

YEAR AT A GLANCE

The Year at a Glance puts your financial year on one page. It's a clear, visual timeline that charts the major events, obligations, and opportunities across your year. This tool helps you anticipate what's ahead so you're not caught off guard.

From quarterly tax payments and property tax deadlines to Roth conversions, 529 contributions, charitable giving, distributions, and loan payments, this map brings everything into one view. There won't be any more scrambling at year-end or missing a key opportunity.

Mark Your Known Financial Events

Examples:

- Quarterly tax estimates (typically April, June, September, January)
- Property taxes (varies by state: mark due dates)
- 529/education contributions (12/31 deadline or preferred contribution dates)
- Roth/traditional IRA contributions (note the April 15 deadline or preferred contribution dates)
- Charitable giving (mark planned giving months or December 31 deadline)
- Business distributions or payroll (e.g., monthly, quarterly, or bonuses)
- Loan payments or balloon payments (mortgage, private loans, etc.)
- Tuition payments or school registration deadlines
- Large expected expenses (vacations, home projects)
- Bonus periods or income spikes
- Seasonal giving or travel
- License and registration renewals
- Entity filings

Example

YEAR: 2026

Templates at www.LifeRaftWealth.com/Resources

WHAT	DATE/DEADLINE	AMOUNT
Income (Regular salary, distributions, rental income, bonuses)		
Annual salary – primary earner	Monthly	\$10,000/mo
Q1 business profit distribution	April	\$40,000
Q3 business profit distribution	October	\$40,000
Cabin rental income	Monthly	\$1,800/mo
Note receivable payment	Monthly	\$2,200/mo
Year-end bonus	December	\$15,000
Expenses (Tax payments, insurance premiums, giving, large purchases)		
Federal estimated tax payments	4/15, 6/15, 9/15, 1/15	\$11,000 each
Property tax – primary home	November	\$5,200
Life insurance annual premium	March	\$3,600
Annual giving – church pledge	December	\$12,000
Home renovation / roof project	August	\$22,000
Savings (Retirement contributions, HSA, 529, investment transfers)		
401(k) employee contribution	Monthly	\$2,000/mo
Roth IRA – spouse	January	\$7,500
529 plan – child 1	January	\$4,000
529 plan – child 2	January	\$4,000
Other (Filings, registrations, etc.)		
Secretary of State filing for LLC	Annually, e.g., 5/17	\$0

YEAR:

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Savings (Retirement contributions, HSA, 529, investment transfers)		
Other (Filings, registrations, etc.)		