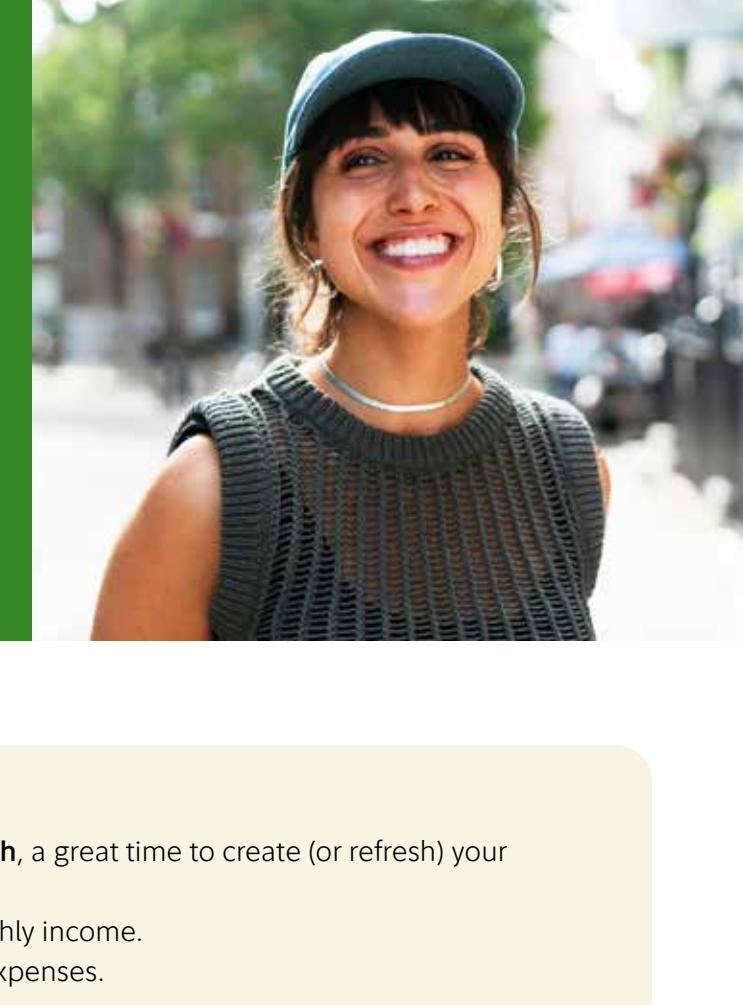


Financial Wellness: 2026 Calendar

Monthly steps to help you reach your goals

When it comes to improving your financial health, you don't have to do it all at once. Use the resources and tips in this calendar as a guide to help support your financial wellness journey in 2026.



BUILDING A FINANCIAL FOUNDATION

January

Financial Wellness Month

Manage your spending

1. It's **Financial Wellness Month**, a great time to create (or refresh) your budget. To get started:

- Figure out your monthly income.
- Track your monthly expenses.
- Make a plan.
- Don't compare yourself to others.

2. Take the [Financial Wellness Checkup](#) to see where you're doing well and where you can improve.

February

Get debt smart

1. Gather all your debt information.
2. Start making a plan to put any extra money toward paying off your highest-interest debts over time.
3. Don't stress. Celebrate the small wins along the way.

March

Prepare to file your taxes

1. Collect all your tax documents.
2. Keep track of expenses throughout the year to help you make the most of deductions at tax time.

April

Financial Literacy Month

Build your savings

1. **America Saves Week** (April 6–10) is a perfect time to set up (or review) your emergency savings account.
2. Consider keeping the funds in a separate account that could potentially earn interest and is easily accessible.
3. Take small steps by working toward saving \$1,000, and then aim to save 3 to 6 months' worth of essential expenses.

May

Save for college and other educational expenses (Webinar)

1. If you have kids (or grandchildren) or are planning to go back to school yourself, it's never too early (or too late) to start putting money aside.
2. There are a variety of accounts with special tax structures you can consider to help your education savings potentially grow, two of which include a 529 college savings plan and the Uniform Gifts to Minors Act/Uniform Transfers to Minors Act (UGMA/UTMA) account.
3. If you or a loved one already has student loans, visit the [Student Debt Resource Hub](#) to explore strategies to help ease the burden.

June

Assess your retirement savings

1. It's okay to start small. Try to save at least 15% of your pre-tax income each year for retirement, including any employer match.
2. Your personal target savings rate may vary depending on a variety of factors, including when you plan to retire, your expected retirement lifestyle, when you started saving, and how much you've already saved.

MAXIMIZING YOUR MONEY

July

Take the first step to investing (Webinar)

1. Start by understanding your investing style—carefully consider your risk tolerance, time horizon, and goals before investing.
2. Bring your long game and have confidence in your plan.

August

Plan for life events

1. Life happens. Whether you're [getting married](#), [having a baby](#), [caring for someone with special needs](#), [going through a divorce](#), [losing a loved one](#), or [changing jobs](#), we have the resources to help you navigate change.
2. Natural disasters can be devastating. Taking a few initial actions in the immediate aftermath and making use of relief programs can help you find your footing again.

September

Review your health care needs

1. Explore ways to save for medical expenses—for example, health savings accounts (HSAs) and flexible spending accounts (FSAs) let you use pre-tax money to pay for a wide array of qualified medical expenses.
2. Adopting a healthy lifestyle and making the most of every health care perk that your employer offers may help to keep medical expenses at bay.

GIVING BACK AND PROTECTING YOUR LOVED ONES

October

Make the most of your workplace benefits

1. Review your account options to make sure you're accounting for any recent life events or opportunities to increase your contributions.
2. Take advantage of any [work-life balance benefits](#), which can go a long way toward supporting your overall well-being.

November

Focus on charitable giving

1. [GivingTuesday](#) is coming up, and it's a great time to check whether your employer offers charitable giving benefits.
2. Explore different options to help you maximize the impact of your giving.

December

Get started on your estate plan

1. Having a will helps ensure that your financial legacy is distributed according to your wishes. Without a will, state law will determine the order of inheritance.
2. If your company has an employee assistance program, it may include access to legal assistance and attorneys to help you with the process of creating a will.
3. Check that the [beneficiary designations](#) on your life insurance, retirement, and bank accounts are in line with your wishes.

That's a wrap
on your
financial year

Investing involves risk, including risk of loss.

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