

## Saving at Tax Time December 9 – January 15

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 saving at tax time.** 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 America Saves Week.** If you have any resources or materials you would like us to include please send them to [Katie Bryan](#) by **December 30<sup>th</sup>, 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.

## Tips to Get the Most Value from Your Tax Refund

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

Tax time is one of the few opportunities when low-income households receive a sizable amount of money – especially if they take advantage of the [earned-income tax credit](#). While it may be tempting to spend that money on wants vs. needs, saving your tax refund can protect you from needing to turn to payday loans or high-cost credit later in the year, and can serve as the foundation to grow your savings.

Here are four ways to get the most value from your tax refund next year:

- 1. Pay down your debt.** Use your refund for some much needed [debt relief](#). Pay off your credit card balance. Alternatively, you can apply your refund toward other debts, like a car loan or a home equity loan.
- 2. Save for a rainy day.** Why not give yourself an even bigger return on your tax refund by putting the money into a share or savings account? It's always helpful to have a savings account to draw from when a major car repair bill, medical emergency or other [unexpected expense](#) comes along. That way, you don't have to borrow money and add to your debt-load.
- 3. Consider your financial goals.** Trying to save for a [house](#) or [car](#) down payment? Hope to contribute to your child's [college tuition](#)? Consider applying your tax refund toward these goals. If you don't yet have a set of short-term and long-term financial goals, [put one together](#). You'll be more conscientious about how you spend your refund or any other extra money that comes your way.
- 4. Save your refund for a chance to win \$25,000.** This year, instead of taking your refund as one check or direct deposit, use IRS Form 8888 to “split” your refund. All you need is your savings account information OR you can decide to order a U.S. Savings Bond for yourself or someone else (no account information needed!). Learn more at <https://www.saveyourrefund.com/>

Remember, you work hard for your money and you deserve to enjoy a healthy financial lifestyle. Put some thought into how you use your tax refund. Making smart financial decisions is not always easy, but it will definitely benefit you and your family over the long term.

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 nonprofit Consumer Federation of America (CFA), seeks to motivate, encourage, and support low- to moderate-income households to save money, reduce debt, and build wealth. Learn more at [americasaves.org](https://americasaves.org)*

# Sample Tweets/Facebook Posts

Share the following messages with your Facebook and Twitter Followers:

## #SavingsTipTuesday

**Dec. 10** – Pay off your credit card balance with your #tax refund this year! This download can help: <http://ow.ly/rALWY> #SavingsTipTuesday

**Dec. 17** – #Saving for a house, car or tuition? Apply your #tax refund toward these goals. <http://ow.ly/rrBJe> via @AmericaSaves #SavingsTipTuesday

**Dec. 24** – Apply this year's #tax refund toward debts like a car or home equity loan. This download can help! <http://ow.ly/rALWY> SavingsTipTuesday

**Dec. 31** – Use your #tax refund when a repair bill, medical emergency or other unexpected expense comes along. <http://ow.ly/e7CLM> #SavingsTipTuesday

**Jan. 7** – What are your financial goals? Use your #refund to achieve them! This download can help! <http://ow.ly/rALWY> #SavingsTipTuesday

**Jan 14** – Your #tax refund will continue to grow if you put it into #savings or invest the \$. <http://ow.ly/rrBJe> via @AmericaSaves #SavingsTipTuesday

## #SavingsFactFriday

**Dec. 6** – The longer you keep your tax time bonds the more they'll grow <http://ow.ly/rrBJe> via @AmericaSaves #SavingsFactFriday

**Dec. 13**– Start with as little as \$50. Use just part of your tax refund to start saving. <http://ow.ly/rrBJe> via @AmericaSaves #SavingsFactFriday

**Dec. 20** – Your tax time bond will earn interest for up to 30 years. <http://ow.ly/rrBJe> via @AmericaSaves #SavingsFactFriday

**Dec. 27** – Many view tax refunds as bonuses, but they're a chance to improve yr financial situation. <http://ow.ly/rrBJe> via @AmericaSaves #SavingsFactFriday

**Jan. 3** – If you cash your bond in 5 years, you'll lose the last three months of interest. <http://ow.ly/rrBJe> via @AmericaSaves #SavingsFactFriday

**Jan. 10** – Transfer your refund from checking to savings to #save faster. This download has even more tips! <http://ow.ly/rALWY> #SavingsFactFriday

## Additional Tweets/Facebook Posts

Share the following messages with your Facebook and Twitter Followers:

1. If you receive a #tax refund this year, use form 8888 to split your refund & save a portion. <http://ow.ly/rAKPf> via @AmericaSaves
2. Confused about how to #SaveYourRefund? Direct Message @SaveYourRefund or ask your local #tax preparer.
3. Do you have a savvy tip, trick or story about #saving? Share it with us! You could win \$25! <http://ow.ly/rBfE7> via @AmericaSaves
4. With your refund buy a marketable security. You can sell them before their term ends <http://ow.ly/rsrx0> via @ReadySaveGrow
5. Grow Your #tax Refund with Savings Bonds <http://ow.ly/rnuuR> via @AmericaSaves
6. Wondering how to enter @SaveYourRefund for your chance at \$25,000 or the weekly \$100? Easy-peasy! <http://ow.ly/qDqzW> #SaveYourRefund
7. Do you know the 5 requirements a person must meet to be your dependent on your #taxes? <http://shar.es/DzBzl> via @AmericaSaves

8. Lilly Roman won the @SaveYourRefund grand prize last year & is saving for a down payment on a home. What would YOU do with \$25,000? #SaveYourRefund
9. About 80% of Americans got a #tax refund last year. Take a portion of your return & pay down debts <http://shar.es/DzVqI> via @AmericaSaves
10. Use your refund and give the gift of a brighter future <http://ow.ly/rsrX5> via @ReadySaveGrow
11. \*Use the "30-40-30 plan": 30% of your refund should go to debts, 40% to needs, and 30% to savings <http://ow.ly/rrywv> via @AmericaSaves
12. You can split your #tax refund into a savings account and enter #SaveYourRefund for a chance to win! <http://ow.ly/qDqzW>
13. If your employer doesn't offer a retirement plan, save & get #tax benefits by putting \$ in an IRA <http://ow.ly/rACSj> via @AmericaSaves
14. 4 options for your #tax refund <http://ow.ly/rssHW> via @bankrate
15. The average #tax refund in 2012 was \$2,700. Consider splitting your refund & saving a portion. <http://ow.ly/rALoc> via @AmericaSaves
16. Save as little as \$50 of your #tax refund for chances to win a \$100 weekly drawing or \$25,000! <http://ow.ly/qDqzW> #SaveYourRefund
17. Are you a savvy saver? Share your tips and stories with us! You could win \$25! <http://ow.ly/rBfE7> via @AmericaSaves
18. Want a gift that keeps giving after the holidays? You can buy bonds for yourself or a loved one. <http://ow.ly/rslOZ> via @bondsmakeiteasy
19. Learn how to use your #tax refund for debt relief. This packet can help! <http://ow.ly/rryds> via @AmericaSaves
20. 10 Smart Uses for Your #Tax Refund-Kiplinger <http://po.st/zBVPuc> via @Kiplinger

## Tools and Resources

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

### America Saves (Save at Tax Time)

- [Save at Tax Time-with Savings Bonds](#)
- [Grow Your Tax Refund with Savings Bonds](#)
- [Saving at Tax Time](#)

### America Saves Downloadable Flyers

- [Use Your Tax Refund for Debt Relief](#)
- [7 Ways to Make the Most of Your Tax Refund](#)
- [Encouraging Financial Education at VITA Sites](#)
- [30-40-30 Plan Flyer](#)

Visit the [America Saves blog](#) over the next six weeks for more articles on tax-time saving!

### Additional Resources

- USA.gov
  - [Money and Taxes](#)
  - [Money and Taxes for Seniors](#)
- [Ready. Save. Grow.](#)
  - A U.S. Department of the Treasury initiative to help people save and take control of their future.
- [Bonds Make it Easy](#)
  - Dedicated to spreading the word about Tax-Time Savings Bonds.
- [Save Your Refund](#)
  - SAVE at least \$50 of your federal refund with IRS Form 8888 and enter to win one of forty \$250 prizes or the \$25,000 Grand Prize!