

WREIN Promo Calendar Ideas

November

- **11/9 - World Freedom Day** *(email or social, pitch to women the holiday and hone in on the financial freedom they desire/deserve)*
- **11/17 - World Peace Day** *(email or social, work in the peace our women deserve and how this holiday can be day one of creating financial peace for the rest of their lives)*

December

- **12/7 - National Letter Writing Day** *(what would our women write to their younger selves if they could? If they could write a letter to their future selves what would it be? This is a great way to get them in the mindset of fulfilling the things they've always desired. This works for us because financial control/freedom will most likely be one)*
- **12/11 - Green Monday** *(Maybe run a discount for this day? Advertise it as a great gift or a gift for yourself!)*
- **12/15 - National Underdog Day** *(If you're like most people, you've felt like an underdog at some point in your life. Let's use this holiday as our revenge! This nat'l underdog day, let's make a pact together to do something courageous!)*
- **12/21 - National Crossword Puzzel Day** *(this would be SO FUN on social/email — get the women to find words in a crossword puzzle.)*
- **12/31 - National Make Up Your Mind Day** *(If you've been hesitant about investing in real estate, this nat'l holiday is your chance to take the leap!)*

January

- **Financial Wellness Month** *(All month long we share financial wellness tips via an email series + social posts. This will gain engagement because it's free tips, but we can include soft CTA's to MasterClass)*
- **1/1 - National Commitment Day** *(Today's the day to make a commitment to yourself, your family, and your future. Register for the WFOHF MasterClass)*
- **1/22 - National Celebration Of Life Day** *(What's life without happiness or living it to your fullest? Take this nat'l holiday as your sign to celebrate the one life you've been*

blessed with, register for the WFOHF MasterClass and see how women everywhere are making the most of their god-given lives!)

- **1/24 - International Day of Education** (*Educate yourself in real estate investing — something that will pay off for generations to come!*)

January is Financial Wellness Month

All month long we share financial wellness tips via an email series + social posts. This will gain engagement because it's free tips, but we can include soft CTA's to MC. There are 23 business days in January, so we could do 23 short form emails and 23 social posts to cover each week day

Email Series Examples

Email #1 (Monday, Jan 1st) - Happy NY, setting up goals for the year, getting in the right mindset, Jan is FWM, end with an open loop to financial wellness series all month long/stay tuned, soft cta to mc

Email #2 (Tuesday, Jan 2) - Budgeting, understand where your money is going. Break down your income and expenses into categories to better manage your funds

Email #3 (Wednesday, Jan 3) - Emergency Fund, save 3-6 months' worth of living expenses for emergencies. This can provide a financial safety net in case of job loss or unexpected expenses

Email #4 (Thursday, Jan 4) - Diversify Investments, don't put all your eggs in one basket. A mix of stocks, bonds, and other investments (real estate) can protect your assets

Email #5 (Friday, Jan 5) - Review Insurance Plans, it's very important to ensure that your health, life, and property insurances are adequate. As you age, your insurance needs change

Email #6 (Monday, Jan 8) - Cut Unnecessary Subscriptions, review your monthly subscriptions and cancel those you no longer use or need

Email #7 (Tuesday, Jan 9) - Cultivate Additional Income Streams, real estate for passive income source

Email #8 (Wed, Jan 10) - Spend Wisely, focus on buying things that provide long-term value rather than short-term satisfaction

Email #9 (Thu, Jan 11) - Use Cash-Back Credit Cards, if you're good about paying off your credit card balance, consider using a cash-back card for daily purchases. This can earn you a small percentage back on every purchase. Just make sure the rewards aren't tempting you to overspend

Email #10 (Fri, Jan 12) - Zero-Based Budgeting, try making an income minus expenses equation equal to zero each month. All you do is take each dollar you earn to a specific category (like bills, savings, or discretionary spending), so you know exactly where your money is going

Email #11 (Mon, Jan 15) - Use the 50/30/20 Rule, allocate 50% of your income to needs, 30% to wants, and 20% to savings and debt repayment

Email #12 (Tues, Jan 16) - Envelope System: originally made famous on Tik-Tok, this is a method of budgeting where you put cash for different spending categories into separate envelopes. Once the cash in an envelope is gone, you're done spending in that category for the month

Email #13 (Wed, Jan 17) - Keep an Eye on Your Financial Health, review your financial health by looking at measures like your credit score, debt-to-income ratio, and savings rate at least once a month. If something is off, you'll be able to take steps to correct it

Email #14 (Thu, Jan 18) - Cook at Home More Often, eating out can be a significant expense. Include facts on how much people are spending per year eating out, etc

Email #15 (Fri, Jan 19) - Roth 401(k), traditional 401(k) contributions are made pre-tax, which means you'll pay taxes when you withdraw the money in retirement. Roth 401(k) contributions are made after-tax, but withdrawals in retirement are tax-free

Email #16 (Mon, Jan 22) - Maximize Your Health Savings Account (HSA), HSAs are triple tax-advantaged. Contributions are tax-deductible, the money grows tax-free, and withdrawals for eligible medical expenses are tax-free. If you have a high-deductible health plan, you may be eligible to contribute to an HSA

Email #17 (Tue, Jan 23) - Invest in Low-Cost Index Funds, many financial advisors recommend low-cost index funds or ETFs. These funds aim to replicate the performance of a specific index and often have lower fees than actively managed funds

Email #18 (Wed, Jan 24) - Maximize Your Social Security Benefits, the age at which you start claiming Social Security benefits can significantly affect the amount you receive. It's important to understand how this works and to make a plan that will maximize your benefits!

Email #19 (Thu, Jan 25) - Be Aware of Required Minimum Distributions (RMDs), if you have tax-deferred retirement accounts like a traditional IRA or 401(k), you're required to start withdrawing a minimum amount each year once you reach age 72. The exact amount depends on your age and account balance. Failing to take these distributions can result in hefty tax penalties

Email #20 (Fri, Jan 26) - Review and Adjust Budgets Regularly, your spending in retirement will likely be different from your spending pre-retirement. Regularly review and adjust your budget to reflect your current needs and to ensure you're living within your means.

Email #21 (Mon, Jan 29) - Withdrawal Strategy, plan how you'll withdraw from your various accounts in retirement to ensure your savings last. The order in which you withdraw can have significant tax implications. Generally, it's beneficial to withdraw from taxable accounts first, then tax-deferred accounts (like traditional IRAs and 401(k)s), and finally from tax-free accounts (like Roth IRAs).

Email #22 (Tues, Jan 30) - Keep Learning, the financial landscape and economy are constantly changing. New investment options, financial services, tax laws, and economic conditions can all affect your financial wellness. Staying informed will allow you to adapt your strategies as needed to meet these changing circumstances and continue to make sound financial decisions. This is particularly important in retirement, as you'll need to manage your savings effectively for possibly decades. Consider subscribing to financial news sources, attending seminars, or even consulting with a financial advisor to keep your knowledge up-to-date.

Email #23 (Wed, Jan 31) - Consider Financial Advice, if you're feeling overwhelmed with managing your finances, it may be beneficial to seek the help of a financial advisor. They can provide personalized advice based on your specific situation and goals. Look for a fee-only advisor to avoid potential conflicts of interest!