



ALTIUS Financial 53 Week Challenge:

We challenge you to 53 weeks of financial growth! Yes, you read that right! 52 weeks—PLUS a bonus week since New Year's falls on a Friday and we check in each Monday. How often do you end the year thinking "did I miss something key in my financial planning...?" This 53-week challenge is our way of helping you stay on track for reaching your financial goals, improving your situation, and fitting pieces to the financial puzzle that maybe you hadn't yet considered. Some tasks are quick and easy to check off the list while others require more thought and effort; feel free to reach out to Your ALTIUS Team at any point for assistance. We will post reminders each Monday to help people follow along and we wish you all the best of luck headed into the New Year!

Date:	Task:	<i>Nailed it!?</i>
28-Dec	Complete your Annual ALTIUS Goal Sheet.	<input type="checkbox"/>
4-Jan	Set new savings, investment, and charitable giving goals for the year.	<input type="checkbox"/>
11-Jan	Establish new accounts for new goals.	<input type="checkbox"/>
18-Jan	Make a budget that helps you reach savings/investment goals for this year.	<input type="checkbox"/>
25-Jan	Check your credit score. What can I do to improve my credit score?	<input type="checkbox"/>
1-Feb	Participate in our ALTIUS workshop this week!	<input type="checkbox"/>
8-Feb	Do something thoughtful for someone you love this Valentines.	<input type="checkbox"/>
15-Feb	Sign up for employee savings plan - start contributing & monitoring.	<input type="checkbox"/>
22-Feb	Look at investment options for your employee retirement plan. Check if your current allocation aligns with your risk tolerance.	<input type="checkbox"/>
1-Mar	Schedule appointment with your tax advisor or set a day on your calendar to gather information/work on your taxes.	<input type="checkbox"/>
8-Mar	Are you signed up for a Health Savings account? If so, is it fully funded? Have you considered investing the assets in this account? Plan to maximize your HSA savings before year end.	<input type="checkbox"/>
15-Mar	Set up/process your IRA/SEP contributions for the 2020 tax year. (IRA due by 4/15). Get ahead of planning for this year's contributions.	<input type="checkbox"/>



- 22-Mar How are your assets held? Check the ownership and beneficiaries for your personal and investment accounts. (Married? Divorced? Deceased? New family members? –It may be a good time to update these!)
- 29-Mar Happy Easter! Let’s recalibrate: did you achieve any of your annual goals yet? Are you on track? What's next on your list?
- 5-Apr Confirm you have an emergency savings account fully funded and/or make a strategy to save and prep for emergency expenses.
- 12-Apr Taxes due this week!
- 19-Apr All done with taxes, was there something you wish you covered last tax year? Let's make a note to get a head start for the 2021 tax year. (Charitable donations, deductions, retirement account contributions...)
- 26-Apr Traveling or getting out of the house this summer? Make plans for your PTO, travel budget, fun activities.
- 3-May RSVP to join us for our second ALTIUS workshop of the year!
- 10-May Reach out to the Mothers in your life!
- 17-May Annual Savings Goal Check in: are you almost halfway to your goal? Do we need to recalibrate and set a different goal?
- 24-May Net Worth Clarity: How are your assets allocated? Is most of your net worth in one asset class? Too much in real estate, your business, stocks, etc.?
- 31-May Memorial Day reflection: Take a moment to reflect on your blessings and give thanks to those who put their lives on the line for our country’s freedom.
- 7-Jun It’s Wedding Season: Budget for potential travel, activities, gifting-
- And picking the right plus one?
- 14-Jun Check on employee benefit planning. Is anything changing that may alter your benefit strategy? (Marriage, baby/adoption, health, new pets, new job?)
- 21-Jun Reach out to the Fathers in your life!
- 28-Jun Credit Score Check in: Is your score higher or lower than it was 6 mos. ago and why?



- 5-Jul Happy Independence Day! What is something you have done to become more financially independent? It all starts with mindset! Share your financial independence achievements with us on social media @ALTIUSFinancial
- 12-Jul When was your last bonus? Did you increase your investments with pay increases? Reexamine income, retirement, and local savings strategies.
- 19-Jul Emergency fund set up and funded? Now is a great time to replenish so you don't find yourself in debt when something unexpected happens.
- 26-Jul Kids are headed back to school soon! Have you set up a 529 for your kids/grandkids? Are tuition payments due soon – prep for 529 distributions.
- 2-Aug How are your investment accounts doing? Have you spoken with your Financial advisor this year about your current investment strategy?
- 9-Aug Back to school shopping! Do you have a shopping list ready so you don't over spend on back to school supplies?
- 16-Aug How are interest rates? Is now maybe a good time to refinance your home? Or possibly a good time to have us shop for/invest in CDs?
- 23-Aug Have you logged into your financial planning webpage this quarter? Check it out to see your quarterly statements, current planning, and asset allocation.
- 30-Aug Happy Labor Day! Take some time for yourself! Get outside and enjoy the time off!
- 6-Sep Have you set up/maximized HSA contributions for the year? Evaluate investment strategy with HSA account for *future* healthcare costs.
- 13-Sep Are you a business owner or aspiring entrepreneur? How is your business set up? Do you have proper corporate structure to meet your needs and goals?



- 20-Sep How are your 529 college savings going? September is College Savings Month - How long until these assets will be used? Check strategy on these savings.
- 27-Sep Do you have disability coverage? Heading into winter, it can be helpful knowing your income is secure in the untimely event of an accident.
- 4-Oct Review your estate plan and documents (will, beneficiaries, trusts, etc.) Draft or Update the Letter of Instructions.
- 11-Oct Taxes are due this week if you extended.
- 18-Oct Reallocate your employee retirement savings plan. Make sure your account aligns with your risk tolerance and long-term goals.
- 25-Oct Have you considered Long Term Care planning? Evaluate, discuss with family, weigh the cost vs. benefits of adding this type of coverage to your plan.
- 1-Nov Check your employee insurance benefits. Do you need to change anything? Are your health plan options changing for next year?
- 8-Nov Do you have an FSA account? Don't forget, these are use it or lose it accounts! Time to schedule a doctor visit?
- 15-Nov Today's Philanthropy Day! Reflect on what causes you have chosen to support financially. Have you done this through direct cash gifts? Stock donations? Retirement asset donations?
- 22-Nov What are you thankful for? Write thank you notes to 3 people who have made you feel blessed this year.
- 29-Nov Have you considered a Roth Conversion for this year?
- 6-Dec Consider charitable donations heading into year end. Do you want to bundle them to meet the itemization limit for the year? Is gifting appreciated stock a good idea for your financial plan?
- 13-Dec Check on your 529 account- have you considered gifting a 529 plan to a family member?
- 20-Dec Enjoy the season! Do something special with your friends/family!
- 27-Dec Look back on all the goals and accomplishments you have made this year! Celebrate your hard work and achievements.