

2024 financial calendar



A few tasks—from boosting savings to organizing paperwork—added to your financial calendar throughout the year can help make a real difference.

📅 January: Set your financial goal(s).

To do: [Establish two financial goals that are doable](#), either for the whole year or each month. (One could be: *Start an emergency fund with \$100.* Another could be: *Pay off one credit card by year's end.*)

To pay: Make 2023 fourth quarter estimated tax payments by January 15 if you're self-employed or underpaying based on your income.

📅 February: Organize your tax documents.

To do: Gather your W-2s, interest and dividend statements, and other tax docs as soon as you receive them (usually the first week of the month).

Bonus: [Sign up to file your tax returns electronically](#)—that speeds up the process, too.

📅 March: Plan for any refunds.

To do: Select a date in March to allocate any tax refunds, bonuses, or pay increases you might get.

Medicare reminder: For Medicare enrollees, March 31 is the last day to apply for Parts A and B for coverage beginning in July.

📅 April: Pay your taxes.

To do: File your individual tax return by April 15. Use [IRS Form 4868](#) if you'll need an extension but note there may be penalties if you have taxes due.

Bonus: April 15 is the last day to make 2023 IRA contributions. Could you contribute more to reap tax benefits? [Log in](#) to your account and see.

📅 May: Manage your debt.

To do: Use this month to figure out your debt load. Detail how much you owe—then [calculate your debt-to-income ratio](#), including all your monthly debt payments. Aim for that ratio to be 36% or less.

To save: Have any big-ticket events or activities in the coming months, like summer vacations or weddings? Plan accordingly by [reviewing and adjusting your budget](#).

📅 June: Prep for college bills.

To do: June 30 is the *final* date to file a Free Application for Federal Student Aid (FAFSA) form for the 2023–2024 school year. Though, the earlier you apply the better. The FAFSA helps determine your child's eligibility for financial aid. In addition, if you have a college-age child, add their school's tuition due date to your calendar.

To pay: Make second quarter estimated tax payments by June 15 if you're self-employed or underpaying based on your income.

📅 July: Boost your budget IQ.

To do: Midyear is a great time to review your budget. Are you hitting spending and saving targets, and if not, how can you adjust before year's end?

Bonus: Can you fit in [extra contributions to an employer-sponsored retirement account \(401\(k\) or 403\(b\)\) or an individual retirement account?](#)

📅 August: Check in on your credit score.

To do: Set a calendar reminder to review your credit score using one of the three free credit check services: Experian, Equifax, or TransUnion. Then, [learn what goes into a credit score and how you can improve yours](#).

To pay: Streamline your financial to-dos by setting up auto pay on at least one bill.

📅 September: Review your benefits.

To do: Enrollment period for employer benefits typically starts in the fall and lasts four to six weeks. Set a reminder to [review your health election, 401\(k\) or 403\(b\), and other employee benefits such as life and disability insurance](#).

To pay: Make third quarter estimated tax payments by September 15 if you're self-employed or underpaying based on your income.

📅 October: Get ahead on college costs.

To do: Review your options for saving for college—for your own kids or perhaps grandkids or relatives. A 529 account, for example, may have state tax benefits, with a Roth IRA can be used for qualified educational expenses.

To pay: Did you file for an extension on your taxes? If so, October 15 is your new deadline.

📅 November: Add to emergency funds.

To do: The end goal of an emergency fund is three to six months of expenses, which can seem overwhelming. The trick? Starting a little at a time—even \$25 a month—and automating it. [If you have emergency savings, can you add to them?](#)

Health insurance reminder: November 1 is the opening day of the [federal health insurance marketplace enrollment](#) for 2025 coverage.

📅 December: Plan for next year's health costs.

To do: Enroll or change plans for 2025 federal health coverage by December 15.

To take: The government requires retirees older than 73 to take required minimum distribution (RMDs) annually from retirement accounts by December 31 or the following April 1 for their first RMD, depending on when you turn 73.

🎁 Your birthday

- **Gift your financial future:** Boost a retirement or savings account with a one-time deposit—even \$100.
- **Turning 55 or older?** Check out [our list of retirement milestones](#).
- **If you turn 26 this year,** you'll get kicked off your parents' health insurance plan. Add a reminder to your calendar to sign up through your employer or [explore plans at healthcare.gov](#).

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