

## How to Help Clients Make the Next 100 Days Impactful

May marks the halfway point between the spring equinox and the summer solstice. Each day, the sun inches higher in the sky, bringing warmer temperatures, blooming flowers, and a hopeful mindset as thoughts turn to the promise of long days and warm nights ahead.

The next 100 days, which blend spring's fresh start and summer's slower, more relaxed pace, are an opportune time to connect with clients, get them thinking about their plans for the rest of the year, and ensure that their personal and professional goals align with their broader financial and estate plans.

Gentle reminders now can help them feel more prepared and confident as summer enters full swing and demonstrate that we are always keeping their best interests top of mind.

### Housecleaning—Physically, Metaphorically, and Financially

The natural rhythm of the seasons and the rituals surrounding it offer a chance to engage your clients on a deeper, more human level while reinforcing financial and estate planning fundamentals.

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, commemorating the Israelites' quick departure from Egypt, and the Iranian tradition of *khaneh tekani* ("shaking the house") before the Persian New Year, Nowruz, symbolizing purification and renewal.

Some Christian traditions, such as cleaning the church altar before Good Friday or cleaning for Lent, also have elements of spring tidying. 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.

Today, 80 percent of Americans engage in the annual spring-cleaning routine, according to the American Cleaning Institute.<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>

This collective desire for renewal and order can serve as a powerful metaphor for client matters. Like those places in the home that are often neglected in daily and weekly cleaning routines, some aspects of financial and estate plans can be overlooked—such as a recently opened investment account a client has not yet added to their personal asset inventory or a change to a life insurance beneficiary designation—and need to be cleaned up and organized.

Spring cleaning's essence—clearing away the old to make way for the new—can reflect planning goals. Extending this metaphor, you can be the advisor who helps clients polish up

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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.*

their legacy by discussing the need to do things such as clear out the cobwebs from outdated wills, beneficiary designations, guardians, powers of attorney, or incomplete asset lists.

With tax season behind us, now is also a perfect time to declutter and dust off financial strategies for the year ahead, including 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 laws from the past few months; assessing asset allocations; and reminding those who filed an extension of the October 15 deadline.

### **Summer Vacation—Relaxation Meets Preparation**

Memorial Day marks the unofficial start of summer, the time for a different type of tradition: summer vacation.

Travel is a top priority for Americans in 2025. More than 90 percent say they plan to travel this year.<sup>3</sup> The primary reasons for travel are relaxation, adventure, and visiting loved ones.<sup>4</sup> Most plan to travel with family.<sup>5</sup>

However, if this summer is anything like last summer, many Americans may forgo a summer vacation due to affordability concerns. Of those who do plan to travel, more than one-third say they are willing to go into debt to pay for their trip.<sup>6</sup> Around 60 percent say they prioritize travel when managing their finances, and 79 percent are budgeting for travel this year.<sup>7</sup>

Statistics like these suggest that summer travel plans can be a bridge to finance and budget-related topics. There is still time for clients to build up a summer vacation fund, for example, rather than taking on debt, especially when credit card balances and rates are at record highs.<sup>8</sup>

Since many families book travel well in advance, the conversation can shift to pretravel financial logistics, such as ensuring that bills are paid and informing their bank and credit card companies about travel plans to avoid account freezes or card blocks.

In addition to reminding clients to get their financial houses in order prior to summer travel, advisors can also stress preparedness measures such as securing travel documents (e.g., passports and insurance cards), compiling emergency contact information, having up-to-date powers of attorney in case someone needs to manage their affairs while they are away or someone needs to make a medical decision on the client's behalf, and checking local laws at their destination to avoid legal, cultural, and safety and security snafus.

### **Estate Planning—A Plan for All Seasons**

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<sup>3</sup> *Survey Finds Americans' 2025 Travel Budgets Up from 2024, Averaging \$10,000*, IPX1031, <https://www.ipx1031.com/americans-travel-report-2025> (last visited Apr. 21, 2025).

<sup>4</sup> *Id.*

<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> *Survey Finds Americans' 2025 Travel Budgets Up from 2024, Averaging \$10,000*, supra note 10.

<sup>8</sup> Elizabeth Schulze, *Americans' Credit Card Debt Reaches New Record High: New York Federal Reserve*, ABC News (Feb. 13, 2025), <https://abcnews.go.com/Business/americans-credit-card-debt-reaches-new-record-high/story?id=118788620>.

Helping clients sweep their financial floors clean this spring can clear the way for a stress-free and enjoyable summer. The transition into summer also provides a seasonal backdrop for reinforcing the importance of estate planning.

Seasons change, lives change, and estate plans should change as we hit 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.

Seasonal checkpoints and 100-day intervals can be valuable for assessing planning goals and action plans, but it is important to always reiterate to clients the longer time horizon of financial and estate planning and that it takes a year-round and lifelong effort—with the help of a group of advisors working as a team—to craft a legacy that lasts well beyond their own lifetime.

To discuss how we can work together over the next 100 days and beyond on financial and estate planning matters for our clients, reach out to schedule a time to talk.