

## How to Make the Next 100 Days Impactful

What comes to mind when you think of spring?

Maybe it is blooming flowers, buzzing insects, singing birds, or the fresh smell of the earth after a rain. Your thoughts might turn to outdoor pursuits as the days grow warmer and longer. Memorial Day is not far off, marking the unofficial start of summer. Soon, the summer solstice will arrive, followed by the Fourth of July, the kids going back to school, and Labor Day.

Before lamenting how quickly the time has passed and what you never got around to doing, it can be helpful for your personal, professional, and financial well-being to step back and give some thought and energy to reevaluating your goals and priorities for the next 100 days.

Spring is an opportune season for housekeeping, both literally and metaphorically. It is time to throw open the windows of your life, let in the fresh air, and catch up on the small chores that often get pushed aside amid modern life's frenetic pace—including dusting off your estate plan, clearing away outdated documents, and tidying up your financial house.

### Goodbye Winter, Hello Spring (Cleaning)

According to the American Cleaning Institute (ACI), 80 percent of Americans engage in an annual spring-cleaning routine.<sup>1</sup> The top areas people target in their homes are those that tend to get overlooked in daily and weekly cleaning, including floors and baseboards, storage spaces, windows, and areas behind furniture.<sup>2</sup>

Atop our list of dreaded places to clean are the spaces that are hard to access (such as underneath appliances) and have accumulated a winter's worth of grime (e.g., bathrooms, vents, and basements). However, 80 percent of Americans also told ACI that cleaning those filthy spots is better than at least one other seasonal activity: doing their taxes.<sup>3</sup>

Spring cleaning has roots in cultures and religious traditions that date back centuries, including the Jewish practice of cleaning homes to remove *chametz* (leavened bread) for Passover and the Iranian tradition of *khaneh tekani* ("shaking the house") before the Persian New Year.

Some Christian traditions, such as cleaning the church altar before Good Friday or cleaning for Lent, also have elements of spring cleaning. In China, a thorough cleaning of the house before the Lunar New Year is a tradition that incorporates religious practices and symbolizes sweeping away ill fortune to make room for positive energy in the coming year.

In nineteenth-century America, the custom of spring cleaning took hold as pioneers swept out the soot and grime from winter's coal once warmer days allowed open windows.

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<sup>1</sup> *Are You Ready to Clean Behind the Couch? Americans List Their Spring Cleaning Targets*, Am. Cleaning Inst. (Mar. 4, 2025), <https://www.cleaninginstitute.org/newsroom/2025/are-you-ready-clean-behind-couch-americans-list-their-spring-cleaning-targets>.

<sup>2</sup> *Id.*

<sup>3</sup> *ACI Survey: 80% of Americans Now Spring Clean Every Year*, ACI (Mar. 6, 2024), <https://www.cleaninginstitute.org/newsroom/2024/aci-survey-80-americans-now-spring-clean-every-year>.

A spotless house can have a therapeutic effect that gives you a sense of control and the peace of mind that your family is living in a clean, safe environment. The same thinking can also apply to your estate plan.

In a recent survey, nearly one-quarter of Americans said that they have not updated their estate plan since creating it.<sup>4</sup> Others have not touched it in the past 10 years and, for some, it has been 15 years or more.<sup>5</sup>

Like those spots under the couch and behind the refrigerator, your estate plan, if left untouched in a drawer, can gather dust. You need to occasionally take it out and clear away outdated beneficiaries, guardians, and powers of attorney; spruce up your list of assets; and scrub clean the dingy aspects of your plan so they clearly reflect your current life circumstances.

For example, maybe you recently opened an investment account that has not been added to your estate plan. There could also be events, such as a birth, death, or marriage in the family, that affect your plan. If you do not polish up your plan once in a while, you risk a stain on your legacy by not leaving your money and property to the right people in the right way.

With the dreaded tax season behind us, now is also a good time to dust off financial strategies for the year ahead, such as reviewing deductions, contributions, and estimated tax payments; organizing financial documents for the first half of the year; preparing for midyear adjustments; going over any changes to tax and estate planning laws; assessing asset allocations; and, if you filed a tax extension, preparing for the October 15 deadline.

### **Shifting from Tax Breaks to Summer Break**

Summer vacation is something you may look forward to year-round but start preparing for months in advance. However, if you do not give your vacation plans a once-over in the weeks and months leading up to departure, you could find that there are some spots that need a touch-up.

Many Americans skipped their summer vacation last year due to affordability concerns.<sup>6</sup> However, more than one-third were so committed to traveling over the summer that they said they were willing to go into debt to pay for their trip.<sup>7</sup>

If you plan to vacation this summer, you can get your pregetaway ducks in a row by taking the following steps:

- Schedule bill payments
- Inform your bank and credit card companies about your plans to avoid account freezes or card blocks
- Secure travel documents (e.g., passports and insurance cards)

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<sup>4</sup> Victoria Lurie, *2025 Wills and Estate Planning Study*, Caring (Mar. 31, 2025), <https://www.caring.com/caregivers/estate-planning/wills-survey>.

<sup>5</sup> *Id.*

<sup>6</sup> Katie Kelton, *Survey: More Than 1 in 3 American Travelers Plan to Go into Debt for Their Summer Vacations This Year*, Bankrate (Apr. 22, 2024), <https://www.bankrate.com/credit-cards/news/survey-summer-vacation>.

<sup>7</sup> *Id.*

- Check local laws at your destination to avoid legal, cultural, and safety and security issues
- Ensure that your financial and healthcare powers of attorney are valid, accurate, and, for international travel, recognized in the country you plan to visit

### **An Estate Plan for All Seasons**

Aligning our personal and professional lives with the natural rhythm of the seasons and the rituals surrounding it can help us feel more grounded. Viewed in this context, estate planning is not just about documents—it reflects the dynamic, ever-changing flux of life and the need to harmonize with it.

Seasons change, lives change, and estate plans should change as we encounter certain natural milestones and key life events, such as birth or adoption; a beneficiary reaching adulthood; illness, death, or disability in the family; starting a job or closing a business; or a significant change in asset values or net worth.

Life, like spring weather, can be unpredictable and change quickly. However, with the right plan and the right advisors in place, you can be prepared for whichever way the wind blows.

As you look ahead to the next 100 days, take time this spring to remove the cobwebs from your estate plan, sweep your financial floors clean, and clear the decks for a stress-free and enjoyable summer.

To discuss updates to your estate plan, call us.