

2026 January

Live better through financial literacy

Your partners on the path to financial freedom:



Set yourself up for financial success with tools, trackers, helpful articles and videos, and more. Log in to manage your 401(k). [Start today](#)



The free ONE@Work app¹ can track your pay and help you save automatically, set up an emergency fund, and more! [Download the app](#)



Take control of your financial future at your own pace with free classes and articles about budgeting, saving, and investing. [Learn more](#)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 Find tools, resources, and associate stories to help you on your path to financial freedom. Check it out.	2 Mark important dates such as bills, the annual tax deadline, and IRA contribution deadlines on your personal calendar.	3 Teach your child the basics of budgeting with the three-bank system. Learn more.
4 Take your finances to the next level with practical tips and step-by-step guidance with Khan Academy.	5 Video tip: Just getting started? Check out Merrill's Financial Fundamental series!	6 Consolidating debt may help you pay down your debts more quickly without increasing payment amounts. Learn more.	6 Live Better U can help grow your career with financial assistance for eligible foundational, degree, and certificate programs. ²	8 Making informed decisions about your finances starts with realistically evaluating your financial situation.	9 What goes into your credit score? Know what matters.	10 Walmart's Associate Stock Purchase Plan (ASPP) can be part of your broader financial strategy. Learn more.
11 You don't have to start big to save. Try putting just 1% of your monthly income into savings.	12 The "snowball method" of paying down debt may keep you motivated, or the "high-rate method" could save you money. Learn more.	13 Take a moment to define your financial goals for the near future and the long term.	14 Review your budget a few times a year. Are you hitting your goals? Have you added more expenses or income?	15 If you need emergency cash quickly, consider exhausting lower-risk options before turning to higher-risk options. Read more.	16 Emotions can influence financial decisions. Try to take your time when making big financial changes.	17 Remember to include non-recurring expenses in your budget, such as holidays, car maintenance, and annual subscriptions.
18 Planning, prioritizing, and budgeting are like the three legs of a stool: having all three helps give you a stable base.	19 Want to try Walmart's ASPP ? You can start small and consider increasing your contribution later.	20 Invest in yourself by learning new skills, taking a class, or earning a certification. Learn more.	21 Understanding key concepts such as interest rates, credit scores, and compound interest can help you make informed decisions.	22 A simple will can help protect your family's future, and it's available at no cost to eligible associates ³ through EstateGuidance.	23 Saving for a short-term goal such as a vacation or new car? Use a savings calculator to help you plan.	24 Start an emergency fund by saving for an unplanned expense such as car repairs.
25 A 529 plan can be used for your child's educational expenses, and may have tax advantages.	26 Review your autopay expenses a few times a year. You might find services you no longer use.	27 Video tip: Here's what to know when negotiating with creditors to adjust your rate or payment plan.	28 Once you're match-eligible, Walmart matches each dollar you contribute to your Walmart 401(k), up to 6% of your eligible pay.	29 Use Walmart's Career Explorer to identify interests and motivations to guide career conversations with your leader.	30 Make your money earn money: Take advantage of high-yield savings accounts and employer fund matching in the 401(k) and ASPP.	31 Schedule a one-on-one consultation with a Merrill financial specialist to plan how to reach your financial goals. Register now.
			 <p>Scan the QR code or visit One.Walmart.com/Wellbeing for more ways to own your wellbeing.</p>			

1 You may not be eligible for all ONE@Work features based on your job or location.
 2 Eligibility requirements apply.
 3 Includes Walmart associates enrolled in life insurance through Prudential.

