

NEWSLETTER



Spring Into Action: Clean Up Your Finances and Prepare for a Bright Retirement.

1. Assess Your Current Financial Situation

- Review your budget
- Examine your debt
- Check your credit score

2. Declutter Your Expenses

- Cut unnecessary subscriptions
- Trim discretionary spending
- Consolidate or refinance debt

3. Review Your Retirement Accounts

- Check your contributions
- Rebalance your portfolio
- Set retirement goals

4. Build or Strengthen Your Emergency Fund

- Set a goal for 3–6 months of living expenses
- Automate savings

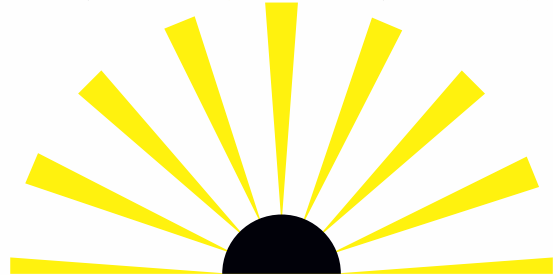
5. Maximize Tax Efficiency

- Contribute to tax-advantaged accounts
- Review your tax withholding

6. Streamline and Organize Financial Documents

- Digitize paperwork
- Create a financial file system

7. Consult Your Financial Advisor



Financial Spring Cleaning for Couples

- Review joint financial goals
- Update beneficiary designations
- Clear financial communication

**"The best time to plant a tree was 20 years ago. The second best time is now."
— Chinese Proverb**



**Helping People Build
A Rock Solid
Retirement Plan**

PROTECT. PRESERVE. GROW.

Tax Season Tips

1. Tax Filing Deadline Reminder:

Don't Wait Until the Last Minute! Key Dates to Remember: The deadline to file your tax return is typically April 15. If you need more time, you can file for an extension which gives you until October 15 to submit your return. However, keep in mind that an extension only extends the filing date, not the payment due date. Any taxes owed must still be paid by April 15 to avoid penalties and interest.



2. Maximize Your Tax Deductions & Credits

Standard vs. Itemized Deductions: Review whether it's more beneficial for you to take the standard deduction or itemize your deductions. For many people, the standard deduction is simpler and results in a larger tax break, but if you have significant expenses (e.g., mortgage interest, medical expenses), itemizing may save you more money.

3. Contribute to Retirement Accounts Before the Deadline

IRA Contributions: You can make contributions to a Traditional IRA or Roth IRA until Tax Day (typically April 15) to count toward the prior tax year. Contributing to a Traditional IRA can reduce your taxable income, while Roth IRA contributions grow tax-free, though they don't reduce your current taxable income. 401(k) Contributions: If you're self-employed, or your employer allows it, 401(k) contributions can also lower your taxable income for the year.

4. Keep Track of Your Tax Withholding

Update Your W-4: If you experienced a major life change (marriage, divorce, new job, child), it might be time to update your W-4 form to ensure the right amount of tax is withheld from your paycheck going forward. This can help you avoid underpayment penalties next year.

Adjust Withholding for Next Year: If you received a large tax refund last year, you may want to adjust your withholding so that more money stays in your pocket each month rather than being refunded next year.

5. Avoid Common Mistakes

Double-Check Everything: Small mistakes like incorrect Social Security numbers, missing signatures, or math errors can cause delays or trigger an audit. Review your return carefully before submitting it. File Electronically: Filing electronically is faster and less prone to error than paper filing. Plus, it allows you to receive your refund more quickly.

6. Keep an Eye on Tax Scams

Beware of Scams: The IRS will never contact you by phone, email, or text to demand payment. If you receive a suspicious message claiming to be from the IRS, don't respond. Scammers are especially active during tax season.

How to Spring Clean Your Financial Mindset

Let go of old money habits and mental blocks that no longer serve you, and make room for a positive, growth-oriented financial mindset. Here are a few tips:

- Reflect on Your Current Financial Mindset:
- Let Go of Limiting Beliefs About Money
- Set Clear and Realistic Financial Goals
- Create a Positive Financial Routine
- Rewire Your Relationship with Money
- Visualize Financial Success
- Celebrate Your Wins (No Matter How Small)



Gardening Tips for a Blooming Spring

Start with a Clean Slate: Clear Out the Old - Just like your finances, your garden needs a little spring cleaning too!

Know Your Soil: The Foundation of Growth - Healthy soil leads to happy plants, just like healthy financial habits lead to a thriving future!

Water Wisely: Don't Overdo It - Overwatering can drown your plants, just like overspending can drain your finances!

Be Patient and Enjoy the Process - Gardening takes time. Your plants won't bloom overnight, and your financial goals won't either. But with consistent care, effort, and patience, both will grow beautifully in their own time.

