



January

- ☐ Review your credit report
- ☐ Review your credit score
- ☐ Calculate your Net Worth

February

- ☐ Rotate subscription services

April

- ☐ File your taxes

May

- ☐ Leverage your tax return
(pay down bad debt and/or invest)
- ☐ Rebalance your investment
portfolio

June

- ☐ Rotate subscription services

Sept

- ☐ Rebalance your investment
portfolio

October

- ☐ Rotate subscription services

December

- ☐ Review your annual spending
actual vs budget
- ☐ Lock in your spending plan for the
new year
- ☐ Top up FHSA, TFSA, and RRSP
account contribution