

JANUARY



Your Goals

FEBRUARY



Prepare Documents

MARCH



Debt and Taxes

APRIL



Financial Review

MAY



Financial Planning

JUNE



Read, Reflect and Understand

Basics of Financial Health

- Start by taking care of yourself and dare to take the time to improve your relationship with money
- Pay yourself first before you spend on your needs
- Save at least 10% of all income
- Maintain a high-yield savings account to cover approximately 6 months worth of expenses
- Pay all bills on time or arrange to pay some agreed upon amount monthly
- Check your credit rating regularly and limit who has access to your credit and bank cards
- Fund your tax deferred plans maximally and explore the impact of a Roth IRA
- Do not use your home equity unless you are secure that you can cover the costs in future
- Cover your exposures with insurance or an alternate plan
- Maintain a diversified portfolio of mutual funds and rebalance as needed
- Make sure you have an emergency preparedness box that includes important documents
- Have your plan reviewed by a product neutral certified financial planner

Personal Financial Planning

- Know where you are today ⇔ Examine your net worth and cash flow statements
 - Are you spending more than you should or are you saving more than you need to?
 - Keep track of your financial numbers and use them to make purchasing decisions
 - Understand your attitude toward money and your risk tolerance
- Know where you want to go in the future
 - State your goals clearly and often
 - Each month review your debts, income, tax liability, savings and expenses
- Set up a plan that will get you from where you are today to where you want to go
 - Include cash flow, investment, insurance, estate, tax, philanthropy planning
- Review the plan regularly to see that you have the same goals and are moving toward these goals
 - Update your plan when you have a major change in goals or finances

JULY



Family Financial Planning

AUGUST



Act on your goals

SEPTEMBER



Additional Wealth Planning

OCTOBER



Review Your Safety Net

NOVEMBER



Remembrance & Thanks

DECEMBER



Year-End Renewal

Calendar Legend	
	State and Federal Holidays
	Other important dates
	Business financial reminders
	Personal financial reminders

2009 Photograph Contributors

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2010 Aikapa Calendar

We encourage Aikapa clients to contribute inspirational photographs for use on our 2010 calendar. Please submit your high resolution digital photos by October 31, 2009 for consideration.

Cover Photo

The Queen Mary 2 sails through the Golden Gate - Photo by Neil Dukas