

YEARLY FINANCE MAINTENANCE CHECKLIST

This checklist breaks money down month by month, so nothing sneaks up on you and your budget can actually support your real life.

<p>JANUARY (SET THE FOUNDATION)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Review last year's spending honestly<input checked="" type="checkbox"/> Update your budget for annual and irregular expenses<input checked="" type="checkbox"/> Set or reset sinking funds for the year ahead<input checked="" type="checkbox"/> Review financial goals and priorities<input checked="" type="checkbox"/> Check beneficiaries on accounts<input checked="" type="checkbox"/> Create or refresh your Kickoff Emergency Fund <p>January is about clarity and structure, not perfection.</p>	<p>FEBRUARY (PROTECT AND ORGANIZE)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Review insurance coverage (home, auto, health, life)<input checked="" type="checkbox"/> Check your emergency fund balance<input checked="" type="checkbox"/> Organize tax documents<input checked="" type="checkbox"/> Review credit card and bank statements for fraud<input checked="" type="checkbox"/> Adjust your budget for upcoming spring expenses<input checked="" type="checkbox"/> Review debt balances and interest rates <p>February is about protection so one unexpected expense doesn't undo your progress.</p>	<p>MARCH (KNOW YOUR NUMBERS)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Review your credit report and score<input checked="" type="checkbox"/> Update your net worth snapshot<input checked="" type="checkbox"/> Review investment contributions<input checked="" type="checkbox"/> Adjust retirement contributions if needed<input checked="" type="checkbox"/> Locate unused gift cards or credits<input checked="" type="checkbox"/> Review subscriptions and recurring charges <p>March is about awareness so you can make decisions based on real numbers instead of guesses.</p>
<p>APRIL (CLEAN UP AND PLAN AHEAD)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> File taxes or confirm they're complete<input checked="" type="checkbox"/> Adjust withholdings or estimated payments<input checked="" type="checkbox"/> Plan and save for summer expenses<input checked="" type="checkbox"/> Review annual bills and memberships<input checked="" type="checkbox"/> Reassess sinking fund amounts<input checked="" type="checkbox"/> Check refund or tax balance plans <p>April is about planning ahead so seasonal expenses don't turn into financial stress.</p>	<p>MAY (OPTIMIZE AND TRIM)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Review your monthly budget for seasonal changes<input checked="" type="checkbox"/> Shop insurance rates if possible<input checked="" type="checkbox"/> Review retirement contributions and progress<input checked="" type="checkbox"/> Cancel or downgrade unused subscriptions<input checked="" type="checkbox"/> Plan upcoming travel or summer activities<input checked="" type="checkbox"/> Review savings progress <p>May is about optimizing so your budget stays realistic as life and spending change.</p>	<p>JUNE (MID YEAR CHECK IN)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Review progress toward financial goals<input checked="" type="checkbox"/> Adjust budget based on the last six months<input checked="" type="checkbox"/> Review medical expenses and HSA or FSA usage<input checked="" type="checkbox"/> Organize financial documents<input checked="" type="checkbox"/> Prepare for higher summer utility costs<input checked="" type="checkbox"/> Review debt payoff progress <p>June is about course correction so the second half of the year feels manageable instead of overwhelming.</p>
<p>JULY (STABILITY AND FLEXIBILITY)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Review and adjust savings rate<input checked="" type="checkbox"/> Plan and pay for back to school expenses<input checked="" type="checkbox"/> Review utility usage and costs<input checked="" type="checkbox"/> Review sinking funds for fall expenses<input checked="" type="checkbox"/> Evaluate any refinancing opportunities<input checked="" type="checkbox"/> Check cash flow for the next 3-6 months <p>July is about stability so summer spending doesn't throw off your cash flow.</p>	<p>AUGUST (PLAN BEFORE THE RUSH)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Plan fall and holiday spending early<input checked="" type="checkbox"/> Review insurance deductibles and coverage<input checked="" type="checkbox"/> Review credit card rewards and expiration dates<input checked="" type="checkbox"/> Review upcoming large purchases<input checked="" type="checkbox"/> Adjust sinking funds as needed<input checked="" type="checkbox"/> Review discretionary spending habits <p>August is about preparation so fall and holiday expenses don't sneak up on you.</p>	<p>SEPTEMBER (PREPARE AND PROTECT)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Finalize holiday budgets<input checked="" type="checkbox"/> Review open enrollment timelines<input checked="" type="checkbox"/> Review benefits and insurance options<input checked="" type="checkbox"/> Check expiring promotional rates<input checked="" type="checkbox"/> Review sinking funds for year end expenses<input checked="" type="checkbox"/> Review cash flow heading into Q4 <p>September is about intention so your spending aligns with what matters most in the busiest season of the year.</p>
<p>OCTOBER (INTENTIONAL SPENDING)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Start intentional holiday shopping<input checked="" type="checkbox"/> Review tax liability and make adjustments<input checked="" type="checkbox"/> Review estate planning documents<input checked="" type="checkbox"/> Review spending patterns<input checked="" type="checkbox"/> Rework your budget to support year end priorities<input checked="" type="checkbox"/> Plan charitable giving <p>October is about intentional choices so you stay in control heading into year end.</p>	<p>NOVEMBER (CLOSE GAPS)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Plan charitable donations<input checked="" type="checkbox"/> Review holiday spending against your plan<input checked="" type="checkbox"/> Use remaining FSA funds<input checked="" type="checkbox"/> Review year end bonuses or income changes<input checked="" type="checkbox"/> Review savings and debt progress<input checked="" type="checkbox"/> Draft next year's budget framework <p>November is about alignment so your money reflects your values not pressure or sales.</p>	<p>DECEMBER (REFLECT AND RESET)</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Review the year financially<input checked="" type="checkbox"/> Set financial priorities for next year<input checked="" type="checkbox"/> Celebrate progress made<input checked="" type="checkbox"/> Make final retirement contributions<input checked="" type="checkbox"/> Prepare January's budget<input checked="" type="checkbox"/> Redeem expiring rewards or credits <p>December is about reflection so you can move into the new year confident and grounded.</p>