

2025 Financial Wellness Calendar

Welcome to the 2025 Financial Wellness Calendar. This calendar is designed to help you stay on top of important financial dates and milestones throughout the year. Let's make 2025 your best financial year yet.

January

Set your goals

Financial Wellness Month

1. Kick off the year by taking your [financial wellness assessment](#) to understand your current financial situation. It's a great first step towards 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. Add or review your beneficiaries for your [retirement account](#) and [Health Savings Accounts \(HSA\)](#).

February

Organize your tax documents

Consider working with a financial professional

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](#).

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

March

Plan for tax refund & 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 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.

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April

America Saves Week:
April 7–11, 2025

Financial Literacy Month

1. America Saves Week is the perfect time to focus on saving for your financial goals, retirement and future healthcare costs. Explore our resource center at VoyaASW.com to get more tips and ideas on how you can work toward your goals.
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 2024 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 or children's future college costs.
2. What would you do if you could no longer work? May is Disability Insurance Awareness Month and is the perfect time to learn how you can [protect a portion of your income with disability insurance](#).
3. Got debt? It could cause some mental stress. [Here are some ways to cope](#).

June

Create a plan and
check on your
retirement savings

Federal student aid
form submission deadline

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 2025. How much can you contribute? Check out our [IRS contribution limits page](#) to see the limits for 2025.
5. While logged in, be sure to sign up for electronic communications to help save the environment 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.

Reminder: Be sure to submit your [free application for Federal Student Aid \(FAFSA\) form](#) for the 2025/2026 school year by June 30th, 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

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. Mid-year 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](#).
3. 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

1. Plan for a lifetime of care for your loved one with special needs or a disability. Explore our [resource center for guides on special needs 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 [additional health benefits](#) that could potentially be available to you.

September

Open enrollment

Life Insurance Awareness Month

National 401(k)/403(b) Day

1. It's that time of year again! Open enrollment for workplace benefits may be coming soon to you. Be sure to check with your employer on exact timing, as every employer is different. Review your current benefits and consider any changes you may need for the upcoming year. [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 5th 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

Annual Health Savings Account (HSA) Day

Cybersecurity Awareness Month

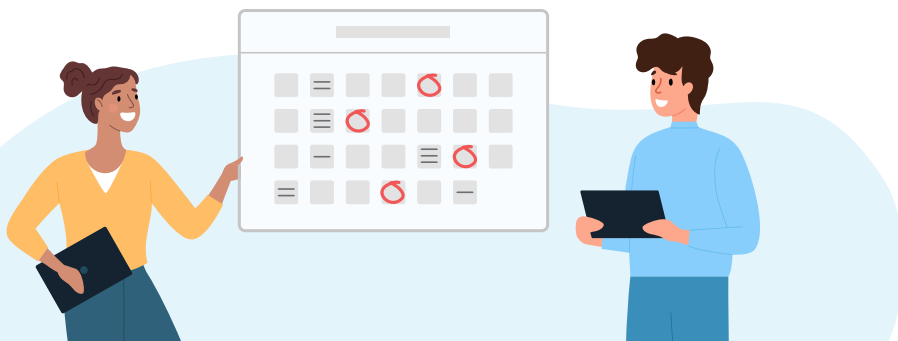
1. October is National Retirement Security Month (NRSRM). It's a great time to check in with your retirement savings, revisit your goals, and make changes to ensure you are on track to retire well. Explore our resource center at [VoyaNRSRM.com](#).
2. October 15 is HSA Day. Manage your health costs now 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](#).
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

1. Want your kids 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.



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 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.

Birthday reminders

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

Need help figuring out your next step?

Explore our [life-stage guidance resource center](#) to find tools and resources tailored to your current financial journey.

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.



*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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