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

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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

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March 2027 Money Checklist

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DATES THIS MONTH

No federal deadline this month: a good month to get ahead.

THIS MONTH'S FOCUS

- [ ] File early if you expect a refund
- [ ] Decide whether to fund your 2026 IRA or HSA before the April deadline
- [ ] Shop your auto or home insurance before it renews
- [ ] Spring-clean subscriptions you no longer use

EVERY MONTH

- [ ] Pay yourself first: move savings out on payday
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- [ ] Pay every bill on time (autopay at least the minimum)
- [ ] Cut, cancel or renegotiate one bill or subscription
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- [ ] Compare what you planned to spend with what you spent
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April 2027 Money Checklist

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DATES THIS MONTH

- ☐ **Apr 15** 2026 tax returns due; an extension gives 6 more months to file, not to pay
- ☐ **Apr 15** Last day for 2026 IRA contributions (HSAs follow the same filing deadline)
- ☐ **Apr 15** First estimated tax payment for 2027

THIS MONTH'S FOCUS

- ☐ File, or request an extension and pay what you expect to owe
- ☐ Make any 2026 IRA contribution you planned
- ☐ Self-employed? Set aside money for the 2027 estimated payments
- ☐ Put part of any refund toward a goal

EVERY MONTH

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- ☐ 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: Estimated tax FAQ; IRS: Traditional and Roth IRAs; IRS: When to file. Dates verified Nov 15, 2026. Educational only, not financial, tax or legal advice. Full list with links: digitalwealthsource.com/articles/article-monthly-money-checklist

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May 2027 Money Checklist

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DATES THIS MONTH

- [ ] **May 1** New Series I savings bond rate takes effect

THIS MONTH'S FOCUS

- [ ] Compare your savings yield with current CD and Treasury rates
- [ ] Check your emergency fund against 3 to 6 months of essentials
- [ ] Budget summer costs now: travel, camps, childcare
- [ ] Review beneficiaries on your retirement accounts

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
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- [ ] 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; TreasuryDirect: I bonds. Dates verified Nov 15, 2026. Educational only, not financial, tax or legal advice. Full list with links: digitalwealthsource.com/articles/article-monthly-money-checklist

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June 2027 Money Checklist

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DATES THIS MONTH

- [ ] **Jun 15** Second estimated tax payment for 2027

THIS MONTH'S FOCUS

- [ ] Midyear check: are your 401(k) contributions on pace?
- [ ] Rebalance investments that drifted far from your target mix
- [ ] Get new quotes for car and home insurance
- [ ] Plan for any big purchase in the second half of the year

EVERY MONTH

- [ ] Pay yourself first: move savings out on payday
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- [ ] Pay every bill on time (autopay at least the minimum)
- [ ] Cut, cancel or renegotiate one bill or subscription
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July 2027 Money Checklist

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DATES THIS MONTH

No federal deadline this month: a good month to get ahead.

THIS MONTH'S FOCUS

- [ ] Six-month budget review: what worked and what didn't
- [ ] Update your net worth
- [ ] Check your withholding with the IRS Tax Withholding Estimator
- [ ] Raise your savings rate by 1 percentage point

EVERY MONTH

- [ ] Pay yourself first: move savings out on payday
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August 2027 Money Checklist

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DATES THIS MONTH

No federal deadline this month: a good month to get ahead.

THIS MONTH'S FOCUS

- [ ] Set a back-to-school budget
- [ ] College ahead? Gather documents for next year's FAFSA
- [ ] Review student loan payments and repayment plan options
- [ ] Use any tax-free shopping days your state offers

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
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September 2027 Money Checklist

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DATES THIS MONTH

- [ ] **Sep 15** Third estimated tax payment for 2027

THIS MONTH'S FOCUS

- [ ] Review how you used your health plan this year before open enrollment
- [ ] Open a holiday fund and start monthly deposits
- [ ] Check beneficiaries on insurance policies
- [ ] Plan year-end charitable giving

EVERY MONTH

- [ ] Pay yourself first: move savings out on payday
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- [ ] Pay every bill on time (autopay at least the minimum)
- [ ] Cut, cancel or renegotiate one bill or subscription
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October 2027 Money Checklist

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DATES THIS MONTH

- ☐ **Oct 1** Next year's FAFSA must be available by law by this date
- ☐ **Oct 15** Extended 2026 tax returns are due
- ☐ **Oct 15** Medicare open enrollment opens (through Dec 7)

THIS MONTH'S FOCUS

- ☐ Compare Medicare plans if you or a parent has Medicare
- ☐ Choose employer benefits for next year: health plan, HSA and FSA amounts
- ☐ File the FAFSA early if a student in your family needs aid
- ☐ Review your home and auto coverage limits

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: When to file; Medicare.gov: Joining a plan; U.S. Department of Education: FAFSA launch (Sep 23, 2026). Dates verified Nov 15, 2026. Educational only, not financial, tax or legal advice. Full list with links: digitalwealthsource.com/articles/article-monthly-money-checklist

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November 2027 Money Checklist

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DATES THIS MONTH

- [ ] **Nov 1** New Series I savings bond rate takes effect

THIS MONTH'S FOCUS

- [ ] Check HealthCare.gov for the 2028 open enrollment dates if you buy your own coverage
- [ ] Write a holiday spending plan
- [ ] Plan how to use any FSA balance before your plan's deadline
- [ ] Review investments for tax-loss harvesting

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)
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December 2027 Money Checklist

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DATES THIS MONTH

- [ ] **Dec 7** Medicare open enrollment ends
- [ ] **Dec 31** Required minimum distributions due for retirees past their first RMD year

THIS MONTH'S FOCUS

- [ ] Take any required minimum distribution
- [ ] Make year-end charitable gifts
- [ ] Set next year's contribution rates
- [ ] Celebrate what you finished this year

EVERY MONTH

- [ ] Pay yourself first: move savings out on payday
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- [ ] 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)
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NOTES

Sources: FTC: Free credit reports; IRS: Required minimum distributions; Medicare.gov: Joining a plan. Dates verified Nov 15, 2026. Educational only, not financial, tax or legal advice. Full list with links: digitalwealthsource.com/articles/article-monthly-money-checklist