

PREPARED BY HEARTLAND RETIREMENT GROUP

February Financial Checklist

A simple early-year guide to staying organized and intentional

Tax Season Awareness

As tax season begins, watch for important documents and deadlines.

- Watch for tax documents such as 1099s and income statements
- Note key filing deadlines
 - March 15th for certain business and corporate filings
 - April 15th for individual tax returns
- If you work with a tax professional, confirm what information they need & when

If You Receive a Tax Refund, Have a Plan

The IRS is projecting larger tax refunds this year for many households. If a refund is coming, decide ahead of time how you want to use it.

Before the money arrives, consider what would be most meaningful:

- Strengthening savings or emergency reserves
- Paying down debt
- Add to retirement accounts
- Set aside funds for travel or experiences

A Simple Budget Check for the Year Ahead

February is a good time to make sure your budget still reflects reality.

- Monthly income and expenses feel realistic
- Large annual expenses are accounted for
- Cash flow supports the lifestyle you want this year

Notice What Has Changed

Most planning updates are driven by life, not markets.

- Income has changed
- Family, health, or work circumstances changed
- Spending needs have shifted
- Priorities for this year are clearer