start by paying off high-cost debt first and consider establishing an emergency fund. + Create a cash flow statement of prior year income minus expenses. Calculate personal net worth. + Complete a portfolio check-up. Determine if it's time to rebalance your investment portfolio. + Take full advantage of any available match in your employer's retirement plan. 	February <ul style="list-style-type: none"> + Review insurance policies to ensure they meet your current needs.
March <ul style="list-style-type: none"> + Consider using any bonus, salary increase, or similar windfall to pay down debt and/or build an emergency fund. + Check your credit report for accuracy and potential areas for improvement. 	April <ul style="list-style-type: none"> + File your income tax return by April 15 (unless extensions are available). + April 15 is the last day to make an IRA or Education Savings Account contribution for the prior year.
May <ul style="list-style-type: none"> + Create an inventory of your home and personal property for insurance or estate planning. Record a video of your valuable possessions and store the video in a secure, remote location. + Review your estate plan. 	June <ul style="list-style-type: none"> + Consider a mid-year review of your finances to confirm your year-to-date income and expenses are on track.
July <ul style="list-style-type: none"> + Consider reading one book on personal finance or investing. 	August <ul style="list-style-type: none"> + Compute if your vacation spending is as you projected.
September <ul style="list-style-type: none"> + Consider establishing a holiday spending budget. 	October <ul style="list-style-type: none"> + Consider beginning year-end tax planning. + Consider upcoming open enrollment season and any changes with your health insurance coverage or other employer benefits
November <ul style="list-style-type: none"> + Keep your holiday budget in mind. Plan for any charitable giving and tax-deductible gifts. 	December <ul style="list-style-type: none"> + Consider rebalancing your investment portfolio allocations and increasing your contributions for the New Year. + Review your employer's benefit programs to ensure you're taking full advantage of all that is available to you.

For more information on creating a personal financial plan, contact an IMA Wealth advisor at wealth@imacorp.com or call 877.305.1864

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For assistance with your retirement needs, contact an IMA Wealth, Inc. advisor at wealth@imacorp.com or call 877.305.1864

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