

Holiday Spending and Savings Resolutions

At [America Saves](#), our goal is to promote the importance of savings and encourage individuals and families to take financial action. To help the people you serve save more successfully and to promote the importance of savings at a national level, we have put together this resource packet with you in mind.

This resource packet contains:

- A sample article
- Social media content
- Tools and resources

Use these resources to **communicate with the public, your audience, and with other organizations to help promote the importance of savings**. Look for new packets from America Saves every six weeks.

We encourage you to use this material to:

- Augment the savings information you already provide to others;
- Encourage individuals to [join as 'Savers' in the America Saves campaign](#), thereby creating and committing to a basic savings or debt reduction plan;
- Position your organization as "in front" of the savings message and the need to save, particularly in uncertain economic times;

We want to hear from you. Please take a moment to [complete this four-question survey](#) on the usefulness of this material. Questions or Comments? Contact [Katie Bryan](#).

Our next resource kit will be about America Saves Week, being held February 25 – March 2, 2013. If you have not yet signed up to participate visit <http://americasavesweek.org/sign-up-for-america-saves-week>

This resource packet includes:

1. [Sample Article](#)
2. [Facebook and Twitter Posts](#)
3. [Tools and Resources](#)
4. [Four-question survey](#)

Sample Article

Use this content for your blog, newsletter, email communications, or any other publication. You can either rewrite the information or use as a guest post. (If you would like to this post, we ask that you please link back to [America Saves](#))

5 Resolutions to Get You Saving in the New Year

By Katie Bryan, [America Saves](#) Communications Manager

As the end of 2012 quickly approaches, make sure to give your finances a checkup and discover if you need to make saving your New Year's resolution. You may discover that you have debt you need to pay down or that you are ready to take the next step in savings. Helping yourself and your family save successfully for the future should be near the top of your resolution list – and it's one resolution you *can't afford* to break! Remember, you don't have to make a lot of money to save successfully. Start Small. Think Big.

5 Resolutions to Get You Saving in the New Year

1. Get Out of Debt

The best investment most borrowers can make is to pay off consumer debt with double-digit interest rates. **How to do it:** Find places to cut your spending so that you can [pay down your debts faster](#).

2. Save for Emergencies

Having an emergency savings fund may be the most important difference between those who manage to stay afloat and those who are sinking financially. In a [recent survey](#), only 49% of families said they had extra funds (not including lines of credit) available to pay for an unexpected expense of \$1,000. [Don't find yourself unprepared in 2013](#). **How to do it:** Save a Portion of Your Tax Refund.

3. Save for Retirement

Many employees turn down free money from their employer by not signing up for a work-related retirement program such as a 401(k) plan. If they did participate, with a dollar-for-dollar match they would likely receive an annual yield of greater than 100% on their investment. **How to do it:** Participate in a work-related retirement program or open up a [Roth IRA](#). Already saving? Increase the amount you save toward retirement by 1% in 2013.

4. Make Savings Automatic

It can be hard to put aside money for savings. But there is an easy way to save money without ever missing it – [Make your savings automatic](#) in 2013.

5. Buy a Home and Pay Off the Mortgage Before You Retire

The largest asset of most middle-income families is their home equity. Once these families have made their last mortgage payment, they have far lower housing expenses. **How to do it:** Almost anyone can afford to own a home with [proper preparation](#). Develop a savings plan to build up money for a down payment at purchase, for moving expenses, and for post-purchase emergency expenditures such as needed home repairs.

Savings Strategy: Save a Portion of Your Tax Refund

Tax Time is a great time to kickstart or grow your savings for the future! Use the 30 – 40 – 30 plan. Designate 30% of your refund to pay off debt and catch up on outstanding bills. Earmark 40% for current use. Use 30% to jump start an emergency fund or long term savings. You can use form 8888 to buy a U.S. Savings Bonds. Bonds are a safe and easy way to save for the future.

Are you ready to set your goal?

[America Saves](#) is an initiative of the non-profit Consumer Federation of America that encourages individuals and families to save money and build personal wealth. [Join as a saver](#) today to receive free resources, tips, and advice to help you save successfully!

Sample Tweets/Facebook

Share the following messages with your Facebook and Twitter Followers:

#SavingsTipTuesday

Nov. 27 – Let this be the year that you put an end to bringing in the New Year with financial guilt and stress. <http://ow.ly/fzUIQ> #SavingsTip Tuesday

Dec. 11 – Tips For Keeping Holiday Debt Under Control: Study Finds Holiday Spending This Year Will Likely Rise <http://ow.ly/fzU86> #SavingsTipTuesday

Dec. 18 – The best investment for most borrowers is to pay off #debt with double-digit interest rates. <http://ow.ly/fzRoP> #SavingsTipTuesday

Dec. 25 – America Saves wishes you peace, joy, and happiness this holiday season.

Jan. 1 – Anyone can afford to own a home w/ proper preparation. Develop a savings plan to build up \$. <http://ow.ly/fzTRd> #SavingsTipTuesday

Jan. 8 – Dealing with Post-Holiday Credit Card Debt <http://ow.ly/fzYQc> Via @wisebread #SavingsTipTuesday

#SavingsFactFriday

Nov. 30 – Participate in a work retirement program or open a Roth IRA in 2013. Or Increase savings amount by 1%. #SavingsFactFriday Via @AmericaSaves

Dec. 14 – Tax Time is a great time to kickstart or grow your savings for the future! #SavingsFactFriday Via @BondsMakeitEasy <http://ow.ly/fzSEw>

Dec. 21 – 401(k) retirement plans can make for a financially secure retirement. <http://ow.ly/fzXJL> #SavingsFactFriday Via @FINRAFoundation

Dec. 28 – Putting aside fifty cents a day will allow you to #save nearly \$500. #SavingsFactFriday Via @America Saves

Jan. 4 – Find places to cut your spending so that you can pay down your debts faster in 2013 <http://ow.ly/fzT2h> #SavingsFactFriday

Jan. 11 – Transferring money from checking to savings is the fastest way to #save \$500 to \$1,000 <http://ow.ly/e7CIM> #SavingsFactFriday

Tools and Resources

Share the following tools and resources with your audience and with other organizations:

America Saves

- [Get Out of Debt](#)
- [Save for Emergencies](#)
- [Save Automatically](#)
- [Save for Retirement](#)
- [Save for a Home](#)

Saving at Tax Time

- [Great Reasons to Buy Tax Time Savings Bonds](#) – Bonds Make it Easy

Saving for Retirement

- [Smart 401\(k\) Investing](#) –from Financial Industry Regulatory Authority (FINRA)
- [Ballpark E\\$timate](#) – from Choose to Save
- [TSP Roth Option](#) – from Financial Industry Regulatory Authority (FINRA)

America Saves Blog (Holiday Spending)

- [Tips For Keeping Holiday Debt Under Control: Study Finds Holiday Spending This Year Will Likely Rise](#)
- [How to Save \\$8,117 By Changing Your Black Friday Habits](#)
- [Layaway During the Holidays: Bad or Good Idea?](#)
- [Planning For Holiday Spending](#)
- [Saving Money During the Holidays](#)

More on Holiday Savings and Spending from @Wisebread

- [How to Deal With Post-Holiday Credit Card Debt](#)
- [Why People Go Crazy Over Holiday Sales](#)
- [11 Ways to Save on Holiday Travel](#)

Visit the [America Saves blog](#) over the next six weeks for more articles on holiday spending and savings resolutions.