January 2027 Money Checklist

Tick each box as you finish it. Dated items come from official sources (listed at the bottom).

DATES THIS MONTH

- ☐ **Jan 15** Last estimated tax payment for 2026
- ☐ **Jan 15** HealthCare.gov open enrollment for 2027 coverage ends
- ☐ **Feb 1** Employers must furnish your 2026 W-2 by this date

THIS MONTH'S FOCUS

- ☐ Raise your 401(k) contribution for 2027: the limit is $25,500, plus $8,500 at age 50 or older
- ☐ Write down this year's three money goals and a dollar amount for each
- ☐ Start one folder for 2026 tax forms as they arrive
- ☐ Update your W-4 if you married, had a baby or changed jobs

EVERY MONTH

- ☐ Pay yourself first: move savings out on payday
- ☐ Scan every account for charges you don't recognize
- ☐ Pay every bill on time (autopay at least the minimum)
- ☐ Cut, cancel or renegotiate one bill or subscription
- ☐ Add to your emergency fund (goal: 3 to 6 months of essentials)
- ☐ Check a free credit report (weekly at AnnualCreditReport.com)
- ☐ Compare what you planned to spend with what you spent
- ☐ Send any windfall to a goal before you spend it

NOTES

Sources: FTC: Free credit reports; HealthCare.gov: Dates and deadlines; IRS Form 1040-ES (2026); IRS IR-2026-136: 2027 retirement limits; IRS: 2026 Instructions for Forms W-2 and W-3. Dates verified Nov 15, 2026. Educational only, not financial, tax or legal advice. Full list with links: digitalwealthsource.com/articles/article-monthly-money-checklist