FinancialKnowledge

2027 PLANNING GUIDE | EMPLOYER EDITION

A year of *financial education* for your employees.

A month-by-month plan for every stage of your workforce, from new hires to those nearing retirement, taught by CFP® professionals with nothing to sell.

YOUR 2027 CALENDAR AT A GLANCE

January — Goals and budgeting

February — Paychecks, credit and fraud

March — Tax season

April — Saving and investing basics

May — Money and well-being

June — New grads, homes and renting

July — Investing and stock plans

August — Wills, trusts and legacy

September — Family, insurance and your 401(k)

October — Retirement at every stage

November — Open enrollment and caregiving

December — Year-end taxes, bonuses and giving

- **Education only** — No products, no commissions
- **Live or recorded** — Plus 30-minute versions
- **Customized** — To your benefits

Build the foundation

FinancialKnowledge

Click any course title to learn more

January

Goals and budgeting

Financial Wellness Month

The new year is a good time to get organized, set goals and build a budget.

- ✓ Financial Goals Unlocked: Your Path to Prosperity
- ✓ Crafting Practical Budgets and Smart Spending Habits
- ✓ Gaining Financial Clarity Through Organization
- ✓ The Modern Employee's Guide to Financial Literacy
- 🕒 *30-minute option:* Setting SMART Money Goals

February

Paychecks, credit and fraud

Black History Month

Consumer Protection Week (early March)

W-2s and holiday bills arrive together. A good month to explain paychecks, debt and scams.

- ✓ Where Does My Paycheck Go? Understanding Taxes
- ✓ Getting Out of Debt and Improving Your Credit Score
- ✓ Defending Against Identity Theft
- ✓ Money Meets AI NEW
- 🕒 *30-minute option:* Understanding Debt

ERG pairing · Black History Month: Creating Generational Wealth in the Black Community

March

Tax season

Tax filing season

Women's History Month

Filing season is the moment to explain taxes, including the rules for parents and visa holders.

- ✓ Demystifying Federal Income Taxes
- ✓ The Parent's Tax Playbook NEW
- ✓ Navigating U.S. Taxes and Finances as a New Visa Holder NEW
- ✓ Tax Planning for Long-Term Visa Holders & Green Card Applicants NEW

ERG pairing · Women's History Month: Financial Planning for Women

Expand the conversation

FinancialKnowledge

Click any course title to learn more

April

Saving and investing basics

Financial Literacy Month

America Saves Week (early April)

Two national campaigns give you a built-in reason to promote the fundamentals.

- ✓ Investing Basics
- ✓ Smart Investing on a Small Scale
- ✓ Decoding Financial News **NEW**
- 🕒 *30-minute option:* Understanding and Selecting a High-Yield Savings Account
- 🕒 *30-minute option:* Creating an Empowering Budget

May

Money and well-being

Mental Health Awareness Month

AAPI Heritage Month

Money is a leading source of stress. Connect financial decisions with mindset and well-being.

- ✓ Money Hacks for Neurodivergent Minds **NEW**
- ✓ Navigating Life's Financial Transitions
- 🕒 *30-minute option:* Coping with Financial Stress
- 🕒 *30-minute option:* Discovering Your Money Mindset

ERG pairing · AAPI Heritage Month: Creating Financial Security for You and Your Loved Ones (Asian community edition)

June

New grads, homes and renting

National Homeownership Month

Pride Month

Graduations, new hires and moving season bring first paychecks and housing decisions.

- ✓ The New Grad's Money Starter Kit **NEW**
- ✓ Preparing for Homeownership
- ✓ The Home Purchase Process
- ✓ The Strategic Renter's Handbook
- 🕒 *30-minute option:* Drive Smart: Buying vs. Leasing Your Next Car

ERG pairing · Pride Month: Financial and Estate Planning for the LGBTQIA+ Community

Protect what matters

FinancialKnowledge

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July

Investing and stock plans

Midyear check-in

Halfway through the year is a good time to revisit portfolios, equity compensation and goals.

- ✓ Designing and Directing Your Investment Portfolio
- ✓ Decoding Stock Awards and Their Tax Implications (Customized)
- ✓ Navigating ESPPs: Smart Stock Strategies and Tax Insights (Customized)
- ✓ Aligning Your Investments with Your Values
- 🕒 *30-minute option:* Understanding RSU and ESPP Plans

August

Wills, trusts and legacy

National Make-A-Will Month

Most adults don't have a will. August gives employees a reason to finally start.

- ✓ Estate Planning Essentials
- ✓ Elevate Your Legacy: Exploring Wills and Trusts
- ✓ Making Confident Estate Choices: Executors, Beneficiaries, and Guardians
- 🕒 *30-minute option:* Leaving a Legacy

September

Family, insurance and your 401(k)

College Savings Month

Life Insurance Awareness Month

401(k) Day (Sept. 10)

Hispanic Heritage Month (from Sept. 15)

Back-to-school costs, insurance and a national day to promote your retirement plan.

- ✓ Maximizing Your Employer-Sponsored Retirement Plan (Customized)
- ✓ Navigating Education Costs: Funding Strategies and Resources
- ✓ Protecting Your Assets and Income with Insurance
- ✓ Financial Preparedness For Natural Disasters
- 🕒 *30-minute option:* Raising Money Smart Kids

👥 **ERG pairing · Hispanic Heritage Month:** Creating Financial Security for You and Your Loved Ones (Hispanic community edition)

Q4 · OCTOBER TO DECEMBER

Finish strong

FinancialKnowledge

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October

Retirement at every stage

- National Retirement Security Month
- Disability Employment Awareness Month

From first paycheck to final one, help every employee see where they stand.

- ✓ Retirement Readiness: Planning for All Ages
- ✓ The Early Career Advantage: Planning for Financial Independence
- ✓ Strategic Retirement Preparation for Mid-Career Professionals
- ✓ Supercharging Your Roth Savings (Customized)
- 🕒 *30-minute option:* Planning for a Fulfilling Retirement

ERG pairing · Disability Employment Awareness Month: Savvy Financial Planning: Caring for Those with Disabilities

November

Open enrollment and caregiving

- Open enrollment season
- National Family Caregivers Month

Help employees choose benefits with confidence, and support those caring for family.

- ✓ Leveraging Company Benefits for Financial Prosperity (Customized)
- ✓ Maximizing Your Health Savings Account (Customized)
- ✓ Tax-Savvy Spending: Your Guide to FSAs (Customized)
- ✓ Money Moves for the Sandwich Generation **NEW**
- 🕒 *30-minute option:* Navigating Life's Uncertainties with Insurance

December

Year-end taxes, bonuses and giving

- Year-end deadlines
- GivingTuesday (Nov. 30)

Close the year with tax-aware giving, smart use of bonuses and steps to take before Dec. 31.

- ✓ Year-End Tax Playbook
- ✓ Strategic Giving: Navigating Charitable and Family Contributions
- ✓ Making Decisions About Lump Sum Cash: Bonuses, Refunds, and Other One-Time Payments **NEW**
- ✓ Smart Spending and Giving Strategies for the Holidays
- 🕒 *30-minute option:* Understanding Your Net Worth

ANY TIME OF YEAR

A track for *every stage of your workforce*

Run these alongside the monthly calendar, or as a series for onboarding, parent groups, equity events and pre-retirement programs.

New hires and early career

- ✓ The New Grad's Money Starter Kit **NEW**
- ✓ The Early Career Advantage: Planning for Financial Independence
- ✓ Navigating Student Loan Repayment
- ✓ Leveraging Company Benefits for Financial Prosperity (Customized)

Parents and caregivers

- ✓ The Parent's Tax Playbook **NEW**
- ✓ Raising Money Smart Kids
- ✓ Navigating Education Costs: Funding Strategies and Resources
- ✓ Money Moves for the Sandwich Generation **NEW**

Equity holders and high earners

- ✓ Decoding Stock Awards and Their Tax Implications (Customized)
- ✓ Navigating ESPPs: Smart Stock Strategies and Tax Insights (Customized)
- ✓ Tax Planning Strategies
- ✓ Navigating Professional Investment Management Choices

Nearing retirement

- ✓ Thriving in the Transition to Retirement
- ✓ Retirement Plan Transitions: Rollovers & Withdrawals
- ✓ Social Security Benefits for All Ages
- ✓ Medicare Made Simple

Courses marked **(Customized)** are tailored to your company's own 401(k), stock plans, HSA, FSA and other benefits, so employees learn about the benefits they actually have.

BEYOND THE CALENDAR

Ready when *life happens*

For life events, any month

Keep these ready for reorganizations, market swings, disasters and other surprises.

- Navigating a Job Transition
- Navigating Life's Financial Transitions
- Handling a Financial Windfall
- Money Moves to Manage Inflation
- Financial Recovery After a Natural Disaster
- Managing Your Investments in a Messy Market (30 min)
- Understanding 401(k) Loans and Withdrawals (30 min)

For ERGs and communities

Pair with heritage months or offer any time through your employee resource groups.

- Financial Planning for Women
- Creating Generational Wealth in the Black Community
- Financial and Estate Planning for the LGBTQIA+ Community
- Creating Financial Security for You and Your Loved Ones (Asian, Black and Hispanic community editions)
- Savvy Financial Planning: Caring for Those with Disabilities

Every way your employees like to learn

Live courses
Virtual or onsite, 30 to 90 minutes, with real-time Q&A

Recorded courses
On-demand recordings employees can watch anytime

1:1 coaching
Confidential sessions with a CFP® professional

Global teams
U.S. and Canada, with Canada-specific content taught by a Canadian CFP® professional

WHY EMPLOYERS CHOOSE US

Independent education *your employees can trust*

Education only, never sales

We don't sell products, manage assets or earn commissions. Employees get unbiased answers, with no sales follow-up.

Taught by CFP® professionals

Every course is led by an experienced CFP® professional who explains things in plain language and answers questions in real time.

Built around your benefits

We tailor courses to your 401(k), stock plans, HSA and other benefits, and create new ones when you need them.

Easy for your team

We handle registration, co-branded promotion, calendar invitations, recordings and feedback reports. No heavy lifting required!

9.2/10
average course rating from participants

55%
increase in financial knowledge after one class

91%
of coaching clients say their session reduced financial stress

Based on participant course and coaching evaluations, as of October 2026. Some of our client partnerships go back more than 20 years.

Let's plan your employees' 2027 calendar

We'll build a year-round program around your benefits, your calendar and your workforce, or start with a complimentary pilot class.

Request a free pilot

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