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Forward



April 2026



In this month's newsletter, learn about 7 financial facts and how they apply to your financial situation, and how to organize your financial spring cleaning to have it pay dividends throughout the year.

As always, should you have any questions, please call. And feel free to forward this information to someone who could use it!

Spring Cleaning That Pays You Back All Year



Spring cleaning isn't really about dust or closets. It's about deciding what earns space in your life.

Your money deserves the same treatment. Instead of rushing through financial tasks you may only do once per year, such as reviewing your credit report or insurance policies, treat them as a deliberate spring financial checkup.

Done thoughtfully, this annual reset can pay dividends all year by helping you cut unnecessary costs, uncover hidden money, and put smarter systems in place that keep working long after the cleaning is finished.

Here are some ideas to get you started.

1. Create a once-a-year money map.

- Step back and take in the full landscape of your finances. Update your list of accounts, check that beneficiaries are correct, refresh important passwords, and review your credit report. This is also a good moment to scan your bill schedule so nothing slips through the cracks. Think of it as creating a clear financial map before making any changes.

2. Turn forgotten clutter into cash.

- Your home and your accounts may be holding money you forgot about. Sell items you no longer use,



Upcoming dates:

April 15

- Individual income tax returns for 2025 are due
- First quarter 2026 estimated tax payments are due

Tax Day Is Here!



Last-minute details, tips and freebies

It is good information to know, so if you have not already done so, ask yourself these questions: However, upon review, it makes sense to provide this information to everyone, whether you have filed or not.

What follows is information typically provided in our filing instructions to you when the tax

redeem credit card rewards, and close old accounts quietly collecting dust. It's also worth searching for unclaimed funds through your state's database. Small discoveries add up quickly when you sweep through every corner.

3. Plug quiet money leaks.

- Recurring expenses have a way of multiplying unnoticed. Review your subscriptions, streaming services, insurance policies, and monthly utilities. Cancel what you no longer use and call providers to ask about better rates. A quick round of comparison shopping can also reveal cheaper options. These small trims often lower your costs for the rest of the year.

4. Recalibrate the systems that grow your savings.

- Revisit your emergency fund and any sinking funds for upcoming expenses. If your income has grown or bills have dropped, increase automatic transfers even slightly. Small adjustments here tend to compound quietly month after month. Once the system is updated, your savings can keep growing without extra effort.

5. Tighten the bolts on your debt reduction strategy.

- Review your balances, interest rates, and current repayment strategy. You may find opportunities to refinance, consolidate, or shift extra payments toward the highest-interest debt. The goal isn't to reinvent your entire plan. It's simply to tighten the bolts so your payoff strategy stays efficient and moving forward.

6. Realign your goals with the life you're living now.

- Take time to revisit both short- and long-term financial goals. Some priorities may have shifted since last year, and timelines may need adjusting. This is your chance to make sure your money is still moving toward what matters most

return is completed. With the individual tax-filing deadline on Wednesday, April 15th, now is the time to complete all filing arrangements and payments.

1. Did you sign your e-file authorization form?

- IRS Form 8879 needs to be signed by you before your taxes can be e-filed. If filing jointly, your spouse needs to sign as well. If you haven't already, please return the signed form ASAP to ensure that your taxes can be e-filed on time. But don't sign it before reviewing the tax return. Remember, this signature means you agree with the accuracy of the tax return.

2. Do you need more time to file?

- If you are not ready to file your taxes before the initial April 15th deadline, you can file for a six-month extension. Be aware that it is only an extension of time to file – not an extension of time to pay taxes you owe. You still need to pay all taxes by April 15th!

3. Do you owe money?

- If yes, make your tax payment now! The IRS [has several payment options](#) on their website. If mailing a payment, include Form 1040-V and ensure the mail is postmarked on or before April 15th. Sending the payment by certified mail will ensure you have proof of a timely payment. Late payments, even by one day, are subject to IRS penalties and interest.

4. Do you need to deposit funds in your IRA or HSA?

- Did you claim an IRA or HSA contribution on your tax return? In order for the deduction to be valid for 2025, all deposits to those

today. When your spending, saving, and investing reflect your current priorities, your financial plan becomes far easier to follow.

A deliberate spring financial reset can have a lasting impact throughout the upcoming year.

By reviewing key accounts, trimming waste, and realigning your goals, you can create a stronger system that supports your finances long after spring ends.



Affordable Ways to Strengthen Your Business's Brand

A strong brand helps customers remember and trust your business. The good news is that building a recognizable brand doesn't require a large marketing budget.

With the right approach, even small steps can make a meaningful difference.

Here's a look at several practical, low-cost methods for strengthening your business's brand.

- Clarify your brand identity before spending money.

Identify your mission, values, and what sets your business apart

accounts need to be made by April 15th. Once completed, save proof of the contribution with your 2025 tax files.

5. Do you need to make an estimated tax payment?

- The first quarter estimated tax payment for 2026 is also due by April 15th. If you owe taxes for 2025, making 2026 estimated payments might make sense for you. A quick way to calculate a first quarter payment is to divide the taxes you paid in 2025 by four, then adjust this number for any paycheck withholdings. Send your payment along with Form 1040-ES to the IRS by April 15th. Then schedule a tax-planning meeting to determine the best approach for the remainder of the year

If you do miss a deadline, file your return and pay the taxes as soon as you can to stop the accruing of interest and penalties.



7 Interesting Financial Facts

Money touches nearly every part of our lives, yet many people are surprised by how common certain financial behaviors actually are.

Here are 7 interesting financial facts that highlight real trends in personal finance, along with

before investing in marketing tools or design. Consider who your ideal customers are and what they care about most. A clear brand identity helps guide decisions and ensures your messaging stays focused, consistent, and effective.

- Create consistent visual branding.

Choose a simple color palette, a few fonts, and a logo that reflect your business's personality. Use them consistently across your website, social media, emails, and marketing materials. Free or low-cost design tools can help you maintain a polished, professional appearance without overspending.

- Use social media strategically.

Focus on platforms where your audience is most active and share content that informs, helps, or entertains them. Maintain a consistent voice and visual style in your posts. Responding to comments and messages also builds stronger relationships and reinforces brand trust.

- Leverage customer experiences and reviews.

Encourage satisfied customers to leave reviews on platforms like Google or social media. Share positive testimonials on your website and marketing materials. Highlighting real experiences helps build trust, strengthens credibility, and shows potential customers the value your business provides.

- Build authority through helpful content.

Create blog posts, short videos, or guides that answer common customer questions or solve everyday problems. Focus on providing useful information rather than direct promotion. Over time, sharing helpful content can position your business as a trusted resource.

practical tips to help you make smarter decisions.

Fact #1: 46% of Americans with credit cards carry a balance from month-to-month. Nearly half of credit card users revolve a balance at some point during the year. Carrying a balance means paying interest, which can often exceed 20% annually.

Financial tip: Use credit cards like a debit card. Only charge what you can pay off in full each month. If you already carry a balance, consider the avalanche method – pay extra toward the card with the highest interest rate while making minimum payments on the others.

Fact #2: 73% of taxpayers receive a tax refund each year. While a refund can feel like a financial windfall to some, it actually represents an interest-free loan to the government.

Financial tip: Consider adjusting your tax withholding if your refund is very large. Take the extra money in your paychecks and redirect it into savings or investments.

Fact #3: Americans hold over \$1.67 trillion in auto loan debt. With rising car prices, more buyers rely on financing, often stretching loan terms to keep monthly payments manageable.

Financial tip: When buying a car, focus on the total cost rather than just the monthly payment. Shorter loan terms and larger down payments can significantly reduce the interest you pay over time.

Fact #4: 40% of U.S.

- Strengthen your brand through partnerships and community.

Look for opportunities to collaborate with complementary businesses or participate in local events and groups. These connections introduce your brand to new audiences while reinforcing your reputation as an active, trusted presence in the community.

- Maintain consistency in customer interactions.

Keep your tone consistent across emails, social media responses, and customer service conversations. Clear, friendly communication reinforces professionalism and trust. When customers have a reliable experience at every touchpoint, your brand becomes more recognizable and dependable.

- Be a storyteller.

Share why your business started, what motivates your work, and the problems you aim to solve for customers. Use this story across your website, social media, and marketing materials so your brand feels memorable and authentic. People connect with stories more easily than slogans.

- Refresh existing marketing materials.

Strengthening your brand doesn't always require creating something new. Review your current marketing materials to spot opportunities for refining, updating, or sharpening the message they convey about your business. Even small updates can make your brand appear more polished and professional.

homeowners own their homes without a mortgage. A growing share of homeowners have fully paid off their homes.

Financial tip: Even if paying off your mortgage early is appealing, balance this goal with other priorities such as retirement savings and emergency funds.

Fact #5: U.S. households owe about \$18.8 trillion in total debt. Mortgage debt accounts for the majority of this amount, followed by auto loans, student loans, and credit cards. Debt can help people achieve major life goals like homeownership or education, but too much can limit financial flexibility.

Financial tip: Track your debt-to-income ratio. While having no debt is the ideal situation, keeping monthly debt payments below about one third of your income can help maintain some financial stability.

Fact #6: 67% of Americans have little to no savings after each paycheck. Rising housing costs, inflation, and everyday expenses have made it difficult for many households to build savings.

Financial tip: Start with small, automatic savings. Even setting aside a small amount from each paycheck can build meaningful financial security over time.

Fact #7: 54% of working-age Americans have some form of post-secondary education. More than half of U.S. adults have continued their education beyond high school through a variety of paths – including four-year colleges, community

colleges, trade schools, technical programs, and professional certifications.

Financial tip: If you're considering additional education or training, evaluate the return on investment before committing. Sometimes shorter programs, certifications, or trade schools can provide strong earning potential with significantly lower costs than a traditional four-year degree.

As always, should you have any questions or concerns regarding your tax situation please feel free to call.



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