

JANUARY FINANCIAL RESET

Clarity for the Year Ahead

Income & Cash Flow

Does my income and spending support the life I want this year?

Approximate Snapshot:

Monthly income: _____

Recurring monthly expenses: _____

Small changes in income or expenses can shift how comfortable your plan feels over time.

Forward Tax Thinking

Am I being intentional about taxes so my income stays predictable over time?

Approximate Snapshot:

Primary income sources this year:

Expected tax impact:

Taxes are one of the few levers we can still plan around in retirement.

Investments & Risk

Does my investment strategy still match how I feel about risk today?

Approximate Snapshot:

General investment approach:

Comfort level with market ups and downs:

Once income needs are met, investments can take on more risk where appropriate.

Life Changes & Priorities

Does my financial plan reflect what matters most to me right now?

Approximate Snapshot:

Recent or upcoming life changes:

Top financial priority this year:

Plans work best when they're built to handle change, not just best-case scenarios.

My Thoughts:

[illegible]