



**FINANCIAL**  
*Fitne\$\$*



## **GOT FINANCIAL QUESTIONS?**

Go to [findacpa.org](http://findacpa.org) to locate a highly qualified CPA who can assist you.

## **EYE ON THE ECONOMY**

While experts are expressing increased optimism about the economy, it is prudent to stay alert and be financially prepared for whatever turns the economy could take.

- Explore ways to supplement your income
- Fund an emergency savings account
- Deal with job loss
- Take advantage of unemployment benefits
- Attend our January 28 “Do It Herself” financial literacy program for women

# S M T W Th F S



1	2	3	4	5	6	7
NEW YEAR'S DAY						
8	9	10	11	12	13	14
15	16	17	18	19	20	21
	MARTIN LUTHER KING JR. DAY					
22	23	24	25	26	27	28
29	30	31				
					DECEMBER 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	FEBRUARY S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29

**1** Make a New Year's resolution to periodically **review your personal budget**. Free budgeting & spending worksheets are available at [moneymattersnj.com](http://moneymattersnj.com).

**5** The beginning of the year is a good time to **verify your W-4 tax withholding information**.

**10** Now is the time for high school seniors to **finish college scholarship applications**.

**13** Update 2012 **cost-of-living adjustments** for 401(k) and individual retirement accounts (IRAs). Increase your savings now!

**28** Attend "Do It Herself – A Journey to Financial Freedom" **workshop**. Register at [moneymattersnj.com/doiterself](http://moneymattersnj.com/doiterself).



# FINANCIAL CHEMISTRY

Whether you're celebrating your first Valentine's Day or your 50<sup>th</sup>, it's never too early or too late to plan for your financial future. Personal financial planning is a key ingredient to achieving your goals and plays an important role in achieving financial harmony in your relationship.

- Set financial goals
- Create a budget together
- Update important documents
- Discuss your financial tolerance

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# February

# S M T W Th F S



**JANUARY**  
 S M T W T F S  
 1 2 3 4 5 6 7  
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**MARCH**  
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 18 19 20 21 22 23 24  
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			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
				GROUNDHOG DAY		
<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>
		VALENTINE'S DAY				
<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
	PRESIDENTS DAY		ASH WEDNESDAY			
<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>			

**3** **2010 W-2 and 1099 tax forms** are sent to you by January 31. Start a file to compile them, along with all other records and receipts for your state and federal tax returns.

**9** **Compare actual January expenses to your personal budget** and make adjustments. Pay yourself first when writing monthly bills and commit that money to savings!

**19** **America Saves Week**, February 19-25 is the perfect time to think about saving for retirement, reducing debt and investing. Visit **americasaves.org** for resources.



## WHERE **IT'S** @!

Stay on top of personal finance news and gain access to helpful money management tips through various social media channels and e-communications.

- [moneymattersnj.com](http://moneymattersnj.com)
- [moneymattersnj.com/facebook](http://moneymattersnj.com/facebook)
- [moneymattersnj.com/twitter](http://moneymattersnj.com/twitter)
- [moneymattersnj.com](http://moneymattersnj.com) financially fit podcasts
- *Your Money Matters* e-newsletter

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# March

# S M T W Th F S



**FEBRUARY**  
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 5 6 7 8 9 10 11  
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 26 27 28 29

**APRIL**  
 S M T W T F S  
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<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
DAYLIGHT SAVING TIME BEGINS						ST. PATRICK'S DAY
<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>
		FIRST DAY OF SPRING				
<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>

**2** Obtain the Free Application for Federal Student Aid (FAFSA) for 2012 from your high school guidance counselor, or visit [fafsa.ed.gov](http://fafsa.ed.gov). Deadline to submit is June 30, 2012.

**9** Sign up for *Your Money Matters*, a free newsletter containing resources, news and tips on financial and money management topics, at [moneymattersnj.com](http://moneymattersnj.com).

**15** Corporate tax returns are due. Visit [irs.gov](http://irs.gov) for forms and filing information.

**20** For help with taxes or financial planning, check out the questions and answers at [moneymattersnj.com/AskTheExperts](http://moneymattersnj.com/AskTheExperts).



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## **TAX TIDBITS**

It's that time again! Individual income tax returns are due April 16. Tax season doesn't have to be stressful, especially if you're prepared.

- Gather all of the records you'll need
- Download forms
- Sign up for e-file and direct deposit for refunds
- File for an extension
- Find out what to do if you can't pay right away

# **April**

# S M T W Th F S



1   PALM SUNDAY	2	3	4	5	6  GOOD FRIDAY PASSOVER	7
8  EASTER SUNDAY	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24  TEACH CHILDREN TO SAVE DAY	25	26	27	28
29	30				<b>MARCH</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	<b>MAY</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

**1** **Financial Literacy Month** begins in New Jersey and nationwide. **Prepare your income tax return this weekend if you haven't already.**

**16** Your **federal income tax return is due** to the U.S. Internal Revenue Service (IRS). Visit [irs.gov](http://irs.gov) for forms and online filing information. Also, it's the last day to establish or contribute to an individual retirement account (IRA) in 2011 and file partnership returns.

**24** **Teach Children to Save Day** is part of a national campaign that raises awareness about developing lifelong savings habits. Take time out to talk with your kids about the importance of saving money. Visit [teachchildrentosave.com](http://teachchildrentosave.com).





## BATTEN DOWN THE HATCHES!

While it's unsettling to think a natural disaster could affect you, emergencies can and do occur. With a little planning, you can minimize the financial impact of an unexpected crisis.

- Build an emergency fund
- Make sure you're adequately insured
- Identify possible lines of credit in advance, just in case
- Organize important records
- Take advantage of disaster preparedness tax breaks

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# May

# S M T W Th F S

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**3** Use your tax refund to pay down credit card balances or seed an emergency fund.

**15** Brown bag it more often. You can save more than \$2,000 over a 4-year period by bringing your own lunch to school or work every other day.

**30** Don't let your energy bill skyrocket while beating the heat this summer. Clean or replace the filter in your HVAC unit monthly, keep your shades closed during the day and use light-colored window-treatments.



# CLASSY CREDIT

It's a smart idea to establish and maintain good credit in the event that you may need it. But use credit wisely, because it can make or break your financial situation. It's important to know:

- The pay-offs of paying off your balance in full each month
- The advantages of rewards programs
- What to look for before signing a credit contract
- The impact of canceling your card
- How to check your credit report annually for free
- About new laws that may affect your credit

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June

# S M T W Th F S

MAY	JULY				1	2
S M T W T F S	S M T W T F S					
1 2 3 4 5	1 2 3 4 5 6 7					
6 7 8 9 10 11 12	8 9 10 11 12 13 14					
13 14 15 16 17 18 19	15 16 17 18 19 20 21					
20 21 22 23 24 25 26	22 23 24 25 26 27 28					
27 28 29 30 31	29 30 31					
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<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>
<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>
FATHER'S DAY			FIRST DAY OF SUMMER			
<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>

**1** It's wedding season. Talk about your finances with your current or soon-to-be spouse.

**5** Recent college grads should make a money-smart plan for **what to do with their graduation cash**.

**10** Order a **copy of your credit report** and look closely to make sure it contains accurate information. If errors are found, you are entitled to have them corrected. Visit **annualcreditreport.com** to access yours now.

**30** **Free Application for Federal Student Aid (FASFA)** is due for 2012. Visit **fafsa.ed.gov** for more information.



# ENSURE YOU'RE INSURED

One thing is for sure: You can always expect the unexpected. That's why insurance is so important. But there are so many kinds of insurance and coverage options.

- Review your current policies
- Ensure your coverage is adequate
- Explore different kinds of insurance
- Navigate insurance options for an aging loved one

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# S M T W Th F S



1	2	3	4 INDEPENDENCE DAY	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31			<b>JUNE</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 23 23 24 25 26 27 28 29 30	<b>AUGUST</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

**4** Plan for your **financial independence** by setting a goal to reduce your debt and spending. Review your personal budget and make adjustments to meet your goal. Visit [moneymattersnj.com](http://moneymattersnj.com) for resources.

**7** **Check up on your insurance coverage:** health, life, property, auto and others. Visit one or two agents and ask them to explain different insurance plans and provide quotes.

**21** Consumers who experience any adverse impact due to credit score should think about accessing their score for free. Obtain a **free copy of your credit report** online at [annualcreditreport.com](http://annualcreditreport.com).



# YOUR CASH IS ON THE LINE

Crooks are always after money that isn't theirs. Make sure they don't get their hands on yours! One of the best ways to protect your finances is to protect your identity.

Learn:

- Everything you need to know about identity theft
- Important considerations regarding medical identity theft
- What to do if your wallet or personal information is stolen
- Ways you can monitor your identity for signs of theft

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# August



## SIMPLE SAVINGS

When it comes to saving money, every little bit helps. Pennies add up to dollars and can ultimately make a big impact on your finances. Visit [moneymattersnj.com](http://moneymattersnj.com) for:

- Helpful everyday savings tips
- Tricks you can use to lower your fuel costs
- Tips on spotting and avoiding unnecessary fees
- A downloadable budget to help you manage your spending

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# S M T W Th F S



AUGUST						
S	M	T	W	Th	F	S
						1
2	3	4	5	6	7	8
	LABOR DAY					
9	10	11	12	13	14	15
16	17	18	19	20	21	22
						FIRST DAY OF AUTUMN
23/30	24	25	26	27	28	29

- 1 You can make **simple spending and savings changes** that will improve your financial health for years to come. Start small and see the savings add up.
- 3 Labor Day was established to honor American workers. Reward your hard work by **planning for retirement**. When you work and pay Social Security taxes, you earn Social Security benefits, based on your earnings averaged over most of your working career.
- 18 Consider a **college savings plan**, like an education individual retirement account (IRA) or 529 plan, to help fund your child's higher education.



# GREEN THOUGHTS

Green is the “it” color this year, and for a good reason. Going green not only saves the environment; it also saves *you* some green.

- Invest in reusable products like batteries and bags
- Conserve cash by conserving energy
- Shop at secondhand stores
- Check out public transportation

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# October

# S M T W Th F S



	1	2	3	4	5	6
7	8 COLUMBUS DAY	9	10	11	12	13
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21	22	23	24	25	26	27
28	29	30	31 HALLOWEEN	<b>SEPTEMBER</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		<b>NOVEMBER</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

**9** Support your child's financial future. Encourage your school to request a CPA to speak on a wide range of financial literacy topics. Visit [moneymattersnj.com/speakers](http://moneymattersnj.com/speakers).

**20** Look for ways to improve your fuel efficiency: Slow down, check for regular maintenance repairs, carpool and try to cut back on air conditioning.

**24** Check out award-winning podcasts at [moneymattersnj.com/podcasts](http://moneymattersnj.com/podcasts).





## PRESCRIPTION FOR **SAVINGS**

Financial fitness is just as important as physical fitness. But it can be tough to know how to save money without skimping on health care.

- Review your health insurance coverage
- Compare the benefits of different plans
- Take advantage of health care options for the unemployed

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## WRAPPED UP WITH A BOW

'Tis the season for family, friends and giving. This holiday season, don't forget one of the most important gifts of all – the gift of financial stability.

- Budget ahead so you don't overspend
- Give children money-minded toys that teach financial lessons
- Make year-end charitable donations as gifts to yourself and others
- Take advantage of holiday savings accounts

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# S M T W Th F S



NOVEMBER  
S M T W T F S  
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JANUARY 2013  
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27 28 29 30 31

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<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>  HANUKKAH BEGINS
<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>  FIRST DAY OF WINTER	<b>22</b>
<b>23/30</b>	<b>24/31</b>  31• NEW YEAR'S EVE	<b>25</b>  CHRISTMAS DAY	<b>26</b>  KWANZAA BEGINS	<b>27</b>	<b>28</b>	<b>29</b>

**3** Get in the holiday spirit!  
**Review your charitable contributions** and consider increasing them or other tax-deductible expenses for the 2012 tax year.

**6** **Teach children the importance of saving** by giving money-minded toys as holiday gifts.

**15** If you are over 70 ½ years old, make sure you have taken **any minimum distributions** from your individual retirement accounts (IRAs) and pension plans.

**31** **Ring in the New Year knowing you've achieved financial fitness all year long!** Make sure your charitable contribution check is in the mail and postmarked by Dec. 31 to claim a deduction on your taxes for 2012.





## NEW JERSEY SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS

[moneymattersnj.com](http://moneymattersnj.com)

[facebook](https://www.facebook.com/moneymattersnj.com) [moneymattersnj.com/facebook](https://www.facebook.com/moneymattersnj.com)

[twitter](https://twitter.com/moneymattersnj) [moneymattersnj.com/twitter](https://twitter.com/moneymattersnj)

## WHAT IS THE NEW JERSEY SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS?

Founded in 1898, the New Jersey Society of Certified Public Accountants (NJSCPA) is a nonprofit professional organization comprised of more than 15,000 certified public accountants and student members. The Society's diverse membership consists of CPAs who work in business, industry, government, education and at accounting firms ranging in size from sole practitioners to large, international organizations. From its administrative headquarters in Roseland, the NJSCPA provides members with a broad range of opportunities for volunteer involvements and professional development.

The Society serves its members through continuing education, professional development and legislative advocacy programs. The NJSCPA also supports its student members through its Career Awareness Program and the NJSCPA Scholarship Fund which, over the last 40 years, has awarded more than \$4 million to high school and college students pursuing an accounting career.

## FINANCIAL LITERACY WEBSITE

Improve your financial fitness by visiting [moneymattersnj.com](http://moneymattersnj.com). You'll find information on college and retirement planning, improving your credit score, tax deductions, investing, estate planning, small business issues and more. Use the online financial calculators. [moneymattersnj.com](http://moneymattersnj.com)

## YOUR MONEY MATTERS

Subscribe to the award-winning *Your Money Matters*, a FREE e-newsletter from the NJSCPA. Each monthly issue contains useful financial news and tips. (Past issues are also available.)

[moneymattersnj.com/ymm](http://moneymattersnj.com/ymm)

## FIND-A-CPA REFERRAL SERVICE

Use the free online Find-A-CPA Referral Service to locate a certified public accountant in the New Jersey area based on location, services provided, industries served, size of firm and even foreign languages spoken.

[moneymattersnj.com/findacpa](http://moneymattersnj.com/findacpa)



## ASK THE EXPERTS

At different times throughout the year, the NJSCPA offers “Ask the Experts,” a forum for getting your financial planning and tax questions answered for free by a certified public accountant. Previous “Ask the Experts” questions and answers are also available.

[moneymattersnj.com/asktheexperts](http://moneymattersnj.com/asktheexperts)

## REQUEST A SPEAKER

Members of the NJSCPA are available to speak to community and professional groups on a wide range of subjects.

[moneymattersnj.com/speakers](http://moneymattersnj.com/speakers)

## FINANCIAL LITERACY PROGRAMS

The NJSCPA provides various programs throughout the year to increase financial literacy. Sign up and learn money management skills to gain control and ensure your financial freedom.

[moneymattersnj.com/seminars](http://moneymattersnj.com/seminars)

## FINANCIAL FITNESS CALENDAR

Each year the NJSCPA Financial Fitness calendar serves as a financial literacy resource guide. It includes handy tips and tools for improving your financial well-being. Place your order and receive the next available issue.

[moneymattersnj.com/calendar](http://moneymattersnj.com/calendar)

## FINANCIALLY FIT PODCASTS

The NJSCPA offers a series of informative podcasts on various financial topics. Listen to interesting and enlightening content and check back often for new releases.

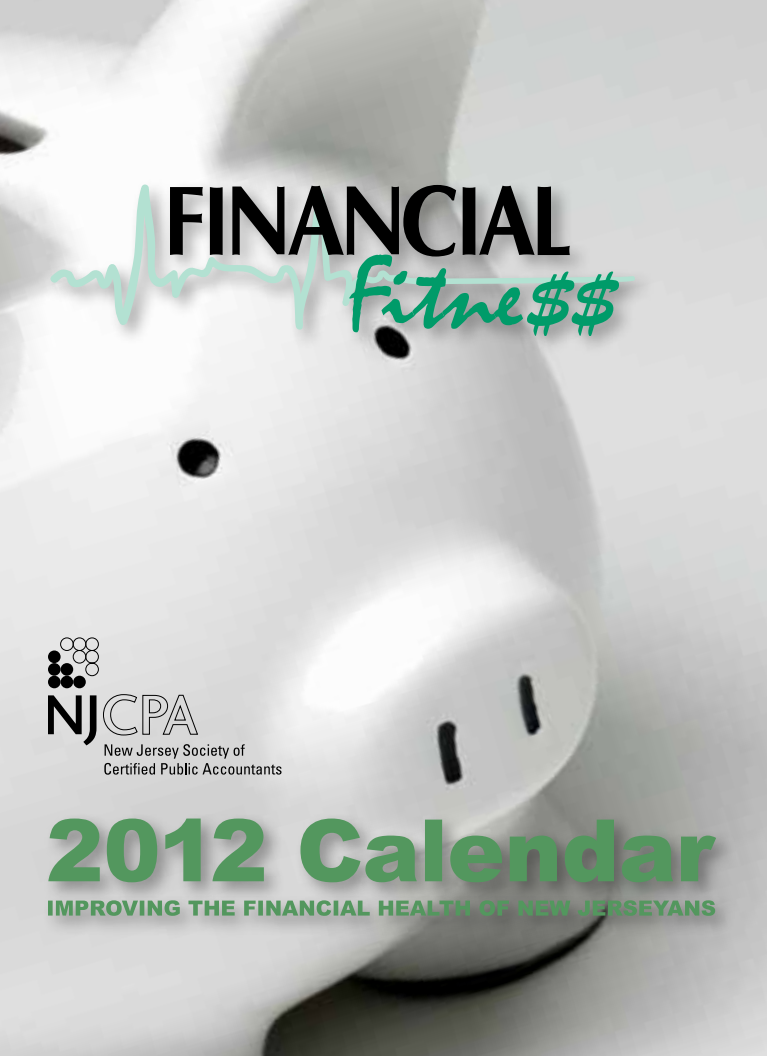
[moneymattersnj.com/podcasts](http://moneymattersnj.com/podcasts)

## MONEYMATTERSNJ ON FACEBOOK AND TWITTER

Stay up to date on financial literacy information by finding us on Facebook or following our Twitter messages. Join the conversation.

[moneymattersnj.com/facebook](http://moneymattersnj.com/facebook) (“like” our page)

[moneymattersnj.com/twitter](http://moneymattersnj.com/twitter) (follow us)



**FINANCIAL**

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**NJCPA**

New Jersey Society of  
Certified Public Accountants

**2012 Calendar**

**IMPROVING THE FINANCIAL HEALTH OF NEW JERSEYANS**

New Jersey Society of CPAs  
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