

MARCH MONEY CHECKLIST



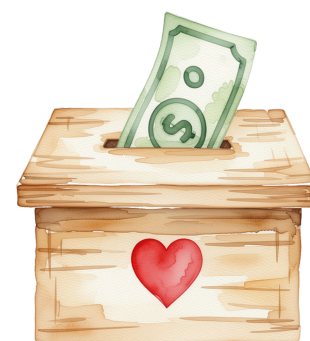
SET DATE TO
FILE TAXES



ASSIGN YOUR
TAX REFUND



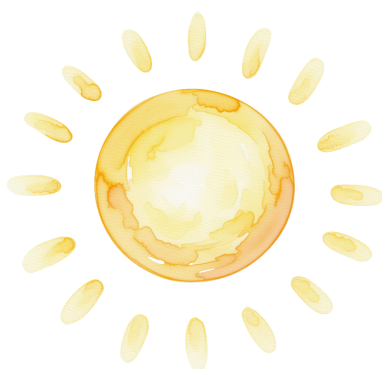
PREPARE IF YOU
OWE TAXES



2025 IRA
CONTRIBUTIONS



CHECK TAX
WITHHOLDING



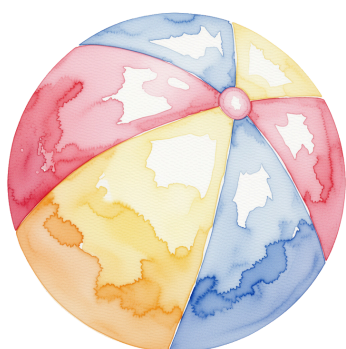
PREPARE FOR
SPRING BREAK



END OF SCHOOL
YEAR EXPENSES



ANNUAL BILLS



EVALUATE SEASONAL
SPENDING



ORGANIZE & STORE
TAX DOCS



CHECK OR UPDATE
BENEFICIARIES



CHOOSE ONE
FOCUS



FILE YOUR TAXES OR CHOOSE YOUR EXACT FILING DATE

Do not leave this vague.

How to do this:

- Check that you have all W2s and 1099s (most are issued by January 31).
- Log into your tax software or confirm your appointment.
- If you are not ready, open your calendar and block a specific day.
- Create one folder (physical or digital) and put everything there.

Unfinished tasks create stress. A scheduled plan removes it.



CREATE A PLAN FOR YOUR REFUND (IF GETTING)

Refunds without direction disappear.

How to do this:

- Write the estimated refund amount at the top of a page.
- Divide it intentionally. For example:
 - 50% toward debt or savings
 - 30% toward something upcoming
 - 20% toward something you enjoy
- Move it immediately once it lands. Do not let it sit in checking.

Money sitting in checking without a plan turns into unintentional spending.



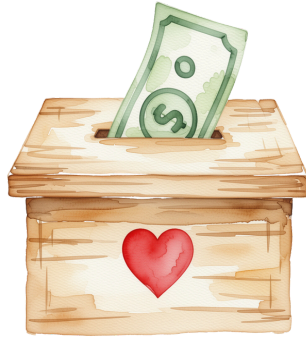
IF YOU OWE TAXES, SET UP A PAYMENT PLAN EARLY

Avoiding this increases anxiety.

How to do this:

- Confirm the exact amount owed.
- Go to [IRS.gov](https://www.irs.gov) and review payment options.
- Decide whether to **pay in full** or **set up an installment agreement**.
- If needed, temporarily reduce discretionary spending to free up cash.

Taking action immediately prevents panic in April.



MAKE LAST YEAR'S IRA CONTRIBUTION (IF IT FITS YOUR SITUATION)

You can contribute for last year until the federal tax deadline (generally April 15 under IRS rules).

How to do this:

- Confirm your eligibility based on income.
- Check the annual contribution limit.
- Transfer money from savings or part of your refund.
- Make sure you select “prior year contribution” when depositing.
- Make sure to **INVEST** the money that you contribute!

Missing the deadline means losing that year permanently.



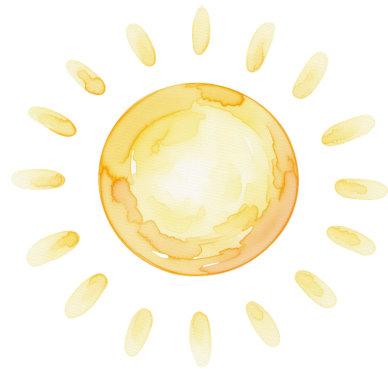
ADJUST YOUR TAX WITHHOLDING AFTER YOU FILE

If your refund or tax liability surprised you, fix it now.

How to do this:

- Use the IRS Tax Withholding Estimator online
- Submit an updated W4 to your employer if needed.
- If self employed, adjust your estimated payments or savings contributions.
- Always talk to a tax professional if you need help.

Small adjustments now prevent another surprise next year.



PREPARE FOR SPRING BREAK AND TRAVEL DEPOSITS

March spending increases quickly.

How to do this:

- Look at your calendar through May.
- List any trips, events, or deposits due.
- Estimate totals.
- How much do you already have saved? Do you need to increase the amount?
- If you a haven't started saving, set aside a weekly amount starting now.

Even small transfers reduce future stress.



PLAN FOR END OF SCHOOL YEAR COSTS

These expenses are predictable.

How to do this:

- List upcoming events: field trips, gifts, graduations, registrations.
- Assign estimated amounts to each.
- Divide the total by the number of weeks until it's due.
- Set up small weekly savings transfers.

Future you will not feel blindsided.



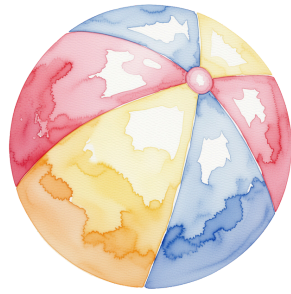
REVIEW ANNUAL BILLS DUE IN SPRING

Many large bills hit around this time.

How to do this:

- Look at last year's bank statements.
- Identify large one-time payments in April, May, or June
- Confirm current amounts.
- Begin setting aside money now.

Predictable bills should never feel like emergencies.



EVALUATE SEASONAL SPENDING SHIFTS

Warmer weather often increases variable spending.

How to do this:

- Look at last year's March through June bank statements.
- Notice increases in dining out, gas, entertainment.
- Set a realistic cap before habits expand.

Lifestyle creep happens quietly.



ORGANIZE & SECURELY STORE YOUR TAX DOCUMENTS

This protects you long term.

How to do this:

- Download a PDF copy of your return.
- Store it in a secure digital folder.
- Back it up in a password protected location.
- Shred unnecessary paper copies.

You may need these documents for loans, audits, or financial aid.



CHECK AND UPDATE BENEFICIARIES

Beneficiary designations override wills.

How to do this:

- Log into retirement & brokerage accounts.
- Check life insurance policies.
- Confirm names are current and correct.
- Update if needed.

This is simple and extremely important.



CHOOSE ONE FINANCIAL FOCUS FOR THE NEXT TWO MONTHS

Do not overhaul everything

How to do this:

- Identify the area causing the most stress.
- Set a specific target number.
- Track progress weekly.
- Ignore everything else temporarily.

Focus creates momentum. Momentum creates confidence.