



Ultimate Financial Goals Planner

A simple guide to help you set goals, stay focused, and move forward on your financial journey

Whether you're paying down debt, improving credit, or saving for milestones like a home, trip, or retirement, this planner provides prompts and ideas to help you stay organized and make consistent progress throughout the year.



Start with your goals

Write down your financial goals. Don't worry about an order; write down anything you want to work on. Then prioritize them and create an action plan for your top goals. Examples: emergency fund, retirement, home down payment, child's education, debt repayment, gifts to charity, vacation or travel, etc.

Q1

Start Strong

(January – March)

Goal Setting & Strong Habits

This quarter is all about building momentum; clarifying your goals, getting organized, and creating habits that make progress automatic. It's a great time to set up systems that will simplify your money life all year long.

JANUARY

Set intentions & goals

Establish clear goals and get organized.

MONTHLY TASKS:

- ☐ Define 3 short and 3 long-term financial goals
- ☐ Create or update your annual budget
- ☐ Review automatic payments and subscriptions
- ☐ Set up auto-transfers for savings or debt payments

FEBRUARY

Organize & streamline

Simplify systems and cut unnecessary costs.

MONTHLY TASKS:

- ☐ Gather W-2s, 1099s, and tax forms
- ☐ Review autopay settings
- ☐ Create digital folders for bills and financial records
- ☐ Set up automatic savings for your listed financial goals on page 1

MARCH

Debt awareness & savings

Optimize spending and plan for spring expenses.

MONTHLY TASKS:

- ☐ List all debts and interest rates
- ☐ Cut one unnecessary expense
- ☐ Identify a hobby or talent that could produce additional revenue
- ☐ Explore a high-yield savings account

QUARTERLY CHALLENGE

No spend week

Pick one week this quarter to spend only on essentials. Use this time to track where your money really goes, find one area to trim, and redirect the savings toward a financial goal.

Q2

Tidy Up & Tune In

(April – June)

Taxes, Balance & Spring Cleaning

This quarter focuses on reviewing what's working, cleaning up what's not, and rebalancing your finances, just like decluttering your home for spring.

APRIL

File & refocus

Wrap up tax season, review your goals, and clear the clutter.

MONTHLY TASKS:

- ☐ File taxes or submit an extension
- ☐ Review your W-4 and adjust withholdings, if needed
- ☐ Review retirement contribution levels (aim for 10 – 15%)
- ☐ Check beneficiaries on all financial accounts

MAY

Check-in & possible savings

Revisit your budget, celebrate progress, and fine-tune your savings.

MONTHLY TASKS:

- ☐ Review your budget and adjust for mid-year
- ☐ Celebrate one money win from the first half of the year
- ☐ If applicable, review your FSA/HSA contributions
- ☐ If applicable, explore 529 plans or other college savings options

JUNE

Insurance & property tax

Review and refresh your coverage to protect what matters most.

MONTHLY TASKS:

- ☐ Review auto and home insurance policies
- ☐ Compare rates to ensure competitive pricing
- ☐ Check beneficiaries on all insurance policies
- ☐ Review property tax assessments and appeal, if necessary

QUARTERLY CHALLENGE

Financial spring cleaning

Consider spending 15 minutes a week for one month cleaning up your finances: review credit card rewards, look over at least one (1) insurance policy, file important documents, or update passwords. Small actions can help you make large strides.

Q3

Strengthen & Simplify

(July – September)

Building Mid-Year Momentum

This is your midpoint reset. A great time to reinforce habits, check your progress, and make mid-year adjustments. With half the year behind you, it's the perfect moment to refocus before the busy fall season.

JULY

Credit confidence

Strengthen your financial health by understanding credit score.

MONTHLY TASKS:

- ☐ Check your credit score and full report, www.annualcreditreport.com
- ☐ Dispute any errors
- ☐ Aim for credit utilization under 30%
- ☐ Create a plan to pay down debt

AUGUST

Cybersecurity check

Protect your finances by boosting digital security habits

MONTHLY TASKS:

- ☐ Change and strengthen passwords
- ☐ Enable multi-factor authentication
- ☐ Back up financial files and documents
- ☐ Shred old physical financial records

SEPTEMBER

Retirement readiness

Review your savings and take steps toward retirement goals.

MONTHLY TASKS:

- ☐ Review your 401(k) or IRA contributions
- ☐ Consider consolidating old accounts, if possible
- ☐ Consider increasing savings by 1% (aim for 10 – 15% annually)
- ☐ Schedule a one-on-one with your 401(k) advisor

QUARTERLY CHALLENGE

Save 1% more

Consider increasing your retirement or savings contribution by 1%. It's a small, achievable change that keeps your long-term goals growing without feeling restrictive.

Q4

Finish Strong

(October – December)

Reflection, Gratitude & Future Planning

The final quarter encourages you to take stock, celebrate wins, and prepare for the year ahead. Reflect on what worked, what didn't, and how to build on your success.

OCTOBER

Holiday & giving prep

Spend wisely and plan ahead for a stress-free holiday season.

MONTHLY TASKS:

- ☐ Set a holiday budget and gift list early
- ☐ Plan travel and holiday expenses
- ☐ Review charitable giving plans
- ☐ Treat yourself: plan a gift to yourself to reward this year's financial accomplishments

NOVEMBER

Open enrollment

Review your benefits to support both health and future goals.

MONTHLY TASKS:

- ☐ Review health, dental, and vision insurance
- ☐ Consider maxing out employer benefits (e.g., 401(k)/HSA/FSA)
- ☐ Evaluate life and disability coverage
- ☐ Adjust your budget for any new premiums

DECEMBER

Reflect & reset

Review your progress and set new goals for the year ahead.

MONTHLY TASKS:

- ☐ Review your annual budget and spending
- ☐ Check if you have met savings goals
- ☐ Max out retirement or savings contributions (401k/Catchups/IRAs)
- ☐ Take required distributions, if applicable
- ☐ Reflect on what worked and how to improve next year

QUARTERLY CHALLENGE

No new debt

The holidays can make it easy to overspend. Set clear spending boundaries, track purchases, and focus on meaningful giving. Aim to finish the season without adding new debt. This can help you give freely without the stress of paying it off later. Remember, this also includes split-payment or "buy now, pay later" apps that still charge you.

Goal Action Plan

GOAL

O

[illegible]

100%



START DATE:



GOAL COMPLETION DATE:

ACTION STEPS

NOTES

A 10x10 grid of dots for drawing a picture.

POSSIBLE OBSTACLES

IDEAS TO OVERCOME

Monthly Overview

| | | | | | |
|-----|-----|-----|-----|-----|-----|
| Jan | Feb | Mar | Apr | May | Jun |
| Jul | Aug | Sep | Oct | Nov | Dec |

[illegible]

PRIORITIES

| | |
|----|-------------------|
| 1. | <hr/> <hr/> <hr/> |
| 2. | <hr/> <hr/> <hr/> |
| 3. | <hr/> <hr/> <hr/> |

TO-DO LIST

[illegible]

NOTES

Ultimate Financial Goals Planner

Small steps create big progress. Pick one goal and get started today.



Summit Retirement Partners, LLC

209 West Chatham Street
Apex, NC 27502
summit-retirement.com

Ryan Verdery, AIF®

(919) 674-0595
ryan.verdery@lpl.com

Meredith Barbour, QKA, PPC®

(984) 229-1031
meredith.barbour@lpl.com

Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC.

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal, or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

©401(k) Marketing, LLC. All rights reserved. Proprietary and confidential. Do not copy or distribute outside original intent.