

Year-End Financial Checklist



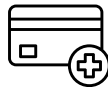
Review Financial Goals & Evaluate Your Budget

A lot can change in a year, and your financial plans might require adjustments. Consider if there are any budget items to remove, include, or modify. Not sure where to start? Join the [21 Ways to Trim your Budget](#) webinar to help establish your financial objectives for the coming year.



Maximize your Health Savings Account

An HSA (Health Savings Account) provides a triple tax advantage and has an annual contribution limit. To maximize benefits, contribute as much as possible each year. For further details, visit BPAS University to learn about [HSA Advantages](#).



Spend Your FSA Dollars

Spend all of your FSA dollars as soon as possible. If you don't, you may lose them! If your plan is based on a calendar year, you must spend down your FSA by December 31st. Check out the [FSA Store](#) for FSA eligible products and services.



Increase your Retirement Contribution

If you are set to receive a raise in 2025, think about boosting your contributions. Are you making progress toward your retirement objectives? Take some time to complete or review the Mile Marker tool at BPAS University to confirm you are on course to achieve your [Retirement Goals](#).



Review Your Investments

Review and potentially re-align your investment strategy based on your risk tolerance, financial goals, and overall account performance. The [Risk Tolerance Quiz](#) at BPAS University is a great place to start!



Review Your Beneficiaries & Estate Information

Ensure your [beneficiaries are current](#) and that your will, living will, and power of attorney documents are accurate and up to date. Communicate your plans with loved ones, (especially your spouse) and inform them where these documents are located and whom to contact if needed.



Set New Financial Goals

Prepare yourself for a prosperous year ahead. By establishing realistic financial goals, you can facilitate a seamless transition into the new year while enhancing your financial health and well-being.