

January

| Su | M | Tu | W | Th | F | Sa |
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| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

February

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| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | | |

March

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April

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May

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June

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| 30 | | | | | | |

January

| | | |
|------|------------|---|
| 1/1 | Holiday | New Years Day (CLOSED) |
| 1/15 | Tax | 4 th Quarter Ind. Estimated Taxes due |
| 1/21 | Holiday | Martin Luther King Day (CLOSED) |
| 1/31 | Tax | Employer deadline for submitting W-2s & 1099s to recipients |
| JAN | Retirement | Schedule annual financial review |

April

| | | |
|------|------------|---|
| 4/1 | Retirement | 1 st -time RMD deadline (IRA holders that turned 70 1/2 in prior year) |
| 4/15 | Tax | Individual/Corporate Tax Return & Extension filing deadline |
| 4/15 | Retirement | Prior year Traditional, Roth & SEP IRA contribution deadline |
| 4/15 | Tax | 1 st Quarter Estimated Taxes due |
| 4/15 | Education | Coverdell acct contribution deadline |
| 4/15 | Healthcare | HSA contribution deadline |
| 4/19 | Holiday | Good Friday (CLOSED) |

February

| | | |
|------|---------|--|
| 2/18 | Holiday | Washington's Birthday (CLOSED) |
| 2/28 | Tax | IRS mailing deadline for 1099-DIV, 1099-INT & 1099-R |

May

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|------|-----------|-------------------------------------|
| 5/1 | Education | MA filing deadline for state grants |
| 5/27 | Holiday | Memorial Day (CLOSED) |

March

| | | |
|------|------------|---|
| 3/15 | Taxes | S Corp/Partnership tax filing & extension deadline |
| 3/15 | Healthcare | Deadline to claim prior yr FSA funds |
| MAR | Education | Begin college application submissions for Fall semester |

June

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|------|-----------|---|
| 6/17 | Tax | 2 nd Quarter Estimated Taxes due |
| 6/30 | Education | FAFSA filing deadline for 2018/2019 academic year |

July

| Su | M | Tu | W | Th | F | Sa |
|----|----|----|----|----|----|----|
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August

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| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
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September

| Su | M | Tu | W | Th | F | Sa |
|----|----|----|----|----|----|----|
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October

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| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

November

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| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

December

| Su | M | Tu | W | Th | F | Sa |
|----|----|----|----|----|----|----|
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| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

July

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|-----|------------|---|
| 7/1 | Fee | \$25 Inactivity Fee debited from accounts with no trading activity for prior 12 months (exemptions apply) |
| 7/4 | Holiday | Independence Day (CLOSED) |
| JUL | Retirement | Schedule mid-year financial review |

November

| | | |
|-------|------------|---|
| 11/1 | Healthcare | Healthcare.gov open enrollment period begins |
| 11/1 | Fee | IRA maintenance fee charged (\$35) |
| 11/28 | Holiday | Thanksgiving (CLOSED) |
| NOV | Tax | Businesses should start making year end tax moves |

September

| | | |
|------|---------|---|
| 9/2 | Holiday | Labor Day (CLOSED) |
| 9/15 | Tax | Extended S Corp/Partnership tax returns due |
| 9/16 | Tax | 3 rd Quarter Estimated Taxes due |

December

| | | |
|-------|------------|--|
| 12/15 | Healthcare | Healthcare.gov open enrollment period ends |
| 12/16 | Tax | 4 th Quarter Corporate Estimated Taxes due |
| 12/25 | Holiday | Christmas - (CLOSED) |
| 12/31 | Retirement | Required Minimum Distribution deadline for IRA holders over 70 ½ |
| 12/31 | Retirement | Roth IRA conversion deadline |
| 12/31 | Retirement | Solo 401(k) setup deadline |
| 12/31 | Healthcare | FSA spending deadline (may only carry over up to \$500) |

October

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|-------|------------|--|
| 10/1 | Retirement | Deadline for establishing current year SIMPLE IRA |
| 10/1 | Education | FAFSA filing begins for 2019/2020 |
| 10/15 | Retirement | Prior year IRA contribution & Roth IRA conversions deadlines |
| 10/15 | Healthcare | Medicare Election Period begins |
| 10/15 | Tax | Extended ind/corp tax returns due |