2026 Financial Success Tracker & Action Plan

Welcome to Your 2026 Financial Success Journey! This worksheet will help you take actionable steps toward maximizing your finances in 2026. It's designed to help you review, adjust, and track your financial goals, retirement contributions, and tax withholding.

Let's make 2026 your best year yet!

Step 1: Set and Track Your 2026 Financial Goals

One of the most important steps you can take to pursue financial success is setting clear, actionable financial goals. If you haven't done this yet, now is the time!

- Write Down Your Top Financial Goal for 2026 and why:
- What action steps can you take this month to make progress?
- **Set Milestones** (Check off as you make progress):

☐ January-March:

☐ April-June:

☐ July-September:

☐ October-December:

Daily Reminders: Write down your goal and post it somewhere visible (bathroom mirror, office, phone lock screen, etc.). Take small actions every day toward your financial goal, whether it's saving $10, reviewing your budget, or setting up automatic transfers.

Step 2: Review and Maximize Your 401(k) Contributions

In 2026, the 401(k) contribution limits have increased to **$24,500** for individuals under 50, and $32,500 if you are 50 or older (with the $8,000 catch-up contribution). If you are age 60-63 your catch-up is $11,250 (for a total of $35,750). This is an excellent opportunity to build your retirement savings.

401(k) Contribution Action Plan:

- **Are you contributing to your 401(k)?** ☐ Yes, I'm already contributing ☐ No, I need to start.
- **Current Contribution**: **(Schedule a meeting with me for help!)**
  - If you are under 50: $ __________
  - If you are 50 or older: $_________
  - If you are 60-63 $________
- **Maximum Contribution for 2026**:
  - **Under 50**: $24,500
  - **50 and Over**: $32,500
  - **Age 60-63:** $35,750

- **Plan to Adjust Contributions**: Based on your goals for the year, do you need to increase your contributions? If so, by how much?

- Next Steps: ☐ Adjust your payroll contributions to meet the new limits ASAP
  ☐ Set up automatic increases (e.g., $50 more each paycheck).

Step 3: Review Your Tax Withholding

In 2026, it's critical to **adjust your tax withholding** if you had to pay extra taxes in 2025. By making sure your withholding is set correctly, you can avoid surprises and improve your cash flow throughout the year.

Tax Withholding Review:

- Did you **owe** taxes when filing in 2025?
  ☐ Yes, I owed additional taxes
  ☐ No, my withholding was accurate
- Adjust Your Withholding: If you owed taxes last year, consider adjusting your withholding. Use the IRS Withholding Estimator or consult a CPA to avoid owing taxes in 2026.

Target Withholding Increase:

☐ Increase withholding by $_____ per paycheck.
☐ **Schedule a call with E2E** to recommend a CPA

- Tax Tips for 2026:
  a. Consider making estimated quarterly tax payments if you're self-employed.
  b. Check for any new tax credits or deductions that may apply to you in 2026 (e.g., the Child Tax Credit, Retirement Savings Contribution Credit).
  c. Click here for a **full list of 2026 tax updates** and key financial number

Resources and financial Tools:

- [2026 Key Tax Info]
- [IRS Withholding Estimator]
- [Debt Snowball or Debt Avalanche Calculator]

Next Steps:

- **Download our 2026 Tax Info**
- **Review this worksheet quarterly** to check in on your progress.
- **Schedule your complimentary consultation with us today!** Get guidance, develop a plan, and let us coach you toward achieving your financial goals.

Keep track of your progress throughout the year!

E2E Financial, LLC™
Ever to Excel...

5555 Glenridge Connector, Ste 200 Atlanta, Georgia 30342 | 678-664-9745 | excel@e2efinancial.com