Maybe this topic is not as important as "topology - head", as long as mostly what you need (imo) is knowledge of anatomy and a good form, which goes beyond the format of discussing key details for a head animation, which is not as big. Though I share my concerns about the body modeling, please feel free adding yours.

Drawing pools over the sketch is valid for body too.

It’s better to model limbs from separate cylinders, and then attaching them to prepared holes(having the same number of vertices). There are 2 reasons for this: you start working from an idealised form without messing with normals which behave not well when you extrude. And yet it takes longer to tweak such extrusions. The same about head: the muscles go diagonally on the neck, so you model them first (connecting from the back of an ear to the clavicles) and then connect the rest of polygons. Thus you don’t have problems with diagonal geometry on the neck.

The number of sides for limbs should be even: 4, 6, 8 etc. The limbs are symmetrical in the end.

I don’t see a point in avoiding 6-sided loops where fingers go close to each other. To me separating them by additional edges is a bit overwhelming. Maybe there are some issues with skinning, I yet don’t know.

T-pose or 45 degrees pose? I guess 45 degrees pose for arms is better for skinning and it’s harder to evaluate proportions in the t-pose and the volumes of muscles inevitably disappear when using the t-pose after deforming to a more relaxed state, and yet you can have sharp enough corners of limbs(good, maintained form). But it’s easier to me to model hands in the t-pose. So before skinning just rotate the hands to a 45 degrees pose. Yet maybe a little bent knees and elbows may be better for skinning to maintain good forms for these positions.

One more thing: the loops of legs. It’s more logical to me to create a loop there going from one leg to another so it’s closed on legs and is not affecting the upper body when you start adding more loops. (pic1)
Pay attention to how edges flow together at the joints, specifically shoulders and hips. Make sure there aren’t any twisting edges or different number of segments, or too long faces. Also the direction that edges flow at the bridge points is very important.

At the shoulder and hips the number of segments remains constant (no tri’s) and every thing flows in the proper direction.

And of course the number of segment must be sufficient for limb deformations.