

MSA 2026 Franchise Disclosure Compliance Calendar

We are pleased to provide you with the MSA 2026 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
2026 Franchise Disclosure Compliance Calendar
January 2026

Date/Day	Holiday	14 Day Rule	7 Day Rule
1 Thursday	New Year's Day	January 16	January 9
2 Friday		January 17	January 10
3 Saturday		January 18	January 11
4 Sunday	Epiphany	January 19	January 12
5 Monday		January 20	January 13
6 Tuesday		January 21	January 14
7 Wednesday	Orthodox Christmas Day	January 22	January 15
8 Thursday		January 23	January 16
9 Friday		January 24	January 17
10 Saturday		January 25	January 18
11 Sunday		January 26	January 19
12 Monday		January 27	January 20
13 Tuesday		January 28	January 21
14 Wednesday	Orthodox New Year	January 29	January 22
15 Thursday	Army Day	January 30	January 23
16 Friday	Franchise Expo South, Ft. Lauderdale, FL Jan 16 - 17	January 31	January 24
17 Saturday		February 1	January 25
18 Sunday		February 2	January 26
19 Monday	Martin Luther King Jr. Birthday	February 3	January 27
20 Tuesday		February 4	January 28
21 Wednesday		February 5	January 29
22 Thursday		February 6	January 30
23 Friday		February 7	January 31
24 Saturday		February 8	February 1
25 Sunday		February 9	February 2
26 Monday		February 10	February 3
27 Tuesday		February 11	February 4
28 Wednesday		February 12	February 5
29 Thursday		February 13	February 6
30 Friday		February 14	February 7
31 Saturday		February 15	February 8

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2026 Franchise Disclosure Compliance Calendar
February 2026

Date/Day	Holiday	14 Day Rule	7 Day Rule
1 Sunday	Tu Bishvat/Tu B'Shevat 2/1/ - 2/2	February 16	February 9
2 Monday	Ground Hog Day	February 17	February 10
3 Tuesday		February 18	February 11
4 Wednesday		February 19	February 12
5 Thursday		February 20	February 13
6 Friday		February 21	February 14
7 Saturday		February 22	February 15
8 Sunday	Super Bowl	February 23	February 16
9 Monday		February 24	February 17
10 Tuesday		February 25	February 18
11 Wednesday		February 26	February 19
12 Thursday	Lincoln's Birthday	February 27	February 20
13 Friday		February 28	February 21
14 Saturday	Valentine's Day	March 1	February 22
15 Sunday		March 2	February 23
16 Monday	President's Day	March 3	February 24
17 Tuesday	Chinese New Year/ Mardi Gras (Fat Tuesday)Ramadan Begins	March 4	February 25
18 Wednesday	Ash Wednesday	March 5	February 26
19 Thursday		March 6	February 27
20 Friday		March 7	February 28
21 Saturday		March 8	March 1
22 Sunday		March 9	March 2
23 Monday	IFA Annual Convention, Las Vegas, NV, February 23 - 25	March 10	March 3
24 Tuesday		March 11	March 4
25 Wednesday		March 12	March 5
26 Thursday		March 13	March 6
27 Friday		March 14	March 7
28 Saturday		March 15	March 8

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2026 Franchise Disclosure Compliance Calendar
March 2026

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

MSA Worldwide
2026 Franchise Disclosure Compliance Calendar
April 2026

Date/Day	Holiday	14 Day Rule	7 Day Rule
1 Wednesday	April Fool's Day	April 16	April 9
2 Thursday	Passover Begins (Sundown)	April 17	April 10
3 Friday	Good Friday	April 18	April 11
4 Saturday	Holy Sasturday /Franchise Expo Charlotte, 4/4 -5, Charlotte, NC	April 19	April 12
5 Sunday	Easter Sunday/Passover Ends (Sundown)	April 20	April 13
6 Monday		April 21	April 14
7 Tuesday		April 22	April 15
8 Wednesday		April 23	April 16
9 Thursday		April 24	April 17
10 Friday		April 25	April 18
11 Saturday		April 26	April 19
12 Sunday		April 27	April 20
13 Monday		April 28	April 21
14 Tuesday		April 29	April 22
15 Wednesday	Tax Day	April 30	April 23
16 Thursday		May 1	April 24
17 Friday	IFA International Franchise Show London, 4/17 - 18 London, England	May 2	April 25
18 Saturday		May 3	April 26
19 Sunday		May 4	April 27
20 Monday		May 5	April 28
21 Tuesday	Patriots Day / Yom Ha'atzmaut 4/21 - 4/22	May 6	April 29
22 Wednesday	Earth Day/Administrative Professionals Day (USA)	May 7	April 30
23 Thursday		May 8	May 1
24 Friday	Arbor Day	May 9	May 2
25 Saturday		May 10	May 3
26 Sunday		May 11	May 4
27 Monday		May 12	May 5
28 Tuesday		May 13	May 6
29 Wednesday		May 14	May 7
30 Thursday		May 15	May 8

MSA Worldwide
2026 Franchise Disclosure Compliance Calendar
May 2026

Date/Day	Holiday	14 Day Rule	7 Day Rule
1 Friday	Loyalty Day	May 16	May 9
2 Saturday	Kentucky Derby Day	May 17	May 10
3 Sunday		May 18	May 11
4 Monday	Legal Symposium May 17 - 19 Washington D.C.	May 19	May 12
5 Tuesday	Cinco de Mayo	May 20	May 13
6 Wednesday		May 21	May 14
7 Thursday		May 22	May 15
8 Friday		May 23	May 16
9 Saturday		May 24	May 17
10 Sunday	Mother's Day	May 25	May 18
11 Monday		May 26	May 19
12 Tuesday		May 27	May 20
13 Wednesday		May 28	May 21
14 Thursday		May 29	May 22
15 Friday		May 30	May 23
16 Saturday	Armed Forces Day (US)	May 31	May 24
17 Sunday		June 1	May 25
18 Monday		June 2	May 26
19 Tuesday	IBA/IFA Joint Conference, Washington, DC May 19 - 20	June 3	May 27
20 Wednesday		June 4	May 28
21 Thursday	Shavuot begins	June 5	May 29
22 Friday		June 6	May 30
23 Saturday	Shavuot ends	June 7	May 31
24 Sunday		June 8	June 1
25 Monday	Memorial Day (USA)	June 9	June 2
26 Tuesday		June 10	June 3
27 Wednesday		June 11	June 4
28 Thursday		June 12	June 5
29 Friday		June 13	June 6
30 Saturday		June 14	June 7
31 Sunday		June 15	June 8

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2026 Franchise Disclosure Compliance Calendar
June 2026

Date/Day	Holiday	14 Day Rule	7 Day Rule
1 Monday		June 16	June 9
2 Tuesday		June 17	June 10
3 Wednesday		June 18	June 11
4 Thursday		June 19	June 12
5 Friday		June 20	June 13
6 Saturday		June 21	June 14
7 Sunday		June 22	June 15
8 Monday		June 23	June 16
9 Tuesday		June 24	June 17
10 Wednesday		June 25	June 18
11 Thursday		June 26	June 19
12 Friday		June 27	June 20
13 Saturday		June 28	June 21
14 Sunday	Flag Day / Army Birthday	June 29	June 22
15 Monday	Father's Day /First Day of Summer	June 30	June 23
16 Tuesday		July 1	June 24
17 Wednesday		July 2	June 25
18 Thursday		July 3	June 26
19 Friday	Juneteenth	July 4	June 27
20 Saturday		July 5	June 28
21 Sunday		July 6	June 29
22 Monday		July 7	June 30
23 Tuesday		July 8	July 1
24 Wednesday	IFA Franchise Customer Experience Conference, 6/2 -4 Atlanta, GA	July 9	July 2
25 Thursday		July 10	July 3
26 Friday		July 11	July 4
27 Saturday		July 12	July 5
28 Sunday		July 13	July 6
29 Monday		July 14	July 7
30 Tuesday		July 15	July 8

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2026 Franchise Disclosure Compliance Calendar
July 2026

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

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2026 Franchise Disclosure Compliance Calendar
August 2026

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

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2026 Franchise Disclosure Compliance Calendar
September 2026

Date/Day	Holiday	14 Day Rule	7 Day Rule
1 Tuesday		September 16	September 9
2 Wednesday		September 17	September 10
3 Thursday		September 18	September 11
4 Friday		September 19	September 12
5 Saturday		September 20	September 13
6 Sunday		September 21	September 14
7 Monday	Labor Day – (US & Canada)	September 22	September 15
8 Tuesday		September 23	September 16
9 Wednesday		September 24	September 17
10 Thursday		September 25	September 18
11 Friday	Patriot Day / Rosh Hashana Begins (Sundown)	September 26	September 19
12 Saturday		September 27	September 20
13 Sunday	Rosh Hashanah Ends (Sundown)	September 28	September 21
14 Monday	IFA Advocacy Summit 9/14 - 16, Washington, D.C.	September 29	September 22
15 Tuesday		September 30	September 23
16 Wednesday		October 1	September 24
17 Thursday		October 2	September 25
18 Friday	Air Force Birthday	October 3	September 26
19 Saturday		October 4	September 27
20 Sunday	Yom Kippur Begins (Sundown)	October 5	September 28
21 Monday	Yom Kippur Ends (Sundown)	October 6	September 29
22 Tuesday	Autumn begins	October 7	September 30
23 Wednesday		October 8	October 1
24 Thursday		October 9	October 2
25 Friday	First Day of Sukkot (Sundown)	October 10	October 3
26 Saturday		October 11	October 4
27 Sunday		October 12	October 5
28 Monday		October 13	October 6
29 Tuesday		October 14	October 7
30 Wednesday		October 15	October 8

MSA Worldwide
2026 Franchise Disclosure Compliance Calendar
October 2026

Date/Day	Holiday	14 Day Rule	7 Day Rule
1 Thursday		October 16	October 9
2 Friday	Last Day of Sukkot (Sundown)	October 17	October 10
3 Saturday		October 18	October 11
4 Sunday		October 19	October 12
5 Monday		October 20	October 13
6 Tuesday	Franchise Leadership & Development Conference Atlanta, GA Oct 6 - 8	October 21	October 14
7 Wednesday		October 22	October 15
8 Thursday		October 23	October 16
9 Friday		October 24	October 17
10 Saturday		October 25	October 18
11 Sunday		October 26	October 19
12 Monday	Columbus Day/Indigenous Peoples' Day/ /U.S. Navy Day	October 27	October 20
13 Tuesday		October 28	October 21
14 Wednesday		October 29	October 22
15 Thursday		October 30	October 23
16 Friday		October 31	October 24
17 Saturday		November 1	October 25
18 Sunday		November 2	October 26
19 Monday		November 3	October 27
20 Tuesday		November 4	October 28
21 Wednesday		November 5	October 29
22 Thursday		November 6	October 30
23 Friday		November 7	October 31
24 Saturday		November 8	November 1
25 Sunday		November 9	November 2
26 Monday		November 10	November 3
27 Tuesday	U. S. Navy Day	November 11	November 4
28 Wednesday		November 12	November 5
29 Thursday		November 13	November 6
30 Friday		November 14	November 7
31 Saturday	Halloween	November 15	November 8

MSA Worldwide
2026 Franchise Disclosure Compliance Calendar
November 2026

Date/Day	Holiday	14 Day Rule	7 Day Rule
1 Sunday	All Saints Day/ Daylight Saving time ends	November 16	November 9
2 Monday	All Souls Day / Election Day/Daylight Saving Time ends	November 17	November 10
3 Tuesday	Election Day (USA)	November 18	November 11
4 Wednesday		November 19	November 12
5 Thursday		November 20	November 13
6 Friday		November 21	November 14
7 Saturday		November 22	November 15
8 Sunday		November 23	November 16
9 Monday		November 24	November 17
10 Tuesday	Emerging Franchisor Conference 11/10 - 12, Nashville, TN/ U.S. Marine Corps Birthday	November 25	November 18
11 Wednesday	Veteran's Day (US) - Remembrance Day (UK)	November 26	November 19
12 Thursday		November 27	November 20
13 Friday		November 28	November 21
14 Saturday		November 29	November 22
15 Sunday		November 30	November 23
16 Monday		December 1	November 24
17 Tuesday		December 2	November 25
18 Wednesday		December 3	November 26
19 Thursday		December 4	November 27
20 Friday		December 5	November 28
21 Saturday		December 6	November 29
22 Sunday		December 7	November 30
23 Monday		December 8	December 1
24 Tuesday		December 9	December 2
25 Wednesday		December 10	December 3
26 Thursday	Thanksgiving Day (US)	December 11	December 4
27 Friday		December 12	December 5
28 Saturday		December 13	December 6
29 Sunday	First Day of Advent	December 14	December 7
30 Monday		December 15	December 8

MSA Worldwide
2026 Franchise Disclosure Compliance Calendar
December 2026

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