

## Holiday Saving and Spending October 21 – December 1

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 Saving at Tax Time. 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.

## Spend Less and Save More this Holiday Season

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

Last year, the Consumer Federation of America (CFA) and the Credit Union National Association (CUNA) [found](#) that 12 percent of people said they were planning to **spend more during the holidays** than in the previous year. That number was up from 2011 where only 8 percent planned on spending more than in the previous year. This year, help reverse this trend and plan on **spending less and saving more**. Remember, it's the thought that counts not the amount you spend. CFA and CUNA offer the following five ways to cut back on your holiday spending this year:

1. **Make a Budget, and a List:** Decide how much you can afford to spend and stay within that budget. Make a price list of all gifts and other holiday items you plan to purchase. Take the list with you shopping to avoid overspending and impulse buys.
2. **Comparison Shop:** You can easily save more than 10 percent on most items, sometimes considerably more, by comparing prices at different stores. The Internet and smart phones have made comparison shopping that much easier. But when shopping online, shop wisely. Be sure you are purchasing from a secure site and review emailed statements for accuracy as you receive them.
3. **Make Time Your Ally.** The reason to start sooner rather than later is that when you delay, you pay. At last minute, you have to settle for something, and it might cost more than you wanted or planned to pay. Another benefit to starting early: It gives you more time to find the "right" gift and avoid impulsive decisions, which too often leave you less happy with your purchase.
4. **See what's in your supply drawer:** You may have more wrapping paper, ribbons, unused cards and gift boxes stored away from last season than you realize. Use up those holiday supplies first to trim down the amount you'll have to buy this season.
5. **Find Some Low- or No-Cost Ways to Celebrate.** Adding a few changes can ease the strain on your spending budget. For example, draw names to limit the number of people you have to purchase gifts for; give homemade items; make your own gift wrap; organize a potluck rather than trying to make, and pay for, the entire holiday meal.

With the money you save on gifts, you can give yourself the gift of financial freedom by [paying down debt](#) or building your [emergency savings](#) fund.

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

**Oct. 22** – How to #Save \$8,117 By Changing Your Black Friday Habits <http://ow.ly/pXhpw> via @AmericaSaves

**Oct. 29** – Tips for Keeping #Holiday Debt Under Control: Study Finds Holiday Spending Will Likely Rise <http://ow.ly/fzU86> #SavingsTipTuesday

**Nov. 5** – Need to pay off debt from last holiday? Pay off #debt with double-digit interest rates. <http://ow.ly/fzRoP> #SavingsTipTuesday

**Nov. 12** – Spend Less and Save More this Holiday Season: Make a Budget and a List. <http://ow.ly/pXJka> #SavingsTipTuesday

**Nov. 19** – Want to deck your own halls this #holiday season? You can afford a home if you make a savings plan <http://ow.ly/fzTRd> #SavingsTipTuesday

**Nov 26** – 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> #SavingsTipTuesday

## #SavingsFactFriday

**Oct. 25** – In 2011, Americans purchased \$52 billion worth of merch over Thanksgiving weekend. Don't impulse buy! #SavingsFactFriday

**Nov. 1** – Take the pledge: The sooner you start #saving for the #holidays, the better they will be. <http://ow.ly/oBuyM> via @AmericaSaves

**Nov. 8** – The average holiday shopper will spend \$107.50 on themselves. Consider #saving instead. <http://ow.ly/kq2nF> #SavingsFactFriday

**Nov. 15** – Putting aside fifty cents a day will allow you to #save nearly \$500. #SavingsFactFriday Via @America Saves

**Nov. 22** – Find places to cut your spending so that you can pay down your debts faster in 2014 <http://ow.ly/fzT2h> #SavingsFactFriday

**Nov. 29** – Transferring money from checking to savings is the fastest way to #save \$500 to \$1,000 <http://ow.ly/e7CIM> #SavingsFactFriday

## Additional Tweets/Facebook Posts

Share the following messages with your Facebook and Twitter Followers:

1. Spend smart during #holidays. A few well chosen gifts will be more appreciated than a costly pile <http://ow.ly/pV2NA> via @AmericaSaves
2. #Layaway During the #Holidays: Bad or Good Idea? <http://ow.ly/pXhMO> via @AmericaSaves
3. Helping yourself & your family #save successfully for the future should be at the top of your resolution list via @AmericaSaves
4. Tip to Save During the Holidays: Decide how much you can spend. <http://ow.ly/pX9nu> via @Bankrate
5. Save for #holiday #presents rather than relying on #credit <http://ow.ly/pV4nN> via @AmericaSaves
6. Plan For #Holiday #Spending <http://ow.ly/pXidl> via @AmericaSaves

7. Still need a #gift idea? Here are some that will help others reduce #debt and #save more. <http://ow.ly/pV56l> via @AmericaSaves
8. Tip to #Save During the Holidays: Pay off Credit Cards as Soon as Possible. <http://ow.ly/pX9nu> via @Bankrate
9. Remember: there's more to the #holidays than #gifts & we SHOULD NOT spend \$ we don't have. <http://ow.ly/pV9A2> via @AmericaSaves
10. Tip to #Save For the Holidays: You can #save more than 10% by comparing prices at different stores. via @AmericaSaves
11. Planning & #saving extra for the #holidays will keep you from incurring #debt during the holidays. <http://ow.ly/pXbPl> via @AmericaSaves
12. Set a goal, make a plan, #save automatically - pledge to #save today! <http://ow.ly/ksLWb> @AmericaSaves
13. Encourage kids to save when they get #money during the #holidays <http://ow.ly/pXcCx> via @AmericaSaves
14. #Saving for the #holidays? Get text tips & reminders from @AmericaSaves to help! <http://ow.ly/kq2nF>
15. Review last year's #holiday statements to get an idea of how much you spent the previous year. <http://ow.ly/pXdqC> via @AmericaSaves
16. 9 Tips to #Save Money on Holiday Shopping <http://ow.ly/pXkzy> via @wisebread
17. Learn How to Recover from Your #Holiday #Spending <http://ow.ly/pXeVC> via @AmericaSaves
18. Ways to Make Money Over the Holiday Break <http://ow.ly/pXlOZ> via @wisebread
19. Go the library to check out a good movie each day during the #holiday season...THEY ARE #FREE! <http://ow.ly/pXqdR> via @AmericaSaves
20. A thrifty but Grinch-free holiday <http://ow.ly/pXmNf> via @washingtonpost @singletarym
21. Do not #overspend on anything. If you cannot afford it, don't do it or ask others to pitch in. <http://ow.ly/pXqdR> via @AmericaSaves
22. Get #savings tips straight to your phone from @AmericaSaves <http://ow.ly/jhIjN>
23. Pre-plan your meals, #holiday parties & activities, and shopping. <http://ow.ly/pXqdR> via @AmericaSaves
24. Holiday Savings Guide <http://ow.ly/pXnIj> via @RealSimple
25. Tips For Keeping #Holiday #Debt Under Control <http://ow.ly/pXqFA> via @AmericaSaves

# Tools and Resources

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

## 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](#)

## Additional Resources

- USA.gov - [10 Holiday Tips](#)

## 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.