

2020

C A L E N D A R



FUTURITY FIRSTSM
GREATER NORTHEAST

Keep Better Track of Your Finances in the New Year

In this calendar, we've listed important planning and execution tasks that should be on your financial calendar for the year.

Futurity First Greater Northeast - Pittsburgh

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January

- **Think about college aid.** On January 1, kids and parents are free to start working on the Free Application for Federal Student Aid (FAFSA) for the upcoming school year. To meet deadlines in most states, you should submit your FAFSA no later than March 1, with February 15 being the optimal date.
- **Check your investment accounts** on your brokerage firm's or mutual fund companies' web sites and print off the December 31 statements for the previous year. Review the earnings paid out to your account from interest, dividends, and both short-term and long-term capital gains. Review the capital gains and/or losses you realized from the sale of mutual funds, stocks and/or bonds. Use this information to begin planning for your taxes.
- If possible, **fund your IRA contributions as soon as possible** in the New Year. You'll maximize your returns over the longest time possible.
- If you have a **health savings account or a flexible spending plan** through your employer, total the amount of expenses filed during the previous year and compare them to the total amount you contributed. Make sure you aren't contributing more than you are being reimbursed, especially if you lose any excess contributions.

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JANUARY

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FUTURITY FIRST
Retirement | Life | Health

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
39	30	31	1 New Year's Day	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20 Martin Luther King Jr. Day	21	22	23	24	25
26	27	28	29	30	31	1

February

- **Start pulling your tax information together.** Your W2s and 1099s should be arriving, so get your records ready to start your return.
- **Set your credit report dates.** You are entitled to one free credit report a year from each of the three credit reporting agencies: Transamerica, Experian and Equifax. Each year, you should check each of your credit reports from www.AnnualCreditReport.com. It's wise to stagger the dates you check each report because irregularities might surface at different times of the year and you'll catch them faster.
- **Review your checking account statements and credit card statements** for the previous year and tallying your spending/expenses into categories. Compare your cash outflow to your cash inflow for each month of the previous year and set target goals for spending in each category for the New Year based on your financial goals and values.
- **Start or review your emergency fund.** Experts believe you should have three to six months of living expenses set aside. Set a fixed amount you'll save each month toward that goal.

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26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	Valentine's Day 14	15
16	Presidents Day 17	18	19	20	21	22
23	24	25	Ash Wednesday 26	27	28	29

March

- **Get ready to fund your IRAs.** April 15 is the tax deadline, and that's the last date to make a tax-deductible contribution to your IRA. Plan to make the biggest affordable contribution you're allowed.
- **Deadline to apply for spring Stafford and PLUS Federal Direct Loans: March 1.**
- You may be expecting a bonus or pay increase come March. What will you do with it? Start by learning some smart saving strategies.
- **March 31:** If you're on Medicare, this is the last day to apply for Parts A and B. Coverage begins in July. Learn more or get enrolled at [Medicare.gov](https://www.medicare.gov).

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MARCH

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
FAFSA & Spring Stafford and PLUS Federal Direct Loans Deadline 1	2	3	4	5	6	7
Daylight Saving Time Begins 8	9	10	11	12	13	14
15	16	St. Patrick's Day 17	18	19	20	21
22	23	24	25	26	27	28
29	30	Medicare Parts A and B Deadline 31	1	2	3	4

April

- **Midnight, April 15 is the deadline for federal and state taxes.** It's also the last day to:
1) file your taxes or ask for an extension. To do so, send IRS Form 4868 (PDF) to get an automatic 6-month extension to file; and 2) make a 2020 health savings account (HSA) or individual retirement account (IRA) contributions (if you're 50 or older, this includes catch-up contributions).
- **First quarter 2020 estimated taxes are due** (if you're self-employed or underpaying based on your income).
- **Education account contribution deadline:** Don't forget that contributions to Coverdell accounts for the previous year are due on tax day.
- **Check your insurance coverage:** If you have sufficient emergency funds, check to see if a higher deductible on home and auto insurance makes sense in terms of premiums savings and fewer potential claims.
- **Deadline to apply for summer Stafford and PLUS Federal Direct Loans:** April 18 is the deadline.

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APRIL

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29	30	31	1	2	3	4
5	6	7	8	9	Good Friday 10	11
Easter 12	13	14	Tax Day 15	16	17	Summer Stafford and PLUS Federal Direct Loans Deadline 18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

May

- **Talk to your parents.** If you've never discussed estate, health and long-term care planning with your parents, do it now.
- **Expecting a tax refund?** If you e-file, the IRS typically processes your return within 3 weeks. Plan smart with our fun-sponsible method (10% fun money, 90% for future you).
- **Do an energy checkup.** Have your furnace and air conditioners checked to make sure they're working properly during the heating and cooling season

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MAY

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26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	Mother's Day	12	13	14	15	16
17	18	19	20	21	22	23
24 / 31	Memorial Day	26	27	28	29	30

June

- **Do a mid-year financial checkup.** Take the time to do a review of your tax planning, retirement savings, home, health and life insurance needs and do a mid-year check of your spending and emergency fund levels.
- **June 15:** Second quarter estimated tax payment deadline (if you're self-employed or underpaying based on your income).
- Pell Grant Application deadline: **June 30.**
- **June 30:** Though the federal deadline to file a Free Application for Federal Student Aid (FAFSA) form for the 2020-2021 school year is June 30, the sooner you file for FAFSA, the better (see October). States and colleges may have their own deadlines, which could be earlier, so look yours up on the Federal Student Aid website.

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JUNE

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31	1	2	3	4	5	6
7	8	9	10	11	12	13
Flag Day 14	15	16	17	18	19	20
Father's Day 21	22	23	24	25	26	27
28	29	FAFSA & Pell Grant Application Deadline 30	1	2	3	4

July

- **Do a beneficiary check.** Is the beneficiary information on all your investments, insurance policies and bank accounts up to date?
- **Check your will.** If you haven't checked your will in five years, see if your instructions are current. Make sure your powers of attorney reflect your intentions.

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28	29	30	1	2	3	4 Independence Day
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

August

- **Go over money issues with your college student.** Whether they're freshmen or seniors, take some time to go over financial details with your student.

Credit checkup: A credit score is kind of like a report card for your finances—it's important to know where you stand so you can make improvements, if needed. Choose 3 dates throughout the year to do a free credit check through Experian, Equifax, and TransUnion.

Make a date with your 401(k). Log in to your account and see how you're doing toward your retirement goals.

- Ready to create a (flexible) financial plan? Learn how to build your own. If you'd like help from a financial professional, find an advisor near you at futurafirst.com.

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AUGUST

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26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 / 30	24 / 31	25	26	27	28	29

September

- **Sept. 15:** Third quarter estimated tax payment deadline (if you're self-employed or underpaying based on your income).
- **Order your last credit report:** Get your third and final credit report of the year.

Your birthday Turning 55 or older? Check out our list of retirement milestones. If they'll apply to you in 2020, add your birthday to your financial calendar, too.

Oh, and remember, **if you turn 26 this year**, you'll get kicked off mom and dad's health insurance plan. Add a reminder to your calendar to sign up through your employer or explore plans at [healthcare.gov](https://www.healthcare.gov).

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SEPTEMBER

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30	31	1	2	3	4	5
6	Labor Day	8	9	10	11	12
Grandparents' Day	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3

October

- **Oct. 1:** Have someone heading to college in 2021? October 1 is the first day to file FAFSA. It's smart to file early. Some colleges award on a first-come, first-served basis. Plus, it gives you more time to plan, financially.
- **Oct. 1–Nov. 1:** Enrollment period for employer benefits plans usually start in September and October, in the fall. Review your health election, 401(k), and other employee benefits like life and disability insurance to see if they're still meeting your needs. A couple tips for this year's benefits:
 - Use any flexible spending account (FSA) funds for qualified medical expenses by the end of the year. That money generally won't roll over into next year.
 - If you have a health savings account (HSA), that money will roll over and is tax-deferred, so consider maxing it.
- **Tax extension deadline is Oct. 15:** Did you file for an extension on your taxes in April? If so, this is your new deadline. If you had to file for an extension on your federal taxes this year, your final deadline to file is October 15.
- **AEP Medicare Open Enrollment** starts October 15 – December 7

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OCTOBER

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27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	Columbus Day	13	14	AEP Medicare Open Enrollment Begins 15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	Halloween 31

November

- **Total your potential tax losses.** Confer with your tax adviser to see if it makes sense to sell stocks before the end of the year to balance out capital gains or losses in your portfolio or to carry forward losses for future use. Plan mutual fund sales before dividend distributions for less tax impact.
- **Spend out your flexible savings account money.** Check your employer's rules, but you should spend out the amount you put in your flexible spending account by December 31 or the end of the plan year. Schedule any procedures or medical expenses you'll have by then.
- **One thing to check on in early November: student loans.** They typically kick in 6 months after graduation. So, if you graduated college in May, check out these 3 tips for managing debt.
- **Nov. 1:** This marks the opening day of the federal health insurance marketplace enrollment for 2021 coverage.

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NOVEMBER

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2021 Federal Health Enrollment Opening Day Daylight Saving Time Ends 1	2	3	4	5	6	7
8	9	10	Veterans Day 11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	Thanksgiving 26	27	28
29	30	1	2	3	4	5

December

- **Give.** Make the charitable deductions you want to give for the end of the tax year. This is also the last day to make any charitable contributions to impact your 2020 taxes.
- **Pay deductible expenses early.** To lessen your tax impact for the current year, pay mortgage interest or property tax installments early if your tax situation would benefit from it. See if alternating using standard deduction one year and itemizing the next (called “doubling up”) works for you.
- **Dec. 15:** This is the last day to enroll or change plans for 2021 federal health coverage.
- **Dec. 31:** If you’re 72 or older, you have until the end of the year to take your required minimum distributions (RMDs). Withdrawing less than your RMD, or missing the deadline, can lead to a tax penalty of up to 50% of the amount you were supposed to withdraw, so you’ll want to stay on top of it. Just turning 72 this year? You have until April of 2021 to take an RMD—but would have to take 2 within that year.
- **AEP Medicare Open Enrollment ends December 7th**

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DECEMBER

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29	30	1	2	3	4	5
6	7 AEP Medicare Open Enrollment Ends	8	9	10	11	12
13	14	15 2021 Federal Health Coverage Enrollment Deadline	16	17	18	19
20	21	22	23	24	25 Christmas	26
27	28	29	30	31 New Year's Eve	1	2