***Monthly Promotional Calendar***

**Employee Financial Wellness Program**

**Instructions:** *Keep the program top of mind by sending these monthly themes to your client to post and share on their company intranet and/or employee newsletters. Remember to add relevant deep links to the digital learning.*

**January: It’s a New Year. Let’s Resolve to Be Money Smart.**

A new year inspires us to set goals and make resolutions. Our goal at <Company> is to support your financial wellbeing through a series of online lessons that address everyday money matters. If you’re stressing about money, you’re not alone. It’s by far the number one concern in the workplace, according to a major survey. Check out our suggestions on healthy financial habits you can put into practice every day.

**February: Achieve Goals with Smart Savings**

This month brings us America Saves Week! Check out the links below for tips on where and how to start saving, benefits and features of various savings plans, and the importance of starting a rainy-day fund for life’s unexpected, but inevitable, emergencies. Questions? As always, we’re here to help, so please contact us if you need more info on any of these topics.

**March: Get Ahead with Credit Scores & Reports**

We’re here to help you make wise, life-changing financial choices, which is one of the goals of March’s National Credit Education Month. See the tips on managing debt, understanding credit, improving one’s credit score and shopping for the best credit cards. Also up this month: National Employee Appreciation Day, National Consumer Protection Week and Global Money Week.

**April: Get Smart During Financial Literacy Month**

April brings us Financial Literacy Month. Check out ways to save with 401(k) plans and annuities and take a short, interactive lesson on preparing for the dreaded tax day. See our strategies on building emergency savings. Should you rent or buy a home, and how to broach the delicate subject of money with family? Learn helpful tips and move to the front of the class with a wealth of time-tested tools.

**May: School’s Out, but the Lesson on Savings is Just Beginning**

May brings a welcome break from school, but college is just around the corner for many graduating seniors. For anyone with children, we’ll help you save on tuition with advice on 529 plans and other funding sources. Should you refinance your mortgage to help with college costs? See our tips and follow the links below for a quick lesson on the benefits, risks and opportunities.

**June: Let’s Make a Home**

June is generally the peak time for homebuying, so it’s the ideal time to celebrate National Homeownership Month. We’ll walk you through the process—from deciding if homeownership is right for you, to loan choices to homebuying resources.

**July: Get Moving with a Car-Buying Strategy**

Summer is here and you’re probably dreaming of vacations and memorable road trips with family and friends, which is one reason car sales shift into high gear in July. See our advice on making the right financial moves as you plan for this major purchase.

**August: Money Talks. Let’s Listen**

This month we celebrate National Financial Awareness Day, so it’s the ideal time to have that family conversation about money and making wise financial decisions. Check out these tips for conversation starters, and feel free to contact us if you have more questions.

**September: A Short Course on College Savings and Aid**

September brings us College Savings Month and National 401(K) Day. Planning on furthering your education or sending the kids off to college? We’ll help you identify and apply for the right student aid to meet your needs.

**October: Plan for Success with Financial Planning**

It’s always smart to plan ahead, as we’re reminded in October with National Financial Planning Month. Here are some resources that will come in handy as you develop a financial plan to meet your goals. Related topics celebrated this month include: National Savings Day, International Credit Union Day, National Get Smart About Credit Day and National Retirement Security Week.

**November: A Secure Retirement Starts with Early Planning**

Life’s everyday expenses often take priority over saving for retirement, but this is a reminder to be mindful of retirement goals and tips on how to get started. According to a GOBankingRates survey, a whopping 64% of Americans will have essentially no savings when they retire. Don’t be part of this statistic. Consider the strategies of FIRE (Financial Independence and Retire Early) or check out options on annuities, IRAs and 401(k) Plans, and learn the ins and outs of when to start collecting Social Security.

**December: Let’s Celebrate with a Stressless Holiday**

Sure, it’s the most wonderful time of the year, but holiday spending can lead to money worries when we should be celebrating all that is wonderful in our lives. Make the holidays brighter with tips on creating budgets and reducing stressful spending. This is also National Identity Theft Prevention & Awareness Month, and with online shopping in full swing, it’s the ideal time to pay even more attention to protecting your identity.