

Financial Literacy- Virtual Workshop Calendar 2024



January

- ✓ **3-Legged Retirement:** Begin the year by focusing on retirement planning and the importance of a diversified retirement strategy, including Social Security benefits, employer-sponsored retirement plans (like 401(k)), and personal savings/investments.
- ✓ **Setting Financial Goals for the Year:** Encourage individuals to set clear financial objectives and create a budget to achieve them, considering their retirement goals and other financial aspirations.
- ✓ **Tax Planning and Filing:** Cover the basics of tax planning, understanding deductions, and preparing for tax season, as tax decisions can significantly impact long-term financial plans.

February

- ✓ **Understanding Social Security:** Dive deep into Social Security benefits, explaining how benefits are calculated and strategies for optimizing benefits for different life situations.
- ✓ **Love and Money:** Explore how to manage finances as a couple, discussing joint accounts, budgeting, and financial compatibility, while considering retirement planning as a shared goal.

March

- ✓ **Survivors Benefits:** Discuss Social Security survivor benefits and their role in financial protection for surviving family members, including their implications for retirement planning.
- ✓ **Investment Basics:** Introduce the concepts of investing, asset classes, and risk management, as investments play a vital role in retirement savings.

April

- ✓ **Taxes:** In April, during the tax season, focus on tax-related topics and its impact on personal finances, including retirement savings and other financial goals.
- ✓ **Financial Spring Cleaning:** Offer tips for organizing financial documents and reviewing expenses, emphasizing the importance of staying on track with financial goals.

May

- ✓ **Understanding Credit:** Dive into the world of credit, explaining its significance in financial transactions and retirement planning.
- ✓ **Graduating to Financial Independence:** Address financial challenges and opportunities for recent graduates, including the importance of starting retirement savings early.

June

- ✓ **Budget-Friendly Summer Activities:** Discuss budgeting during summer vacations, taking into account long-term financial goals, including retirement.
- ✓ **Student Loans and Debt Management:** Offer strategies for managing student loan debt while planning for retirement.
- ✓ **National Insurance Awareness Day (June 28th):** Tie in this day's theme to emphasize the importance of insurance, including long-term care insurance, as part of a comprehensive retirement plan.

July

- ✓ **Mid-Year Financial Checkup:** Evaluate progress on financial goals, including retirement savings, and make necessary adjustments.
- ✓ **Planning for Vacation Expenses:** Provide tips for budgeting and saving for summer vacations, while still considering retirement contributions.



August

- ✓ **Back-to-School Budgeting:** Help parents prepare for school expenses and balance their financial goals, including retirement planning.
- ✓ **National Financial Awareness Day (August 14th):** Use this day to break the stigma around discussing finances, including retirement planning, to create a more financially aware workforce.

September

- ✓ **Insurance, Understanding Forms:** September is an excellent time to delve deeper into insurance topics. Discuss different types of insurance, such as life, health, auto, and home insurance. Explain the importance of understanding insurance policies, coverage limits, and deductibles. Dive into insurance forms like policy declarations and coverage summaries, helping individuals decipher their insurance contracts for better decision-making.
- ✓ **Investment Review and Portfolio Diversification:** Encourage individuals to review their investments, including retirement accounts, and diversify their portfolios for better long-term growth.
- ✓ **Navigating Employee Benefits:** Discuss workplace benefits, including retirement plans, and their significance in financial planning.
- ✓ **National 401k Day (Friday following Labor Day):** Use this day to remind employees of the importance of retirement planning and maximizing contributions to their 401(k) accounts.

October

- ✓ **Maximizing the TSP (Thrift Savings Plan):** For federal employees and members of the military, the TSP is a crucial retirement savings tool. In October, explore the ins and outs of TSP, including contribution limits, investment options, and the benefits of maximizing employer matching contributions. Provide strategies for asset allocation and long-term growth within the TSP.
- ✓ **Financial Horror Stories and How to Avoid Them:** Learn from financial mistakes to protect retirement savings and overall financial wellbeing.
- ✓ **Open Enrollment and Healthcare Options:** Understanding health insurance and other benefits that impact overall financial health, including retirement.
- ✓ **World Financial Planning Day (October 5th):** Promote financial literacy and raise awareness of the value of financial planning, including retirement planning, among your workforce.

November

- ✓ **Family and Finances:** Strategies for discussing money matters with family during the holiday season, including estate planning and retirement preparation.
- ✓ **Charitable Giving:** Encourage employees to consider retirement-friendly charitable giving strategies.
- ✓ **Giving Tuesday (First Tuesday after Black Friday):** Spotlight corporate social responsibility initiatives, including those related to retirement planning and financial education.

December

- ✓ **Year-End Financial Planning:** Discuss strategies to optimize taxes and contributions, including retirement savings, before the end of the year.
- ✓ **Holiday Budgeting:** Tips for staying on track with spending during the holiday season, while not compromising retirement savings.
- ✓ **Still Need To Do Day (December 29th):** Use this day to remind employees to complete any outstanding financial tasks, including retirement planning, before the new year.