

Retirement

September 11 – October 20

America Saves 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, suggestions for social media content, and tools and resources designed to **help you communicate with the public, your audience, and with other organizations on the importance of savings for retirement.** Look for new packets from America Saves every six weeks.

This resource packet includes:

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

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 and;
- 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.

Our next resource kit is on Holiday Spending. If you have resources or materials you would like us to include please send them to [Katie Bryan](#).

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.

Saving for Retirement at Each Stage of Life

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

No matter how old you are, saving for retirement should be a top priority. While knowing how much you will need to live a comfortable retirement and saving to reach that goal is the key, here are some quick tips for saving for retirement during each stage of life.

Saving In Your 20's

- Save at Your Workplace – Starting early is one of the best ways to save for retirement. Take advantage of any workplace retirement plans you can and make sure to contribute enough to receive matching contributions. This is one of the few places you will get a 100% return on your “matched” investment. Don't have a workplace savings account? [Consider opening an IRA.](#)

Saving In Your 30's

- Plan for how much you will need to save with the [Ballpark E\\$timate](#) tool.
- As your salary increases, consider gradually increasing the percentage you contribute toward your retirement.
- Consider expanding your retirement portfolio to include at work or [outside of work](#) savings options.

Saving In Your 40's

- Calculate how much you will need to save for retirement. According to EBRI nearly half of workers age 45 and older have not tried to [calculate](#) how much money they will need to save so that they can live comfortably in retirement.
- Pay off as much [debt](#) as possible.
- Consider increasing retirement contributions.
- Address any life changes that could impact your retirement plan.

Saving In Your 50's

- Play Catch Up – Once you turn 50, you can make "[catch-up contributions](#)" — an extra amount, beyond the normal limits, that you can make to tax-deferred retirement plans.
- Review your accounts to learn when and how you can withdraw money from your accounts, and make sure you are on target with your savings to last your through retirement.
- [Estimate](#) how much you will receive from Social Security and determine the age you should apply for Social Security benefits.

Saving In Your 60's

- Waiting a few years can add up to greater payouts from Social Security. Decide when you should start receiving [social security benefits](#).
- Find ways to [reduce your spending](#) so that you can live within your means during retirement.

Need help finding ways to save? Take the [America Saves pledge](#) to make a commitment to yourself to save and receive emails and/or text messages to keep you motivated.

***America Saves**, managed by the Consumer Federation of America (CFA), is a non-profit research-based social marketing campaign that seeks to motivate, support, and encourage low- to moderate-income households to save money and build wealth. Learn more at [americasaves.org](#)*

Sample Tweets/Facebook Posts

Share the following messages with your Facebook and Twitter Followers:

#SavingsTipTuesday

Sept. 17 – Find help to estimate your retirement benefits & more @USAgov @AmericaSaves <http://ow.ly/oDVcd> #SavingsTipTuesday

Sept. 24 – Buy a #home and #pay off the #mortgage before you #retire <http://ow.ly/kqmHd> @AmericaSaves #SavingsTipTuesday

Oct. 1 – 3 Things Generation Y Needs to Consider About Retirement <http://ow.ly/oDWQL> via @AmericaSaves #SavingsTipTuesday

Oct. 8 – Find places to cut back #expenses so you can #save more! <http://ow.ly/kqkqg> #SavingsTipTuesday

Oct. 15 – What Generation Y Should Do Now to Save More Money for #Retirement <http://ow.ly/oDX73> via @AmericaSaves #SavingsTipTuesday

Oct. 21 – Learn all the basics of #estate planning with @moneyExtension <http://ow.ly/kq21i> #SavingsTipTuesday

#SavingsFactFriday

Sept. 13 – Given the economic climate, 55% of workers plan to push back retirement #SavingsFactFriday via @MerrillLynch @AmericaSaves

Sept. 20 – Those with a #savings plan are much more likely to have adequate #emergency #savings. #SavingsFactFriday Via @AmericaSaves

Sept. 27 – Low interest rates expose seniors to fraudsters <http://wapo.st/11rtFzL> @washingtonpost @AmericaSaves #SavingsFactFriday

Oct. 4 – By 2015, 1 of every 10 workers in the American workforce will be #women over the age of 65. #SavingsFactFriday @AmericaSaves

Oct. 11 – 1/3 of #senior households has no #money left over each month or is in #debt after meeting essential expenses. #SavingsFactFriday

Oct. 18 – In 2012, the average credit card debt among adults aged 65+ was \$9,283. #SavingsFactFriday #UnleashAge

Additional Tweets/Facebook Posts

Share the following messages with your Facebook and Twitter Followers:

1. Increase your #retirement #savings by increasing the amount you are saving towards #retirement by 1% <http://ow.ly/oBmKf>
2. Goal 1 National Save for Retirement Week: Let employees know to save now for their future #NAGDCA <http://ow.ly/nMLI8> via @choosetosave
3. Take the pledge: Because you may not be able to work as long as you think. <http://ow.ly/oBuyM> via @AmericaSaves
4. You may not know what your benefits are when your spouse dies. Let @CFPB help <http://ow.ly/oBpml>
5. Contribute \$1 to your #dream trip and the other to long-term #savings. <http://ow.ly/oBqsl> via @AmericaSaves
6. No 401(k)? Learn about saving for retirement outside of work! <http://ow.ly/oKpW2> via @choosetosave

7. NRPC & @IRlonline released *Managing Your Assets In #Retirement*, a new fact sheet for consumers. <http://ow.ly/oBrDo> via @RetireOnUrTerms
8. Even if your employer doesn't offer a #retirement plan, you can still #save & get some tax benefits <http://ow.ly/oBv6C> via @AmericaSaves
9. Check out the Wells Fargo My #Retirement Plan Online Savings Tool. <http://ow.ly/oBrU0> via @RetireOnUrTerms via @WellsFargo
10. Many things can prevent making #retirement savings a priority. Here are some strategies for late savers <http://ow.ly/oHREj> @AmericaSaves
11. 62 or over? #Scam artists or family members may target you because of your #home equity/net worth. Let @CFPB help <http://ow.ly/oBpml>
12. Set a goal, make a plan, #save automatically - pledge to #save today! <http://ow.ly/ksLWb> @AmericaSaves
13. National Save for #Retirement Week – it's closer than you think. Oct. 20-26, 2013 #NAGDCA <http://ow.ly/nMLI8> via @choosetosave
14. #Saving to pay off #debt? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>
15. Looking to increase your 401(k) contributions? Then trick yourself into doing it: <http://money.us/1cJJ2Pi> #lifehack #retirement via @MONEY
16. Take the pledge: Because living in #retirement isn't free. <http://ow.ly/oBuyM> via @AmericaSaves
17. Preparing for #retirement can take decades. Review this #checklist to see if you're on track. <http://ow.ly/oBsw5> via @RetireOnUrTerms
18. Anyone who earns income (or receives alimony) can put money in an #IRA. Learn more about #retirement <http://ow.ly/oBviC> via @AmericaSaves
19. @CFPB is here to prevent others from taking your #savings or your #home. Learn more <http://ow.ly/oBpml>
20. Take the pledge: Because you don't want to work forever. <http://ow.ly/oBuyM> via @AmericaSaves
21. You need to ask the right questions about #finances, #retirement, and long-term care planning. Let @CFPB help <http://ow.ly/oBpml>
22. Get #savings tips straight to your phone from @AmericaSaves <http://ow.ly/jhIjN>
23. Ballpark E\$timate is an easy 2 pg worksheet that helps identify how much you need for retirement. <http://ow.ly/oKn9r> via @choosetosave
24. #Saving for #retirement? Get text tips & reminders from @AmericaSaves to help you reach your #goals. <http://ow.ly/kq2nF>
25. The Monthly Income & Expenses #worksheet can help you manage your \$ and prep for #retirement: <http://ow.ly/oBsUP> via @RetireOnUrTerms
26. Take the pledge: Because the sooner you start #saving for #retirement, the easier it will be. <http://ow.ly/oBuyM> via @AmericaSaves

27. What kind of retirement saver are you? Take the Retirement Personality Profiler quiz to find out!
<http://ow.ly/oKnrc> via @choosetosave PAGE BREAK

Tools and Resources

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

America Saves:

- [Save for Retirement](#)
- [Saving at Work PowerPoint](#)
- [America Saves' Text Messages Service](#)

Choose to Save:

- [Ballpark E\\$timate – interactive retirement planning tool](#)
- [Retirement Personality Profiler quiz](#)

Financial Industry Regulatory Authority (FINRA):

- [Smart 401\(k\) Investing](#)
- [Help Your Employees Achieve Their Retirement Dream](#)
- [Early Retirement Seminars 101](#)

Local Campaign and Other Resources:

- [Cooperative Extension Resources: Estate Planning](#)
- [MyMoney.Gov for Retirees](#)
- [Living to 100](#)