

Days	Significance
2	It takes 2 days for a stock trade to settle (3 days prior to 2017)
3	Right of Rescission: set forth by the Truth in Lending Act, a borrower can cancel a home equity loan or line of credit, or refinance transaction within 3 days of the agreement.
14	Considered to use a dwelling unit as a residence if you use it for personal purposes during the tax year for more than the greater of: 14 days or 10% of the total days you rent it to others at a fair rental price.
20	The first 20 days of skilled nursing is paid for by Medicare
20	A CFP professional has 20 days from the date a complaint is filed to answer the complaint. If no Answer is received, the allegations in the complaint are deemed admitted and the CFP professional's right to use the CFP certification marks is administratively revoked.
30	Must notify CFP Board of a conviction other than misdemeanor traffic offenses or traffic ordinance violations within 30 days.
30/20	The CFP professional is given 30 days within which to file a written response to a notice of investigation. If no response is received within the allotted 30 days, CFP Board will send a second request to the CFP professional. The CFP professional is given an additional 20 days to file a response. If no response is received, CFP Board will issue a formal complaint.
30/31	Life insurance companies generally offer a payment "grace period" of 30 or 31 days. Your coverage continues as long as you pay the amount owed within the grace period
30	HIPPA protection for newborns and adopted children lasts for 30 days.
30	Wash Sale Rule: If you buy back a security that you have sold for a loss within the last 30 days it will trigger a wash sale.
45	45 days is the limit to identify property for a Section 1031 Deferred Like-Kind Exchange.
45	Must notify CFP Board of a change of address or contact change within 45 days.
60	For a dividend to be considered a qualified dividend, it must be held for at least 61 days out of the 121-day period that began 60 days before the ex-dividend date.
60/30	Time to enroll in health insurance after a triggering event. 60 days after the triggering event normally with the Marketplace and 30 days typically for workplace plans.
60	No coinsurance for Medicare Part A for the first 60 days
60	Indirect rollover of retirement assets for a tax-free transfer. After 60 days it becomes a taxable event.
61	\$335 Coinsurance for Medicare Part A kicks in after 61 days.
80	After the first 20 days of skilled nursing, Medicare will cover a portion of the next 80 days. During this time the beneficiary must pay the daily deductible or coinsurance fee.
90	ESOP plan sponsors must provide an annual notice to participants eligible for diversification in the first 90 days of the plan year.
91	\$670 Coinsurance for Medicare Part A kicks in after 91 days.
120	First time home buyer IRA exemption, you have 120 days from the date of the distribution.
151	No further Medicare Part A coverage after 151 days.
180	Lockup period: after a IPO new issue comes to market insiders must wait 180 days before they can sell their stock.
180	Must complete like-kind exchanges of property within 180 days.
210	Medicare will pay for Hospice care for up to 210 days.
270	Commercial paper must mature in 270 days or less, otherwise it must be registered with the SEC.
18/36*	COBRA continuation coverage for 18 months in the event of termination, or 36 months in the event of death or divorce.