

Saving and Older Americans

April 29 – June 9

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 includes:

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

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

We encourage you to use this material to:

- Augment the savings information you already provide to others;
- Encourage individuals to [Pledge 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 [Joanne Martonik](#).

Our next resource kit will be about College Savings being held June 10 – July 21, 2013.

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 use as a guest post, we ask that you please link back to America Saves)

The State of Older Americans and Savings

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

The numbers are shocking.

- In 2012, the average **credit card debt** among adults aged 65+ was **\$9,283** (Demos).
- **One-third** of senior households has no money left over each month or **is in debt after meeting essential expenses** (Institute on Assets and Social Policy).
- The share of **Americans 65 and older in the labor** force went from 12.1% in 1990 to **16.1% in 2010** (Census).
- **60% of women over 65** across the country **lack the incomes to meet basic expenses** (Wider Opportunities for Women).



As part of [Older Americans Month](#), America Saves is stressing the need for all Americans to save for their future. With Americans, especially women, living longer – the reality is that Americans need to save more money for retirement or to work longer.

Tips to Prepare to Live Debt Free in Retirement

1. Start saving, keep saving, and stick to your goals
2. [Know how much you will need for retirement](#)
3. Save at work and/or through a [Roth IRA](#)
4. Find [places to cut back](#) so you can save more

Already Retired and Need Help: You Gave, Now Save

Millions of low-income seniors continue to miss out on [nearly \\$1.2 billion in benefits](#) that can help them pay for their health care, prescriptions, food, utilities, and more. These aren't handouts—by working hard their whole lives, older adults have paid into the programs that can now provide them support needed to remain healthy and independent.

- [BenefitsCheckUp](#) —a service of the National Council on Aging (NCOA)—is the nation's most comprehensive web-based service offering information on benefits programs, specifically programs for people with Medicare and limited income and resources.
- [The Eldercare Locator](#), a public service of AoA and administered by n4a, is a nationwide service that connects older adults and their caregivers with information on senior services. The Locator is available both online <http://eldercare.gov> and as a toll-free hotline at 1-800-677-1116.

About Older Americans Month

Older Americans Month is a proud tradition that shows our commitment to honoring the value that elders contribute to our communities. This year's Older Americans Month theme—"Unleash the Power of Age!"—highlights the significant contributions made by thousands of older Americans across our nation. The event is organized by the [Administration for Community Living](#) and the [Administration on Aging](#).

Sample Tweets/Facebook Posts

Share the following messages with your Facebook and Twitter Followers:

Monday, April 29- Webcast for #College Seniors/Young Workers- Take Charge of Your #Financial #Future-tomorrow! <http://ow.ly/kpT9n> @USDOL @AmericaSaves

Tuesday, April 30- Make short-term goals- #save \$20 a month. It's easier when your goals are in sight. #SavingsTipTuesday @AmericaSaves <http://ow.ly/ksPCj>

Tuesday, April 30- Last Chance! Get #savings tips straight to your phone from @AmericaSaves – You could win \$500 <http://ow.ly/jhljN>

Wednesday, May 1- Happy #Older #Americans Month! How are you celebrating? #UnleashAge <http://ow.ly/kq4gi>

Thursday, May 2- #Saving for a #home? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>

Friday, May 3- In 2012, the average **credit card debt** among adults aged 65+ was **\$9,283**. #SavingsFactFriday #UnleashAge

Saturday, May 4- #Saving for #education? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>

Sunday, May 5- Join @HancockCoSaves Basic #Budgeting Classes through May and June! #ohio <http://ow.ly/kpWHD> @AmericaSaves

Monday, May 6- See how fast \$25 earning compound interest can add up <http://bit.ly/11CQjb6> #teens #money #saving @FINRAFoundation @AmericaSaves

Tuesday, May 7- Find Help for Difficult Financial Times @USAgov @AmericaSaves <http://ow.ly/jzJ8u> #SavingsTipTuesday

Wednesday, May 8- #Saving for #emergencies? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>

Thursday, May 9- Half of Americans say they have \$2,000 for #emergencies. Budgeting can help you weather tough times- <http://ow.ly/ksMs2> @AmericaSaves

Friday, May 10- 1/3 of #senior households has no# money left over each month or is in #debt after meeting essential expenses. #SavingsFactFriday #UnleashAge

Saturday, May 11- #Saving for #retirement? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF> #UnleashAge

Sunday, May 12- Spot & avoid #investment #fraud. @FINRAFoundation uncovers tricks used to trap victims <http://bit.ly/12IzTiO> #money #freeDVD @AmericaSaves

Monday, May 13- Join @_VASaver_ on May 16 at the Spring Career, Lifestyle & #Financial Fitness Fair #Roanoke <http://ow.ly/kpXnU> @AmericaSaves

Tuesday, May 14- What are you doing to #celebrate Older Americans Month? #UnleashAge <http://ow.ly/kq4gi>

Wednesday, May 15- #Saving to pay off #debt? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>

Thursday, May 16- Join @_VASaver_ TODAY at the Spring Career, Lifestyle & #Financial Fitness Fair #Roanoke <http://ow.ly/kpXnU> @AmericaSaves

Friday, May 17- Do you have #estate planning in your future? Read all the great info the #IRS provides- <http://ow.ly/kqjct> #UnleashAge

Saturday, May 18- Need help #saving? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>

Sunday, May 19- #Saving for #retirement? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF> #UnleashAge

Monday, May 20- Set a goal, make a plan, #save automatically- pledge to #save today! <http://ow.ly/ksLWb> @AmericaSaves

Tuesday, May 21- Before you #invest, ask and check <http://bit.ly/MyuT94> #money #fraud #investing @FINRAFoundation @AmericaSaves #SavingsTipTuesday

Wednesday, May 22- Learn all the basics of #estate planning with @moneyXtension <http://ow.ly/kq21i> @AmericaSaves #UnleashAge

Thursday, May 23- #Saving for #emergencies? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>

Friday, May 24- By 2015, 1 of every 10 workers in the American workforce will be #women over the age of 65. #SavingsFactFriday #UnleashAge @AmericaSaves

Saturday, May 25- Need help #saving? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>

Sunday, May 26- 20 Things #Kids Need to Know to Live #Financially Smart Lives: #MoneyAsYouGrow <http://ow.ly/kqior> @AmericaSaves

Monday, May 27- Buying a #car can be more expensive than you think <http://bit.ly/12lxQLy> #teens #money #saving @FINRAFoundation @AmericaSaves

Tuesday, May 28- Join @hancockcosaves Basic #Budgeting Classes through May and June! #ohio <http://ow.ly/kpWHD> @AmericaSaves #SavingsTipTuesday

Wednesday, May 29- Need help #saving? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>

Thursday, May 30- Spot & avoid #investment #fraud. @FINRAFoundation uncovers tricks used to trap victims <http://bit.ly/12lzTiO> #money #freeDVD @AmericaSaves

Friday, May 31- Low interest rates expose seniors to fraudsters <http://wapo.st/11rtFzL> @washingtonpost @AmericaSaves #SavingsFactFriday #UnleashAge

Saturday, June 1- #Save #money monthly through an #automatic transfer from checking to #savings <http://ow.ly/kqmal> @AmericaSaves

Sunday, June 2- Buy a #home and #pay off the #mortgage before you #retire <http://ow.ly/kqmHd> @AmericaSaves

Monday, June 3- Join @hancockcosaves Basic #Budgeting Classes through May and June! #ohio <http://ow.ly/kpWHD> @AmericaSaves

Tuesday, June 4- Find places to cut back #expenses so you can #save more! <http://ow.ly/kqkgg> #SavingsTipTuesday

Wednesday, June 5- Learn all the basics of #estate planning with @moneyeXtension <http://ow.ly/kq21i> @AmericaSaves

Thursday, June 6- Get help on #socialsecurity, #medicare #costs, & more to help you in your #retirement from mymoney.gov <http://ow.ly/kqkUx> @AmericaSaves

Friday, June 7- 12% of older adults say they **will never be able to #retire**. #SavingsFactFriday #UnleashAge @AmericaSaves

Saturday, June 8- Five Fast and Easy Ways to #Save \$50 per Month <http://ow.ly/ksLgi> @AmericaSaves

Sunday, June 9- Set a goal, make a plan, #save automatically- pledge to #save today! <http://ow.ly/ksLWb> @AmericaSaves

Tools and Resources

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

America Saves

- [America Saves' Text Messages Service](#)
- [Five Fast and Easy Ways to Save \\$50 per Month](#)
- [Budgeting Can Help You Weather Tough Times](#)

Financial Industry Regulatory Authority (FINRA)

- [Protect Yourself and Others From Fraud](#)
- [Tricks of the Trade: Outsmarting Investment Fraud free DVD](#)

Local Campaign and Other Resources

- [Start Early to Take Charge of Your Financial Future: A Webcast for College Seniors and Young Workers](#) (April 30)
- [May is Older Americans Month!](#)
- [Hancock County Saves Basic Budgeting Classes](#) (May-June)
- [Virginia Saves Spring Career, Lifestyle, & Financial Fitness Fair](#) (May 16)
- [Cooperative Extension Resources: Estate Planning](#)
- [IRS Estate and Gift Taxes](#)
- [MyMoney.Gov for Retirees](#)

Visit the [America Saves blog](#) over the next four weeks for more articles on Youth and Older Americans.