



Year-End Financial Checklist



Review & Adjust Your Budget

A lot can change over the course of a year—income, expenses, goals, and priorities. Take time to evaluate your current budget and identify any items that should be removed, added, or adjusted.



Maximize your Health Savings Account

HSAs offer a triple tax advantage—tax-deductible contributions, tax-free growth, and tax-free withdrawals for qualified medical expenses. Contribute up to the annual limit to get the most value. Learn more at [BPAS University-HSA Advantages](#).



Spend Your FSA Dollars

If your FSA follows a calendar year, be sure to spend your remaining balance by December 31—unused funds may be forfeited. Visit the [FSA Store](#) to find eligible products and services.



Increase your Retirement Contribution

Consider increasing your retirement contributions to stay on track with your retirement goals. Take some time to complete or review the Mile Marker tool in your Participant Portal to confirm you are on course to achieve your [Retirement Goals](#).



Review Your Investments

Review and re-align your investment strategy based on your risk tolerance, financial goals, and overall account performance. The [Risk Tolerance Quiz](#) at BPAS University is a great place to start!



Review Your Beneficiaries

Make sure your [beneficiaries](#), will, living will, and power of attorney are current. Share your plans with loved ones—especially your spouse—and let them know where to find these documents and who to contact if needed.