1st Year Process

What You Can Expect

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
401(k) Savings Review - Amount - Match - Roth vs. Traditional	**Meeting #1** - Prepare for Tax Season - Review Prior Year Performance - Review Financial Independence Plan	Review Retirement Contributions (IRA, Roth, Solo 401(k), SEP, HSA) for Current and Prior Year	Upload Home, Auto, and Umbrella Insurance	**Meeting #2** - Review Home, Auto, and Umbrella Insurance - Mortgage and Debt Analysis	Spending Review Does it Align with Your Values?
Check Credit History Equifax	529 Plan Review		Upload Mortgage Details	Check Credit History Experian	Estimated Tax Payments Due by June 15th
Review 401(k) Investments Rebalance as Needed	Gather Tax Documents 1099s Released		Upload Other Debt (Student, Car, Etc.)	Review Cash at Bank APR of Savings	
Distribute Required Minimum Distribution (RMD)	Schedule Appointment with Accountant or Start Tax Return		File Tax Return or Extension	Upload Completed Tax Return (Federal, State(s), All Schedules, Vouchers)	

ONGOING

Newsletters
Blogs
Podcasts

Researching Financial Planning Strategies and Tax Legislation Changes

Portfolio Review:
Tax-Loss Harvesting, Capital Gain Harvesting, and Rebalancing Opportunities

LEGEND	Financial Planning	Tax Planning	Investment Planning	Meeting/Contact

KINDNESS FINANCIAL PLANNING

Schedule will vary based on client need, circumstances, and opportunities identified.

Kindness Financial Planning, LLC

1st Year Process

What You Can Expect

JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
Upload Estate Plan	**Meeting #3** - Review Will or Trust, Power of Attorneys, and Beneficiaries - Review Life and Disability Insurance	Upload Employee Benefits	**Meeting #4** - Tax Planning: Charitable Giving, Roth Conversions, and Withholding - Employee Benefits Review & Open Enrollment	Spend FSA Before End of Year	Final Year-End Tax Planning (If Needed)
Upload Life and Disability Insurance	Upload YTD Paystub, Summary of Charitable Giving, and Estimated Tax Payments Made	Check Credit History TransUnion	FAFSA Open Date	Preliminary Capital Gain Distribution Estimates	Capital Gain Distributions
		Tax Projection Analysis: Charitable Giving, Roth Conversions, Stock Vesting, and Withholding	Extension Filing Deadline October 15	RMD Year-End Check	
		Estimated Tax Payments Due By September 15			

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