



April 2, 2026

Your Q2 Financial Checklist

Pop Quiz: How many astronauts served on the crew of Apollo 11, the first spaceflight that landed humans on the moon?

If you know your history — or if you did a quick Google search before reading this sentence — you’d probably answer “Three”: Neil Armstrong, Buzz Aldrin, and Michael Collins. (The latter did not land but continued orbiting the moon inside the command module while the first two made their giant leap for mankind.) But according to Collins, there was actually a fourth crew member on board.¹ One that gets largely ignored by the history books and only makes cameos in movies despite being the sole member to serve on *all* of the Apollo missions.

That crewmember was the crew’s many, many checklists.

The Apollo astronauts had checklists for nearly every task and procedure imaginable. Often running hundreds of pages long, the checklists “instructed crews on matters both obvious and obscure, including which switches to flip and when, where and how to stow or unstow equipment, and how to operate the onboard computers that would guide them to the moon.”¹ In fact, the astronauts all spend hundreds of hours *assembling* their checklists, because it was these procedures that they would rely on when tensions were high, heart rates were elevated, and the stakes were literally life and death.

There is an amazing power in checklists, which is why we rely on them here at Pyle Financial. It’s also why we like to put together a checklist for *you*, so that you can feel as confident and organized in your journey as the Apollo astronauts did in theirs. Fortunately, this checklist isn’t nearly so long or intimidating. None of the tasks are difficult, and you may have handled some already. But each task is important in its own way. Put them all together, and you can shoot for the moon.

If you need help or have questions, please let us know. Have a great second quarter!

Sincerely yours,

Pyle Financial Services Team 843-945-4480

¹ “The Fourth Crewmember,” *Smithsonian Magazine*, <https://www.smithsonianmag.com/air-space-magazine/the-fourth-crewmember-37046329/>

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Q2 Financial Checklist for 2026

Pro-Tip: Print this out and stick it on the fridge or somewhere else it will be seen.

That way, you can check off the items one by one as you complete them!

Plan for Upcoming Events or Transactions

As we start moving closer to the middle of the year, it can be very easy to think only about what's immediately in front of us: Weekend plans, spring break vacations, when to start planting our garden. That's why you should also set aside some time to think about what's coming a little further down the pike. Are there any major events or large transactions in the future that will require you to dip into your funds? (Think family wedding, a large purchase, property renovations, a business venture, or even a long vacation.) If so, it's important that we factor them into your financial plan *now* so we can best figure out how to maintain the liquidity you need for them while still contributing to your long-term goals. Speaking of liquidity...

Review Your Cash Management Strategies

With recent market volatility, a surge in oil prices, and an uptick in inflation, it's not a bad idea for investors to also review how they plan to access liquidity over the next few months. Nothing beats a savings account as far as ease, of course, but with interest rates still somewhat elevated, U.S. Treasury bills (T-bills), short-term, high-quality bonds, and possibly even Certificates of Deposit may be a better option. So, after you've thought about what major life events or transactions may occur in the future, let's give some thought to the best way to maintain the liquidity needed to pay for those events while still allowing your money to grow.

Check for Possible “Cash Drag”

But...too much liquidity can often be a bad thing. Financial advisors like me refer to this as **cash drag**: holding an excessive amount of cash (or cash equivalents like the ones mentioned above) that drags down the overall value of your investment portfolio due to inflation and missing out on market performance. It can be easy to let cash drag build up without realizing it, especially when markets are volatile or when you have so many short-term concerns going on in your life. That's why, no matter how financially “well off” we are, it's good to take an honest look at our investments, our savings, and our budget to determine whether we are sacrificing present happiness for a future one, or whether we're so concerned with today that we're giving tomorrow short thrift. So, if you have any concerns about this, come talk to me and we'll figure this out together!

Use Your Tax Refund Strategically

This step is a little simpler to think about. Because tax refunds come outside our regular income, some people treat them like change beneath the couch cushions — extra spending money. There's nothing wrong with that at all, but *all* income should be handled strategically. Think about your overall financial plan and which area could use some extra support. Contributing to a retirement account? Paying off debt? Building up your rainy-day fund? Finally fixing the fence in the backyard? Or is it indeed best to use it for a quick getaway so you can recharge your batteries? The possibilities are endless, and there are no wrong answers...only figuring out the *right* answer for you.

Ask Yourself, “What Can I Offload?”

Our fifth and final task is a fun one. Life comes with more demands, worries, and stressors than can possibly be listed. But in this day and age, thanks to both technology and an explosion in available services, it's more possible than ever to potentially automate or delegate some of those worries. This could be as simple as, “I really want my yard to look better, but I don't have time to work on it; can I afford hiring a service to do it?” Or it could be something as complex as, “My company's back office is a mess, but organizing it isn't my area of expertise; is there a professional out there who can come and work as a part-time CFO to help me get things in order?” The point here is to take the time to examine the various stressors in your life. Then, let's get together to explore what options you have for offloading them!