



CALENDAR

We strive to improve the personal financial decision making abilities of all Montanans.



MFEC
Montana Financial
Education Coalition

Financial Literacy

Taxes

Expenses



Investment

\$



Income + 8%

Savings

Debt ?

Cash Flow

17%

From the MFEC President

Financial literacy is a basic skill that all of us need to be successful in life. It encompasses concepts such as spending and saving, creating a budget, building credit, and managing debt. Often, financial literacy is described as a lifelong journey of learning. This is a reminder that financial education does not begin in the classroom; it should begin at home, and it does not end when students graduate. From childhood to old age, an individual's relationship with their own financial literacy evolves, and it always matters. The Montana Financial Education Coalition (MFEC) supports a cradle-to-grave approach to financial literacy. All individuals benefit from receiving financial education during every stage of their life cycle. Being educated also serves as a defense, as financially literate people are also less vulnerable to falling prey to financial fraud and scams. A guiding principle of the MFEC is being a coalition dedicated to empowering Montana citizens to make wise decisions toward their financial future. To this end, the MFEC applauds the recent passage of the financial literacy graduation requirements from Montana high schools. Please help support our vision for all Montanans to achieve long-term personal financial health. We welcome you to learn more about the MFEC by visiting mtmfec.org. As a state-wide affiliate for the Jump\$tart Coalition for Personal Financial Literacy, we also invite you to visit jumpstart.org to check out information about national initiatives and resources. Publication and distribution of our calendar is made possible by contributions from sponsoring businesses and organizations that partner with MFEC to promote public awareness for the need for personal financial education and to improve personal financial knowledge and decision-making for all Montanans. MFEC hosts a state-wide conference on financial education to promote our mission and to engage both educators and residents of all ages in all things financial literacy related. One hallmark of the conference is the MFEC's Mini-Grant Program, in which mini grants are issued to organizations across Montana to promote new or expanded financial education initiatives in their local communities. We at the MFEC hope that you will continue to support us and the financial literacy initiatives that are vital to the success of all Montanans.

Sincerely,

Jennell Huff

President, Montana Financial Education Coalition

CRA/Community Outreach Coordinator, Bank of the Rockies



New Year's Resolutions

Smart consumers can take control of their finances by making financial literacy a priority. By setting realistic financial goals and incorporating them into your New Year's resolutions, you can improve your financial well-being and work toward a secure future.

- 1** Plan — Develop a spending plan and list all expenses. Be sure to include all expenses, even less-frequent bills such as a driver's license renewal.
- 2** Be SMART — Smart is an acronym for Specific, Measurable, Achievable, Relevant, and Time-Based. This strategy creates clear goals that are trackable.
- 3** Automate Savings — Set up automatic transfers to savings accounts or investment accounts to ensure you consistently save toward your goals.
- 4** Prioritize — Track your spending. Be sure your spending and saving habits reflect your financial goals.
- 5** Educate Yourself — Make a resolution to learn more about personal finance and investing. This can help you make informed decisions and achieve your goals more effectively.



January

2025



SUN	MON	TUE	WED	THU	FRI	SAT
			1 New Year's Day	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20 Martin Luther King Day	21	22	23	24	25
26	27	28 Data Privacy Day	29	30	31	

NOTES



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Pay Yourself First

By paying yourself first, you can take control of your financial future and work toward achieving your long-term financial goals with confidence. When you prioritize your financial well-being, you are ensuring that you build wealth over time.

- 1** Automate — Set up automatic transfers so that a portion of your paycheck is deposited directly into savings.
- 2** Start Small — Set realistic savings goals. Instead of an emergency savings goal of 6 months of expenses, start with 1 month. Break each goal down into categories and label each account.
- 3** Round Up — Check with your financial institution or try an app that rounds up your purchases to the nearest dollar and deposits the change into a savings account.
- 4** Monitor Your Progress — Regularly review your savings and investment accounts to track your progress toward your goals. Celebrate milestones along the way to stay motivated.
- 5** Stay Committed — Make paying yourself first a consistent habit. Over time, it will become a natural part of your financial routine, helping you build wealth and achieve your goals.



February

2025



SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14 Valentine's Day	15
16	17 President's Day	18	19	20	21	22
23	24	25	26	27	28	

NOTES



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Montana's Credit
Unions



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Consumer Protection & ID Theft

Consumer protection and identity theft are important issues that everyone should be aware of. Protecting personal information is key to avoiding identity theft, which can lead to financial loss, damaged credit, and other serious consequences. By taking these precautions, consumers can help protect themselves from identity theft and its associated risks.

- 1** Complex passwords — Create complex, unique passwords for all your online accounts. Use a password manager to keep track of them securely.
- 2** Limit social media sharing — Be mindful of the personal information you share on social media such as your name, birthdate, and location.
- 3** Check your credit report — Review your credit report at least once a year for errors or signs of identity theft. You can obtain a free copy of your credit report from each of the three major credit bureaus annually through annualcreditreport.com.
- 4** Secure personal information — Keep sensitive documents, such as social security cards and passports in a safe place. Shred or destroy any documents that contain personal identifying information before you dispose of them.
- 5** Stay informed — Keep up with the latest scams and phishing attempts to recognize and avoid them.



March

2025



SUN	MON	TUE	WED	THU	FRI	SAT
						1
2 Consumer Protection Week Begins	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17 St. Patrick's Day	18	19	20 Spring Begins	21	22
23	24	25	26	27	28	29
30	31					

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Consumer Protection



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Taxes

Paying your taxes is important for several reasons. It supports the functioning of your government and the delivery of essential public services. Additionally, paying taxes is a legal obligation, and failure to do so can result in penalties and legal consequences.

- 1** Organize — Be sure to keep documents that you'll need at tax time.
- 2** Break Even — It's best to break even at tax time instead of getting a large tax return. It's better to have the funds in hand and hopefully earning interest throughout the year.
- 3** Pay on Time — April 15th comes once every year. Be sure to plan accordingly and file before the deadline. An extension could end up costing you more money.
- 4** File electronically and use direct deposit to get your tax return faster.
- 5** Free resources are available to help eligible taxpayers file online. IRS Free File is offered to any individual or family who earned \$79,000 or less in 2023. The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) also offer free basic tax return preparation to qualified individuals.



April

Financial Literacy Month

2025



SUN	MON	TUE	WED	THU	FRI	SAT
		1 Financial Literacy Month	2	3	4	5
6	7 America Saves Week Begins	8	9	10	11	12
13	14	15 Tax Day	16	17	18	19
20 Easter	21	22	23	24	25	26
27 Teach Children to Save Day	28	29	30			

NOTES



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Association



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Understanding Credit Reports

A credit report is an important measure of your financial reliability. It can affect your finances and ability to achieve long-term dreams such as owning a home, buying a car or even getting your dream job. Employers, landlords, utility companies, and financial institutions are just a few of the groups interested in your credit.

- 1 Pay all bills on time each month. Much of your payment activity will reflect in your credit report history and score.
- 2 Your credit score affects the cost of a car or mortgage loan payment, credit card approvals, apartment requests, insurance premiums, and even a job application.
- 3 AnnualCreditReport.com — Authorized by federal law, this site is the only source for free credit reports. The law requires that the three credit reporting companies, Experian, Equifax, and TransUnion, give you a free credit report every 12 months.
- 4 You should check your credit reports at least once a year to make sure there are no errors that could keep you from getting credit or the best available terms on a loan.
- 5 Reviewing credit reports helps you catch signs of identity theft early.



May

2025



SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11 Mother's Day	12	13	14	15	16	17 Armed Forces Day
18	19	20	21	22	23	24
25	26 Memorial Day	27	28	29 529 College Savings Plan Day	30	31

NOTES



Homeword
Sustainable Communities for All



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Technology

Technology offers various tools and resources to help you manage your money more effectively. By leveraging these technological tools, you can gain greater control over your finances, make informed decisions, and work toward achieving your financial goals more efficiently.

1

Online Banking — Online banking platforms offer convenient access to your accounts, allowing you to monitor your balances, transactions, and statements from anywhere.

2

Credit Monitoring — Credit monitoring services can alert you to changes in your credit report and score, helping you stay on top of your credit health and detect potential identity theft.

3

Automatic Savings — Set up automatic transfers from your checking account to savings or investment accounts. This ensures that you consistently save a portion of your income without thinking about it.

4

Expense Tracking — Many apps allow you to categorize and track your expenses in real time. This can help you identify areas where you can cut back and save.

5

Budgeting Apps — Use budgeting apps to track your income, expenses, and financial goals. These apps provide insights into your spending habits and help you manage your budget more efficiently.



June

2025



SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6 D-Day	7
8	9	10	11	12	13	14 Flag Day
15 Father's Day & World Elder Abuse Day	16	17	18	19 Juneteenth National Independence Day	20 Summer Begins	21
22	23	24	25	26	27	28 Insurance Awareness Day
29	30 FAFSA Due					

NOTES



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Financial Independence

Financial independence empowers young people to take control of their financial future and build a life they truly desire. It also provides the freedom to pursue your goals and passions without being constrained by financial concerns.

- 1** Independence — Save a minimum of 10% of your earnings toward your future. Building a financial cushion will allow you the flexibility to have choices in life.
- 2** Commit — Adopt healthy financial habits by following a spending plan. Enhance your life by reaching your goals and reducing financial stress at the same time.
- 3** Guidance — Seek out financial guidance to navigate life's challenges and to reach milestones. Experts' knowledge and experience can help you strengthen your skills.
- 4** Less Stress — Financial stability can reduce stress and anxiety related to money issues. This can lead to a better quality of life and improved mental health.
- 5** Protection Against Emergencies — Having a solid financial base can provide a safety net in case of unexpected events, such as job loss, illness, or other emergencies.



July

2025



SUN	MON	TUE	WED	THU	FRI	SAT
	1 National Financial Freedom Day	2	3	4 Independence Day	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28 Parent's Day	29	30	31			

NOTES



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Back to School Shopping

Back-to-school shopping can be an exciting yet challenging time for students and parents as they prepare for the upcoming school year. By planning ahead and shopping smartly, you can ensure a successful back-to-school season without overspending.

- 1** Create a shopping list — Start by making a list of necessary items such as school supplies, clothing, and technology.
- 2** Compare — Do price comparison shopping for the best value. Free online apps make comparing prices easy and save you time as you get ready for school.
- 3** Set Limits — Know the amount of money you can spend for items and stick to it. Prioritize your items according to need vs. want.
- 4** Shop — For the best deals, shop early or off season. Shopping at the last minute may lead to impulsive or costly decisions.
- 5** Reuse and repurpose — Look for opportunities to reuse items from previous years or buy second-hand when possible.



August

2025



SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14 National Financial Awareness Day	15	16
17	18	19	20	21 Senior Citizens Day	22	23
24	25	26	27	28	29	30
31						

NOTES



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Insurance Awareness

Insurance should be part of everyone's personal finance plan. Purchasing insurance can help you avoid being wiped out by a financial loss, such as an accidents, illness, natural disasters, or theft. Overall, insurance serves as a safety net, protecting you and your loved ones from financial hardships and unexpected events.

- 1** Protecting Assets — Insurance can protect your valuable assets, such as your home, car, or business, from unexpected damage or loss.
- 2** Health and Well-being — Health insurance helps cover medical expenses, including preventative care, treatments, and emergencies. It ensures you have access to necessary healthcare without facing substantial out-of-pocket costs.
- 3** Legal Requirements — In many cases, insurance is legally required. For example, car insurance is mandatory in most places to protect yourself and others on the road. Homeowners insurance is a requirement to finance the purchase of a home.
- 4** Financial Protection — Insurance provides financial protection in case of unexpected events, such as accidents, illnesses, natural disasters, or theft. It can help cover costs that would otherwise be a significant financial burden.
- 5** Supporting Loved Ones — Life insurance can provide financial support to your loved ones in the event of your passing. This can help cover funeral expenses, debts, or ongoing living expenses for your family.



September

2025



SUN	MON	TUE	WED	THU	FRI	SAT
	1 Labor Day College Savings Month	2	3	4	5 National 401(k) Day	6
7 Grandparents' Day	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22 Fall Begins Rosh Hashanah, Begins at Sunset	23	24	25	26	27
28	29	30				

NOTES



Bank of the Rockies

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Rockies



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Understanding Credit

By understanding credit and using it wisely, young people can build a solid foundation for a successful and secure financial future. Learning about credit early on helps young people develop healthy financial habits such as responsible borrowing, making timely payments, and managing debt.

- 1** Building Credit History — Starting to use credit responsibly at a young age can help establish a positive credit history, which is important for future financial opportunities.
- 2** Always — Pay all bills on time each month. All payment activity will reflect in your credit report history and score.
- 3** Why it Matters — Your credit score affects the cost of a car or mortgage loan payment, credit card approvals, apartment requests, insurance premiums, and even a job application.
- 4** Avoiding Debt — Knowing how credit works allows young people to avoid excessive debt and understand the consequences of irresponsible credit use.
- 5** Never — Do not close your first credit card. This may be your longest trade line and is an important factor in your credit score.



October

Cyber Security Awareness Month

2025



SUN	MON	TUE	WED	THU	FRI	SAT
			1 World Financial Planning Day Yom Kippur, Begins at Sunset	2	3	4
5	6	7	8	9	10	11
12	13 Columbus Day	14	15	16 Get Smart About Credit Day MFPE Educator Conference	17 MFPE Educator Conference Day 2	18
19	20 Estate Planning Awareness Week	21	22	23	24	25
26	27	28	29	30	31 Halloween	

NOTES



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Investing

- 1** Diversify — Manage risk by spreading assets across multiple types of investments. This strategy reduces the impact of economic market fluctuations.
- 2** Powerful — Compounding interest is interest on the initial principal sum resulting in greater accumulation of wealth over time.
- 3** Long-term — Long-term investment strategy factors may vary based on your goals. Investing is to set aside assets for more than 3 years with the objective to increase in value.
- 4** Educate yourself — Understand the terms and conditions of your transactions. Ensure you receive complete information about the risks, obligations, and cost of any investment before investing.
- 5** Run a check — You can check the background of an investment professional through FINRA BrokerCheck. BrokerCheck allows you to confirm licensing, registration, and complaint/regulatory history. You can also get this information by calling the Montana Commissioner of Securities and Insurance at 800.332.6148 or 406.444.2040.



November

2025



SUN	MON	TUE	WED	THU	FRI	SAT
						1 Veterans and Military Family Month
2 Daylight Savings Ends	3	4 Election Day	5	6	7	8
9	10	11 Veterans Day	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27 Thanksgiving	28 Native American Heritage Day	29
30						

NOTES



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Holiday Shopping

The holidays should be fun, but worrying about spending can add unnecessary stress when you should be enjoying the festivities. Try using some of these strategies to help you save money and your sanity.

- 1** Start saving in January. — The holidays are not a surprise. Save a small amount of money each week throughout the year. By setting aside a specific amount each week, you can easily grow a starter fund and have a good idea of your budget before the holiday shopping season begins.
- 2** Make a list and stick to it. — Santa isn't the only one who can benefit from making a list. Avoid the impulse purchases and use your list to set a holiday spending budget.
- 3** Be creative. — Sometimes the best gifts are the ones you make yourself.
- 4** Be vigilant about protecting your money. — Watch out for fake websites that scammers create to trick consumers into providing payment information. Before paying for a purchase online, make sure the website you're on has "https" at the beginning of its URL with a lock symbol. This means the site has a protected network connection.
- 5** Watch out for the hidden costs of giving. — If you have gifts that you need shipped, think about ordering them online and having the gift sent directly to the recipient. Try to take advantage of free shipping offered by many online retailers.



December

2025



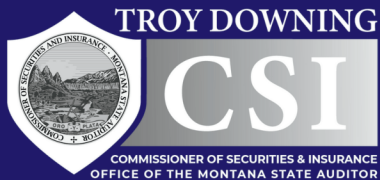
SUN	MON	TUE	WED	THU	FRI	SAT
	1 Identity Theft and Protection Awareness Month	2 Giving Tuesday	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21 Winter Begins	22	23	24	25 Christmas & Hanukkah, Begins at Sunset	26 Kwanzaa	27
28	29	30	31			

NOTES



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