

January

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February

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March

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January

1/2	Holiday	New Years – observed (CLOSED)
1/16	Holiday	Martin Luther King Day (CLOSED)
1/17	Tax	4 th Quarter Estimated Taxes due
1/31	Tax	W-2 filing deadline for employers
1/31	Healthcare	Open enrollment period ends for new health insurance coverage
JAN	Retirement	Schedule annual financial review

February

2/15	Tax	W-4 filing deadline (new employer)
2/20	Holiday	Washington's Birthday (CLOSED)
2/28	Tax	IRS mailing deadline for Forms 1099

April

4/1	Retirement	1 st -time RMD deadline (IRA holders that turned 70 ½ in prior year)
4/14	Holiday	Good Friday (CLOSED)
4/18	Tax	Individual Tax Return/Extension filing deadline
4/18	Retirement	Prior year Traditional & Roth IRA contribution deadline
4/18	Tax	1 st Quarter Estimated Taxes due

March

3/25	Holiday	Good Friday (CLOSED)
MAR	Education	Begin college application submissions for Fall semester

May

5/1	Education	MA filing deadline for state grants
5/29	Holiday	Memorial Day (CLOSED)
5/31	Tax	IRS mailing deadline for IRA form 5498 & HSA form 5498-SA

June

6/15	Tax	2 nd Quarter Estimated Taxes due
6/30	Education	Federal deadline for FAFSA submission

July

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August

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September

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October

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November

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July

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

August

AUG	Retirement	401(k) open enrollment deadlines (varies by plan)
AUG	Education	Fall college registration deadlines approaching (varies by school)

September

9/4	Holiday	Labor Day (CLOSED)
9/15	Tax	3 rd Quarter Estimated Taxes due
9/15	Education	Federal financial-aid application modifications deadline
9/15	Tax	Extended S Corp/Partnership tax returns due

October

10/1	Retirement	Deadline for establishing current year SIMPLE IRA
10/15	Retirement	Prior year IRA contribution & Roth IRA conversions deadlines
10/15	Healthcare	Medicare Election Period begins
10/16	Tax	Extended ind/corp tax returns due

November

11/1	Healthcare	Open enrollment begins for new state health insurance coverage
11/1	Fee	IRA maintenance fee charged (\$35)
11/23	Holiday	Thanksgiving (CLOSED)

December

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	Healthcare	FSA spending deadline (may only carry over up to \$500)