

12-Month Money-Saving Maintenance Calendar

One money job each month. Move the months to match your renewals and seasonal bills.

Month	Focus	10-20 minute task	Done
JAN	Subscriptions	Review recurring charges and annual renewals.	[]
FEB	Phone + internet	Compare usage, add-ons, equipment charges and alternatives.	[]
MAR	Groceries	Review one week of receipts, waste and repeat store trips.	[]
APR	Emergency savings	Check your starter buffer, target and automatic transfer.	[]
MAY	Insurance	Review deductibles, limits, exclusions and life changes.	[]
JUN	Utilities	Compare usage, rate plan, major settings and standby clusters.	[]
JUL	No-spend diagnostic	Run a 7-day experiment and log spending triggers.	[]
AUG	Debt	Update balances/rates and confirm payoff order.	[]
SEP	Sinking funds	Fund predictable costs due in the next 3-6 months.	[]
OCT	Declutter to cash	Sell one worthwhile batch; clear the rest responsibly.	[]
NOV	Shopping friction	Set waiting rules and remove easy checkout from problem sites.	[]
DEC	System review	Keep what worked; replace what did not.	[]

Customize three months

Month	What needs review?	Reminder date

Pair with the 20-Minute Money Leak Audit for the exact items to check. This calendar is a maintenance tool, not individualized financial, legal, tax or insurance advice.