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February 2027 Money Checklist

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

DATES THIS MONTH

- ☐ **Feb 1** 2026 W-2s due to employees

THIS MONTH'S FOCUS

- ☐ Gather W-2s, 1099s and 1098s before you file
- ☐ If you earn about $70,244 or less, IRS VITA sites prepare returns for free
- ☐ Decide in advance where a tax refund goes
- ☐ Total last year's spending by category

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; 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