FROM PRESSURE TO PEACE

2027 Path Calendar

Five calm moves a month, twelve months in a row



Path to Sound Retirement
pathtosoundretirement.com

Do each month's moves in the month they belong, and the year stops feeling like pressure. The free calculators and Learning stay free; use them to turn worry into a plan you can follow.

months with hard deadlines

JANUARY — *Begin*

- Q4 estimated tax payment for 2026: **Jan 15** (if you pay estimates)
- Missed Medicare sign-up? General Enrollment opens **Jan 1**
- Review beneficiaries on every account and policy
- Write down what "enough" looks like for 2027
- Run the free Retirement Calculator (Monte Carlo tests many market paths) with honest inputs

FEBRUARY — *Gather*

- Save year-end statements for every account in one folder
- Check each tax form that arrives against your own records
- Read your success rate: how often the plan lasted in the test
- Emergency fund check: could it cover a surprise this month?
- List every subscription and recurring bill; cancel what no longer serves you

MARCH — *Prepare*

- Medicare General Enrollment closes **Mar 31**
- Finish gathering tax paperwork well before **Apr 15**
- If eligible, decide on a 2026 IRA or HSA contribution (due **Apr 15**)
- Retiring before Medicare? Map your health coverage
- Confirm your RMD (required yearly withdrawal) starting age; it depends on your birth year (IRS.gov, your advisor)

APRIL — *File*

- Reaching your RMD age in 2026? Your first required withdrawal is due **Apr 1**
- Federal filing deadline: **Apr 15**; an extension does not extend payment
- Q1 estimated tax payment for 2027: **Apr 15** (if you pay estimates)
- Last day for 2026 IRA and HSA contributions: **Apr 15**
- File, then save a copy of your return with your records

MAY — *Verify*

- Sign in to my Social Security and review each year of earnings
- Compare real spending with the spending you entered in the calculators
- Check your investment mix against your plan; rebalance only if it drifted
- Pick one Learning article on a worry and read it this month
- Find the yearly fee on each fund you own

JUNE — *Midyear*

- Q2 estimated tax payment: **Jun 15** (if you pay estimates)
- Pressure-to-peace check-in: what feels heavy, and what is one step?
- Project this year's income and taxes while you can still adjust
- Update calculator inputs with your real balances
- Plan one real rest this summer; the plan exists to serve your life

JULY — *Steady*

- Change one lever at a time: spending, return, or timing
- Check your credit reports, free every week at AnnualCreditReport.com
- Walk someone you trust through your plan and invite questions
- Run a hard case: weak markets early. Write what you would do
- Celebrate one thing your money did for you this year

AUGUST — *Guard*

- Set spending guardrails: preset rules for when to trim or raise spending
- Write your rules in plain words while markets are calm
- Size your cash buffer: money set aside so a bad market never forces a sale
- Ask when employer open enrollment starts; many hold it in the fall
- Draft your open enrollment questions before the window opens

SEPTEMBER — *Align*

- Q3 estimated tax payment: **Sep 15** (if you pay estimates)
- Open enrollment at work: read the options early and note the deadline
- On Medicare? Review your current plan before Open Enrollment (**Oct 15**)
- Book time for your annual retirement plan review
- Deciding when to claim Social Security? Work through the checklist

OCTOBER — *Choose*

- Medicare Open Enrollment opens **Oct 15**; changes start Jan 1
- Extended filing deadline: **Oct 15** (if you filed for an extension)
- Make your employer open enrollment choices, then confirm they went through
- Start your RMD plan: which accounts, how much, and when
- Rerun the calculator with fall balances and compare to January

NOVEMBER — *Simplify*

- Giving from an IRA? A QCD (qualified charitable distribution) pays the charity directly
- Ask each custodian how long year-end transfers take
- Confirm your RMD amount for each account
- Tell your family where your documents and logins live
- Close or merge one account you no longer need

DECEMBER — *Finish*

- Medicare Open Enrollment closes **Dec 7**; make your choice
- RMD deadline: **Dec 31**; a first-year RMD may wait until next spring
- QCD must be completed by **Dec 31**
- Hold your annual retirement plan review and save the notes
- Close the year with one more pressure-to-peace check-in

Education, not advice. Dates shift with weekends and holidays - confirm anything that affects your money with the IRS, SSA, Medicare, or a qualified professional.

Optional coaching is there if you want to learn the path with someone. Never required.