Business-Day Counting Conventions

> Two people can both say "10 business days" and mean two different end dates, depending on whether the start date counts and which holiday list applies.

A "business day" count sounds like plain arithmetic, but it hides at least three separate decisions, whether the starting day itself counts, whether Saturday and Sunday are the only excluded days or a custom workweek applies, and which holiday calendar (if any) is subtracted. Two calculations that both call themselves "10 business days from today" can land on different dates if they resolve those three decisions differently, and neither side is wrong. They are just using different conventions.

14 calendar days from a Thursday start



Shaded boxes: a weekend pair and one holiday, none of which count as business da

Result depends on the convention:

Start excluded, weekends only: da **Start excluded + 1 holiday: day**

Same "10 business days" phrase, two legitimate answers -- the difference is the sta

The same nominal business-day count lands on different calendar dates depending on which convention is stated.

The three decisions hiding inside "business days"

First, does the count start on the reference date itself, or the day after it? Second, which days are excluded as non-working, the default Saturday/Sunday pair, or a custom workweek such as a Sunday-Thursday schedule used in some regions? Third, is a public or company holiday list subtracted on top of the weekend exclusion, and if so, whose list (a specific country, a specific office, an internal calendar)? Every one of WhenMath's business-day engines states all three explicitly next to the result instead of leaving them implicit.

Why "10 business days" from two people can differ

If one person counts the start day and the other does not, their two counts diverge by exactly one calendar day before any weekend or holiday is even considered. Add a custom workweek or a holiday calendar on one side only, and the gap widens further. This is not a rounding error or a bug. It is two different, individually valid definitions being applied to the same phrase without either side stating which one they mean.

How to avoid the mismatch

When a business-day count matters (a contractual deadline, a payment term, a filing window), state the convention alongside the number, such as "10 business days, start date excluded, US federal holidays, Monday-Friday workweek." That single sentence removes all three ambiguities at once. WhenMath's business-day engines surface these same three settings as explicit inputs rather than baking in one silent default.

Key takeaway. A business-day count is only unambiguous once you state whether the start date counts, which days are excluded, and which holiday calendar applies. State all three whenever the count has real consequences.

Frequently asked

Is there one universally correct business-day convention?

No. Different contracts, payroll systems, and countries use different combinations of the three settings above. The only universal rule is that the convention should be stated explicitly rather than assumed.

Does WhenMath default to one convention?

Each business-day engine shows its counting rule, workweek definition, and holiday setting as visible inputs next to the result, and states which ones were used in the receipt, rather than hiding a silent default.

What happens if a deadline falls on a non-business day?

That is a separate decision (roll forward, roll backward, or leave as-is) covered by the Business-Day Solver and the deadline engines, not something a plain business-day count answers on its own.

WhenMath is a browser-local calculation tool, not a legal, payroll, or scheduling authority. This guide explains a calculation convention; it is educational, not a determination that any specific contract, employer, or jurisdiction follows it.