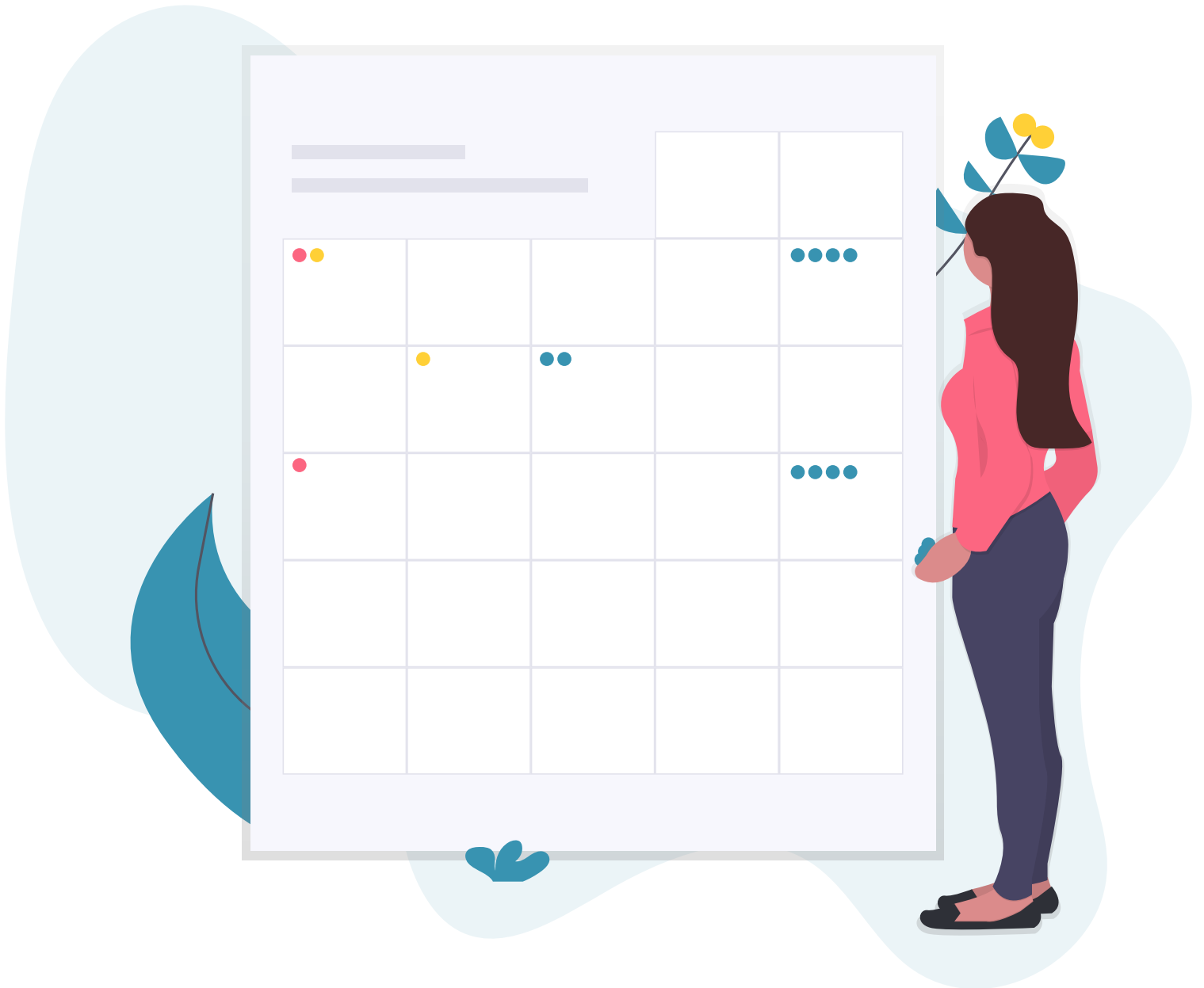


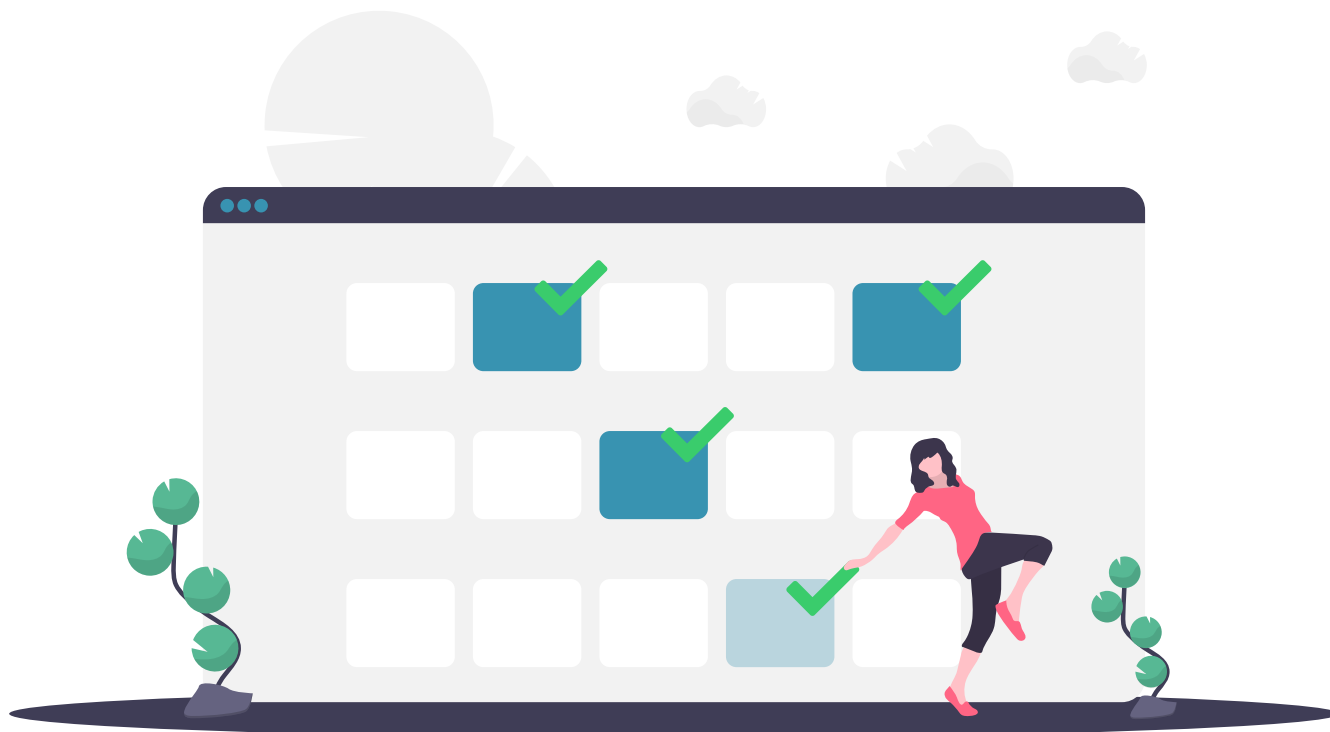


Quantum
Wealth Strategies

YOUR YEARLY PERSONAL FINANCE TASK LIST

TO KEEP YOUR BUDGET IN CHECK





STILL WAITING TO PRACTICE PERSONAL FINANCE?

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If 2020 has taught us something, it is that you cannot plan for anything. The COVID-19 pandemic struck with little or no notice, and the financial consequences have been catastrophic for many. That is why it is essential to prepare what you can so you have a clear idea of what to expect in the coming years.

Keeping a detailed personal finance schedule is a preventative measure. Besides keeping track of the days where you may save money, these tools will also help keep you from wasting more money this year than you need to. A calendar is also an excellent budgeting guide, allowing you to prepare for holiday shopping and other significant expenses.

Tax deadlines, employer forms, car insurance, and other financial obligations will make it challenging to decide what to concentrate on and when. That's why we created a [comprehensive calendar](#) and accompanying checklist to help you stay on track. The best part is you can reuse these materials every year to help reach your ultimate financial goals.

WANT FINANCIAL GUIDANCE THROUGHOUT THE YEAR?

Hi, I'm Angela! As an empathetic listener and educator, I am passionate about providing transparent financial guidance that inspires you to feel confident and in control throughout every stage of your individual life journey. Understanding that life-changing events often present challenges and unique questions, my financial guidance provides clarity to help you navigate difficult transitions. My financial solutions are always tailored to your needs and objectives, considering not just money and investments but also your core values, aspirations, history, and concerns.

I'm ready to assist you in the following:

- Financial Planning
- Investment Management
- Retirement Planning
- Cash Flow Analysis
- Risk Management
- Divorce Financial Planning
- Financial Planning for Widows
- Business Owners
- Tax & Estate Planning
- And Much More!



Angela Zangarola, MBA, CDFA®

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WHY WORK WITH A FIDUCIARY ADVISOR?

When you work with a fiduciary financial advisor, you'll know that the person in charge of your finances will make choices that are in your best interests. Fiduciary financial advisers, on average, have less conflicts of interest. However, they are required by law to report all possible conflicts of interest. I research and obtain only the best deals and conditions for my customers. As a result, working with a fiduciary increases your chances of getting the product or advice that is absolutely right for you.

Book Your Complimentary Consultation Now!

JANUARY TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Jan 4th: Create a Budget for the Year

Jan 4th: Make Changes to Your W-4

Jan 11th: Check Your Credit Score & Create Goals

Jan 18th: Set Up/Review Retirement Contributions

Total January Expenses:

Notes



I will tell you the secret to getting rich on Wall Street. You try to be greedy when others are fearful. And you try to be fearful when others are greedy.

– Warren Buffett

FEBRUARY TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Feb 1st: Open/Review Your Savings Account

Feb 8th: Plan Your Summer Vacation

Feb 15th: Discuss Finances with Your Partner

Feb 22nd: File Your Taxes Early

Total February Expenses:

Notes



Money never made a man happy yet, nor will it. The more a man has, the more he wants. Instead of filling a vacuum, it makes one.

– Benjamin Franklin

MARCH TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Mar 1st: Shop for Better Auto Insurance

Mar 8th: Clean Out Your FSA

Mar 15th: Shop for Better Home/Renters Insurance

Mar 22nd: Protect Your Accounts

Total March Expenses:

Notes

“

*Happiness is not in the mere possession of money;
it lies in the joy of achievement, in the thrill of
creative effort.*

– Franklin D. Roosevelt

APRIL TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Apr 12th: Fund your IRA and HSA

Apr 15th: Deadline to Submit Your Tax Returns

Apr 19th: Find Unclaimed Money

Apr 22nd: Earth Day Savings Reminder

Total April Expenses:

Notes



Finance is not merely about making money. It's about achieving our deep goals and protecting the fruits of our labor. It's about stewardship and, therefore, about achieving the good society.

– Robert J. Shiller

MAY TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

May 3rd: Check Tax Withholding

May 3rd: Review Your Financial Records

May 10th: Fill Out & Submit Your FAFSA

May 24th: Prepare for Summer

Total May Expenses:

Notes



Buy when everyone else is selling and hold until everyone else is buying. That's not just a catchy slogan. It's the very essence of successful investing.

– J. Paul Getty

JUNE TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

June 7th: Explore Gym Discounts

June 14th: Take Your Car in for an Inspection

June 21st: Check Home Utilities Prices

Total June Expenses:

Notes



Success isn't measured by money or power or social rank. Success is measured by your discipline and inner peace.

– Mike Ditka

JULY TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

July 5th: Start a New Financial Planning Book

July 12th: Fine Tune Your Portfolio

July 19th: Midyear Tax Checkup

July 26th: Request a Free Credit Report

Total July Expenses:

Notes



The habit of saving is itself an education; it fosters every virtue, teaches self-denial, cultivates the sense of order, trains to forethought, and so broadens the mind.

– T.T. Munger

AUGUST TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Aug 2nd: Create a Holiday Budget

Aug 9th: Pay Down Debt

Aug 16th: Explore Back-to-School Deals

Aug 23rd: Bank Account Cleanse

Total August Expenses:

Notes



Develop success from failures. Discouragement and failure are two of the surest stepping stones to success.

– Dale Carnegie

SEPTEMBER TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Sep 6th: Book Holiday Travel Flights

Sep 13th: Prepare for Winter

Sep 20th: Schedule Medical Appointments

Sep 27th: Make a Family Emergency Kit

Total September Expenses:

Notes



There is no passion to be found playing small—in settling for a life that is less than the one you are capable of living.

– Nelson Mandela

OCTOBER TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Oct 4th: Fill Out FASFA

Oct 18th: Employer Benefits Enrollment

Oct 25th: Update Your Estate Plan

Oct 25th: Update Your Will

Total October Expenses:

Notes



Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do.

– Steve Jobs

NOVEMBER TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Nov 1st: Shop Health Insurance

Nov 8th: Maximize Your 401k

Nov 15th: Donate to Charity

Nov 22nd: Review Your Annual Budget

Total November Expenses:

Notes



The secret of getting ahead is getting started. The secret to getting started is breaking your complex overwhelming tasks into small manageable tasks and then starting on the first one.

– Mark Twain

DECEMBER TASK LIST

QUANTUMWEALTHSTRATEGIES.COM

Dec 6th: Go on a Holiday Spending Fast

Dec 13th: Create Next Year's Budget

Dec 19th: Consider Hiring a Financial Planner

Total Year's Expenses:

Total Savings Compared to Last Year:

Notes



Our goals can only be reached through a vehicle of a plan, in which we must fervently believe, and upon which we must vigorously act. There is no other route to success.

– Pablo Picasso