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## January

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

## February

- Rotate subscription services

## April

- File your taxes

## May

- Leverage your 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