CoAd.

2026 CALENDAR

JANUARY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

MARCH

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APRIL

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

MAY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

JUNE

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

JULY

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

AUGUST

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

SEPTEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

OCTOBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

NOVEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

DECEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

CALENDAR KEY

- Federal Reserve Holidays
- CoAd Observed Holidays

2026 FEDERAL RESERVE HOLIDAYS

Jan 1	New Year's Day
Jan 19	Birthday of Martin Luther King, Jr.*
Feb 16	Washington's Birthday
May 25	Memorial Day
Jun 19	Juneteenth National Independence Day
Jul 4	Independence Day
Sept 7	Labor Day
Oct 12	Columbus Day
Nov 11	Veterans Day
Nov 26	Thanksgiving Day
Dec 25	Christmas Day

**Both the Federal Reserve Banks and the Board of Governors are closed in observance.*

2026 RATES & LIMITS

	Wage Base	Rate
Social Security	$184,500	6.2%
Medicare	<$200,000 >$200,000	1.45% 2.35%

401(k) 403(b) 408(k) 457(b)

$24,500
(+$8,000 if over 50 (catch-up contribution)) or (+$11,250 if 60-63 ('super' catch-up contribution under SECURE 2.0 Section 109))

SIMPLE Plans

$17,000
(+$4,000 if over 50) or (+$5,250 if 60-63 ('super' catch-up contribution under SECURE 2.0 Section 109))

SIMPLE Plans (SECURE 2.0 Section 117)

$18,100
(+$3,850 if over 50) or (+$5,250 if 60-63 ('super' catch-up contribution under SECURE 2.0 Section 109))

Source: https://www.federalreserve.gov/aboutthefed/k8.htm