



Motley Fool Rule Your Retirement™

Your Year of Fiscal Fitness

Become a Money Management Master

The heart of your finances is your cash — you take it in, you pump it out. But you can't be fiscally fit if your money's gushing all over the place. Get control of your cash flow and financial systems.

JANUARY						
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Get It Done:

- Assemble your financial control center.
- Investigate the use of financial software.
- Build a better budget.
- Bonus:** Cut bills by doing your own energy audit at hes.lbl.gov.

Maximize Your Investment Accounts

If you're like most investors, you have accounts scattered hither and yon — an IRA here, a 401(k) there, and funds everywhere. Get a handle on those accounts to get the most out of your savings.

FEBRUARY						
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Get It Done:

- Choose between a Roth or traditional IRA or 401(k).
- Evaluate the benefits of converting to a Roth.
- Find the best brokerage for you and consolidate your accounts.
- Bonus:** Get a better credit card by exploring indexcreditcards.com.

Pay for Civilization

Oliver Wendell Holmes once wrote, "Taxes are the price we pay for civilization." Unfortunately, the process of filing a tax return probably doesn't make you feel civil.

MARCH						
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Get It Done:

- Visit the *RYR* site for a list of tax tips and overlooked deductions, even if you don't do your own taxes.
- File your taxes.
- If your refund exceeds \$500, change your withholding so you can invest more throughout the year.
- Bonus:** Submit flexible spending receipts.

Get a Fix on Your Fixed Income

Everyone should have some non-stock investments, whether it's cash for your emergency fund, a bond fund to provide portfolio stability, or municipal bonds for tax-free income in retirement.

APRIL						
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Get It Done:

- Build an emergency fund or income cushion.
- Determine your real risk tolerance.
- Choose the best bond funds or buy individual bonds.
- Bonus:** Contribute to an IRA or Coverdell ESA. (April 15th is your last chance!).

Take Stock of Your Investments

The period from May to October is historically the worst time for stocks. Act now to cut lagging funds and weak stocks.

MAY						
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Get It Done:

- Compare your stock funds with their relevant index.
- Review the investment theses for individual stocks.
- Use Morningstar's Instant X-Ray to determine your true asset allocation.
- Bonus:** Rebalance your portfolio.

Plan for the Hereafter

Just in case you don't live forever and stay in perfect health, there are a few things you need to do to ensure that your family and your stuff will be taken care of.

JUNE						
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Get It Done:

- Document assets, advisors, and insurance policies.
- Complete a will, health-care directive, and power of attorney.
- Update beneficiary forms.
- Bonus:** Create a "Grab-n-Go" emergency preparedness box.

Cover Your Assets

Is there a topic more boring, yet more important, than insurance? Set aside some time this month to be bored but properly protected — at the right price.

JULY						
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Get It Done:

- Choose the right coverage and deductible amounts for property insurance.
- Determine your need for life insurance and review policy options.
- Shop for the best prices.
- Bonus:** Do a home inventory to document all your possessions.

Home Sweet Help

A house isn't an investment (especially these days!), but it still represents both an asset and a liability on your personal balance sheet. Spend this month making the most of your abode.

AUGUST						
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Get It Done:

- Evaluate whether you should refinance your mortgage.
- Determine whether you should pay off your mortgage early.
- Investigate moving or using a reverse mortgage to free up cash.

Save for Big-Ticket Items

Some things in life require you to save for years or take on a lot of debt (and spend years paying it back). Prepare now by doing more of the former to avoid the latter.

SEPTEMBER						
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Get It Done:

- Save for your next home, auto, computer, or other large expense.
- Save for your next vacation.
- Save for the kids' (or your) education.
- Bonus:** Check for errors in your credit rating by ordering your free credit report at annualcreditreport.com.

Cut Your Costs

Some things you have to buy, some things you buy but perhaps don't need, and still others you just wanna buy. Can you get them for less — or do without?

OCTOBER						
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Get It Done:

- Determine the five biggest expenses in your budget.
- Assess ongoing expenses, such as cell phones, cable, and Internet access.
- Bonus:** Visit www.unclaimed.org, www.missingmoney.com, and www.pbgc.gov to see if someone owes you money.

Maximize Benefits

Do you have the right health-care plan? Are you taking advantage of all the office perks? When should you take Social Security? You'll answer these questions and more this month.

NOVEMBER						
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Get It Done:

- Review the benefits offered by your employer and advocate for better options as necessary.
- Choose the best health-care or Medicare options.
- Investigate government-funded benefits.
- Bonus:** Determine the best time to take, or re-take, Social Security.

Give Yourself a Financial Checkup

You've done most of the hard work — now it's just a matter of occasional maintenance.

DECEMBER						
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Get It Done:

- Re-read this checklist and finish items you missed.
- Review your budget and spending.
- Use a financial calculator to see if you're saving enough for the future.
- Bonus:** Congrats! You're fiscally fit! Use some of your newfound wealth to treat yourself or donate to a charity.