

APRIL MONEY CHECKLIST



FILE TAXES OR
EXTENSION



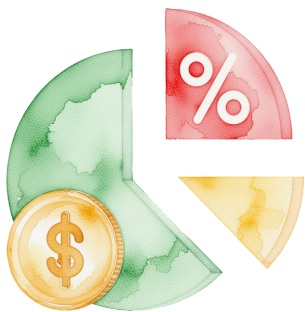
MAKE FINAL IRA
CONTRIBUTIONS



PAY TAXES
OWED



ADJUST
WITHHOLDING



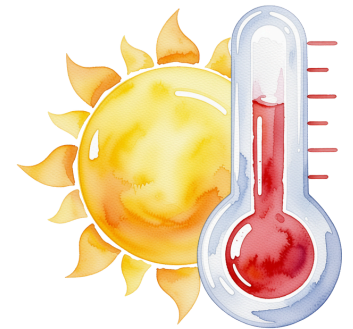
RESET YOUR
BUDGET



REVIEW & UPDATE
EMERGENCY FUND



SPRING & SUMMER
SPENDING



CHECK FOR
INCREASES



FINANCIAL SPRING
CLEANING



REVIEW HEALTH
INSURANCE



FINANCIAL LITERACY
MONTH



NET WORTH
CHECK IN



FILE YOUR TAXES OR SUBMIT YOUR EXTENSION

The federal tax deadline is typically April 15.

If you are ready, file and be done.

If not, file an extension (but understand this only gives you more time to file, not more time to pay.)

What to do:

- File your return if complete
- Or submit Form 4868 for an extension
- Estimate what you owe and pay as much as possible now

Unfinished taxes don't go away. They just get heavier the longer you wait.



MAKE YOUR FINAL IRA CONTRIBUTION FOR 2025

You can still contribute to a Traditional or Roth IRA for the previous tax year until the tax deadline.

Even partial contributions still count.

What to do:

- Confirm your eligibility
- Decide how much you can contribute
- Transfer the money before the deadline

This is one of the last chances you have to build wealth for last year. Don't let it pass quietly.



PAY ANY TAXES OWED OR CONFIRM PAYMENT PLAN

If you owe, April is when it becomes real.
Avoiding it only increases stress.

What to do:

- Pay in full if possible
- Do not ignore it. Penalties and interest begin immediately
- Set up a payment plan through [IRS.gov](https://www.irs.gov)

**Facing it now puts you in control. Avoiding it can
make it much worse.**



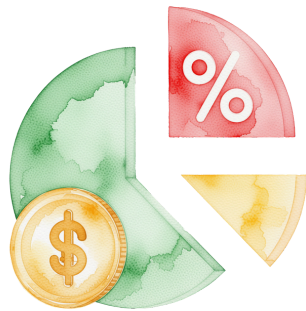
ADJUST YOUR TAX WITHHOLDING OR ESTIMATED PAYMENTS

Now that you have filed, you have real data. This is your opportunity to fix what did not work.

What to do:

- Increase withholding if you owed
- Decrease if your refund was very large
- Review estimated payments if self-employed
- If you're unsure what to change, use the IRS Withholding Estimator.

Small adjustments now prevent the same surprise from showing up again next year.



RESET YOUR BUDGET USING REAL NUMBERS

Your spending habits are clearer now than they were in January. This is where your budget becomes real.

What to do:

- Look at the last few months of actual spending
- Adjust categories that are not working
- Build a budget that reflects your real life

A budget only works when it reflects how you actually live, not how you wish you did.



REVIEW AND UPDATE YOUR EMERGENCY FUND PLAN

If tax season impacted your savings, adjust. Stability matters more than doing everything at once.

What to do:

- Decide your target savings goal
- Restart contributions if needed
- Set a consistent amount going forward

Your emergency fund is what keeps one bad moment from turning into a long-term setback.



PLAN FOR RISING SPRING AND SUMMER SPENDING

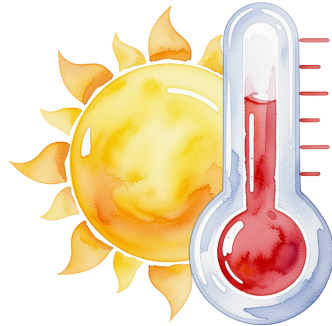
This is where spending quietly increases.

Travel. Events. Activities.

What to do:

- Look ahead at your calendar
- Estimate upcoming costs
- Start setting money aside now

The more you plan for what's coming, the less you'll have to recover from it later.



CHECK FOR INCREASES IN EVERYDAY EXPENSES

Warmer months often shift spending.

More gas. Spending more on activities outside. Camps. Higher utilities.

What to do:

- Adjust variable spending categories if needed.

Spending doesn't usually spike all at once. It slowly creeps up when you're not paying attention.



DO A FINANCIAL SPRING CLEANING

April is a natural reset point.
Clear out what you no longer need.

What to do:

- Review subscriptions and memberships
- Cancel anything unused
- Downgrade where possible

What you ignore monthly is often what quietly drains your money the most.



REVIEW HEALTH INSURANCE & HSA CONTRIBUTIONS

This is often overlooked but incredibly important. Make sure you are actually using your benefits correctly.

What to do:

- Confirm HSA eligibility
- Check your contribution progress
- Adjust if needed
- Review health insurance benefits

The tools you don't use are often the ones that could help you the most.



USE FINANCIAL LITERACY MONTH INTENTIONALLY

April is Financial Literacy Month.
Use it as a reset, not just a reminder.

What to do:

- Check your credit report & learn about your score
- Learn something new about investing
- Spend time improving your financial knowledge

The more you understand your money, the more confident your decisions become.



DO A SIMPLE NET WORTH CHECK IN

After tax season, you have the most accurate picture of your finances. Take a moment to see where you stand.

What to do:

- Add up what you own
- Subtract what you owe
- Write the number down
- Track you net worth monthly

If you have a negative number, that's okay. The goal is to increase this number over time.