

## Important year-end financial planning deadlines and tips



As the year draws to a close, it's a great time to review your financial situation and take advantage of year-end tax planning opportunities. With a little planning, you can maximize your savings, minimize your tax burden, and stay on track with your financial goals.

Here are a few key financial to-dos to consider:

- **Saving for your first home or your child's education?** Contribute to your First Home Savings Account and/or your child's Registered Education Savings Plan before December 31 to maximize tax benefits and government grants.
- **Maximize any charitable donations.** 'Tis the season to give—so if you want to get a donation receipt (for this year) that you can claim on your tax return in the spring, be sure to give those charitable donations by December 31.
- **If inflation has you worried about hitting your retirement goals, you're not alone.** See if you're on track to enjoy the retirement you want using this Pension Income Gap Calculator, and you could receive a \$25 Amazon gift card\*: Learn more: <https://bit.ly/49aow9U>.

For a comprehensive checklist of to-dos, check out this helpful resource: <https://bit.ly/3Ors3Hf>.

### Don't let your finances drift

[Schedule a year-end financial review](#) with an Educators financial advisor to track your progress towards your goals, optimize your taxes, and plan for your future. Their professional accreditation and experience working with educators like yourself will help you keep on track to meet your goals.

Visit <https://bit.ly/41oEZ8L> or call 1.800.263.9541 to get started today.

*Educators Financial Group has been offering financial planning and a wide selection of investing and lending products and services exclusively to education members and their families since 1975. It is this strong history that has enabled them to become the education community's financial specialist — empowering educators to achieve their financial goals.*