

2025 TO-DO LIST



JANUARY

Task	Completed ?
Review your financial goals for the year and how you can achieve them.	
Self-assessment tax returns and self assessment tax due by 31st January (if applicable).	

FEBRUARY

Task	Completed ?
Check progress toward ISA and pension allowances before the tax year ends.	
Consider end-of-year tax planning opportunities.	
Review your Capital Gains Tax (CGT) position and plan to utilise allowances.	
Directors review company position regarding potential pension contributions prior to tax year end.	

MARCH

Task	Completed ?
Finalise ISA & Pension contributions before the tax year ends on 5th April .	
Consider making use of annual inheritance tax allowances.	



APRIL

Task	Completed ?
Plan contributions to pensions, ISAs, and other tax-efficient accounts.	
Start using the new tax year's allowances (ISA, CGT, pension). e.g. Set-up a direct debit for your ISA for £1,666.66 per month to ensure you utilise the full £20,000 allowance.	
Review expected income for the new tax year for tax-efficient planning. e.g. if you are straddling between tax bands you may be able to reduce your overall income with tax efficient strategies.	
VAT returns may be due if your accounting period ends in March.	

MAY

Task	Completed ?
Review life insurance and income protection policies. e.g. Are they still enough? Have your outgoings increased over the last year?	
Assess property investments and rental income tax efficiency.	

JUNE

Task	Completed ?
Mid-year investment review to ensure your portfolio aligns with your risk tolerance.	



JULY

Task	Completed ?
Prepare for the 31st July self-assessment payment on account (if applicable).	
Review estate planning, including your inheritance tax position, wills and powers of attorney.	

AUGUST

Task	Completed ?
Review your spending habits over summer and adjust budgets accordingly.	
Assess whether your cash savings are achieving sufficient returns.	

SEPTEMBER

Task	Completed ?
Plan for large year-end expenses (e.g., holidays, gifts).	
Reassess retirement plans and contributions.	

OCTOBER

Task	Completed ?
Deadline for paper tax returns (31st October).	
Review workplace pension contributions during annual benefit reviews.	



NOVEMBER

Task	Completed ?
Tax planning: consider charitable donations, tax reliefs, and other strategies before year-end.	
Assess eligibility for allowances like Junior ISAs for children.	

DECEMBER

Task	Completed ?
Conduct an end-of-year review of finances, including investments, pensions, and tax efficiency.	
Plan to reduce taxable income, e.g., pension contributions.	
Review annual VAT returns if applicable.	
Look at utilising gifting allowances for inheritance tax purposes.	

If you require more information about any of the tasks on the checklist please get in touch with our client relationship manager at liam.russell@cullimoreddutton.co.uk or call us on 01244 356 789.



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