



Transforming today for tomorrow



PwC in the Caribbean **2025**

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# Transforming today for tomorrow



As we say goodbye to one year and look ahead to a new one, it's almost cliché to say that our world is changing. And as we navigate the complexities of the Caribbean's unique business landscape, it is essential to acknowledge the multifaceted challenges and opportunities that lie ahead. At PwC, we harness the diverse perspectives of our people and the power of our technology to help our clients navigate the impacts of the global megatrends to build resilience, to build trust and to deliver value for their stakeholders.

## Building a sustainable world

Our most recent hurricane season has shown that the climate crisis continues to be a pressing issue which demands our immediate attention. We in the Caribbean are particularly vulnerable to the impacts of climate change, including rising sea levels, extreme weather events, and biodiversity loss. These environmental challenges necessitate a proactive approach to sustainability and climate resilience. We are committed to sustainability. And we believe that business has a role to play. So we stand ready to help companies in the region who are considering the integration of sustainable practices into their operations or investing in green technologies, as well as collaborating with governments and communities to help mitigate the adverse effects of climate change. By doing so, we can collectively help safeguard our natural resources and ensure a sustainable future for generations to come.

## Digital inclusion

PwC's Global Workforce Hopes and Fears Survey 2024 highlights that workers are increasingly embracing AI and prioritising skills growth amid rising workloads and an accelerating pace of change. This digital transformation presents both opportunities and challenges. On one hand, AI and digital technologies can enhance efficiency, drive innovation, and create new business models. On the other hand, they require a skilled workforce and robust cybersecurity measures to protect against emerging threats. Investing in digital literacy, upskilling our workforce, and strengthening our cybersecurity frameworks, allows us to harness the potential offered by an ever more digital world.

## Trust in what matters

We continue to support our clients in building trust with all of their stakeholders, through every step of their evolution, managing emerging risks and regulations along the way. AI and emerging technologies are building excitement with the potential they offer - from productivity gains and cost savings to new and reimagined business models. But the threats of data security and privacy, misinformation, and risks related to insufficient governance processes and controls remain. And investors are eager to have more robust and reliable data to understand how the risks and opportunities are managed.

We recognise that quality in the services we deliver to our clients is key to maintaining the confidence in the integrity of our work. It's the reason we've invested so heavily in training, methodologies, technology and other resources, all the while continually reassessing the factors that drive quality, to identify opportunities for enhancement.

## Looking ahead

As we look towards 2025 and beyond, there is much to be hopeful about. As a region our history is rich with resilience and the dogged determination to build a brighter tomorrow. Now is not the time to stand still. It's time to embrace change and double down on ingenuity and innovation, unearthing opportunities we may not have seen before. Now is the time to prioritise the upskilling of our workforce to be able to thrive in an ever more digitalised world and to build a sustainable and inclusive future. Now is the time to be bold with our ideas and purposeful in our actions to tackle the problems we face head on, to begin to craft a tomorrow that supports many generations to come.

Tomorrow starts now.

A handwritten signature in black ink, reading 'Frazer Lindsay'.

Frazer Lindsay,  
CEO, PricewaterhouseCoopers Caribbean  
Region Ltd.

# Innovative leadership: driving digital transformation



## December 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						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	

# January 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
			1 New Year's Day	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	

Income Tax	Payroll Tax	VAT	Withholding
TT 15	BB 15	BB 21	BB 15
	BM 15	BS 21	JM 14
	GY 14	GY 21	
	JM 14	JM 31	
	LC 7	LC 21	
	LC 15	TT 25	
	TT 15		

# AI and automation: boosting workforce efficiency



## January 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			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	

## March 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

# February 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
						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	

Payroll Tax	VAT	Withholding
BB 15	BB 21	BB 15
BB 28	BS 21	JM 14
GY 14	GY 21	
JM 14	JM 28	
LC 7	LC 21	
LC 15	TT 25	
TT 15		



# Digital literacy: empowering employees



## February 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						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	

## April 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		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			

# March 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
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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					
			Income Tax	Payroll Tax	VAT	Withholding
			BB 15	BB 15	BB 15	BB 15
			GY 15	GY 14	BS 21	JM 14
			JM 15	JM 14	GY 21	
			LC 25	JM 31	JM 31	
			LC 31	LC 7	LC 21	
			TT 31	LC 15	LC 15	
				TT 15	TT 25	

# Tech empowering a global workforce



## March 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						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					

## May 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				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 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18 Good Friday	19
20	21	22	23	24	25	26
27	28	29	30			

Income Tax  
BB 30  
GY 1  
GY 30  
TT 15  
TT 30

Payroll Tax  
BB 15  
BM 15  
GY 14  
JM 14  
LC 7  
LC 15  
TT 15

VAT  
BB 21  
BS 21  
GY21  
JM 30  
LC 21  
TT 25

Withholding  
BB 15  
JM 14



# Leveraging big data to make decisions



## April 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		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			

## June 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
				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

Payroll Tax	VAT	Withholding
BB 15	BB 21	BB 15
GY 14	BS 21	JM 14
JM 14	GY21	
LC 7	JM 30	
LC 15	LC 21	
TT 15	TT 25	

# Cybersecurity protection for the digital age



## May 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				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

## July 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		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 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
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					

Income Tax	Payroll Tax	VAT	Withholding
BB 15	BB 15	BB 21	BB 15
GY 15	GY 14	BS 21	JM 14
JM 15	JM 14	GY 21	
LC 25	LC 7	JM 30	
TT 30	LC 15	LC 21	
	TT 15	TT 25	

# Human-tech synergy to enhance productivity



## June 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	21	21
22	23	24	25	26	27	28
29	30					

## August 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					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						

# July 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
		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		

Income Tax	Payroll Tax	VAT	Withholding
GY 1	BB 15	BB 21	BB 15
TT 15	BM 15	BS 21	JM 14
TT 30	GY 14	GY 21	
	JM 14	JM 31	
	LC 7	LC 21	
	LC 15	TT 25	
	TT 15		

# Leveraging partnerships for technology



## July 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		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 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	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				

# August 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
					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						

Payroll Tax	VAT	Withholding
BB 15	BB 21	BB 15
GY 14	BS 21	JM 14
JM 14	GY21	
LC 7	JM 29	
LC 15	LC 21	
TT 15	TT 25	

# Crafting personalised experiences with analytics



## August 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					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						

## October 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			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 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
	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				

Income Tax	Payroll Tax	VAT	Withholding
BB 15	BB 15	BB 21	BB 15
BB 30	GY 14	BS 21	JM 14
GY 15	JM 14	GY 21	
JM 15	LC 7	JM 30	
LC 25	LC 15	LC 21	
TT 30	TT 15	TT 25	



# Ethical AI: balancing innovation with ethics



## September 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	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				

## November 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						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 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
			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	

Income Tax	Payroll Tax	VAT	Withholding
GY 1	BB 15	BB 21	BB 15
TT 15	BM 15	BS 21	JM 14
	GY 14	GY 21	
	JM 14	JM 31	
	LC 7	LC 21	
	LC 15	TT 25	
	TT 15		



# Sustainable tech: green innovations ahead



## October 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			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	

## December 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	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 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
						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						

Payroll Tax	VAT	Withholding
BB 15	BB 21	BB 15
GY 14	BS 21	JM 14
JM 14	GY 21	
LC 7	JM 28	
LC 15	LC 21	
TT 15	TT 25	

# Digital equity: bridging the gap together



## November 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						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						

## January 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				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

# December 2025

Sun	Mon	Tues	Wed	Thu	Fri	Sat
	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 Christmas Day	26 Boxing Day	27
28	29	30	31			

Income Tax	Payroll Tax	VAT	Withholding
BB 15	BB 15	BB 21	BB 15
GY 15	GY 14	BS 21	JM 14
GY 31	JM 14	GY 21	
JM 15	LC 7	JM 31	
TT 31	LC 15	LC 21	
	TT 15	TT 25	

# Territory principal tax filings and payment deadlines



## The Bahamas

The main source of taxation in the Commonwealth of The Bahamas is derived from the imposition of customs duties on the importation of most goods, along with VAT.

VAT returns are required to be filed online and VAT payments are to be made by the 21st of the month following the end of the VAT period, whether monthly or quarterly.

There are no significant corporate or individual income tax filing deadlines in the Commonwealth of The Bahamas due to the absence of income taxes.

## Territory principle tax filing and payment deadlines



### Barbados

<b>Income Tax:</b>	Estimated tax for individuals earning > 25% of their income from business/ rent due on 15 June, 15 September and 15 December. The balance must be paid on filing of the Income Tax Return by 30 April of the following year. Other individuals must pay 50% of the income tax due on filing the Income Tax Return on 30 April of the following year and the remainder on 30 September.
<b>Corporate Income Tax:</b>	<b>Companies with Fiscal Periods Ended (FPE) Jan – Sep:</b> Prepayments are due on a monthly basis and final payment due by the following 15 March.  <b>Companies with FPE Oct – Dec:</b> Prepayments are due on a monthly basis and final payment due by the following 15 June.
<b>Withholding:</b>	Remittance of tax deducted from payments made by the 15th of the following month or within 7 days of the tax being withheld.
<b>Payroll:</b>	Remittance of PAYE and Social Security by the 15th of the following month.
<b>VAT:</b>	Filing of bimonthly or monthly, in certain instances, VAT Return by the 21st of the month following the end of the VAT accounting period.
<b>Tax on Assets:</b>	Remittance of Tax on Assets by the 15th of the month following the three month periods ending 28 February, 31 May, 31 August and 30 November.

## Territory principle tax filing and payment deadlines



### Bermuda

There are no significant corporate or individual income tax filing deadlines in Bermuda due to the absence of income taxes. Payroll taxes (applicable to employees normally resident in Bermuda) are payable quarterly on or before 15 January, 15 April, 15 July and 15 October of each year.

The main sources of taxation in Bermuda are payroll taxes and the imposition of customs duties on the importation of most goods.



### British Virgin Islands

There are no significant tax payment or filing deadlines in the British Virgin Islands due to the absence of income, corporate, capital gains, or withholding taxes.

The main sources of taxation in the British Virgin Islands are payroll taxes, business registration and import duties.



### Cayman Islands

There are no significant tax payment or filing deadlines in the Cayman Islands due to the absence of income or capital taxes. The main sources of taxation in the Cayman Islands are the imposition of customs duties on the importation of most goods and the levying of fees by government for work permits, trade and business licenses and other business related activities.

## Territory principle tax filing and payment deadlines



### Guyana

<b>Income Tax:</b>	Self-employed Individuals, payment of estimated Income Tax 1 April, 1 July, 1 October, and 31 December of each year.
<b>Companies Income Tax</b>	Payment of estimated Corporation Tax – 15 March, 15 June, 15 September and 15 December.
<b>Filing of Individual/ Corporation tax returns</b>	Tax Returns for prior year along with final tax payment – 30 April.
<b>Withholding:</b>	Remittance of tax within 14 days of the month after the payment was made.
<b>Payroll:</b>	Remittance of PAYE by the 14th of the following month.
<b>Social Security:</b>	Remittance by the 15th day of the following month.
<b>VAT</b>	Filing of monthly VAT Return and payment due by 21st day of the month after the end of the VAT period.



### Jamaica

<b>Income Tax:</b>	Declaration of Estimated Income & Tax Payable – 15 March. Quarterly estimated tax payments – 15 March, 15 June, 15 September and 15 December. Filing of Annual Income Tax Return for prior year plus final tax payment – 15 March.
<b>Withholding:</b>	Remit tax/contractors levy deductible from payments made in each calendar month by the 14th of the following month along with the prescribed return.
<b>Payroll:</b>	Filing of Return of Employer's Monthly Payroll Deductions and remittance of PAYE, Education Tax, NIS, NHT and HEART contributions by the 14th of the following month. An Annual Employer's Return in respect of all Payroll deductions is due by 31 March after the calendar year end.
<b>VAT:</b>	Filing of monthly General Consumption Tax (GCT) Return along with payment by the last working day (excluding Saturdays, Sundays and public holidays) of the following month.



## Territory principle tax filing and payment deadlines



### St. Lucia

**Income Tax:** There is withholding of tax from salaries (pay-as-you-earn or PAYE) based on tax codes obtained when employees register with the Inland Revenue Department. Tax withheld by employers is paid to the Inland Revenue on a monthly basis. Self-employed persons and individuals in partnerships are required to pay instalments by 25 March, 25 June, and 25 September. Any additional tax due is payable with the PIT return by 31 March in the following year.

**Corporate Income Tax:** Tax is payable in instalments on 25 March, 25 June, and 25 September in each year of income, based on the preceding year's income. Any remainder is payable within three months of the end of the fiscal year.

**Payroll:** Remittance of Social Security by the 7th of the following month. Remittance of PAYE by the 15th of the following month.

**VAT:** Filing of monthly VAT returns by the 21st of the month following the end of the VAT accounting period.



### Trinidad & Tobago

**Income Tax:** Companies & Self-Employed Individuals: Payment of Estimated Income Tax/ Corporation Tax/Petroleum Profit Tax, Unemployment Levy, Business Levy, Green Fund Levy – 31 March, 30 June, 30 September and 31 December.

Supplemental Petroleum Tax is computed quarterly, to be paid and return filed by 15th of the month following the end of the quarter.

Filing of Annual Income/Corporation/Petroleum Tax Returns for prior year along with final tax payment – 30 April.

**Withholding:** Remittance of tax within 30 days of making chargeable payment.

**Payroll:** Remittance of PAYE, National Insurance and Health Surcharge by the 15th of the following month.

**VAT:** Filing of bimonthly VAT Return and payment due by the 25th of the following month.

### 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
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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			



### 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		

