



...We leave no one behind

2025

Calendar



NEW YEAR, NEW BUDGET

Begin with a strong financial reset. Reflect on holiday spending, set realistic goals, and build a budget that sets you up for success.

SERVICE AND PRODUCTS

1. Responsible loans
(Pension backed loans,
Mobile money deduction loan (Cedis-Credit) Unsecured salary loans (Loan me)
2. My Financial Wellbeing budget app
3. Financial Literacy and Empowerment

Access the My Financial Wellbeing Budget App to start achieving your financial goals today: <https://cedispay.com.gh/budget>

New Year's Day
Constitution Day

JANUARY

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LOVE YOUR FINANCES

With Valentine's Day and financial goals in mind, focus on nurturing healthy financial habits and aligning money choices with personal values.

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FEBRUARY

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TAX SEASON READINESS

Prepare for tax season by organizing documents, maximizing deductions, and planning for refunds or liabilities.

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MARCH

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SPRING CLEAN YOUR FINANCES

Reevaluate subscriptions, reduce unnecessary expenses, and clean up financial clutter for a more streamlined approach.

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Good Friday
Easter Monday **APRIL**

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FUTURE PLANNING & SAVINGS BOOST

With mid-year in sight, assess long-term financial goals like emergency funds, education savings, and retirement plans.

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May Day/Worker's Day **MAY**

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BUDGET HEALTH CHECK

Midway through the year, it's time to review your budget, track your progress, and make adjustments to ensure you stay on course.

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Eid al Adha JUNE

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FINANCIAL INDEPENDENCE MONTH

Dive into investments and passive income opportunities, fostering steps toward financial independence as the year's midpoint.

JULY

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BACK-TO-SCHOOL FINANCES

Focus on school-related expenses and find ways to save on educational supplies, fees, and other costs to avoid budget strain.

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Founders' Day **AUGUST**

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SMART BORROWING & DEBT STRATEGY

As people refocus post-summer, evaluate borrowing needs, consolidate debt, and build strategies for manageable repayments.

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Kwame Nkrumah Memorial Day
Kwame Nkrumah Memorial Day Holiday

SEPTEMBER

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PROTECT YOUR WEALTH

As the year winds down, consider risk management: review insurance, emergency funds, and safeguards for a stable financial future.

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OCTOBER

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YEAR-END FINANCIAL WRAP-UP

Reflect on your progress, analyze your wins and challenges, and set goals for tax efficiency and financial growth in the new year.

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NOVEMBER

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HOLIDAY BUDGET PLANNING

With spending increasing, prepare by setting holiday budgets, planning gift spending, and strategizing for travel and festivities.

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Farmers' Day
Christmas Day
Boxing Day

DECEMBER

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