

# MSA 2024 Franchise Disclosure Compliance Calendar

We are pleased to provide you with the MSA 2024 Franchise Disclosure Compliance Calendar. We hope you will find this to be a convenient reference to calculate the disclosure timing requirements mandated by FTC regulations and various state laws.

## Fixed Calendar Day Disclosure Rules

### FTC 14-Day Rule

FTC regulations require that you distribute a complete franchise disclosure document with exhibits to all prospective franchisees on a date that is not less than 14 days prior to the signing of any agreement or the acceptance of any money. Note that it is a requirement that you deliver all of the relevant agreements and documents with the FDD.

### FTC 7-Day Rule

In addition to the 14 Day Rule, the FTC also requires that no less than 7 days prior to the signing of any agreement or the acceptance of any money that you deliver to a prospective franchisee a completed copy of all agreements and related documents to be signed by the franchisee. You must deliver a completed, "ready to be signed" set of documents to a prospective franchisee not less than 7 days before you can accept any check or signed agreement. Please speak to your legal advisor about allowable contract changes that can be made during the 7-day period.

## Calculation Method

In calculating the appropriate time period, we do not count either the day the franchise disclosure document is delivered or the day on which the agreement is signed or money is received. For example, when following the 14-day rule, there must be an intervening period that includes 14 days in which no activity occurs. You will note in reviewing the calendar that we have taken this method of calculation into consideration.

The calendar is designed to let you know the first day that you can close a transaction if you complied with that applicable rule as of that date. We hope that you will find this calendar to be a useful tool throughout the year. You should always verify the calculation prior to use and discuss your disclosure policies with your legal advisor.



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**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**January 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Monday	New Year's Day	January 16	January 9
2 Tuesday		January 17	January 10
3 Wednesday		January 18	January 11
4 Thursday		January 19	January 12
5 Friday		January 20	January 13
<b>6 Saturday</b>	Epiphany	January 21	January 14
<b>7 Sunday</b>	<b>Orthodox Christmas Day</b>	January 22	January 15
8 Monday		January 23	January 16
9 Tuesday		January 24	January 17
10 Wednesday		January 25	January 18
11 Thursday		January 26	January 19
12 Friday		January 27	January 20
<b>13 Saturday</b>		January 28	January 21
<b>14 Sunday</b>	Orthodox New Year	January 29	January 22
15 Monday	Army Day/Martin Luther King Jr. Day	January 30	January 23
16 Tuesday		January 31	January 24
17 Wednesday		February 1	January 25
18 Thursday		February 2	January 26
19 Friday		February 3	January 27
<b>20 Saturday</b>		February 4	January 28
<b>21 Sunday</b>		February 5	January 29
22 Monday		February 6	January 30
23 Tuesday		February 7	January 31
24 Wednesday	<b>Tu Bishvat/Tu B'Shevat 1/25/2024</b>	February 8	February 1
25 Thursday		February 9	February 2
26 Friday		February 10	February 3
<b>27 Saturday</b>		February 11	February 4
<b>28 Sunday</b>		February 12	February 5
29 Monday		February 13	February 6
30 Tuesday		February 14	February 7
31 Wednesday		February 15	February 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**February 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Thursday		February 16	February 9
2 Friday	Ground Hog Day	February 17	February 10
<b>3 Saturday</b>		February 18	February 11
<b>4 Sunday</b>		February 19	February 12
5 Monday		February 20	February 13
6 Tuesday		February 21	February 14
7 Wednesday		February 22	February 15
8 Thursday		February 23	February 16
9 Friday		February 24	February 17
<b>10 Saturday</b>	Chinese New Year	February 25	February 18
<b>11 Sunday</b>	<b>Super Bowl</b>	February 26	February 19
12 Monday	Lincoln's Birthday	February 27	February 20
13 Tuesday	Shrove Tuesday / Mardi Gras	February 28	February 21
14 Wednesday	Valentine's Day /Ash Wednesday	February 29	February 22
15 Thursday		March 1	February 23
16 Friday		March 2	February 24
<b>17 Saturday</b>	<b>IFA Annual Convention, Phoenix, February 17 - 20</b>	March 3	February 25
<b>18 Sunday</b>		March 4	February 26
19 Monday	President's Day	March 5	February 27
20 Tuesday		March 6	February 28
21 Wednesday		March 7	February 29
22 Thursday	Washington's Birthday	March 8	March 1
23 Friday		March 9	March 2
<b>24 Saturday</b>		March 10	March 3
<b>25 Sunday</b>		March 11	March 4
26 Monday		March 12	March 5
27 Tuesday		March 13	March 6
28 Wednesday		March 14	March 7
29 Thursday		March 15	March 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**March 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Friday		March 16	March 9
<b>2 Saturday</b>		March 17	March 10
<b>3 Sunday</b>		March 18	March 11
4 Monday		March 19	March 12
5 Tuesday		March 20	March 13
6 Wednesday		March 21	March 14
7 Thursday		March 22	March 15
8 Friday		March 23	March 16
<b>9 Saturday</b>		March 24	March 17
<b>10 Sunday</b>	Daylight Saving (Begins)/ Ramadan Begins	March 25	March 18
11 Monday		March 26	March 19
12 Tuesday		March 27	March 20
13 Wednesday		March 28	March 21
14 Thursday		March 29	March 22
15 Friday		March 30	March 23
<b>16 Saturday</b>		March 31	March 24
<b>17 Sunday</b>	St. Patrick's Day	April 1	March 25
18 Monday		April 2	March 26
19 Tuesday		April 3	March 27
20 Wednesday	Spring Begins	April 4	March 28
21 Thursday		April 5	March 29
22 Friday		April 6	March 30
<b>23 Saturday</b>	Purim Begins (Sundown)	April 7	March 31
<b>24 Sunday</b>	Purim Ends (Sundown)/Palm Sunday	April 8	April 1
25 Monday		April 9	April 2
26 Tuesday		April 10	April 3
27 Wednesday		April 11	April 4
28 Thursday		April 12	April 5
29 Friday	Good Friday	April 13	April 6
<b>30 Saturday</b>	Holy Saturday	April 14	April 7
<b>31 Sunday</b>	Easter Sunday	April 15	April 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**April 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Monday	April Fool's Day	April 16	April 9
2 Tuesday		April 17	April 10
3 Wednesday		April 18	April 11
4 Thursday		April 19	April 12
5 Friday		April 20	April 13
<b>6 Saturday</b>		April 21	April 14
<b>7 Sunday</b>		April 22	April 15
8 Monday		April 23	April 16
9 Tuesday	Ramadan Ends	April 24	April 17
10 Wednesday		April 25	April 18
11 Thursday		April 26	April 19
12 Friday		April 27	April 20
<b>13 Saturday</b>		April 28	April 21
<b>14 Sunday</b>		April 29	April 22
15 Monday	Patriots Day - Boston Marathon	April 30	April 23
16 Tuesday		May 1	April 24
17 Wednesday		May 2	April 25
18 Thursday	Tax Day	May 3	April 26
19 Friday		May 4	April 27
<b>20 Saturday</b>		May 5	April 28
<b>21 Sunday</b>		May 6	April 29
22 Monday	Passover Begins (Sundown)/Earth Day	May 7	April 30
23 Tuesday		May 8	May 1
24 Wednesday		May 9	May 2
25 Thursday		May 10	May 3
26 Friday	Arbor Day	May 11	May 4
<b>27 Saturday</b>		May 12	May 5
<b>28 Sunday</b>		May 13	May 6
29 Monday		May 14	May 7
30 Tuesday	Passover Ends (Sundown)	May 15	May 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**May 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Wednesday	Loyalty Day	May 16	May 9
2 Thursday		May 17	May 10
3 Friday	Orthodox Good Friday	May 18	May 11
<b>4 Saturday</b>	Kentucky Derby	May 19	May 12
<b>5 Sunday</b>	Cinco de Mayo /Orthodox Easter	May 20	May 13
6 Monday		May 21	May 14
7 Tuesday		May 22	May 15
8 Wednesday		May 23	May 16
9 Thursday	<b>IBA/IFA Joint Conference, Washington, DC May 7 - 8</b>	May 24	May 17
10 Friday		May 25	May 18
<b>11 Saturday</b>		May 26	May 19
<b>12 Sunday</b>	Mother's Day	May 27	May 20
13 Monday		May 28	May 21
14 Tuesday		May 29	May 22
15 Wednesday		May 30	May 23
16 Thursday		May 31	May 24
17 Friday		June 1	May 25
<b>18 Saturday</b>	Armed Forces Day (US)	June 2	May 26
<b>19 Sunday</b>	Pentecost	June 3	May 27
20 Monday		June 4	May 28
21 Tuesday		June 5	May 29
22 Wednesday		June 6	May 30
23 Thursday		June 7	May 31
24 Friday		June 8	June 1
<b>25 Saturday</b>		June 9	June 2
<b>26 Sunday</b>		June 10	June 3
27 Monday	<b>Memorial Day</b>	June 11	June 4
28 Tuesday		June 12	June 5
29 Wednesday		June 13	June 6
30 Thursday	<b>International Franchise Expo Javits Center NYC May 30 - 6/1</b>	June 14	June 7
31 Friday		June 15	June 8

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**2024 Franchise Disclosure Compliance Calendar**  
**June 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
<b>1 Saturday</b>		June 16	June 9
<b>2 Sunday</b>		June 17	June 10
3 Monday		June 18	June 11
4 Tuesday		June 19	June 12
5 Wednesday		June 20	June 13
6 Thursday		June 21	June 14
7 Friday		June 22	June 15
<b>8 Saturday</b>		June 23	June 16
<b>9 Sunday</b>		June 24	June 17
10 Monday		June 25	June 18
11 Tuesday	Shavuot (First Day)	June 26	June 19
12 Wednesday		June 27	June 20
13 Thursday	Shavuot (Last Day)	June 28	June 21
14 Friday	Flag Day/Army Birthday	June 29	June 22
<b>15 Saturday</b>		June 30	June 23
<b>16 Sunday</b>	Father's Day	July 1	June 24
17 Monday		July 2	June 25
18 Tuesday		July 3	June 26
19 Wednesday	Juneteenth	July 4	June 27
20 Thursday	Summer Begins	July 5	June 28
21 Friday		July 6	June 29
<b>22 Saturday</b>		July 7	June 30
<b>23 Sunday</b>		July 8	July 1
24 Monday		July 9	July 2
25 Tuesday		July 10	July 3
26 Wednesday		July 11	July 4
27 Thursday		July 12	July 5
28 Friday		July 13	July 6
<b>29 Saturday</b>		July 14	July 7
<b>30 Sunday</b>		July 15	July 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**July 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Monday		July 16	July 9
2 Tuesday		July 17	July 10
3 Wednesday		July 18	July 11
4 Thursday	<b>Independence Day (US)</b>	July 19	July 12
5 Friday		July 20	July 13
<b>6 Saturday</b>		July 21	July 14
<b>7 Sunday</b>		July 22	July 15
8 Monday		July 23	July 16
9 Tuesday		July 24	July 17
10 Wednesday		July 25	July 18
11 Thursday		July 26	July 19
12 Friday		July 27	July 20
<b>13 Saturday</b>		July 28	July 21
<b>14 Sunday</b>		July 29	July 22
15 Monday		July 30	July 23
16 Tuesday		July 31	July 24
17 Wednesday		August 1	July 25
18 Thursday		August 2	July 26
19 Friday		August 3	July 27
<b>20 Saturday</b>		August 4	July 28
<b>21 Sunday</b>		August 5	July 29
22 Monday		August 6	July 30
23 Tuesday		August 7	July 31
24 Wednesday		August 8	August 1
25 Thursday		August 9	August 2
26 Friday		August 10	August 3
<b>27 Saturday</b>		August 11	August 4
<b>28 Sunday</b>		August 12	August 5
29 Monday		August 13	August 6
30 Tuesday		August 14	August 7
31 Wednesday		August 15	August 8



**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**August 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Thursday		August 16	August 9
2 Friday		August 17	August 10
<b>3 Saturday</b>		August 18	August 11
<b>4 Sunday</b>	Coast Guard Day	August 19	August 12
5 Monday		August 20	August 13
6 Tuesday		August 21	August 14
7 Wednesday		August 22	August 15
8 Thursday		August 23	August 16
9 Friday		August 24	August 17
<b>10 Saturday</b>		August 25	August 18
<b>11 Sunday</b>		August 26	August 19
12 Monday		August 27	August 20
13 Tuesday		August 28	August 21
14 Wednesday		August 29	August 22
15 Thursday	Assumption of Mary	August 30	August 23
16 Friday		August 31	August 24
<b>17 Saturday</b>		September 1	August 25
<b>18 Sunday</b>		September 2	August 26
19 Monday		September 3	August 27
20 Tuesday		September 4	August 28
21 Wednesday		September 5	August 29
22 Thursday		September 6	August 30
23 Friday		September 7	August 31
<b>24 Saturday</b>		September 8	September 1
<b>25 Sunday</b>		September 9	September 2
26 Monday		September 10	September 3
27 Tuesday		September 11	September 4
28 Wednesday		September 12	September 5
29 Thursday		September 13	September 6
30 Friday		September 14	September 7
<b>31 Saturday</b>		September 15	September 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**September 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
<b>1 Sunday</b>		September 16	September 9
<b>2 Monday</b>	<b>Labor Day – (US &amp; Canada)</b>	September 17	September 10
<b>3 Tuesday</b>		September 18	September 11
<b>4 Wednesday</b>		September 19	September 12
<b>5 Thursday</b>		September 20	September 13
<b>6 Friday</b>	<b>Franchise Expo South, Ft. Lauderdale, FL Sept 6 - 7</b>	September 21	September 14
<b>7 Saturday</b>		September 22	September 15
<b>8 Sunday</b>		September 23	September 16
<b>9 Monday</b>		September 24	September 17
<b>10 Tuesday</b>		September 25	September 18
<b>11 Wednesday</b>		September 26	September 19
<b>12 Thursday</b>		September 27	September 20
<b>13 Friday</b>		September 28	September 21
<b>14 Saturday</b>		September 29	September 22
<b>15 Sunday</b>	Milad un-Nabi 9/16/2024	September 30	September 23
<b>16 Monday</b>		October 1	September 24
<b>17 Tuesday</b>		October 2	September 25
<b>18 Wednesday</b>		October 3	September 26
<b>19 Thursday</b>		October 4	September 27
<b>20 Friday</b>		October 5	September 28
<b>21 Saturday</b>		October 6	September 29
<b>22 Sunday</b>	Fall Begins	October 7	September 30
<b>23 Monday</b>		October 8	October 1
<b>24 Tuesday</b>		October 9	October 2
<b>25 Wednesday</b>		October 10	October 3
<b>26 Thursday</b>		October 11	October 4
<b>27 Friday</b>		October 12	October 5
<b>28 Saturday</b>		October 13	October 6
<b>29 Sunday</b>		October 14	October 7
<b>30 Monday</b>		October 15	October 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**October 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Tuesday		October 16	October 9
2 Wednesday	Rosh Hashana Begins (Sundown)	October 17	October 10
3 Thursday		October 18	October 11
4 Friday	Rosh Hashanah Ends (Sundown)	October 19	October 12
<b>5 Saturday</b>		October 20	October 13
<b>6 Sunday</b>		October 21	October 14
7 Monday		October 22	October 15
8 Tuesday		October 23	October 16
9 Wednesday		October 24	October 17
10 Thursday		October 25	October 18
11 Friday	Yom Kippur Begins (Sundown)	October 26	October 19
<b>12 Saturday</b>	Yom Kippur Ends (Sundown)	October 27	October 20
<b>13 Sunday</b>	Navy Birthday	October 28	October 21
14 Monday	<b>Columbus Day</b>	October 29	October 22
15 Tuesday		October 30	October 23
16 Wednesday	First Day of Sukkot (Sundown)	October 31	October 24
17 Thursday		November 1	October 25
18 Friday		November 2	October 26
<b>19 Saturday</b>		November 3	October 27
<b>20 Sunday</b>		November 4	October 28
21 Monday		November 5	October 29
22 Tuesday		November 6	October 30
23 Wednesday	Last Day of Sukkot (Sundown)	November 7	October 31
24 Thursday	Simchat Torah (begins)	November 8	November 1
25 Friday	Simchat Torah (ends)	November 9	November 2
<b>26 Saturday</b>		November 10	November 3
<b>27 Sunday</b>		November 11	November 4
28 Monday		November 12	November 5
29 Tuesday		November 13	November 6
30 Wednesday		November 14	November 7
31 Thursday	Halloween	November 15	November 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**November 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Friday	All Saints Day	November 16	November 9
<b>2 Saturday</b>	All Souls Day	November 17	November 10
<b>3 Sunday</b>	Daylight Saving Time ends	November 18	November 11
4 Monday		November 19	November 12
5 Tuesday	<b>Election Day (US)</b>	November 20	November 13
6 Wednesday		November 21	November 14
7 Thursday		November 22	November 15
8 Friday		November 23	November 16
<b>9 Saturday</b>		November 24	November 17
<b>10 Sunday</b>	Marine Corps Birthday	November 25	November 18
11 Monday	<b>Veteran's Day (US) - Remembrance Day (UK)</b>	November 26	November 19
12 Tuesday		November 27	November 20
13 Wednesday		November 28	November 21
14 Thursday		November 29	November 22
15 Friday		November 30	November 23
<b>16 Saturday</b>		December 1	November 24
<b>17 Sunday</b>		December 2	November 25
18 Monday		December 3	November 26
19 Tuesday		December 4	November 27
20 Wednesday		December 5	November 28
21 Thursday		December 6	November 29
22 Friday		December 7	November 30
<b>23 Saturday</b>		December 8	December 1
<b>24 Sunday</b>		December 9	December 2
25 Monday		December 10	December 3
26 Tuesday		December 11	December 4
27 Wednesday		December 12	December 5
28 Thursday	<b>Thanksgiving Day (US)</b>	December 13	December 6
29 Friday		December 14	December 7
<b>30 Saturday</b>		December 15	December 8

**MSA Worldwide**  
**2024 Franchise Disclosure Compliance Calendar**  
**December 2024**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
<b>1 Sunday</b>	First Sunday of Advent	December 16	December 9
2 Monday		December 17	December 10
3 Tuesday		December 18	December 11
4 Wednesday		December 19	December 12
5 Thursday		December 20	December 13
6 Friday		December 21	December 14
<b>7 Saturday</b>		December 22	December 15
<b>8 Sunday</b>	Feast of the Immaculate Conception	December 23	December 16
9 Monday		December 24	December 17
10 Tuesday		December 25	December 18
11 Wednesday		December 26	December 19
12 Thursday		December 27	December 20
13 Friday		December 28	December 21
<b>14 Saturday</b>		December 29	December 22
<b>15 Sunday</b>		December 30	December 23
16 Monday		December 31	December 24
17 Tuesday		January 1	December 25
18 Wednesday	Air Force Birthday	January 2	December 26
19 Thursday		January 3	December 27
20 Friday		January 4	December 28
<b>21 Saturday</b>	First Day of Winter	January 5	December 29
<b>22 Sunday</b>		January 6	December 30
23 Monday		January 7	December 31
24 Tuesday	Christmas Eve / Last day of Advent	January 8	January 1
25 Wednesday	<b>Christmas Day (Feast of the Nativity)/Hanukkah begins(sundown)</b>	January 9	January 2
26 Thursday	Boxing Day (UK, Canada, Ireland) / Kwanzaa (begins)	January 10	January 3
27 Friday		January 11	January 4
<b>28 Saturday</b>		January 12	January 5
<b>29 Sunday</b>		January 13	January 6
30 Monday		January 14	January 7
31 Tuesday	New Year's Eve	January 15	January 8