

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

## April 2008 - Financial Fortitude Month

**Weekly Focus**

**TAX PLANNING**

1 Evaluate your payroll tax withholding elections.

2 Plan for year-end tax strategies.

3 Complete your 2007 tax returns before the April 15<sup>th</sup> deadline.

4 Sell non performing securities to create a tax deduction

5 Make a tax deductible contribution to DREF.

**Weekly Focus**

**RETIREMENT**

**PLANNING**

6 Establish an emergency fund by saving \$50-\$100 each month.

7 Attend a retirement planning seminar.

8 Obtain an estimate of benefits from Social Security.

9 Increase your 401K Plan or 403B Plan contributions by 10%.

10 Review and adjust the asset allocation of your retirement funds.

11 Establish a Roth IRA or Traditional IRA Plan.

12 Calculate how much monthly income you will need in retirement.

**Weekly Focus**

**PLANNING FOR A**

**NEW BUSINESS**

13 Start a home-based business to increase your income.

14 Develop a business plan. Get help at [www.SBA.gov](http://www.SBA.gov).

15 Write down your short-term and long-term financial goals.

16 Identify advisors for legal, accounting, tax and business guidance.

17 Identify a mentor who has extensive business experience.

18 Review and evaluate your insurance coverage for business risks.

19 Review your credit report prior to applying for a business loan.

**Weekly Focus**

**ESTATE**

**PLANNING**

20 Get your estate in order by creating or revising your will.

21 Review and update life insurance beneficiaries.

22 Consider the benefits of a living trust.

23 Calculate your net worth (List all assets subtract all outstanding debts).

24 Evaluate life insurance needs for your family.

25 Create a central filing system for all important documents.

26 Designate an executor of your estate and a guardian for minor children.

**Weekly Focus**

**INSURANCE**

**PLANNING**

27 Evaluate your employee benefits and make changes during open enrollment.

28 Review & evaluate deductibles on your car and home insurance.

29 Consider disability income protection coverage.

30 Enroll in a flexible spending plan for major medical or dental