WEALTHSTACKLIFE

Year-End Money Checklist

Small, steady check-ins before December 31st.

- [ ] **01 Review your goals**
  Compare where you are now with the goals you set in January. Celebrate the progress, not just the finish line.

- [ ] **02 Max out your accounts**
  Check your 401(k), IRA or Roth IRA, and HSA contributions against this year's limits so you're not leaving room unused.

- [ ] **03 Look at tax-loss harvesting**
  Find positions that are down and could offset gains in a taxable account. Watch out for the wash-sale rule.

- [ ] **04 Rebalance**
  Bring your allocations back in line with your plan and trim anything that no longer fits.

- [ ] **05 Take your RMDs if they apply**
  If you're required to take minimum distributions, take them before December 31st.

- [ ] **06 Check your beneficiaries**
  Make sure every account lists the right people.

- [ ] **07 Review your emergency fund**
  Top it up if it's running low before the new year starts.

- [ ] **08 Set next year's goals**
  Decide which contributions you'll automate starting in January.

MY NOVEMBER MONEY MOVE:

_____

Educational only, not financial or tax advice. Investing involves risk. Contribution limits and tax rules change each year, so check current limits and talk with a qualified tax or financial professional before making decisions.

@wealthstacklife