

2026 Financial Wellness Calendar



Welcome to the 2026 Financial Wellness Calendar — created to help you stay organized and on track with key financial dates and milestones throughout the year. No matter where you are on your financial journey, this calendar is here to inspire progress, build momentum and help you move confidently toward your goals.

January

Financial Wellness Month

Set your goals

Have a previous retirement account?

Beneficiaries review

1. Kick off the year by taking your [financial wellness assessment](#) to understand your current financial situation. It's a great first step toward achieving your financial goals.
2. Create your financial goals and an action plan to get there.
3. Review your expenses and create a budget prioritizing your assessment results. We recommend the 50/30/20 rule. Check out our [budget calculator](#) to help get you started.
4. Do you have a retirement account at a previous employer? Consider rolling that over to your Voya retirement account for a simpler process of managing your accounts in one secure place. Call (866) 865-2660 or email us at ACT@voya.com to discuss your options.*
5. Review and update the beneficiaries listed on your [retirement accounts](#), [Health Savings Accounts \(HSAs\)](#) and life insurance policies to ensure they reflect your current wishes.

February

Organize your tax documents

Consider working with a financial professional

Go paperless

1. Gather all your tax documents to prepare for filing your taxes to avoid last-minute stress. Visit [irs.gov](https://www.irs.gov) to learn more about what you need to prepare.
2. Start filing on your own or work with a tax accountant for assistance.
3. Leveraging the knowledge and experience of a financial professional could be a great way for you to feel more confident about your finances, help keep you on track and help you reach your goals. Follow our [guide on how to choose a financial professional](#).
4. Sign up for electronic communications to help save the environment and go paperless, while you manage your account securely. [Log in to your account](#), select your name at the top and then select communication preference to sign up.

Tip: Consider filing your tax documents electronically to speed up the process.

March

Plan for tax refund and set up your emergency fund

Evaluate IRA, Roth and workplace retirement plans for tax planning

1. Review your financial wellness assessment results to understand where you stand financially.
2. Make a plan for your tax refunds based on your assessment results, whether it's [paying down debt](#) or boosting your retirement savings.
3. If you received a refund, it's a good time to start funding your emergency savings. Remember, even starting small can add up over time. Check out our [guide to help you get started](#).
4. Take a moment to evaluate whether an [IRA, Roth or workplace retirement plan](#) is best for your tax planning needs.

April

America Saves Week:
April 6–10, 2026

Financial Literacy Month

1. America Saves Week is a great time to refocus on your financial goals — like saving for retirement or future health care costs. Reviewing your insurance benefits now can help you avoid dipping into savings for unexpected expenses. Use this week to assess where you stand and take small steps toward lasting financial wellness. [Log in to your account](#) to see your estimated retirement savings and play with the sliders to see how contributing 1% more today may help in your future retirement.

2. Watch. Read. Explore. Take action. Save more. Explore our [financial literacy knowledge center](#) to help increase your financial knowledge so you know where to get started.

Reminders: Don't forget, the deadline to file individual taxes is April 15. If you can't file in time, you'll need to file an extension by then. April 15th is also the last day to make a 2025 IRA contribution.

May

529 Day (May 29th)

Disability Insurance
Awareness Month

Mental Health
Awareness Month

1. Celebrate 529 Day (May 29th) by considering [setting up a 529 Plan](#) to save for your child's or children's future college costs.
2. What would happen if you were suddenly unable to work? May is Disability Insurance Awareness Month — a great opportunity to explore how [disability insurance](#) can help protect a portion of your income. It's also the perfect time to understand the key differences between short-term and long-term disability coverage.
3. Are you feeling overwhelmed with debt? It could cause some mental stress. [Here are some ways to cope.](#)
4. Check in with your employer — there may be resources available to support your mental health and well-being, such as an Employee Assistance Program (EAP) or bereavement and grief support services.

June

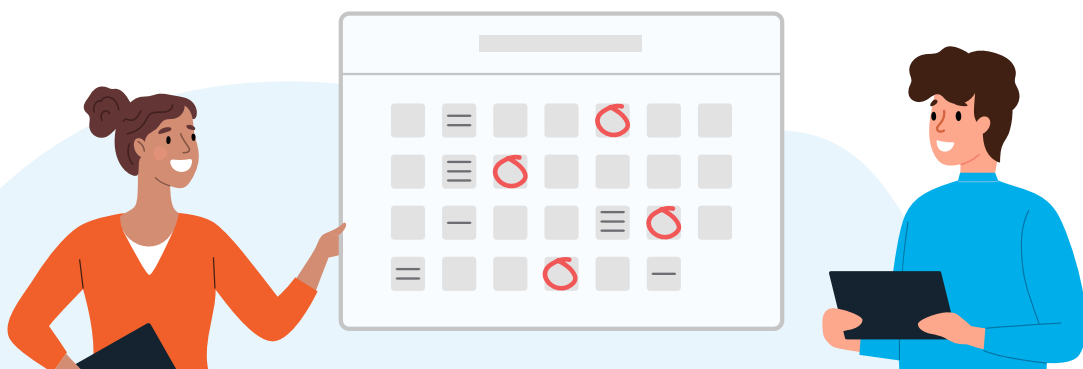
Create a plan and
check on your
retirement savings

Federal student aid
form submission deadline

Have an injury?

1. Have you begun planning for retirement? Now is the perfect time to start. Check out our [guide to help you take the first steps to getting started on your retirement plan](#).
2. [Log in to your retirement account](#) to check in on your savings.
3. Use **myOrangeMoney®** to estimate your future retirement income** and see if there's a gap. If there's a gap, use the sliders to see how making small changes can potentially make a big difference in the future.
4. Gap or no gap, if you're age 50 or older, consider making a catch-up contribution in 2026. How much can you contribute? Check out our [IRS contribution limits page](#) to see the current contribution limits.
5. Summer is in full swing and injuries can happen. [Accident Insurance](#) pays you benefits for specific injuries and events resulting from a covered accident — like a broken bone or a concussion. Check your benefits to see if you have this insurance.

Reminder: Be sure to submit your [free application for Federal Student Aid \(FAFSA\) form](#) for the 2026/2027 school year by June 30, the federal deadline. Check your state and school deadlines, too, and be sure to apply early, as funds are limited.



July

Manage your debt
Check on your budget
Getting married?
Get ready for
back to school

1. Overspend a bit? Review your credit card debt balances and identify the best method to help you pay your debt down. [Explore your options for paying down your credit cards.](#)
2. Getting married? Enjoy your special day — and when you're ready, take a moment to review your beneficiaries, update your life and health insurance coverage, and revisit your estate plan and retirement goals to reflect your new chapter.
3. Midyear is a great time to check in on your budget. Are you hitting your spending and savings goals? Do you need to adjust your budget to save more? If you still need a little help, [read our article for tips on creating your budget.](#)
4. It's also time to create your budget for back-to-school shopping. Your family might need new clothes, notebooks, pens, pencils or a lunchbox. Keep an eye out for any sales or tax-free shopping.

August

Special needs planning
Saving for the holidays
Explore additional
health benefits
Retirement Income
planning

1. Plan for a lifetime of care for your loved one with special needs or a disability. Explore our [resource center for guides on disability and caregiver financial planning.](#)
2. Holidays are often not included in our budgets. Get some tips on how to [navigate holiday expenses](#) without sacrificing your financial health.
3. Are you aware that your employer might offer more than just health insurance benefits? Discover our library for education on [supplemental health insurance coverages](#) that could potentially be available to you.
4. After years of thoughtful planning and saving, it's time to consider how you'll turn your nest egg into lasting income. Explore key factors to build a [retirement income strategy](#) that supports the lifestyle you've envisioned for your next chapter.

September

Open enrollment
Life Insurance
Awareness Month
National 401(k)/403(b) Day

1. Open enrollment is your opportunity to review and update your workplace benefits for the year ahead. Are you expecting a baby or managing a medical condition? Take time to assess your needs and explore the benefits your employer offers. Be sure to confirm the exact enrollment dates with your employer, as timing can vary. [Here is how you can prepare.](#)
2. September is Life Insurance Awareness Month. [Here is what you need to know](#) when considering your life insurance needs.
3. September 11 is National 401(k)/403(b) Day. Investing in yourself can bring you closer to living the life you envision in retirement. [Consider these tips when preparing for your future retirement.](#)

October

National Retirement
Security Month
Health Savings Account
(HSA) Day
Cybersecurity
Awareness Month

1. October is National Retirement Security Month — a perfect time to check in on your retirement savings, revisit your goals and make sure you're on track for the future you envision. [Log in to your retirement account](#) and use **myOrangeMoney®** to see if there's a gap in your savings. If there is, consider increasing your contributions to help close it so you can feel more confident about your future.
2. October 15 is HSA Day. If you are enrolled in a qualifying high-deductible health plan, you can manage your health costs now and in the future with a tax-advantaged health savings account (HSA). Discover the benefits of having an HSA in our [article series on how you can use it for spending, saving and investing](#)¹.
3. October is also Cybersecurity Awareness Month. Learn about [cybersecurity measures](#) you can take to protect yourself and your Voya assets.

November

Saving for college
Evaluate your retirement
readiness
Expecting a baby

1. Do your kids want to go to college? Explore our resources to help you plan ahead and [understand your options](#) when the time comes.
2. Are you nearing retirement? Discover our [resource center to help you get organized and ready](#) as you prepare for this exciting new chapter.
3. Are you expecting a baby next year or might you have an unexpected hospital stay? Consider enrolling in [Hospital Indemnity Insurance](#). It can help lessen the financial impact by paying you a fixed daily benefit if you have a covered stay in a hospital or other covered facility.

December

Required Minimum
Distributions (RMDs)
Estate planning
Flexible Spending
Account (FSA)
year-end spending

1. Many retirement accounts, such as traditional IRAs and 401(k) plans, allow you to defer taxes on pretax contributions and earnings until you withdraw funds. Eventually, the government requires you to take your money with [RMDs \(Required Minimum Distributions\)](#).
2. Protect the ones you love by considering an estate plan. Discover how you can start in [six manageable steps](#).
3. Have you maximized your Flexible Spending Account for the year? Explore what [Flexible Spending Accounts](#) are, the different types and how you can use them before the end of the year.



Birthday reminders

1. Consider **increasing your retirement contributions by 1% or 2%**.
2. **Review and update beneficiaries** for your retirement plans, Health Savings Account and life insurance.
3. Consider setting a reminder to **increase your HSA contributions** during the next open enrollment season to keep saving for future health care costs.

Voya.com resources available 24/7

Scan the QR code to visit [Voya.com](#), where you can access a variety of educational resources including blog articles, live seminars, on-demand videos, calculators and more.



¹ Your HSA plan may offer investment options once your balance reaches a certain threshold. All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. All security transactions involve substantial risk of loss.

* Retirement Consultants are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC)

** IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice, and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

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