

**Due to the ever-evolving circumstances surrounding in-person events this year, changes to event dates, times, or whether an event is in-person or online only are still anticipated. Make sure to check the website for each individual event to confirm whether changes have been made, as this calendar may not have been updated yet.**

# MSA 2021 Franchise Disclosure Compliance Calendar

We are pleased to provide you with the MSA 2021 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.



[www.msaworldwide.com](http://www.msaworldwide.com)

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**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**January 2021**

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

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**February 2021**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Monday		February 16	February 9
2 Tuesday		February 17	February 10
3 Wednesday		February 18	February 11
4 Thursday		February 19	February 12
5 Friday		February 20	February 13
<b>6 Saturday</b>		February 21	February 14
<b>7 Sunday</b>	<b>Super Bowl</b>	February 22	February 15
8 Monday		February 23	February 16
9 Tuesday		February 24	February 17
10 Wednesday	<b>IFA Convention Virtual Convention - February 10 - 25</b>	February 25	February 18
11 Thursday		February 26	February 19
12 Friday	Lincoln's Birthday - Chinese New Year	February 27	February 20
<b>13 Saturday</b>		February 28	February 21
<b>14 Sunday</b>	Valentine's Day	March 1	February 22
15 Monday	President's Day	March 2	February 23
16 Tuesday	Shrove Tuesday - Mardi Gras	March 3	February 24
17 Wednesday	Ash Wednesday - Lent begins	March 4	February 25
18 Thursday		March 5	February 26
19 Friday		March 6	February 27
<b>20 Saturday</b>		March 7	February 28
<b>21 Sunday</b>		March 8	March 1
22 Monday		March 9	March 2
23 Tuesday		March 10	March 3
24 Wednesday		March 11	March 4
25 Thursday	Purim Begins (Sundown)	March 12	March 5
26 Friday	Purim Ends (Sundown)	March 13	March 6
<b>27 Saturday</b>		March 14	March 7
<b>28 Sunday</b>		March 15	March 8

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**March 2021**

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

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**April 2021**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Thursday	April Fool's Day	April 16	April 9
2 Friday	Good Friday	April 17	April 10
<b>3 Saturday</b>	Holy Saturday	April 18	April 11
<b>4 Sunday</b>	Easter Sunday - Last Day of Passover	April 19	April 12
5 Monday		April 20	April 13
6 Tuesday		April 21	April 14
7 Wednesday		April 22	April 15
8 Thursday		April 23	April 16
9 Friday		April 24	April 17
<b>10 Saturday</b>		April 25	April 18
<b>11 Sunday</b>		April 26	April 19
12 Monday		April 27	April 20
13 Tuesday	First Day of Ramadan	April 28	April 21
14 Wednesday		April 29	April 22
15 Thursday	Yom Ha'atzmaut - Tax Day	April 30	April 23
16 Friday		May 1	April 24
<b>17 Saturday</b>		May 2	April 25
<b>18 Sunday</b>		May 3	April 26
19 Monday	Patriots Day - Boston Marathon	May 4	April 27
20 Tuesday		May 5	April 28
21 Wednesday		May 6	April 29
22 Thursday	Earth Day	May 7	April 30
23 Friday		May 8	May 1
<b>24 Saturday</b>		May 9	May 2
<b>25 Sunday</b>		May 10	May 3
26 Monday		May 11	May 4
27 Tuesday		May 12	May 5
28 Wednesday		May 13	May 6
29 Thursday		May 14	May 7
30 Friday	Arbor Day, Lag BaOmer - Orthodox Good Friday	May 15	May 8

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**May 2021**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
<b>1 Saturday</b>	Loyalty Day - Orthodox Holy Saturday - Kentucky Derby	May 16	May 9
<b>2 Sunday</b>	IFA Legal Symposium May 2 - 5, Orthodox Easter	May 17	May 10
3 Monday		May 18	May 11
4 Tuesday		May 19	May 12
5 Wednesday	Cinco de Mayo	May 20	May 13
6 Thursday	Franchise Expo Nashville, Live & OnLine May 6 & 7, Nashville, TN	May 21	May 14
7 Friday		May 22	May 15
<b>8 Saturday</b>		May 23	May 16
<b>9 Sunday</b>	Mother's Day	May 24	May 17
10 Monday		May 25	May 18
11 Tuesday		May 26	May 19
12 Wednesday		May 27	May 20
13 Thursday		May 28	May 21
14 Friday		May 29	May 22
<b>15 Saturday</b>	Armed Forces Day (US)	May 30	May 23
<b>16 Sunday</b>		May 31	May 24
17 Monday	Shavuot begins at Sundown	June 1	May 25
18 Tuesday		June 2	May 26
19 Wednesday		June 3	May 27
20 Thursday		June 4	May 28
21 Friday		June 5	May 29
<b>22 Saturday</b>		June 6	May 30
<b>23 Sunday</b>	Pentecost	June 7	May 31
24 Monday		June 8	June 1
25 Tuesday		June 9	June 2
26 Wednesday		June 10	June 3
27 Thursday		June 11	June 4
28 Friday		June 12	June 5
<b>29 Saturday</b>		June 13	June 6
<b>30 Sunday</b>	Trinity Sunday	June 14	June 7
31 Monday	Memorial Day	June 15	June 8

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**June 2021**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Tuesday		June 16	June 9
2 Wednesday		June 17	June 10
3 Thursday		June 18	June 11
4 Friday		June 19	June 12
<b>5 Saturday</b>		June 20	June 13
<b>6 Sunday</b>		June 21	June 14
7 Monday		June 22	June 15
8 Tuesday		June 23	June 16
9 Wednesday		June 24	June 17
10 Thursday		June 25	June 18
11 Friday		June 26	June 19
<b>12 Saturday</b>		June 27	June 20
<b>13 Sunday</b>		June 28	June 21
14 Monday	Flag Day	June 29	June 22
15 Tuesday		June 30	June 23
16 Wednesday		July 1	June 24
17 Thursday	International Franchise Expo Live & OnLine 6/17 - 19, NYC	July 2	June 25
18 Friday		July 3	June 26
<b>19 Saturday</b>		July 4	June 27
<b>20 Sunday</b>	Father's Day - First Day of Summer	July 5	June 28
21 Monday		July 6	June 29
22 Tuesday		July 7	June 30
23 Wednesday		July 8	July 1
24 Thursday		July 9	July 2
25 Friday		July 10	July 3
<b>26 Saturday</b>		July 11	July 4
<b>27 Sunday</b>		July 12	July 5
28 Monday		July 13	July 6
29 Tuesday		July 14	July 7
30 Wednesday		July 15	July 8



**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**July 2021**

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

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**August 2021**

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

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**September 2021**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Wednesday		September 16	September 9
2 Thursday		September 17	September 10
3 Friday		September 18	September 11
<b>4 Saturday</b>		September 19	September 12
<b>5 Sunday</b>		September 20	September 13
6 Monday	<b>Labor Day – (US &amp; Canada)</b>	September 21	September 14
7 Tuesday	Rosh Hashana begins at Sundown	September 22	September 15
8 Wednesday		September 23	September 16
9 Thursday		September 24	September 17
10 Friday		September 25	September 18
<b>11 Saturday</b>	Patriot Day	September 26	September 19
<b>12 Sunday</b>		September 27	September 20
13 Monday		September 28	September 21
14 Tuesday		September 29	September 22
15 Wednesday	Yom Kippur begins at Sundown	September 30	September 23
16 Thursday		October 1	September 24
17 Friday		October 2	September 25
<b>18 Saturday</b>		October 3	September 26
<b>19 Sunday</b>		October 4	September 27
20 Monday		October 5	September 28
21 Tuesday	First Day of Sukkot	October 6	September 29
22 Wednesday	Fall Begins	October 7	September 30
23 Thursday		October 8	October 1
24 Friday		October 9	October 2
<b>25 Saturday</b>		October 10	October 3
<b>26 Sunday</b>		October 11	October 4
27 Monday	Last Day of Sukkot (Sundown)	October 12	October 5
28 Tuesday		October 13	October 6
29 Wednesday		October 14	October 7
30 Thursday	Franchise Expo West Live & OnLine 9/30 - 10/2, Phoenix, AZ	October 15	October 8

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**October 2021**

<b>Date/Day</b>	<b>Holiday</b>	<b>14 Day Rule</b>	<b>7 Day Rule</b>
1 Friday		October 16	October 9
<b>2 Saturday</b>		October 17	October 10
<b>3 Sunday</b>		October 18	October 11
4 Monday		October 19	October 12
5 Tuesday		October 20	October 13
6 Wednesday		October 21	October 14
7 Thursday		October 22	October 15
8 Friday		October 23	October 16
<b>9 Saturday</b>		October 24	October 17
<b>10 Sunday</b>		October 25	October 18
11 Monday	<b>Columbus Day</b>	October 26	October 19
12 Tuesday		October 27	October 20
13 Wednesday	ABA Forum on Franchising 10/13 - 10/15 , Navy Day	October 28	October 21
14 Thursday		October 29	October 22
15 Friday		October 30	October 23
<b>16 Saturday</b>		October 31	October 24
<b>17 Sunday</b>		November 1	October 25
18 Monday		November 2	October 26
19 Tuesday	Franchise Leadership & Development Conference Oct 19 -21 Atlanta, GA	November 3	October 27
20 Wednesday		November 4	October 28
21 Thursday		November 5	October 29
22 Friday	Franchise Expo Houston Live & OnLine 10/22 - 23, Houston, TX	November 6	October 30
<b>23 Saturday</b>		November 7	October 31
<b>24 Sunday</b>		November 8	November 1
25 Monday		November 9	November 2
26 Tuesday		November 10	November 3
27 Wednesday		November 11	November 4
28 Thursday	Franchise Expo South Live & OnLine 10/28 -30, Miami Beach, FL, Yom Kippur Ends (Sundown) - Millad un-Nabi	November 12	November 5
29 Friday		November 13	November 6
<b>30 Saturday</b>		November 14	November 7
<b>31 Sunday</b>	Halloween	November 15	November 8

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**November 2021**

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

**MSA Worldwide**  
**2021 Franchise Disclosure Compliance Calendar**  
**December 2021**

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