Financial Knowledge

2027 PLANNING GUIDE | PUBLIC RETIREMENT SYSTEMS EDITION

A year of *financial education* for your members.

A month-by-month plan for active members, those nearing retirement and retirees, taught by CFP® professionals with nothing to sell.

YOUR 2027 CALENDAR AT A GLANCE

January — Goals and a fresh start

February — Scams, fraud and credit

March — Tax season

April — Saving and investing basics

May — Money and well-being

June — Home and housing decisions

July — Investing check-in

August — Wills, trusts and beneficiaries

September — Protection and preparedness

October — Retirement at every stage

November — Caregiving and aging

December — Year-end taxes and giving

- **Education only** — No products, no commissions
- **Live or recorded** — Live sessions or on demand
- **30-minute versions** — For busy schedules

Start the year strong

FinancialKnowledge

Click any course title to learn more

January

Goals and a fresh start

Financial Wellness Month

The new year is a good time for members to get organized and set goals.

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

February

Scams, fraud and credit

Consumer Protection Week (early March)

Scams keep getting more convincing. Help members spot them and protect their credit.

- ✓ Defending Against Identity Theft
- ✓ Money Meets AI **NEW**
- ✓ Getting Out of Debt and Improving Your Credit Score
- ✓ Navigating Student Loan Repayment

March

Tax season

Tax filing season

With forms in hand, members are ready to understand withholding and taxes.

- ✓ Demystifying Federal Income Taxes
- ✓ Where Does My Paycheck Go? Understanding Taxes
- ✓ Tax Planning Strategies

Build good habits

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
- ✓ 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

- Public Service Recognition Week
- Mental Health Awareness Month

Honor public servants with a session on reducing money stress.

- ✓ 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

June

Home and housing decisions

- National Homeownership Month

From buying a first home to exploring different housing options.

- ✓ Preparing for Homeownership
- ✓ The Home Purchase Process
- ✓ Unique Housing Alternatives and Financing Options
- ✓ The Strategic Renter's Handbook
- 🕒 *30-minute option:* Understanding Your Time Horizon

Protect what matters

FinancialKnowledge

Click any course title to learn more

July

Investing check-in

Midyear review

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

- ✓ Designing and Directing Your Investment Portfolio
- ✓ Aligning Your Investments with Your Values
- ✓ Navigating Professional Investment Management Choices
- 🕒 *30-minute option:* Managing Your Investments in a Messy Market

August

Wills, trusts and beneficiaries

National Make-A-Will Month

A timely reminder for members to review wills and beneficiary designations.

- ✓ 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

Protection and preparedness

Life Insurance Awareness Month

National Preparedness Month

Review insurance, prepare for emergencies and save for education costs.

- ✓ Protecting Your Assets and Income with Insurance
- ✓ Financial Preparedness For Natural Disasters
- ✓ Navigating Education Costs: Funding Strategies and Resources

Retirement and beyond

FinancialKnowledge

Click any course title to learn more

October

Retirement at every stage

- National Retirement Security Month
- Medicare enrollment (Oct. 15 to Dec. 7)

The signature month for pension systems, from first job to final paycheck.

- ✓ Retirement Readiness: Planning for All Ages
- ✓ Strategic Retirement Preparation for Mid-Career Professionals
- ✓ Social Security Benefits for All Ages
- ✓ Thriving in the Transition to Retirement
- *30-minute option:* Planning for a Fulfilling Retirement

November

Caregiving and aging

- National Family Caregivers Month
- Long-Term Care Awareness Month

Many members care for parents, children or both.

- ✓ Navigating Long-Term Care and Aging Decisions
- ✓ Money Moves for the Sandwich Generation NEW
- ✓ Medicare Made Simple

December

Year-end taxes and giving

- Year-end deadlines

Close the year with tax-aware giving and steps to take before Dec. 31.

- ✓ Year-End Tax Playbook
- ✓ Strategic Giving: Navigating Charitable and Family Contributions
- ✓ Smart Spending and Giving Strategies for the Holidays
- *30-minute option:* Understanding Your Net Worth

ANY TIME OF YEAR

Courses for every member, *from first job to retirement*

Run these alongside the monthly calendar, or offer them as a series before retirement counseling sessions and at retiree events.

New and early-career members

- ✓ The Early Career Advantage: Planning for Financial Independence
- ✓ Navigating Student Loan Repayment
- ✓ Investing Basics

Mid-career members

- ✓ Strategic Retirement Preparation for Mid-Career Professionals
- ✓ Money Moves for the Sandwich Generation **NEW**
- ✓ Sustainable Retirement: Crafting Your Decumulation Plan

Members nearing retirement

- ✓ Thriving in the Transition to Retirement
- ✓ Social Security Benefits for All Ages
- ✓ Medicare Made Simple
- ✓ Navigating Long-Term Care and Aging Decisions

Retirees

- ✓ Retired & Flourishing: Fine-Tuning Your Financial Strategy
- ✓ Defending Against Identity Theft
- ✓ Strategic Giving: Navigating Charitable and Family Contributions

Every course is general education that works for members of any participating employer, whatever their plan, and includes time for questions.

WHY PUBLIC RETIREMENT SYSTEMS CHOOSE US

Independent education *your members can trust*

Education only, never sales

We don't sell products, manage assets or earn commissions. Members get unbiased answers, and your system avoids any conflict of interest.

Taught by CFP® professionals

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

Public sector experience

We have many years of experience partnering with public retirement systems and their members. References are available upon request.

Easy for your team

We handle scheduling and registration, course content, recordings, feedback reports and more. 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.

Let's plan your members' 2027 calendar

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

Request a free pilot

info@financialknowledge.com · (408) 414-5050