

# 2019 Financial Calendar for Federal Employees

	DATE	CATEGORY	DETAILS
<b>1ST QUARTER</b>	January 1	IRA, Roth IRA	First day to fund IRAs for the new year. Review/update retirement savings plan.
		TSP	Catch up election needs to be filed for new year.
	January 15	TAX	Fourth estimated tax payment due, from prior year.
	March 15	FSA	Last day to incur expenses using 2018 DC FSA
	March 31	TSP	End of 1st quarter. Review TSP statement for: account allocation, market drift, contributions spread evenly across the year to full match. Balance Sheet Exercise.
<b>2ND QUARTER</b>	April 1	RMD	First Required Minimum Distribution (RMD) after you turn 70 1/2.
	April 15	Personal Tax	Deadline to file taxes for the prior year (or file form to extend due date).
	April 15	IRA, Roth IRA	Last day to fund previous year's contributions to IRAs.
	April 15	FSA	Last day to fund a health savings account.
	April 15	TAX	First estimated tax payment due.
	April 30	FSA	Last day to submit all claims for 2018 benefit period.
	April 30	Credit Report	Check credit report for errors three times each year. Obtain one free credit report from each of the reporting bureaus at <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> .
	June 15	TAX	Second estimated tax payment due.
	June 30	FAFSA	Last day to file the Free Application for Federal Student Aid (FAFSA).
<b>3RD QUARTER</b>	July 4	America's Birthday	Today is America's Birthday. Here is what to focus on when it's your birthday. Important ages:
			<b>AGE</b> <b>ACTIVITY</b>
		50	Start additional catch-up contributions.
		55	Can separate from employer and take penalty-free distributions from TSP (age 50 for some Federal professions).
		59.5	Penalty-free IRA/ qualified account withdrawals.
		60	Survivor benefits from Social Security can start.
		62	Earliest age to take Social Security.
		65	Eligible for Medicare.
		66 / 67	Full Retirement Age (FRA) for Social Security.
		70	Latest age to start receiving Social Security. No further benefit for delaying.
	70.5	First Required Minimum Distribution (RMD).	
	July 30	SSA	Review Social Security statement at <a href="http://www.ssa.gov">www.ssa.gov</a> .
	August 1	529 College Funding	Review 529 Contributions for "Back to School".
	August 30	Credit Report	Check credit report for errors three times each year.
	September 15	TAX	Third estimated tax payment due.
<b>4TH QUARTER</b>	October 1	FAFSA	First day to file the FAFSA for college financial aid for upcoming school year.
	October 15	TAX	If you filed an extension, individual tax return due.
	November (TBA)	Open Season	Federal Benefits Open Season begins this month and ends mid-December.
	December 1	TAX	Review and make any charitable contributions during current year.
	December 31	RMD	RMDs required to be out of retirement accounts to avoid penalty.
	December 31	Credit Report	Check credit report for errors three times each year.