

# **Guided Pearls: Your 2021 Financial Action Plan**



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## Wealth Management for Real Life.

At Pearl Planning, we help you bring your goals into focus, coach you through achievable steps, and give you confidence to make financial decisions aligned with your goals. If you are ready to start planning your future, please contact us to schedule a meeting.



**2021 Guided Pearls Financial Action Plan** is a practical tool to keep your money organized throughout the year, and to help support you on your path to reaching your financial goals.

This planner is based on the Pearl Planning **#52Pearls** social media campaign, which offers weekly financial wisdom in bite-sized nuggets. If you would like more tips and tools like those you'll find in this planner, please visit us at our website ([pearlplan.com/52pearls](https://pearlplan.com/52pearls)), or follow us on Facebook (@[PearlPlanningWealth](https://www.facebook.com/PearlPlanningWealth)) or LinkedIn ([#NoGritNoPearl](https://www.linkedin.com/company/no-grit-no-pearl)).

Wishing you a lustrous year!

The Pearl Planning Team



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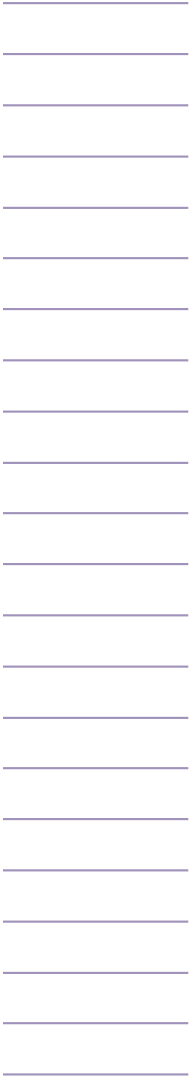
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Brainstorm here now to form a plan.

**Don't let the year get away from you before you make a plan for your money. Don't shy away from the weakness – work to develop a plan and goals that will keep you on the right path. Then track your progress throughout the year. You can create reminders today to check-in with yourself or your family.**



SUNDAY	MONDAY	TUESDAY
3	4	5
10	11	12
17	18	19
	Martin Luther King Day	
24	25	26
31		

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1  New Year's Day	2  Update your financial goals for the new year
6	7	8  Boost your retirement savings for the year	9
13	14	15  Estimated tax payments due	16
20	21	22	23
27	28	29	30

Check out additional resources for this month  
and a downloadable version of this page at:  
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**You can do anything — but not everything. —David Allen**

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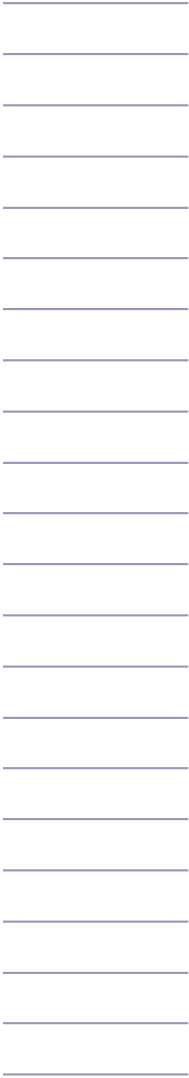
## What do you have left to gather to file your taxes?

Make a list here and check things off as they're accomplished.

**Gather your tax documents and make a plan to organize and file.**

## It's tax season. How organized are you?

**Now is the time to pull everything together, whether you “do it yourself” or work with a tax professional. Make sure to schedule time for a meeting or discussion, gather questions about things that may have changed, and leverage your financial professional to exchange information if you need some help. Here’s to an efficient tax filing in 2021!**

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**The battles that count aren't the ones for gold medals. The struggles within yourself – the invisible, inevitable battles inside all of us – that's where it's at. —Jesse Owens**



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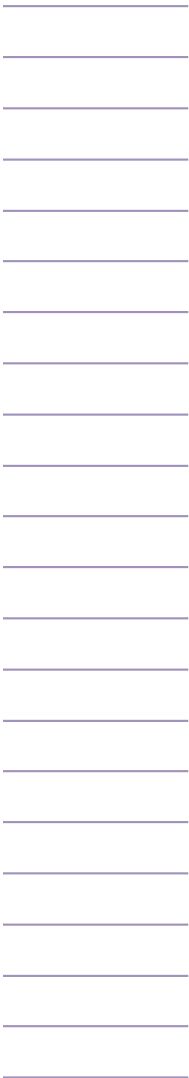


Make some notes on what changes might be needed.

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**When you set up accounts, especially retirement and life insurance, you often need to assign a beneficiary. But the thing about life is that your beneficiaries may change over time due to marriage, divorce, birth, death, or just a change in your preferences. There's little or no margin for error if your beneficiaries are incorrectly listed and something happens to you, so make sure to review them at least once a year. Why not now?**





WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
3	4	5	6
10	11	12	13
17	18	19	20
St. Patrick's Day			Plan your summer vacation budget and trip
24	25	26	27
			Passover begins (sunset)
31			

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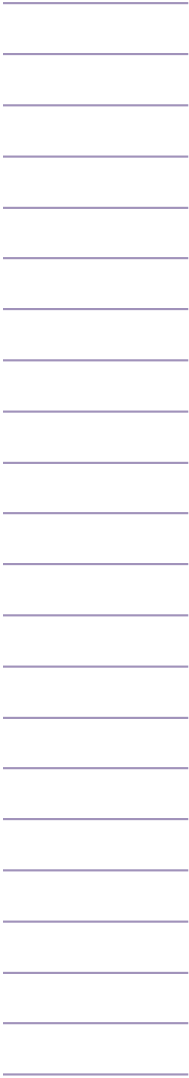
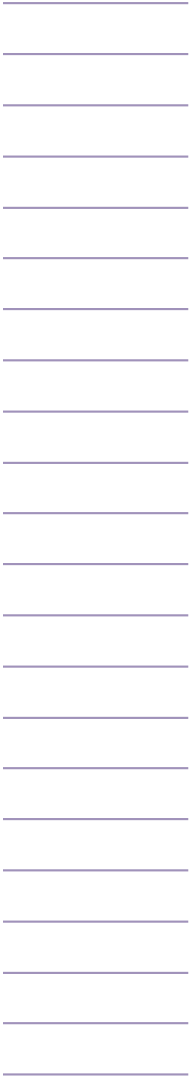


## Write down your foolish financial behaviors.

What are some strategies you could try to help you break these habits?

**Are you fooling yourself  
with money?  
No more April Fools!**

**We all have them, the things we constantly tell ourselves about our relationship with money which simply aren't true. It may be your resolve to end impulse purchases or your desire to start saving for retirement where you simply don't follow through.**

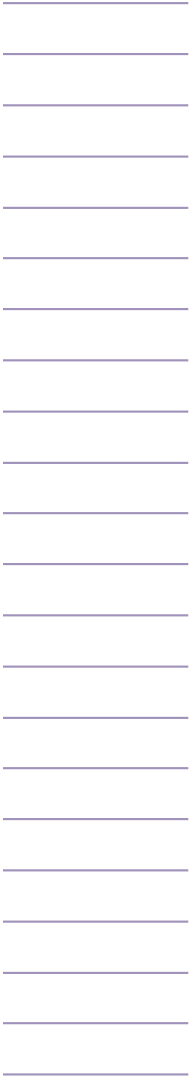
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Make a list of terms to research to boost your confidence.

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**If you need a little boost of your financial knowledge, you're not alone. This is not an easy Pearl to tackle. To get started, take the time to study one financial concept that you don't understand. Whether stopping by the library to check out a personal finance book or searching investment concepts online, take a minute to get up to speed on this concept.**

[illegible]Cinco de Mayo

Eid al-Fitr begins (sunset)

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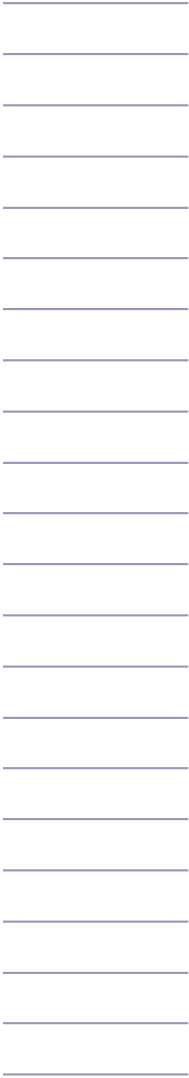


## What are the biggest risks that concern you regarding money?

Sometimes it's helpful to write them down so you can have a plan to address them.

**Make sure your insurance coverages are adequate and cost-effective.**

**Insurance can feel complicated, costly, and confusing. But, when things don't go as planned, insurance can be so valuable and important. Make sure you're covering all your bases with an insurance review.**



WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
2	3	4 Visit the Ann Arbor Arboretum Peony Garden	5
9	10	11	12
16	17	18	19 Juneteenth
23	24	25	26
30			

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Take some time to visualize.

**America's culture is all about freedom and independence. With the possibility of freedom comes responsibility. When it comes to money, you need to take ownership of your personal financial independence. If you're not sure where you're at, make a commitment to yourself to review and improve your retirement preparation and financial plan.**





WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3
7	8	9	10
14	15 Estimated tax payments due	16	17
21	22	23	24
28	29	30	31

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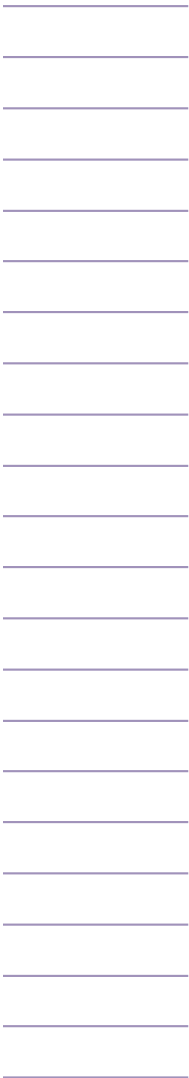


Tally them up to produce a net worth.

**Your net worth statement has tremendous power to clarify your money picture. There's a lot packed in... The sum of your assets of value contrasted with the sum of everything you owe.**

**When you take the time to plot the lines from year to year, you can celebrate victory or expose weakness. When was the last time you tallied up your asset value? If it's been a while, you're not alone. We can help you get started!**

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WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
4	5	6	7
			Check your credit report at <a href="http://annualcreditreport.com">annualcreditreport.com</a>
11	12	13	14
		Dexter Daze	Dexter Daze
18	19	20	21
25	26	27	28
Review your credit report at <a href="http://annualcreditreport.com">annualcreditreport.com</a>			

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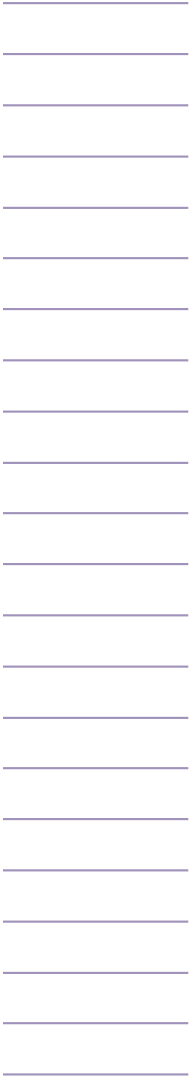
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With this list, you've got the start of an Investment Policy Statement.

**Do you have an investment strategy and process?**  
Managing your investment behavior, tending to appropriate adjustments with rebalancing, and making changes when your life changes – these help you succeed as an investor.  
**Use this month to tend to your stocks and bonds.**

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WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4
			Review your education savings plan
8	9	10	11
15	16	17	18
Yom Kippur begins (sunset)			
22	23	24	25
29	30		

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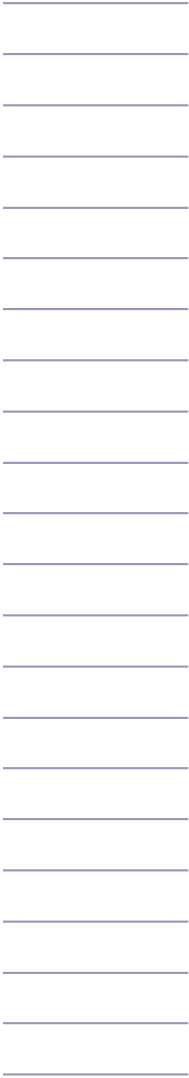
**What do you need to accomplish before the end of the year?**

The end of the year can be hectic, filled with traditions and obligations. There are also some deadlines related to money decisions – charitable contributions, Roth conversions, and some retirement contributions may need to be made before January. Give yourself some time now to plan and make these last few months count.

## What have you achieved so far this year that makes you proud?

Write it down and congratulate yourself for a job well done.

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SUNDAY	MONDAY	TUESDAY
3	4	5
10	11	12
	Indigenous Peoples Day/Columbus Day	
17	18	19
		Think about year-end tax planning
24	25	26
Halloween BOO! What scares you about money? 31		

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2
		The window to file the college FAFSA is now open	
6	7	8	9
13	14	15	16
		Last extension date for filing taxes and estimated tax payments due	
20	21	22	23
27	28	29	30

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**Perfection is the enemy of progress. —Winston Churchill**

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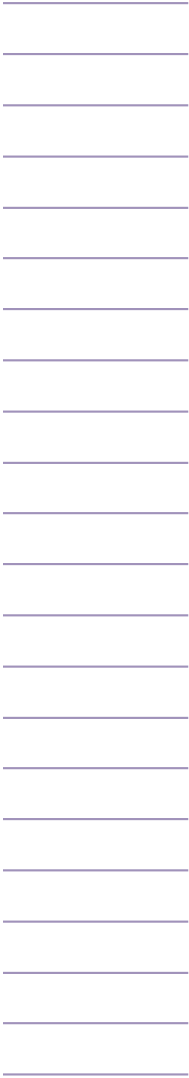
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Write it down and make a plan to share and preserve its legacy and values.

**Your family likely has a money culture, and family stories can be a critical component of sharing those values. Whether it's how great-grandparents lived through the depression, stories of hard work that led to success, or how you made it through difficult times, take the time to reflect, share, and perhaps document the stories that will matter for future generations.**



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**When all the dust is settled and all the crowds are gone,  
the things that matter are faith, family, and friends. —Barbara Bush**



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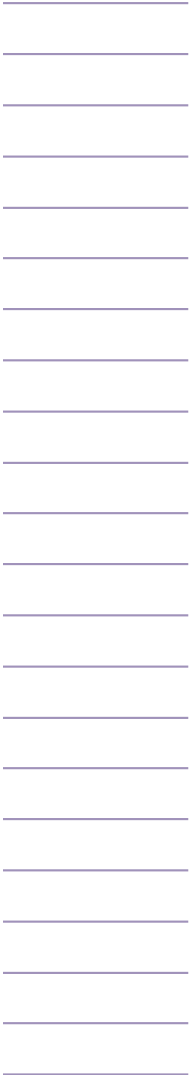
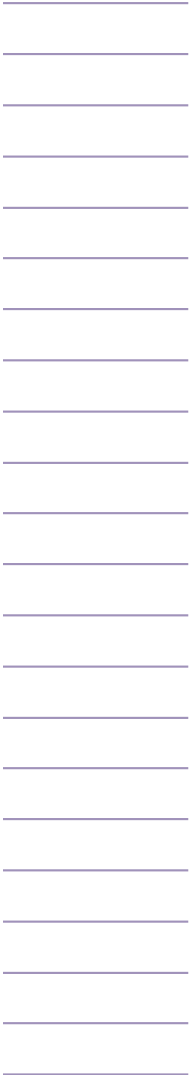
## What are you grateful for this year?

Spend some time gathering a list of appreciation.

**Don't let your holiday spending get out of control! Stick to an achievable budget.**

**Have you ever woken up at the end of the holiday season wondering what happened? Spending can get out of control around the holidays. To combat this, a plan for your time and gifts can help to ensure more joy and less unintentional cost. You've got this!**

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## NOTES

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